



# SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2012

## 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:

|\_|\_| / |\_|\_| / 2013

**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 2011) (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](http://www.ecb.int/home/html/researcher_hfcn.en.html))**

## A. COMPOSITION OF HOUSEHOLD AT 31 DECEMBER 2012

### ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31 December 2012.

*(Include all persons normally living in the dwelling on 31 December 2012 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 2012. Do not include children born in 2013.)*

**A00.** The household comprised ..... persons, including children.

Number of persons from 0 years of age upwards living in the household on 31 December 2012. **NCOMP<sup>€</sup>**

**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 → <b>NORD</b>	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
<b>NAME (write)</b>						
<b>A01. Sex</b> <b>SEX<sup>€</sup></b>						
- male .....	1	1	1	1	1	1
- female .....	2	2	2	2	2	2
<b>(SHOW CARD A02)</b> <b>A02. Status in household</b> <b>PARENT<sup>€</sup></b>						
- 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) →						
<b>A03. Place of birth</b> <b>LNASC*</b> (SHOW CARD A03a) If <u>in Italy</u> please enter province code ..... If <u>in Italy</u> please enter the full name of municipality..... <b>CNASC*</b> (SHOW CARD A03b) If <u>abroad</u> please enter country code ..... <b>ENASC*</b>	_ _  _____  _ _ _	_ _  _____  _ _ _	_ _  _____  _ _ _	_ _  _____  _ _ _	_ _  _____  _ _ _	_ _  _____  _ _ _
<b>A04. Data of birth</b> Day ..... <b>GNASC*</b> Month ..... <b>MNASC*</b> Year ..... <b>ANASC</b>	_ _   _ _   _ _   _ _ _	_ _   _ _   _ _   _ _ _	_ _   _ _   _ _   _ _ _	_ _   _ _   _ _   _ _ _	_ _   _ _   _ _   _ _ _	_ _   _ _   _ _   _ _ _
<b>A05. Italian national: CIT</b>  - Yes → <b>Question A09</b> ..... - No → .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>A06.(If "No")</b> <b>SHOW CARD A03b. LCIT*</b> What is the member's nationality? ..... (enter country code; for <b>DISPLACED PERSONS</b> write 999)	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>ANINGR<sup>€</sup></b> <b>A07. Year of arrival in Italy</b> ..... (For H.H. or spouse/partner born abroad; otherwise go to <b>Question A09</b> )	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>A08. Why did you settle in Italy?</b> - parents moved here..... - joined family..... - for work..... - other (please specify) .....	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
<b>MOTIV</b>						

**PANEL ONLY**  
Questions A11, A12, A13, A14

*Do not change the order in which household members at 31 December 2012 are listed, adding members that left the household in 2011 or 2012*

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
<b>A11.If joined household in 2011-2012 give reason:</b> <b>MOTENT</b>						
- newborn .....	1	1	1	1	1	1
- other .....	2	2	2	2	2	2
<b>A12.If left household in 2011-2012 give reason:</b> <b>MOTUSC</b>						
- death .....	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc .....	2	2	2	2	2	2
- moved abroad .....	3	3	3	3	3	3
- formed new household, married .....	4	4	4	4	4	4
- other .....	5	5	5	5	5	5
<i>(For codes 4 and 5 to Question A12)</i> <b>A13. New address</b> (including telephone number) .....						
<i>If joined/left household</i> <b>A14. Year in which joined/left the household</b> <b>ANNOENUS</b>	2011 2012	2011 2012	2011 2012	2011 2012	2011 2012	2011 2012
<b>MEMBER NUMBER IN 2011 SURVEY</b> (situation at 31-12-2010) <i>(Interviewer, number <u>must always</u> be entered!)</i> <b>NORDP</b>						

Remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2012					
	H.H. 1	2	3	4	5	6
NAME (write) →						
<b>A15.MARITAL STATUS STACIV<sup>€</sup></b>						
- married .....	1	1	1	1	1	1
- single .....	2	2	2	2	2	2
- separated/divorced .....	3	3	3	3	3	3
- widow/er .....	4	4	4	4	4	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
<b>NAME (write) →</b>						
<b>(SHOW CARD A16)</b> <b>A16. EDUCATIONAL QUALIFICATION</b> <i>(Give the highest qualification obtained)</i> <b>STUDIO<sup>€</sup></b>						
- 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
<b>(SHOW CARD A17)</b> <i>(If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification)</i> <b>A17. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA</b> <b>TIPOLAU</b>						
- 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
<i>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</i> <b>A18. FINAL MARK FOR DEGREE/DIPLOMA</b> <b>VOTOEDU/SUEDU SELODE</b>						
	 out of 	 out of 	 out of 	 out of 	 out of 	 out of 
	<input type="checkbox"/> Laude	<input type="checkbox"/> Laude	<input type="checkbox"/> Laude	<input type="checkbox"/> Laude	<input type="checkbox"/> Laude	<input type="checkbox"/> Laude
<i>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</i> <b>A19. YEAR OF DEGREE/DIPLOMA</b> .....						
<b>ANNOEDU</b>						
<b>(SHOW CARD A20)</b> <i>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</i> <b>A20. UPPER SECONDARY SCHOOL DIPLOMA</b>						
- 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
<b>TIPODIP</b>						
<i>(If upper secondary school diploma)</i> <b>A21. After obtaining the diploma did you attend/are you attending a university degree course?</b> <b>UNIVER</b>						
- 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><b>(SHOW CARDS A22-A23-A24)</b>            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 .....  <b>→ Question A29</b></p>	1 <b>NOPCF</b>	1 <b>NOMCF</b>
<p><b>A22. Educational qualification:</b>            - none .....            - primary school certificate .....            - lower secondary school certificate .....            - upper secondary school diploma.....            - university degree .....            - postgraduate qualification .....            - no answer /don't know .....</p>	<b>STUPCF</b> 1 2 3 4 5 6 7	<b>STUMCF</b> 1 2 3 4 5 6 7
<p><b>A23. Employment status:</b>            - production worker .....            - clerical worker .....            - teacher .....            - junior manager, officer .....            - manager .....            - member of profession .....            - entrepreneur .....            - self-employed .....            - not employed .....            - no answer/don't know .....</p>	<b>CONPCF</b> 1 2 3 4 5 6 7 8 9 10	<b>CONMCF</b> 1 2 3 4 5 6 7 8 9 10
<p><b>A24. Sector of activity (if employed):</b>            - agriculture, fishing .....            - industry .....            - general government .....            - other (commerce, crafts, other services, etc.) .....            - no answer/don't know .....</p>	<b>SETPCF</b> 1 2 3 4 5	<b>SETMCF</b> 1 2 3 4 5
<p><b>A25.</b> In what year were your parents born? .....</p>	<b>ANAPCF</b>  _ _ _ _	<b>ANAMCF</b>  _ _ _ _
<p><b>A26. Parents' place of birth (SHOW CARD A03a)</b>            For <u>Italy</u> enter province code.....    <b>(SHOW CARD A03b)</b>            For <u>abroad</u> enter country code.....</p>	<b>LNASCPCF*</b>  _ _   <b>ENASCPCF*</b>  _ _ _ _	<b>LNASCMCF*</b>  _ _   <b>ENASCMCF*</b>  _ _ _ _
<p><b>(If born abroad)</b>  <b>A27.</b> Are/were your parents Italian citizens?            - Yes <b>→ Question A29</b> .....            - No .....</p>	<b>CITPCF</b> 1 2	<b>CITMCF</b> 1 2
<p><b>A28.</b> Of what country are/were they citizens?.....  <b>(SHOW CARD A03b and enter country code)</b></p>	<b>LCITPCF*</b>  _ _ _ _	<b>LCITMCF*</b>  _ _ _ _

	H.H. and spouse/partner				
<b>A29.</b> Did you (and your spouse/partner) have parents still living who <u>did not reside with you</u> on 31-12-2012? - Yes ..... - No ..... - Not known/no answer /don't know .....	<b>VITGEN</b> 1 2 3				
<b>A30.</b> (if "Yes" to Question A29) How many? Number of parents .....	<b>NGEN</b>  _ _				
<b>A31.</b> Did you have any siblings (still alive) <u>not residing</u> with you on 31-12-2012? - Yes ..... - No → <b>Question A33</b> .....	<b>VITF</b> 1 2				
<b>A32.</b> (if "Yes" Question A31) How many? Number of brothers and sisters:	<table border="1"> <tr> <td>Brothers <b>NFRAT</b></td> <td>Sisters <b>NSORE</b></td> </tr> <tr> <td> _ _ </td> <td> _ _ </td> </tr> </table>	Brothers <b>NFRAT</b>	Sisters <b>NSORE</b>	_ _	_ _
Brothers <b>NFRAT</b>	Sisters <b>NSORE</b>				
_ _	_ _				
<b>A33.</b> Did you (and your spouse/partner) have any children (still alive) <u>not residing</u> with you on 31-12-2012? - Yes ..... - No → <b>Question A39</b> .....	<b>FIGLI</b> 1 2				
<b>A34.</b> (If "Yes" to Question A33) - How many? .....	<b>NFIGLI</b>  _ _				
<b>A35</b> (If "Yes" to Question A33) Was your first child residing with you on 31-12-2012? - Yes ..... - No .....	<b>PRIMOGE</b> 1 2				

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

Time when Section A was completed |\_|\_|\_|,|\_|\_| **ORA11A\* ORA12A\***

→ Go on to Section B

## 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) →						
<b>B01.</b> Was ..... ( <i>name</i> ) employed in 2012? That is, was he/she in paid employment? Refer to the situation in most of 2012.						
- Yes.....	1	1	1	1	1	1
- No .....	2	2	2	2	2	2
<b>APQUAL</b> €						
<b>(If "employed")</b> Can you tell me what ..... ( <i>name</i> ) does at present (examples: "bank clerk", "owner of construction firm", "truck driver", "radio journalist" ...) <b>COMPLETE ANNEX B0</b>	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
<b>CP2001</b> € In what activity was ..... ( <i>name</i> ) mainly employed for most of the year? ( <b>SHOW CARD B01a</b> )						
<b>(If "not employed")</b> What was ( <i>name</i> )'s employment status in 2012? <b>(SHOW CARD B01b)</b>						
<b>• EMPLOYEE</b>						
- 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 ( <b>please specify</b> ): .....						
<b>• SELF-EMPLOYED</b>						
- 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 ( <b>please specify</b> ): .....						
<b>• NOT EMPLOYED</b>						
- seeking first 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 ( <b>please specify</b> ): .....	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) →						
<b>B02. (If unemployed or retired worker)</b> Before retiring or becoming unemployed, what was ... 's (name) job? ( <b>SHOW CARD B02</b> )						
• <b>EMPLOYEE ASNONOC</b>						
- 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 ( <b>specify</b> ): .....						
• <b>SELF-EMPLOYED</b>						
- 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 ( <b>specify</b> ): .....						
<b>B03. (If "employed", "unemployed" or "retired worker" in response to Question B01)</b> Indicate the sector of activity of the company in which .... (name) works/worked <b>NACE<sup>e</sup></b> <b>(SHOW CARD B03)</b>						
- 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) →						
<b>B04.</b> Considering all jobs, including occasional work, performed in his/her lifetime, how many employers or occupations has ..... (name) had up to and including 31-12-2012? <b>NESPLAV<sup>€</sup></b> - none ..... → <b>Question B19</b> - 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  _ _
<b>B05.</b> During your working life, have you ever been unemployed for a full year or for most of a year (more than six months)? <b>DISLAV<sup>€</sup></b> - Yes ..... - No..... → <b>Question B07</b>	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” to Question B05) <b>B06.</b> In how many different years have you had periods of unemployment? <b>DISANN<sup>€</sup></b> .....	_ _	_ _	_ _	_ _	_ _	_ _
(If answer to Question B04 is “more than one”) <b>B07.</b> The jobs performed by .....(name) have been: <b>EXLAV</b> - 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
<b>B08.</b> How old was ..... (name) when he/she began to work? (The answer should refer to their first job) ..... <b>ETALAV<sup>€</sup></b>	_ _	_ _	_ _	_ _	_ _	_ _
<b>B09.</b> 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)? <b>CONTRIB<sup>€</sup></b> - Yes ..... - No.....	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” to Question B09) <b>B10.</b> For how many years (including figurative years)? <b>ACONTRIB<sup>€</sup></b> (If less than one year) For how many months? ..... <b>MCONTRIB</b>	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _

**FOR EMPLOYED MEMBERS** (see Question B01), otherwise → Question B17

(If the answer to Question B04 is more than one job, otherwise → Question B12) <b>B11.</b> How old was ..... (name) when he/she began the job that he/she had on 31-12-2012? <b>ETALAV2<sup>€</sup></b>	_ _	_ _	_ _	_ _	_ _	_ _
--	-----	-----	-----	-----	-----	-----

**FOR EMPLOYED MEMBERS**

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
<p><b>NAME (write) →</b></p> <p><i>(If the member is present; otherwise B14)</i>  <b>ETAPEN<sup>€</sup></b></p> <p><b>B12.</b> At what age does .... <i>(name)</i> expect to retire (or at what age did he/she retire? .....</p> <p><b>B13.</b> When .... <i>(name)</i> retired/retires what percentage of his/her pre-retirement income did/will his/her <u>state pension</u> represent? Consider the state pension only and exclude any supplementary pensions or pension funds <b>COPPU</b> .....</p>						
<p><i>(If member is a private-sector employee; otherwise Question B17)</i></p> <p><b>B14.</b> 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.            Was ..... 's <i>(name)</i> severance pay transferred to a <u>supplementary pension scheme</u> (pension fund or individual pension plan)? <b>PREVCOM</b></p> <p>- Yes .....</p> <p>- No .....</p> <p>- Don't know .....</p> <p>- No answer .....</p>	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
<p><b>B15. (If "Yes" to Question B14 and Non Panel)</b>            When?</p> <p>- Year <b>ANPREVCOM</b> .....</p> <p>- Month <b>MPREVCOM</b> .....</p> <p>- Don't know .....</p> <p>- No answer <b>MPREVCOM1</b> .....</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>     </p> <p>   </p> <p>1</p> <p>2</p>	<p>     </p> <p>   </p> <p>1</p> <p>2</p>
<p><b>B16 (If the respondent gave a figure for Question B13 and has joined a supplementary pension scheme, i.e. answered "yes" to Question B14, otherwise B17)</b> You have said that your <u>state pension</u> represents/will represent ... <i>(read answer to Question B13)</i> of your earnings. If you also consider your <u>supplementary pension</u>, what do you think that percentage will rise to? <b>COPPIP</b> .....</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) →						
<b>(For household members aged 15 and over)</b> <b>B17.</b> Did..... <b>(name)</b> have any income in 2012 from full or part-time, continuous or occasional <u>payroll employment</u> ? <b>(Read aloud)</b> - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>(For household members aged 15 and over)</b> <b>B18.</b> Still in 2012, did ..... <b>(name)</b> have any income from <u>self-employment as</u> <b>(Read aloud)</b>  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
<b>ALL HOUSEHOLD MEMBERS</b> <b>B19.</b> In 2012 did ..... <b>(name)</b> 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
<b>B20.</b> In 2012 did ..... <b>(name)</b> receive: <b>(Read aloud)</b> <b>(If household member aged at least 15 years)</b> a) Wage supplementation, mobility benefits, unemployment benefits or severance pay? - Yes ..... - No ..... <b>(All household members)</b> b) Any type of financial assistance from public or private bodies? - Yes ..... - No ..... <b>(All household members)</b> 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 B17)	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 B18a)	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B18b)	B3					
• working shareholder/partner ("Yes" to Question B18c)	B4	B4	B4	B4	B4	B4
• pensioner (all types of benefit) ("Yes" to Question B19)	B5	B5	B5	B5	B5	B5
• receiver of other income ("Yes" to Question B20)	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

Time when Section B was completed | | | | | | | | **ORA11B\* ORA12B\***

→ Go on to Section C

N.B. Do not complete this section until all income earners in the household have been interviewed

## C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

### RELATIONS WITH FINANCIAL INSTITUTIONS

**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 2012... *(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 current account</u> ? <b>DEPBANC*</b>	1	2	_ _ _  <b>NDEPBANC*</b>	_ _ _  <b>IDEPBANC*</b>
b) a <u>bank savings account</u> ? <b>DEPBANR*</b>	1	2	_ _ _  <b>NDEPBANR*</b>	_ _ _  <b>IDEPBANR*</b>
c) a <u>post office current account</u> ? <b>DEPPOSC*</b>	1	2	_ _ _  <b>NDEPPOSC*</b>	_ _ _  <b>IDEPPOSC*</b>
d) a <u>post office savings account</u> ? <b>DEPPOSR*</b>	1	2	_ _ _  <b>NDEPPOSR*</b>	_ _ _  <b>IDEPPOSR*</b>
e) <i>(If "yes" to C01a or to C01c a <u>securities account</u> or <u>administered deposit</u> (that is, an account or deposit through which the bank manages your financial investments)?)</i> <b>CTIT</b>	1	2	_ _ _  <b>NCTIT</b>	_ _ _  <b>ICTIT</b>

**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 <sup>st</sup> other bank (enter name) .....	87
BANCA REGIONALE EUROPEA - B.R.E. BANCA.....	43	2 <sup>nd</sup> other bank (enter name) .....	88
BANCA SELLA .....	44	3 <sup>rd</sup> 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 |\_\_|\_\_|\_\_| **NOMEBAP\***

**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? **ANNIBAN**

- less than 2 .....1
- 2 to 4.....2
- 5 to 10.....3
- more than 10 .....4
- Don't know.....5
- No answer .....6

**(SHOW CARD C09)**

**C09.** Apart from your account, what other financial products/services of .....*(read out the answer to Question C07)* do you use? **SERVB1...6**

**(multiple answers possible)**

- payment of utilities, rent, other expenses..... 1
- mortgage payments..... 2
- consumer credit and personal loans ..... 3
- securities custody, administration, management. .... 4
- insurance ..... 5
- other ..... 6

**C10.** Now I will ask you about private banking services, meaning personalized management of savings and investment for people with substantial amounts to invest. Did you or some household member use private banking services in 2012?

- Yes ..... 1 **PRIVATEB**
- No ..... 2
- Don't know, No answer ..... 3

**(If respondent has a current account: "Yes " to Question C01a or Question C01c)**

**C11.** Do you (or does a member of the household) have overdraft facilities? **SCOPER<sup>€</sup>**:

**(Include all bank and post office accounts of household members but do not include any business or company accounts)**

- Yes ..... 1
- No ..... 2 → **Question C16**
- Don't know ... 3 → **Question C16**
- No answer ..... 4 → **Question C16**

**C12.** *(If "Yes" to C11):* Were the overdraft facilities used in 2012?

- Yes ..... 1
- No ..... 2 → **Question C16 UTSCOPER<sup>€</sup>**

**C13.** *(If "Yes" to C12):* For how many months did you use the overdraft facility?

|\_|\_|\_| **MESISCOPE**

**C14.** *(If "Yes" to Question C12):* How much was the average overdraft in those months?

€|\_|.|\_|\_|\_|\_|\_|\_|\_| **VMSCOPER**

**C15.** *(If "Yes" to Question C12):* How much did the overdraft amount to on 31 December 2012?

€|\_|.|\_|\_|\_|\_|\_|\_|\_| **FSCOPER<sup>€</sup>**

- Don't know ..... 1 **FSCOPER1**
- No answer ..... 2



## 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 2012? **CARTA<sup>€</sup>**

- Yes ..... 1 →
- No ..... 2 → **Question C20**

**C17. (If "Yes")** How many credit cards did the household have in 2012 (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<sup>€</sup>**

- No, we don't use the card/ we use the card only very occasionally .....1 → **Question C20**
- No, we pay off the balance in one go .....2 → **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 2012?

€|\_|\_|\_|,|\_|\_|\_| **CARTDEB<sup>€</sup>**

- 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 2012? **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 2012? **CARTAPRE**

- Yes ... 1 →
- No .....2 → **Question C24**

**C23. (If "Yes")** How many prepaid cards did the household own in 2012?

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 2012? **COLDIS**

- Yes ..... 1
- No ..... 2

## 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 31-12-2012? **POS\_A1 ... I<sup>€</sup>**  
(Code in column C26 code 1=Yes or 2=No)

**(SHOW CARD C27)**

**(For each form of saving or investment held at 31-12-2012)**

- C27.** What was the value on 31 December 2012? 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 31-12-2012)**

- C28.** Can you tell us the approximate value on 31 December 2012? **AMM\_A1 ... I<sup>€</sup>**  
(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 ... I\***  
(Interviewer, enter the code: **I=lower, C=middle, S=upper** in column C29)

**! FOR EXTERNAL USERS THE DISTINCTION BETWEEN BANK AND POSTAL DEPOSITS IS NO LONGER AVAILABLE. FOR DETAILS SEE THE DOCUMENTATION FOR THE MICRODATA.**

SAVINGS AND INVESTMENTS		Held on 31 December 2012		Size range of holding on 31 December 2012	Holding on 31 December 2012	Position in the interval (**) on 31 December 2012	
		(C26)		(C27) (card C27)	(C28)	(C29)	
		Yes	No				
<b>A</b>	<b>BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS</b>						
	<b>A1</b>	Bank current account	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>A2</b>	Bank savings account	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>A3</b>	Certificates of deposit	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>A4</b>	Repos <sup>(*)</sup>	1	2		€ _ , _ _ _ .   _ _	I C S
<b>B</b>	<b>POST OFFICE ACCOUNTS</b>		1	2		€ _ , _ _ _ .   _ _	I C S
	<b>B1</b>	PO current account	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>B2</b>	PO savings account	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>B3</b>	PO savings certificates	1	2		€ _ , _ _ _ .   _ _	I C S
<b>C</b>	<b>ITALIAN GOVERNMENT SECURITIES</b>						
	<b>C1</b>	BOTs (T-bills)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>C2</b>	CCTs (T-certificates)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>C3</b>	BTPs (T-bonds)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>C4</b>	inflation-indexed BTPs (T-bonds)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>C5</b>	CTZs (zero coupon)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>C6</b>	Other (CTEs, CTOs etc.)	1	2		€ _ , _ _ _ .   _ _	I C S
<b>D</b>	<b>BONDS, ITALIAN INVESTMENT FUND UNITS, ETFs</b>						
	<b>D1</b>	Bonds issued by Italian firms	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D2</b>	Bonds issues by Italian banks	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D3</b>	Funds or ETFs in money market or in liquidity	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D4</b>	Funds or ETFs in bonds	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D5</b>	Balanced (or mixed) funds or ETFs	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D6</b>	Funds or ETFs in equities	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>D7</b>	Funds or ETFs in foreign currencies	1	2		€ _ , _ _ _ .   _ _	I C S
<b>E</b>	<b>ITALIAN SHARES AND EQUITY</b>						
	<b>E1</b>	Shares in listed companies (at their market value on 31 December 2012)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>E3</b>	Shares in unlisted companies (at their estimated realisable value on 31 December 2012)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>E4</b>	Shares in companies limited by shares - srl (at their estimated realisable value on 31 December 2012)	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>E5</b>	Equity in partnerships (at estimated realisable value on 31 December 2012) (***)	1	2		€ _ , _ _ _ .   _ _	I C S
<b>F</b>	<b>MANAGED PORTFOLIOS <sup>(*)</sup></b>		1	2		€ _ , _ _ _ .   _ _	I C S
<b>G</b>	<b>FOREIGN SECURITIES (ISSUED BY NON- RESIDENTS)</b>						
	<b>G1</b>	Government securities	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>G2</b>	Bonds	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>G3</b>	Shares and equities	1	2		€ _ , _ _ _ .   _ _	I C S
	<b>G4</b>	Other	1	2		€ _ , _ _ _ .   _ _	I C S
<b>H</b>	<b>LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)</b>		1	2		€ _ , _ _ _ .   _ _	I C S
<b>I</b>	<b>OTHER FINANCIAL ASSETS (options, futures, royalties, etc.)</b>		1	2		€ _ , _ _ _ .   _ _	I C S

Interviewer: For A1 and A2, check answers to Question C01.

(\*)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.



**(SHOW CARD C36)**

**C36.** Considering all of your household's sources of income together, would you say that the total was unusually high in 2012, unusually low, or normal with respect to the yearly income your household generally makes in a normal year?

**VARRED<sup>€</sup>** (Read the possible answers)

- Unusually high..... 1 → Question C37
- Normal..... 2 → Question C41
- Unusually low..... 3 → Question C39
- Don't know ..... 4 → Question C41
- No answer ..... 5 → Question C41

**C37.** (If "Unusually high") About how many euros more than in a normal year? **VARREDA**

+ €|\_|.|\_|||\_|||\_|.|\_|\_|\_|\_|

**C38.** (If "Unusually high" to Question C36) In your opinion, what is the probability that it will stay so much above normal for five years? Please answer on a scale from 0 to 100, giving a low number if there is little chance of this happening and a high one if there is a good chance.

|\_|\_|\_| **VARREDA5** → Question C41

**C39.** (If "Unusually low" to Question C36) About how many euros less than in a normal year? **VARREDB**

- €|\_|.|\_|||\_|||\_|.|\_|\_|\_|\_|

**C40.** (If "Unusually low" to Question C36) In your opinion, what is the probability that it will stay so much below normal for five years? Please answer on a scale from 0 to 100, giving a low number if there is little chance of this happening and a high one if there is a good chance.

|\_|\_|\_| **VARREDB5**

**(SHOW CARD C41)**

**C41.** This year, in 2013, do you expect your household's total income to rise more than prices, less than prices, or about the same as prices? **ASPREDE<sup>€</sup>**

(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

**(SHOW CARD C42)**

**C42.** 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 2012 your household (Read the possible answers) **RISPAR<sup>€</sup>**

- spent its entire yearly income and didn't manage to save anything..... 1 → Question C43
- spent less than its entire yearly income and succeeded in saving ..... 2 → Question C46
- spent more than its entire yearly income, drawing on savings or borrowing ..... 3 → Question C44

**C43.** (If "spent less than income" ) About how much did you save in 2012? **RISPALT**

+ €|\_|.|\_|||\_|||\_|.|\_|\_|\_|\_| → Question C46

**C44.** (If "spent more than income" ) About how much more than your income did you spend in 2012? **RISPBASS**

- €|\_|.|\_|||\_|||\_|.|\_|\_|\_|\_|

**(SHOW CARD C45)**

**C45.** To finance this spending, your household ... **RISPBACOME1...6**

(multiple responses possible) (Interviewer: Read the possible responses)

- has sold properties (buildings, land)..... 1
- used a credit card or the current account overdraft ..... 2
- asked for a loan..... 3
- drew on savings..... 4
- got help from friends or relatives ..... 5
- other (please specify) ..... 6

**C46.** In an emergency, do you think your household could temporarily borrow the sum of €5,000 from friends and relatives who do not live with you? **EMERG<sup>€</sup>**

- Yes ..... 1

**RANDOMIZE ON HALF THE SAMPLE – GROUP A (H.H.’s YEAR OF BIRTH EVEN NUMBER)**

Now we would like to ask your opinion on some future developments. For each question, please assign a total of 100 points, distributing them among the alternatives according to your own view of their probability: a low number if there is little chance of this happening and a high one if there is a good chance.

**(SHOW CARD C47)**

**C47.** Twelve months from now, your **household’s income** will be (please distribute 100 points):... **ASPRED1 – ASPRED5**

... much higher than today (by 10 per cent or more)	_ _ _
... somewhat higher (2 to10 per cent)	_ _ _
... basically the same (no more than a 2 per cent increase or decrease)	_ _ _
... somewhat lower (2 to 10 per cent)	_ _ _
... much lower than today (by 10 per cent or more)	_ _ _
<b>Totale</b>	<b>1 0 0</b>

**(SHOW CARD C48)**

**C48.** Twelve months from now, the price of **a house in your neighbourhood** will be (distribute 100 points)... **ASPCASA1 – ASPCASA5**

... much higher than today (by 10 per cent or more)	_ _ _
... somewhat higher (2 to10 per cent)	_ _ _
... basically the same (no more than a 2 per cent increase or decrease)	_ _ _
... somewhat lower (2 to 10 per cent)	_ _ _
... much lower than today (by 10 per cent or more)	_ _ _
<b>Totale</b>	<b>1 0 0</b>

**(SHOW CARD C49)**

**C49.** Twelve months from now, the value of a **10-year government bond (BTP)** bought today will be (distribute 100 points)... **ASPQBTP1-ASPQBTP5**

... much higher than today (by 20 per cent or more)	_ _ _
... somewhat higher (5 to20 per cent)	_ _ _
... basically the same (no more than a 5 per cent increase or decrease)	_ _ _
... somewhat lower (5 to 20 per cent)	_ _ _
... much lower than today (by 20 per cent or more)	_ _ _
<b>Totale</b>	<b>1 0 0</b>

**(SHOW CARD C50)**

**C50.** Twelve months from now, the **Italian stock exchange index** will be (distribute 100 points)... **ASPQBOR1 – ASPQBOR5**

... much higher than today (by 20 per cent or more)	_ _ _
... somewhat higher (5 to20 per cent)	_ _ _
... basically the same (no more than a 5 per cent increase or decrease)	_ _ _
... somewhat lower (5 to 20 per cent)	_ _ _
... much lower than today (by 20 per cent or more)	_ _ _
<b>Totale</b>	<b>1 0 0</b>

**RANDOMIZE ON HALF THE SAMPLE – GROUP B (H.H.'s YEAR OF BIRTH ODD NUMBER)**

Now we would like to ask your opinion on some future developments. For each of the following statements, please assign a score on a scale of 0 to 100 points according to your own view of their probability: a low number if there is little chance of this happening and a high one if there is a good chance.

**C47.** Twelve months from now, **your household's income** will be higher than today, even by just one euro (on a scale of 0 to 100) **ASPQRED11**

- |\_|\_|\_|

**C47a. (se C47 >= 50)** Supposing it is higher, it will be at least 5 per cent higher (on a scale of 0 to100).

- |\_|\_|\_| **ASPQRED12**

**C47b. (se C47 < 50)** Supposing it is lower, it will be at least 5 per cent lower (on a scale of 0 to100).

- |\_|\_|\_| **ASPQREDN12**

**C48.** Twelve months from now, the **price of a house in your neighbourhood** will be higher than today, even by just one euro (on a scale of 0 to 100). **ASPCASA11**

- |\_|\_|\_|

**C48a. (se C48 >= 50)** Supposing it is higher, it will be at least 5 per cent higher (on a scale of 0 to100).

- | | | | | **ASPCASA12**

**C48b. (se C48 < 50)** Supposing it is lower, it will be at least 5 per cent lower (on a scale of 0 to100)

- | | | | | **ASPCASAN12**

**C49.** Twelve months from now, the **value of a 10-year government bond** (BTP) bought now will be higher than today, even by just one euro (on a scale of 0 to 100) **ASPQBTP11**

- | | | | |

**C49a. (se C49 >= 50)** Supposing it is higher, it will be at least 10 per cent higher (on a scale of 0 to100).

- | | | | | **ASPQBTP12**

**C49b. (se C49 < 50)** Supposing it is lower, it will be at least 10 per cent lower (on a scale of 0 to100).

- | | | | | **ASPQBTPN12**

**C50.** Twelve months from now, the value of **an investment on the Italian stock exchange index** will be higher than today, even by just one euro (on a scale of 0 to 100)

- | | | | | **ASQBOR11**

**C50a. (se C50 >= 50)** Supposing it is higher, it will be at least 10 per cent higher (on a scale of 0 to100).

- | | | | | **ASQBOR12**

**C50b. (se C50 < 50)** Supposing it is lower, it will be at least 10 per cent lower (on a scale of 0 to100).

- | | | | | **ASQBORN12**

**N.B.: Information to be provided by interviewer**

Which household member responded to this section (*give member number*) **INTERSEZC** | | |

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

- Yes ..... 1
- No..... 2

Time when Section C was completed | | | | | | | | | **ORA11C\* ORA12C\***

Remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**→ Go to Section D**



## D. PRINCIPAL RESIDENCE, OTHER PROPERTY AND DEBTS

(Questions D01 to D23 refer to the household's residence on 31 December 2012, if different from the current residence)

**D01.** When did the household come to live here?

- Year       **ANABIT**<sup>€</sup>

**(SHOW CARD D02)**

**D02.** The household's home on 31 December 2012 was..... ? (Read aloud) **GODABIT**<sup>€</sup>

- 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**<sup>€</sup>

**D04.** What share does the household own?

-   % **QUOPRO**<sup>€</sup>

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

- Year       **ANPOSS**<sup>€</sup>

**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? **POSS**<sup>€</sup>

- 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

**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**<sup>€</sup>

(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 2012? **FITTONOP**<sup>€</sup>

- Yes ..... 1
- No ..... 2 → **Quest. D16**

**D10.** What was your monthly rent in 2012 for the part you did not own, excluding condominium charges, heating and other expenses?

€       per month

**TFITTONOP**<sup>€</sup>

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

**D11.** What was your monthly rent in 2012, excluding condominium charges, heating and other expenses?

€       per month **TFITTO**<sup>€</sup>

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

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

- not rent-controlled (4 yrs renewable) .... 1
- agreed rent ..... 2
- non-resident let/office ..... 3
- informal/friendly arrangement ..... 4
- welfare rent (*canone sociale*) ..... 5
- council housing (*case popolari*) ..... 6
- transient ..... 7
- old contract forms (rent control, derogation from rent control) ..... 8
- other ..... 9

**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 2012? **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**

(If “Yes” to Question D09 or “rented” or “sublet” cod 2 to Question D02 )

D17 During 2012, there were moments or periods in which the household was behindhand for an extended period (at least 90 days) in the payment of the rent of the house where you live? **RITAFF**

**ALL HOUSEHOLD**

D18. Where is the dwelling located? (*Read aloud, one answer only*) **UBIC1N**

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

D19. How large (in square metres) is the house/flat? (*Consider the usable area*)

M<sup>2</sup> |\_|\_|\_|\_|\_| **SUPAB**€

D20. When was it built?

Year |\_|\_|\_|\_|\_| **ANCOSTR**

D21. How many bathrooms are there? **BAGNI**

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

D22. Does your house/flat have its own heating plant? **BOILER**

- Yes ..... 1
- No ..... 2

D23. 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 D24)**

D24. 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 2012? (*If “Yes”*) How many?

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

(*N.B. check answers to Question 14 in Annex B2 and Question 12 in Annex B3*)

TYPE OF PROPERTY	No. BUILDINGS/LAND OWNERSHIP OWNED		
	<b>ALTRAB</b> €	<b>NALTRAB</b> €	
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 →  _ _ _ _		} <i>Fill in one column of ANNEX D1 for each property owned (after completing Question D24)</i>
	- No .....2		
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	- Yes ...1 →  _ _ _ _	<b>NALTRFAB</b> €	
	- No .....2		
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	- Yes ...1 →  _ _ _ _	<b>NTERAGR</b> €	
	- No .....2		
d) <u>Non-farm land</u> (with or without buildings)?	- Yes ...1 →  _ _ _ _	<b>NTERNAGR</b> €	
	- No .....2		

D25. During 2012 did the household make advance payments on property (all types, including non-residential property) not yet owned?

**ANTIC**

- Yes ..... 1
- No ..... 2

D26. (If "Yes") How much did you pay in 2012?

€|\_|\_|,|\_|\_|\_|,|\_|\_|\_| Amount paid in 2012 **ANTICIPI**

D27. Considering all properties owned by the household, did you (or members of the household) incur expenses for extraordinary maintenance in 2012? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D28. (If "Yes") How much did you spend?

	<b>D27 EXPENSES</b>	<b>D27 AMOUNT</b>
<b>(all household)</b>	<b>MANSTRA</b>	<b>TMANSTRA</b>
a) extraordinary maintenance of <u>principal residence</u>	Yes ..... 1 →	€ _ _ , _ _ _ , _ _ _
	No ..... 2	
<b>(owners of properties different than the principal residence)</b>	<b>MANSTR2</b>	<b>TMANSTR2</b>
b) extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	Yes ..... 1 →	€ _ _ , _ _ _ , _ _ _
	No ..... 2	

D29. (If "Yes" to D27a or D27b) Did your household use the 36% tax deductible allowance for renovation works during 2012?

**RISTRUT**

- Yes ..... 1
- No ..... 2 → **Question D31**

D30. (If "Yes"): What was the total amount deducted? **TRISTRUT**

€|\_|\_|\_|,|\_|\_|\_|  
Don't know..... 1 (Interviewer: DO NOT READ!) **TRISTRUTN**

D31. (If "Yes" to D27a or D27b) Did your household use the 55% tax deductible allowance for energy-saving renovation costs during 2012?

**ENERGIA**

- Yes ..... 1
- No ..... 2 → **Question D33**

D32. (If "Yes"): What was the total amount deducted? **TENERGIA**

€|\_|\_|,|\_|\_|\_|  
Don't know..... 1 (Interviewer: DO NOT READ!) **TENERGIAN**

(If "owned", "occupied under redemption agreement", "usufruct", or "free of charge", codes 1, 3, 4, or 5 to D02)  
D33. In 2012, did you or a member of your household have to pay the Municipal Property Tax (IMU) for **principal residence**? **IMUPRICAS**

- Yes ..... 1
- No ..... 2 → **Question D35**

D34. What was the total amount you paid in 2012? **TIMUPRICAS** €|\_|\_|\_|,|\_|\_|\_|

D35. During 2012 did you or a member of your household have to pay the Municipal Property Tax on other properties (if they are co-owned with non-members of your household, please consider only your own portion)

**IMUALTAB**

- Yes ..... 1
- No ..... 2 → **Question D37**

D36a. What was the total amount you paid in 2012? €|\_|\_|\_|,|\_|\_|\_| **TIMUALTAB**

D36b. About what part of the tax paid on other properties was due to:

**IMURIP1** **IMURIP2**

- Other dwellings (i.e., other than your principal residence) |\_|\_|\_|

- Other buildings and land

1 0 0 %

Total

D37. In your opinion, which is the probability that the Municipal Property Tax (IMU) will be abolished within the next 5 years and not replaced by another similar tax? On a scale of 0 to 100, assign a low number if there is little chance of this happening and a high one if there is a good chance. IMUASP

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

D38. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2012 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

D39. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2012 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 D40)

D40. 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 2012 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 2012.

Table with columns: DEBITC...G€, YES, NO, (If "Yes")->, TDEBITC ... G€, Number of debts. Rows include loans for motor vehicles, furniture, non-durable goods, other goods, and education.

N.B.: Fill in one column of Annex D2 for each loan after completing Questions D38, D39 and D40

If mortgages ("Yes" to Questions D38 or D39) or loans to purchase motor vehicles/furniture, household appliances/non-durable goods/other purchases, education ("Yes" to Question D40 c,d,e,f,g) were taken out, ask Question D41, otherwise go to Question D43.

D41. Consider all mortgages, personal loans and consumer credits taken out by the household (if there is more than one loan for the same item, consider the largest). Why did you choose the institution providing mortgages/the personal loan/consumer credit...? (Read aloud, only one answer):

Table with columns: mortgage CHIFINMUT, Consumer credit CHIFINCONS. Rows list reasons for choosing an institution, such as better financial conditions, non-financial conditions, being the only one to grant the loan, or being a usual intermediary.

If any type of debt was contracted ("Yes" to Question D38, D39 or D40), ask Question D42; otherwise go to Question D43.

**D42.** Considering all loans of whatever type, was the household behind with payments by more than 90 days at any time or for any period of time last year? **RITARDO**

- Yes ..... 1
- No ..... 2

**ALL HOUSEHOLD**

**N.B. In the questions that follow, consider ALL THE HOUSEHOLD'S CREDITS/DEBTS, including those for business purposes.**

**D43.** On 31 December 2012, did the household have credits or debts with relatives or friends not living with the household? **CREDIT<sup>€</sup>/DEBIT<sup>€</sup> (If "Yes")** What was the amount? **TCREDIT<sup>€</sup>/TDEBIT<sup>€</sup>**

	YES	NO	AMOUNT
- credits .....	1	2 (If "Yes")	→ € _ , _ _ _ , _ _ _
- debts .....	1	2 (If "Yes")	→ € _ , _ _ _ , _ _ _

**D44.** Did the household contact a bank or financial company in 2012 with a view to obtaining a loan or mortgage?

- Yes .....1
- No .....2 → **Question D49 MUTUOR<sup>€</sup>**

**D45.** What was the purpose of the loan you requested? **FMUTRIF**

- purchase of dwelling/property .....1
- purchase of goods or various expenses.....2
- business purposes.....3

**D46. (If "Yes" to Question D44)** Was the request granted in full, granted in part or refused?

**MUTUOE<sup>€</sup>**

- granted in full .....1 → **End of Section**
- granted in part .....2
- refused .....3

**D47. (If "granted in part" or "refused")** What reason was given for the refusal (or partial refusal)? **MUTUORIF**

- no collateral (personal or real guarantees) .....1
- report by the Central Credit Register.....2
- other reasons .....3

**D48. (If "granted in part" or "refused" to Question D36)** Did your household later succeed in obtaining the amount needed, either from the same or from another financial intermediary?

**REAPMUT<sup>€</sup>**

- Yes .....1
- No .....2 } → **End of Section**

**D49. (If "No" to Question D44)** Did you apply for a loan or mortgage in 2010 or 2011? **MUTUOR3<sup>€</sup>**

- Yes .....1
- No .....2 → **Question D51**

**D50. (If "Yes" )** Was the request granted in full, granted in part or refused?

**MUTUOE3<sup>€</sup>**

- granted in full .....1
- granted in part .....2
- refused .....3

**D51.** During 2012 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?

**MUTUORIC<sup>€</sup>**

- Yes .....1 → **End of Section**
- No .....2

**D52 (If "No" to Questions D49 and D51)** And during the last three years?

- Yes .....1 **MUTUORIC3<sup>€</sup>**
- No .....2

**N.B.: Information to be provided by interviewer**

Which household member responded to this section (*give member number*)    **INTPERSEZD**    |\_|\_|

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

- Yes ..... 1
- No..... 2

Time when Section D was completed    |\_|\_|\_|,|\_|\_|    **ORA11D\* ORA12D\***

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 2012?

*(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		
	ACQUI1, 21, 22, 3		Value of items purchased in 2012 (paid or not paid)	ACQUISA,B1,B2, C
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	<i>(If "Yes")</i> →	€  _ _ , _ _ _ , _ _ _
- <b>cars</b> .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>other means of transport</b> (motorcycles, caravans, motor boats, boats, bicycles) .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>furniture, furnishings, household appliances, sundry equipment</b> (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 2012? *(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		
	VEND1,21,22		Value of items sold in 2012	VENDA,B1,B2
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	<i>(If "Yes")</i> →	€  _ _ , _ _ _ , _ _ _
- <b>cars</b> .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>other means of transport</b> (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 2012 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?

**(Interviewer, prompt if necessary)** Think of what you would have received in 2012 if you had sold them.

**Estimated total value on  
31 December 2012**

- **valuables**  
(jewellery, ancient or gold coins, works of art, antiques, including furniture)..... **JWOVAT**<sup>€</sup>  
€ |\_|\_|\_|,|\_|\_|\_|,|\_|\_|\_|
  
- **cars** **JWDURAT1A**<sup>€</sup> ..... 1 2 **(If "Yes")**→ € |\_|\_|\_|\_|,|\_|\_|\_|\_|
  
- **other means of transport** **JWDURAT1B**<sup>€</sup>  
(motorcycles, caravans, motor boats, boats, bicycles) ..... 1 2 **(If "Yes")**→ € |\_|\_|\_|\_|,|\_|\_|\_|\_|
  
- **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 2012? **LEASING**<sup>€</sup>

- 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 2012? **LEASING**<sup>€</sup>

- € |\_|\_|\_|,|\_|\_|\_|
- 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  | in 2012                                  |
|   | € ...  | €  | ACONTRA                                  |
|   | € ...  | D  | € ... D                                  |
| - alimony/maintenance .....   | 1      | 2  | <b>(If "Yes")</b> → €  _ _ _ _ , _ _ _ _ |
| - <b>REGULAR</b> financial payments to relatives or friends<br>(e.g. rental, monthly allowance, etc..) .....                      | 1      | 2  | <b>(If "Yes")</b> → €  _ _ _ _ , _ _ _ _ |
| - <b>OCCASIONAL</b> payments to relatives or friends outside household<br>(e.g. on marriage, graduation, special occasions) ..... | 1      | 2  | <b>(If "Yes")</b> → €  _ _ _ _ , _ _ _ _ |
| - donations and other cash gifts (e.g. to non-profit associations,<br>voluntary organizations, charities) .....                   | 1      | 2  | <b>(If "Yes")</b> → €  _ _ _ _ , _ _ _ _ |

**E09.** During 2012 did your household benefit from subsidies on gas or electricity bills (the "electricity/gas bonus")? **BONUSLE**

- Yes ..... 1
- No ..... 2



**RANDOMIZE ON HALF THE SAMPLE – GROUP A (H.H.'s YEAR OF BIRTH EVEN NUMBER)**

**(SHOW CARD E10f)**

**E10f.** You said that your household spends approximately..... in cash per month. *(answer to Question C24)*. How much did the household spend on average per month in 2012 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 2012 **CONS**

**RANDOMIZE ON HALF THE SAMPLE – GROUP B (from E10a to E10d) (H.H.'s YEAR OF BIRTH ODD NUMBER)**

**E10a.** During 2012 did you or a member of your household sustain any of the following expenses?

*(If "Yes")* What was the **monthly** amount?

	Yes	NO		monthly spending in 2012
	1	2		ASPESEA ... F
- Condominium (including heating, if any).....	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _
- Electricity.....	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _
- Water.....	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _
- Telephone (land line, mobile, internet).....	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _
- Gas (if not included in condominium).....	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _
- Transport (fuel for cars and motorcycles; bus, tram, metro tickets and subscriptions, taxis, parking, motorway tolls, not counting costs of trips and vacations).	1	2	<i>(If "Yes")</i> →	€ _ _ _ . _ _ _ _

**E10b.** During 2012 did you or a member of your household sustain expenses for vacations or holidays either in Italy or abroad (group tours or trips, lodging with board, overnight stays, and related transport costs) **VIAGGI**

- Yes ..... 1
- No ..... 2

**E10c. (If "Yes")** Could you indicate the total amount spent during the year? €|\_|\_|\_|\_|.|\_|\_|\_|\_| **VIAGGIT**

**(SHOW CARD E10d)**

**E10d.** 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 2012 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, condominium, electricity, water, telephone, transportation, heating, travel);
- extraordinary maintenance of dwelling;
- rental of dwelling;
- mortgage instalments;
- life insurance premiums;
- contributions to supplementary pension schemes.

Please **include** all other costs such as those for clothing and footwear, education, leisure, culture, gaming, medical expenses and tobacco.

**Average monthly spending on all items**      €|\_|\_|\_|\_|,|\_|\_|\_|\_|      per month in 2012 **CONSA2**

**ALL HOUSEHOLD**

**E11a.** What was the average monthly expenditure on food eaten at home? This includes spending on food in supermarkets or in similar shops.

Average monthly spending on food eaten at home € |\_\_|\_\_|,|\_\_|\_\_|\_\_| per month in 2012  
**JCONSALC**<sup>€</sup>

**E11b.** And what was the average monthly expenditure on food outside the home? Consider spending on meals eaten regularly outside the home.

Average monthly spending on food consumed outside the home € |\_\_|\_\_|,|\_\_|\_\_|\_\_| per month in 2012  
**JCONSALF**<sup>€</sup>

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

**(SHOW CARD E12)**

**E12.** You said that the average expenditure of your household per month in 2012 for all consumption was approximately equal (*answer to Question E10f for the group A randomization, otherwise the sum of E10a + E10c/12 + E10d*). Would you say that in 2012 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

**E13. (If “Unusually high”)** About how many euros more than in a normal year? **VARCONSA**

+ € |\_\_|.|\_\_||\_\_||\_\_|.|\_\_|\_\_|\_\_|

**E14. (If “Unusually low”)** About how many euros less than in a normal year? **VARCONSB**

- € |\_\_|.|\_\_||\_\_||\_\_|.|\_\_|\_\_|\_\_|

**E15.** 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

**E16.** 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

**E17.** During 2012, were there times or periods when your household was considerably behind (90 days or more) in paying utility bills (gas, electricity, telephone, etc.) **RITBOL**

- Yes ..... 1
- No ..... 2

**(SHOW CARD E18)**

**E18.** Imagine you receive an unexpected inheritance equal to your household’s income for a year. Over the next 12 months, how would you use this windfall? Setting the total equal to 100, divide it into parts for three possible uses **EREDITP1...EREDITP3**

- Portion saved for future expenditure or to repay debt ..... |\_\_|\_\_|\_\_|+
  - Portion spent within the year on goods and services that last in time (jewellery and valuables, motor vehicles, home renovation, furnishing, dental work, etc.) that otherwise you would not have bought or that you were waiting to buy..... |\_\_|\_\_|\_\_|+
  - Portion spent during the year on goods and services that do not last in time (food, clothing, travel, holidays, etc.) that ordinarily you would not have bought..... |\_\_|\_\_|\_\_|=
- Total** **1 0 0**

**E19.** Imagine, instead, that you would receive this inheritance only after a year. Would you give up **10 per cent** of it in order to have the remaining **90 per cent** right away? **SCONTO1...7**

- Yes .....1 → **Question E19a**
- No .....2 → **Question E19b**

**E19a.** What about **20 per cent**?

- Yes .....1 → **Question E19c**
- No .....2 → **Question E19d**

**E19b.** What about **4 per cent**?

- Yes .....1 → **Question E19e**
- No .....2 → **Question E19f**

**E19c.** What about **30 per cent**?

- Yes .....1 → **Question E20**
- No .....2 → **Question E20**

**E19d.** What about **15 per cent**?

- Yes .....1 → **Question E20**
- No .....2 → **Question E20**

**E19e.** What about **7 per cent**?

- Yes .....1 → **Question E20**
- No .....2 → **Question E20**

**E19f.** What about **2 per cent**?

- Yes .....1 → **Question E20**
- No .....2 → **Question E20**

**(HOW CARD E20)**

**E20.** Considering all the aspects of your life, how happy would you say you are? Please score on a scale from 1 to 10, where 1 means “extremely unhappy” and 10 “extremely happy,” and the intermediate numbers serve to graduate the response **HAPPY**

Extremely unhappy												Extremely happy
1	2	3	4	5	6	7	8	9	10			

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

Which household member responded to this section (*give member number*) **INTPERSEZE** |\_|\_|

In answering the questions in Section E did the respondent consult documents (utility bills, account statements, etc)? **DOCSEZE**

- Yes ..... 1
- No..... 2

Time when Section E was completed |\_|\_|,|\_|\_| **ORA11E\* ORA12E\***

Remarks: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**→ Go to Section F**

## F. SUPPLEMENTARY PENSION PLANS AND INSURANCE POLICIES

### SUPPLEMENTARY PENSION PLANS

**F01.** In 2012 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.

**ASS2<sup>€</sup>**

**(N.B. Check consistency with answer to Question B14)**

- Yes ..... 1
- No ..... 2     **→ Question F16**

**F02.** How many pension funds or retirement plans did the household have in 2012?

No. of (supplementary) pensions |\_\_| **NASS2<sup>€</sup>**

<b>(Ask Questions F03 to F15 for each of the household's pension plans in 2012)</b>	1 <sup>st</sup> pension	2 <sup>nd</sup> pension	3 <sup>rd</sup> pension	4 <sup>th</sup> pension	5 <sup>th</sup> pension
<b>F03.</b> Member (holder of pension plan) <b>(N.B. Enter member number)→</b>	<b>ASS2C1 ...5<sup>€</sup></b>   __	__	__	__	__
<b>F04.</b> What type of plan is it? <b>...(Read aloud)</b>	<b>ASS2G1 ... 5<sup>€</sup></b>				
- 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
<b>F05</b> Does your employer contribute to the pension plan?	<b>ASS2CN1...5</b>				
- Yes .....	1	1	1	1	1
- No .....	2	2	2	2	2
<b>F06.</b> (If "Yes" to Question F05) How much did the employer pay into the plan in 2012? <b>CONTRAZ1-..5</b> .....	€ _ _ .  _ _ _ _  <b>CONTRAZ11-51</b>	€ _ _ .  _ _ _ _	€ _ _ .  _ _ _ _	€ _ _ .  _ _ _ _	€ _ _ .  _ _ _ _
- Don't know .....	1	1	1	1	1
- No answer.....	2	2	2	2	2
<b>F07.</b> (If "Group but paid by individual" to Question F04) . How did you join the plan?	<b>ADESIONE1...5</b>				
- 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
<b>F08.</b> Does your pension fund provide for the possibility of dividing the accumulated capital among the various funds offered?	<b>COMPAFILT1... 5</b>				
- Yes <b>→ Quest. F09a...</b>	1	1	1	1	1
- No <b>→ Quest. F09b ...</b>	2	2	2	2	2
- Don't know <b>→ Quest. F10.....</b>	3	3	3	3	3
- No answer <b>→ Quest. F10 .....</b>	4	4	4	4	4

<p><b>F09a.</b> 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) <b>(Read aloud)</b></p> <p>- Capital guaranteed fund <b>COMPG1...5</b> .....</p> <p>- Bond fund <b>COMPO1...5</b> .....</p> <p>- Mixed fund <b>COMPB1...5</b> .....</p> <p>- Equity fund <b>COMPA1...5</b> .....</p> <p>- Don't know.....</p> <p>- No answer.....</p> <p>→ <b>Question F10</b></p>	<p>COMPAG1...51</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><b>F09b.</b> How is the pension fund invested? <b>(Read aloud)</b></p> <p><b>COMPA1U1..5</b></p> <p>- Capital guaranteed fund .....</p> <p>- Bond fund .....</p> <p>- Mixed fund .....</p> <p>- Equity fund .....</p> <p>- Don't know.....</p> <p>- No answer.....</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>	<p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p>
<p><b>F10.</b> In what year were the first payments made into the plan? <b>ASS2A1 ... 5</b> .....</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>
<p><b>F11.</b> How much did the household pay into this pension plan in 2012?.....</p> <p><b>ASS2S1 ... 5<sup>€</sup></b></p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>
<p><b>F12.</b> During the year did you take an advance on the fund?</p> <p>- Yes .....</p> <p>- No.....</p>	<p><b>ASS2RIS1 ... 5</b></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><b>F13. (If "Yes" to Question F12)</b> If so, how much?</p> <p><b>ASS2RIST1 ... 5</b></p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>	<p>€</p> <p>_____._____._____</p>
<p><b>F14.</b> How much was the pension plan worth on 31 December 2012?</p> <p>In answering, consider the number of years you have been paying in and the annual amounts paid .....</p> <p><b>ASS2K1 ... 5<sup>€</sup></b></p> <p>- Don't know .....</p> <p>- No answer.....</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>€</p> <p>_____._____._____</p> <p>1</p> <p>2</p>
<p><b>F15.</b> At what age will you begin to receive the income from the pension plan? <b>ASS2R1 ... 5</b></p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>	<p>_____</p>





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

Which household member responded to this section (*give member number*)    **INTPERSEZF**    |\_|\_|

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

- Yes ..... 1
- No ..... 2

Time when Section F was completed    |\_|\_|\_|,|\_|\_|    **ORA11F\* ORA12F\***

Remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**THE INTERVIEW IS OVER. THANK YOU FOR YOUR COOPERATION.**

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



## 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? <b>COMPRENS</b> €	__ __ / _1_ _0_
G3. How do you rate the <u>respondent's ability to speak Italian</u> ? <b>ITA</b> €	__ __ / _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? <b>VEROAF</b> €	__ __ / _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? <b>VEROAB</b> €	__ __ / _1_ _0_
G6. How do you rate the <u>reliability</u> of the information on <u>income</u> provided by the respondent? <b>VERORED</b> €	__ __ / _1_ _0_
G7. How do you rate the general <u>atmosphere</u> in which the interview took place? <b>KLIMA</b> €	__ __ / _1_ _0_
G8. How <u>easy</u> do you think it was for the respondent to answer the questions? <b>FACIL</b> €	__ __ / _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

Member number: <b>NORD</b>	Member name:	Description of occupation: <b>DESQUAL<sup>€</sup></b>
1		
2		
3		
4		
5		
6		



5 Did you have any opportunity to do specifically paid overtime in 2012?

- Yes ..... 1

- No.....2 → **Question 7 PSTRA**

6 How many hours of paid overtime did you work on average per week in 2012?

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

**(SHOW CARD 7- Annex B1)**

7. Can you calculate your total earnings in 2012 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 2012   € |\_|\_|, |\_|\_|\_|\_|, |\_|\_|\_|\_| **YLM**€

8. Did you receive any fringe benefits in 2012 in the form of luncheon vouchers, paid trips, company cars, etc. (excluding housing)?

- Yes ..... 1 **INTEG**€

- No.....2 → **End of Annex**

**(If "Yes")**

9. How much did these benefits amount to in 2012? What value can you put on them in money terms?

€ |\_|\_|\_|\_|, |\_|\_|\_|\_| **YLN**€

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

\_\_\_\_\_

\_\_\_\_\_

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 <b>NORD</b>					
	H.H..1	2	3	4	5	6
Name →						

**INTPER<sup>€</sup>**

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 2012, fill in a separate Annex B2 for each)**

- The work is your: - main activity .....1  
 - secondary activity ....2  
**ATTIVP<sup>€</sup>**
- You worked (including normal holiday periods):  
 - all year .....1 **TUTTANNO<sup>€</sup>**  
 - 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<sup>€</sup>**
- What share does the household own? |\_|\_|\_| % **QUOPRO<sup>€</sup>**

**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 2012?  
 - no. of hours |\_|\_|\_| **ORETOT<sup>€</sup>**

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

- What were your gross earnings from work in 2012?  
 € |\_|\_|,|\_|\_|,|\_|\_|

**FATLOR**

**(SHOW CARD 10 – Annex B2)**

10. What were your earnings in 2012, net of all expenses, taxes and contributions paid?

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

<b>INCOME (see answer to Question 9)</b> a. receipts from the sale of goods and services net of VAT b. other receipts
<b>less</b>
<b>EXPENSES</b> 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)
<b>equals</b>
<b>Net employment income in 2012. Interviewer: for loss, place a minus sign (-) before the amount</b>  _  €  _ _ ,  _ _ _ ,  _ _ _    <b>YM</b> €

(If “atypical worker” cod. 4 Question 3, go to Question 12)

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 2012?

**DEBCR1 ... 5**

	Yes	No	No. DEBTs
	<b>DEBATT1 ...2<sup>€</sup></b>		<b>NDEBATT1...2<sup>€</sup></b>
- 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 31-12-2012?  
 (If “yes”) What was the amount of the residual debt/credit at 31-12-2012?

	Yes	No	AT 31-12-2012
	<b>DEBCOM</b>	<b>CREDCOM</b>	<b>TDEBCOM</b> <b>TCREDCOM</b>
- 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 2012 (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**





**(SHOW CARD 8 – Annex B3)**

8. What were your earnings in 2012, net of all expenses, taxes and contributions paid?

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

<b>INCOME (see answer to Question 7)</b> a. receipts from the sale of goods and services net of VAT b. other receipts
<b>less</b>
<b>EXPENSES</b> 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)
<b>equals</b>
<b>Net earnings from your work in 2012. Interviewer, for a loss place a minus sign (-) before the amount</b>     €                             <b>YM</b> <sup>€</sup>

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 2012? ... **DEBCR1 ... 5**

	Yes	No	No. DEBTs
	<b>DEBATT1</b>		<b>NDEBATT1...2<sup>€</sup></b>
	<b>...2<sup>€</sup></b>		
- 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 31-12-2012?  
 (If "yes") What was the amount of the residual debt/credit at 31-12-2012?

	Yes	No	AT 31-12-2012
	<b>DEBCOM</b>	<b>CREDCOM</b>	<b>TDEBCOM TCREDCOM</b>
- 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 2012 (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**<sup>€</sup>

Remarks: \_\_\_\_\_

**END OF ANNEX**



6. How much did you receive, net of tax, in 2012 as fixed compensation for your work in the firm?  
(did not receive any fixed compensation in 2012 = 0)      € |\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_| **COMPFISS**€
7. How much did you personally receive in distributed profits, net of tax, in 2012?  
(no profits were distributed in 2012 = 0)      € |\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_| **DIVIDUT**€
8. What percentage of the business do you own?  
- |\_|\_|\_|\_| %      **QUOPROV**
9. What was the market value of the firm (your share only) on 31 December 2012?  
€ |\_|\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_| **PARTECIP**€

Remarks:

---

---

---

---

---

**END OF ANNEX**



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 <b>NORD</b>					
	H.H..1	2	3	4	5	6
Name →						

**INTPER<sup>€</sup>**

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 2012 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 2012?

**“Yes” to Question B19a:**

	Yes	No	Amount
a1. redundancy benefits (CIG) <b>CASD...CASV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
a2. mobility benefits (mobilità) <b>MOBD...MOBV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
a3. unemployment benefits (special, ordinary) <b>DISD...DISV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
a4. severance pay (including advances) <b>LIQD...LIV<sup>€</sup></b> .....	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 <b>ACED...ACEV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b2. from regional government agencies <b>ARED...AREV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b3. from provincial government agencies <b>APRD...APRV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b4. from municipal government agencies <b>ACOD...ACOV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b5. from local healthcare offices (for treatment, etc.) <b>AUSD...AUSV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b6. from other local government bodies <b>AELD...AELV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _
b7. from private welfare organisations <b>AIPD...AIPV<sup>€</sup></b> .....	1	2 (If “Yes”)→ €	_ _ , _ _ _

**“Yes” to Question B19c:**

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

Remarks:

---

---

---

---

**END OF ANNEX**

**PROPERTY OWNED AT THE END OF 2012**

**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 2012

**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
<b>1. Type of property</b>	<b>TIPOIMM<sup>€</sup></b>		
- 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
<b>2. What share does the household own? .....</b>	_ _ _ % <b>QUOPRO</b> €	_ _ _ %	_ _ _ %
<b>3. Which members of the household own the property? (Interviewer, use the member reference number from Section A – Composition of the household)</b> Owner(s) ( <i>Member number</i> ) ..... →	_ _ _   _ _ _  <b>PRO1 ... 9</b>	_ _ _   _ _ _	_ _ _   _ _ _
<b>Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS</b>			
<b>4. In what year did you acquire the property ?</b>	_ _ _ _  <b>ANPOSS</b>	_ _ _ _	_ _ _ _
<b>5. <u>surface area in square metres</u> .....</b>	_ _ _ _  m <sup>2</sup> <b>SUPAB</b>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
<b>6. <u>year of construction</u> .....</b>	_ _ _ _  <b>ANCOSTR</b>	_ _ _ _	_ _ _ _
<b>LAND ONLY</b>			
<b>7a. <u>surface area in hectares</u> (land only) .....</b> <i>(1 hectare = 10,000 square metres)</i>	_ _ _ _  hectares <b>SUPT</b>	_ _ _ _  hectares	_ _ _ _  hectares
<b>7a. <u>surface area in square metres</u> (if less than 1 hectare) .....</b>	_ _ _ _  m <sup>2</sup> <b>SUPTM</b>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
<b>ALL HOUSEHOLD MEMBERS (SHOW CARD 8 Annex D1)</b>			
<b>8. What was the main use of the property in 2012?</b>	<b>USOIMM<sup>€</sup></b>		
- 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
<b>9.</b> How much do you think the property could be sold for if it were unoccupied? - total amount .....	<b>VALABIT</b> € €  _ _ , _ _ _ , _ _ _	€  _ _ , _ _ _ , _ _ _	€  _ _ , _ _ _ , _ _ _
<b>10.</b> Did you let the property in 2012? <b>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)</b> - Yes ..... - No → <b>Question 12</b> ..... <b>(If "Yes" to Question 10):</b>	<b>AFFITTO</b> € 1 ..... 2 .....	1 ..... 2 .....	1 ..... 2 .....
<b>11.</b> How much did the household receive in rent in 2012? - total amount in 2012 ..... → <b>Go to Question 13</b> <b>(If "No" to Question 10):</b>	<b>AFFEFF</b> € €  _ _ _ . _ _ _	€  _ _ _ . _ _ _	€  _ _ _ . _ _ _
<b>12.</b> If you wanted to let the property, what <u>annual rental</u> could the household obtain? - total amount in the year .....	<b>AFFIMP</b> €  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _
<b>ALL HOUSEHOLD MEMBERS</b> <b>13.</b> 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 ( <i>please specify</i> ) .....	<b>POSS</b> 1 ..... 2 ..... 3 ..... 4 ..... 5 ..... 6 .....	1 ..... 2 ..... 3 ..... 4 ..... 5 ..... 6 .....	1 ..... 2 ..... 3 ..... 4 ..... 5 ..... 6 .....
<b>14.</b> Is the property located in this region? - Yes ..... → <b>End of Annex</b> ..... - No .....	<b>IMMDOVE</b> 1 ..... 2 .....	1 ..... 2 .....	1 ..... 2 .....
<b>15. (If "No")</b> Where is it located? <b>Enter region code from table below.</b> <b>If the property is located abroad show card A03b and enter country code</b>	_ _  <b>IMMREG</b>  _ _ _  <b>IMMEST</b>	_ _   _ _ _	_ _   _ _ _

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 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.....	<b>DEBM11</b> € 1 2 3	<b>DEBM12</b> € 1 2 3	<b>DEBM13</b> € 1 2 3
2. Did the loan serve to refinance one or more previous loans? - Yes ..... - No ..... - Don't know .....	<b>DEBRF11</b> € 1 2 3	<b>DEBRF12</b> € 1 2 3	<b>DEBRF13</b> € 1 2 3
3. What was the amount outstanding of debt on 31 December 2012 (How much would you have had to repay to extinguish the mortgage)? .....	<b>TDEBITA11</b> € €     .         .	<b>TDEBITA12</b> € €     .         .	<b>TDEBITA13</b> € €     .         .
4. In the four years following the crisis (2009-2012), did your household benefit from some form of suspension of mortgage instalments? - Yes, thanks to an agreement with the bank..... - Yes, under the so-called "moratorium" agreement between the Banking Association and consumers' organizations ..... - No .....	<b>MORATORIA1</b> 1 2 3	<b>MORATORIA2</b> 1 2 3	<b>MORATORIA3</b> 1 2 3
5. What was the original total duration of the mortgage (in years)? (For refinancing, refer to the time of the latest refinancing).....	<b>MUTUODU11</b> €           anni	<b>MUTUODU12</b> €           anni	<b>MUTUODU13</b> €           anni
6. What was the initial amount of the mortgage? (For refinancing, refer to the time of the latest refinancing)..	<b>MUTUOIN11</b> € €     .         .	<b>MUTUOIN12</b> € €     .         .	<b>MUTUOIN13</b> € €     .         .
7. In what year was the mortgage obtained? (For refinancing, refer to the time of the latest refinancing)..	<b>ANMUTUO11</b> € 	<b>ANMUTUO12</b> € 	<b>ANMUTUO13</b> € 
8. What was the cost of mortgage repayments in 2012, both principal and interest?.....	<b>TMUTUOAB11</b> € €         .	<b>TMUTUOAB12</b> € €         .	<b>TMUTUOAB13</b> € €         .
9. Is the interest rate fixed, floating or zero? - Fixed ..... - Floating..... - Zero ..... - Don't know/Don't remember.....	<b>TIPOTAX11</b> € 1 2 3 4	<b>TIPOTAX12</b> € 1 2 3 4	<b>TIPOTAX13</b> € 1 2 3 4
10. (If "fixed" or "floating" rate) What is the interest rate? (in 2012) - fixed rate ..... - floating rate (annual average) ..... - Don't know/Don't remember.....	<b>TAXFIS11</b> € <b>TAXVAR11</b> €           ,           %           ,           %	<b>TAXFIS12</b> € <b>TAXVAR12</b> €           ,           %           ,           %	<b>TAXFIS13</b> € <b>TAXVAR13</b> €           ,           %           ,           %
11. What properties were pledged as collateral to guarantee the loan? - Principal residence ..... - Other properties ..... - No collateral .....	<b>DEBGAR11_1..3</b> € 1 2 3	<b>DEBGAR12_1..3</b> € 1 2 3	<b>DEBGAR13_1..3</b> € 1 2 3
12. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"? - Personal loan ..... - Fifth of salary.....	<b>DEBPERS11</b> 1 2	<b>DEBPERS12</b> 1 2	<b>DEBPERS13</b> 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:





# 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
1. Does your household have ... ... Medium and long-term DEBTS (over 18 months) for business investments (machinery, buildings, land)?	DEBM41F/I € 1	DEBM42F/I € 1	DEBM43F/I € 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 2012 (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 2012, 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 €         years	MUTUODU42F/I €         years	MUTUODU43F/I €         years
7. What is the interest rate?	TAXDEB11F/I €         .         %	TAXDEB12F/I €         .         %	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, REFER TO DEBTS RELATING ANNEX B3, WHILE THOSE ENDING WITH I, SUCH AS DEBM41I, REFER TO DEBTS RELATING ANNEX B2.

Remarks:

