



SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2014

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:

|_|_| / |_|_| / 2015

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 2013) (P).....3

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

CONTINT

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

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

ⓘ THE VARIABLES MARKED WITH THE SYMBOL € ARE AMONG THE VARIABLES OF THE
HARMONIZED SURVEY IN THE EURO AREA (http://www.ecb.int/home/html/researcher_hfcn.en.html)

A. COMPOSITION OF HOUSEHOLD AT 31 DECEMBER 2014

ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31 December 2014.

(Include all persons normally living in the dwelling on 31 December 2014 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 2014. Do not include children born in 2015.)

A00. The household comprised persons, including children.

Number of persons from 0 years of age upwards living in the household on 31 December 2014. **NCOMP[€]**

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

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

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

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

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

	MEMBERS OF HOUSEHOLD					
Member number →	H.H. 1	2	3	4	5	6
Name (write in full) →						
A03. Place of birth LNASC* (SHOW CARD A03a) If in Italy please enter province code						
If in Italy please enter the full name of municipality CNASC* (SHOW CARD A03b) If abroad please enter country code						
ENASC* A04. Date of birth Day						
..... GNASC* Month						
..... MNASC* Year						
..... ANASC						
A05. Italian national: CIT - Yes → Question A07 1 - No 2	1 2	1 2	1 2	1 2	1 2	1 2
A06. (If "No") SHOW CARD A03b. LCIT* What is the member's nationality? (enter country code; for DISPLACED PERSONS write 999)						
(If born abroad to Question A03; otherwise go to Question A09) ANINGR^e A07. Year of arrival in Italy						
(If born abroad to Question A03; otherwise go to Question A09) A08. Why did you settle in Italy? - parents moved here 1 - joined family 2 - for work 3 - other (please specify) 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
MOTIV						

PANEL ONLY
Questions A09, A10, A11, A12

Do not change the order in which household members at 31 December 2014 are listed, adding members that left the household in 2013 or 2014

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
A09.If joined household in 2013-2014 give reason: MOTENT						
- newborn	1	1	1	1	1	1
- other	2	2	2	2	2	2
A10.If left household in 2013-2014 give reason: MOTUSC						
- 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 A10)</i> A11. New address <i>(including telephone number)</i>						
<i>If joined/left household</i> A12. Year in which joined/left the household ANNOENUS	2013 2014	2013 2014	2013 2014	2013 2014	2013 2014	2013 2014
MEMBER NUMBER IN 2013 SURVEY <i>(situation at 31-12-2012)</i> <i>(Interviewer, number <u>must always</u> be entered!)</i> NORDP						

Remarks: _____

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2014					
	H.H. 1	2	3	4	5	6
NAME (write) →						
A13.MARITAL STATUS STACIV^e						
- 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
NAME (write) →						
(SHOW CARD A14) A14. EDUCATIONAL QUALIFICATION <i>(Give the highest qualification obtained.)</i> NB: if the member is less than 9 years old, code "none")STUDIO[€]						
- none	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2
- lower secondary school certificate.....	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study)	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5
- 3-year university degree/higher education diploma.....	6	6	6	6	6	6
- 5-year university degree	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8
(SHOW CARD A15) (If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification) A15. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA TIPOLAU						
- mathematics, physics, chemistry, biology, science, pharmacy	1	1	1	1	1	1
- agricultural and veterinary sciences	2	2	2	2	2	2
- medicine and dentistry.....	3	3	3	3	3	3
- engineering	4	4	4	4	4	4
- architecture and town planning.....	5	5	5	5	5	5
- economics and statistics.....	6	6	6	6	6	6
- political science, sociology.....	7	7	7	7	7	7
- law.....	8	8	8	8	8	8
- arts, philosophy, languages, education, psychology	9	9	9	9	9	9
- other.....	10	10	10	10	10	10
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A16. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude	<input type="text"/> out of <input type="text"/> <input type="checkbox"/> Laude
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A17. YEAR OF DEGREE/DIPLOMA..... ANNOEDU	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(SHOW CARD A18) (If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A18. UPPER SECONDARY SCHOOL DIPLOMA						
- vocational.....	1	1	1	1	1	1
- technical.....	2	2	2	2	2	2
- academic (classical, scientific, language).....	3	3	3	3	3	3
- art.....	4	4	4	4	4	4
- normal school	5	5	5	5	5	5
- other	6	6	6	6	6	6
TIPODIP (If upper secondary school diploma) A19. After obtaining the diploma did you attend/are you attending a university degree course? UNIVER						
-Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2

INFORMATION ON HEAD OF HOUSEHOLD'S FAMILY OF ORIGIN AND CHILDREN

ALL HOUSEHOLD MEMBERS	H.H.		spouse/partner	
	Father	Mother	Father	Mother
(SHOW CARD A20) A20. What were the education qualifications of your parents <u>when they were your age?</u> <i>(If a parent was deceased at that age, refer to the time preceding death.)</i> - none - primary school certificate - lower secondary school certificate - upper secondary school diploma..... - university degree - postgraduate qualification - no answer /don't know	STUPCF 1 2 3 4 5 6 7	STUMCF 1 2 3 4 5 6 7	STUPCO 1 2 3 4 5 6 7	STUMCO 1 2 3 4 5 6 7
A21. Are/were your parents Italian citizens? - Yes → question A23 - No - no answer/don't know → question A23	CITPCF 1 2 3	CITMCF 1 2 3	CITPCO 1 2 3	CITMCO 1 2 3
(SHOW CARD A22) A22. In which group is their country of citizenship (present or past)? <i>(enter the code of the country group)</i>	LCITPCF* □	LCITMCF* □	LCITPCO* □	LCITMCO* □

	H.H. and spouse/partner
A23. Did you (and your spouse/partner) have parents still living who <u>did not reside with you</u> on 31-12-2014? - Yes - No - Not known/no answer /don't know	VITGEN 1 2 3
A24. <i>(if "Yes" to Question A23)</i> How many? Number of parents	NGEN □□
A25. Did you (and your spouse/partner) have any children <u>not residing</u> with you on 31-12-2014? - Yes - No	FIGLI 1 2
A26. <i>(If "Yes" to Question A25)</i> - How many?	NFIGLI □□
A27. <i>(If H.H.'s spouse/partner is not present and H.H. is not a widow/er)</i> Do you have a spouse/partner living permanently abroad? - Yes - No	PARNOIT 1 2
A28. <i>(If H.H. is married or cohabiting)</i> In which year did you and your spouse/partner begin living together?	ANCONV □□□□

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) →						
B01. Was (<i>name</i>) employed in 2014? That is, was he/she in paid employment? Refer to the situation in most of 2014.						
- Yes.....	1	1	1	1	1	1
- No	2	2	2	2	2	2
APQUAL € (If "employed") Can you describe me what (<i>name</i>) does? (examples: "bank clerk", "owner of construction firm", "truck driver", "radio journalist" ...) COMPLETE ANNEX B0						
CP2001 € In what activity was (<i>name</i>) mainly employed for most of the year? (SHOW CARD B01a) (If "not employed") What was (<i>name</i>)'s employment status in 2014? (SHOW CARD B01b)						
• EMPLOYEE						
- production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants)	1	1	1	1	1	1
- clerical worker	2	2	2	2	2	2
- school teacher (all schools), including teacher with term appointment, special contract or similar)	3	3	3	3	3	3
- junior manager/supervisor	4	4	4	4	4	4
- senior manager, senior officer, school head, director of studies, university teacher, magistrate	5	5	5	5	5	5
- other (<i>please specify</i>): _____						
• SELF-EMPLOYED						
- member of profession	6	6	6	6	6	6
- individual entrepreneur	7	7	7	7	7	7
- self-employed worker/craft worker	8	8	8	8	8	8
- owner or member of family business	9	9	9	9	9	9
- working shareholder/partner	10	10	10	10	10	10
- atypical worker (continuous or occasional collaborator, project worker, etc)	20	20	20	20	20	20
- other (<i>please specify</i>): _____						
• NOT EMPLOYED						
- 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 (<i>please specify</i>): _____						

Interviewer, please read carefully the definitions of employment status.

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

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

REMARKS: _____

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

HOUSEHOLD MEMBERS AGED 15 AND OVER Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
B04. Considering all jobs, including occasional work, performed in his/her lifetime, how many employers or occupations has (name) had up to and including 31-12-2014? NESPLAV [€] - none → Question B08 if H.H., otherwise go to Question B29 - one - more than one, i.e.: (N.B. If unemployed – i.e. code 12 to Question B01 – code 0 cannot be used)	0 1 □□□	0 1 □□□	0 1 □□□	0 1 □□□	0 1 □□□	0 1 □□□
(If “unemployed” to Question B01 go to Question B07) B05. During your working life, have you ever been unemployed for a full year or for most of a year (more than six months)? DISLAV [€] - Yes - No → Question B07	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” to Question B05) B06. In how many different years have you had periods of unemployment? DISANN [€]	□□□	□□□	□□□	□□□	□□□	□□□
(If answer to Question B04 is “more than one”) B07. The jobs performed by(name) have been: EXLAV - only in payroll employment - only in self-employment - in both	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3

If H.H. is a payroll or atypical employee (codes 1,2,3,4,5,20 in response to **Question B01**) or unemployed or a retired payroll worker (codes 12 or 15 in response to **Question B01** and codes 1,2,3,4,5,20 in response to **Question B02**); otherwise go to **Question B15**.

B08. Is (was) your (most recent) job for a company in the private sector or the public sector? The public sector includes the central government, social security institutions, the roads agency (ANAS), regional, provincial and municipal authorities, state universities, hospitals and national parks. It does not include companies in which the government is a stakeholder, such as ENEL, the postal service, and the national railways.... **PUBBLICO**
 - ... public sector 1 → **Question B09**
 - ... private sector 2 → **Question B12**

(If “Public Sector”)

B09. Think of when you began this job: Did you choose to work in the public sector because you had no alternatives or because you wanted to do so?... **SCELPUB**
 - ... I had no other job opportunities 1 → **Question B11**
 - ... I chose to work in the public sector 2 → **Question B10**

(If “I chose to work in the public sector”; Interviewer! Show Card B10)

B10. This card gives a series of reasons given in previous interviews about the choice to work in the public sector. Thinking about your own choice, how important was each of the following reasons: not at all, not very, a little, fairly, or very important? ... **MOTPA1...8**

	Not at all	Not very	A little	Fairly	Very
- job stability	□	□	□	□	□
- salary and other payments	□	□	□	□	□
- a more dynamic career path.....	□	□	□	□	□
- working hours fit in better with personal needs	□	□	□	□	□
- closest to home	□	□	□	□	□
- I want to do a job that is useful to society.....	□	□	□	□	□
- closest to my study and training path	□	□	□	□	□
- transparency of the selection process.....	□	□	□	□	□

B11. In the course of your working life, have you ever worked in the private sector, even briefly?... **PUBPRIV**

- Yes..... 1 → **Question B15**
- No..... 2 → **Question B15**

(If “Private Sector” in response to Question B08)

B12. Think again about when you began this job: did you choose to work in the private sector because you had no alternatives or because you wanted to do so?... **SCELPRIV**

- I had no other job possibilities 1 → **Question B15**
- I chose to work in the private sector 2 → **Question B13**

(If “I chose to work in the private sector”; Interviewer! Show Card B13)

B13. This card gives a series of reasons given in previous interviews about the choice to work in the private sector. Thinking about your own choice, how important was each of the following reasons: not at all, not very, a little, fairly, or very important?... **MOTPRIV1... 8**

	Not at all	Not very	A little	Fairly	Very
- job stability.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- salary and other payments.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- a more dynamic career path.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- working hours fit in better with personal needs.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- closest to home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- I want to do a job that is useful to society.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- closest to study and training path.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- transparency of the selection process.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(If “Private Sector” in response to Question B08)

B14. In the course of your working life, have you ever worked in the public sector, even briefly? **LAVPA**

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

ASK ALL RESPONDENTS

B15. Have you ever taken a competitive examination for a job in the public sector? **CONSPUB**

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

(If “Yes”)

B16. For how many months did you study to prepare for this exam (if you sat more than one competitive exam, answer in relation to the one you think was the most important)? **MESICONSPUB** |_|_|

(If “Yes” in response to Question B15)

B17. In those months you ... **CONSPCOME**

- were only studying for the exam..... 1
- were studying for the exam and working 2
- were studying for the exam and looking for another job..... 3

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
NAME (write) →						
(If at least one occupation to Question B04, otherwise go to Question B27) B18. How old was (name) when he/she began to work? (The answer should refer to their first job)	ETALAV [€] _ _	_ _	_ _	_ _	_ _	_ _
B19. Over his/her whole working lifetime did (name) or his/her employer pay any pension contributions, even for a short period of time (and even if long ago)? CONTRIB[€]						
- Yes	1	1	1	1	1	1
- No.....	2	2	2	2	2	2

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
(If "Yes" to Question B19) B20. For how many years (including figurative years)? ACONTRIB [€] (If less than one year) For how many months?						
MCONTRIB						

FOR EMPLOYED MEMBERS (see Question B01); otherwise → Question B27 if H.H., Question B29 if other member

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
(If the answer to Question B04 is <u>more than one job</u> , otherwise → Question B22) B21. How old was (name) when he/she began the job that he/she had on 31-12-2014? ETALAV2 [€]						
(If the member is present; otherwise B24) ETAPEN [€] B22. At what age does (name) expect to retire (or at what age did he/she retire)?						
B23. When (name) 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 COPPU						
(If member is a private-sector employee; otherwise Question B27) B24. Was 's (name) severance pay transferred to a <u>supplementary pension scheme</u> (pension fund or individual pension plan)? PREVCOM - Yes - No - Don't know (Interviewer! Do not read aloud!) . - No answer (Interviewer! Do not read aloud!) .. - Not applicable (Interviewer! Do not read aloud!)						
B25. (If "Yes" to Question B24 and Non Panel) When? - Year ANPREVCOM						
- Don't know (Interviewer! Do not read aloud!) ..						
- No answer MPREVCOM1						
B26 (If the respondent gave a figure for Question B23 and has joined a supplementary pension scheme, i.e. answered "yes" to Question B24, otherwise B27) You have said that your <u>state pension</u> represents/will represent ... (read answer to Question B23) of your earnings. If you also consider your <u>supplementary pension</u> , what do you think that percentage will rise to? COPPIP						

(If H.H. is a “payroll worker”, a “self-employed member of a profession”, an “atypical worker”, “seeking first job”, “unemployed” or with “independent means” codes 1, 2, 3, 4, 5, 6, 11, 12, 14 and 20 in response to Question B01)

B27. Would you like to be an entrepreneur or self-employed or a craft worker or a partner/manager in a company, in the next two years?

VUOIMPRE

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

(If “No”; Interviewer! Show Card B28a)

B28a. What are the main reasons you do not want to go into business? This card gives a series of possible reasons. Please tell me how close to your own position each of the following reasons are: not at all, not very, a little, fairly or very close: **NOIMPRE1...8**

	Not at all	Not very	A little	Fairly	Very
- I am satisfied with my current job situation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- It is not a good time to start a business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- I do not have the right skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- I am not the right age.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- I do not have the financial resources to start a business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- My family does not have/is not prepared to give me the financial resources to start a business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Closer to study and training path.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- I do not have/do not think I can have access to bank funding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(If “Yes” in response to Question B27 or if H.H. is an “Entrepreneur” codes 7, 8, 9 and 10 in response to Question B01; Interviewer! Show Card B28b)

B28b. What are the main reasons you went into business or you would like to go into business becoming an entrepreneur or a self-employed worker or a craft worker or a partner/manager of a company? This card gives a series of possible reasons. Please tell me how close to your own position each of the following reasons are: not at all, not very, a little, fairly, or very close: **SIMPRE1...5**

	Not at all	Not very	A little	Fairly	Very
- Family tradition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Desire to be my own boss or for personal success	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Income prospects	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- To develop a business idea.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Lack of any other job prospects.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Member number →	MEMBERS OF HOUSEHOLD					
	H.H. 1	2	3	4	5	6
Name (write) →						
(For household members aged 15 and over) B29. Did..... (name) have any income in 2014 from full or part-time, continuous or occasional <u>payroll employment</u> ? (Read aloud) - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
(For household members aged 15 and over) B30. Still in 2014, did (name) have any income from <u>self-employment as</u> (Read aloud) a) a member of a profession, individual entrepreneur, self-employed worker or atypical worker (continuous collaboration, occasional collaboration, project work, etc.) - Yes - No..... b) owner or member of a family business? - Yes - No c) working shareholder/partner? - Yes - No.....	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2
ALL HOUSEHOLD MEMBERS B31. In 2014 did (name) receive any pension income from <u>retirement benefits (old-age or seniority), disability benefits, old-age welfare benefits, survivor's benefits, or insurance-based private pensions (annuities)</u> ? - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
B32. In 2014 did (name) receive: (Read aloud) (If household member aged at least 15 years) a) Wage supplementation, mobility benefits, unemployment benefits or severance pay? - Yes - No (All household members) b) Any type of financial assistance from public or private bodies? - Yes - No (All household members) c) Scholarships, gifts/contributions of money from relatives or friends not living with the household, alimony or other income? - Yes - No	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2	1 2 1 2 1 2 1 2

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

	ANNEXES					
• employee ("Yes" to Question B29)	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 B30a)	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B30b)	B3					
• working shareholder/partner ("Yes" to Question B30c)	B4	B4	B4	B4	B4	B4
• pensioner (all types of benefit) ("Yes" to Question B31)	B5	B5	B5	B5	B5	B5
• receiver of other income ("Yes" to Question B32)	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.

(SHOW CARD B33)

B33. Considering the total income of your household in 2014, would you say that it was unusually high, unusually low, or normal with respect to the yearly income your household generally makes in a normal year?

(Interviewer! Read the possible answers) VARRED

- Unusually high..... 1 → Question B34
- Normal..... 2 → Question B38
- Unusually low 3 → Question B36
- Don't know **(Interviewer! Do not read aloud!)**..... 4 → Question B38
- No answer **(Interviewer! Do not read aloud!)** 5 → Question B38

B34. (If “Unusually high”) About how many euros more than in a normal year?

+ €|_|.|_|||_|||_|.|_|_|_| **VARREDA**

(SHOW CARD B35)

B35. (If “Unusually high” in response to Question B33), Please give your main reason for this increase:

(one response) (Interviewer! Read aloud) MOTAUM

- increase in income from own or other household member's work (promotion, starting new job, change of job) 1
- growth in profits/turnover of own firm/business 2
- increase in rental income received 3
- increase in returns on financial assets 4
- increase in pension or other forms of economic state aid 5
- new household member with some form of income 6
- other (please specify) 7

B36. (If “Unusually low” to Question B33) About how many euros less than in a normal year?

- €|_|.|_|||_|||_|.|_|_|_| **VARREDB**

(SHOW CARD B37)

B37. (If “Unusually low” in response to Question B33) Please give the main reason for this reduction: **(one response)**

(Interviewer! Read responses aloud) MOTDIM

- reduction of income from own or a household member's work earnings (termination of employment, contract not renewed, redundancy (access to wage integration fund or worker redeployment list, change of job, company closure) 1
- a decline in profits/turnover of own company/business..... 2
- reduction in rental income received..... 3
- reduction in returns on financial assets 4
- reduction in pension or other forms of economic state aid..... 5
- departure of household member who was earning some form of income 6
- increase in taxation..... 7
- other (please specify) 8

B38. Consider your household's overall income in 2015. Compared with 2014, do you think that it will be ... **VARREDF**

- ... higher..... 1
- ... the same 2
- ... lower 3
- Don't know/No answer **(Interviewer! Do not read aloud!)** 4

B39. (If “higher”) Approximately how much higher in percentage terms compared with 2014?

+ |_|_|_|% **VARREDFA**

B40. (If “lower” in response to Question B38) Approximately how much lower in percentage terms compared with 2014?

- |_|_|_|% **VARREDFB**

(SHOW CARD B41)

B41. This year, in 2015, do you expect your household's total income to rise more than prices, less than prices, or about the same as prices? **ASPRED^e** **(Interviewer! Read the possible answers aloud)**

- Less than prices 1
- About the same as prices 2
- More than prices 3
- Don't know **(Interviewer! Do not read aloud!)** 4
- No answer **(Interviewer! Do not read aloud!)**..... 5

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 2014... *(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> ? DEPBANC*	1	2	_ _ _ NDEPBANC*	_ _ _ IDEPBANC*
b) a <u>bank savings account</u> ? DEPBANR*	1	2	_ _ _ NDEPBANR*	_ _ _ IDEPBANR*
c) a <u>post office current account</u> ? DEPPOSC*	1	2	_ _ _ NDEPPOSC*	_ _ _ IDEPPOSC*
d) a <u>post office savings account</u> ? DEPPOSR*	1	2	_ _ _ NDEPPOSR*	_ _ _ IDEPPOSR*
e) <i>(If "yes" to C01a or to C01c)</i> a <u>securities account or administered deposit</u> (that is, an account or deposit through which the bank manages your financial investments)? CTIT	1	2	_ _ _ NCTIT	_ _ _ ICTIT

N.B.- If there is no bank or post office current or savings account → Go to Question C13

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***

ALLIANZ BANK FINANCIAL ADVISORS.....	1	BANCO DI BRESCIA S. PAOLO CAB.....	46
BANCA AGRICOLA POPOLARE DI RAGUSA.....	2	BANCO DI DESIO E DELLA BRIANZA.....	47
BANCA APULIA.....	3	BANCO DI NAPOLI.....	48
BANCA CARIGE ITALIA.....	4	BANCO DI SARDEGNA.....	49
BANCA CARIM - CASSA DI RISPARMIO DI RIMINI.....	5	BANCO POPOLARE - SOCIETA' COOPERATIVA.....	50
BANCA CARIME.....	6	BARCLAYS BANK PLC.....	51
BANCA DELLA CAMPANIA.....	7	BCC DI ALBA, LANGHE, ROERO E DEL CANAVESE.....	52
BANCA DELL'ADRIATICO.....	8	CASSA DEI RISPARMI DI FORLI' E DELLA ROMAGNA.....	53
BANCA DELLE MARCHE.....	9	CASSA DI RISPARMIO DEL FRIULI VENEZIA GIULIA.....	54
BANCA DI CREDITO COOPERATIVO DI BRESCIA.....	10	CASSA DI RISPARMIO DEL VENETO.....	55
BANCA DI CREDITO COOPERATIVO DI CAMBIANO.....	11	CASSA DI RISPARMIO DELLA PROVINCIA DI CHIETI.....	56
BANCA DI CREDITO COOPERATIVO DI CARUGATE E INZAGO.....	12	CASSA DI RISPARMIO DELLA SPEZIA.....	57
BANCA DI CREDITO COOPERATIVO DI ROMA.....	13	CASSA DI RISPARMIO DI ASTI.....	58
BANCA DI CREDITO POPOLARE.....	14	CASSA DI RISPARMIO DI BIELLA E VERCELLI.....	59
BANCA DI CREDITO SARDO.....	15	CASSA DI RISPARMIO DI CESENA.....	60
BANCA DI PIACENZA.....	16	CASSA DI RISPARMIO DI FERRARA.....	61
BANCA FIDEURAM.....	17	CASSA DI RISPARMIO DI FIRENZE.....	62
BANCA GENERALI.....	18	CASSA DI RISPARMIO DI PARMA E PIACENZA.....	63
BANCA IFIS.....	19	CASSA DI RISPARMIO DI PISTOIA E DELLA LUCCHESIA.....	64
BANCA MEDIOLANUM.....	20	CASSA DI RISPARMIO DI RAVENNA.....	65
BANCA MONTE DEI PASCHI DI SIENA.....	21	CASSA DI RISPARMIO IN BOLOGNA.....	66
BANCA MONTE PARMA.....	22	CASSA RISPARMIO DI BOLZANO.....	67
BANCA NAZIONALE DEL LAVORO.....	23	CASSA RURALE E ARTIGIANA DI CANTU'.....	68
BANCA NUOVA.....	24	CASSA SOVV. RISP. FRA P.B. ITALIA.....	69
BANCA PADOVANA DI CREDITO COOPERATIVO.....	25	CASSE DI RISPARMIO DELL'UMBRIA.....	70
BANCA PICCOLO CREDITO VALTELLINESE.....	26	CHEBANCA.....	71
BANCA POPOLARE COMMERCIO E INDUSTRIA.....	27	CREDITO BERGAMASCO.....	72
BANCA POPOLARE DEL MEZZOGIORNO.....	28	CREDITO EMILIANO SOCIETA' PER AZIONI.....	73
BANCA POPOLARE DELL'ALTO ADIGE/VOLKSBANK SUDTIROLER.....	29	CREDITO SICILIANO.....	74
BANCA POPOLARE DELL'EMILIA ROMAGNA.....	30	DEUTSCHE BANK.....	75
BANCA POPOLARE DELL'ETRURIA E DEL LAZIO.....	31	FINCOBANK BANCA FINECO.....	76
BANCA POPOLARE DI ANCONA.....	32	IBL ISTITUTO BANCARIO DEL LAVORO.....	77
BANCA POPOLARE DI BARI.....	33	ING DIRECT.....	78
BANCA POPOLARE DI BERGAMO.....	34	INTESA SANPAOLO PRIVATE BANKING.....	79
BANCA POPOLARE DI CIVIDALE.....	35	INTESA SANPAOLO.....	80
BANCA POPOLARE DI MILANO.....	36	IW BANK.....	81
BANCA POPOLARE DI PUGLIA E BASILICATA.....	37	TERCAS - C.R. DELLA PROVINCIA DI TERAMO.....	82
BANCA POPOLARE DI SONDRIO.....	38	UNICREDIT BANCA.....	83
BANCA POPOLARE DI SPOLETO.....	39	UNIPOL BANCA.....	84
BANCA POPOLARE DI VICENZA.....	40	VENETO BANCA HOLDING.....	85
BANCA POPOLARE FRIULADRIA.....	41	WEBANK.....	86
BANCA POPOLARE PUGLIESE.....	42	1 st other bank (enter name).....	87
BANCA REGIONALE EUROPEA.....	43	2 nd other bank (enter name).....	88
BANCA SELLA.....	44	3 rd other bank (enter name).....	89
BANCA VALSABBINA SOCIETA'.....	45	Post office.....	999

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

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

Code | | | | **NOMEBA***

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

C08. Do you (or does a member of the household) have overdraft facilities? **SCOPER**€:

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

- Yes1
- No2 → Question C13
- Don't know (Interviewer! Do not read aloud!)3 → Question C13
- No answer (Interviewer! Do not read aloud!)4 → Question C13

C09. (If "Yes" to C08): Were the overdraft facilities used in 2014?

- Yes 1
- No 2 → Question C13 **UTSCOPER**€

C10. (If "Yes" to C09): For how many months did you use the overdraft facility?

| | | | **MESISCOOPER**

C11. (If "Yes" to Question C09): How much was the average overdraft in those months?

€ | | . | | | | | | | | **VMSCOOPER**

C12. (If "Yes" to Question C09): How much did the overdraft amount to on 31 December 2014?

€|_|.|_|_|_|_|_|_|_| **FSCOPER**[€]

- Don't know (Interviewer! Do not read aloud!)1 **FSCOPER1**
- No answer (Interviewer! Do not read aloud!).....2

USE OF PAYMENT INSTRUMENTS

ALL HOUSEHOLD

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

C13. Did you or a member of the household have at least one credit card in 2014? **CARTA**[€]

- Yes 1 →
- No2 → **Question C17**

C14. (If "Yes") How many credit cards did the household have in 2014 (not including company cards)?

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

C15. Is the monthly balance due on at least one of the household's credit cards paid off in instalments? **USOCART**[€]

- No, we don't use the card/ we use the card only very occasionally.....1 → **Question C17**
- No, we pay off the balance in one go.....2 → **Question C17**
- Yes, we pay off the balance in instalments.....3

C16 Can you quantify the debt owing on all credit cards on 31 December 2014?

€|_|_|_|_|_|_|_|_|_| **CARTDEB**[€]

- Don't know..... 1
- No answer 2 **CARTDEB1**

C17. Did you or a member of the household have at least one BANCOMAT/POSTAMAT debit card in 2014? **BANCOMAT**

- Yes..... 1
- No2 → **Question C19**

C18. (If "Yes"): How many?

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

C19. Did you or a member of the household own at least one PREPAID CARD from a bank or post office (Postapay) in 2014? **CARTAPRE**

- Yes.....1 →
- No2 → **Question C21**

C20. (If "Yes") How many prepaid cards did the household own in 2014?

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

C21. How much CASH do you usually spend per month?

€|_|_|_|_|_|_|_| **SPESECON**

C22. Did you or a member of the household do business with banks or financial intermediaries by telephone or computer in 2014 (home banking, online account, ..)? **COLDIS**

- Yes 1
- No 2

SAVINGS AND INVESTMENTS

Let us now talk about some form of savings, often used by households.

(SHOW CARD. C23)

- C23.** This is a list of different forms of saving and investment. Did the household have ... (*form of saving or investment*) at 31-12-2014? **POS_A1 ... I[€]**
(Code in column C23 code 1=Yes or 2=No)

(SHOW CARD C24)

(For each form of saving or investment held at 31-12-2014)

- C24.** What was the value on 31 December 2014? Answer using one of the ranges on this card.
(Write in column C24 the code for the value range) **CLA_A1 ... I***

(For each form of saving or investment held at 31-12-2014)

- C25.** Can you tell us the approximate value on 31 December 2014? **AMM_A1 ... I*[€]**
(Enter the value in column C25)

(Interviewer, in the event of a refusal to answer go to Question C26, otherwise go to Question C27)

(If no value is given)

- C26.** 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 C26)

! 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 2014		Size range of holding on 31 December 2014	Holding on 31 December 2014	Position in the interval (**) on 31 December 2014
		(C23)		(C24) (card C24)	(C25)	(C26)
		Yes	No			
A	BANK ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS					
	A1	Bank current account	1 2		€ _ , _ _ _ . _ _	I C S
	A2	Bank savings account	1 2		€ _ , _ _ _ . _ _	I C S
	A3	Certificates of deposit	1 2		€ _ , _ _ _ . _ _	I C S
	A4	Repos ^(*)	1 2		€ _ , _ _ _ . _ _	I C S
B	POST OFFICE ACCOUNTS					
	B1	PO current account	1 2		€ _ , _ _ _ . _ _	I C S
	B2	PO savings account	1 2		€ _ , _ _ _ . _ _	I C S
	B3	PO savings certificates	1 2		€ _ , _ _ _ . _ _	I C S
C	ITALIAN GOVERNMENT SECURITIES					
	C1	BOTs (T-bills)	1 2		€ _ , _ _ _ . _ _	I C S
	C2	CCTs (T-certificates)	1 2		€ _ , _ _ _ . _ _	I C S
	C3	BTPs (T-bonds)	1 2		€ _ , _ _ _ . _ _	I C S
	C4	inflation-indexed BTPs (T-bonds)	1 2		€ _ , _ _ _ . _ _	I C S
	C5	CTZs (zero coupon)	1 2		€ _ , _ _ _ . _ _	I C S
	C6	Other (CTEs, CTOs etc.)	1 2		€ _ , _ _ _ . _ _	I C S
D	BONDS, ITALIAN INVESTMENT FUND UNITS, ETFs					
	D1	Bonds issued by Italian firms	1 2		€ _ , _ _ _ . _ _	I C S
	D2	Bonds issues by Italian banks	1 2		€ _ , _ _ _ . _ _	I C S
	D3	Funds or ETFs in money market or in liquidity in euros	1 2		€ _ , _ _ _ . _ _	I C S
	D4	Funds or ETFs in bonds in euros	1 2		€ _ , _ _ _ . _ _	I C S
	D5	Balanced (or mixed) funds or ETFs in euros	1 2		€ _ , _ _ _ . _ _	I C S
	D6	Funds or ETFs in equities in euros	1 2		€ _ , _ _ _ . _ _	I C S
	D7	Funds or ETFs in foreign currencies	1 2		€ _ , _ _ _ . _ _	I C S
E	ITALIAN SHARES AND EQUITY					
	E1	Shares in listed companies (at their market value on 31 December 2014)	1 2		€ _ , _ _ _ . _ _	I C S
	E3	Shares in unlisted companies (at their estimated realisable value on 31 December 2014)	1 2		€ _ , _ _ _ . _ _	I C S
	E4	Shares in companies limited by shares - srl (at their estimated realisable value on 31 December 2014)	1 2		€ _ , _ _ _ . _ _	I C S
	E5	Equity in partnerships (at estimated realisable value on 31 December 2014) (***)	1 2		€ _ , _ _ _ . _ _	I C S
F	MANAGED PORTFOLIOS ^(*)		1 2		€ _ , _ _ _ . _ _	I C S
G	FOREIGN SECURITIES (ISSUED BY NON- RESIDENTS)					
	G1	Government securities	1 2		€ _ , _ _ _ . _ _	I C S
	G2	Bonds	1 2		€ _ , _ _ _ . _ _	I C S
	G3	Shares and equities	1 2		€ _ , _ _ _ . _ _	I C S
	G4	Other	1 2		€ _ , _ _ _ . _ _	I C S
H	LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)		1 2		€ _ , _ _ _ . _ _	I C S
I	OTHER FINANCIAL ASSETS (options, futures, royalties, etc.)		1 2		€ _ , _ _ _ . _ _	I C S

Interviewer: For A1, A2, B1, B2 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.

(If “Yes” in response to Question C23 in at least one of the following forms of saving: D1-D7, E1, F, G1-G4, I)
Introduction: I would now like to ask you some questions about the forms of saving used by your household such as shares or private bonds.

(SHOW CARD C27)

C27. Where did you buy these financial instruments? *(Interviewer! Read aloud; more than one answer possible)*

- DOVEAFRIS1..9**
- from the bank where I have my main account..... 1
 - from another bank 2
 - from a SIM (an investment firm) 3
 - from a Post Office..... 4
 - other (please specify) _____ 5
 - I don't remember/don't know *(Interviewer! Do not read aloud!)* 9

(SHOW CARD C28)

C28. In order to decide on the purchase of these financial instruments, you consulted: *(Interviewer! Read aloud; more than one answer possible)* **CHIAFRIS1..9**

- the intermediaries who managed the purchase (i.e. employee at the bank, post office, investment firm, etc.)..... 1
- other experts in the sector 2
- the specialized press 3
- specialist internet sites 4
- friends, relations, and work colleagues 5
- other (please specify) _____ 6
- I don't remember/don't know *(Interviewer! Do not read aloud!)* 9

C29. (If code 1 or code 2 in response to Question C28)

How satisfied were you with the service provided for the purchase of these financial instruments?

- completely satisfied 1 **SODCONSUL**
- fairly satisfied..... 2
- not very satisfied..... 3
- not at all satisfied..... 4

C30. (If “not very satisfied” or “not at all satisfied”, code 3 or code 4 in response to Question C29)

Why were you not very/not at all satisfied? *(Interviewer! Do not read aloud; maximum two answers)*

- MOTINSOD1-4**
- unsatisfactory performance of the security bought 1
 - poor transparency regarding the characteristics of the investment (e.g. as regards level of risk) .. 2
 - poor transparency regarding the cost of the investment (fees) 3
 - other (please specify) _____ 4

ALL HOUSEHOLD

(SHOW CARD C31)

C31. In managing your financial investments, would you say you have a preference for investments that offer:

RISFIN[€]

- **very high returns**, but with a **high risk** of losing part of the capital 1
- a **good return**, but also a **fair degree of protection** for the invested capital 2
- a **fair return**, with a **good degree of protection** for the invested capital..... 3
- **low returns**, with **no risk** of losing the invested capital 4

(SHOW CARD C32)

C32. People have various reasons for saving. For your household, what are the most important ones? **RISMOT1...10[€]**

(up to 3 responses)

- to buy your home 1
- other major expenditures (other houses, vehicles, furniture, etc.)..... 2
- starting a business or financing investment in an existing business 3
- to cope with unexpected contingencies 4
- to pay debts..... 5
- for old age 6
- travel, vacations 7
- education/economic support to children, grandchildren 8
- legacy to children, grandchildren 9
- other (please specify) _____ 10

C33. Approximately, how much should your household put aside for unexpected events, e.g. health problems or other emergencies?
€ |_|. |_|_|_|_|. |_|_|_|_| | **PRECAUZ**

(SHOW CARD C34)

C34. 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 2014 your household (*Read the possible answers*) **RISPAR**€

- spent less than its entire yearly income and succeeded in saving 1 → **Question C35**
- spent its entire yearly income and didn't manage to save anything..... 2 → **Question C38**
- spent more than its entire yearly income, drawing on savings or borrowing 3 → **Question C36**

C35. (If "spent less than income") About how much did you save in 2014? **RISPALT**

+ € |_|_|. |_|_|_|_|_|_|_|_|_|_|_|_|_|_| → **Question C38**

C36. (If "spent more than income") About how much more than your income did you spend in 2014? **RISPBASS**

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

(SHOW CARD C37)

C37. To fund this expense, your household ... **RISPBACOME1...6**

(more than one answer possible) (Interviewer! Read aloud)

- sold real estate 1
- used a credit card or an overdraft on a current bank account..... 2
- applied for a loan 3
- used some savings..... 4
- asked for help from relations or friends 5
- other (please specify) _____ 6

C38. Do you expect that by the end of 2015 (*Interviewer! Read aloud*)... **RISPARFINE**

- you will have spent less than your annual income, managing to put some aside as savings 1
- you will have spent all your annual income, without managing to save anything 2
- you will have spent more than your annual income, and will have to use savings or go into debt 3

C39. 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**€

- Yes 1
- No 2

N.B.: Information to be provided by interviewer

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

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 D22 refer to the household's residence on 31 December 2014)

D01. When did the household come to live here?

- Year | | | | | | **ANABIT**€

(SHOW CARD D02)

D02. The household's home on 31 December 2014 was..... ? **(Interviewer! Read aloud)** **GODABIT**€

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

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

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

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

D04. What share does the household own?

- | | | | % **QUOPRO**€

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

- Year | | | | | | **ANPOSS**€

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

- Owner(s) **(enter member number(s))**

PRO1 ... 9

| | | | | | | | | |

(SHOW CARD D07)

D07. How did the household acquire ownership of the dwelling? **POSS**€

- 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**€

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

D09. Did your household pay rent for the part of the home not owned in 2014? **FITTONOP**€

- Yes 1
- No 2 → **Quest. D16**

D10. What was your monthly rent in 2014 for the part you did not own, excluding condominium charges, heating and other expenses? **TFITTONOP**€

€ | | | | | | | | per month

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

D11. What was your monthly rent in 2014, excluding condominium charges, heating and other expenses?

€ | | | | | | | | per month **TFITTO**€

D12. (If rented or sublet, code 2 to Question D02) Is your rental agreement...? **(Read aloud, one answer only)** **TIPOAFF**

- 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
- 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 **DFITTON**
- 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 **TFITTON**

(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 2014? **(Interviewer! Read aloud)** **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 think your household could get? 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 2014, were there 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**

- Yes 1
- No 2

ALL HOUSEHOLD

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

M² |_|_|_|_|_| **SUPAB**€

D19. When was it built?

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

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

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

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

Please give your best estimate.

€ |_|_|,|_|_|_|,|_|_|_| **VALABIT**€

D22. In your opinion, at the end of 2015, the value of your main dwelling will be... **VARVALABIT**

- ...higher 1
- ...the same 2
- ...lower 3
- Don't know/No reply (*Interviewer! Do not read aloud!*) ..4

(SHOW CARD D23)

D23. 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 2014?

(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 13 in Annex B3*)

TYPE OF PROPERTY	OWNERSHIP	No. BUILDINGS/LAND OWNED	
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> ?	ALTRAB €	NALTRAB €	} <i>Fill in one column of ANNEX D1 for each property owned (after completing Question D23)</i>
	- Yes ...1 → _ _ _ _		
- No.....2			
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	ALTRFAB €	NALTRFAB €	
	- Yes ...1 → _ _ _ _		
- No.....2			
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	TERAGR €	NTERAGR €	
	- Yes ...1 → _ _ _ _		
- No2			
d) <u>Non-farm land</u> (with or without buildings)?	TERNAGR €	NTERNAGR €	
	- Yes ...1 → _ _ _ _		
- No2			

D24. During 2014 did the household make advance payments on property (all types, including non-residential property) not yet owned on 31 December 2014?

- Yes1 **ANTIC**
- No.....2 → **Question D26**

D25. (If "Yes") How much did you pay in 2014? € |__|_|,|__|_|_|,|__|_|_|_| Amount paid in 2014 **ANTICIPI**

D26. Considering all properties owned by the household, did you (or members of the household) incur expenses for extraordinary maintenance in 2014? Extraordinary maintenance expenses are those related to extensions, improvements, renovation, repair, refurbishment, exteriors, etc.

D27. (If "Yes" to Question D26) How much did you spend?

	D26 EXPENSES	D27 AMOUNT
(all household)	MANSTRA	TMANSTRA
a)extraordinary maintenance of <u>principal residence</u>	Yes 1 →	€ __ _ , __ _ _ , __ _ _ _
	No 2	
(owners of properties different than the principal residence)	MANSTR2	TMANSTR2
b)extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	Yes 1 →	€ __ _ , __ _ _ , __ _ _ _
	No 2	

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

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

D28. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2014 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

D29. Did the household have any outstanding loans from banks, financial companies or other institutions at 31 December 2014 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 D30)

D30. 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 2014 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?

	DEBITC...G €			NDEBITC ... G €
	YES	NO		Number of debts
c) loans for the purchase of <u>motor vehicles</u> (car, etc.).....1	2		(If "Yes")→	__ _
d) loans for the purchase of <u>furniture, household appliances, etc.</u>1	2		(If "Yes")→	__ _
e) loans for the purchase of <u>non-durable goods</u> (holidays, etc.).....1	2		(If "Yes")→	__ _
f) loans for the purchase of <u>other goods or for daily expenses</u>1	2		(If "Yes")→	__ _
g) loans for <u>education</u> (university, master's)1	2		(If "Yes")→	__ _

N.B.: Fill in one column of Annex D2 for each loan after completing Questions D28, D29 and D30

If mortgages ("Yes" to Questions D28 or D29) or loans to purchase motor vehicles/furniture, household appliances/non-durable goods/other purchases, education ("Yes" to Question D30 c,d,e,f,g) were taken out, ask Question D31, otherwise go to Question D33.

(SHOW CARD D31)

D31. 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*):

	mortgage CHIFINMUT	Consumer credit CHIFINCONS
a) It offered better financial conditions than competitors	1	1
b) It offered better non-financial conditions than competitors (e.g. rapid processing)	2	2
c) It was the only one to grant the loan	3	3
d) It was my usual financial intermediary (my bank)	4	4

If any type of debt was contracted ("Yes" to Question D28, D29 or D30), ask Question D32; otherwise go to Question D33.

D32. 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.

D33. On 31 December 2014, did the household have credits or debts with relatives or friends not living with the household? **CREDIT[€]/DEBIT[€]** (If "Yes") What was the amount? **TCREDIT[€]/TDEBIT[€]**

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

D34. Did the household contact a bank or financial company in 2014 with a view to obtaining a loan or mortgage? **MUTUOR[€]**

- Yes.....1
- No2 → **Question D39**

D35. (If "Yes") What was the purpose of the loan you requested? **FMUTRIF**

- purchase of dwelling/property1
- purchase of goods or various expenses.....2
- business purposes.....3

D36. (If "Yes" to Question D34) Was the request granted in full, granted in part or refused?

MUTUOE[€]

- granted in full1 → **Question D43**
- granted in part2
- refused3

D37. (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 reasons3

D38. (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[€]**

- Yes.....1
 - No2
- } → **Question D43**

- D39. (If “No” to Question D34)** Did you apply for a loan or mortgage in 2012 or 2013? **MUTUOR3[€]**
- Yes.....1
 - No2 → **Question D41**

- D40. (If “Yes”)** Was the request granted in full, granted in part or refused?
MUTUOE3[€]

- granted in full1
- granted in part2
- refused3

- D41.** During 2014 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[€]

- Yes.....1 → **Question D43**
- No2

- D42. (If “No” to Questions D39 and D41)** And during the last three years? **MUTUORIC3[€]**

- Yes.....1
- No2

- D43.** Now think about the overall wealth of your household in terms of real estate or financial assets, net of your debts/loans. Would you say that, overall, at the end of 2014 this wealth was greater, less or basically the same as your wealth at the end of 2013? **VARRIC**

- ...greater.....1
- ...the same2
- ...less.....3
- Don't know/No reply (**Interviewer! Do not read!**).....4

- D44. (If “greater”)** In percentage terms, approximately how much greater than in 2013? **VARRICA**

+ | | | | %

(SHOW CARD 45)

- D45. (If “greater” in response to Question D43)** Please give the main reason for this increase:

(one reply) (Interviewer! Read aloud) MOTVARRICA

- savings in 2014.....1
- entry of new household member2
- inheritance or large gifts received.....3
- decline in debt.....4
- increase in the value of own properties5
- increase in the value of own company6
- increase in the value of own financial assets7

- D46. (If “less”)** In percentage terms, approximately how much less than in 2013? **VARRICB**

- | | | | %

(SHOW CARD D47)

- D47. (If “less” in response to Question D43)** Please give the main reason for this reduction:

(one reply) (Interviewer! Read aloud) MOTVARRICB

- use of part of wealth/savings on consumption1
- exit of a household member2
- donations made3
- increased debt4
- decline in value of own properties5
- decline in the value of own company6
- decline in the value of own financial assets7

- D48.** Now consider the overall wealth of your household at the end of 2015. Compared with 2014 do you think it will be:...

VARRICF

- ...greater1
- ...the same2
- ...less.....3
- Don't know/No reply (**Interviewer! Do not read!**).....4

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 2014?

(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
	<i>(If "Yes")</i> →			
	Value of items purchased in 2014 (paid or not paid)			
	ACQUISA,B1,B2, C			
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	€ _ _ , _ _ _ , _ _ _	
- cars	1	2	€ _ _ _ , _ _ _	
- other means of transport (motorcycles, caravans, motor boats, boats, bicycles)	1	2	€ _ _ _ , _ _ _	
- furniture, furnishings, household appliances, sundry equipment (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.)	1	2	€ _ _ _ , _ _ _	

E03. Did you (or a member of the household) sell any of the following in 2014? *(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	
	<i>(If "Yes")</i> →			
	Value of items sold in 2014			
	VENDA,B1,B2			
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	€ _ _ , _ _ _ , _ _ _	
- cars	1	2	€ _ _ _ , _ _ _	
- other means of transport (motorcycles, caravans, motor boats, boats, bicycles)	1	2	€ _ _ _ , _ _ _	

(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 2014 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?

(Interviewer, prompt if necessary) Think of what you would have received in 2014 if you had sold them.

**Estimated total value on
31 December 2014**

- **valuables**
(jewellery, ancient or gold coins, works of art, antiques,
including furniture)..... € **JWOVAT**€ |_|_|,|_|_|,|_|_|
- **cars JWDURAT1A**€ € |_|_|,|_|_|
- **other means of transport JWDURAT1B**€
(motorcycles, caravans, motor boats, boats, bicycles) € |_|_|,|_|_|
- **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. Did you or your household have any *leasing* contracts in being in 2014? **LEASING**€

- Yes..... 1
- No 2 → **Question E08**
- Don't know **(Interviewer! Do not read aloud!)**..... 3 → **Question E08**
- No answer **(Interviewer! Do not read aloud!)**..... 4 → **Question E08**

E07. **(If "Yes" to E06)** How much were your instalment payments in total for this/these leasing contract(s) in 2014?
LEASING€

- €|_|_|.|_|_|

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 2014 |
| | | | ACONTRA ... D |
| - alimony/maintenance€ 1 2 (If "Yes") →€ _ _ , _ _ | | | |
| - REGULAR financial payments to relatives or friends outside the household (e.g. rental, monthly allowance, etc.) € 1 2 (If "Yes") →€ _ _ , _ _ | | | |
| - OCCASIONAL payments to relatives or friends outside the household (e.g. on marriage, graduation, special occasions) 1 2 (If "Yes") →€ _ _ , _ _ | | | |
| - donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) € 1 2 (If "Yes") →€ _ _ , _ _ | | | |

E09. During 2014 did your household benefit from subsidies on gas or electricity bills (the "electricity/gas bonus")?
BONELEGAS

- No 1
- Yes, both 2
- Yes, only electricity bonus 3
- Yes, only gas bonus 4
- Don't know/No reply **(Interviewer! Do not read aloud!)**... 5

E10. **(If the household has more than one member)** Is the person responsible for household spending present?
RESPACQ

- Yes..... 1
- No 2

(SHOW CARD E11)

E11. You said that your household spends approximately..... in cash per month. (*answer to Question C21*). How much did the household spend on average per month in 2014 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 2014 **CONS**

E12a. 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 2014
JCONSALC[€]

E12b. 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 2014
JCONSALF[€]

(SHOW CARD E12c)

E12c. How much did your household spend in 2014 for expenses relating to your main dwelling?

€|_|_|_|_|.|_|_|_|_| **BOLLETTE[€]**

When evaluating overall spending, include expenditure on:

- condominium costs, including any heating costs;
- electricity;
- water, if not included in condominium costs;
- gas, if not included in condominium costs;
- landline telephone, including any internet connection costs.

(Attention! Check against the income declared by the respondent!)

(SHOW CARD E13)

E13. You said that the average expenditure of your household per month in 2014 for all consumption was approximately equal (*answer to Question E11*). Would you say that in 2014 this was unusually high, unusually low or normal compared with your spending in a "normal" year? **VARCONS[€]**

- Unusually high..... 1 → **Question E14**
- Normal..... 2 → **Question E17**
- Unusually low 3 → **Question E15**
- Don't know (*Interviewer! Do not read aloud!*).. 4 → **Question E17**
- No answer(*Interviewer! Do not read aloud!*)... 5 → **Question E17**

E14. (If "Unusually high") About how many euros more than in a normal year? **VARCONSA**

+ €|_|.|_|||_|_|_|_|_|

E15. (If "Unusually low") About how many euros less than in a normal year? **VARCONSB**

- €|_|.|_|||_|_|_|_|_|

(SHOW CARD E16)

E16. (If the response to Question E13 was "Unusually low") Can you give the reasons why your spending was unusually low? (**three replies possible**) (*Interviewer! Read aloud*) **MOTCONSB1..4**

- Pessimistic forecast of the household's economic situation 1
- More taxes (Irpef, TASI, TARI, Imu, etc....) 2
- Less use of public services (health, transport, etc....) whose costs have increased in recent years..... 3
- Pessimistic forecast of the general economic situation in Italy..... 4

E17. 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

(SHOW CARD E18)

E18. 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

Since May 2014, there has been a bonus in the paypackets of payroll and similar kinds of workers whose gross earnings are between €3,000 and €26,000 (called the "Renzi bonus").

E19. Did anyone in your household benefit from this bonus in 2014? **BONUS**

- Yes 1 → *(If "Yes")* How many of you? |_|_| **NUMBONUS**
- No 2 → **Question E22**

E20. How much did your household receive overall each month?

€|_|_|.|_|_|_| a month **AMMBONUS**

E21. How was the bonus used by your household? Giving a value of 100 to the bonus, how was it divided up in percentage terms between... **COMEBONUS_1..3**

- consumption	_ _
- savings.....	_ _
- repayment of debt.....	_ _
Total	1 0 0 %

E22. In your opinion, for how many more years do you expect the bonus to be paid?

- no. of years |_|_| **ANBONUS**
- forever.....1 **ANBONUS1**

E23. What was the total amount spent by you or by a member of your household in relation to your main dwelling in 2014 ... **AMMTASI, AMMTAR**

- ...on the tax on indivisible services (TASI)€|_|_|.|_|_|_|
- Don't know **(Interviewer! Do not read aloud!)** **TASINORESP**1
- ...on the waste disposal tax (TARI)€|_|_|.|_|_|_|
- Don't know **(Interviewer! Do not read aloud!)** **TARNORESP**1

E24. In 2015 do you expect the amount to be paid on the two taxes (TARI+TASI) overall to be:

(one reply) (Interviewer! Read aloud) AMMTAX

- higher 1
- the same 2
- lower 3
- Don't know **(Interviewer! Do not read aloud!)** 4

E25. In your opinion, do the following taxes contribute to the revenues of your municipality? **IMPCOM1..5**

(Interviewer! Read each single question)

	YES	NO	DON'T KNOW
- Additional Irpef taxes	1	2	3
- TASI (tax on indivisible services).....	1	2	3
- TARI (tax on waste disposal).....	1	2	3
- Tax on car liability insurance policies	1	2	3
- IRAP (regional tax on productive activities).....	1	2	3

E26. During 2014, 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 E27)

E27. 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	1	2	3	4	5	6	7	8	9	10	Extremely happy
----------------------	---	---	---	---	---	---	---	---	---	----	--------------------

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 2014 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[€]**

(N.B. Check consistency with answer to Question B24)

- Yes 1
- No 2 **→ Question F16**

F02. How many pension funds or retirement plans did the household have in 2014?

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

<i>(Ask Questions F03 to F15 for each of the household's pension plans in 2014)</i>	1 st pension	2 nd pension	3 rd pension	4 th pension	5 th pension
F03. Member (holder of pension plan) <i>(N.B. Enter member number)→</i>	ASS2C1 ...5[€] __	__	__	__	__
F04. What type of plan is it? <i>... (Read aloud)</i> - group, but with employer's contribution - group, but paid entirely by individual - personal - Don't know - No answer	ASS2G1 ... 5[€] 1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
F05 Does your employer contribute to the pension plan? - Yes - No	ASS2CN1...5 1 2	1 2	1 2	1 2	1 2
F06. <i>(If "Yes" to Question F05)</i> How much did the employer pay into the plan in 2014? CONTRAZ1--5 - Don't know - No answer	CONTRAZ_11-12 € 1 2	€ 1 2	€ 1 2	€ 1 2	€ 1 2
F07. <i>(If "Group but paid by individual" to Question F04)</i> How did you join the plan? - Collectively - Individually - Don't know - No answer	ADESIONE1...5 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F08. Does your pension fund provide for the possibility of dividing the accumulated capital among the various funds offered? - Yes → Quest. F09a - No → Quest. F09b - Don't know .. → Quest. F10 - No answer... → Quest. F10	COMPAFILT1... 5 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

<p>F09a. How is the pension fund invested? Please give the percentage going to each type of investment (the law allows investment to be divided into different sectors) (Read aloud)</p> <p>- Capital guaranteed fund COMPA1G1...5.....</p> <p>- Bond fund COMPA1O1...5.....</p> <p>- Mixed fund COMPA1B1...5.....</p> <p>- Equity fund COMPA1A1...5.....</p> <p>- Don't know.....</p> <p>- No answer.....</p> <p>→ Question F10</p>	<p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>COMPA_11...12</p> <p>1</p> <p>2</p>	<p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>1</p> <p>2</p>	<p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>1</p> <p>2</p>	<p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>1</p> <p>2</p>	<p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>_____ %</p> <p>1</p> <p>2</p>
<p>F09b. How is the pension fund invested? (Read aloud)</p> <p>COMPA1U1..5</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>F10. In what year were the first payments made into the plan? ASS2A1 ... 5.....</p>	<p>_ _ _ _ </p>	<p>_ _ _ _ </p>	<p>_ _ _ _ </p>	<p>_ _ _ _ </p>	<p>_ _ _ _ </p>
<p>F11. How much did the household pay into this pension plan in 2014?.....</p> <p>ASS2S1 ... 5€</p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>
<p>F12. During the year did you take an advance on the fund?</p> <p>- Yes</p> <p>- No</p>	<p>ASS2RIS1 ... 5</p> <p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>	<p>1</p> <p>2</p>
<p>F13. (<i>If “Yes” to Question F12</i>) If so, how much?</p> <p>ASS2RIST1 ... 5</p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>	<p>€</p> <p>_ _ _ . _ _ _ </p>
<p>F14. How much was the pension plan worth on 31 December 2014?</p> <p>In answering, consider the number of years you have been paying in and the annual amounts paid.....</p> <p>ASS2K1 ... 5€</p> <p>- Don't know</p> <p>- No answer.....</p>	<p>€</p> <p>_ _ _ _ . _ _ _ _ </p> <p>ASS2K_11 ...12€</p> <p>1</p> <p>2</p>	<p>€</p> <p>_ _ _ _ . _ _ _ _ </p> <p> </p> <p>ASS2K11 ... 51€</p> <p>1</p> <p>2</p>	<p>€</p> <p>_ _ _ _ . _ _ _ _ </p> <p> </p> <p>ASS2K11 ... 51€</p> <p>1</p> <p>2</p>	<p>€</p> <p>_ _ _ _ . _ _ _ _ </p> <p> </p> <p>ASS2K11 ... 51€</p> <p>1</p> <p>2</p>	<p>€</p> <p>_ _ _ _ . _ _ _ _ </p> <p> </p> <p>ASS2K11 ... 51</p> <p>1</p> <p>2</p>
<p>F15. At what age will you begin to receive the income from the pension plan? ASS2R1 ... 5</p>	<p>_ _ _ </p>	<p>_ _ _ </p>	<p>_ _ _ </p>	<p>_ _ _ </p>	<p>_ _ _ </p>

LIFE INSURANCE

F16. Did you or a member of the household have a life insurance policy in 2014? Include only policies that pay out an income: in the event of the policy-holder's death (straight life insurance), upon attainment of a specific age (life insurance with a savings component), or at an agreed term or in the event of the policy-holder's death (combination policy). Do not include insurance policies that provide a supplementary pension (individual pension plans).

- Yes..... 1

- No..... 2 →

Question F26 ASS1€

F17. How many life insurance policies did the household have in 2014? |___| No. of life insurance policies **NASS1€**

	1 st policy	2 nd policy	3 rd policy	4 th policy	5 th policy
<p>(Ask Questions F18 to F25 for each life insurance policy of the household in 2014)</p> <p>F18. Member insured (policy-holder) (Member number - Section A – Composition of the household)→</p>	<p>ASS1C1 ...5€</p> <p style="text-align: center;"> _ </p>	<p style="text-align: center;"> _ </p>	<p style="text-align: center;"> _ </p>	<p style="text-align: center;"> _ </p>	<p style="text-align: center;"> _ </p>
<p>F19. In which year did the policy start?</p>	<p style="text-align: center;"> _ _ _ _ </p> <p>ASS1A1 ... 5</p>	<p style="text-align: center;"> _ _ _ _ </p>	<p style="text-align: center;"> _ _ _ _ </p>	<p style="text-align: center;"> _ _ _ _ </p>	<p style="text-align: center;"> _ _ _ _ </p>
<p>F20. How much did the household pay into each policy in 2014?</p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p> <p>ASS1S1 ... 5€</p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>
<p>F21. Does the policy envisage a payout on death (straight life insurance)?</p> <p>- Yes.....</p> <p>- No</p>	<p>ASS1M1 ... 5</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>
<p>F22. Does the policy envisage the payment of a lump sum or an income when the policy-holder reaches a certain age (savings component)?</p> <p>- Yes.....→ Ques.F23</p> <p>- No→ Ques.F25</p>	<p>ASS1V1 ... 5</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">1</p> <p style="text-align: center;">2</p>
<p>F23. (If "Yes" to Ques. F22) How much was the policy worth on 31 December 2014? Consider the number of years you have been paying and the amount of the annual premium payments.</p> <p>- Don't know</p> <p>- No answer.....</p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p> <p>ASS1K1 ... 5</p> <p>ASS1K_11 ... 12</p> <p style="text-align: center;">1</p> <p style="text-align: center;">2</p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </p>	<p style="text-align: center;">€</p> <p style="text-align: center;"> _ _ . _ _ _ </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? COMPRENS €	__ __ / _1_ _0_
G3. How do you rate the <u>respondent's ability to speak Italian</u> ? ITA €	__ __ / _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? VEROAF €	__ __ / _1_ _0_
G5. 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? VEROAB €	__ __ / _1_ _0_
G6. How do you rate the <u>reliability</u> of the information on <u>income</u> provided by the respondent? VERORED €	__ __ / _1_ _0_
G7. How do you rate the general <u>atmosphere</u> in which the interview took place? KLIMA €	__ __ / _1_ _0_
G8. How <u>easy</u> do you think it was for the respondent to answer the questions? FACIL €	__ __ / _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: NORD	Member name:	Description of occupation: DESQUAL[€]
1		
2		
3		
4		
5		
6		

4 Did you have any opportunity to do specifically paid overtime in 2014?

- Yes 1
- No.....2 → **Question 6 PSTRA**

5 How many hours of paid overtime did you work on average per week in 2014?

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

(SHOW CARD 6- Annex B1)

6. Can you calculate your total earnings in 2014 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 2014 € |__|,|__|__|,|__|__| **YLM**€

7. Did you receive any fringe benefits in 2014 in the form of luncheon vouchers, paid trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**€
- No.....2 → **End of Annex**

(If "Yes")

8. How much did these benefits amount to in 2014? 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: _____

END OF ANNEX

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. The annexes must be completed with the concerned member of the household. Only 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 → NORD	H.H. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ASWERING → INTPER[€]	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 2014, fill in a separate Annex B2 for each)

- The work is your:
 - main activity1
 - secondary activity2

ATTIVP[€]
- You worked (including normal holiday periods):
 - all year1 **TUTTANNO[€]**
 - part of the year.....2 → How many months? |_|_| months
 - occasionally3 **MESILAV**
- You are: **PROF**
 - member of a profession1
 - individual entrepreneur2
 - self-employed worker.....3
 - atypical worker (collaboration, occasional, or project contract, etc.)4 → **Question 6**
- How many workers are there in the firm, including owner(s)?..... |_|_|_| **NUMADD**
 - of which, payroll staff:..... |_|_|_| **NUMDIP[€]**
- What share does the household own? |_|_|_| % **QUOPRO[€]**

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

- Do you decide where you work or do you have to work in the firm's or client's premises?
 - I choose where I work.....1 **DOVELAV**
 - I have to work in the firm's/client's premises2
 - no answer3
- 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 hours2
 - no answer3

ALL HOUSEHOLD MEMBERS

- How many hours did you work on average per week in 2014?
 - no. of hours |_|_|_| **ORETOT[€]**

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 2014?
 € |_|_|,|_|_|_|,|_|_|_|

FATLOR

(CONT.)

(SHOW CARD 10 – Annex B2)

10. What were your earnings in 2014, net of all expenses, taxes and contributions paid?

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

INCOME (see answer to Question 9)
a. receipts from the sale of goods and services net of VAT
b. other receipts

less

EXPENSES
a. <u>ordinary maintenance</u>
b. purchases of <u>raw materials</u> or goods
c. <u>employee</u> compensation, including social security contributions
d. current expenses
e. <u>rent of premises</u> , if any
f. <u>taxes</u> and <u>social security contributions</u>
g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)

equals

Net employment income in 2014. Interviewer: for loss, place a minus sign (-) before the amount
€ , , YM [€]

(N.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 2014?

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

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

12. Did you have any outstanding trade debts or credits at 31-12-2014?
(If “yes”) What was the amount of the residual debt/credit at 31-12-2014?

	Yes	No	AT 31-12-2014
	DEBCOM	CREDCOM	TDEBCOM TCREDCOM
- Trade debts (suppliers)?	1	2	(If “Yes”) → € .
- Trade credits (customers)?	1	2	(If “Yes”) → € .

If “atypical worker” (cod. 4 Question 3), end of annex.

(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 2014 (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

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

THE FOLLOWING QUESTIONS REFER TO FAMILY BUSINESSES

INFORMATION ON ALL THE HOUSEHOLD MEMBERS WORKING IN THE FAMILY BUSINESS

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

Member number → IND1... 6[€]				
Name (write in full) →				
1. The work is your: ATTIVP1 ... 6[€] - main activity..... - secondary activity.....	1 2	1 2	1 2	1 2
2. Number of months worked in 2014 (including normal holiday periods): MESILAV1 ... 6	_ _	_ _	_ _	_ _
3. How many hours did you work <u>on average per week</u> in 2014? ORETOT1 ... 6[€]	_ _	_ _	_ _	_ _

4. Number of workers, including owner(s)
 - |_|_|_|_| **NUMADD**
 - of which, payroll staff: |_|_|_|_| **NUMDIP[€]**

5. What share of the business is owned by the household?
 - |_|_|_|_| % **QUOPRO[€]**

6. What type of firm is the family business? **FORGIU[€]**
 - SRL 1
 - SPA 2
 - SAA 3
 - SCRL..... 4
 - SCRI..... 5
 - SAS 6
 - SNC..... 7
 - Sole proprietorship 8
 - Informal or de facto partnership 9

7. How long has your business been running? **ETAIMPRESA**
 - |_|_|_|

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

8. What were the gross earnings from the business in 2014?
 €|_|_|,|_|_|_|,|_|_|_| **FATLOR**

(CONT.)

(SHOW CARD 09 – Annex B3)

9. What were your earnings in 2014, net of all expenses, taxes and contributions paid?

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

INCOME (see answer to Question 8)
a. receipts from the sale of goods and services net of VAT
b. other receipts

less

EXPENSES
a. <u>ordinary maintenance</u>
b. purchases of <u>raw materials</u> or goods
c. <u>employee</u> compensation, including social security contributions
d. current expenses
e. <u>rent of premises</u> , if any
f. <u>taxes</u> and <u>social security contributions</u>
g. <u>other expenditure</u> (interest payments, leasing instalments, depreciation/provisions)

equals

Net earnings from your work in 2014. Interviewer, for a loss place a minus sign (-) before the amount
€ YM [€]

10. 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 2014?

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

N.B.: Fill in one column of Annex D2 (section "Debts for business activity") for each debt after completing Question 10.

11. Did you have any outstanding trade debts or credits at 31-12-2014?
(If "yes") What was the amount of the residual debt/credit at 31-12-2014?

	Yes	No	AT 31-12-2014
	DEBCOM CREDCOM		TDEBCOM TCREDCOM
- Trade DEBTs (suppliers)?	1	2	(If "Yes") → €
- Trade CREDITS (customers)?	1	2	(If "Yes") → €

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

12. 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 2014 (TFR fund)? **TFR**
€ | | | | | | | | | | | | | | | |

13. 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

14. 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

7. How much did you receive, net of tax, in 2014 as fixed compensation for your work in the firm?
(did not receive any fixed compensation in 2014 = 0) € |__|,|__|__|,|__|__| **COMPFISS**€
8. How much did you personally receive in distributed profits, net of tax, in 2014?
(no profits were distributed in 2014 = 0) € |__|,|__|__|,|__|__| **DIVIDUT**€
9. What percentage of the business do you own?
- |__|__|__| % **QUOPRO**€
10. What was the market value of the firm (your share only) on 31 December 2014?
€ |__|__|,|__|__|,|__|__| **PARTECIP**€

Remarks:

END OF ANNEX

PENSIONERS

B5

QUESTIONNAIRE No. |_|_|_|_|_|_|_|_|_|_| **NQUEST**

N.B. The annexes must be completed with the concerned member of the household. Only 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 → NORD	H.H. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ASWERING → INTPER[€]	H.H. 1	2	3	4	5	6

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

PENSION	First pension	Second pension	Third pension	Fourth pension
(SHOW CARD 1-2 – Annex B5)				
1. You received a pension in 2014. Which body paid your pension?				
- INPS	ENTEPEN 1	1	1	1
- INPDAP (former social security bodies run by the Treasury)	2	2	2	2
- State	3	3	3	3
- INAIL.....	4	4	4	4
- Private Italian provider (pension fund, insurance company).....	5	5	5	5
- Foreign provider	6	6	6	6
- Other (please specify):				
2. What type of pension did you receive?				
- retirement pension	TIOPEN[€] 1	1	1	1
- state (welfare)	2	2	2	2
- disability/infirmary (social security)	3	3	3	3
- disability (welfare)	4	4	4	4
- survivor's	5	5	5	5
- war	6	6	6	6
- supplementary pension (voluntary contributions)	7	7	7	7
- other (please specify)				
3. In what year did you start receiving the pension? DECOR	_ _ _	_ _ _	_ _ _	_ _ _
4. How much did you receive in pension benefits net of tax per month in 2014? TPENS[€]	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
5. For how many months? MESIPEN[€]	Months _ _	Months _ _	Months _ _	Months _ _
6. Did you receive any pension arrears in addition to ordinary payments in 2014? ARRET[€]				
- Yes	1	1	1	1
- No	2	2	2	2
7. (If “Yes”) TARRET[€] How much did these arrears amount to?	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _	€ _ _ , _ _ _
(If the respondent received a RETIREMENT PENSION):				
8. Thinking back to when you began to receive your pension, what percentage of your last wage (for self-employed, average monthly earnings) did your first monthly pension payment represent? QUOTAPE	_ _ _ %	_ _ _ %	_ _ _ %	_ _ _ %

Remarks:

END OF ANNEX

Remarks:

END OF ANNEX

PROPERTY OWNED AT THE END OF 2014

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 2014

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	Property reference number NORDIMM		
	1	2	3
1. Type of property TIPOIMM[€]			
- other dwellings (not including where the household lives)	1	1	1
- offices	2	2	2
- sheds/warehouses.....	3	3	3
- shops	4	4	4
- workshops/laboratories.....	5	5	5
- carports, garages, cellars	6	6	6
- agricultural land (with or without buildings)	7	7	7
- non-agricultural land (with or without buildings)	8	8	8
2. What share does the household own? QUOPRO[€]	_ _ _ %	_ _ _ %	_ _ _ %
3. Which members of the household own the property? (Interviewer, use the member reference number from Section A – Composition of the household)			
Owner(s) (Member number) PRO1 ... 9	_ _ _ _ _ _	_ _ _ _ _ _	_ _ _ _ _ _
Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS			
4. In what year did you acquire the property ? ANPOSS	_ _ _ _	_ _ _ _	_ _ _ _
5. surface area in square metres SUPAB	_ _ _ _ m ²	_ _ _ _ m ²	_ _ _ _ m ²
6. year of construction ANCOSTR	_ _ _	_ _ _	_ _ _
Questions 7a and 7b LAND ONLY			
7a. surface area in hectares (land only) SUPTE	_ _ _ _ hectares	_ _ _ _ hectares	_ _ _ _ hectares
7b. surface area in square metres (if less than 1 hectare) SUPTM	_ _ _ _ m ²	_ _ _ _ m ²	_ _ _ _ m ²
ALL HOUSEHOLD MEMBERS (SHOW CARD 8 Annex D1)			
8. What was the main use of the property in 2014?	USOIMM [€]		
- 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 (please specify):			

(CONT.)

PROPERTY (do not change order)	First property	Second property	Third property
9. How much do you think the property could be sold for if it were unoccupied? - total amount	VALABIT [€] € , ,	€ , ,	€ , ,
10. Did you let the property in 2014? N.B. Include also any property rented for part of the year only (e.g. holiday homes) or rented in part (e.g. 1 or 2 rooms only) - Yes - No → Question 12 (If "Yes" to Question 10):	AFFITTO [€] 1 2	1 2	1 2
11. How much did the household receive in rent in 2014? - total amount in 2014 → Go to Question 13 (If "No" to Question 10):	AFFEFF [€] € .	€ .	€ .
12. If you wanted to let the property, what <u>annual rental</u> could the household obtain? - total amount in the year	AFFIMP € ,	€ ,	€ ,
ALL HOUSEHOLD MEMBERS 13. How did you acquire the property? - purchased from a private individual.. - purchased from other (firm, pension fund, etc.) - inherited - part purchased, part inherited - received as a gift - built by household - other (<i>please specify</i>)	POSS 1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
14. Is the property located in this region? - Yes → End of Annex - No	IMMDOVE 1 2	1 2	1 2
15. (If "No") Where is it located? Enter region code from table below.	IMMREG		
If the property is located abroad show card A03b and enter country code	IMMEST		
Piedmont 1 Friuli – Venezia Giulia.. 6 Marche 11 Puglia 16 Val d'Aosta 2 Liguria 7 Lazio 12 Basilicata 17 Lombardy 3 Emilia – Romagna 8 Abruzzo 13 Calabria 18 Trentino - Alto Adige .. 4 Tuscany 9 Molise 14 Sicily 19 Veneto 5 Umbria 10 Campania 15 Sardinia 20			

Remarks: _____

END OF ANNEX

LOANS 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 (<i>Interviewer! Do not read aloud!</i>).....	DEBM11 € 1 2 3	DEBM12 € 1 2 3	DEBM13 € 1 2 3
2. Did the loan serve to refinance one or more previous loans? - Yes - No - Don't know (<i>Interviewer! Do not read aloud!</i>).....	DEBRF11 € 1 2 3	DEBRF12 € 1 2 3	DEBRF13 € 1 2 3
If "Yes", Interviewer! Read aloud: "In the following questions, please refer to the loan conditions as defined in the latest refinancing." Go on with Question 3.			
3. In what year was the mortgage obtained?	ANMUTUO11 € 	ANMUTUO12 € 	ANMUTUO13 €
4. What was the original total duration of the mortgage (in years)?	MUTUODU11 € years	MUTUODU12 € years	MUTUODU13 € years
5. What was the initial amount of the mortgage?	MUTUOIN11 € € . .	MUTUOIN12 € € . .	MUTUOIN13 € € . .
6. How much was the mortgage loan as a percentage of the purchase price of the property?	LTV11 %	LTV12 %	LTV13 %
7. What was the amount outstanding of debt on 31 December 2014 (How much would you have had to repay to extinguish the mortgage)?	TDEBITA11 € € . .	TDEBITA12 € € . .	TDEBITA13 € € . .
(SHOW CARD 8 – Annex D2RES)			
8. Is the interest rate fixed, floating or mixed? - Fixed - Floating..... - Mixed.....	TIPOTAX11 € 1 2 3	TIPOTAX12 € 1 2 3	TIPOTAX13 € 1 2 3
9. (<i>If "Floating"</i>) Is the mortgage repayment constant in time? - Yes - No.....	RATACON11 1 2	RATACON12 1 2	RATACON13 1 2
10. What is the interest rate? (refer to 2014) - fixed rate - floating rate (annual average)	TAXFIS11 € TAXVAR11 € , % , %	TAXFIS12 € TAXVAR12 € , % , %	TAXFIS13 € TAXVAR13 € , % , %
11. What was the cost of mortgage repayments in 2014, both principal and interest?.....	TMUTUOAB11 € € .	TMUTUOAB12 € € .	TMUTUOAB13 € € .
12. What properties were pledged as collateral to guarantee the loan? - Principal residence - Other properties - No collateral	DEBGAR11_1..3 € 1 2 3	DEBGAR12_1..3 € 1 2 3	DEBGAR13_1..3 € 1 2 3

	First mortgage/loan	Second mortgage/loan	Third mortgage/loan
13. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"?			
- Personal loan	DEBPERS11 1	DEBPERS12 1	DEBPERS13 1
- Fifth of salary.....	2	2	2
14. During the last two years (2013-2014), did your household ask for any kind of suspension of mortgage repayments?			
- Yes	SOSPENS11 1	SOSPENS12 1	SOSPENS13 1
- No → Question 18	2	2	2
15. (If "Yes" , Interviewer! Read aloud) Did you obtain a suspension of your mortgage repayments by means of:			
- a clause in the contract.....	SOSPECOME11 1	SOSPECOME12 1	SOSPECOME13 1
- an agreement with your bank	2	2	2
- the agreement negotiated by Abi-Associazione dei consumatori and/or the Fondo di solidarietà.....	3	3	3
(if "Yes" in response to Question 14)			
16. Following the suspension period, did you start making regular payments again?			
- Yes	RIPPAG11 1	RIPPAG12 1	RIPPAG13 1
- No → Question 18	2	2	2
17. (if "Yes") How many months after the start of the suspension did you begin regular payments again?.....			
.....	RIPPAGQUA11 _ _ months	RIPPAGQUA12 _ _ months	RIPPAGQUA13 _ _ months
18. During the last two years (2013-2014), did your household make any change to the conditions of your mortgage loan?			
-Yes	RIFINANZ11 1	RIFINANZ12 1	RIFINANZ13 1
- No → Question 20	2	2	2
SHOW CARD 19 – Annex D2RES			
19. (if "Yes") What kind of change did you make to your mortgage loan?			
- Renegotiation	STESMUT11 1	STESMUT12 1	STESMUT13 1
- Replacement	2	2	2
- Subrogation	3	3	3
20. Why did you choose this type of mortgage loan? Give your main reason...(Interviewer! Read aloud)			
- the interest rate.....	WHYTIPO11 1	WHYTIPO12 1	WHYTIPO13 1
- expectations on future interest rates.....	2	2	2
- other contractual terms or conditions (certainty about installments, duration, flexibility).....	3	3	3
- advice from the bank	4	4	4

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

Remarks:

END OF ANNEX

LOANS FOR OTHER PROPERTIES

This section will be about mortgages/loans for the purchase or renovation of properties other than your household's principal residence (not counting those used for business purposes)

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

	First mortgage/loan	Second mortgage/loan	Third mortgage/loan
1a. Which property did you take this mortgage/loan for? (<i>Interviewer! Remember the properties listed in annex D1</i>).....	QUALEIMM1 _ _ _	QUALEIMM2 _ _ _	QUALEIMM3 _ _ _
1b. Did you take this mortgage/loan for the purchase or for the renovation of the property? - Purchase - Renovation - Don't know/Don't remember (<i>Interviewer! Do not read aloud!</i>)	DEBM21[€] 1 2 3	DEBM22[€] 1 2 3	DEBM23[€] 1 2 3
2. Did the loan serve to refinance one or more previous loans? - Yes - No - Don't know (<i>Interviewer! Do not read aloud!</i>)	DEBRF21[€] 1 2 3	DEBRF22[€] 1 2 3	DEBRF23[€] 1 2 3

**If "Yes", Interviewer! Read aloud: "In the following questions, please refer to the loan conditions as defined in the latest refinancing."
Go on with Question 3.**

3. In what year was the mortgage obtained?	ANMUTUO21[€] _ _ _	ANMUTUO22[€] _ _ _	ANMUTUO23[€] _ _ _
4. What was the original total duration of the mortgage (in years)?	MUTUODU21[€] _ _ _ years	MUTUODU22[€] _ _ _ years	MUTUODU23[€] _ _ _ years
5. What was the initial amount of the mortgage?	MUTUOIN21[€] € _ . _ _ _ _ _ _ _ _	MUTUOIN22[€] € _ . _ _ _ _ _ _ _ _	MUTUOIN23[€] € _ . _ _ _ _ _ _ _ _
6. How much was the mortgage loan as a percentage of the purchase price of the property?	LTV21 _ _ _ %	LTV22 _ _ _ %	LTV23 _ _ _ %
7. What was the amount outstanding of debt on 31 December 2014 (How much would you have had to repay to extinguish the mortgage)?	TDEBITA21[€] € _ . _ _ _ _ _ _ _ _	TDEBITA22[€] € _ . _ _ _ _ _ _ _ _	TDEBITA23[€] € _ . _ _ _ _ _ _ _ _
(SHOW CARD 8 – Annex D2AIMM)			
8. Is the interest rate fixed, floating or mixed? - Fixed - Floating - Mixed.....	TIPOTAX21[€] 1 2 3	TIPOTAX22[€] 1 2 3	TIPOTAX23[€] 1 2 3
9. (If "Floating") Is the mortgage repayment constant in time? - Yes..... - No	RATACON21 1 2	RATACON22 1 2	RATACON23 1 2
10. What is the interest rate? (refer to 2014) - fixed rate..... - floating rate (annual average).....	TAXFIS21[€] TAXVAR21[€] _ _ _ _ _ _ _ % _ _ _ _ _ _ _ %	TAXFIS22[€] TAXVAR22[€] _ _ _ _ _ _ _ % _ _ _ _ _ _ _ %	TAXFIS23[€] TAXVAR23[€] _ _ _ _ _ _ _ % _ _ _ _ _ _ _ %
11. What was the cost of mortgage repayments in 2014, both principal and interest?	TMUTUOAB21[€] € _ _ _ _ _ _ _ _	TMUTUOAB22[€] € _ _ _ _ _ _ _ _	TMUTUOAB23[€] € _ _ _ _ _ _ _ _

(CONT.)

	First mortgage/loan	Second mortgage/loan	Third mortgage/loan
12. What properties were pledged as collateral to guarantee the mortgage?	DEBGAR21_1..3[€]	DEBGAR22_1..3[€]	DEBGAR23_1..3[€]
- Principal residence	1	1	1
- Other properties.....	2	2	2
- No collateral.....	3	3	3
13. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"?	DEBPERS21	DEBPERS22	DEBPERS23
- Personal loan.....	1	1	1
- Fifth of salary	2	2	2

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

Remarks:

END OF ANNEX

LOANS FOR OTHER HOUSEHOLD NEEDS

This section will be about loans for household needs other than property purchase or renovation.

N.B.: If the household has more than THREE LOANS for other household needs, use another Annex D2

	First loan	Second loan	Third loan
1. Do you have outstanding loans for...	DEBM31[€]	DEBM32[€]	DEBM33[€]
... purchase of motor vehicles (car, motorcycle, etc.).....	1	1	1
... purchase of furniture, appliances, etc.	2	2	2
... non-durable goods (vacations, etc.).....	3	3	3
... other purchases or daily expenses	4	4	4
... education expenses (degree, master).....	5	5	5
2. Did the loan serve to refinance one or more previous loans?	DEBRF31[€]	DEBRF32[€]	DEBRF33[€]
- Yes	1	1	1
- No	2	2	2
- Don't know (<i>Interviewer! Do not read aloud!</i>).....	3	3	3

If “Yes”, Interviewer! Read aloud: “In the following questions, please refer to the loan conditions as defined in the latest refinancing.”

Go on with Question 3.

3. In what year was the mortgage obtained?	ANMUTUO31 	ANMUTUO32 	ANMUTUO33
4. What was the original total duration of the loan (in years)?	MUTUODU31[€] years	MUTUODU32[€] years	MUTUODU33[€] years
5. What was the initial amount of the loan?	MUTUOIN31[€] € . .	MUTUOIN32[€] € . .	MUTUOIN33[€] € . .
6. What was the amount outstanding of debt on 31 December 2014 (How much would you have had to repay to extinguish the mortgage)?.....	TDEBITA31[€] € . .	TDEBITA32[€] € . .	TDEBITA33[€] € . .
7. What was the cost of the loan repayment instalments in 2014, both principal and interest?	TMUTUOAB31[€] € .	TMUTUOAB32[€] € .	TMUTUOAB33[€] € .
SHOW CARD 9 – Annex D2FAM			
8. Is the interest rate fixed, floating or zero?	TIPOTAX31	TIPOTAX32	TIPOTAX33
- Fixed	1	1	1
- Floating	2	2	2
- Zero	3	3	3
9. (If different from “zero”) What is the interest rate, including all expenses (the annual percentage rate of charge)?	TAEG11[€] , %	TAEG12[€] , %	TAEG13[€] , %
10. What goods were pledged as collateral to guarantee the loan?	DEBGAR31_1..5[€]	DEBGAR32_1..5[€]	DEBGAR33_1..5[€]
- The good purchased.....	1	1	1
- Principal residence	2	2	2
- Other properties.....	3	3	3
- No collateral.....	4	4	4
- Don't know/Don't remember (<i>Interviewer! Do not read aloud!</i>)	5	5	5
11. (if “No collateral”) Is this loan a personal loan or a loan for pledge of “fifth of salary”?	DEBPERS31	DEBPERS32	DEBPERS33
- Personal loan.....	1	1	1
- Fifth of salary	2	2	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 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 €	DEBM42F/I €	DEBM43F/I €
	1	1	1
... Short-term DEBTS (less than 18 months) with banks or financial companies?	2	2	2
2. Did this mortgage/loan serve to refinance one or more previous loans?	DEBRF41F/I €	DEBRF42F/I €	DEBRF43F/I €
- Yes	1	1	1
- No	2	2	2
- Don't know (Interviewer! Do not read aloud!)	3	3	3

If "Yes", Interviewer! Read aloud: "In the following questions, please refer to the loan conditions as defined in the latest refinancing."

Go on with Question 3.

3. In what year was the loan taken out?	ANMUTUO41F/I € 	ANMUTUO42F/I € 	ANMUTUO43F/I €
4. (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
5. What was the initial amount of the loan?	MUTUOIN41F/I € € . .	MUTUOIN42F/I € € . .	MUTUOIN43F/I € € . .
6. What was the amount outstanding of debt on 31 December 2014 (How much would you have had to repay to extinguish the debt)?	TDEBITA41F/I € € . .	TDEBITA42F/I € € . .	TDEBITA43F/I € € . .
7. What was the cost of the loan repayment instalments in 2014, both principal and interest?	TMUTUOAB41F/I € € . .	TMUTUOAB42F/I € € . .	TMUTUOAB43F/I € € . .
8. What is the interest rate?	TAXDEB41F/I € , %	TAXDEB42F/I € , %	TAXDEB43F/I € , %
9. What goods were pledged as collateral to guarantee the loan?	DEBGAR41F/I_1..4 €	DEBGAR42F/I_1..4 €	DEBGAR43F/I_1..4 €
- Principal residence	1	1	1
- Other properties	2	2	2
- Other goods	3	3	3
- No collateral	4	4	4

(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: