

SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2010

QUESTIONNAIRE FOR HEAD OF HOUSEHOLD

1. QUESTIONNAIRE No.

(enter the number from the list of names)

|_|_|_|_|_|_|_|_|_|

NQUEST

(for new households formed from former PANEL households enter the QUESTIONNAIRE No. for the original panel household and tick the box on the right)

2. DATE OF INTERVIEW:

|_|_|| / |_|_|| / 2011

DATA11*

DATA12*

3. TIME OF INTERVIEW:

|_|_|| : |_|_||

ORA11*

ORA12*

4. NAME OF INTERVIEWER

5. CODE OF INTERVIEWER

|_|_|_|_|_|_|_|_|_| **CODINT***

6. PLACE OF INTERVIEW:

ICOM* IPROV*

7. TYPE OF SAMPLE UNIT: **QUEST**

- New: unit drawn from primary list (O).....1

replacement drawn from reserve list (R).....2

- Panel (interviewed in 2009) (P)3

- New household formed by member of panel household (ex PANEL).....4 **NQUESTP**

CONTINT

8. How many times did you contact the household in order to obtain the interview? (Including present interview) No. |_|_|

ⓘ **THE VARIABLES MARKED WITH THE SYMBOL * ARE NOT AVAILABLE FOR OUTSIDE USERS**

ⓘ **THE VARIABLES MARKED WITH THE SYMBOL € ARE AMONG THE VARIABLES OF THE**

HARMONIZED SURVEY IN THE EURO AREA (http://www.ecb.int/home/html/researcher_hfcn.en.html)

A. COMPOSITION OF HOUSEHOLD AT 31 DECEMBER 2010

ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31 December 2010.

(Include all persons normally living in the dwelling on 31 December 2010 who contributed at least part of their income to the household. Include any members temporarily absent – e.g. on vacation, away for study, etc. – and any non-relatives living permanently in the home on 31 December 2010. Do not include children born in 2011.)

A00. The household comprised persons, including children.

Number of persons from 0 years of age upwards living in the household on 31 December 2010. **NCOMP[€]**

Record the personal data for each member of the household. If the household contains more than 6 members, use 2 forms.

Use one column for each person, beginning with the HEAD OF HOUSEHOLD (H.H.), i.e. the person RESPONSIBLE FOR THE HOUSEHOLD BUDGET, followed one by one by the other household members. For each household member, record name, gender, position in household, place of birth, date of birth, and so on until all the requested information has been given for each person.

N.B. Identify the effective head of household, i.e. the PERSON PRIMARILY RESPONSIBLE FOR OR MOST KNOWLEDGEABLE ABOUT THE HOUSEHOLD BUDGET. Record information on the head of household in column 1 and continue with the remaining household members. Keep to the same order in subsequent pages.

Member number → NORD	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write)						
A01. Sex SEX[€]						
- male	1	1	1	1	1	1
- female	2	2	2	2	2	2
<i>(SHOW CARD A02)</i> A02. Status in household PARENT[€]						
- head of household (H:H.)	1					
- spouse of H.H.		2	2	2	2	2
- partner of H.H.		3	3	3	3	3
- parent of H.H.		4	4	4	4	4
- parent of H.H.'s spouse/partner.....		5	5	5	5	5
- child of H.H. and present spouse/partner.....		6	6	6	6	6
- child of H.H. or spouse/partner from previous relationship		7	7	7	7	7
- spouse/partner of child of H.H. or H.H.'s spouse/partner		8	8	8	8	8
- grandchild of H.H. or spouse/partner		9	9	9	9	9
- niece/nephew of H.H. or spouse/partner.....		10	10	10	10	10
- sibling of H.H.		11	11	11	11	11
- sibling of H.H.'s spouse/partner.....		12	12	12	12	12
- spouse/partner of sibling of H.H. or H.H.'s spouse/partner.....		13	13	13	13	13
- other relative of H.H. or H.H.'s spouse/partner		14	14	14	14	14
- other household member not related to H.H.		15	15	15	15	15

(Do not change the order in which household members are listed)

	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
Name (write in full) →						
A03. Place of birth LNASC* (SHOW CARD A03a) If in Italy please enter province code						
(SHOW CARD A03b) If abroad please enter country code						
ENASC*						
ANASC[€]						
A04. Year of birth						
A05. Italian national: CIT						
- Yes → Question A09	1	1	1	1	1	1
- No →	2	2	2	2	2	2
A06. (If "No") SHOW CARD A03b. LCIT* What is the member's nationality?						
(enter country code; for DISPLACED PERSONS write 999)						
ANINGR[€]						
A07. Year of arrival in Italy						
(For H.H. or spouse/partner born abroad; otherwise go to Question A09)						
A08. Why did you settle in Italy?						
- parents moved here	1	1	1	1	1	1
- joined family	2	2	2	2	2	2
- for work	3	3	3	3	3	3
- other (please specify)	4	4	4	4	4	4
MOTIV						
A09. (SHOW CARD A09) I would now like to talk about the health of the household members. How would you describe the state of health of (name) at the end of 2010?						
- excellent	1	1	1	1	1	1
- good	2	2	2	2	2	2
- fair	3	3	3	3	3	3
- poor	4	4	4	4	4	4
- very poor	5	5	5	5	5	5
- no answer/don't know	6	6	6	6	6	6
SALUT						
A10 (If "poor" or "very poor") (SHOW CARD A10) How has the health of ... (name) changed in the last 2 years?						
- better	1	1	1	1	1	1
- the same	2	2	2	2	2	2
- worse	3	3	3	3	3	3
- no answer/don't know	4	4	4	4	4	4
CRONIC*						

Member number → NAME (write) →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
A11. If joined household in 2009-2010 give reason: MOTENT - newborn - other	1 2	1 2	1 2	1 2	1 2	1 2
A12. If left household in 2009-2010 give reason: MOTUSC - death - transfer to barracks, nursing home, hospital, prison, etc - moved abroad - formed new household, married - other	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
<i>(For codes 4 and 5 to Question A12)</i> A13. New address (including telephone number)						
<i>If joined/left household</i> A14. Year in which joined/left the household ANNOENUS	2009 2010	2009 2010	2009 2010	2009 2010	2009 2010	2009 2010
MEMBER NUMBER IN 2009 SURVEY (situation at 31-12-2008) <i>(Interviewer, number <u>must always</u> be entered!)</i> NORDP						

Remarks: _____

ALL HOUSEHOLD MEMBERS *(Do not change the order in which household members are listed)*

Member number → NAME (write) →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2010					
	H.H. 1	2	3	4	5	6
A15. MARITAL STATUS STACIV^e - married - single - separated/divorced - widow/er	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

(Do not change the order in which household members are listed)

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
(SHOW CARD A16) A16. EDUCATIONAL QUALIFICATION (Give the highest qualification obtained) STUDIO[€]						
- none	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2
- lower secondary school certificate	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study)	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5
- 3-year university degree/higher education diploma	6	6	6	6	6	6
- 5-year university degree	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8
(SHOW CARD A17) (If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification) A17. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA TIPOLAU						
- mathematics, physics, chemistry, biology, science, pharmacy	1	1	1	1	1	1
- agricultural and veterinary sciences	2	2	2	2	2	2
- medicine and dentistry	3	3	3	3	3	3
- engineering	4	4	4	4	4	4
- architecture and town planning	5	5	5	5	5	5
- economics and statistics	6	6	6	6	6	6
- political science, sociology	7	7	7	7	7	7
- law	8	8	8	8	8	8
- arts, philosophy, languages, education, psychology	9	9	9	9	9	9
- other	10	10	10	10	10	10
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A18. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE						
	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □
	□ Laude	□ Laude	□ Laude	□ Laude	□ Laude	□ Laude
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A19. YEAR OF DEGREE/DIPLOMA	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □
ANNOEDU						
(SHOW CARD A20) (If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A20. UPPER SECONDARY SCHOOL DIPLOMA						
- vocational	1	1	1	1	1	1
- technical	2	2	2	2	2	2
- academic (classical, scientific, language)	3	3	3	3	3	3
- art	4	4	4	4	4	4
- normal school	5	5	5	5	5	5
- other	6	6	6	6	6	6
TIPODIP						
(If upper secondary school diploma) A21. After obtaining the diploma did you attend/are you attending a university degree course? UNIVER						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2

INFORMATION ON HEAD OF HOUSEHOLD'S FAMILY OF ORIGIN

	H.H.	
	Father	Mother
<p>(SHOW CARDS A22-A23-A24) What were the education qualifications, employment status and sector of activity of your parents <u>when they were your age?</u> <i>(If a parent was retired or deceased at that age, refer to the time preceding retirement or death. If parent had more than one job, indicate the main one)</i> - Not known/no answer /don't know</p> <p style="margin-left: 20px;">→ Question A29</p>	1	1
	NOPCF	NOMCF
<p>A22. Educational qualification: - none</p>	1	1
<p>- primary school certificate</p>	2	2
<p>- lower secondary school certificate</p>	3	3
<p>- upper secondary school diploma.....</p>	4	4
<p>- university degree</p>	5	5
<p>- postgraduate qualification</p>	6	6
<p>- no answer /don't know</p>	7	7
	STUPCF	STUMCF
<p>A23. Employment status: - production worker</p>	1	1
<p>- clerical worker</p>	2	2
<p>- teacher</p>	3	3
<p>- junior manager, officer</p>	4	4
<p>- manager</p>	5	5
<p>- member of profession</p>	6	6
<p>- entrepreneur</p>	7	7
<p>- self-employed</p>	8	8
<p>- not employed</p>	9	9
<p>- no answer/don't know</p>	10	10
	CONPCF	CONMCF
<p>A24. Sector of activity (if employed): - agriculture, fishing</p>	1	1
<p>- industry</p>	2	2
<p>- general government</p>	3	3
<p>- other (commerce, crafts, other services, etc.)</p>	4	4
<p>- no answer/don't know</p>	5	5
	SETPCF	SETMCF
<p>A25. In what year were your parents born?</p>	ANAPCF _ _ _ _	ANAMCF _ _ _ _
<p>A26. Parents' place of birth (SHOW CARD A03a) For <u>Italy</u> enter province code</p>	LNASCPCF * _ _	LNASCMCF _ _
<p>(SHOW CARD A03b) For <u>abroad</u> enter country code</p>	ENASCPCF* _ _ _ _	ENASCMCF* _ _ _ _
<p>(If born abroad) A27. Are/were your parents Italian citizens? - Yes → Question A29</p>	CITPCF	CITMCF
<p>- No</p>	1	1
	2	2
<p>A28. Of what country are/were they citizens?..... (SHOW CARD A03b and enter country code)</p>	LCITPCF* _ _ _ _	LCITMCF* _ _ _ _

	H.H. and spouse/partner		
A29. Did you (and your spouse/partner) have parents still living who <u>did not reside with you</u> on 31-12-2010? - Yes - No - Not known/no answer /don't know	VITGEN 1 2 3		
A30. (if "Yes" to Question A29) How many? Number of parents	NGEN _ _		
A31. Did you have any siblings (still alive) <u>not residing</u> with you on 31-12-2010? - Yes - No → Question A33	VITF 1 2		
A32. (if "Yes" Question A31) How many? Number of brothers and sisters:	<table border="0"> <tr> <td style="text-align: center;">Brothers NFRAT _ _ </td> <td style="text-align: center;">Sisters NSORE _ _ </td> </tr> </table>	Brothers NFRAT _ _	Sisters NSORE _ _
Brothers NFRAT _ _	Sisters NSORE _ _		
A33. Did you (and your spouse/partner) have any children (still alive) <u>not residing</u> with you on 31-12-2010? - Yes - No → Question A39	FIGLI 1 2		
A34. (If "Yes" to Question A33) - How many?	NFIGLI _ _		
A35 (If "Yes" to Question A33) Was your first child residing with you on 31-12-2010? - Yes - No	PRIMOGE 1 2		
A36 (If "No" to Question A35). First child's sex: - Male - Female	PRIMOSEX 1 2		
A37 (If "No" to Question A35). First child's year of birth:	PRIMOANASC _ _ _ _		
A38. (If "Yes" to Question A33 and <u>if H.H. born abroad</u>) How many children live permanently abroad?	NFIGLINOIT _ _		
A39. (If H.H.'s spouse/partner is not present and H.H. is not a widow/er) Do you have a spouse/partner living permanently abroad? - Yes - No	PARNOIT 1 2		
(If H.H. married or living with a partner) A40. In what year did you and your spouse/partner begin living together?	ANCONV _ _ _ _		

B. EMPLOYMENT AND INCOMES

(Do not change the order in which household members are listed)

	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
NAME (write) →						
B01. Was (name) employed in 2010? That is, was he/she in paid employment? Refer to the situation in most of 2010.						
- Yes.....	1	1	1	1	1	1
- No	2	2	2	2	2	2
APQUAL €						
(If "employed") Can you tell me what (name) does at present (examples: "bank clerk", "owner of construction firm", "truck driver", "radio journalist" ...) COMPLETE ANNEX B0	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
CP2001 € In what activity was (name) mainly employed for most of the year? (SHOW CARD B01a)						
(If "not employed") What was (name)'s employment status in 2010? (SHOW CARD B01b)						
• EMPLOYEE						
- production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants)	1	1	1	1	1	1
- clerical worker	2	2	2	2	2	2
- school teacher (all schools), including teacher with term appointment, special contract or similar)	3	3	3	3	3	3
- junior manager/supervisor	4	4	4	4	4	4
- senior manager, senior officer, school head, director of studies, university teacher, magistrate	5	5	5	5	5	5
- other (please specify):						
• SELF-EMPLOYED						
- member of profession	6	6	6	6	6	6
- individual entrepreneur	7	7	7	7	7	7
- self-employed worker/craft worker	8	8	8	8	8	8
- owner or member of family business	9	9	9	9	9	9
- working shareholder/partner	10	10	10	10	10	10
- atypical worker (continuous or occasional collaborator, project worker, etc)	20	20	20	20	20	20
- other (please specify):						
• NOT EMPLOYED						
- seeking <u>first</u> job	11	11	11	11	11	11
- unemployed	12	12	12	12	12	12
- homemaker	13	13	13	13	13	13
- independent means	14	14	14	14	14	14
- retired worker	15	15	15	15	15	15
- recipient of non-work-related benefits (disability/survivor's/old-age welfare benefits) ...	16	16	16	16	16	16
- student (from primary school up)	17	17	17	17	17	17
- pre-school-age child	18	18	18	18	18	18
- voluntary worker	19	19	19	19	19	19
- other (please specify):	21	21	21	21	21	21

Interviewer, please read carefully the definitions of employment status.

(Do not change the order in which household members are listed)

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
B02. (If unemployed or retired worker) Before retiring or becoming unemployed, what was ... 's (name) job? (SHOW CARD B02)						
• EMPLOYEE ASNONOC						
- production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants)	1	1	1	1	1	1
- clerical worker	2	2	2	2	2	2
- school teacher (all schools) including teacher with term appointment, special contract or similar)	3	3	3	3	3	3
- junior manager/supervisor	4	4	4	4	4	4
- senior manager, senior officer, school head, director of studies, University teacher, magistrate	5	5	5	5	5	5
- other (specify): _____						
• SELF-EMPLOYED						
- member of a profession	6	6	6	6	6	6
- individual entrepreneur	7	7	7	7	7	7
- self-employed worker /craft worker	8	8	8	8	8	8
- owner or member of family business.....	9	9	9	9	9	9
- working shareholder/partner	10	10	10	10	10	10
- atypical worker (regular or occasional collaborator, project worker, etc.)	20	20	20	20	20	20
- other (specify): _____						
B03. (If "employed", "unemployed" or "retired worker" in response to Question B01) Indicate the sector of activity of the company in which (name) works/worked NACE⁶ (SHOW CARD B03)						
- Agriculture, forestry and fishing	1	1	1	1	1	1
- Mining and quarrying	2	2	2	2	2	2
- Manufacturing	3	3	3	3	3	3
- Electricity, gas, steam and air-conditioning supply	4	4	4	4	4	4
- Water supply; sewerage, waste management and remediation activities.....	5	5	5	5	5	5
- Construction.....	6	6	6	6	6	6
- Wholesale and retail trade; repair of motor vehicles and motorcycles	7	7	7	7	7	7
- Transportation and storage.....	8	8	8	8	8	8
- Accommodation and food service activities.....	9	9	9	9	9	9
- Information and communication.....	10	10	10	10	10	10
- Financial and insurance activities.....	11	11	11	11	11	11
- Real estate activities.....	12	12	12	12	12	12
- Professional, scientific and technical activities.....	13	13	13	13	13	13
- Administrative and support service activities.....	14	14	14	14	14	14
- Public administration and defence; compulsory social security	15	15	15	15	15	15
- Education	16	16	16	16	16	16
- Human health and social work activities.....	17	17	17	17	17	17
- Arts, entertainment and recreation	18	18	18	18	18	18
- Other service activities.....	19	19	19	19	19	19
- Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use.....	20	20	20	20	20	20
-Activities of extraterritorial organizations and bodies	21	21	21	21	21	21

REMARKS: _____

(Do not change the order in which household members are listed)

MEMBERS AGED 15 AND OVER	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
NAME (write) →						
B04. Considering all jobs, including occasional work, performed in his/her lifetime, how many employers or occupations has (name) had up to and including 31-12-2010? NESPLAV - none → Question B18 - one - more than one, i.e.: (N.B. If unemployed – i.e. code 12 to Question B01 – code 0 cannot be used)	0 1 □□	0 1 □□	0 1 □□	0 1 □□	0 1 □□	0 1 □□
(If answer to Question B04 is “more than one”) B05. The jobs performed by(name) have been: EXLAV - only in payroll employment - only in self-employment - in both	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
B06. How old was (name) when he/she began to work? (The answer should refer to their first job) ETALAV[€]	□□	□□	□□	□□	□□	□□

(Do not change the order in which household members are listed)

MEMBERS AGED 15 AND OVER	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
NAME (write) →						
B07. Over his/her whole working lifetime did (name) or his/her employer pay any pension contributions, even for a short period of time (and even if long ago)? CONTRIB[€] - Yes - No.....	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes" to Question B07) B08. For how many years (including figurative years)? ACONTRIB[€] (If less than one year) For how many months? MCONTRIB	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

FOR EMPLOYED MEMBERS (see Question B01), otherwise → Question B16

(If the answer to Question B04 is more than one job, otherwise → Question B11) B09. How old was (name) when he/she began the job that he/she had on 31-12-2010? ETALAV2[€]	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
If the member is present (SHOW CARD B10) B10. If you had to decide to take a new job, how important would the aspects listed on the card be in your choice? Please rank them in order of importance, from 1 (the most important) to 7 (the least important). LAVFATT1...7 - A good income - Working with people one likes - Working in a healthy, safe place - A secure job, without the risk of company shutdown or of dismissal..... - A job that is easy to reconcile with family life - A job that is useful to society - A job with good career prospects	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

FOR EMPLOYED MEMBERS

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
<p>NAME (write) →</p> <p><i>(If the member is present; otherwise B13)</i> ETAPEN[€]</p> <p>B11. At what age does (name) expect to retire (or at what age did he/she retire)?.....</p> <p>B12. When (name) retired/retires what percentage of his/her pre-retirement income did/will his/her state pension represent? Consider the state pension only and exclude any supplementary pensions or pension funds COPPU</p>						
<p><i>(If member is a private-sector employee; otherwise B16)</i></p> <p>B13. In 2007 private-sector employees had to elect whether to keep their severance pay with their company or to transfer it to a supplementary pension scheme. If a worker did not make an explicit choice, the law called for his/her severance pay to be transferred to a pension fund.</p> <p>Was 's (name) severance pay transferred to a supplementary pension scheme (pension fund or individual pension plan)? PREVCOM</p> <p>- Yes</p> <p>- No</p> <p>- Don't know</p> <p>- No answer</p>						
	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	4	4	4	4	4	4
<p>B14. (If "Yes" to Question B13) When?</p> <p>- Year ANPREVCOM</p> <p>- Month MPREVCOM</p> <p>- Don't know</p> <p>- No answer MPREVCOM1</p>						
	1	1	1	1	1	1
	2	2	2	2	2	2
<p>B15. (If the respondent gave a figure for Question B12 and has joined a supplementary pension scheme, i.e. answered "yes" to Question B13, otherwise B16) You have said that your state pension represents/will represent ... (read answer to Question B12) of your earnings. If you also consider your supplementary pension, what do you think that percentage will rise to? COPPIP</p>						

(Do not change the order in which household members are listed)

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
Name (write) →						
(For household members aged 15 and over) B16. Did..... (name) have any income in 2010 from full or part-time, continuous or occasional <u>payroll employment</u> ? (Read aloud) - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
(For household members aged 15 and over) B17. Still in 2010, did (name) have any income from <u>self-employment as</u> (Read aloud) a) a member of a profession, individual entrepreneur, self-employed worker or atypical worker (continuous collaboration, occasional collaboration, project work, etc.) - Yes - No..... b) owner or member of a family business? - Yes - No c) working shareholder/partner? - Yes - No.....	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2
ALL HOUSEHOLD MEMBERS B18. In 2010 did (name) receive any pension income from <u>retirement benefits (old-age or seniority), disability benefits, old-age welfare benefits, survivor's benefits, or insurance-based private pensions (annuities)</u> ? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
B19. In 2010 did (name) receive: (Read aloud) (If household member aged at least 15 years) a) Wage supplementation, mobility benefits, unemployment benefits or severance pay? - Yes - No (All household members) b) Any type of financial assistance from public or private bodies? - Yes - No (All household members) c) Scholarships, gifts/contributions of money from relatives or friends not living with the household, alimony or other income? - Yes - No	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2

- N.B.:**
- Summarize the situation of each member by circling the appropriate number next to each option.
 - Take into account all jobs and pensions.
 - Complete the annex corresponding to the numbers circled before moving on to Section C of the interview.

	ANNEXES					
• employee ("Yes" to Question B16)	B1	B1	B1	B1	B1	B1
• member of a profession, individual entrepreneur or self-employed, or atypical worker (continuous collaboration contract, occasional collaboration, project work, etc.) ("Yes" to Question B17a)	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B17b)	B3					
• working shareholder/partner ("Yes" to Question B17c)	B4	B4	B4	B4	B4	B4
• pensioner (all types of benefit) ("Yes" to Question B18)	B5	B5	B5	B5	B5	B5
• receiver of other income ("Yes" to Question B19)	B6	B6	B6	B6	B6	B6

N.B. The annexes must be completed with each individual member of the household. Only in the absence of the person concerned may they be completed with another member of the household with knowledge of the facts.

N.B. INFORMATION TO BE PROVIDED BY THE INTERVIEWER. Answer after completing the annexes.

Did the respondent consult documents (pay receipts, account statements, pension documents, etc.) in order to answer the questions in Section B? **DOCSEZB**

- Yes 1
- No..... 2

→ Go on to Section C

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

N.B. READ ALOUD: ALL THE QUESTIONS THAT FOLLOW CONCERN EVERY MEMBER OF THE HOUSEHOLD. WHEN ANSWERING BEAR IN MIND NOT ONLY WHAT YOU DO BUT ALSO WHAT EVERYONE ELSE DOES.

C01. Did you or a member of the household have any of the following on 31 December 2010... *(Interviewer, read out one item at a time and enter codes)*

C02. *(If "Yes")* How many?

C03. *(If "Yes")* How many members of the household have at least one of the following? *(Interviewer, read out one item at a time and enter codes)*

	YES	NO	No. of accounts	No. of holders
a) a <u>bank or post office current account</u> ? DEPC[€]	1	2	_ _ NDEPC	_ _ IDEPC
b) a <u>bank or post office savings account</u> ? LIB[€]	1	2	_ _ NLIB	_ _ ILIB
c) <i>(If "yes" to C01a)</i> a securities account or administered deposit (that is, an account or deposit through which the bank manages your financial investments)? CTIT	1	2	_ _ NCTIT	_ _ ICTIT

N.B.- If there is no bank or post office current or savings account → *Go to Question C16*

C04. Does the household have a current account (or savings account) with just one bank or post office or with several?

- just one 1 **UNABAN**
- more than one 2

C05. *(If "more than one" to C04)* How many banks or post offices)?

Number |_|_| **BANCHE**

(SHOW CARD C06)

C06. Which banks do you use? (Interviewer, for "other bank" enter the full name of the bank – multiple answers possible)

For the post office enter code 999 NOMEBA1*.. 8*

ALETTI & C. BANCA DI INVESTIMENTO MOBILIARE.....	1	BANCO DI DESIO E DELLA BRIANZA.....	46
ALLIANZ BANK FINANCIAL ADVISORS	2	BANCO DI NAPOLI	47
BANCA AGRICOLA POPOLARE DI RAGUSA	3	BANCO DI SARDEGNA	48
BANCA ANTONVENETA	4	BANCO DI SICILIA	49
BANCA APULIA.....	5	BANCO POPOLARE DI VERONA.....	50
BANCA CARIGE	6	BARCLAYS BANK.....	51
BANCA CARIM - CASSA DI RISPARMIO DI RIMINI	7	CARIPRATO - CASSA DI RISPARMIO DI PRATO	52
BANCA CARIME	8	CASSA DEI RISPARMI DI FORLI' E DELLA ROMAGNA	53
BANCA DELLA CAMPANIA.....	9	CASSA DI RISPARMIO DEL FRIULI VENEZIA GIULIA	54
BANCA DELL'ADRIATICO	10	CASSA DI RISPARMIO DEL VENETO	55
BANCA DELLE MARCHE.....	11	CASSA DI RISPARMIO DELLA PROVINCIA DI CHIETI	56
BANCA DI CREDITO COOPERATIVO DI ROMA	12	CASSA DI RISPARMIO DELLA SPEZIA	57
BANCA DI CREDITO SARDO	13	CASSA DI RISPARMIO DI ALESSANDRIA	58
BANCA DI LEGNANO.....	14	CASSA DI RISPARMIO DI ASTI	59
BANCA DI PIACENZA	15	CASSA DI RISPARMIO DI BIELLA E VERCELLI	60
BANCA FIDEURAM	16	CASSA DI RISPARMIO DI FERRARA	61
BANCA GENERALI	17	CASSA DI RISPARMIO DI FIRENZE	62
BANCA MEDIOLANUM	18	CASSA DI RISPARMIO DI LUCCA PISA LIVORNO	63
BANCA MONTE DEI PASCHI DI SIENA.....	19	CASSA DI RISPARMIO DI PARMA E PIACENZA	64
BANCA MONTE PARMA.....	20	CASSA DI RISPARMIO DI PISTOIA E PESCIA	65
BANCA NAZIONALE DEL LAVORO	21	CASSA DI RISPARMIO DI RAVENNA	66
BANCA NUOVA.....	22	CASSA DI RISPARMIO DI SAN MINIATO.....	67
BANCA PICCOLO CREDITO VALTELLINESE	23	CASSA DI RISPARMIO DI VENEZIA	68
BANCA POPOLARE COMMERCIO E INDUSTRIA	24	CASSA DI RISPARMIO IN BOLOGNA	69
BANCA POPOLARE DEL MEZZOGIORNO.....	25	CASSA RISPARMIO DI BOLZANO	70
BANCA POPOLARE DELL'ALTO ADIGE/VOLKSBANK SUDTIROLER....	26	CREDITO ARTIGIANO.....	71
BANCA POPOLARE DELL'EMILIA ROMAGNA.....	27	CREDITO BERGAMASCO.....	72
BANCA POPOLARE DELL'ETRURIA E DEL LAZIO	28	CREDITO EMILIANO	73
BANCA POPOLARE DI ANCONA	29	CREDITO SICILIANO.....	74
BANCA POPOLARE DI BARI	30	DEUTSCHE BANK	75
BANCA POPOLARE DI BERGAMO	31	FINECOBANK BANCA FINECO	76
BANCA POPOLARE DI INTRA.....	32	ING DIRECT.....	77
BANCA POPOLARE DI LANCIANO E SULMONA.....	33	INTESA SANPAOLO	78
BANCA POPOLARE DI LODI	34	IW BANK	79
BANCA POPOLARE DI MILANO.....	35	TERCAS - C.R. DELLA PROVINCIA DI TERAMO	80
BANCA POPOLARE DI NOVARA.....	36	UGF BANCA	81
BANCA POPOLARE DI PUGLIA E BASILICATA.....	37	UNICREDIT BANCA DI ROMA.....	82
BANCA POPOLARE DI SONDRIO.....	38	UNICREDIT BANCA	83
BANCA POPOLARE DI SPOLETO	39	UNICREDIT PRIVATE BANKING	84
BANCA POPOLARE DI VICENZA	40	VENETO BANCA	85
BANCA POPOLARE FRIULADRIA	41	WEBANK.....	86
BANCA POPOLARE PUGLIESE	42	1 st other bank (enter name)	87
BANCA REGIONALE EUROPEA - B.R.E. BANCA	43	2 nd other bank (enter name)	88
BANCA SELLA	44	3 rd other bank (enter name)	89
BANCO DI BRESCIA S. PAOLO CAB	45	Post office.....	999

IF MORE THAN ONE BANK IS CIRCLED FOR QUESTION C06 – Otherwise enter the code of the bank circled for Question C06.

C07. Which of..... (read out the banks in Question C06) do you use most often?

Code |__| |__| |__| |__| **NOMEBA***

C08. Refer to (read out the answer to Question C07), the main bank you have indicated. How many years have you and your household been using it?

- less than 21
- 2 to 4.....2
- 5 to 10.....3
- more than 104
- Don't know.....5
- No answer6

USE OF PAYMENT INSTRUMENTS

ALL HOUSEHOLD MEMBERS

I would now like to talk about your use of different payment instruments.

C16. Did you or a member of the household have at least one credit card in 2010? **CARTA**

- Sì 1 →
- No 2 → **Question C20**

C17. (If “Yes”) How many credit cards did the household have in 2010 (not including company cards)?

No. of CREDIT CARDS |__|__| **CARTE**

C18. Is the monthly balance due on at least one of the household’s credit cards paid off in instalments? **USOCART[€]**

- No, we don’t use the card/ we use the card only very occasionally1 → **Question C20**
- No, we pay off the balance in one go2 → **Question C20**
- Yes, we pay off the balance in instalments.....3

C19 Can you quantify the debt owing on all credit cards on 31 December 2010?

€ |__|__|,|__|__|

- Don’t know 1
- No answer 2 **CARTDEB1**

C20. Did you or a member of the household have at least one BANCOMAT/POSTAMAT debit card in 2010? **BANCOMAT**

- Yes..... 1 →
- No 2 → **Question . C22**

C21. (If “Yes”): How many?

N° BANCOMAT/POSTAMAT cards |__|__| **NBANCOMA**

C22. Did you or a member of the household own at least one PREPAID CARD from a bank or post office (Postapay) in 2010? **CARTAPRE**

- Yes 1 →
- No 2 → **Question C24**

C23. (If “Yes”) How many prepaid cards did the household own in 2010?

No. of prepaid cards |__|__| **NCARTAPRE**

C24. How much CASH do you usually spend per month?

€ |__|.|__|__| **SPESECON**

C25. Did you or a member of the household do business with banks or financial intermediaries by telephone or computer in 2010?

COLDIS

- Yes 1
- No 2

If H.H.’s year of birth is an even number → Round 1
Otherwise → Question C26

EXPECTATIONS AND FINANCIAL INFORMATION ROUND 1

H.H'S YEAR OF BIRTH **EVEN** NUMBER

Now we will ask you some questions about your relationship with banks and your opinion on how the financial market works.

(If household has a current account :“Yes” to C01a, otherwise go to R1.3

R1.1 How often do you check the balance on your current account?

(SHOW CARD R1.1) CHKCC

- once a week or more 1
- every two weeks 2
- monthly 3
- less than once a month 4
- never 5
- don't know 6
- no answer 7

R1.2 Which of the following best describes what you do when you get your bank statement? **(SHOW CARD R1.2)CHKTIPO**

- Compare payment receipts with the figures in the statement 1
- Check that the income and expenditures shown are reasonable 2
- Just check the balance 3
- Don't read it 4
- Don't get a bank statement 5
- Don't know 6
- No answer 7

ALL HOUSEHOLD MEMBERS

R1.3 On a scale from 0 to 100, what is the likelihood that in a year's time interest rates will be higher than today?

- **PROBINT1**
- Don't know 1
- No answer 2 99 **PROBINT11**

R1.4 (If you gave a figure for Question R1.3) What is the likelihood they will be more than 1 point higher?

- **PROBINT2**
- Don't know 1
- No answer 2 99 **PROBINT21**

R1.5 On a scale from 0 to 100, what is the likelihood that if you invest in the Italian stock market today it will yield a profit in a year's time?

- **PROBORS1**
- Don't know 1
- No answer 2 99 **PROBORS11**

R1.6 (If you gave a figure for Question R1.5) What is the likelihood the investment will earn more than 10%?

- **PROBORS2**
- Don't know 1
- No answer 2 99 **PROBORS21**

R1.7 On a scale from 0 to 100, what is the likelihood that in a year's time house prices will be lower than today?

- **PCAS1**
- Don't know 1 **PCAS11**
- No answer 2

R1.8 (If you gave a figure for Question R1.7) What is the likelihood that they will fall more than 10%?

- **PCAS2**
- Don't know 1 **PCAS21**
- No answer 2

R1.9 Do you think that overall in the next few years public services like health care, education, pensions, and any welfare assistance you receive from the State will be **(Read): ASPASS**

- Less than what you received in 2010 1
- The same..... 2
- More..... 3
- Don't know..... 4
- No answer 5

R1.10 Do you think that overall in the next few years the taxes you must pay (to the central government, the region, the city, etc.) will be **(Read): ASPTAX**

- Lower than you paid in 2010 1
- The same..... 2
- Higher 3
- Don't know..... 4
- No answer 5

End ROUND 1
→ **Question C26**

SAVINGS AND INVESTMENTS

(SHOW CARD. C26)

- C26.** This is a list of different forms of saving and investment. Did the household have ... (*form of saving or investment*) at 31-12-2010? **POS_A1 ... I**[€]
(Code in column C26 code 1=Yes or 2=No)

(SHOW CARD C27)

(For each form of saving or investment held at 31-12-2010)

- C27.** What was the value on 31 December 2010? Answer using one of the ranges on this card.
(Write in column C27 the code for the value range) **CLA_A1 ... I**

(For each form of saving or investment held at 31-12-2010)

- C28.** Can you tell us the approximate value on 31 December 2010? **AMM_A1 ... H**
(Enter the value in column C28)
(Interviewer, in the event of a refusal to answer go to Question C29, otherwise go to Question C30)

(If no value is given)

- C29.** Could you at least tell me whether the value of the household's savings or investments was closer to
(lower bound), to (upper bound) or about half way between the two? **SCL_A1 ... H**
(Interviewer, enter the code: *l=lower, C=middle, S=upper* in column C29)

SAVINGS AND INVESTMENTS		Held on 31 December 2010		Size range of holding on 31 December 2010	Holding on 31 December 2010	Position in the interval (**) on 31 December 2010
		(C26)		(C27) (card C27)	(C28)	(C29)
		Yes	No			
A	BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS					
	A1	Current account with bank or post office	1	2	€ , .	I C S
	A2	Savings account with bank or post office	1	2	€ , .	I C S
	A3	Certificates of deposit	1	2	€ , .	I C S
	A4	Repos ^(*)	1	2	€ , .	I C S
<i>Interviewer: For A1 and A2, check answers to Question C01.</i>						
B	POST OFFICE SAVINGS CERTIFICATES		1	2	€ , .	I C S
C	ITALIAN GOVERNMENT SECURITIES					
	C1	BOTs (T-bills)	1	2	€ , .	I C S
	C2	CCTs (T-certificates)	1	2	€ , .	I C S
	C3	BTPs (T-bonds)	1	2	€ , .	I C S
	C4	CTZs (zero coupon)	1	2	€ , .	I C S
	C5	Other (CTEs, CTOs etc.)	1	2	€ , .	I C S
D	BONDS, ITALIAN INVESTMENT FUND UNITS, ETFs					
	D1	Bonds issued by Italian firms	1	2	€ , .	I C S
	D2	Bonds issues by Italian banks	1	2	€ , .	I C S
	D3	Money market or liquidity funds	1	2	€ , .	I C S
	D4	Bond funds	1	2	€ , .	I C S
	D5	Balanced funds	1	2	€ , .	I C S
	D6	Equity funds	1	2	€ , .	I C S
	D7	Non-harmonized funds (closed-end real estate, private equity, hedge funds)	1	2	€ , .	I C S
	D8	Index funds (ETF,ILF)	1	2	€ , .	I C S
E	ITALIAN SHARES AND EQUITY					
	E1	Shares in listed companies (at their market value on 31 December 2010)	1	2	€ , .	I C S
	E3	Shares in unlisted companies (at their estimated realisable value on 31 December 2010)	1	2	€ , .	I C S
	E4	Shares in companies limited by shares - srl (at their estimated realisable value on 31 December 2010)	1	2	€ , .	I C S
	E5	Equity in partnerships (at estimated realisable value on 31 December 2010) (**)	1	2	€ , .	I C S
F	MANAGED PORTFOLIOS (*)		1	2	€ , .	I C S
G	FOREIGN SECURITIES (ISSUED BY NON- RESIDENTS)					
	G1	Government securities	1	2	€ , .	I C S
	G2	Bonds	1	2	€ , .	I C S
	G3	Investment funds and ETFs	1	2	€ , .	I C S
	G4	Shares and equity	1	2	€ , .	I C S
	G5	Other	1	2	€ , .	I C S
H	LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)		1	2	€ , .	I C S
I	OTHER FINANCIAL ASSETS (options, futures, royalties, etc.)		1	2	€ , .	I C S

(*)Interviewer, avoid double counting - (**) I=lower, C=middle, S=upper.

(***)Do not include shares in companies in which the H.H. or household members work.

Only those holding BTPs

C30a. Can you tell me what percentage of your BTP investment consists in inflation-indexed bonds?

_____|_____|_____|% **BTPI**

- Don't know/No answer 1 **BTPINS**

C30b. And what percentage is with more than 5 years' residual maturity?

_____|_____|_____|% **BTP5**

- Don't know/No answer 1 **BTP5NS**

Only those with managed portfolios.

C30c. Can you tell me what percentage of your managed portfolio is invested in shares/equity? **GESTRISC**

- ____|____|____|%

- Don't know/No answer 1 **GESTRNS**

Only those with financial assets other than bank or postal current account

C31. Before deciding to acquire these investments did you consult? (**Read aloud**) **CHIOPAC1-CHIOPAC9**

- the intermediary you bought them from 1

- other experts or advisors 2

- specialized press 3

- specialized internet sites 4

- friends, relatives, colleagues 5

- other (please specify) 6

- don't recall/don't know 7

CONSULT1...7

ALL HOUSEHOLD MEMBERS

(SHOW CARD C32)

C32. In managing your financial investments, would you say you have a preference for investments that offer:

RISFIN

- VERY HIGH returns, but with A HIGH risk of losing part of the capital..... 1

- a GOOD return, but also a FAIR degree of protection for the invested capital..... 2

- a FAIR return, with a GOOD degree of protection for the invested capital..... 3

- LOW returns, WITH NO RISK of losing the invested capital..... 4

RANDOMIZE ON HALF THE SAMPLE

Imagine that you find yourself in the following situation

C33. You have won the lottery and will receive a sum equal to your household's net yearly revenue. You will receive the money in a year's time. However, if you give up part of the sum you can collect the rest of your win immediately.

SCONTO1...4

C33a. To obtain the money immediately would you give up **10 per cent** of your win?

- Yes1 → **Question C33b**

- No2 → **Question C33c**

C33b. What about **20 per cent**?

- Yes1 → **Question C34**

- No2 → **Question C34**

C33c. And **5 per cent**?

- Yes1 → **Question C34**

- No2 → **Question C33d**

C33d. And **2 per cent**?

- Yes1 → **Question C34**

- No2 → **Question C34**

RANDOMIZE ON HALF THE SAMPLE

Imagine that you find yourself in the following situation

C33. You have won the lottery and will receive a sum equal to your household's net yearly revenue. You will receive the money in a year's time. However, if you give up part of the sum you can collect the rest of your win immediately.

SCONTO21...24

C33a. To obtain the money immediately would you give up **20 per cent** of your win?

- Yes1 → **Question C34**

- No2 → **Question C33b**

- C33b. What about 10 per cent?**
- Yes1 → **Question C34**
 - No2 → **Question C33c**

- C33c. And 5 per cent?**
- Yes1 → **Question C34**
 - No2 → **Question C33d**

- C33d. And 2 per cent?**
- Yes1 → **Question C34**
 - No2 → **Question C34**

ALL HOUSEHOLD MEMBERS

C34. People save in different ways (putting money in the bank, buying financial assets, property, or other goods) and for different reasons. One reason is to guard against unexpected events, such as increased uncertainty over future earnings or unexpected expenses (for instance, for health problems or other emergencies). About how much would your household need to be able to deal with these unexpected events?

€ |_|. |_|_|_|. |_|_|_| | **PRECAUZ**

- C35.** Which of the following types of mortgage do you think would allow you from the very start to fix the maximum amount and number of instalments to be paid before the debt is extinguished? (**Interviewer: Read but do not suggest!**) **QMUTUO**
- Floating-rate mortgage1
 - Fixed-rate mortgage2
 - Floating-rate mortgage with fixed instalments3
 - Don't know4
 - No answer5

(SHOW CARD C36)

C36. Imagine leaving 1,000 euros in a current account that pays 1% interest and has no charges. Imagine that inflation is running at 2%. Do you think that if you withdraw the money in a year's time you will be able to buy the same amount of goods as if you spent the 1,000 euros today? (**Interviewer: Read but do not suggest!**)

QINT

- Yes1
- No, I will be able to buy less2
- No, I will be able to buy more3
- Don't know4
- No answer5

- C37.** Which of the following investment strategies do you think entails the greatest risk of losing your capital? (**Interviewer: Read but do not suggest!**) **QRISK1**
- Investing in the shares of a single company1
 - Investing in the shares of more than one company2
 - Don't know3
 - No answer4

C38. Imagine you can take part in a lottery in which for every euro invested, you can either double your money (win 1 euro) or lose half of it (lose 50 cents), depending on a coin toss (tails you win, heads you lose). How much money would you invest?

- € |_|_|_|. |_|_|_| | **ISTAVV**
- Don't know/No answer 1 **ISTANS**

C39. Considering all of your household's sources of income together, would you say that the total was unusually high in 2010, unusually low, or normal with respect to the yearly income your household generally makes in a normal year?

VARRED^c (Read the possible answers)

- Unusually high 1 → **Question C42**
- Normal 2 → **Question C42**
- Unusually low 3
- Don't know 4 → **Question C42**
- No answer 5 → **Question C42**

C40. (If “unusually low” to Question C39) How much lower than a normal year? **DIMRED** (Read the possible answers)

- Less than 10 per cent lower 1
- 10 to 20 per cent lower 2
- 20 to 50 per cent lower 3
- More than 50 per cent lower 4
- Don't know 5
- No answer 6

C41. (If “unusually low” to Question C39) How long do you think the reduction will last? **DURRED** (Read the possible answers)

- Less than a year 1
- More than a year, but temporary 2
- It will be permanent 3
- Don't know 4
- No answer 5

C42. This year, in 2011, do you expect your household's total income to rise more than prices, less than prices, or about the same as prices? **ASPRED[€]**

(Read the possible answers)

- Less than prices 1
- More than prices 2
- About the same as prices 3
- Don't know 4
- No answer 5

C43. Please consider all of the sources of income for your household that you have told me about during this interview (employment income, rent, income from capital, etc.). Could you tell me if in 2010 your household (Read the possible answers) **RISPAR[€]**

- spent less than its entire yearly income and succeeded in saving 1 → Question C44
- spent its entire yearly income and didn't manage to save anything 2 → Section D
- spent more than its entire yearly income and had to spend part of its savings/
borrow/ liquidate household assets 3 → Question C45

C44. (If “spent less than income”) About how much did you save in 2010? **RISPALT**

+ € |_|. |_|_|_|_|_|. |_|_|_|_|_|

C45. (If “spent more than income”) About how much more than your income did you spend in 2010? **RISPBASS**

- € |_|. |_|_|_|_|_|. |_|_|_|_|_|

Go to Section D

N.B.: Information to be provided by interviewer

In answering the questions in Section C, did the respondent consult documents (bank statements, bank or postal documents, etc.)? **DOCSEZC**

- Yes 1
- No 2

Remarks: _____

D. PRINCIPAL RESIDENCE, OTHER PROPERTY AND DEBTS

(Questions D01 to D22 refer to the household's residence on 31 December 2010, if different from the current residence)

D01. When did the household come to live here?

- Year **ANABIT**

(SHOW CARD D02)

D02. The household's home on 31 December 2010 was..... ? (Read aloud) **GODABIT**

- owned by the household 1 → **Quest. D03**
 - rented or sublet 2 → **Quest. D11**
 - under redemption agreement 3 → **Quest. D03**
 - occupied in usufruct 4
 - occupied free of charge, i.e. loaned by friends or relatives or given in exchange for services, such as caretaking, cleaning and so on 5
- } **Quest. D15**

(If "owned by household" or occupied "under redemption agreement", codes 1 or 3 to Question D02)

D03. Is the household the sole owner of the dwelling?

- Yes 1 → **Question. D05**
- No 2 **UNIPRO**

D04. What share does the household own?

- % **QUOPRO**

D05. In what year did the household acquire ownership of the dwelling?

- Year **ANPOSS**

D06. Which members of the household own the dwelling? (N.B. Use the member numbers from Section A - Composition of the household)

- Owner(s) (enter member number(s))
PRO1 ... 9

(SHOW CARD D07)

D07. How did the household acquire ownership of the dwelling?

- purchased from private individual 1
- purchased from private firm/organization (e.g. construction company) 2
- purchased from public-sector firm/agency (e.g. pension fund) 3
- inherited 4 → **Quest. D09**
- part purchased/part inherited 5
- received as a gift 6 → **Quest. D09**
- built by household or as part of a cooperative 7
- other 8 **POSS**

D08. What was the purchase price of the dwelling? (N.B. If code 7 to Question D07 refer to the cost of building the dwelling)

€ **IMPACQ**

(If "owned", "under redemption", or "inherited" or "gift" and "no" to Question D03)

D09. Did your household pay rent for the part of the home not owned in 2010?

- Yes 1
- No 2 → **Quest. D16**

D10. What was your monthly rent in 2010 for the part you did not own, excluding condominium charges, heating and other expenses?

€ per month **TFITTO**

(If rented or sublet, code 2 to Question D02)

D11. What was your monthly rent in 2010, excluding condominium charges, heating and other expenses?

€ per month **TFITTO**

D12. (If rented or sublet, code 2 to Question D02)

Is your rental agreement ... ? (Read aloud, one answer only) **TIPOAFF**

- rent-controlled 1
- in derogation of rent control 2
- non-resident let/office 3
- informal/friendly arrangement 4
- welfare rent (canone sociale) 5
- council housing (case popolari) 6
- other 7

D13. (If code 2 to Question D02 or "Yes" to Question D09)

Do you think the rent you pay is less than the going market rate?

- Yes 1
- No 2 → **Quest. D15**

(If "Yes" to Question D13)

D14. If your rent were at the market rate, how much do you think you would pay a month excluding condominium charges, heating and other expenses?

€ per month

(If rented or sublet, in usufruct or free of charge, codes 2, 4 or 5 to Question D02)

D15. Who owned the household's dwelling on 31 December 2010? **PROPRIET**

- parents 1
- children 2
- other relatives 3
- other private individuals 4
- private company 5
- pension fund (INPS/INAIL, etc.) 6
- IACP, town, province, region 7
- other public body 8
- other (please specify) 9

(If owned, occupied under redemption agreement, in usufruct or free of charge, codes 1, 3, 4 or 5 to Question D02)

D16. Imagine you wanted to let your house/flat, what monthly rent do you or the household think could be charged? Do not include condominium charges, heating or other expenses.

€ per month **TFITIMP**

ALL HOUSEHOLD MEMBERS

D17. Where is the dwelling located? *(Read aloud, one answer only)*

- detached houses, farm area 1
- suburbs/outskirts 2
- between outskirts and centre 3
- city centre 4
- other 5
- hamlet 6

D18. How large (in square metres) is the house/flat? *(Consider the usable area)*

M² | | | | | **SUPAB**

D19. When was it built?

Year | | | | | **ANCOSTR**

D20. How many bathrooms are there? **BAGNI**

- 1 bathroom 1
- 2 or more bathrooms 2
- none 3

D21. In your opinion, how much is your house/flat worth (unoccupied)? In other words, what price could you ask for it today (including any cellar, garage or attic)? Please give your best estimate.

€ | | | , | | | | | , | | | | | **VALABIT**

(SHOW CARD D22)

D22. Did you or another member of your household own (either outright, under a redemption agreement, as remainderman) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land, either in Italy or abroad, on 31 December 2010? *(If "Yes")* How many?

(N.B. read out one item at a time and enter codes)

(N.B. check answers to Question 15 in Annex B2 and Question 13 in Annex B3)

TYPE OF PROPERTY	No. BUILDINGS/LAND OWNERSHIP OWNED	
	ALTRAB	NALTRAB
a) <u>Other dwelling</u> owned (not including household's home), <u>holiday properties</u> , <u>rented out</u> , property <u>lent</u> to friends or relatives, for <u>business</u> use or <u>given in usufruct</u> ?	- Yes ...1 →	- No2
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	- Yes ...1 →	- No2
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	- Yes ...1 →	- No2
d) <u>Non-farm land</u> (with or without buildings)?	- Yes ...1 →	- No2

Fill in one column of ANNEX D1 for each property owned (after completing Question D22)

D23. During 2010 did the household make advance payments on property (all types, including non-residential property) not yet owned? **ANTIC**

- Yes 1
- No 2

D24. *(If "Yes")* How much did you pay in 2010?

€ | | | , | | | | | , | | | | | Amount paid in 2010 **ANTICIPI**

PROPERTY OWNERS (principal residence and other properties) otherwise go to Question D29

D25. Considering all properties owned by the household, did you (or members of the household) incur expenses for extraordinary maintenance in 2010? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D26. (If "Yes") How much did you spend?

	D25 EXPENSES	D26 AMOUNT
a) extraordinary maintenance of <u>principal residence</u>	MANSTRA Yes 1 → No 2	TMANSTRA € _ , _ _ _ , _ _ _
b) extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	MANSTR2 Yes 1 → No 2	TMANSTR2 € _ , _ _ _ , _ _ _

D27. (If "Yes" to D25a or D25b) Did you (or members of the household) take advantage of the 55 per cent tax deductible allowance for energy-saving renovation costs?

- Yes 1
- No 2 → **Question D29**

D28. (If "Yes"): What was the total amount deducted? **TRISTR**

€|_|_|,|_|_|_|

Note: I would now like to ask some questions about the household's debts: mortgage loans, personal loans and consumer credit not in connection with business activity.

Loans relating to the principal residence

D29. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2010 for the purchase or renovation of your principal residence? (include mortgages and personal loans, such as "fifth of salary" etc.) **DEBITA1**

- Yes 1 (If "Yes") → How many? |_| **NDEBITA1**
- No 2

Loans relating to other properties

D30. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2010 for the purchase or renovation of other properties? (include mortgages and personal loans, such as "fifth of salary" etc) **DEBITA2**

- Yes 1 (If "Yes") → How many? |_| **NDEBITA2**
- No 2

**Loans for other household needs
(SHOW CARD D31)**

D31. Let us now talk about other loans, such as consumer credit for the purchase of a specific good, usually obtained at the point of sale, or personal loans and "fifth of salary" loans with no declared specific purpose or any other loan for consumer spending. Again, do not consider any loans connected with your business. At the end of 2010 did the household have debts with banks or financial companies or for instalment payments? **(N.B. Read aloud one at a time and enter codes)**

(If "Yes") How many? Consider the whole amount of loans outstanding on 31 December 2010.

	DEBITC...F	TDEBITC ... F	
	YES	NO	Number of debts
a) loans for the purchase of <u>motor vehicles</u> (car, etc.).....	1	2	(If "Yes")→ € _ , _ _ _ , _ _ _
b) loans for the purchase of <u>furniture, household appliances</u> , etc.....	1	2	(If "Yes")→ € _ , _ _ _ , _ _ _
c) loans for the purchase of <u>non-durable goods</u> (holidays, fur coats, etc).	1	2	(If "Yes")→ € _ , _ _ _ , _ _ _
d) loans for the purchase of <u>other goods or for daily expenses</u>	1	2	(If "Yes")→ € _ , _ _ _ , _ _ _

N.B.: Fill in one column of Annex D2 for each loan after completing Questions D29, D30 and D31

D40. (If “No” to Question D35) During 2010 did you or a member of the household consider applying for a mortgage or a loan from a bank or financial company but later change your mind because you thought the request would be refused?

- Yes..... 1
- No 2

MUTUORIC

N.B. INFORMATION TO BE PROVIDED BY THE INTERVIEWER. Did the respondent consult documents (pay receipts, account statements, pension documents, etc.) in order to answer the questions in Section D? **DOCSEZD**

- Yes..... 1
- No 2

Remarks: _____

→ Go to Section E

E. HOUSEHOLD EXPENDITURE

(SHOW CARD E01)

E01. Did you (or members of the household) buy any of the following items in 2010? (*Interviewer, read out one item at a time and enter codes*)

E02. (*If "Yes"*) What is the total value of the objects bought? (Even if they have not been paid for in full)

	YES	NO		Value of items purchased in 2010 (paid or not paid)
	ACQUI1 ... 3			ACQUISA ... C
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	(<i>If "Yes"</i>)→	€ __ _ , __ _ , __ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2	(<i>If "Yes"</i>)→	€ __ _ , __ _
- furniture, furnishings, household appliances, sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)	1	2	(<i>If "Yes"</i>)→	€ __ _ , __ _

E03. Did you (or a member of the household) sell any of the following in 2010? (*Interviewer, read out one item at a time and enter codes*)

E04. (*If "Yes"*) What was the total value of the objects sold (i.e. the amount received)?

	YES	NO		Value of items sold in 2010
	VEND1 ... 2	VENDA ... B		
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	(<i>If "Yes"</i>)→	€ __ _ , __ _ , __ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)	1	2	(<i>If "Yes"</i>) →	€ __ _ , __ _

(SHOW CARD E05)

E05. Can you give an estimate, even a rough one, of the value of all the goods owned by the household at the end of 2010 in the following categories: valuables, means of transport, furniture/furnishings/household appliances? (*Interviewer, prompt if necessary*) Think of what you would have received in 2010 if you had sold them.

**Estimated total value on
31 December 2010**

- valuables (jewellery, ancient or gold coins, works of art, antiques, including furniture).....				JWOVAT € __ _ , __ _ , __ _
- means of transport (cars, motorcycles, caravans, motor boats, boats, bicycles)				JWDURAT1 € __ _ , __ _
- furniture, furnishings, household appliances, sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)				JWDURAT2 € __ _ , __ _

- E06.** Now I will ask about leasing, i.e. contracts in which you lease a good (say, a car) in return for a payment. Did you or your household have any leasing contracts in being in 2010? **LEASING[€]**
- Yes..... 1
 - No 2 → **Question E08**
 - Don't know 3 → **Question E08**
 - No answer 4 → **Question E08**

- E07.** (If "Yes" to E06) How much were your instalment payments in total for this/these leasing contract(s) in 2010? **REASING[€]**
- € |__|_|_|.|__|_|_|
 - Don't know 1
 - No answer 2

- E08.** Did you or a member of the household pay maintenance or alimony, make payments (including gifts) to relatives or friends not living with the household, or make donations or other contributions?
(If "Yes") What was the amount of the payments?

	YES	NO	Amount
	CONTRA ... D	CONTRA ... D	in 2010
			ACONTRA ... D ESTA...D
- alimony/maintenance	1	2	(If "Yes") → € __ _ _ , __ _ _
- REGULAR financial payments to relatives or friends (e.g. rental, monthly allowance, etc.)	1	2	(If "Yes") → € __ _ _ , __ _ _
- OCCASIONAL payments to relatives or friends outside household (e.g. on marriage, graduation, special occasions)	1	2	(If "Yes") → € __ _ _ , __ _ _
- donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities)	1	2	(If "Yes") → € __ _ _ , __ _ _

(SHOW CARD E09)

- E09.** You said that the household spends approximately..... in cash per month. (answer to Question C24). How much did the household spend on average per month in 2010 in cash, by credit card, cheque or Bancomat card, on all items?

Include all spending, for both food and non-food, and **exclude** only the following items:

- the items we have just mentioned (purchases of valuables, cars, etc., maintenance, alimony, allowances, gifts)
- extraordinary maintenance of dwelling;
- rental of dwelling;
- mortgage instalments;
- life insurance premiums;
- contributions to supplementary pension schemes.

Average monthly spending on all items € |__|_|_|,|__|_|_| per month in 2010 **CONS**

- E10.** What, instead, is the average monthly expenditure on **food alone**? This includes spending on food in supermarkets and the like and spending on meals eaten regularly outside the home.

Average monthly spending on food € |__|_|_|,|__|_|_| per month in 2010 **JCONSAL**

(N.B. Check against income declared by respondent)

- E11.** You said that the household spends approximately..... in cash per month. (answer to Question E09). Would you say that in 2010 this was unusually high, unusually low or normal compared with your spending in a "normal" year?
- Unusually high..... 1
 - Normal..... 2
 - Unusually low 3
 - Don't know 4
 - No answer 5

E12. In your opinion, how much does a household like yours need per month in order to live reasonably comfortably but not in luxury? **POVLIN**
 € | | | | , | | | | | per month

E13. Is your household's income sufficient to see you through to the end of the month?... **CONDGEN**
(Interviewer, read out the answers)

- with great difficulty 1
- with difficulty 2
- with some difficulty 3
- fairly easily 4
- easily 5
- very easily 6

E14. Imagine you unexpectedly receive a reimbursement equal to the amount your household earns in a month. How much of it would you save and how much would you spend? Please give the percentage you would save and the percentage you would spend.

RISCONS

	%	+	amount saved
	%	=	amount spent
1 0 0	%		amount received

If not pensioner or of independent means (codes 14, 15, 16 to question B01)

E15. Have you ever thought about how to arrange for your household's support when you retire?

- Yes 1
- No 2

DOPEN

E16. *(If "Yes")* What sources of support do you think your household will have after you retire?
(multiple answers possible) (Read possible answers aloud) SOSTPEN1...10

- public pension 1
- supplementary pension scheme 2
- other financial savings (for example, securities, investment funds, insurance policies) 3
- property rentals 4
- sale of property 5
- my children will support me 6
- inheritance 7
- other (specify) _____ 8
- Don't know 9
- No answer 10

E17. *(If code 2, 3 or 4 to Question E16)* Is your household now setting money aside for retirement in one of the forms of saving you just mentioned, that is *(Read the "yes" answers to points 2, 3 and 4)? PIANORIS*

- Yes 1 → Question E19
- No 2

E18. *(if "No" to Question E17)* Why isn't your household setting money aside for retirement in one of the forms of saving you just mentioned? **MOTNORIS1...5**

(multiple answers possible) (Read answers aloud)

- Our current income is too low 1
- Unexpected expenses 2
- It is early to begin one of these saving plans 3
- I have trouble controlling non-essential spending 4
- Other (specify) _____ 5

RANDOMIZE GROUP 1

E19. This card (*SHOW CARD E19*) makes a series of statements about your household's actions. I do not want to know which of them are true and which are false. Instead, would you please be so kind as to tell me just **how many** of them are true? (*N.B. ! DO NOT read the statements*): **USUR1**

In the last five years, you or another member of your household have

- ...made purchases online (on the Internet) using a credit card or pre-paid card
- ...changed municipality of residence for personal or work-related reasons
- ...had to ask for a loan from a usurer
- ...participated actively in social, cultural, sporting-recreational or similar groups or associations
- ...spent some time on holiday outside Italy.

RANDOMIZE GROUP 2

E19. This card (*SHOW CARD E19*) makes a series of statements about your household's actions. I do not want to know which of them are true and which are false. Instead, would you please be so kind as to tell me just **how many** of them are true? (*N.B. ! DO NOT read the statements*):

USUR2

In the last five years, you or another member of your household have

- ...made purchases online (on the Internet) using a credit card or pre-paid card
- ...changed municipality of residence for personal or work-related reasons
- ...participated actively in social, cultural, sporting-recreational or similar groups or associations
- ...spent some time on holiday outside Italy.

N.B. INFORMATION TO BE PROVIDED BY THE INTERVIEWER.

Did the respondent consult documents (utility bills, account statements, etc.) in order to answer the questions in Section E?

DOCSEZE

- Yes 1
- No 2

Remarks: _____

→ Go to Section F

F. SUPPLEMENTARY PENSION PLANS AND INSURANCE POLICIES

SUPPLEMENTARY PENSION PLANS

F01. In 2010 did you or a member of the household pay into a personal retirement plan or supplementary pension fund? Bear in mind that personal pensions (pension funds or retirement plans) pay the holder an income only when he/she becomes eligible for a state pension. Please also consider the transfer of your severance pay entitlement to a pension plan. **(N.B. Check consistency with answer to Question B13)ASS2**

- Yes 1
 - No 2 → **Question F16**

F02. How many pension funds or retirement plans did the household have in 2010?

No. of (supplementary) pensions |__| **NASS2[€]**

(Ask Questions F03 to F15 for each of the household's pension plans in 2010)	1 st pension	2 nd pension	3 rd pension	4 th pension	5 th pension
F03. Member (holder of pension plan) (N.B. Enter member number)→	ASS2C1 ...5[€] __	__	__	__	__
F04. What type of plan is it? ... (Read aloud)	ASS2G1 ... 5				
- group, but with employer's contribution	1	1	1	1	1
- group, but paid entirely by individual	2	2	2	2	2
- personal	3	3	3	3	3
- Don't know	4	4	4	4	4
- No answer	5	5	5	5	5
F05 Does your employer contribute to the pension plan?	ASS2CN1...5				
- Yes	1	1	1	1	1
- No	2	2	2	2	2
F06. (If "Yes" to Question F05) How much did the employer pay into the plan in 2010? CONTRAZ1-..5	€ __ . __	€ __ . __	€ __ . __	€ __ . __	€ __ . __
	CONTRAZ11-51				
- Don't know	1	1	1	1	1
- No answer	2	2	2	2	2
F07. (If "Group but paid by individual" to Question F04) . How did you join the plan?	ADESIONE1...5				
- Collectively	1	1	1	1	1
- Individually	2	2	2	2	2
- Don't know	3	3	3	3	3
- No answer	4	4	4	4	4

<p>F08. How is the pension fund invested? Please give the percentage going to each type of investment (the law allows investment to be divided into different sectors) (Read aloud)</p> <p>- Capital guaranteed fund COMPG1...5.....</p> <p>- Bond fund COMPO1...5.....</p> <p>- Mixed fund COMPB1...5.....</p> <p>- Equity fund COMP A1...5.....</p> <p>- Don't know.....</p> <p>- No answer.....</p>	<p>COMP A11...51</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>1</p> <p>2</p>	<p>_____%</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>1</p> <p>2</p>	<p>_____%</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>1</p> <p>2</p>	<p>_____%</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>1</p> <p>2</p>	<p>_____%</p> <p>_____%</p> <p>_____%</p> <p>_____%</p> <p>1</p> <p>2</p>
<p>F09. In what year were the first payments made into the plan? ASS2A1 ... 5.....</p>	<p>_____ _____ _____ _____ </p>	<p>_____ _____ _____ _____ </p>	<p>_____ _____ _____ _____ </p>	<p>_____ _____ _____ _____ </p>	<p>_____ _____ _____ _____ </p>
<p>F10. How much did the household pay into this pension plan in 2010?.....</p>	<p>€</p> <p>ASS2S1 ... 5€</p> <p>_____ _____ _____ _____ </p>	<p>€</p> <p>_____ _____ _____ _____ </p>	<p>€</p> <p>_____ _____ _____ _____ </p>	<p>€</p> <p>_____ _____ _____ _____ </p>	<p>€</p> <p>_____ _____ _____ _____ </p>
<p>F11. How much was the pension plan worth on 31 December 2010?</p> <p>In answering, consider the number of years you have been paying in and the annual amounts paid.....</p> <p>ASS2K1 ... 5€</p> <p>- Don't know</p> <p>- No answer.....</p>	<p>€</p> <p>_____ _____ _____ _____ </p> <p>ASS2K11 ... 51€</p> <p>1</p> <p>2</p>	<p>€</p> <p>_____ _____ _____ _____ </p> <p>1</p> <p>2</p>	<p>€</p> <p>_____ _____ _____ _____ </p> <p>1</p> <p>2</p>	<p>€</p> <p>_____ _____ _____ _____ </p> <p>1</p> <p>2</p>	<p>€</p> <p>_____ _____ _____ _____ </p> <p>1</p> <p>2</p>
<p>F12. At what age will you begin to receive the income from the pension plan? ASS2R1 ... 5</p>	<p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>
<p>F13. Have you changed your supplementary pension plan in the last ten years (for a reason other than change in employers)?</p> <p>- Yes</p> <p>- No</p>	<p>VARPREV1...5</p> <p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>
<p>F14. (If "Yes" to Question F13) In what year?.....</p>	<p>ANVPREV1...5</p> <p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>	<p>_____ _____ </p>
<p>F15. (If "Yes" to Question F13) What type of plan did you have before?</p> <p>- Group, employer contribution....</p> <p>- Group, individual payment</p> <p>- Personal plan</p> <p>- Don't know</p> <p>- No answer.....</p>	<p>PRECPREV1...5</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>

LIFE INSURANCE

F16. Did you or a member of the household have a life insurance policy in 2010? Include only policies that pay out an income: in the event of the policy-holder's death (straight life insurance), upon attainment of a specific age (life insurance with a savings component), or at an agreed term or in the event of the policy-holder's death (combination policy). Do not include insurance policies that provide a supplementary pension (individual pension plans).

- Yes..... 1

- No..... 2 →

Question F26 ASS1

F17. How many life insurance policies did the household have in 2010? [___] No. of life insurance policies **NASS1**

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
<p>(Ask Questions F18 to F25 for each life insurance policy of the household in 2010)</p> <p>F18. Member insured (policy-holder) (Member number - Section A – Composition of the household)→</p>	<p>ASS1C1 ...5[€]</p> <p style="text-align: center;">[]</p>	<p>[]</p>	<p>[]</p>	<p>[]</p>	<p>[]</p>
<p>F19. In which year did the policy start?</p>	<p>[][][][][]</p> <p>ASS1A1 ... 5</p>	<p>[][][][][]</p>	<p>[][][][][]</p>	<p>[][][][][]</p>	<p>[][][][][]</p>
<p>F20. How much did the household pay into each policy in 2010?</p>	<p>ASS1S1 ... 5[€]</p> <p style="text-align: center;">€</p> <p>[][] . [][][][]</p>	<p style="text-align: center;">€</p> <p>[][] . [][][][]</p>	<p style="text-align: center;">€</p> <p>[][] . [][][][]</p>	<p style="text-align: center;">€</p> <p>[][] . [][][][]</p>	<p style="text-align: center;">€</p> <p>[][] . [][][][]</p>
<p>F21. Does the policy envisage a payout on death (straight life insurance)?</p> <p>- Yes.....</p> <p>- No</p>	<p>ASS1M1 ... 5</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>
<p>F22. Does the policy envisage the payment of a lump sum or an income when the policy-holder reaches a certain age (savings component)?</p> <p>- Yes.....→ Ques.F23</p> <p>- No→ Ques. F25</p>	<p>ASS1V1 ... 5</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>
<p>F23. (If "Yes" to Ques. F22)</p> <p>How much was the policy worth on 31 December 2010? Consider the number of years you have been paying and the amount of the annual premium payments.</p> <p>- Don't know</p> <p>- No answer.....</p>	<p>ASS1K1 ... 5</p> <p style="text-align: center;">€</p> <p>[][][] . [][][][]</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p> <p>ASS1K11 ... 51</p>	<p style="text-align: center;">€</p> <p>[][][] . [][][][]</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">€</p> <p>[][][] . [][][][]</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">€</p> <p>[][][] . [][][][]</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">€</p> <p>[][][] . [][][][]</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>

F24. Is your insurance policy - With profits?	ASS1F1	ASS1F2	ASS1F3	ASS1F4	ASS1F5
- Unit-linked or index-linked?.....	1	1	1	1	1
- A long-term health care policy?.....	2	2	2	2	2
- A capitalization operation?.....	3	3	3	3	3
- Other (specify).....	4	4	4	4	4
- Don't know.....	5	5	5	5	5
- No answer.....	6	6	6	6	6
	7	7	7	7	7
F25. (If "Yes" to Question F21) What lump sum payout would the beneficiaries receive upon the policy-holder's death?	ASS1KA1 ... 5				
€		€	€	€	€
_____	_____	_____	_____	_____	_____
- Don't know	1	1	1	1	1
- No answer.....	2	2	2	2	2
	ASS1KA11 ... 51				

HEALTH INSURANCE (ACCIDENT AND ILLNESS)

F26. Did you or a member of the household pay premiums for private health and accident insurance policies in 2010? **ASS4**

- Yes 1
- No..... 2 → **Question F29**

F27. How many policies did the household have in 2010? |__| **NASS4**

(Interviewer, use one column for each policy)

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
ASS4S1 ... 5 F28. How much did the household pay in premiums for the policy in 2010?	€ __ , __	€ __ , __	€ __ , __	€ __ , __	€ __ , __

Household insurance (excluding compulsory motor vehicle insurance)

F29. Did you or a member of the household pay premiums in 2010 on insurance for fire, theft, hail, liability, etc. (do not include compulsory motor vehicle insurance)? **ASS3**

- Yes..... 1
- No 2 → **END OF SECTION**

NASS31..NASS33

Motor vehicles

Land and houses

People

F30. How many policies do you
have for ?

|__|

|__|

|__|

F31. How much did the household spend overall on insurance policies in 2010? € |__|,|__| **ASS3S**

N.B.: Information to be provided by interviewer

In answering the questions in Section F, did the respondent consult documents (insurance or other)? **DOCSEZC**

- Yes..... 1
- No 2

Remarks: _____

*If year of H.H.'s birth is odd → 2nd round
Otherwise →*

THE INTERVIEW IS OVER. THANK YOU FOR YOUR COOPERATION.

→ N.B. Interviewer, before completing the interview fill in Section G.

Now I would like to ask you some general questions.

R2.1. Generally speaking, would you say that you can trust most people or that you can never be too careful in dealing with people? In answering, please give me a score from 1 to 10, where 1 means “You can never be too careful in dealing with people” and 10 means “You can trust most people”. The intermediate scores serve to graduate your judgment.

- **FIDGEN**

R2.2. Could you please indicate your degree of trust of the following groups (*Read the responses one at a time and code the answer*): **FID1...8**

- Your family.....
- Your friends
- Your neighbours
- Another resident of your region
- An Italian from a different region
- A foreigner from another European country (e.g., a Frenchman or a German).....
- A foreigner from outside the European Union (e.g. an Albanian or a North African)
- The banks

R2.3. Please consider the following statement (**SHOW CARD R2.3**): “It is always all right to keep money you have accidentally come into possession of even when it would be possible to return it to the rightful owner (say, if you find a wallet with the owner’s documents)”. How strongly do you agree, on a scale from 1 to 10 where 1 means “totally disagree” and 10 means “totally agree”? The intermediate scores serve to graduate your response.

SOCGEN

-

R2.4. In your upbringing, how much emphasis was placed on the following values? Please rate on a scale from 1 to 10, where 1 means “not important, no emphasis at all” and 10 means “very important, great emphasis” and the intermediate scores serve to graduate the response (*Interviewer: Read the phrases one at a time and code the answer*): **SOC1...6**

- Tolerance for different opinions, for the sexual and religious customs of others
- Obedience to parents and teachers
- Observance of the law
- Having a family/having children.....
- Success at work
- Being careful about trusting people.....

R2.5. In bringing up your children, how much emphasis do you place (or do you think should be placed) on the following values? As in the previous question, please rate on a scale from 1 to 10, where 1 means “not important, no emphasis at all” and 10 means “very important, great emphasis” and the intermediate scores serve to graduate the response (*Interviewer: Read the phrases one at a time and code the answer*): **EDUC1...6**

- Tolerance for different opinions, for the sexual and religious customs of others
- Obedience to parents and teachers
- Observance of the law
- Having a family/having children.....
- Success at work
- Being careful about trusting people.....

R2.6. In the last ten years have your or your household ever undertaken a legal suit (for problems with the condominium, say, or with neighbours, or for redressment of damages, for an inheritance)? **GIUSTIZI**

- Yes..... 1
- No 2

G. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

G1. Duration of interview (in minutes) ||| minutes **DURATA**

ASSESSMENT OF THE INTERVIEW

(Interviewer, rate the interview on a scale from 1 to 10, in which 1=lowest and 10=highest)

	Score in tenths: 1=lowest ☹ 10 = highest ☺
G2. How do you rate the <u>respondent's level of understanding</u> of the questions? COMPRES	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G3. How do you rate the <u>respondent's ability to speak Italian</u> ? ITA	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G4. How do you rate the <u>reliability</u> of the information on <u>forms of saving and financial investment</u> provided by the respondent?	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G4. How do you rate the <u>reliability</u> of the information on the <u>household's dwelling and other properties</u> provided by the respondent?	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G6. How do you rate the <u>reliability</u> of the information on <u>income</u> provided by the respondent?	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G7. How do you rate the general <u>atmosphere</u> in which the interview took place? KLIMA	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_
G8. How <u>easy</u> do you think it was for the respondent to answer the questions? FACIL	<input type="text"/> <input type="text"/> / <input type="text"/> _1_ _0_

(Interviewer, fill in all parts)



I declare that I personally put all the questions in this questionnaire to the head of the household.

Date: _____ Signed: _____

OCCUPATIONS

B0

QUESTIONNAIRE NO. | |_| |_| |_| |_| |_| |_| | **NQUEST**

<i>Member number:</i> NORD	<i>Member name:</i>	<i>Description of occupation:</i> DESQUAL^e
1		
2		
3		
4		
5		
6		

5 Did you have any opportunity to do specifically paid overtime in 2010?

- Yes 1
- No..... 2 → **Question 7 PSTR**

6 How many hours of paid overtime did you work on average per week in 2010?

- average hours of overtime per week |_|_| **ORESTRA**

(SHOW CARD 7- Annex B1)

7. Can you calculate your total earnings in 2010 as a payroll employee, net of tax and social security contributions? Do not include any severance pay, withholding tax, social security contributions or luncheon vouchers. Please include all the items listed below when you make your calculations:

1. your average monthly net earnings (including overtime) times the number of months worked
2. additional monthly salary ("13th month" salary, "14th month" salary, etc.)
3. bonuses or special allowances
4. other items (family allowances, productivity bonuses, sales commissions, etc.)

Total net earned income in 2010 € |_|,|_|_|_|,|_|_|_| **YLM**

8. Did you receive any fringe benefits in 2010 in the form of luncheon vouchers, paid trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**
- No..... 2 → **Question 10**

(If "Yes")

9. How much did these benefits amount to in 2010? What value can you put on them in money terms?

€ |_|_|_|,|_|_|_| **YLNM**

(If the respondent cannot quantify the value of the benefits, specify what benefits were received):

Only if present

10. You said you work an average of ...**(read answer to Question 4)** hours a week. Suppose you could choose whatever number of hours you wanted to work, and that if you worked half as many hours a week you would earn half your current salary, and if you worked twice as much you would earn twice your salary. How many hours a week would you choose to work?

- no. hours |_|_| **OREDES**

Remarks:

MEMBERS OF A PROFESSION, INDIVIDUAL ENTREPRENEURS, SELF-EMPLOYED WORKERS, WORKERS ON ATYPICAL CONTRACTS (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.) **B2**
 QUESTIONNAIRE NO. | | | | | | | | **INQUEST**

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6

THE FOLLOWING QUESTIONS RELATE TO THE WORK OF MEMBERS OF A PROFESSION, INDIVIDUAL ENTREPRENEURS, SELF-EMPLOYED WORKERS AND WORKERS ON ATYPICAL CONTRACTS (COLLABORATION, OCCASIONAL AND PROJECT CONTRACTS, ETC.)

(If more than one self-employment position was held in 2010, fill in a separate Annex B2 for each)

- The work is your:
 - main activity 1
 - secondary activity 2 **ATTIVP**
- You worked (including normal holiday periods):
 - all year 1 **TUTTANNO**
 - part of the year..... 2 → How many months? | | | | months
 - occasionally 3 **MESILAV**
- You are: **PROF**
 - member of a profession 1
 - individual entrepreneur 2
 - self-employed worker 3
 - atypical worker (collaboration, occasional, or project contract, etc.)..... 4 → **Question 6**
- How many workers are there in the firm, including owner(s).? | | | | **NUMADD**
 - of which, payroll staff: | | | | **NUMDIP**
- What share does the household own? | | | | | % **QUOPRO**

If atypical worker (collaboration, occasional or project contract, etc.), otherwise go to Question 8

- Do you decide where you work or do you have to work in the firm's or client's premises?
 - I choose where I work 1 **DOVELAV**
 - I have to work in the firm's/client's premises 2
 - no answer 3
- Do you choose the hours you work or do you have to stick to the firm's or client's working hours?
 - I choose what hours I work..... 1 **ORARIO**
 - I have to stick to the firm's/client's working hours 2
 - no answer 3

ALL HOUSEHOLD MEMBERS

- How many hours did you work on average per week in 2010?
 - no. of hours | | | | | **ORETOT**
- What were your gross earnings from work in 2010?
 € | | | | , | | | | , | | | | **FATLOR**

N.B.! For the rest of the questions in this annex, refer ONLY to the household's ownership share!

(SHOW CARD 10 – Annex B2)

- What were your earnings in 2010, net of all expenses, taxes and contributions paid?
Interviewer, if the respondent has difficulty answering, calculate earnings as follows:

INCOME (see answer to Question 9) a. receipts from the sale of goods and services net of VAT b. other receipts
less
EXPENSES a. ordinary maintenance b. purchases of raw materials or goods c. employee compensation, including social security contributions d. current expenses e. rent of premises, if any f. taxes and social security contributions g. other expenditure (interest payments, leasing instalments, depreciation/provisions)
equals
Net employment income in 2010. Interviewer: for loss, place a minus sign (-) before the amount € _____ YM

11. Let us now examine any debts contracted in order to carry out your business. If you exclude debts contracted for the purchase of goods destined for household use, did you have financial debts in respect of investment, buildings and land on 31 December 2010? ... **DEBCR1 ... 5**

	Yes	No	No. DEBTs
	DEBATT1		NDEBATT1...2[€]
	...2 [€]		
- Medium and long-term DEBTs (over 18 months) for business investments (machinery, buildings, land)?	1	2	(If "Yes") → _____
- Short-term DEBTs (less than 18 months) with banks or financial companies?	1	2	(If "Yes") → _____

N.B.: Fill in one column of Annex D2 (section "Debts for business activity") after completing Question 11.

12. Did you have any outstanding trade debts or credits at 31-12-2010?
 (If "yes") What was the amount of the residual debt/credit at 31-12-2010?

	Yes	No	AT 31-12-2010
	DEBCOM	CREDCOM	TDEBCOM TCREDCOM
- Trade debts (suppliers)?	1	2	(If "Yes") → € _____
- Trade credits (customers)?	1	2	(If "Yes") → € _____

(Only if there is at least one payroll employee, see Question 4)

13. When a payroll employee ceases employment, the firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2010 (TFR fund)? **TFR**
 € _____

14. Does your firm own land or buildings for use in the business?
 - Yes 1 → **Interviewer, bear this answer in mind when completing Annex D1 IMMOB**
 - No 2

15. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts.
 € _____ **VALAZ**

Remarks: _____

END OF ANNEX

INTPER

<i>Enter the reference number of the person answering</i>	H.H.	1	2	3	4	5	6
---	-------------	----------	----------	----------	----------	----------	----------

THE FOLLOWING QUESTIONS REFER TO FAMILY BUSINESSES

INFORMATION ON ALL THE HOUSEHOLD MEMBERS WORKING IN THE FAMILY BUSINESS

(Enter the member reference numbers from Section A - Composition of the household)

Member number → IND1... 6				
Name (write in full) →				
1. The work is your: ATTIVP1 ... 6 - main activity..... - secondary activity.....	1 2	1 2	1 2	1 2
2. Number of months worked in 2010 (including normal holiday periods): MESILAV1 ... 6	_ _	_ _	_ _	_ _
3. How many hours did you work on average per week in 2010? ORETOT1 ... 6	_ _	_ _	_ _	_ _

4. Number of workers, including owner(s)

- |_|_|_| **NUMADD**
- of which, payroll staff:
- |_|_|_| **NUMDIP**

5. What share of the business is owned by the household?

- |_|_|_| % **QUOPRO**

6. What type of firm is the family business? **FORGIU**

- SRL1
- SPA2
- SAA3
- SCRL.....4
- SCRI.....5
- SAS6
- SNC.....7
- Sole proprietorship8
- Informal or de facto partnership9

N.B. For the next questions refer ONLY to the share owned by the household

7. What were the gross earnings from the business in 2010?

€ |_|_|,|_|_|,|_|_| **FATLOR**

(CONT.)

(SHOW CARD 8 – Annex B3)

8. What were your earnings in 2010, net of all expenses, taxes and contributions paid?

Interviewer, if the respondent has difficulty answering, calculate earnings as follows:

INCOME (see answer to Question 7) a. receipts from the sale of goods and services net of VAT b. other receipts
less
EXPENSES a. <u>ordinary maintenance</u> b. purchases of <u>raw materials</u> or goods c. <u>employee</u> compensation, including social security contributions d. current expenses e. <u>rent of premises</u> , if any f. <u>taxes</u> and <u>social security contributions</u> g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)
equals
Net earnings from your work in 2010. Interviewer, for a loss place a minus sign (-) before the amount ____ € ____ , ____ , ____ YM

9. Let us now examine any debts contracted in order to carry out your business. If you exclude debts contracted for the purchase of goods destined for household use, did you have financial debts in respect of investment, buildings and land on 31 December 2010? ... **DEBCR1 ... 5**

	Yes	No	No. DEBTs
	DEBATT1		NDEBATT1...2[€]
	...2 [€]		
- Medium and long-term DEBTs (over 18 months) for business investments (machinery, buildings, land)?	1	2	(If "Yes") → ____
- Short-term DEBTs (less than 18 months) with banks or financial companies?	1	2	(If "Yes") → ____

N.B.: Fill in one column of Annex D2 (section "Debts for business activity") after completing Question 9.

10. Did you have any outstanding trade debts or credits at 31-12-2010?
 (If "yes") What was the amount of the residual debt/credit at 31-12-2010?

	Yes	No	AT 31-12-2010
	DEBCOM	CREDCOM	TDEBCOM TCREDCOM
- Trade debts (suppliers)?	1	2	(If "Yes") → € ____ , ____ , ____
- Trade credits (customers)?	1	2	(If "Yes") → € ____ , ____ , ____

(Only if there is at least one payroll employee)

11. When a payroll employee ceases employment, the firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2010 (TFR fund)? **TFR**
 € ____ , ____ , ____

12. Does your firm own land or buildings for use in the business?
 - Yes..... 1 → **Interviewer, bear this answer in mind when completing Annex D1 IMMOB**
 - No 2

13. How much do you think your business would be worth if you wished to stop working and sell it? Include any equipment used, stocks and goodwill but exclude the value of buildings and land and any debts.
 € ____ , ____ , ____ **VALAZ**

Remarks: _____

END OF ANNEX

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
---	---------------	----------	----------	----------	----------	----------

THE FOLLOWING QUESTIONS REFER TO THE ACTIVITY OF WORKING SHAREHOLDERS/PARTNERS

N.B. If a member of the household is working shareholder/partner in 2 or more businesses, fill in a separate Annex B4 for each

1. The work is your: **ATTIVP**

- main activity 1
- secondary activity..... 2

2. Period of work (including normal holiday periods):

- all year..... 1 **TUTTANNO**
- part of the year 2 → Number of months? |_____|_____| months **MESILAV**
- occasional 3

3. Number of workers in the firm:

- |_____|_____| **NUMADD**
- of which, payroll staff:
- |_____|_____| **NUMDIP**

4. What type of firm is the business? **FORGIU**

- SRL 1
- SPA 2
- SAA 3
- SCRL..... 4
- SCRI..... 5
- SAS 6
- SNC..... 7
- Informal or de facto partnership 8

5. How many hours did you work on average per week in 2010?

- no. of hours |_____|_____| **ORETOT**

(CONT.)

6. How much did you receive, net of tax, in 2010 as fixed compensation for your work in the firm?
(did not receive any fixed compensation in 2010 = 0) € |_|,|_|_|_|,|_|_|_| **COMPFISS**
7. How much did you personally receive in distributed profits, net of tax, in 2010?
(no profits were distributed in 2010 = 0) € |_|,|_|_|_|,|_|_|_| **DIVIDUT**
8. What percentage of the business do you own?
- |_|_|_|_| % **QUOPRO**
9. What was the market value of the firm (your share only) on 31 December 2010?
€ |_|_|,|_|_|_|,|_|_|_| **PARTECIP**

Remarks:

END OF ANNEX

PENSIONERS

B5

QUESTIONNAIRE No. _____|NQUEST

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
--	-----------	---	---	---	---	---

N.B. If the respondent receives more than one pension, fill in one column for each pension. If the respondent receives more than 4 pensions, fill in another Annex B5

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD 1-2 – Annex B5)				
1. You received a pension in 2010. Which body paid your pension?				
- INPS	ENTEPEN 1	1	1	1
- INPDAP (former social security bodies run by the Treasury).....	2	2	2	2
- State	3	3	3	3
- INAIL	4	4	4	4
- Private Italian provider (pension fund, insurance company)	5	5	5	5
- Foreign provider.....	6	6	6	6
- Other (please specify): _____				
2. What type of pension did you receive?	TIOPEN 1	1	1	1
- retirement pension	2	2	2	2
- state (welfare)	3	3	3	3
- disability/infirmary (social security)	4	4	4	4
- disability (welfare)	5	5	5	5
- survivor's	6	6	6	6
- war.....	7	7	7	7
- supplementary pension (voluntary contributions)				
- other (please specify) _____				
3. In what year did you start receiving the pension?	DECOR _ _ _	_ _ _	_ _ _	_ _ _
4. How much did you receive in pension benefits net of tax <u>per month</u> in 2010?.....	TPENS € _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _
5. For how many months? MESIPEN	Months _ _	Months _ _	Months _ _	Months _ _
6. Did you receive any pension arrears in addition to ordinary payments in 2010?	ARRET 1	1	1	1
- Yes	2	2	2	2
- No				
7. (If "Yes") TARRET How much did these arrears amount to?	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _	€ _ _ , _ _
(If the respondent received a RETIREMENT PENSION):				
8. Thinking back to when you began to receive your pension, what percentage of your <u>last wage</u> (for self-employed, average monthly earnings) did your <u>first</u> monthly pension payment represent)?	QUOTAPE _ _ %	_ _ %	_ _ %	_ _ %

Remarks:

END OF ANNEX

OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC. ...

B6

QUESTIONNAIRE No. _____ **NQUEST**

N.B. Fill in one annex for each member of the household. If the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.

Member number →	MEMBERS OF HOUSEHOLD NORD					
	H.H..1	2	3	4	5	6
Name →						

INTPER

Enter the reference number of the person answering	H.H. 1	2	3	4	5	6
--	-----------	---	---	---	---	---

THE FOLLOWING QUESTIONS CONCERN OTHER INCOME, SUCH AS SCHOLARSHIPS, ALIMONY, ETC.

(SHOW CARD 1 – Annex B6)

1. In 2010 did you personally receive other income. Of what type? *(Read aloud) (Interviewer, check the answers to Question B19a-b-c)*

2. What was the amount of this income in 2010?

“Yes” to Question B19a:

	Yes	No	Amount
a1. redundancy benefits (CIG) CASD...CASV	1	2	(If “Yes”)→ € _ _ , _ _ _
a2. mobility benefits (mobilità) MOBD...MOBV	1	2	(If “Yes”)→ € _ _ , _ _ _
a3. unemployment benefits (special, ordinary) DISD...DISV	1	2	(If “Yes”)→ € _ _ , _ _ _
a4. severance pay (including advances) LIQD...LIV	1	2	(If “Yes”)→ € _ , _ _ _ , _ _ _

“Yes” to Question B19b:

Income support (e.g. disabled person carers’ allowance, maintenance, guaranteed minimum income, food allowance, etc.)	Yes	No	Amount
b1. from central government agencies ACED...ACEV	1	2	(If “Yes”)→ € _ _ , _ _ _
b2. from regional government agencies ARED...AREV	1	2	(If “Yes”)→ € _ _ , _ _ _
b3. from provincial government agencies APRD...APRV	1	2	(If “Yes”)→ € _ _ , _ _ _
b4. from municipal government agencies ACOD...ACOV	1	2	(If “Yes”)→ € _ _ , _ _ _
b5. from local healthcare offices (for treatment, etc.) AUSD...AUSV	1	2	(If “Yes”)→ € _ _ , _ _ _
b6. from other local government bodies AELD...AELV	1	2	(If “Yes”)→ € _ _ , _ _ _
b7. from private welfare organisations AIPD...AIPV	1	2	(If “Yes”)→ € _ _ , _ _ _

“Yes” to Question B19c:

	Yes	No	Amount
c1. scholarship BORSAD..BORSAV	1	2	(If “Yes”)→ € _ _ , _ _ _
c2a. REGULAR gifts or cash (e.g. expenses, rent, monthly allowance, etc.) from relatives or friends outside household RRD..RRV	1	2	(If “Yes”)→ € _ , _ _ _ , _ _ _
c2b. OCCASIONAL gifts or cash (e.g. wedding, graduation, special occasions) from relatives or friends outside household ROD..ROV	1	2	(If “Yes”)→ € _ , _ _ _ , _ _ _
c3. alimony ALIMD..ALIMV	1	2	(If “Yes”)→ € _ , _ _ _ , _ _ _
c4. other income ALTRED..ALTREV	1	2	(If “Yes”)→ € _ _ , _ _ _

Remarks:

END OF ANNEX

PROPERTY OWNED AT THE END OF 2010

D1

(Dwellings other than the principal residence, buildings, agricultural and non-agricultural land)

QUESTIONNAIRE No. |_____|_____|_____|_____|_____|_____|_____|_____| **NQUEST**

THE NEXT QUESTIONS CONCERN ANY PROPERTY OWNED ON 31 DECEMBER 2010

N.B. *If the household owns more than one property, fill in one column for each.
If the household owns more than 3 properties, fill in another Annex D1*

PROPERTY	First property	Second property	Third property
1. Type of property	TIPOIMM		
- other dwellings (<u>not including</u> where the household lives)	1	1	1
- offices	2	2	2
- sheds/warehouses	3	3	3
- shops	4	4	4
- workshops/laboratories	5	5	5
- carports, garages, cellars	6	6	6
- agricultural land (with or without buildings)	7	7	7
- non-agricultural land (with or without buildings)	8	8	8
2. What share does the household own?	_ _ _ % QUOPRO	_ _ _ %	_ _ _ %
3. Which members of the household own the property? (Interviewer, use the member reference number from Section A – Composition of the household) Owner(s) (Member number) →	_ _ _ _ _ _	_ _ _ _ _ _	_ _ _ _ _ _
Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS	PRO1 ... 9		
4. In what year did you acquire the property ?	_ _ _ _ ANPOSS	_ _ _ _	_ _ _ _
5. <u>surface area in square metres</u>	_ _ _ _ m ² SUPAB	_ _ _ _ m ²	_ _ _ _ m ²
6. <u>year of construction</u>	_ _ _ _ ANCOSTR	_ _ _ _	_ _ _ _
LAND ONLY			
7. <u>surface area in hectares</u> (land only) <i>(1 hectare = 10,000 square metres)</i>	_ _ _ _ hectares SUPT	_ _ _ _ hectares	_ _ _ _ hectares
7a. <u>surface area in square metres</u> (if less than 1 hectare)	_ _ _ _ m ² SUPTM	_ _ _ _ m ²	_ _ _ _ m ²
ALL HOUSEHOLD MEMBERS (SHOW CARD 8 Annex D1)	USOIMM		
8. What was the main use of the property in 2010?			
- own holiday home	01	01	01
- own use for self-employment, professional work, sole proprietorship or family business	02	02	02
- other use by household	03	03	03
- let all year to individual/household	04	04	04
- let all year to firm/organisation/club	05	05	05
- let part of year to individual/household	06	06	06
- let part of year to firm/organisation/club	07	07	07
- unoccupied	08	08	08
- cultivated by respondent for own consumption	09	09	09
- cultivated as a business activity	10	10	10
- uncultivated land	11	11	11
- sharecropping	12	12	12
- usufruct	13	13	13
- used free of charge	14	14	14
- other (<i>please specify</i>):			

(CONT.)

PROPERTY (do not change order)	First property	Second property	Third property
9. How much do you think the property could be sold for if it were unoccupied? - total amount	VALABIT € _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
10. Did you let the property in 2010? N.B. Include also any property rented for part of the year only (e.g. holiday homes) or rented in part (e.g. 1 or 2 rooms only) - Yes - No → Question 12 (If "Yes" to Question 10):	AFFITTO 1 2	1 2	1 2
11. How much did the household receive in rent in 2010? - total amount in 2010 → Go to Question 13 (If "No" to Question 10):	AFFEFF € _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
12. If you wanted to let the property, what <u>annual rental</u> could the household obtain? - total amount in the year	AFFIMP € _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _
ALL HOUSEHOLD MEMBERS 13. How did you acquire the property? - purchased from a private individual.. - purchased from other (firm, pension fund, etc.) - inherited - part purchased, part inherited - received as a gift - built by household - other (please specify)	POSS 1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
14. Is the property located in this region? - Yes → End of Annex - No	IMMDOVE 1 2	1 2	1 2
15. (If "No") Where is it located? Enter region code from table below. If the property is located abroad show card A03b and enter country code	_ _ IMMREG _ _ _ _ IMMEST	_ _ _ _ _ _	_ _ _ _ _ _

Piedmont.....	1	Friuli – Venezia Giulia ..	6	Marche	11	Puglia	16
Val d'Aosta	2	Liguria.....	7	Lazio.....	12	Basilicata.....	17
Lombardy	3	Emilia – Romagna.....	8	Abruzzo	13	Calabria.....	18
Trentino - Alto Adige ..	4	Tuscany.....	9	Molise.....	14	Sicily.....	19
Veneto.....	5	Umbria.....	10	Campania.....	15	Sardinia.....	20

Remarks: _____

END OF ANNEX

LOANS

D2

QUESTIONNAIRE NO. _____ NQUEST

LOANS FOR PRINCIPAL RESIDENCE

This section will be about loans/mortgages taken out to purchase or renovate your principal residence.

N.B.: If the household has more than THREE MORTGAGES for the principal residence, use another Annex D2

	First mortgage/loan	Second mortgage/loan	Third mortgage/loan
1. Did you take this mortgage/loan for the purchase or for the renovation of your residence? - Purchase - Renovation - Don't know/Don't remember	DEBM11[€] 1 2 3	DEBM12[€] 1 2 3	DEBM13[€] 1 2 3
2. Did the loan serve to refinance one or more previous loans? - Yes - No - Don't know	DEBRF11[€] 1 2 3	DEBRF12[€] 1 2 3	DEBRF13[€] 1 2 3
3. What was the amount outstanding of debt on 31 December 2010 (How much would you have had to repay to extinguish the mortgage)?.....	TDEBITA11[€] € _ . _ . _ . _ . _ . _	TDEBITA12[€] € _ . _ . _ . _ . _ . _	TDEBITA13[€] € _ . _ . _ . _ . _ . _
4. What was the cost of mortgage repayments in 2010, both principal and interest?	TMUTUOAB11[€] € _ . _ . _ . _ . _	TMUTUOAB12[€] € _ . _ . _ . _ . _	TMUTUOAB13[€] € _ . _ . _ . _ . _
5. What was the initial amount of the mortgage? (For refinancing, refer to the time of the latest refinancing).....	MUTUOIN11[€] € _ . _ . _ . _ . _ . _	MUTUOIN12[€] € _ . _ . _ . _ . _ . _	MUTUOIN13[€] € _ . _ . _ . _ . _ . _
6. In what year was the mortgage obtained? (For refinancing, refer to the time of the latest refinancing).....	ANMUTUO11[€] _ _ _	ANMUTUO12[€] _ _ _	ANMUTUO13[€] _ _ _
7. What was the original total duration of the mortgage (in years)? (For refinancing, refer to the time of the latest refinancing)	MUTUODU11[€] _ _ anni	MUTUODU12[€] _ _ anni	MUTUODU13[€] _ _ anni
8. Is the interest rate fixed, floating or zero? - Fixed - Floating - Zero - Don't know/Don't remember	TIPOTAX11[€] 1 2 3 4	TIPOTAX12[€] 1 2 3 4	TIPOTAX13[€] 1 2 3 4
9. (If "fixed" or "floating" rate) What is the interest rate? (in 2010) - fixed rate - floating rate (annual average)..... - Don't know/Don't remember.....	TAXFIS11[€] TAXVAR11[€] _ _ . _ . _ % _ _ . _ . _ %	TAXFIS12[€] TAXVAR12[€] _ _ . _ . _ % _ _ . _ . _ %	TAXFIS13[€] TAXVAR13[€] _ _ . _ . _ % _ _ . _ . _ %
10. What properties were pledged as collateral to guarantee the loan? - Principal residence - Other properties - No collateral - Don't know/Don't remember	DEBGAR111_1..4[€] 1 2 3 4	DEBGAR121_1..4[€] 1 2 3 4	DEBGAR131_1..4[€] 1 2 3 4
11. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"? - Personal loan - Fifth of salary.....	DEBPERS11 1 2	DEBPERS12 1 2	DEBPERS13 1 2

(Interviewer! Refinancing a debt means paying off the existing liability by taking out a new loan for the same amount, or more if the debtor needs additional money. By refinancing, the debtor ordinarily obtains better terms, such as a lower interest rate or a longer repayment period.

Remarks:

END OF ANNEX

LOANS

D2

QUESTIONNAIRE NO. | | | | | | | | | | NQUEST

LOANS FOR BUSINESS PURPOSES

This section will be about mortgages/loans contracted for purposes connected with your business activity.

N.B.: If the household has more than THREE MORTGAGES/LOANS for business purposes, use another Annex D2

	First loan	Second loan	Third loan
	DEBM41F/I €	DEBM42F/I €	DEBM43F/I €
1. Does your household have ...			
... Medium and long-term DEBTS (over 18 months) for business investments (machinery, buildings, land)?	1	1	1
... Short-term DEBTS (less than 18 months) with banks or financial companies?	2	2	2
2. What was the amount outstanding of debt on 31 December 2010 (How much would you have had to repay to extinguish the debt)?	TDEBITA41F/I € € 	TDEBITA42F/I € € 	TDEBITA43F/I € €
3. What was the cost of the loan repayment instalments in 2010, both principal and interest?	TMUTUOAB41F/I € € 	TMUTUOAB42F/I € € 	TMUTUOAB43F/I € €
4. What was the initial amount of the loan?	MUTUOIN41F/I € € 	MUTUOIN42F/I € € 	MUTUOIN43F/I € €
5. In what year was the loan taken out?	ANMUTUO41F/I € 	ANMUTUO42F/I € 	ANMUTUO43F/I €
6. (if "medium or long-term debt") What is the total duration of the loan (in years)?	MUTUODU41F/I € anni	MUTUODU42F/I € anni	MUTUODU43F/I € anni
7. Do you remember the interest rate?			
- Yes, the rate is	TAXDEB1F/I € %	TAXDEB2F/I € %	TAXDEB3F/I € %
- Don't know/Don't remember	1 TAXDEB11F/I €	1 TAXDEB12F/I €	1 TAXDEB13F/I €
7. What goods were pledged as collateral to guarantee the loan?			
- Principal residence	DEBGAR411F/I_1..4 € 1	DEBGAR421F/I_1..4 € 1	DEBGAR431F/I_1..4 € 1
- Other properties	2	2	2
- Other goods	3	3	3
- No collateral	4	4	4
9. Did the loan serve to refinance one or more previous loans?			
- Yes	DEBRF41F/I € 1	DEBRF42F/I € 1	DEBRF43F/I € 1
- No	2	2	2
- Don't know	3	3	3
- Don't know/Don't remember	5	5	5

(Interviewer! Refinancing a debt means paying off the existing liability by taking out a new loan for the same amount, or more if the debtor needs additional money. By refinancing, the debtor ordinarily obtains better terms, such as a lower interest rate or a longer repayment period.

VARIABLES ENDING WITH THE LETTER F, SUCH AS DEBM41F, REFERS TO DEBTS RELATING ANNEX B3, WHILE THOSE ENDING WITH I, SUCH AS DEBM41I, REFERS TO DEBTS RELATING ANNEX B2.

Remarks:

