



# SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2016

## QUESTIONNAIRE FOR THE REFERENCE PERSON OF THE 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:

|\_|\_|| / |\_|\_|| / 2017

**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 2015) (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. |\_|\_|

9. Random number rotation assigned to the family : Rotation 1..... 1 **ROTAZIONE**

Rotation 2 ..... 2

ⓘ **THE VARIABLES MARKED WITH THE SYMBOL \* ARE NOT AVAILABLE FOR OUTSIDE USERS**  
ⓘ **THE VARIABLES MARKED WITH THE SYMBOL € ARE AMONG THE VARIABLES OF THE  
HARMONIZED SURVEY IN THE EURO AREA** ([http://www.ecb.int/home/html/researcher\\_hfcn.en.html](http://www.ecb.int/home/html/researcher_hfcn.en.html))

## A. COMPOSITION OF HOUSEHOLD ON 31-12-2016

### ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31-12-2016.

*(Include all persons normally living in the dwelling on 31-12-2016 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 31-12-2016. Do not include children born in 2017.)*

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

Number of persons from 0 years of age upwards living in the household on 31-12-2016. **NCOMP<sup>e</sup>**

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

**Use one column for each person, beginning with the REFERENCE PERSON (R.P.), 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 reference person of the household, i.e. the PERSON PRIMARILY RESPONSIBLE FOR OR MOST KNOWLEDGEABLE ABOUT THE HOUSEHOLD BUDGET. Record information on the reference person of the household in column 1 and continue with the remaining household members. Keep to the same order in subsequent pages.**

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

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

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

*Do not change the order in which household members on 31-12-2016 are listed, adding members that left the household in 2015 or 2016*

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>A09.If joined household in 2015-2016 give reason:</b> <b>MOTENT</b>						
- newborn .....	1	1	1	1	1	1
- other .....	2	2	2	2	2	2
<b>A10.If left household in 2015-2016 give reason:</b> <b>MOTUSC</b>						
- death .....	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc .....	2	2	2	2	2	2
- moved abroad .....	3	3	3	3	3	3
- formed new household, married .....	4	4	4	4	4	4
- other .....	5	5	5	5	5	5
<i>(For codes 4 and 5 to Question A10)</i> <b>A11. New address</b> (including telephone number) .....						
<i>If joined/left household</i> <b>A12. Year in which joined/left the household</b> <b>ANNOENUS</b>	2015 2016	2015 2016	2015 2016	2015 2016	2015 2016	2015 2016
<b>MEMBER NUMBER IN 2015 SURVEY</b> (situation on 31-12-2014) (Interviewer, number <u>must always</u> be entered!) <b>NORDP</b>						

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

**ALL HOUSEHOLD MEMBERS**

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2016					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>A13.MARITAL STATUS STACIV<sup>€</sup></b>						
- married/in civil partnership .....	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					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>(SHOW CARD A14)</b> <b>A14. EDUCATIONAL QUALIFICATION</b> <i>(Give the highest qualification obtained.)</i> <b>NB: if the member is less than 9 years old, code "none" )STUDIO<sup>€</sup></b>						
- none .....	1	1	1	1	1	1
- primary school certificate .....	2	2	2	2	2	2
- lower secondary school certificate.....	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study) .....	4	4	4	4	4	4
- upper secondary school diploma .....	5	5	5	5	5	5
- 3-year university degree/higher education diploma.....	6	6	6	6	6	6
- 5-year university degree .....	7	7	7	7	7	7
- postgraduate qualification .....	8	8	8	8	8	8
<b>(SHOW CARD A15)</b> <b>(If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification)</b> <b>A15. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA</b> <b>TIPOLAU</b>						
- mathematics, physics, chemistry, biology, science, pharmacy .....	1	1	1	1	1	1
- agricultural and veterinary sciences .....	2	2	2	2	2	2
- medicine and dentistry.....	3	3	3	3	3	3
- engineering .....	4	4	4	4	4	4
- architecture and town planning.....	5	5	5	5	5	5
- economics and statistics.....	6	6	6	6	6	6
- political science, sociology.....	7	7	7	7	7	7
- law.....	8	8	8	8	8	8
- arts, philosophy, languages, education, psychology .....	9	9	9	9	9	9
- other.....	10	10	10	10	10	10
<b>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</b> <b>A16. FINAL MARK FOR DEGREE/DIPLOMA</b> <b>VOTOEDU/SUEDU SELODE</b>	<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
<b>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</b> <b>A17. YEAR OF DEGREE/DIPLOMA .....</b> <b>ANNOEDU</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>(SHOW CARD A18)</b> <b>(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)</b> <b>A18. UPPER SECONDARY SCHOOL DIPLOMA</b>						
- vocational.....	1	1	1	1	1	1
- technical.....	2	2	2	2	2	2
- academic (classical, scientific, language).....	3	3	3	3	3	3
- art.....	4	4	4	4	4	4
- normal school .....	5	5	5	5	5	5
- other .....	6	6	6	6	6	6
<b>TIPODIP</b> <b>(If upper secondary school diploma )</b> <b>A19. After obtaining the diploma did you attend/are you attending a university degree course? UNIVER</b>						
-Yes .....	1	1	1	1	1	1
- No .....	2	2	2	2	2	2

## INFORMATION ON REFERENCE PERSON OF HOUSEHOLD'S FAMILY OF ORIGIN AND CHILDREN

ALL HOUSEHOLD MEMBERS	R.P.		spouse/partner	
	Father	Mother	Father	Mother
<b>(SHOW CARD A20)</b> <b>A20.</b> What were the education qualifications of your parents <u>at your present 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 .....	<b>STUPCF<sup>€</sup></b>	<b>STUMCF<sup>€</sup></b>	<b>STUPCO<sup>€</sup></b>	<b>STUMCO<sup>€</sup></b>
	1	1	1	1
	2	2	2	2
	3	3	3	3
	4	4	4	4
	5	5	5	5
	6	6	6	6
	7	7	7	7
<b>A21.</b> Were your parents Italian nationals <u>at your present age</u> ? - Yes → <b>question A23</b> ..... - No ..... - no answer/don't know → <b>question A23</b> .....	<b>CITPCF</b>	<b>CITMCF</b>	<b>CITPCO</b>	<b>CITMCO</b>
	1	1	1	1
	2	2	2	2
	3	3	3	3
<b>(SHOW CARD A22)</b> <b>A22.</b> In which group is their country of citizenship (present or past)? <i>(enter the code of the country group)</i> .....	<b>LCITPCF*</b>	<b>LCITMCF*</b>	<b>LCITPCO*</b>	<b>LCITMCO*</b>
	□	□	□	□

	R.P. and spouse/partner
<b>A23.</b> Did you (and your spouse/partner) have parents still living who <u>did not reside with you</u> on 31-12-2016? - Yes ..... - No ..... - Not known/no answer /don't know .....	<b>VITGEN</b>
	1
	2
	3
<b>A24.</b> <i>(if "Yes" to Question A23)</i> How many? Number of parents .....	<b>NGEN</b>
	□□
<b>A25.</b> Did you (and your spouse/partner) have any children <u>not residing</u> with you on 31-12-2016? - Yes ..... - No .....	<b>FIGLI</b>
	1
	2
<b>A26.</b> <i>(If "Yes" to Question A25)</i> - How many?.....	<b>NFIGLI</b>
	□□
<b>A27.</b> Did you (and your spouse/partner) have any siblings (still living) not residing with you on 31-12-2016? - Yes ..... - No .....	<b>VITF</b>
	1
	2
<b>A28.</b> <i>(If "Yes" to A27)</i> - How many? Total number of siblings:	<b>NFRATSORE</b>
	□□
<b>A29.</b> <i>(If R.P.'s spouse/partner is not present and R.P. is not a widow/er)</i> Do you have a spouse/partner living permanently abroad? - Yes ..... - No .....	<b>PARNOIT</b>
	1
	2
<b>A30.</b> <i>(If R.P. is married or cohabiting)</i> In which year did you and your spouse/partner begin living together?	<b>ANCONV</b>
	□□□□

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

Time when Section A was completed    □□□□,□□□□ **ORA11A\* ORA12A\***



## B. EMPLOYMENT AND INCOMES

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

	MEMBERS OF HOUSEHOLD					
Member number → .....	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>B01.</b> Was ..... ( <i>name</i> ) employed in 2016? That is, was he/she in paid employment? Refer to the situation in most of 2016. <b>B01</b>						
- Yes.....	1	1	1	1	1	1
- No .....	2	2	2	2	2	2
<b>APQUAL</b> € (If "employed") Can you describe me what .... ( <i>name</i> ) does? (examples: "bank clerk", "owner of construction firm", "lorry driver", "broadcast news journalist ...) <b>COMPLETE ANNEX B0</b> What was the main job performed by ..... ( <i>name</i> ) for most of the year? ( <b>SHOW CARD B01a</b> )  (If "not employed") What was ( <i>name</i> )'s employment status in 2016? ( <b>SHOW CARD B01b</b> )						
<b>• EMPLOYEE</b>						
- production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants) .....	1	1	1	1	1	1
- clerical worker .....	2	2	2	2	2	2
- school teacher (all schools), including teacher with term appointment, special contract or similar) .....	3	3	3	3	3	3
- junior manager/supervisor .....	4	4	4	4	4	4
- senior manager, senior officer, school head, director of studies, university teacher, magistrate .....	5	5	5	5	5	5
- other ( <i>please specify</i> ): .....						
<b>• SELF-EMPLOYED</b>						
- member of profession .....	6	6	6	6	6	6
- individual entrepreneur .....	7	7	7	7	7	7
- self-employed worker/craft worker .....	8	8	8	8	8	8
- owner or member of family business .....	9	9	9	9	9	9
- working shareholder/partner .....	10	10	10	10	10	10
- atypical worker (continuous or occasional collaborator, project worker, etc) .....	20	20	20	20	20	20
- other ( <i>please specify</i> ): .....						
<b>• NOT EMPLOYED</b>						
- seeking first job .....	11	11	11	11	11	11
- unemployed .....	12	12	12	12	12	12
- homemaker .....	13	13	13	13	13	13
- independent means .....	14	14	14	14	14	14
- retired worker .....	15	15	15	15	15	15
- recipient of non-work-related benefits (disability/survivor's/old-age welfare benefits) ...	16	16	16	16	16	16
- student (from primary school up) .....	17	17	17	17	17	17
- pre-school-age child .....	18	18	18	18	18	18
- voluntary worker .....	19	19	19	19	19	19
- other ( <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					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>B02. (If unemployed or retired worker)</b> Before retiring or becoming unemployed, what was ... 's (name) job? (SHOW CARD B02)						
• <b>EMPLOYEE ASNONOC</b>						
- production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants) .....	1	1	1	1	1	1
- clerical worker .....	2	2	2	2	2	2
- school teacher (all schools) including teacher with term appointment, special contract or similar) .....	3	3	3	3	3	3
- junior manager/supervisor .....	4	4	4	4	4	4
- senior manager, senior officer, school head, director of studies, University teacher, magistrate .....	5	5	5	5	5	5
- other (specify): _____						
• <b>SELF-EMPLOYED</b>						
- member of a profession .....	6	6	6	6	6	6
- individual entrepreneur .....	7	7	7	7	7	7
- self-employed worker /craft worker .....	8	8	8	8	8	8
- owner or member of family business.....	9	9	9	9	9	9
- working shareholder/partner .....	10	10	10	10	10	10
- atypical worker (regular or occasional collaborator, project worker, etc.) .....	20	20	20	20	20	20
- other (specify): _____						
<b>B03. (If "employed", "unemployed" or "retired worker" in response to Question B01)</b> Indicate the sector of activity of the company in which .... (name) works/worked <b>NACE<sup>e</sup></b> (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
- Health and social work.....	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					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>B04.</b> Considering all jobs, including occasional work, performed in his/her lifetime, how many employers or occupations has ..... (name) had up to and including 31-12-2016? <b>NESPLAV</b> <sup>€</sup> - none → <b>Question B08</b> if R.P., otherwise go to <b>Question B29</b> - one ..... - more than one, i.e.: ..... (N.B. If unemployed – i.e. code 12 to <b>Question B01</b> – code 0 cannot be used)	0 1  _ _	0 1  _ _	0 1  _ _	0 1  _ _	0 1  _ _	0 1  _ _
(If “unemployed” to <b>Question B01</b> go to <b>Question B07</b> ) <b>B05.</b> During your working life, have you ever been unemployed for a full year or for most of a year (more than six months)? <b>DISLAV</b> <sup>€</sup> - Yes ..... - No..... → <b>Question B07</b>	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” to <b>Question B05</b> ) <b>B06.</b> In how many different years have you had periods of unemployment? <b>DISANN</b> <sup>€</sup> .....	_ _	_ _	_ _	_ _	_ _	_ _
(If answer to <b>Question B04</b> is “more than one”) <b>B07.</b> ..... (name) has worked: <b>EXLAV</b> - only in payroll employment ..... - only in self-employment ..... - in both .....	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
(If at least one occupation to <b>Question B04</b> , otherwise go to <b>Question B11</b> ) <b>B08.</b> How old was ..... (name) when he/she started to work? (in their first job) (The answer should refer to their first job) <b>ETALAV</b> <sup>€</sup>	_ _	_ _	_ _	_ _	_ _	_ _
<b>B09.</b> Over the whole period of work to date has ..... (name) or his/her employer ever paid pension contributions, even briefly or a long time ago? <b>CONTRIB</b> <sup>€</sup> - Yes ..... - No.....	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” to <b>Question B09</b> ) <b>B10.</b> For how many years (including figurative years)? <b>ACONTRIB</b> <sup>€</sup> (If less than one year) For how many months? ..... <b>MCONTRIB</b>	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _	_ _   _ _
<b>B11.</b> At the present time is ..... (name) in employment? <b>OCCNOW</b> - Yes ..... - No.....	1 2	1 2	1 2	1 2	1 2	1 2
(If “Yes” and the person is present) <b>B12.</b> How likely is it, according to ..... (name), that he/she will keep that job for the next 12 months? (answer ‘0’ if he/she will certainly not be working and ‘100’ if he/she is certain be working)..... <b>PROBLAV1</b>	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _

(CONTINUED)

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

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<p><i>(If the answer is NOT 'retired worker' or 'recipient of non-work-related benefits' to Question B01)</i></p> <p><b>B13.</b> In the next 12 months will .....(name) take steps to find a job (even a temporary one) or to change job?  <b>CERC2</b>                      - Yes .....                      - No.....</p>	1 2	1 2	1 2	1 2	1 2	1 2
<p><i>((If 'Yes' and the person is present)</i></p> <p><b>B14.</b> How likely is it, according to ..... (name), that he/she will find a (new) job in the next 12 months? (answer '0' if he/she will certainly not be working and '100' if he/she is certain be working). <b>PROBLAV2</b>.....</p>	_____	_____	_____	_____	_____	_____
<p><i>If the answer is at least 1 to Question B04 and 'no' to Question B11)</i></p> <p><b>B15.</b> In what year did the last job end? <b>FINELAV</b> .....</p>	_____	_____	_____	_____	_____	_____

**FOR EMPLOYED MEMBERS (see Question B01); otherwise → Question B21**

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<p><i>(If the answer to Question B04 is more than one job, otherwise → Question B17)</i></p> <p><b>B16.</b> How old was ..... (name) when he/she began the job that he/she had on 31-12-2016?  <b>ETALAV2</b><sup>€</sup></p>	____	____	____	____	____	____
<p><i>(If the person is present; otherwise B19)</i></p> <p><b>B17.</b> At what age does .... (name) expect to retire (or at what age did he/she retire)? <b>ETAPEN</b><sup>€</sup> .....</p> <p><b>B18.</b> 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 <b>COPPU</b> .....</p>	____	____	____	____	____	____
<p><i>(If the answer is NOT 'retired worker' or 'recipient of non-work-related benefits' otherwise go to Question B19)</i></p> <p><b>B18a.</b> What is the highest amount you think that percentage might rise to? <b>COPPMAX</b></p> <p><b>B18b.</b> And the lowest? <b>COPPMIN</b></p>	____% ____%	____% ____%	____% ____%	____% ____%	____% ____%	____% ____%
<p><i>(If the person is a private-sector employee; otherwise Question B21)</i></p> <p><b>B19.</b> Was ..... 's (name) severance pay transferred to a <u>supplementary pension scheme</u> (pension fund or individual pension plan)? <b>PREVCOM</b></p> <p>- Yes .....</p> <p>- No .....</p> <p>- Don't know (Interviewer! Do not read aloud!) .</p> <p>- No answer (Interviewer! Do not read aloud!) ..</p> <p>-Not applicable (Interviewer! Do not read aloud!) .....</p>	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
<p><b>B20.</b> <i>(If the respondent gave a figure for Question B18 and has joined a supplementary pension scheme, i.e. answered "yes" to Question B19, otherwise B21)</i> You have said that your <u>state pension</u> represents/will represent ... (read answer to Question B18) of your earnings. If you also consider your <u>supplementary pension</u>, what do you think that percentage will rise to? <b>COPPIP</b> .....</p>	____%	____%	____%	____%	____%	____%

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

Member number → Name (write) →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<b>(For household members aged 15 and over)</b> <b>B21.</b> Did..... <b>(name)</b> have any income in 2016 from full or part-time, continuous or occasional <u>payroll employment</u> ? <b>(Read aloud)</b> - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>(For household members aged 15 and over)</b> <b>B22.</b> Still in 2016, did ..... <b>(name)</b> have any income from <u>self-employment as</u> <b>(Read aloud)</b>  a) a member of a profession, individual entrepreneur, self-employed worker or atypical worker (continuous collaboration, occasional collaboration, project work, etc.) - Yes ..... - No.....  b) owner or member of a family business? - Yes..... - No .....  c) working shareholder/partner? - Yes..... - No.....	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2
<b>ALL HOUSEHOLD MEMBERS</b> <b>B23..</b> In 2016 did ..... <b>(name)</b> receive any pension income from <u>retirement benefits (old-age or seniority), disability benefits, old-age welfare benefits, survivor's benefits, or insurance-based private pensions (annuities)</u> ? - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>B24.</b> In 2016 did ..... <b>(name)</b> receive: <b>(Read aloud)</b> <b>(If household member aged at least 15 years)</b> a) Wage supplementation, mobility benefits, unemployment benefits or severance pay? - Yes ..... - No ..... <b>(All household members)</b> b) Any type of financial assistance from public or private bodies? - Yes ..... - No ..... <b>(All household members)</b> c) Scholarships, gifts/contributions of money from relatives or friends not living with the household, alimony or other income? - Yes ..... - No .....	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2	1 2  1 2  1 2  1 2

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

	ANNEXES					
• employee ("Yes" to Question B21)	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 B22a)	B2	B2	B2	B2	B2	B2
• family business (complete only one B3 for all household members) ("Yes" to Question B22b)	B3					
• working shareholder/partner ("Yes" to Question B22c)	B4	B4	B4	B4	B4	B4
• pensioner (all types of benefit) ("Yes" to Question B23)	B5	B5	B5	B5	B5	B5
• receiver of other income ("Yes" to Question B24)	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 B25)**

**B25.** Considering the total income of your household in 2016, 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<sup>€</sup>**

- Unusually high..... 1 → **Question B26**
- Normal..... 2 → **Question B28**
- Unusually low..... 3 → **Question B27**
- Don't know **(Interviewer! Do not read aloud!)**..... 4 → **Question B28**
- No answer **(Interviewer! Do not read aloud!)**..... 5 → **Question B28**

**B26.** (If “Unusually high” ) About how many euros more than in a normal year?

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

**B27.** (If “Unusually low”) About how many euros less than in a normal year?

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

**(SHOW CARD B28)**

**B41.** This year, in 2017, do you expect your household's total income to rise more than prices, less than prices, or about the same as prices? **ASPRED<sup>€</sup>** *(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<sup>€</sup>**

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

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

→ Go 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 2016... *(Interviewer, read out one item at a time and enter codes)*

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

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

	Yes	No	No. of accounts	No. of holders
a) a <u>bank current account</u> ? <b>DEPBANC*</b>	1	2	_ _ _  <b>NDEPBANC*</b>	_ _ _  <b>IDEPBANC*</b>
b) a <u>bank savings account</u> ? <b>DEPBANR*</b>	1	2	_ _ _  <b>NDEPBANR*</b>	_ _ _  <b>IDEPBANR*</b>
c) a <u>post office current account</u> ? <b>DEPPOSC*</b>	1	2	_ _ _  <b>NDEPPOSC*</b>	_ _ _  <b>IDEPPOSC*</b>
d) a <u>post office savings account</u> ? <b>DEPPOSR*</b>	1	2	_ _ _  <b>NDEPPOSR*</b>	_ _ _  <b>IDEPPOSR*</b>
e) <i>(If "Yes" to C01a or to C01c)</i> a <u>securities account or administered deposit</u> (that is, an account or deposit through which the bank manages your financial investments)? <b>CTIT</b>	1	2	_ _ _  <b>NCTIT</b>	_ _ _  <b>ICTIT</b>

**N.B.- If there is no bank or post office current or savings account → Go to Question 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, choose a number of banks equal to those indicated in the Question C05. If the bank is not established in Italy, code "other foreign bank" and write the full name of the bank) NOMEBA1\*..8\* Interviewer, always enter the ABI code in the case of banks not shown on the card) ABIBA1\*..8\***

<input type="checkbox"/> ALLIANZ BANK FINANCIAL ADVISORS ..... 3589	<input type="checkbox"/> BCC DI ALBA, LANGHE, ROERO E DEL CANAVESE ..... 8530
<input type="checkbox"/> BANCA AGRICOLA POPOLARE DI RAGUSA ..... 5036	<input type="checkbox"/> BNP PARIBAS ..... 3181
<input type="checkbox"/> BANCA ALPI MARITTIME CREDITO COOPERATIVO CARRU' .. 8450	<input type="checkbox"/> BNP PARIBAS SECURITIES SERVICES ..... 3479
<input type="checkbox"/> BANCA APULIA ..... 5787	<input type="checkbox"/> CASSA DEI RISPARMI DI FORLI' E DELLA ROMAGNA..... 6010
<input type="checkbox"/> BANCA CARIGE ITALIA ..... 3431	<input type="checkbox"/> CASSA DI RISPARMIO DEL FRIULI VENEZIA GIULIA..... 6340
<input type="checkbox"/> BANCA CARIGE - CASSA DI RISPARMIO DI GENOVA ED IMPERIA ..... 6175	<input type="checkbox"/> CASSA DI RISPARMIO DEL VENETO ..... 6225
<input type="checkbox"/> BANCA CARIM - CASSA DI RISPARMIO DI RIMINI ..... 6285	<input type="checkbox"/> CASSA DI RISPARMIO DELLA SPEZIA ..... 6030
<input type="checkbox"/> BANCA CARIME ..... 3067	<input type="checkbox"/> CASSA DI RISPARMIO DI ASTI ..... 6085
<input type="checkbox"/> BANCA DELL'ADRIATICO ..... 5748	<input type="checkbox"/> CASSA DI RISP. DI BIELLA E VERCELLI - BIVERBANCA . 6090
<input type="checkbox"/> BANCA DI CREDITO COOPERATIVO DI BRESCIA ..... 8692	<input type="checkbox"/> CASSA DI RISPARMIO DI BOLZANO ..... 6045
<input type="checkbox"/> BANCA DI CREDITO COOPERATIVO DI CAMBIANO ..... 8425	<input type="checkbox"/> CASSA DI RISPARMIO DI CENTO ..... 6115
<input type="checkbox"/> BANCA DI CREDITO COOPERATIVO DI ROMA ..... 8327	<input type="checkbox"/> CASSA DI RISPARMIO DI CESENA ..... 6120
<input type="checkbox"/> BANCA DI CREDITO POPOLARE ..... 5142	<input type="checkbox"/> CASSA DI RISPARMIO DI FIRENZE..... 6160
<input type="checkbox"/> BANCA DI PIACENZA ..... 5156	<input type="checkbox"/> CASSA DI RISPARMIO DI PARMA E PIACENZA..... 6230
<input type="checkbox"/> BANCA GENERALI ..... 3075	<input type="checkbox"/> CASSA DI RISPARMIO DI PISTOIA E DELLA LUCCHESIA ..... 6260
<input type="checkbox"/> BANCA IFIS ..... 3205	<input type="checkbox"/> CASSA DI RISPARMIO DI RAVENNA ..... 6270
<input type="checkbox"/> BANCA IMI ..... 3249	<input type="checkbox"/> CASSA DI RISPARMIO DI SAN MINIATO ..... 6300
<input type="checkbox"/> BANCA INTERM. DI INVESTIMENTI E GESTIONI SOCIETA ..... 3043	<input type="checkbox"/> CASSA DI RISPARMIO IN BOLOGNA..... 6385
<input type="checkbox"/> BANCA MEDIOLANUM ..... 3062	<input type="checkbox"/> CASSA RURALE E ARTIGIANA DI CANTU' ..... 8430
<input type="checkbox"/> BANCA MONTE DEI PASCHI DI SIENA ..... 1030	<input type="checkbox"/> CASSA SOVV. RISP. FRA PERSONALE B.ITALIA..... 5824
<input type="checkbox"/> BANCA NAZIONALE DEL LAVORO ..... 1005	<input type="checkbox"/> CASSE DI RISPARMIO DELL'UMBRIA..... 6315
<input type="checkbox"/> BANCA NUOVA ..... 5132	<input type="checkbox"/> CHEBANCA ..... 3058
<input type="checkbox"/> BANCA PASSADORE & C. .... 3332	<input type="checkbox"/> CHIANTIBANCA ..... 8673
<input type="checkbox"/> BANCA PICCOLO CREDITO VALTELLINESE ..... 5216	<input type="checkbox"/> COMPASS BANCA..... 19275
<input type="checkbox"/> BANCA POPOLARE COMMERCIO E INDUSTRIA ..... 5048	<input type="checkbox"/> CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK ..... 3432
<input type="checkbox"/> BANCA POPOLARE DEL LAZIO ..... 5104	<input type="checkbox"/> CREDIT SUISSE (ITALY) ..... 3089
<input type="checkbox"/> BANCA POPOLARE DELL'ALTO ADIGE/ VOLKBANK SUDTIROLER ..... 5856	<input type="checkbox"/> CREDITO COOPERATIVO RAVENNATE ED IMOLESE .... 8542
<input type="checkbox"/> BANCA POPOLARE DELL'EMILIA ROMAGNA ..... 5387	<input type="checkbox"/> CREDITO EMILIANO ..... 3032
<input type="checkbox"/> BANCA POPOLARE DI ANCONA ..... 5308	<input type="checkbox"/> CREDITO SICILIANO ..... 3019
<input type="checkbox"/> BANCA POPOLARE DI BARI ..... 5424	<input type="checkbox"/> DEUTSCHE BANK ..... 3104
<input type="checkbox"/> BANCA POPOLARE DI BERGAMO ..... 5428	<input type="checkbox"/> FIDEURAM - INTESA SANPAOLO PRIVATE BANKING .... 3296
<input type="checkbox"/> BANCA POPOLARE DI CIVIDALE ..... 5484	<input type="checkbox"/> FINCOBANK BANCA FINECO ..... 3015
<input type="checkbox"/> BANCA POPOLARE DI MILANO ..... 5584	<input type="checkbox"/> ING BANK N.V. .... 3475
<input type="checkbox"/> BANCA POPOLARE DI PUGLIA E BASILICATA ..... 5385	<input type="checkbox"/> INTESA SANPAOLO PRIVATE BANKING ..... 3239
<input type="checkbox"/> BANCA POPOLARE DI SONDRIO ..... 5696	<input type="checkbox"/> INTESA SANPAOLO ..... 3069
<input type="checkbox"/> BANCA POPOLARE DI SPOLETO ..... 5704	<input type="checkbox"/> ISTITUTO CENTRALE DELLE BANCHE POPOLARI ITALIANE ..... 5000
<input type="checkbox"/> BANCA POPOLARE DI VICENZA ..... 5728	<input type="checkbox"/> IW BANK ..... 3083
<input type="checkbox"/> BANCA POPOLARE FRIULADRIA ..... 5336	<input type="checkbox"/> NUOVA BANCA DELLE MARCHE..... 6055
<input type="checkbox"/> BANCA POPOLARE PUGLIESE ..... 5262	<input type="checkbox"/> NUOVA BANCA ETRURIA ..... 5390
<input type="checkbox"/> BANCA PROSSIMA ..... 3359	<input type="checkbox"/> NUOVA CARICHITI..... 6050
<input type="checkbox"/> BANCA REGIONALE EUROPEA ..... 6906	<input type="checkbox"/> NUOVA CASSA DI RISPARMIO DI FERRARA ..... 6155
<input type="checkbox"/> BANCA SELLA ..... 3268	<input type="checkbox"/> POSTE ITALIANE..... 7601
<input type="checkbox"/> BANCA VALSABBINA ..... 5116	<input type="checkbox"/> SOCIETE' GENERALE SECURITIES SERVICES..... 3307
<input type="checkbox"/> BANCA DI BILBAO VIZCAYA ARGENTINA ..... 3576	<input type="checkbox"/> STATE STREET BANK GMBH ..... 3439
<input type="checkbox"/> BANCO DI BRESCIA S. PAOLO CAB (BANCO DI BRESCIA) ..... 3500	<input type="checkbox"/> TERCAS - C.R. DELLA PROVINCIA DI TERAMO ..... 6060
<input type="checkbox"/> BANCO DI DESIO E DELLA BRIANZA ..... 3440	<input type="checkbox"/> UBS (ITALIA) ..... 3041
<input type="checkbox"/> BANCO DI NAPOLI ..... 1010	<input type="checkbox"/> UNICREDIT BANCA ..... 2008
<input type="checkbox"/> BANCO DI SARDEGNA ..... 1015	<input type="checkbox"/> UNIPOL BANCA ..... 3127
<input type="checkbox"/> BANCO POPOLARE ..... 5034	<input type="checkbox"/> VENETO BANCA HOLDING ..... 5035
<input type="checkbox"/> BARCLAYS BANK PLC ..... 3051	<input type="checkbox"/> WISE DIALOG BANK ..... 3442

1^ other bank (enter name and ABI code) \_\_\_\_\_ | | | | |

2^ other bank (enter name and ABI code) \_\_\_\_\_ | | | | |

3^ other bank (enter name and ABI code) \_\_\_\_\_ | | | | |

Other foreign bank not established in Italy (enter name) NOMEBAEST1\*..8\* \_\_\_\_\_

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

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

ABI code | | | | | **ABIBAP\***

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

**C08.** Do you (or does a member of the household) have overdraft facilities? **SCOPER**<sup>€</sup>:  
(Include all bank and post office accounts of household members but do not include any business or company accounts)

- Yes ..... 1
- No ..... 2 → Question 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 2016?

- Yes ..... 1
- No ..... 2 → Question C13 **UTSCOPER**<sup>€</sup>

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

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

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

€ |\_|.|\_|\_|\_|\_|\_|\_|\_|\_| **VMSCOPE**

**C12.** (If "Yes" to Question C09): How much did the overdraft amount to on 31-12-2016?

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

- Don't know (Interviewer! Do not read aloud!) ..... 1 **FSCOPE1**
- 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 the last calendar year? **CARTA**<sup>€</sup>

- Yes ..... 1 →
- No ..... 2 → Question C17

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

No. of CREDIT CARDS |\_|\_|\_|\_| **CARTE**<sup>€</sup>

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

- No, we don't use the card/ we use the card only very occasionally ..... 1 → Question 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 2016?

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

- 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 the last calendar year? **BANCOMAT**<sup>€</sup>

- Yes ..... 1
- No ..... 2 → 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 the last calendar year? **CARTAPRE**<sup>€</sup>

- Yes ..... 1 →
- No ..... 2 → Question C21



**C20.** (If "Yes") How many prepaid cards did the household own in the last calendar year?

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 the last calendar year (home banking, online account, ..)? **COLDIS**

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

(If "Yes")

**C23.** Did you or a member of the household make any investments in the last calendar year by telephone or computer (e.g. online trading)? **TRADING**

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

## SAVINGS AND INVESTMENTS

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

**(SHOW CARD. C24)**

**C24.** This is a list of different forms of saving and investment. Did the household have ... (*form of saving or investment*) on 31-12-2016? **POS\_A1 ... I**<sup>€</sup>  
(Code in column C24 code 1=Yes or 2=No)

**(SHOW CARD C25)**

**(For each form of saving or investment held on 31-12-2016)**

**C25.** What was the value on 31-12-2016? Answer using one of the ranges on this card.  
(Write in column C25 the code for the value range) **CLA\_A1 ... I**\*

**(For each form of saving or investment held on 31-12-2016)**

**C26.** Can you tell us the approximate value on 31-12-2016? **AMM\_A1 ... I**<sup>€</sup>  
(Enter the value in column C26)

(Interviewer, in the event of a refusal to answer go to Question C27, otherwise go to Question C28)

**(If no value is given)**

**C27.** 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**<sup>\*</sup>  
(Interviewer, enter the code: **I=lower, C=middle, S=upper** in column C27)

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



## ALL HOUSEHOLD

### (SHOW CARD C28)

**C28.** In managing your financial investments, would you say you have a preference for investments that offer:  
**RISFIN**<sup>€</sup>

- 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 C29)

**C29.** People have various reasons for saving. For your household, what are the most important ones? **RISMOT1...10**<sup>€</sup>  
(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

### (SHOW CARD C30)

**C30.** 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 2016 your household (**Read the possible answers**) **RISPAR**<sup>€</sup>

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

**C31.** Approximately, how much should your household put aside for unexpected events, e.g. health problems or other emergencies?

€ |\_|. |\_|\_|\_|\_|. |\_|\_|\_|\_| **PRECAUZ**

**C32.** In an emergency, do you think your household could temporarily borrow the sum of €5,000 from friends and relatives who do not live with you? **EMERG**<sup>€</sup>

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

*(Interviewer, the following three questions are aimed at detecting the financial knowledge of families. Please read the questions paying particular attention not to make changes and not to suggest.)*

### SHOW CARD C33

**C33.** Suppose you put 100 euros into a <no fee, tax free> savings account with a guaranteed interest rate of 2% per year. You don't make any further payments into this account and you don't withdraw any money. How much would be in the account at the end of 5 years, once the interest payment is made?

*(Interviewer, read but do not suggest!)* **QTASSO**

- Less than 102 euros ..... 1
- Exactly 102 euros ..... 2
- More than 102 euros ..... 3
- Don't know ..... 4
- No answer ..... 5

### SHOW CARD C34

**C34.** Suppose you put 1,000 euros into a <no fee, tax free> savings account with a guaranteed interest rate of 1% per year. Suppose furthermore inflation stays at 2 per cent. In one year's time will you be able to buy the same amount of goods that you could buy by spending today 1,000 euros? *(Interviewer, read but do not suggest!)* **QINT**

- Yes ..... 1
- No, less than I could buy today ..... 2
- No, more than I could buy today ..... 3
- Don't know ..... 4
- No answer ..... 5

**SHOW CARD C35**

**C35.** In your opinion, the purchase of shares of one company usually provides a safer return than buying shares of a wide range of companies through a mutual fund? (*Interviewer, read but do not suggest!*) **QRISK1**

- True .....1
- False .....2
- Don't know .....3
- No answer .....4

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

Which household member responded to this section (*give member number*) **INTPERSEZC<sup>€</sup>** |\_|\_|

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

- 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 31-12-2016)

**D01.** When did the household come to live here?  
- Year | | | | | | **ANABIT**<sup>€</sup>

(SHOW CARD D02)

**D02.** The household's home on 31-12-2016 was..... ?  
(Interviewer! Read aloud) **GODABIT**<sup>€</sup>

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

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

**D03.** Is the household the sole owner of the dwelling?  
- Yes ..... 1 → **Question. D05**  
- No ..... 2 **UNIPRO**<sup>€</sup>

**D04.** What share does the household own?  
- | | | | % **QUOPRO**<sup>€</sup>

**D05.** In what year did the household acquire ownership of the dwelling?  
- Year | | | | | | **ANPOSS**<sup>€</sup>

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

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

(SHOW CARD D07)

**D07.** How did the household acquire ownership of the dwelling? **POSS**<sup>€</sup>

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

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

€ | | | | | | | | | | **IMPACQ**<sup>€</sup>

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

**D09.** Did your household pay rent for the part of the home not owned in 2016? **FITTONOP**<sup>€</sup>  
- Yes ..... 1  
- No ..... 2 → **Quest. D16**

**D10.** What was your monthly rent in 2016 for the part you did not own, excluding condominium charges, heating and other expenses? **TFITTONOP**<sup>€</sup>  
€ | | | | | | | | per month

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

**D11.** What was your monthly rent in the last calendar year, excluding condominium charges, heating and other expenses?  
€ | | | | | | | | per month **TFITTO**<sup>€</sup>

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

- not rent-controlled (4 yrs renewable) .... 1
- agreed rent ..... 2
- non-resident let/office ..... 3
- informal/friendly arrangement ..... 4
- welfare rent (*canone sociale*) ..... 5
- council housing (*case popolari*) ..... 6
- transient ..... 7
- 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 31-12-2016? (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 and if Rotation 1))

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 "owned", "occupied under redemption agreement", "in usufruct" or "free of charge", codes 1, 3, 4 or 5 to Question D02 and if Rotation 2)

D16b. Imagine you wanted to let your house/flat, what monthly rent do you think your household could get? Do not include condominium charges, heating, taxes or other expenses.

€ |\_|\_|.|\_|\_| per month **TFITIMP2**

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

D17 During 2016, 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**)

M<sup>2</sup> |\_|\_|\_|\_| **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**€

(If Rotation 1)

(**SHOW CARD. D22**)

D22a. In your opinion, how will the value of your principal residence change? Assign a total of 100 points among the options below according to which you think is more likely: give high points to the most likely and low points to the least likely. Over the next 12 months the value of your residence will: ... **ASPVALABIT1\_1 – ASPVALABIT1\_5**€

... Decrease by over 5%	_ _ _
... Decrease between 5 and 2%	_ _ _
... Fluctuate between -2% and +2%	_ _ _
... Increase between 2 and 5%	_ _ _
... Increase by over 5%	_ _ _
Total	1 0 0

(If Rotation 2)

**Interviewer! Read aloud the value of the principal residence evaluated according to the indicated percentages and the answer to D21)**

**D22b.** In your opinion, how will the value of your principal residence change? Assign a total of 100 points among the options below according to which you think is more likely: give high points to the most likely and low points to the least likely. Over the next 12 months the value of your residence will: ... **ASPVALABIT2\_1 – ASPVALABIT2\_5<sup>€</sup>**

... Decrease below ( <b>answer to D21 - 5% of D21</b> ) euros	_ _ _
... Decrease between ( <b>answer to D21 - 5% of D21</b> ) and ( <b>answer to D21 - 2% of D21</b> ) euros	_ _ _
... Fluctuate between ( <b>answer to D21 - 2% of D21</b> ) and ( <b>answer to D21 + 2% of D21</b> ) euros	_ _ _
... Increase between ( <b>answer to D21 + 2% of D21</b> ) and ( <b>answer to D21 + 5% of D21</b> ) euros	_ _ _
... Increase by over ( <b>answer to D21 + 5% of D21</b> ) euros	_ _ _
Total	1 0 0

**(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 31-12-2016?

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

**D24.** In the last calendar year did the household make advance payments on property (all types, including non-residential property) not yet owned on 31-12-2016?

-Yes .....1 **ANTIC**

-No.....2 → **Question D26**

**D25.** (If "Yes") How much did you pay in the last calendar year? € |\_|\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_|

Amount

paid in the last calendar year **ANTICIPI**

**D26.** Considering all properties owned by the household, did you (or members of the household) incur expenses for extraordinary maintenance in the last calendar year? 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 on the following?

	<b>D26 EXPENSES</b>	<b>D27 AMOUNT</b>
<b>(all household)</b>	<b>MANSTRA11</b>	<b>TMANSTRA11</b>
a) energy efficiency of <u>principal residence</u>	Yes ..... 1 → No ..... 2	€  _ . _ _ _ _ _ _ _ _ _ _ _ _ _ _
b) other extraordinary maintenance of <u>principal residence</u>	<b>MANSTRA12</b> Yes ..... 1 → No ..... 2	<b>TMANSTRA12</b> €  _ . _ _ _ _ _ _ _ _ _ _ _ _ _ _
<b>(owners of properties different than the principal residence)</b>	<b>MANSTRA21</b>	<b>TMANSTRA21</b>
c) energy efficiency of <u>other properties</u> (other dwellings and buildings)	Yes ..... 1 → No ..... 2	€  _ . _ _ _ _ _ _ _ _ _ _ _ _ _ _
d) other extraordinary maintenance of <u>other properties</u> (other dwellings and buildings)	<b>MANSTRA22</b> Yes ..... 1 → No ..... 2	<b>TMANSTRA22</b> €  _ . _ _ _ _ _ _ _ _ _ _ _ _ _ _

**D28.** In the 2016 tax returns, did/will your household claim deductions for energy efficiency improvements made in previous years? **ENERGIA**

- Yes ..... 1
- No ..... 2 → **Dom. D30**

**D29. (If "Yes")** How much do the deductions amount to? **TENERGIA**

- € |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|
- Don't know ..... 1 (**Interviewer! Do not read aloud!**) **TENERGIAN**

**D30.** In the 2016 tax returns, did/will your household claim deductions for building renovation expenses in previous years? **RISTRUT**

- Yes ..... 1
- No ..... 2 → **Dom. D32**

**D31. (If "Yes")** How much do the deductions amount to? **TRISTRUT**

- € |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|
- Don't know ..... 1 (**Interviewer! Do not read aloud!**) **TRISTRUTN**

**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)

**D32.** Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2016 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**

**D33.** Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2016 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 D34)**

**D34.** 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 2016 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 <sup>€</sup>			NDEBITC ... G <sup>€</sup>
	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</u> , etc.....	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</u> or for <u>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 D32, D22 and D34**

**If mortgages (“Yes” to Questions D32 or D33) or loans to purchase motor vehicles/furniture, household appliances/non-durable goods/other purchases, education (“Yes” to Question D34c,d,e,f,g) were taken out, ask Question D35, otherwise go to Question D37.**

**(SHOW CARD D35)**

**D35.** 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 D32, D33 or D34), ask Question D36; otherwise go to Question D37.**

**D36.** 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<sup>€</sup>**

- 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.**

**D37.** On 31-12-2016, did the household have credits or debts with relatives or friends not living with the household? **CREDIT<sup>€</sup>/DEBIT<sup>€</sup> (If “Yes”)** What was the amount? **TCREDIT<sup>€</sup>/TDEBIT<sup>€</sup>**

	YES	NO	AMOUNT
- credits.....	1	2	(If “Yes”)→ € □,□□□,□□□□
- debts.....	1	2	(If “Yes”)→ € □,□□□,□□□□

**D38.** In the last calendar year did the household contact a bank or financial company with a view to obtaining a loan or mortgage? **MUTUOR<sup>€</sup>**

- Yes.....1
- No .....2 → **Question D43**

**D39. (If “Yes”) What was the purpose of the loan you requested? FMUTRIF**

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

**D40. (If “Yes” to Question D38)** Was the request granted in full, granted in part or refused?

**MUTUOE<sup>€</sup>**

- granted in full .....1 → **Question D43**
- granted in part .....2
- refused .....3

**D41. (If “granted in part” or “refused”)** What reason was given for the refusal (or partial refusal)? **MUTUORIF**

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

**D42. (If “granted in part” or “refused” to Question D40)** Did your household later succeed in obtaining the amount needed, either from the same or from another financial intermediary? **REAPMUT**

- Yes.....1
  - No .....2
- } → **Question D48**

**D43. (If “No” to Question D38)** Did you apply for a loan or mortgage in 2014 or 2015? **MUTUOR3<sup>€</sup>**

- Yes.....1
- No .....2 → **Question D41**

**D44. (If “Yes” )** Was the request granted in full, granted in part or refused?

**MUTUOE3<sup>€</sup>**

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

**D45. (If “granted in part” or “refused” to D44)** Did your household later succeed in obtaining the amount needed, either from the same or from another financial intermediary? **REAPMUT3<sup>€</sup>**

- Yes.....1
  - No .....2
- } → **Dom. D48**

**D46.** In the last calendar year did you or a member of the household consider applying for a mortgage or a loan from a bank or financial company but later change your mind because you thought the request would be refused? **MUTUORIC<sup>€</sup>**

- Yes.....1 → **Question D43**
- No .....2

**D47. (If “No” to Questions D43 and D46)** And during the last three years? **MUTUORIC3<sup>€</sup>**

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

**(Se “Si” a Dom. A23)**

**D48.** You answered that your (and/or your spouse’s/partner’s) parents are living but did not reside in your household on 31/12/2016. Does at least one of them own outright or under a redemption agreement their principal residence or other dwelling (either in Italy or abroad)?

- Yes.....1
- No .....2 **CASAFUT → fine sezione**

**(If “Yes”)**

**D49.** How many? Total number of dwellings owned by parents not living in the household |\_|\_| **NCASAFUT**

**(SHOW CARD. D50)**

**(If Rotation 1)**

**D50a.** Can you give me even a rough estimate of the total value of these properties on 31/12/2016? Choose one of the ranges listed below.

- up to 50,000 euros ..... 1
- from 50,000 to 150,000 euros ..... 2
- from 150,000 to 300,000 euros ..... 3
- from 300,000 to 500,000 euros..... 4
- over 500,000 euros ..... 5 **CLA\_ERED**

**(SHOW CARD. D50)**

**(If Rotation 2)**

**D50b.** Can you give me even a rough estimate of the total value of these properties on 31/12/2016? Choose one of the ranges listed below.

- up to 50,000 euros ..... 1
- from 50,000 to 150,000 euros ..... 2
- from 150,000 to 300,000 euros ..... 3
- from 300,000 to 500,000 euros..... 4
- over 500,000 euros ..... 5
- Don't know/No answer (*Int.re! Non leggere!*) ..... 6 **CLA\_ERED2**

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

Which household member responded to this section (*give member number*) **INTPERSEZD<sup>€</sup>** |\_|\_|

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

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

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

Remarks:

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**→ Go to Section E**

## E. HOUSEHOLD EXPENDITURE

**(SHOW CARD E01)**

**E01.** In the last calendar year did you (or members of the household) buy any of the following items?

*(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 <sup>€</sup> , 22 <sup>€</sup> , 3		Value of items purchased in 2016 (paid or not paid) ACQUISA,B1 <sup>€</sup> ,B2 <sup>€</sup> , C
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	<i>(If "Yes")</i> →	€  _ _ , _ _ _ , _ _ _
- <b>cars</b> .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>other means of transport</b> (motorcycles, caravans, motor boats, boats, bicycles) .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>furniture, furnishings, household appliances, sundry equipment</b> (furniture, furnishings, rugs and carpets, lamps, small household appliances, washing machine, dishwasher, vacuum cleaner, floor polisher, TV, PC, fridge, cooker, heater, air conditioner, radio, video-recorder, CD player, HI-FI equipment, mobile phone, fax machine, camera, camcorder, etc.) .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _

**E03.** In the last calendar year did you (or a member of the household) sell any of the following? *(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 <sup>€</sup> , 22 <sup>€</sup>		Value of items sold in 2016 VENDA,B1 <sup>€</sup> ,B2 <sup>€</sup>
- <b>valuables</b> (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2	<i>(If "Yes")</i> →	€  _ _ , _ _ _ , _ _ _
- <b>cars</b> .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _
- <b>other means of transport</b> (motorcycles, caravans, motor boats, boats, bicycles) .....	1	2	<i>(If "Yes")</i> →	€  _ _ _ , _ _ _

**(SHOW CARD E05)**

**E05.** Can you give an estimate, even a rough one, of the value of all the goods owned by the household at the end of 2016 in the following categories: valuables, means of transport, furniture/furnishings/household appliances?

**(Interviewer, prompt if necessary)** Think of what you would have received if you had sold them on 31-12-2016.

**Estimated total value on 31-12-2016**

- **valuables**  
(jewellery, ancient or gold coins, works of art, antiques, **JWOVAT**<sup>€</sup>  
including furniture)..... € |\_|\_|,|\_|\_|,|\_|\_|
- **cars **JWDURAT1A****<sup>€</sup> ..... € |\_|\_|,|\_|\_|
- **other means of transport **JWDURAT1B****<sup>€</sup>  
(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...** € |\_|\_|,|\_|\_|

**(If the answer is 'at least one car'; otherwise go to Question E06) ANNIAUTO**

**E05b.** How long has your household owned the car (if more than one car, refer to the car used most often) |\_|\_|

**E05c.** How many km does the car have on the clock (the car used most often)? |\_|\_|\_|.|\_|\_|\_| **KMAUTO**

**E05d.** How likely is it (from 0 to 100) that your household will buy a new car to replace the present one (the car used most often): **(Interviewer! Read the items and wait for the answer)**

... before the end of 2017	_ _ _	<b>AUTO17</b>
... in 2018	_ _ _	<b>AUTO18</b>
... in 2019	_ _ _	<b>AUTO19</b>

**E06.** Did you or your household have any *leasing* contracts in being in the last calendar year? **LEASING**<sup>€</sup>

- 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 the last calendar year? **RLEASING**<sup>€</sup>

- € |\_|\_|.|\_|\_|

**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 in 2016
	CONTRA	CONTRA	ACONTRA
	€ <sup>B</sup> ,€ <sup>C</sup> ,D <sup>€</sup>	€ <sup>B</sup> ,€ <sup>C</sup> ,D <sup>€</sup>	€ <sup>B</sup> ,€ <sup>C</sup> ,D <sup>€</sup>
- alimony/maintenance <sup>€</sup> .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _
- REGULAR financial payments to relatives or friends outside the household (e.g. rental, monthly allowance, etc.) <sup>€</sup> .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _
- OCCASIONAL payments to relatives or friends outside the household (e.g. on marriage, graduation, special occasions) .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _
- donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) <sup>€</sup> .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _

**RANDOMIZATION ON HALF OF THE SAMPLE – If Rotation 1 ask questions from E09a to E14a**

**(SHOW CARD E09a)**

**E09a.** 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 the last calendar year in cash, by debit 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 the last calendar year **CONS**<sup>€</sup>

**E10a.** 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 the last calendar year **JCONSALC**<sup>€</sup>

**E11a.** 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 the last calendar year **JCONSALF**<sup>€</sup>

**(SHOW CARD E12a)**

**E12a.** How much did your household spend in the last calendar year for expenses relating to your main dwelling?

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

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.

**E13a.** In the last calendar year, did you or a member of the household spend for holidays both in Italy and abroad (accommodation or organized trips, full or half board, overnight stay and related transport costs)? **VIAGGI**<sup>€</sup>

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

**E14a. (If "Yes")** What was the annual expenditure? € |\_|\_|\_|\_|.|\_|\_|\_|\_| **VIAGGIT**<sup>€</sup>

**(Take note! Check against the income declared by the respondent!)**

**RANDOMIZATION ON HALF OF THE SAMPLE – If Rotation 2 ask question from E09b to E14b**

**E09b.** 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 the last calendar year **JCONSALC2**<sup>€</sup>

**E10b.** 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 the last calendar year **JCONSALF2**<sup>€</sup>

**(SHOW CARD. E11b)**

**E11b.** How much did your household spend in the last calendar year for expenses relating to your main dwelling??

€ |\_|\_|\_|\_|. |\_|\_|\_|\_| **BOLLETTE2**€

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.

**E12b.** In the last calendar year, did you or a member of the household spend for holidays both in Italy and abroad (accommodation or organized trips, full or half board, overnight stay and related transport costs)? **VIAGGI2**€

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

**E13b.** (If "Yes") What was the annual expenditure € |\_|\_|\_|\_|. |\_|\_|\_|\_| **VIAGGIT2**€

**(MOSTRARE CART. E14b)**

**E14b.** You said that your household spends approximately ... (**sum of answers to: E09b + E10b + E11b/12 + E13b/12**) on food, expenses for dwelling, travel and holidays. How much did the household spend on average per month in the last calendar year in cash, by debit card, cheque or Bancomat card, on **all other items**?

**Think** of all other expenses such as clothing and footwear, education, leisure time, culture, games, medical expenses and tobacco. Exclude instead the consumption of which we have just spoken (purchase of valuables objects, cars, ...; alimony and cash contributions, donations, bills and food consumption, travel and holidays);

**average monthly spending on all other items** € |\_|\_|\_|\_|. |\_|\_|\_|\_| per month in the last calendar year **CONS2**€

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

**ALL HOUSEHOLD**

**(SHOW CARD E15)**

**E15.** You said that the average expenditure of your household per month in the last calendar year for all consumption was approximately equal (**if Rotation 1 answer to Question E09a otherwise sum of answers to E09b + E10b + E11b/12 + E13b/12 + E14b**). Would you say that in the last calendar year this was unusually high, unusually low or normal compared with your spending in a "normal" year? **VARCONS**€

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

**E16.** Imagine you unexpectedly receive a refund equal to the household's monthly income. How much of the sum would you save and how much would you spend? Indicate the percentage saved and the percentage spent.

**RISCONS1- RISCONS2**€

_ _  %	+	Would be saved
_ _  %	=	Would be spent
1 0 0 %		Sum received

**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

**E19.** In the last calendar year, 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

**E20.** How much did you or a member of the household pay in waste disposal tax (TARI) in 2016 for the principal residence? **TARI**

€ |\_|\_|\_|.|\_|\_|\_| in 2016

*(Interviewer, read aloud)*

We'd like to ask your opinion about future inflation. Please assign 100 points among the various answers according to how likely you think that situation is; give more points to the most likely and fewer points to the least likely.

**(SHOW CARD. E21)**

**E21.** On average, in 2016 the rate of inflation measured in terms of the 12-month change in **consumer prices** was -0.1 % in Italy. What do you think the rate of consumer price inflation will be in the next 12 months? Please assign 100 points among the following answers: **ASPINF1 – ASPINF5**

... More than 2%	_ _ _
... Between 1 and 2%	_ _ _
... Between 0 and 1%	_ _ _
... Between -1% and 0	_ _ _
... Less than -1%	_ _ _
Total	1 0 0

**(SHOW CARD E22)**

**E22.** 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<sup>€</sup>**

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

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

Which household member responded to this section (*give member number*) **INTPERSEZE<sup>€</sup>** |\_|\_|

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

**DOCSEZE<sup>€</sup>**

- 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.** Did you or a member of the household pay into a personal retirement plan or supplementary pension fund in the last calendar year? Bear in mind that personal pensions (pension funds or retirement plans) pay the holder an income only when he/she becomes eligible for a state pension. Please also consider the transfer of your severance pay entitlement to a pension plan. **ASS2<sup>€</sup>**

*(N.B. Check consistency with answer to Question B19 and Question 10 in Annex B1)*

- Yes ..... 1
- No ..... 2      → **Question F20**

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

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

<i>(Ask Questions F03 to F19 for each of the household's pension plans in the last calendar year)</i>	1 <sup>st</sup> pension	2 <sup>nd</sup> pension	3 <sup>rd</sup> pension	4 <sup>th</sup> pension	5 <sup>th</sup> pension
<b>F03.</b> Member (holder of pension plan) <i>(N.B. Enter member number)→</i>	<b>ASS2C1 ...5<sup>€</sup></b>   _	_	_	_	_
<b>F04.</b> To which form of voluntary pension plan did you pay on 31/12/2016? - Occupational pension plan - Open pension plan ..... - Personal pension plan .....	<b>ASS2GN1 ...5<sup>€</sup></b>  1 2 3	1 2 3	1 2 3	1 2 3	1 2 3
<b>F05.</b> <i>(Interviewer, if "Occupational pension plan", show card F05. If "other pension plan" write the full name of the pension fund)</i> Could you please indicate the name of your occupational pension fund? ..... - Other (please specify) .....  - Don't know/Don't remember .....	<b>ASS2F1 ...5<sup>€</sup></b>   _ _   <b>ASS2F_11 ...15<sup>€</sup></b> 1	_ _   — 1	_ _   1	_ _   1	_ _   1
<b>F06.</b> <i>(If "Open Pension Plan" to Question F04)</i> How did you join the plan? - Collectively ..... - Individually ..... - Don't know ..... - No answer .....	<b>ADESIONE1...5</b>  1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
<b>F07.</b> In what year were the first payments made into the plan? .....	<b>ASS2A1 ... 5</b>   _ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>F08.</b> In the last calendar year, how much did the household pay into this pension plan excluding the annual severance pay (TFR)? .....  Don't know/No answer	<b>ASS2S1 ... 5<sup>€</sup></b>   _ _ _ _  <b>ASS2S_11 ... 15</b> 1	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _

<b>F09. (If the answer is 'don't know/No answer)</b> Do you remember roughly what proportion of your salary you contribute to the pension plan?.....	<b>ASS2Q1 ... 5<sup>€</sup></b>   _ _ , _ _	_ _ , _ _	_ _ , _ _	_ _ , _ _	_ _ , _ _
<b>F10.</b> The severance pay (TFR) is paid in this pension plan? - Yes ..... - No → <b>Dom. F13</b> .....	<b>ASS2T1 ... 5<sup>€</sup></b>  1 2	1 2	1 2	1 2	1 2
<b>F11. (If the answer is 'yes' and Question F07 is before 2007)</b> Do you pay all of your severance pay (TFR) into this pension plan? - Yes ..... - No.....	<b>ASS2TD1 ... 5<sup>€</sup></b>  1 2	1 2	1 2	1 2	1 2
<b>F12. (If "No")</b> What proportion of your severance pay (TFR) did you choose to contribute ?.	<b>ASS2TS1 ... 5<sup>€</sup></b>   _ _ , _ _	_ _ , _ _	_ _ , _ _	_ _ , _ _	_ _ , _ _
<b>F13.</b> Does your employer contribute to the pension plan? - Yes ..... - No .....	<b>ASS2CN1...5</b>  1 2	1 2	1 2	1 2	1 2
<b>F14. (If "Yes " to Question F13)</b> How much was your employer's contribution in 2016? .....	<b>CONTRAZ1...5</b> €  _ _ . _ _ _  <b>CONTRAZ11-15</b> 1	€  _ _ . _ _ _  1	€  _ _ . _ _ _  1	€  _ _ . _ _ _  1	€  _ _ . _ _ _  1
<b>F15. If the answer is 'don't know/don't remember'</b> ) Do you remember roughly how much your employer contributes to the pension plan in proportion to your salary? .....	<b>CONTRAZQ1 ...5</b>   _ _ , _ _ %	_ _ , _ _ %	_ _ , _ _ %	_ _ , _ _ %	_ _ , _ _ %
<b>F16.</b> How is the pension fund invested? ( <b>Read aloud</b> ) - Capital guaranteed fund ..... - Bond fund ..... - Mixed fund ..... - Equity fund ..... - Don't know..... - No answer.....	<b>COMPA1U1..5</b>  1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6
<b>F17.</b> During the year did you take an advance on the fund? - Yes ..... - No .....	<b>ASS2RIS1 ... 5</b>  1 2	1 2	1 2	1 2	1 2
<b>F18. (If "Yes" to Question F12)</b> If so, how much?	<b>ASS2RIST1 ... 5 €</b>  _ _ . _ _ _	€  _ _ . _ _ _	€  _ _ . _ _ _	€  _ _ . _ _ _	€  _ _ . _ _ _
<b>F19.</b> How much was the pension plan worth on 31-12-2016? In answering, consider the number of years you have been paying in and the annual amounts paid, the severance pay (TFR) and the employer's contribution.....	<b>ASS2K1 ... 5<sup>€</sup></b>  €  _ _ _ . _ _ _	€  _ _ _ . _ _ _	€  _ _ _ . _ _ _	€  _ _ _ . _ _ _  	€  _ _ _ . _ _ _  

## LIFE INSURANCE

**F20.** Did you or a member of the household have a life insurance policy in the last calendar year? 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 F233 ASS1€**

**F21.** How many life insurance policies did the household have in the last calendar year?

No. of life insurance policies |\_\_| **NASS1€**

	1 <sup>st</sup> policy	2 <sup>nd</sup> policy	3 <sup>rd</sup> policy	4 <sup>th</sup> policy	5 <sup>th</sup> policy
<b>(Ask Questions F22 to F232 for each life insurance policy of the household in the last calendar year)</b>	<b>ASS1C1 ...5€</b>				
<b>F22.</b> Member insured ( <b>policy-holder</b> ) (Member number - Section A – Composition of the household)→	_	_	_	_	_
<b>F23.</b> In which year did the policy start? .....	<b>ASS1A1 ... 5</b>  _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
<b>F24.</b> Does the policy require payment of an initial premium? - Yes..... - No	<b>ASS1I1 ... 5</b>  1 2	1 2	1 2	1 2	1 2
<b>F25. (IF "Yes)</b> How much was the initial premium? ..	<b>ASS1SI1 ... 5€</b>  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _
<b>F26.</b> Does the policy entail payment of subsequent premiums (e.g. a yearly premium)? - Yes..... - No	<b>ASS1P1 ... 5</b>  1 2	1 2	1 2	1 2	1 2
<b>F27.</b> How much did the household pay into each policy in the last calendar year (excluding the initial premium)? .....	<b>ASS1S1 ... 5€</b> €  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _	€  _ _ .  _ _ _
<b>F28.</b> Does the policy envisage a payout on death (straight life insurance)? - Yes..... - No .....	<b>ASS1M1 ... 5</b>  1 2	1 2	1 2	1 2	1 2
<b>F29.</b> Does the policy envisage the payment of a lump sum or an income when the policy-holder reaches a certain age ( <b>savings component</b> )? - Yes.....→ <b>Ques.F30</b> - No .....→ <b>Ques.F32</b>	<b>ASS1V1 ... 5</b>  1 2	1 2	1 2	1 2	1 2

<b>F30. (If "Yes" to Ques. F22)</b> How much was the policy worth on 31-12-2016? Consider the number of years you have been paying and the amount of the annual premium payments.	<b>ASS1K1 ... 5</b>  €  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _
	<b>ASS1K_11 ... 15</b> - Don't know ..... 1 - No answer ..... 2	1 2	1 2	1 2	1 2
<b>F31. What will the policy pay out?:</b> - a guaranteed minimum amount ..... - an amount indexed (index-linked, unit-linked policy) or linked to profits from risky investments ..... - Don't know/don't remember	<b>ASS1R1 ... 5</b>  1	1	1	1	1
	2	2	2	2	2
	3	3	3	3	3
<b>F32. How did you purchase the policy?</b> - On the Internet ..... - By telephone ..... - By traditional means (agency, broker,..) ..... - Other .....	<b>ASS1H1 ... 5</b>  1	1	1	1	1
	2	2	2	2	2
	3	3	3	3	3
	4	4	4	4	4
	4	4	4	4	4

### HEALTH INSURANCE (ACCIDENT AND ILLNESS)

**F33.** Did you or a member of the household pay premiums for private health and accident insurance policies in the last calendar year? **ASS4**

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

**F34.** How many policies did the household have in the last calendar year? |\_|\_| **NASS4**

*(Interviewer, use one column for each policy)*

	1 <sup>st</sup> policy	2 <sup>nd</sup> policy	3 <sup>rd</sup> policy	4 <sup>th</sup> policy	5 <sup>th</sup> policy
<b>F35.</b> How much did the household pay in premiums for the policy in the last calendar year? .....	<b>ASS4S1 ... 5</b> €  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _	€  _ _ . _ _ _ _ _
<b>F36.</b> How did you purchase the policy? - On the Internet ..... - By telephone ..... - By traditional means (agency, broker,..) ..... - Other .....	<b>ASS4H1... 5</b>  1	1	1	1	1
	2	2	2	2	2
	3	3	3	3	3
	4	4	4	4	4
	4	4	4	4	4

**HOUSEHOLD INSURANCE (EXCLUDING COMPULSORY MOTOR VEHICLE INSURANCE)**

**F37.** Did you or a member of the household pay premiums on insurance for fire, theft, hail, liability, etc. (do not include compulsory motor vehicle insurance) in the last calendar year? **ASS3**  
 - Yes..... 1  
 - No ..... 2 → **END OF SECTION**

<b>NASS31..NASS33</b>	Motor vehicles	Land and houses	People
<b>F38.</b> How many policies (excluding compulsory motor vehicle insurance) did you have for.....	_	_	_

**F39.** How much did the household spend overall on insurance policies in the last calendar year (excluding compulsory motor vehicle insurance)? € |\_|\_|,|\_|\_| **ASS3S**

<b>F40.</b> How did you purchase the policy?	<b>ASS3H1... 5</b>		
- On the Internet .....	1	1	1
- By telephone.....	2	2	2
- By traditional means (agency, broker,...).....	3	3	3
- Other .....	4	4	4

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

Which household member responded to this section (*give member number*) **INTPERSEZF<sup>€</sup>** |\_|\_|

In answering the questions in Section F did the respondent consult documents (insurance or other)? **DOCSEZF<sup>€</sup>**

- 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 respondent's level of understanding of the questions? **COMPRENS**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G3. How do you rate the respondent's ability to speak Italian? **ITA**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G4. How do you rate the reliability of the information on forms of saving and financial investment provided by the respondent? **VEROAF**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G5. How do you rate the reliability of the information on the household's dwelling and other properties provided by the respondent? **VEROAB**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G6. How do you rate the reliability of the information on income provided by the respondent? **VERORED**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G7. How do you rate the general atmosphere in which the interview took place? **KLIMA**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G8. How easy do you think it was for the respondent to answer the questions? **FACIL**<sup>€</sup> |\_\_|\_\_|/|\_1\_|\_0\_|

G09. How do you rate the respondent's interest in the survey? **INTS** |\_\_|\_\_|/|\_1\_|\_0\_|

*(Interviewer, fill in all parts)*



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

Date: \_\_\_\_\_ Signed: \_\_\_\_\_

# OCCUPATIONS

B0

QUESTIONNAIRE NO. |\_|\_|\_|\_|\_|\_|\_|\_|NQUEST

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





4. Did you have any opportunity to do specifically paid overtime in the last calendar year?

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

5. How many hours of paid overtime did you work on average per week in the last calendar year?

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

6. Does your employment contract include productivity bonuses linked to your or the company's performance?

- Yes ..... 1 **B1BONUS**
- No.....2

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

7. Can you calculate your total earnings in the last calendar year 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 the last calendar year   € |\_|,|\_|\_|\_|,|\_|\_|\_| **YLM**€

8. Did you receive any fringe benefits in the last calendar year 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 the last calendar year? What value can you put on them in money terms?   € |\_|\_|\_|,|\_|\_|\_| **YLM**€

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

10. Did your employer in the last calendar year contribute to ... **CONTAZ\_1...3**

	SI	NO
- ... supplementary pension fund.....	1	2
- ... health insurance policy .....	1	2
- ... life insurance policy.....	1	2

\_\_\_\_\_

\_\_\_\_\_

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. |\_|\_|\_|\_|\_|\_|\_|\_|\_| **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.*

<b>MEMBER NUMBER → NORD</b>	R.P. 1	2	3	4	5	6
<b>Name →</b>						
<b>REFERENCE NUMBER OF THE PERSON ASWERING → INTPER<sup>€</sup></b>	R.P. 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 the last calendar year, fill in a separate Annex B2 for each)*

- The work is your:
  - main activity .....1
  - secondary activity ....2

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

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

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

**ALL HOUSEHOLD MEMBERS**

- How many hours did you work on average per week in the last calendar year?
  - no. of hours |\_|\_|\_| **ORETOT<sup>€</sup>**

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

- What were your gross earnings from work in the last calendar year?  
 € |\_|\_|,|\_|\_|\_|,|\_|\_|\_| **FATLOR**

(CONT.)

**(SHOW CARD 10 – Annex B2)**

10. What were your earnings in the last calendar year, net of all expenses, taxes and contributions paid?  
**Interviewer, if the respondent has difficulty answering, calculate earnings as follows:**

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

less

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

equals

<b>Net employment income in the last calendar year. Interviewer: for loss, place a minus sign (-) before the amount</b>
€       ,           ,           <b>YM</b> €

**(MOSTRARE CART. 11 – Annex B2) ENTEPREV**

11. In the last calendar year to which social security agency did you pay your compulsory social security and health insurance contributions? | | |

**(N.B. If “atypical worker”, cod. 4 Question 3, go to Question 13)**

12. 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 31-12-2016?

	Yes	No	No. DEBTs
	<b>DEBATT1</b>		<b>NDEBATT1...2</b> €
	...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.**

13. Did you have any outstanding trade debts or credits on 31-12-2016?  
 (If “yes”) What was the amount of the residual debt/credit on 31-12-2016?

	Yes	No	ON 31-12-2016
	<b>DEBCOM</b>	<b>CREDCOM</b>	<b>TDEBCOM</b> € <b>TCREDCOM</b>
- Trade debts (suppliers)? .....	1	2	(If “Yes”) → €       .           .
- Trade credits (customers)? .....	1	2	(If “Yes”) → €       .           .

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

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

14. 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 2016 (TFR fund)? **TFR**  
 € | | | , | | | | | , | | | | |

15. 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

16. 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**

**FAMILY BUSINESS**  
**(only 1 annex for all household members)**  
 QUESTIONNAIRE No. |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **NQUEST** **B3**

<b>Enter the reference number of the person answering</b> <b>INTPER</b> €	<b>R.P. 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
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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 → <b>IND1... 6</b> €				
Name (write in full) →				
1. The work is your: <b>ATTIVP1 ... 6</b> € - main activity..... - secondary activity.....	1	1	1	1
	2	2	2	2
2. Number of months worked in the last calendar year (including normal holiday periods): <b>MESILAV1 ... 6</b>	_ _ _	_ _ _	_ _ _	_ _ _
3. How many hours did you work <u>on average per week</u> in the last calendar year? <b>ORETOT1 ... 6</b> €	_ _ _	_ _ _	_ _ _	_ _ _

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  
 - SAPA.....3  
 - SAS .....4  
 - SNC.....5  
 - Cooperative.....6  
 - Sole proprietorship.....7  
 - Informal or de facto partnership.....8

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 the last calendar year?  
 € |\_|\_|\_|,|\_|\_|\_|,|\_|\_|\_|\_| **FATLOR**

(CONT.)

**(SHOW CARD 09 – Annex B3)**

9. What were your earnings in the last calendar year, net of all expenses, taxes and contributions paid?

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

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

less

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

equals

<b>Net earnings from your work in the last calendar year. Interviewer, for a loss place a minus sign (-) before the amount</b>
€     .     .     .     YM <sup>€</sup>

<b>10. (SHOW CARD. 10 – Annex B3)</b>				
In the last calendar year to which social security agency did you pay your compulsory social security and health insurance contributions? <b>ENTEPREV1 ... 6</b>				

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 31-12-2016?

	Yes	No	No. DEBTs
	DEBATT1		NDEBATT1...2 <sup>€</sup>
	...2 <sup>€</sup>		
- 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.**

12. Did you have any outstanding trade debts or credits on 31-12-2016?  
(If "yes") What was the amount of the residual debt/credit on 31-12-2016?

	Yes	No	ON 31-12-2016
	DEBCOM	CREDCOM	TDEBCOM <sup>€</sup> TCREDCOM
- Trade DEBTs (suppliers)?.....	1	2	(If "Yes") → €     .     .
- Trade CREDITS (customers)?.....	1	2	(If "Yes") → €     .     .

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

13. When a payroll employee ceases employment, the firm has to give severance pay. How much did your total liability to all employees for severance pay amount to at the end of 2016 (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<sup>€</sup>**

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

**END OF ANNEX**



7. How much did you receive, net of tax, in the last calendar year as fixed compensation for your work in the firm?

(did not receive any fixed compensation in the last calendar year = 0) €|\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_|  
**COMPFISS**€

8. How much did you personally receive in distributed profits, net of tax, in the last calendar year?

(no profits were distributed in the last calendar year = 0) €|\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_| **DIVIDUT**€

**(SHOW CARD 09 – Annex B4) ENTEPREV**

9. In the last calendar year to which social security agency did you pay your compulsory social security and health insurance contributions? |\_|\_|

10. What percentage of the business do you own? |\_|\_|\_|\_| % **QUOPRO**€

11. What was the market value of the firm (your share only) on 31-12-2016?

€ |\_|\_|\_|,|\_|\_|\_|\_|,|\_|\_|\_|\_| **PARTECIP**€

Remarks:

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**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.*

<b>MEMBER NUMBER → NORD</b>	R.P. 1	2	3	4	5	6
<b>Name →</b>						
<b>REFERENCE NUMBER OF THE PERSON ASWERING →INTPER<sup>€</sup></b>	R.P. 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
<b>(SHOW CARD 1-2 – Annex B5)</b>				
1. You received a pension in the last calendar year.	<b>ENTEPEN</b>			
Which body paid your pension?	1	1	1	1
- INPS .....				
- 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 ( <i>please specify</i> ): .....				
2. What type of pension did you receive?	<b>TIOPEN<sup>€</sup></b>			
- retirement pension .....	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 ( <i>please specify</i> ) .....				
3. In what year did you start receiving the pension?.....	<b>DECOR</b>  _ _ _ _	_ _ _ _	_ _ _ _	_ _ _ _
4. How much did you receive in pension benefits net of tax <u>per month</u> in the last calendar year?	<b>TPENS<sup>€</sup></b> €  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _
5. For how many months? <b>MESIPEN<sup>€</sup></b> .....	Months  _ _ _	Months  _ _ _	Months  _ _ _	Months  _ _ _
6. Did you receive any pension arrears in addition to ordinary payments in the last calendar year?	<b>ARRET<sup>€</sup></b>			
- Yes .....	1	1	1	1
- No .....	2	2	2	2
7. (If "Yes") How much did these arrears amount to? <b>TARRET<sup>€</sup></b> .....	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _	€  _ _ _ , _ _ _
<i>(If the respondent received a RETIREMENT PENSION):</i>				
8. Thinking back to when you began to receive your pension, what percentage of your <u>last wage</u> (for self-employed, average monthly earnings) did your <u>first</u> monthly pension payment represent?	<b>QUOTAPE</b>  _ _ _  %	_ _ _  %	_ _ _  %	_ _ _  %



*(If 'foreign provider' to Question 1, Interviewer!  
Show card A03b and enter country code)*

9. From which country do you receive this pension? .....

**PENEST\***

|\_|\_|\_|

|\_|\_|\_|

|\_|\_|\_|

|\_|\_|\_|

Remarks:

END OF ANNEX

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

**B6**

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.*

<b>MEMBER NUMBER → NORD</b>	R.P. 1	2	3	4	5	6
<b>Name (write in full) →</b>						
<b>REFERENCE NUMBER OF THE PERSON ASWERING → INTPER<sup>€</sup></b>	R.P. 1	2	3	4	5	6

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

**(SHOW CARD 1 – Annex B6)**

1. Did you personally receive other income in the last calendar year. Of what type?

*(Read aloud) (Interviewer, check the answers to Question B24a-b-c)*

2. What was the amount of this income in the last calendar year?

**“Yes” to Question B24a:**

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

**“Yes” to Question B24b:**

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

**“Yes” to Question B24c:**

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

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

**END OF ANNEX**

**PROPERTY OWNED AT THE END OF 2016**

**D1**

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

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

THE NEXT QUESTIONS CONCERN ANY PROPERTY OWNED ON 31-12-2016

**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 <b>NORDIMM</b>		
	1	2	3
1. Type of property <b>TIPOIMM</b> <sup>€</sup>			
- 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? <b>QUOPRO</b> <sup>€</sup> .....	_ _ _ %	_ _ _ %	_ _ _ %
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) <b>PRO1 ... 9</b> .....	_ _ _   _ _ _	_ _ _   _ _ _	_ _ _   _ _ _
<b>Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS</b>			
4. In what year did you acquire the property ? <b>ANPOSS</b>	_ _ _ _	_ _ _ _	_ _ _ _
5. surface area in square metres <b>SUPAB</b> .....	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
6. year of construction <b>ANCOSTR</b> .....	_ _ _	_ _ _	_ _ _
<b>Questions 7a and 7b LAND ONLY</b>			
7a. surface area in hectares (land only) <b>SUPTE</b> .....	_ _ _ _  hectares	_ _ _ _  hectares	_ _ _ _  hectares
7b. surface area in square metres (if less than 1 hectare) <b>SUPTM</b> .	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
<b>ALL HOUSEHOLD MEMBERS (SHOW CARD 8 Annex D1)</b>			
8. What was the main use of the property in the last calendar year?			
- 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.)



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> ).....	<b>DEBM11</b> € 1 2 3	<b>DEBM12</b> € 1 2 3	<b>DEBM13</b> € 1 2 3
2. Did the loan serve to refinance one or more previous loans? - Yes ..... - No ..... - Don't know ( <i>Interviewer! Do not read aloud!</i> ).....	<b>DEBRF11</b> € 1 2 3	<b>DEBRF12</b> € 1 2 3	<b>DEBRF13</b> € 1 2 3
<b>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.</b>			
3. In what year was the mortgage obtained?	<b>ANMUTUO11</b> € 	<b>ANMUTUO12</b> € 	<b>ANMUTUO13</b> € 
4. What was the original total duration of the mortgage (in years)? .....	<b>MUTUODU11</b> €         years	<b>MUTUODU12</b> €         years	<b>MUTUODU13</b> €         years
5. What was the initial amount of the mortgage?	<b>MUTUOIN11</b> € €   .         .	<b>MUTUOIN12</b> € €   .         .	<b>MUTUOIN13</b> € €   .         .
6. How much was the mortgage loan as a percentage of the purchase price of the property? .....	<b>LTV11</b>         %	<b>LTV12</b>         %	<b>LTV13</b>         %
7. What was the amount outstanding of debt on 31-12-2016 (How much would you have had to repay to extinguish the mortgage)? .....	<b>TDEBITA11</b> € €   .         .	<b>TDEBITA12</b> € €   .         .	<b>TDEBITA13</b> € €   .         .
<b>(SHOW CARD 8 – Annex D2RES)</b>			
8. Is the interest rate fixed, floating or mixed? - Fixed ..... - Floating..... - Mixed.....	<b>TIPOTAX11</b> € 1 2 3	<b>TIPOTAX12</b> € 1 2 3	<b>TIPOTAX13</b> € 1 2 3
9. ( <i>If "Floating"</i> ) Is the mortgage repayment constant in time? - Yes ..... - No.....	<b>RATACON11</b> 1 2	<b>RATACON12</b> 1 2	<b>RATACON13</b> 1 2
10. What is the interest rate? (refer to 2016) - fixed rate ..... - floating rate (annual average) .....	<b>TAXFIS11</b> € <b>TAXVAR11</b> €         ,         %         ,         %	<b>TAXFIS12</b> € <b>TAXVAR12</b> €         ,         %         ,         %	<b>TAXFIS13</b> € <b>TAXVAR13</b> €         ,         %         ,         %
11. What was the cost of mortgage repayments in 2016, both principal and interest?.....	<b>TMUTUOAB11</b> € €         .	<b>TMUTUOAB12</b> € €         .	<b>TMUTUOAB13</b> € €         .
12. What properties were pledged as collateral to guarantee the loan? - Principal residence ..... - Other properties ..... - No collateral .....	<b>DEBGAR11_1..3</b> € 1 2 3	<b>DEBGAR12_1..3</b> € 1 2 3	<b>DEBGAR13_1..3</b> € 1 2 3

	First mortgage/loan	Second mortgage/loan	Third mortgage/loan
13. (if <b>"No collateral"</b> ) 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 (2015-2016), did your household ask for any kind of suspension of mortgage repayments?			
- Yes .....	SOSPENS11 1	SOSPENS12 1	SOSPENS13 1
- No → <b>Question 18</b> .....	2	2	2
15. (If <b>"Yes"</b> , 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 <b>"Yes"</b> 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 → <b>Question 18</b> .....	2	2	2
17. (if <b>"Yes"</b> ) 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 (2015-2016), did your household make any change to the conditions of your mortgage loan?			
-Yes .....	RIFINANZ11 1	RIFINANZ12 1	RIFINANZ13 1
- No → <b>Question 20</b> .....	2	2	2
<b>SHOW CARD 19 – Annex D2RES</b>			
19. (if <b>"Yes"</b> ) What kind of change did you make to your mortgage loan?			
- Renegotiation .....	STEMMUT11 1	STEMMUT12 1	STEMMUT13 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
<b>1a.</b> Which property did you take this mortgage/loan for? ( <i>Interviewer! Remember the properties listed in annex D1</i> ).....	<b>QUALEIMM1</b>  _ _	<b>QUALEIMM2</b>  _ _	<b>QUALEIMM3</b>  _ _
<b>1b.</b> 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> ) .....	<b>DEBM21</b> € 1 2 3	<b>DEBM22</b> € 1 2 3	<b>DEBM23</b> € 1 2 3
<b>2.</b> Did the loan serve to refinance one or more previous loans? - Yes ..... - No ..... - Don't know ( <i>Interviewer! Do not read aloud!</i> ) .....	<b>DEBRF21</b> € 1 2 3	<b>DEBRF22</b> € 1 2 3	<b>DEBRF23</b> € 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.**

<b>3.</b> In what year was the mortgage obtained?	<b>ANMUTUO21</b> €  _ _ _	<b>ANMUTUO22</b> €  _ _ _	<b>ANMUTUO23</b> €  _ _ _
<b>4.</b> What was the original total duration of the mortgage (in years)? .....	<b>MUTUODU21</b> €  _ _  years	<b>MUTUODU22</b> €  _ _  years	<b>MUTUODU23</b> €  _ _  years
<b>5.</b> What was the initial amount of the mortgage?	<b>MUTUOIN21</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _	<b>MUTUOIN22</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _	<b>MUTUOIN23</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _
<b>6.</b> How much was the mortgage loan as a percentage of the purchase price of the property? .....	<b>LTV21</b>  _ _  %	<b>LTV22</b>  _ _  %	<b>LTV23</b>  _ _  %
<b>7.</b> What was the amount outstanding of debt on 31-12-2016 (How much would you have had to repay to extinguish the mortgage)? .....	<b>TDEBITA21</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _	<b>TDEBITA22</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _	<b>TDEBITA23</b> € € _ .  _ _ .  _ _ .  _ _ .  _ _
<b>(SHOW CARD 8 – Annex D2AIMM)</b>			
<b>8.</b> Is the interest rate fixed, floating or mixed? - Fixed ..... - Floating ..... - Mixed.....	<b>TIPOTAX21</b> € 1 2 3	<b>TIPOTAX22</b> € 1 2 3	<b>TIPOTAX23</b> € 1 2 3
<b>9. (If "Floating")</b> Is the mortgage repayment constant in time? - Yes ..... - No .....	<b>RATACON21</b> 1 2	<b>RATACON22</b> 1 2	<b>RATACON23</b> 1 2
<b>10.</b> What is the interest rate? (refer to 2016) - fixed rate..... - floating rate (annual average).....	<b>TAXFIS21</b> € <b>TAXVAR21</b> €  _ _ , _ _  %  _ _ , _ _  %	<b>TAXFIS22</b> € <b>TAXVAR22</b> €  _ _ , _ _  %  _ _ , _ _  %	<b>TAXFIS23</b> € <b>TAXVAR23</b> €  _ _ , _ _  %  _ _ , _ _  %
<b>11.</b> What was the cost of mortgage repayments in 2016, both principal and interest? .....	<b>TMUTUOAB21</b> € € _ .  _ _ .  _ _	<b>TMUTUOAB22</b> € € _ .  _ _ .  _ _	<b>TMUTUOAB23</b> € € _ .  _ _ .  _ _

(CONT.)



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

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

Remarks:

**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
<b>1. Do you have outstanding loans for...</b>	<b>DEBM31<sup>€</sup></b>	<b>DEBM32<sup>€</sup></b>	<b>DEBM33<sup>€</sup></b>
... 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
<b>2. Did the loan serve to refinance one or more previous loans?</b>	<b>DEBRF31<sup>€</sup></b>	<b>DEBRF32<sup>€</sup></b>	<b>DEBRF33<sup>€</sup></b>
- 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.**

<b>3. In what year was the mortgage obtained?</b>	<b>ANMUTUO31</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>ANMUTUO32</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>ANMUTUO33</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>4. What was the original total duration of the loan (in years)? .....</b>	<b>MUTUODU31<sup>€</sup></b> <input type="text"/> <input type="text"/> years <b>MUTUOIN31<sup>€</sup></b>	<b>MUTUODU32<sup>€</sup></b> <input type="text"/> <input type="text"/> years <b>MUTUOIN32<sup>€</sup></b>	<b>MUTUODU33<sup>€</sup></b> <input type="text"/> <input type="text"/> years <b>MUTUOIN33<sup>€</sup></b>
<b>5. What was the initial amount of the loan? .....</b>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>6. What was the amount outstanding of debt on 31-12-2016 (How much would you have had to repay to extinguish the mortgage)?.....</b>	<b>TDEBITA31<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>TDEBITA32<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>TDEBITA33<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>7. What was the cost of the loan repayment instalments in 2016, both principal and interest? .....</b>	<b>TMUTUOAB31<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>TMUTUOAB32<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>TMUTUOAB33<sup>€</sup></b> € <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>SHOW CARD 9 – Annex D2FAM</b>	<b>TIPOTAX31</b>	<b>TIPOTAX32</b>	<b>TIPOTAX33</b>
<b>8. Is the interest rate fixed, floating or zero?</b>			
- Fixed .....	1	1	1
- Floating.....	2	2	2
- Zero .....	3	3	3
<b>9. (If different from "zero") What is the interest rate, including all expenses (the annual percentage rate of charge)?</b>	<b>TAEG11<sup>€</sup></b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<b>TAEG12<sup>€</sup></b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %	<b>TAEG13<sup>€</sup></b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %
<b>10. What goods were pledged as collateral to guarantee the loan?</b>	<b>DEBGAR31_1..5<sup>€</sup></b>	<b>DEBGAR32_1..5<sup>€</sup></b>	<b>DEBGAR33_1..5<sup>€</sup></b>
- 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
<b>11. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"?</b>	<b>DEBPERS31</b>	<b>DEBPERS32</b>	<b>DEBPERS33</b>
- 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
<b>1. Does your household have ...</b>	<b>DEBM41F/I</b> €	<b>DEBM42F/I</b> €	<b>DEBM43F/I</b> €
... Medium and long-term DEBTS (over 18 months) for business investments (machinery, buildings, land)? .....	1	1	1
... Short-term DEBTS (less than 18 months) with banks or financial companies? .....	2	2	2
<b>2. Did this mortgage/loan serve to refinance one or more previous loans?</b>	<b>DEBRF41F/I</b> €	<b>DEBRF42F/I</b> €	<b>DEBRF43F/I</b> €
- 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.*

<b>3. In what year was the loan taken out? .....</b>	<b>ANMUTUO41F/I</b> € 	<b>ANMUTUO42F/I</b> € 	<b>ANMUTUO43F/I</b> € 
<b>4. (if "medium or long-term debt") What is the total duration of the loan (in years)? .....</b>	<b>MUTUODU41F/I</b> €         years	<b>MUTUODU42F/I</b> €         years	<b>MUTUODU43F/I</b> €         years
<b>5. What was the initial amount of the loan? .....</b>	<b>MUTUOIN41F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _	<b>MUTUOIN42F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _	<b>MUTUOIN43F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _
<b>6. What was the amount outstanding of debt on 31-12-2016 (How much would you have had to repay to extinguish the debt)? .....</b>	<b>TDEBITA41F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _	<b>TDEBITA42F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _	<b>TDEBITA43F/I</b> € € _ . _ _ _ _ _ _ _ _ _ _
<b>7. What was the cost of the loan repayment instalments in 2016, both principal and interest? ....</b>	<b>TMUTUOAB41F/I</b> € € _ _ _ _ _ _ _ _ _ _	<b>TMUTUOAB42F/I</b> € € _ _ _ _ _ _ _ _ _ _	<b>TMUTUOAB43F/I</b> € € _ _ _ _ _ _ _ _ _ _
<b>8. What is the interest rate?</b>	<b>TAXDEB41F/I</b> €  _ _ _ _ _ _ _  %	<b>TAXDEB42F/I</b> €  _ _ _ _ _ _ _  %	<b>TAXDEB43F/I</b> €  _ _ _ _ _ _ _  %
<b>9. What goods were pledged as collateral to guarantee the loan?</b>	<b>DEBGAR41F/I_1..4</b> €	<b>DEBGAR42F/I_1..4</b> €	<b>DEBGAR43F/I_1..4</b> €
- 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: