



# SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2020

## 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:

|\_|\_|| / |\_|\_|| / 2021

**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 2017) (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. |\_|\_|

① THE VARIABLES MARKED WITH THE SYMBOL \* ARE NOT AVAILABLE FOR OUTSIDE USERS

① 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 31-12-2020

### ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31-12-2020.

*(Include all persons normally living in the dwelling on 31-12-2020 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 31-12-2020. Do not include children born in 2021.)*

**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>€</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
NAME (write)						
<b>A01. Sex</b> <b>SEX<sup>€</sup></b>						
- male .....	1	1	1	1	1	1
- female .....	2	2	2	2	2	2
<i>(SHOW CARD A02)</i> <b>A02. Status in household</b> <b>PARENT<sup>€</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>						
If <u>in Italy</u> please enter province code .....	_ _	_ _	_ _	_ _	_ _	_ _
If <u>abroad</u> please enter country code .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>ENASC*</b>	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<b>A04. Year of birth ANASC</b> .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _

Interviewer! Match each household member with the corresponding personal information from the Register Office

<b>A05. (Only for members who are not in the records)</b>						
If <u>in Italy</u> to Question A03 please enter the full name of municipality...	_____	_____	_____	_____	_____	_____
<b>CNASC</b>						
(If <u>abroad</u> to Question A03 )						
What is the member's nationality? .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
(enter country code; for <i>DISPLACED PERSONS</i> write 999).....						
<b>LCIT*</b>						
(If born abroad to Question A03; otherwise go to Question A09):						
<b>A06. Italian citizen CIT</b>						
- Yes → Question A07 .....	1	1	1	1	1	1
- No.....	2	2	2	2	2	2
<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	1	1	1	1	1
- joined family.....	2	2	2	2	2	2
- for work .....	3	3	3	3	3	3
- other (please specify) _____	4	4	4	4	4	4
<b>MOTIV</b>						

*Do not change the order in which household members on 31-12-2020 are listed, adding members that left the household in 2017, 2018, 2019 or 2020*

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>A09.If joined household in 2017-2020 give reason:</b> <b>MOTENT</b> - newborn ..... - other .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>A10.If left household in 2017-2020 give reason:</b> <b>MOTUSC</b> - death ..... - transfer to barracks, nursing home, hospital, prison, etc ..... - moved abroad ..... - formed new household, married ..... - other .....	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
<i>(For codes 4 and 5 to Question A10)</i> <b>A11. New address</b> <i>(including telephone number) .....</i> <b>INDEXP* TELEXP*</b>						
<i>If joined/left household</i> <b>A12. Year in which joined/left the household</b> <b>ANNOENUS</b>	2017 2018 2019 2020	2017 2018 2019 2020	2017 2018 2019 2020	2017 2018 2019 2020	2017 2018 2019 2020	2017 2018 2019 2020
<b>MEMBER NUMBER IN 2016 SURVEY</b> <i>(situation on 31-12-2016)</i> <i>(Interviewer, number <u>must always</u> be entered!)</i> <b>NORDP</b>						

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

**ALL HOUSEHOLD MEMBERS**

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2020					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>A13.MARITAL STATUS STACIV<sup>€</sup></b> - married/in civil partnership ..... - single ..... - separated/divorced ..... - widow/er .....	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

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

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write) →						
<b>A14. EDUCATIONAL QUALIFICATION</b> (Give the highest qualification obtained. NB: if the member is less than 9 years old, code "none") <b>STUDIO<sup>€</sup></b>						
- none .....	1	1	1	1	1	1
- primary school certificate .....	2	2	2	2	2	2
- lower secondary school certificate .....	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study) .....	4	4	4	4	4	4
- upper secondary school diploma .....	5	5	5	5	5	5
- 3-year university degree/higher education diploma .....	6	6	6	6	6	6
- 5-year university degree .....	7	7	7	7	7	7
- postgraduate qualification .....	8	8	8	8	8	8
(If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification)						
<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
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)						
<b>A16. FINAL MARK FOR DEGREE/DIPLOMA</b> <b>VOTOEDU/SUEDU SELODE</b>						
	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □	□ □ □ □ out of □ □ □ □
	□ Laude	□ Laude	□ Laude	□ Laude	□ Laude	□ Laude
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)						
<b>A17. YEAR OF DEGREE/DIPLOMA</b> .....	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □	□ □ □ □
<b>ANNOEDU</b>						
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification)						
<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>						
(If upper secondary school diploma)						
<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
<b>A20 Is... (name) present during the interview? PRESNORD</b>						
- Yes .....	11	1	1	1	1	1
- No .....	2	2	2	2	2	2

## INFORMATION ON HOUSEHOLD R.P.'S FAMILY OF ORIGIN AND CHILDREN

**DO NOT ASK QUESTIONS A21, A22, A33 to PANEL households where R.P. is the same as in 2017 or their spouse/partner.**

**Interviewer! Read: "Can I ask you some questions about your parents"? If R.P. is married/ lives with a partner, also read: "and your husband/ wife/ partner's parents"?**

	R.P.		spouse/partner	
	Father	Mother	Father	Mother
<b>A21.</b> What were the education qualifications of your parents at your present age? (If a parent was deceased at that age, refer to the time preceding death.)  - 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>A22.</b> Were your parents Italian nationals at your present age? - Yes → <b>question A24</b> ..... - No ..... - no answer/don't know → <b>question A24</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>A23.</b> In which group is their country of citizenship (present or past)? (enter the code of the country group).....	<b>LCITPCF*</b>	<b>LCITMCF*</b>	<b>LCITPCO*</b>	<b>LCITMCO*</b>
	□	□	□	□

ALL HOUSEHOLDS	R.P. and spouse/partner
<b>A24.</b> Did you (and your spouse/partner) have parents still living who did not reside with you on 31-12-2020? - Yes..... - No ..... - Not known/no answer /don't know .....	<b>VITGEN</b>
	1
	2
	3
<b>A25.</b> (if "Yes" to Question A24) How many? Number of parents .....	<b>NGEN</b>
	□□
<b>A26.</b> Did you (and your spouse/partner) have any children not residing with you on 31-12-2020? - Yes ..... - No .....	<b>FIGLI</b>
	1
	2
<b>A27.</b> (If "Yes" to Question A26) - How many?.....	<b>NFIGLI</b>
	□□
<b>A28.</b> (If R.P.'s spouse/partner is not present and R.P. is not a widow/er) Do you have a spouse/partner living permanently abroad? - Yes ..... - No .....	<b>PARNOIT</b>
	1
	2
<b>A29.</b> (If R.P. is married or cohabiting) 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\***

→ Go to Section B

## B. EMPLOYMENT AND INCOMES

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

Member number → .....	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<b>NAME (write) →</b>						
<b>B01.</b> Was ..... ( <i>name</i> ) employed in 2020? That is, was he/she in paid employment? Refer to the situation in most of 2020. <b>B01</b>						
- Yes.....	1	1	1	1	1	1
- No .....	2	2	2	2	2	2
<b>APQUAL<sup>€</sup></b> <i>(If “employed”)</i>						
What was the main job performed by ..... ( <i>name</i> ) for most of the year? ( <b>SHOW CARD B01a</b> )						
<i>(If “not employed”)</i>						
What was ( <i>name</i> )’s employment status in 2020?						
<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
<b>• SELF-EMPLOYED</b>						
- professional.....	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, partner or manager of a firm or cooperative .....	9	9	9	9	9	9
- family worker (not on payroll) for the firm of a household member .....	10	10	10	10	10	10
- atypical worker (quasi-employee, occasional work, voucher-based work, family worker (not on payroll) for the firm of a non-household member or a friend, etc.).....	20	20	20	20	20	20
<b>• NOT EMPLOYED</b>						
- seeking <u>first</u> job .....	11	11	11	11	11	11
- unemployed .....	12	12	12	12	12	12
- homemaker .....	13	13	13	13	13	13
- independent means .....	14	14	14	14	14	14
- retired worker .....	15	15	15	15	15	15
- recipient of non-work-related benefits (disability/survivor’s/old-age welfare benefits) .....	16	16	16	16	16	16
- student (from primary school up) .....	17	17	17	17	17	17
- pre-school-age child .....	18	18	18	18	18	18
- voluntary worker .....	19	19	19	19	19	19
- other .....	21	21	21	21	21	21

**Interviewer, please read carefully the definitions of employment status.**

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

Member number →	MEMBERS OF HOUSEHOLD					
	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 ASNOC2</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
• <b>SELF-EMPLOYED</b>						
- professional .....	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, partner or manager of a firm or cooperative .....	9	9	9	9	9	9
- family worker (not on payroll) in the firm of a household member	10	10	10	10	10	10
- atypical worker (quasi-employee, occasional work, voucher-based work, family worker (not on payroll) in the firm of a non-household member or a friend, etc.).....	20	20	20	20	20	20
<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 NACE2 <sup>€</sup> (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
-Other .....	22	22	22	22	22	22

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 31-12-2020? <b>NESPLAV</b> <sup>€</sup> - none → <b>Question B11</b> - one ..... - more than one, i.e.: ..... (N.B.: check consistency with <b>Question B01</b> : if employed, unemployed or retired <b>DO NOT</b> use code 0.)	0 1  _	0 1  _	0 1  _	0 1  _	0 1  _	0 1  _
(If answer to <b>Question B04</b> is "more than one") <b>B05.</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>B06.</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>	_ _	_ _	_ _	_ _	_ _	_ _
(If "unemployed" to <b>Question B01</b> go to <b>Question B08b</b> ) <b>B07.</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 B09</b>	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes" to <b>Question B07</b> ) <b>B08a.</b> In how many different years have you had periods of unemployment? <b>DISANN1</b> <sup>€</sup> .....	_ _	_ _	_ _	_ _	_ _	_ _
(If "Unemployed" to <b>Question B01</b> ) <b>B08b.</b> Please consider the entirety of your working life. After starting your first job, for how many years have you been out of work despite actively looking for a job? <b>DISANN2</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>B10a.</b> For how many years (including figurative years)? ..... <b>ACONTRIB</b> <sup>€</sup> <b>B10b</b> Of these, how many years have been paid retroactively or figuratively (for military service, university degree, mobility)? ..... <b>FCONTRIB</b> <sup>€</sup>	_ _	_ _	_ _	_ _	_ _	_ _

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

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<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
<i>(If “Yes” and the person is present – “Yes” to Question A20)</i> <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 you are certain you will not keep it, ‘100’ if you are certain you will keep it) ..... <b>PROBLAV1</b>	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<i>(If the answer is NOT ‘retired worker’ or ‘recipient of non-work-related benefits’ to Question B01)</i> <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.....	1 2	1 2	1 2	1 2	1 2	1 2
<i>(If “Yes” and the person is present – “Yes” to Question A20)</i> <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 you are certain you will not keep it, ‘100’ if you are certain you will keep it) <b>PROBLAV2</b> .....	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _	_ _ _
<i>(If “Yes” and the person is present – “Yes” to Question A20)</i> <b>B15</b> What is the minimum net wage per hour you require to accept a job offer? Euros per hour..... <b>SALMIN</b>	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €
<i>(If “Yes” to Quest. B11)</i> <b>B16</b> Can your work be carried out remotely (e.g. from home)? <b>SMARTW</b> - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<i>(If “Yes” to Quest. B16)</i> <b>B17.</b> In a normal month, how many days per month did you work remotely before the COVID-19 emergency and how many days per month do you work remotely now? - days/month before emergency <b>SMARTWA</b> - was not working before the emergency <b>SMARTWA1</b> - days/month now <b>SMARTWB</b>	_ / _  1  _ / _	_ / _  1  _ / _	_ / _  1  _ / _	_ / _  1  _ / _	_ / _  1  _ / _	_ / _  1  _ / _

(CONTINUED)

**FOR EMPLOYED MEMBERS (see Question B01); otherwise → Question B22**

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<p><b>(If the person is present – “Yes” to Question A20; otherwise B22)</b></p> <p><b>B18.</b> At what age does .... (<b>name</b>) expect to retire (or at what age did he/she retire)? <b>ETAPEN<sup>e</sup></b> .....</p> <p><b>B19.</b> When .... (<b>name</b>) retired/retires what percentage of his/her pre-retirement income did/will his/her <b>state pension</b> represent? Consider the state pension only and exclude any supplementary pensions or pension funds <b>COPPU</b> .....</p>	_ _	_ _	_ _	_ _	_ _	_ _
	_ _ %	_ _ %	_ _ %	_ _ %	_ _ %	_ _ %
<p><b>(If the person is an employee; otherwise Question B22)</b></p> <p><b>B20.</b> Was ..... 's (<b>name</b>) severance pay transferred to a <b>supplementary pension scheme</b> (pension fund or individual pension plan)? <b>PREVCOM</b></p> <p>- Yes .....</p> <p>- No .....</p> <p>- Don't know (<b>Interviewer! Do not read aloud!</b>) .</p> <p>- No answer (<b>Interviewer! Do not read aloud!</b>) ..</p> <p>-Not applicable (<b>Interviewer! Do not read aloud!</b>) .....</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>B21. (If the respondent gave a figure for Question B19 and has joined a supplementary pension scheme, i.e. answered “yes” to Question B20, otherwise B22)</b> You have said that your <b>state pension</b> represents/will represent ... (read answer to Question B19) of your earnings. If you also consider your <b>supplementary pension</b>, what do you think that percentage will rise to? <b>COPPIP</b> .....</p>	_ _ %	_ _ %	_ _ %	_ _ %	_ _ %	_ _ %

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

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
<p><b>Name (write) →</b></p>						
<p><b>(For household members aged 15 and over)</b> <b>(SHOW CARD B22)</b></p> <p><b>B22.</b> Did..... (<b>name</b>) have any income in 2020 from full or part-time, continuous or occasional <b>payroll employment?</b> (<b>Read aloud</b>)</p> <p>- Yes .....</p> <p>- No .....</p>	1 2	1 2	1 2	1 2	1 2	1 2
<p><b>(For household members aged 15 and over)</b> <b>(SHOW CARD B23)</b></p> <p><b>B23.</b> In 2020 did ..... (<b>name</b>) have any income from <b>self-employment as</b> (<b>Read aloud</b>)</p> <p>a) freelancer, sole trader, self-employed (e.g. own-account worker, craft worker, etc.), owner, partner or manager of a firm or cooperative, family worker (not on payroll) in the firm of a household member?</p> <p>- Yes</p> <p>- No</p> <p>b) atypical worker (quasi-employee, occasional work, voucher-based work, family worker (not on payroll) in the</p>	1 2	1 2	1 2	1 2	1 2	1 2

firm of a non-household member or a friend, etc.)? - Yes..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>ALL HOUSEHOLD MEMBERS</b>						
<b>B24.</b> In 2020 did ..... ( <i>name</i> ) receive any pension income from <u>retirement benefits (old-age or seniority)</u> , <u>disability benefits</u> , <u>old-age welfare benefits</u> , <u>survivor's benefits</u> , or insurance-based <u>private pensions (annuities)</u> ? Do not include the new minimum income scheme for pensioners ( <i>pensione di cittadinanza</i> ). - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>B25.</b> In 2020 did ..... ( <i>name</i> ) receive: ( <i>Read aloud</i> ) <b>(If household member aged at least 15 years)</b>						
a) Wage supplementation (including ordinary wage supplementation allowance), mobility benefits, unemployment benefits or severance pay? - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<b>(All household members)</b>						
b) Any type of financial assistance from public or private bodies (e.g. attendance allowance for persons with a disability, voucher for future mothers, nursery voucher, etc.)? Do not include the new minimum income/pension scheme ( <i>reddito/pensione di cittadinanza</i> ) or any other form of income received in connection with the COVID-19 emergency (e.g. shopping vouchers, workers allowance, emergency income, "baby-sitting and summer camp services voucher") - Yes ..... - No .....	1 2	1 2	1 2	1 2	1 2	1 2
<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

- 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 ( <b>"Yes" to Question B22</b> )	B1	B1	B1	B1	B1	B1
• freelancer, sole trader, self-employed (e.g. own-account worker, craft worker, etc.), owner, partner or manager of a firm or cooperative, family worker (not on payroll) in the firm of a household member <b>(<i>"Yes" to Question B23a</i>)</b>	B2	B2	B2	B2	B2	B2
• atypical worker quasi-employee, occasional collaborations, voucher-based work, family worker (not on payroll) in the firm of a non-household member or a friend, etc... <b>(<i>"Yes" to Question B23b</i>)</b>	B3	B3	B3	B3	B3	B3
• pensioner (all types of benefit) ( <b>"Yes" to Question B24</b> )	B4	B4	B4	B4	B4	B4
• receiver of other income ( <b>"Yes" to Question B25</b> )	B5	B5	B5	B5	B5	B5

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

**N.B. INTERVIEWER! Read the complete list of B annexes for each household member to the RP, making sure that there are no duplicates for the same job.**

**(Read to all members for which at least one annex related to their work activity was completed)  
(Do not change the order in which household members are listed)**

Member number →	P.R. 1	2	3	4	5	6
<b>(If more than one payroll job was performed in the last calendar year (All_B1, All_B2 or All_B3)</b>						
<b>B26.</b> Among the work activities specified, what is the main activity of ..... <b>(name)</b> <b>ATTIVP</b> <sup>€</sup>	_ _	_ _	_ _	_ _	_ _	_ _
<b>B27.</b> Can you describe in your own words the main work activity carried out by ..... <b>(name)</b> in 2020 (e.g. “bank clerical staff”, “building contractor”, “truck driver”, “radio journalist”...) <b>DESQUAL</b> <sup>*€</sup>						
<b>(SHOW CARD B03)</b>						
<b>B28.</b> Indicate the sector of activity of the company in which .... <b>(name)</b> works/worked <b>NACE2</b> <sup>€</sup>						
- 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
-Other .....	22	22	22	22	22	22
<b>B29 (If he/she answered with more than one job to Question B04, or if more than one annex related to the work activity was completed)</b> How old was ..... <b>(name)</b> when he/she started his/her main job? <b>ETALAV2</b> <sup>€</sup>	_ _	_ _	_ _	_ _	_ _	_ _

<b>B30</b> Among the income support measures introduced as a result of the COVID-19 emergency, in 2020 ..... <b>(name)</b> benefited from:						
a) ...allowance for specific categories of workers (e.g. self-employed workers, workers in the entertainment industry, seasonal workers, rural workers with fixed-term employment contract, etc.) <b>MISCOVID1</b>	1	1	1	1	1	1
- Yes.....	2	2	2	2	2	2
- No.....						
<b>(If “Yes” to Question B30a)</b> amount <b>MISCOVIDV1</b>	€ _ _ _	€ _ _ _	€ _ _ _	€ _ _ _	€ _ _ _	€ _ _ _
b) ...of the extraordinary parental leave <b>MISCOVID2</b>	1			1		
- Yes.....	2	1	1	2	1	1
- No.....		2	2		2	2

**B31** Did your household apply for the new minimum income/pension scheme in 2019 and/or in 2020? **RCDOM**

- Yes ..... 1 → **Question B32**
- No, but I have heard about it..... 2 → **Question B40**
- No, I have never heard about it..... 3 → **Question B41**

**B32. (If “Yes” to Quest. B31)** In which year? **RCDOMAN**

- Only in 2019 ..... 1
- Only in 2020 ..... 2
- Both years ..... 3

**B33. (If “Yes” to Quest. B31)** Has your application for the new minimum income/pension scheme ever been accepted? **RCACC**

- Yes ..... 1
- No..... 2 → **Question B40**

**B34. (If “Yes” to Quest. B31)** Has at least one member of your household entered into an Employment Pact with the competent employment centre? **RCPATTOA**

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

**B35 (If “Yes” to Question B31)** Has at least one member of your household entered into a Social Inclusion Pact with the competent municipal office? **RCPATTOB**

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

**B36. (If “Yes” to Quest. 33 and “Only in 2019” or “Both years” to Question B32)** For how many months has your household benefited from the new minimum income/pension scheme in 2019? **RCMES19**

For |\_|\_| months in 2019

**B37. (If “Yes” to Question 33 and “Only in 2019” or “Both years” to Question B32)** What amount did your household receive per month in 2019?

€ |\_|.|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **RCAMM19**

**B38. (If “Yes” to Question B33)** For how many months has your household benefited from the new minimum income/pension scheme in 2020? **RCMES20**

For |\_|\_| months in 2020

**B39. (If “Yes” to Question B33)** What amount did your household receive per month in 2020?

€ |\_|.|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **RCAMM20**

(If “Yes” or “No, but I have heard about it” to Question B31)

**B40.** For how many more years do you think this new minimum income/pension scheme will remain in effect in Italy?

- No. of years    **RCANNI**
- indefinitely **RCANNI1**

**B41.** Among the income support measures introduced as a result of the COVID-19 emergency, in 2020 did your household receive

	<b>MISCOVID3...5</b>			<b>MISCOVIDV3...5</b>
	Yes	No		Amount
a. “emergency income”?.....	1	2	(If “Yes”)→	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>b. (If at least one person is employed)</b>				
a “baby-sitting and summer camp services voucher”? .....	1	2	(If “Yes”)→	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
c. other financial assistance (e.g. shopping vouchers, holidays vouchers)?	1	2	(If “Yes”)→	€ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**B42.** Considering the total income of your household in 2020, 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 B43a**
- Normal..... 2 → **Question B44**
- Unusually low..... 3 → **Question B43b**
- Don’t know (Interviewer! Do not read aloud!)..... 4 → **Question B44**
- No answer (Interviewer! Do not read aloud!)..... 5 → **Question B44**

**B43a.** (If “Unusually high”) Approximately how many euros more than in a normal year?

+ €       **VARREDA**

**B43b.** (If “Unusually low”) Approximately how many euros less than in a normal year?

- €       **VARREDB**

**B43c.** (If “Unusually low” to Question B42) How did your household cope with the income reduction? **VARREDCOME1...6<sup>€</sup>**

- Postponed payment of rent or mortgage loans, including by benefiting from a debt moratorium Yes...1 No...2
- Renegotiated the terms of the mortgage or loan contract Yes...1 No...2
- Applied for a loan Yes...1 No...2
- Used savings or sold financial assets..... Yes...1 No...2
- Postponed the purchase of a real estate property, vehicle or other durable goods Yes...1 No...2
- Cut food, clothing, travel expenses, etc.. Yes...1 No...2

**B44.** Please consider your household’s overall disposable income for 2021. Would you say it will be unusually high, unusually low or in line with the annual income you would earn in a “normal” year? **VARREDFINE**

- Unusually high..... 1 → **Question B45a**
- Normal..... 2 → **Question B46**
- Unusually low..... 3 → **Question B45b**
- Don’t know (Interviewer! Do not read aloud!)..... 4 → **Question B46**
- No answer (Interviewer! Do not read aloud!)..... 5 → **Question B46**

**B45a.** (If “Unusually high” to Question B44) Approximately, in euros, how much higher than a “normal” year? + €       **VARREDFINEA**

**B45b.** (If “Unusually low” to Question B44) Approximately, in euros, how much lower than a “normal” year? - €       **VARREDFINEB**

**B46.** By the end of this calendar year, do you expect your household’s total income to go up more than prices, less than prices, or about the same as prices? **ASPREDE<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

**B47.** In 2020, did you or anyone in your household experience any of the following changes in their employment status or employment income? **IMPCOVID1...4<sup>€</sup>**

- Resigned, was dismissed or had to close the business Yes...1 No...2
- Kept working, but for a period of time did not receive any income Yes...1 No...2

**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\***

- Kept working but temporarily earned less Yes...1 No...2
- Was forced to ask for a reduction in working hours or for leave of absence to take care of children or other dependents Yes...1 No...2

→ 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 2020... *(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> (excluding post office current account)? <b>DEPBANC*</b>	1	2	_ _  <b>NDEPBANC*</b>	_ _  <b>IDEPBANC*</b>
b) a <u>bank savings account</u> (excluding post office savings account)? <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 C14

**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**

**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) **ABIBA1\*...8\***

ALETTI & C. BANCA DI INVESTIMENTO MOBILIARE .....	3102	BANCO DI SARDEGNA .....	1015
ALLIANZ BANK FINANCIAL ADVISORS .....	3589	BCC DI ALBA, LANGHE, ROERO E DEL CANAVESE .....	8530
BANCA ADRIA COLLI EUGANEI.....	8982	BPER BANCA .....	5387
BANCA AGRICOLA POPOLARE DI RAGUSA .....	5036	CASSA DI RISPARMIO DI ASTI .....	6085
BANCA CAMBIANO 1884 .....	8425	CASSA DI RISPARMIO DI BIELLA E VERCELLI - BIVERBANCA .....	6090
BANCA CARIGE - CASSA DI RISPARMIO DI GENOVA E IMPERIA .....	6175	CASSA DI RISPARMIO DI CENTO .....	6115
BANCA CENTRO - CREDITO COOPERATIVO TOSCANA-UMBRIA .....	7075	CASSA DI RISPARMIO DI FERMO .....	6150
BANCA CENTROPADANA CREDITO COOPERATIVO .....	8324	CASSA DI RISPARMIO DI FOSSANO .....	6170
BANCA DI VENEZIA PADOVA E ROVIGO-BANCA ANNIA .....	8452	CASSA DI RISPARMIO DI RAVENNA .....	6270
BANCA CREMASCA E MANTOVANA.....	7076	CASSA DI RISPARMIO DI VOLTERRA .....	6370
BANCA DEL PIEMONTE .....	3048	CASSA DI TRENTO LAVIS E VALLE DI CEMBRA .....	8304
BANCA DEL TERRITORIO LOMBARDO - CREDITO COOP. ....	8735	CASSA PADANA BANCA DI CREDITO COOPERATIVO .....	8340
BANCA DELLA MARCA CREDITO COOPERATIVO .....	7084	CASSA RISPARMIO DI BOLZANO .....	6045
BANCA DELLE TERRE VENETE CREDITO COOPERATIVO .....	8399	CASSA RURALE - CREDITO COOPERATIVO DI TREVIGLIO .....	8899
BANCA DI BOLOGNA CREDITO COOPERATIVO.....	8883	CASSA RURALE ALTA VALSUGANA.....	8178
BANCA DI CIVIDALE SCPA .....	5484	CASSA RURALE ALTO GARDA .....	8016
BANCA G.TONIOLO DI SAN CATALDO - CALTANISSETTA.....	8952	CASSA RURALE E ARTIGIANA DI CANTU' .....	8430
BANCA DI CREDITO COOPERATIVO DI BRESCIA .....	8692	CASSA RURALE GIUDICARIE VALSABBIA PAGANELLA .....	8078
BANCA DI CREDITO COOPERATIVO DI CARATE BRIANZA .....	8440	CASSA SOVV. RISP. FRA PERSONALE B.ITALIA.....	5824
BANCA DI CREDITO COOPERATIVO DI MILANO .....	8453	CENTROMARCA BANCA - C. C. DI TREVISO E VENEZIA ....	8749
BANCA DI CREDITO COOPERATIVO DI ROMA .....	8327	CHEBANCA .....	3058
BANCA DI CREDITO COOPERATIVO PORDENONESE E MONSILE .....	8356	CHIANTIBANCA - CREDITO COOPERATIVO .....	8673
BANCA DI CREDITO POPOLARE.....	5142	CREDIT AGRICOLE CARIPARMA .....	6230
BANCA DI PIACENZA .....	5156	CREDIT AGRICOLE FRIULADRIA.....	5336
BANCA DI PISA E FORNACETTE CREDITO COOPERATIVO .....	8562	CREDIT SUISSE (ITALY) .....	3089
BANCA EUROMOBILIARE.....	3250	CRED.COOP. DI CARAVAGGIO ADDA E CREMASCO .....	8441
BANCA GENERALI .....	3075	CREDITO COOP. RAVENNATE FORLIVESE E IMOLESE ....	8542
BANCA IFIS .....	3205	CREDITO EMILIANO .....	3032
BANCA INTERPROVINCIALE .....	3395	CREDITO PADANO .....	8454
BANCA MALATESTIANA .....	7090	CREDITO VALTELLINESE .....	5216
BANCA MEDIOLANUM .....	3062	DEL GARDA - COLLI MORENICI DEL GARDA .....	8676
BANCA MONTE DEI PASCHI DI SIENA .....	1030	DEUTSCHE BANK .....	3104
BANCA NAZIONALE DEL LAVORO .....	1005	EMIL BANCA - CREDITO COOPERATIVO.....	7072
BANCA PASSADORE & C. ....	3332	FCA BANK .....	3445
BANCA PATAVINA DI SANT ELENA E PIOVE DI SACCO.....	8728	FIDEURAM - INTESA SANPAOLO PRIVATE BANKING .....	3296
BANCA PATRIMONI SELLA & C. ....	3211	FINECOBANK BANCA FINECO.....	3015
BANCA POPOLARE DEL LAZIO.....	5104	IBL ISTITUTO BANCARIO DEL LAVORO .....	3263
BANCA POPOLARE DELL'ALTO ADIGE /SUDTIROLER.....	5856	ING BANK N.V. ....	3475
BANCA POPOLARE DI BARI .....	5424	INTESA SANPAOLO .....	3069
BANCA POPOLARE DI PUGLIA E BASILICATA .....	5385	INTESA SANPAOLO PRIVATE BANKING .....	3239
BANCA POPOLARE DI SONDRIO.....	5696	IW BANK .....	3083
BANCA POPOLARE ETICA .....	5018	MEDIOBANCA - BANCA DI CREDITO FINANZIARIO .....	10631
BANCA POPOLARE PUGLIESE .....	5262	POSTE .....	7601
BANCA PREALPI SANBIAGIO .....	8904	RIVIERABANCA CREDITO COOP. DI RIMINI E GRADARA....	8995
BANCA PROGETTO .....	5015	ROMAGNABANCA.....	8852
BANCA SELLA .....	3268	SANTANDER CONSUMER BANK .....	3191
BANCA VALSABBINA .....	5116	UBS EUROPE SE .....	3041
BANCATER CREDITO COOPERATIVO FVG .....	8631	UNICREDIT BANCA .....	2008
BANCO BPM .....	5034	UNIONE DI BANCHE ITALIANE (UBI) .....	3111
BANCO DI DESIO E DELLA BRIANZA.....	3440	WISE DIALOG BANK .....	3442

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\***

**C08.** (If "with multiple intermediaries" to Question C04) Assuming total deposits equal 100, what percentage is with your main intermediary?

|\_\_\_|\_\_\_| **QUOTAINTP**

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

**C09.** Do you (or does a member of the household) have overdraft facilities? **SCOPER<sup>c</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 C14**
- Don't know (Interviewer! Do not read aloud!) ....3 → **Question C14**
- No answer (Interviewer! Do not read aloud!) .....4 → **Question C14**

**C10.** (If "Yes" to Question C09): Were the overdraft facilities used in 2016?

- Yes ..... 1
- No ..... 2 → **Question C14 UTSCOPER<sup>€</sup>**

**C11.** (If "Yes" to Question C10): For how many months did you use the overdraft facility?

|\_|\_|\_| **MESISCOPEP**

**C12.** (If "Yes" to Question C10): How much was the average overdraft in those months?

€ |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **VMSCOPEP**

**C13.** (If "Yes" to Question C10): How much did the overdraft amount to on 31-12-2020?

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

- Don't know (Interviewer! Do not read aloud!) ..... 1 **FSCOPEP1**
- No answer (Interviewer! Do not read aloud!) ..... 2

## USE OF PAYMENT INSTRUMENTS

### ALL HOUSEHOLDS

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

**C14.** Did you or a member of the household have at least one credit card in the last calendar year? **CARTA<sup>€</sup>**

- Yes ..... 1 → **Question C15**
- No ..... 2 → **Question C16**

**C15.** (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>**

**C16.** 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 C18**
- No, we pay off the balance in one go ..... 2 → **Question C18**
- Yes, we pay off the balance in instalments ..... 3

**C17** Can you quantify the debt owing on all credit cards on 31 December 2020?

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

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

**C18.** 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 → **Question C19**
- No ..... 2 → **Question C20**

**C19.** (If "Yes"): How many?

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

**C20.** 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**

**C21.** (If "Yes") How many prepaid cards did the household own in the last calendar year?

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

**C22.** How much CASH do you usually spend per month?

€ |\_|.|\_|\_|\_| **SPESECON**

**C23.** 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                   →       **Question C24**
- No ..... 2                   →       **Question C25**

**(If 'Yes' to Question C23)**

**C24a.** 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

**(If 'Yes' to Question C23)**

**C24b. (If "Yes" to C23)** In 2020, did you or anyone in your household obtain a loan through the Internet? **ECREDIT**

- Yes, for the first time..... 1
- Yes, but not for the first time... 2
- No ..... 3

**C25.** Do you or does anyone in your household use the Internet or email? **INTERNET**

- Yes ..... 1
- No ..... 2 → **Question C27**

**C26.** In 2020, did you or anyone in your household purchase/ order/ book any goods or services online? **EBUY**

- Yes, for the first time..... 1
- Yes, but not for the first time... 2
- No ..... 3

**C27.** How many cash withdrawals from your bank, post office or ATM does your household usually make in a month?

**PRELN**  
|\_|\_|

**C28.** What is your opinion on the number of points of cash withdrawal available in the area where you live or work (bank ATMs, post office ATMs, bank and post office branches, etc.)? Assign a score from 1 to 10, where 1 is very negative, 10 very positive and 6 adequate. **PRELQUALIT**

|\_|\_|

**C29. (If the score assigned to Question C28 is lower than "6") Why? **PRELMOTIV1...3****

- |  |                |
|--|----------------|
| - The closest point of cash withdrawal is very far from the place where you live or work | Yes...1 No...2 |
| - Cash is often unavailable at my usual points of withdrawal                             | Yes...1 No...2 |
| - The cash withdrawal fee is too high  | Yes...1 No...2 |

## SAVINGS AND INVESTMENTS

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

- C30.** This is a list of different forms of saving and investment. Did the household have ... (*form of saving or investment*) on 31-12-2020? **POS\_A1 ... H<sup>€</sup>**  
(Code in column C30 code 1=Yes or 2=No)

**(SHOW CARD C31)**

**(For each form of saving or investment held on 31-12-2020)**

- C31.** What was the value on 31-12-2020? Answer using one of the ranges on this card.  
(Write in column C31 the code for the value range) **CLA\_A1 ... H\***

**(For each form of saving or investment held on 31-12-2020)**

- C32.** Can you tell us the approximate value on 31-12-2020? **AMM\_A1 ... H\*<sup>€</sup>**

**(Enter the value in column C32)**

**(Interviewer, in the event of a refusal to answer go to Question C33, otherwise go to Question C34)**

**(If no value is given)**

- C33.** Could you at least tell me whether the value of the household's savings or investments was closer to ....  
(lower bound), to .... (upper bound) or about half way between the two? **SCL\_A1 ... H\***  
(Interviewer, enter the code: **I=lower, C=middle, S=upper** in column C33)

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

SAVINGS AND INVESTMENTS		Held on 31 December 2020		Size range of holding on 31 December 2020	Holding on 31 December 2020	Position in the interval (**) on 31 December 2020
		(C30)		(C31) (card C31)	(C32)	(C33)
		Yes	No			
<b>A</b>	<b>BANK AND POST OFFICE ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS</b>					
	<b>A1</b>	Bank and PO current account	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>A2</b>	Bank and PO savings account	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>A3</b>	Repos and/or PO savings certificates	1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>B</b>	<b>MANAGED PORTFOLIOS (*)</b>		1 2	□□□	€ □□.□□□□.□□□□	I C S
<b>C</b>	<b>ITALIAN GOVERNMENT SECURITIES</b>					
	<b>C1</b>	BOTs (T-bills)	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>C2</b>	BTPs (T-bonds) end/or inflation-indexed BTPs (T-bonds)	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>C3</b>	Other (CCTs , CTZs , etc.)	1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>D</b>	<b>BONDS, ITALIAN INVESTMENT FUND UNITS, ETFs</b>					
	<b>D1</b>	Bonds issued by Italian firms	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>D2</b>	Bonds issues by Italian banks	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>D3</b>	Funds or ETFs	1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>E</b>	<b>ITALIAN SHARES AND EQUITY</b>					
	<b>E1</b>	Shares in listed companies (at their market value on 31-12-2020)	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>E2</b>	Shares in companies limited by shares (srl) and shares in unlisted companies (at their estimated realisable value on 31-12-2020) (***)	1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>F</b>	<b>FOREIGN DEPOSITS AND SECURITIES (ISSUED BY NON-RESIDENTS)</b>		1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>F1</b>	Foreign deposits	1 2	□□□	€ □□,□□□□.□□□□	I C S
	<b>F2</b>	Other foreign financial assets (foreign government securities, bonds, shares, etc..)	1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>G</b>	<b>LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)</b>		1 2	□□□	€ □□,□□□□.□□□□	I C S
<b>H</b>	<b>OTHER FINANCIAL ASSETS (derivatives, non-harmonized funds such as closed-end real estate funds, private equity funds, hedge funds, speculative funds, etc...)</b>		1 2	□□□	€ □□,□□□□.□□□□	I C S

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

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

**(Ask only to holders of investment funds/ETF)**

**C34.** Were the investment funds held by your household on 31/12/2020 euro-denominated collective money market funds or other types of investment funds (bond funds, equity funds, units in foreign currency, mixed funds)? **FONDIPOSS**

- Only euro-denominated money market funds ..... 1
- Only other types of investment funds (bond funds, equity funds, units in foreign currency, mixed funds) ..... 2
- Both ..... 3
- Don't know **(Interviewer! Do not read aloud!)** ..... 4

**(If 'Both' to Question C34)**

**C35.** Please consider all the investment funds held by your household on 31/12/2020. Assuming their total is 100, can you tell me, approximately, what share is in euro-denominated money market funds and what in other types of investment funds (bond funds, equity funds, units in foreign currency, mixed funds)? **FONDIQUOTA1...2**

- Share of euro-denominated money market funds ..... |\_|\_|\_|
- Share of other types of investment funds (bond funds, equity funds, units in foreign currency, mixed funds) ..... |\_|\_|\_|
- Total ..... 1 0 0

**C36.** On 31/12/2020, did your household hold long-term individual savings plans (*piani individuali di risparmio a lungo termine* or PIRs) – an investment product subjected to tax incentives in Italy? **PIRPOSS**

- Yes ..... 1
- No ..... 2 → **Question C37**

**C36b. (If "Yes")** What was the amount invested on 31/12/2020?

- € |\_|\_|.|\_|\_|\_|\_|\_|\_|\_|\_| **PIRAMM**

**ALL HOUSEHOLDS**

**C37.** Please consider all the forms of savings held by your household on 31/12/2020 (including deposits, equities, bonds, investment fund units and other financial assets). How did their overall value change in 2020? **(Interviewer! Read the answers) VARAF€**

- it increased ..... 1 → **Question C37a**
- it was unchanged ..... 2 → **Question C38**
- it decreased ..... 3 → **Question C37b**
- Don't know **(Interviewer! Do not read aloud!)** ..... 4 → **Quest. C38**
- No answer **(Interviewer! Do not read aloud!)** ..... 5 → **Quest. C38**

**C37a. (If 'increased' to Question C37)** By how much did it increase, approximately, in euros?

- + € |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **VARAFA€**

**C37b. (If "decreased" to Question C37)** By how much did it decrease, approximately, in euros?

- € |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **VARAFB€**

**C38.** In managing your financial investments, would you say you have a preference for investments that offer: **RISFIN€**

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

**C39.** People have various reasons for saving. For your household, what are the most important ones? **RISMOTBIS€**  
**(provide one answer only)**

- major purchases (residences, vehicles, furniture, etc.), investments, paying off debts ..... 1
- provision for unexpected events ..... 2
- old-age provision ..... 3
- education/economic support/legacy to children, grandchildren ..... 4
- travel, vacations ..... 5
- other (please specify) ..... 6

- C40.** 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 2020 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

- C40b.** Please consider all the sources of income for your household that you have told me about during this interview (employment income, rents, other capital income, etc.). Could you tell me if by the end of 2021 your household will have: (**Read the possible answers**) **RISPARFINE**<sup>€</sup>
- spent less than its entire yearly income and saved part of its income ..... 1
  - spent its entire yearly income without being able to save anything ..... 2
  - spent more than its entire yearly income, drawing on savings or borrowing ..... 3

- C41** In 2020 did your household... (**Interviewer! Read the answers**) **VARRISPAR**<sup>€</sup>
- ...save more than in a "normal" year ..... 1
  - ...save less than in a "normal" year ..... 2
  - ...save as much as in a "normal" year ..... 3

- C42.** Approximately, how much should your household put aside for unexpected events, e.g. health problems or other emergencies?  
 € |\_|. |\_|\_|\_|. |\_|\_|\_| | **PRECAUZ**

- C43.** 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 C44**

- C44.** 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 (**Interviewer! Do not read aloud!**) ..... 4
  - No answer (**Interviewer! Do not read aloud!**) ..... 5

**SHOW CARD C45**

- C45.** 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 (**Interviewer! Do not read aloud!**) ..... 4
- No answer (**Interviewer! Do not read aloud!**) ..... 5

**SHOW CARD C46**

- C46.** 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 (**Interviewer! Do not read aloud!**) ..... 3
- No answer (**Interviewer! Do not read aloud!**) ..... 4

- C47.** Suppose you find yourself in this situation: you learn that you have won the lottery for an amount equal to your household's net yearly income. The winnings will be transferred to you in one year. However, if you give up part of the winnings, you can receive the residual amount immediately. **SCONTO1...4**<sup>€</sup>



- C47a. Would you give up 20 per cent of the amount to claim the winnings immediately?**  
 - Yes .....1 → **End of Section**  
 - No .....2 → **Quest. C47b**
- C47b. 10 per cent?**  
 - Yes .....1 → **End of Section**  
 - No .....2 → **Quest. C47c**
- C47c. 5 per cent?**  
 - Yes .....1 → **End of Section**  
 - No .....2 → **Quest. C47d**
- C47d. 2 per cent?**  
 - Yes .....1  
 - No .....2

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

In answering the questions in Section C, did the respondent consult documents (bank statements, bank or postal documents, etc.)? **DOCSEZC<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 principal residence on 31-12-2020)

**D01.** How long has your family lived in this house?

- Since ... (Year) |\_\_|\_\_|\_\_|\_\_| **ANABIT**<sup>€</sup>

**D02.** The household's home on 31-12-2020 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**

|\_\_| |\_\_| |\_\_| |\_\_| |\_\_| |\_\_|

**D07.** How did the household acquire ownership of the dwelling? **POSS1**<sup>€</sup>

- purchased ..... 1
- part purchased/part inherited ..... 2
- inherited ..... 3
- received as a gift ..... 4
- built by my family ..... 5

**D08.** How much was the residence worth at the time you/someone in the household acquired it? Please consider the value of the entire residence, not just your/your household's share.

€ |\_\_|\_\_|,|\_\_|\_\_|,|\_\_|\_\_| **IMPACQ2**<sup>€</sup>

(If "owned" or "under redemption" to question D02, and "no" to Question D03)

**D09.** Did your household pay rent for the part of the home not owned in 2020? **FITTONOP**<sup>€</sup>

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

**D10.** What was your monthly rent in 2020 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) **TIPOAFF2**

- not rent-controlled (4 yrs renewable) .... 1
- agreed rent ..... 2
- informal/friendly arrangement ..... 3
- welfare rent (*canone sociale*) ..... 4
- other ..... 5

**D13.** (If "rented or sublet", 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 **DFITTOM**
- 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 **TFITTOM**

(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 31-12-2020? (Interviewer! Read aloud) **PROPRIET2**

- relatives ..... 1
- other private individuals ..... 2
- private company ..... 3
- public body (town, province etc.) ..... 4
- other (*please specify*) ..... 5

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

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

€ |\_|\_|\_|\_|\_|\_|\_| per month **TFITIMP**

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

D17 During 2020, 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 HOUSEHOLDS**

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, if you could sell it today how much would you think would be the price of it (including any cellar, garage or attic)? Please consider the value of the entire residence, not just your/your household’s share.

Please give your best estimate.

€ |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **VALABIT**€

**(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%	_ _ _ _
<b>Total</b>	<b>1 0 0</b>

**(SHOW CARD D23)**

**D23.**

Now let us talk about other real estate property owned, leased with an option to purchase, or purchased with bare ownership by your household, either in Italy or abroad. Please consider also any property owned jointly with other persons.

On 31/12/2020 did your household own...

**(If "Yes")** How many? **(N.B. read out one item at a time and enter codes)**

**(Interviewer! N.B. Make sure the information on a property is not duplicated by verifying the answers to question 20 Annex B2 regarding the properties)**

TYPE OF PROPERTY	OWNERSHIP	No. BUILDINGS/LAND OWNED
	<b>ALTRAB<sup>€</sup></b>	<b>NALTRAB<sup>€</sup></b>
a) <u>Other dwelling</u> owned (not including household's home), <u>holiday properties</u> , <u>rented out</u> , property <u>lent</u> to friends or relatives, for <u>business use</u> or <u>given in usufruct</u> ?	- Yes ...1 → - No.....2	_ _ _ _
	<b>ALTRFAB<sup>€</sup></b>	<b>NALTRFAB<sup>€</sup></b>
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	- Yes ...1 → - No.....2	_ _ _ _
	<b>TERAGR<sup>€</sup></b>	<b>NTERAGR<sup>€</sup></b>
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	- Yes ...1 → - No ....2	_ _ _ _
	<b>TERNAGR<sup>€</sup></b>	<b>NTERNAGR<sup>€</sup></b>
d) <u>Non-farm land</u> (with or without buildings)?	- Yes ...1 → - No ....2	_ _ _ _

**N.B. INTERVIEWER!** Fill in one column of ANNEX D1 for each property owned (after completing Question D23). If the household owns more than THREE properties ask to identify the THREE assets with the highest value and fill out an ANNEX D1 form for each of the three properties. Fill out Annex D1\_B for the remaining properties.

**D24.** In the last calendar year did the household make advance payments on property (all types, including non-residential property) not yet owned on 31-12-2020?

-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**

**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.

**Principal residence loans**

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

**D26.** Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2020 for the purchase or renovation of your principal residence? **DEBITA1<sup>€</sup>**

- Yes ..... 1 **(If "Yes")** → How many? |\_| **NDEBITA1<sup>€</sup>**

- No ..... 2

**Loans on other properties**

**D27.** Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2020 for the purchase or renovation of other properties? **DEBITA2<sup>€</sup>**

- Yes ..... 1 **(If "Yes")** → How many? |\_| **NDEBITA2<sup>€</sup>**

- No ..... 2

### Loans for other household needs

**D28.** 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 any other loan for consumer spending. Again, do not consider any loans connected with your business.

By the end of 2020 did the household have any...? (*N.B. Read aloud one at a time and enter codes*)  
(If "Yes") How many?

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

**N.B.: Fill in one column of Annex D2 for each loan after completing Questions D26, D27 and D28**

*If any loans relating on other properties ("Yes" to Questions D26 or D27) ask Question 29, otherwise go to Question D30.*

**D29.** Please consider all the loans obtained by your household to purchase or renovate a property; if there is more than one loan, consider the largest. The financial intermediary that granted the loan... (*Read aloud, only one answer*):

	mortgage CHIFINMUT
a) It was the only one I consulted .....	1
b) It was the only one to grant the loan .....	2
c) It offered better financial conditions than competitors (e.g. lower interest rate) .....	3
d) It offered better non-financial conditions than competitors (e.g. rapid processing).....	4

*In case of personal loans for the purchase of vehicles/ furniture, electric appliances/non-durable goods/ education expenses/ other purchases ("Yes" to Question D28c,d,e,f,g), ask question D30, otherwise skip to question D31.*

**D30.** Consider all 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 **the personal loan/consumer credit**...? (*Read aloud, only one answer*):

	Consumer credit CHIFINCONS
a) It was the only one I consulted (e.g. it was the one suggested by the retailer) .....	1
b) It was the only one to grant the loan .....	2
c) It offered better financial conditions than competitors (e.g. lower interest rate)	3
d) It offered better non-financial conditions than competitors (e.g. rapid processing).....	4

***If any type of debt was contracted ("Yes" to Question D26, D27 or D28), ask Question D31; otherwise go to Question D32.***

**D31.** Considering all loans of whatever type, was the household behind with payments by more than 90 days at any time or for any period of time last year? **RITARDO**€

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

**ALL HOUSEHOLDS**

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

**D32.** On 31-12-2020, did the household have credits or debts with relatives or friends not living with the household?

	YES	NO	AMOUNT
<b>CREDIT<sup>€</sup>/DEBIT<sup>€</sup> (If "Yes")</b> What was the amount? <b>TCREDIT<sup>€</sup>/TDEBIT<sup>€</sup></b>			
- credits .....	1	2 (If "Yes") →	€  _ , _ _ _ , _ _ _
- debts .....	1	2 (If "Yes") →	€  _ , _ _ _ , _ _ _

**D33.** In the last calendar year did the household contact a bank or financial company with a view to applying for a loan or mortgage? **MUTUOR<sup>€</sup>**

- Yes.....1
- No .....2 → **Question D38**

**D34. (If "Yes")** What was the purpose of the loan you applied for? **FMUTRIF**

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

**D35. (If "Yes" to Question D33)** Was the request granted in full, granted in part or rejected?

- MUTUOE<sup>€</sup>**
- granted in full .....1 → **End of Section**
  - granted in part .....2
  - rejected .....3

**D36. (If "granted in part" or "rejected")** What reason was given for the rejection (or partial rejection)?

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

**D37. (If "granted in part" or "rejected" to Question D35)** Did your household later succeed in obtaining the amount needed, either from the same or from another financial intermediary? **REAPMUT**

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

**D38. (If "No" to Question D33)** Did you apply for a loan or mortgage in 2018 or 2019? **MUTUOR3<sup>€</sup>**

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

**D39. (If "Yes" )** Was the request granted in full, granted in part or rejected?

- MUTUOE3<sup>€</sup>**
- granted in full .....1 → **End of Section**
  - granted in part .....2
  - rejected .....3

**D40. (If "granted in part" or "rejected" to D39)** 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 } → **End of Section**

**D41.** (If "No" to Questions D33 and D38) 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 then decided not to, thinking that the application would be rejected? **MUTUORIC<sup>€</sup>**

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

**D42. (If "No" to Question D41)** and in 2018 or 2019? **MUTUORIC3<sup>€</sup>**

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

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

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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**→ Go to Section E**

## E. HOUSEHOLD EXPENDITURE

**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		Value of items purchased in 2020 (paid or not paid)
	ACQUI1, 21 <sup>€</sup> , 22 <sup>€</sup> , 3			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, PC and other items</b> .....	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		Value of items sold in 2016
	VEND1, 21 <sup>€</sup> , 22 <sup>€</sup>			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> →	€  _ _ _ , _ _ _



**E05.** Can you provide a (possibly approximate) estimate of the value of all the goods owned by the household at the end of 2020 in the following categories: valuables, means of transport, furniture/furnishings/household appliances? **(Interviewer, prompt if necessary)** Think of how much you would have got if you had decided to sell them on 31-12-2020.

**Estimated total value on 31-12-2020**

- **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,  
PC and other items** **JWDURAT2** ..... € |\_|\_|,|\_|\_|

**E06.** How likely is it (from 0 to 100) that your household will buy a new car in the next two years (2021, 2022)?  
- |\_|\_|\_| **AUTO20**

**E07.** Did you or any household member have any *leasing* contracts in being in the last calendar year? **LEASING**<sup>€</sup>

- Yes..... 1
- No ..... 2 → **Question E09**
- Don't know **(Interviewer! Do not read aloud!)** ..... 3 → **Question E09**
- No answer **(Interviewer! Do not read aloud!)** ..... 4 → **Question E09**

**E08.** **(If "Yes" to Question E07)** How much were your instalment payments in total for this/these leasing contract(s) in the last calendar year? **REASING**<sup>€</sup>  
- € |\_|\_|,|\_|\_|

**E09.** Did you or a member of the household pay maintenance or alimony, make payments (including gifts) to relatives or friends not living with the household, or make donations or other contributions?  
**(If "Yes")** What was the amount of the payments?

	YES	NO	Amount
	CONTRA	CONTRA	in 2016
	€...E	€...E	ACONTRA
	€	€	€...E
- 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> → €  _ _ , _ _
- REGULAR donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) <sup>€</sup> .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _
- OCCASIONAL donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) <sup>€</sup> .....	1	2	<b>(If "Yes")</b> → €  _ _ , _ _

**E10.** What was the average monthly expenditure on **food eaten at home**? This includes spending on food in supermarkets or in similar shops.. **JCONSALC2**<sup>€</sup>  
**Average monthly spending on food eaten at home** € |\_|\_|,|\_|\_| per month in the last calendar year

**E11.** 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**€

**(SHOW CARD E12)**

**E12.** How much did your household spend in the last calendar year for expenses relating to your main dwelling?

€ |\_|\_|\_|. |\_|\_|\_|\_| **BOLLETTE**€

When evaluating overall spending, include expenditure on:

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

**E13.** 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**€

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

**E14.** (If "Yes") What was the annual expenditure € |\_|\_|\_|. |\_|\_|\_|\_| **VIAGGIT**€

**(SHOW CARD E15)**

**E15.** You said that your household spends approximately ...(**sum of answers to: E10 + E11 + E12/12 + E14/12**) on food, expenses for dwelling, travel and holidays. How much did the household spend on average per month in the last calendar year on **all other items**? Please include any amounts from vouchers and bonuses in connection with the COVID-19 emergency

**Include** all other expenses such as clothing and footwear, education, leisure time, culture, games, medical expenses and tobacco, etc.

**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), mortgages, loans and other debt payments, life insurance premiums, supplementary pension premiums, healthcare insurance premiums, personal injury and motor liability insurance premiums;

**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 HOUSEHOLDS**

**E16.** You said that the average expenditure of your household per month in the last calendar year for all consumption was approximately equal (**sum of answers to: E10 + E11 + E12/12 + E14/12**). 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

**E16a.** (If "Unusually high" to Question E16 ) Approximately how much higher than in a normal year on average per month? **VARCONSA**

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

**E16b.** (If "Unusually low" to Question E16 ) Approximately how much lower than in a normal year on average per month? **VARCONSB**

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

**E17.** If you consider only the household's average monthly expenditure on food and other essential goods in 2020, would you say it was unusually high, unusually low, or normal compared with what you would have expected to spend in a normal year? **VARCONSALIM**

- 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

**E17a.** (If “Unusually high” to Question E17 ) Approximately how much higher than in a normal year on average per month? **VARCONSALIMA** + € |\_|. |\_|\_| |\_|\_|. |\_|\_|\_|\_|

**E17b.** (If “Unusually low” to Question E17 ) Approximately how much lower than in a normal year on average per month? **VARCONSALIMB** - € |\_|. |\_|\_| |\_|\_|. |\_|\_|\_|\_|

**E18a.** In 2021, how do you expect the household’s expenditure on the following categories to change compared with a normal year? **ASPCONSUMI1...5**

**E18b.** (If “Lower” or “Higher”) How much lower/higher? **ASPCONSUMIQ1...5**

	E18a			(SHOW CARD E18b) (If “Lower” or “Higher”) E18b			
	They will be lower than in a normal year	They will be the same as in a normal year	They will be higher than in a normal year	less than 5%	Between 5% and 10%	Between 10% and 20%	more than 20%
Food and other essential goods	1	2	3	1	2	3	4
Vehicles (Purchase)	1	2	3	1	2	3	4
Apparel and footwear	1	2	3	1	2	3	4
Hotels and restaurants	1	2	3	1	2	3	4
Furniture and electric appliances	1	2	3	1	2	3	4

**E19.** 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 in the following 12 months? Indicate the percentage saved and the percentage spent. **RISCONS1- RISCONS2<sup>€</sup>**

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

**E20.** 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

**E21.** 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

**E22.** 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

**(SHOW CARD E23)**

**E23.** On average, in 2020 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

**E24.** 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.**

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

***Interviewer, please read carefully:***

Now let us talk about supplementary pension schemes, life insurance and other types of insurance for which your household is currently making payments. Please exclude both any supplementary pension schemes and life insurance policies for which your household is already receiving annuities and any mandatory contributions to occupational pension insurance schemes for the state pension (INARCASSA, Cassa Forense, etc.).

Order No. of the member →	MEMBERS OF THE HOUSEHOLD					
	R.P. 1	2	3	4	5	6
Name (write) →						
<p><i>(If at least 15 years old and did not answer "retired" to Question B01)</i>            Now let us talk about pension funds or individual pension products to supplement the state pension, which the subscriber will receive only upon becoming eligible for the state pension.</p> <p><b>F01.</b> In 2020... did (<b>name</b>) subscribe to some form of supplementary pension scheme? <b>ASS2NEW1...6</b></p> <p>- Yes ..... 1</p> <p>- No ..... 2</p>						
<p>Now let us talk about insurance policies where the insurer undertakes to pay an annuity after a stipulated age (assurance on survival), or in the event of death of the policyholder (assurance on death), or in both cases (mixed policies). Please do not consider any supplementary pensions mentioned in the previous question.</p> <p><b>F02.</b> In 2020... did (<b>name</b>) hold a life insurance? <b>ASS1NEW1...6</b></p> <p>- Yes ..... 1</p> <p>- No ..... 2</p>						

***(Interviewer! (Please check for consistency with answers to Question 9 of annex ANN. B1)***

***(Interviewer! (Please check for consistency with answers to ANN. B4 if the member is over 65 years of age and answered "Yes" to Question F01 or F02)***

***N.B. For each household member, complete an Annex F1 for each supplementary pension scheme and an Annex F2 for each life insurance***

	ALLEGATI					
• Supplementary pension ("Yes" to Question F01)	F1	F1	F1	F1	F1	F1
• Insurance policies ("Yes" to Question F02)	F2	F2	F2	F2	F2	F2

**F03.** Did you or any household member pay premiums for private health and accident insurance policies in the last calendar year? **ASS4**

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

***(Interviewer! (Please check for consistency with answers to Question 9 of annex ANN. B1)***

***(If "Yes" to Question F03)***

**F04.** How much did the household pay in premiums for these policies in the last calendar year?

€             **ASS4S**

**F05.** Did you or a member of the household pay premiums on insurance for fire, theft, hail, liability, etc. (include compulsory motor vehicle insurance) for vehicles in the last calendar year? **ASS31**

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

***(If "Yes" to Question F05)***

**F06.** How much did the household pay overall in premiums on these insurance policies in the last calendar year (excluding compulsory motor vehicle insurance)? **ASS3S1**

€

**F07.** Did you or a member of the household pay premiums on insurance for fire, theft, hail, liability, etc. (include compulsory motor vehicle insurance) for land and buildings in the last calendar year? **ASS32**

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

**(If “Yes” to Question F07)**

**F08.** How much did the household pay overall in premiums on these insurance policies in the last calendar year?

**ASS3S2**

€ |\_|\_|\_|. |\_|\_|\_|\_|

**F09.** In 2020 did you or anyone in your household have non-life insurance for individuals (e.g. in connection with your/their occupation)? **ASS33**

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

**(If “Yes” to Question F09)**

**F10.** How much did the household pay overall in premiums on these insurance policies in the last calendar year?

**ASS3S3**

€ |\_|\_|\_|. |\_|\_|\_|\_|

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

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? |\_\_|\_\_|/|\_1\_|\_0\_|

**ITA**<sup>€</sup>

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		



# INFORMATION ON PAYROLL EMPLOYEES

**B1**

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

ANNEX No. |\_\_|\_| **NATTIVITA**

*N.B. Annexes must be filled out directly with each relevant member of the household. If (and only if) the relevant member is absent, the necessary information for the annex may be obtained from other members of the household.*

<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 PAYROLL EMPLOYMENT

*(If more than one payroll job was performed in the last calendar year, fill in a separate Annex B1 for each)*

1. Please indicate

YOU WORK:                   - full-time ..... 1 **PARTIME**  
                                   - part-time ..... 2

TYPE OF CONTRACT:      - permanent ..... 1 **CONTRATT<sup>€</sup>**  
                                   - fixed-term..... 2

PERIOD OF WORK  
 (including normal holiday periods):  
 - all year ..... 1 **TUTTANNO<sup>€</sup>**  
 - part of the year ..... 2     ➔ How many months? |\_\_|\_|\_| months **MESILAV**  
 - occasionally ..... 3

THE WORK IS DONE:     - in Italy.....1 **ATTEST<sup>€</sup>**  
                                   - abroad (seasonal/cross-border)       2

2. Can you say how many people are permanently employed, in the whole of Italy, in the firm where you work?  
**DIMAZ**

- 4 or fewer ..... 1
- from 5 to 15 ..... 2
- from 16 to 19 ..... 3
- from 20 to 49 ..... 4
- from 50 to 99 ..... 5
- from 100 to 499 ..... 6
- 500 and over ..... 7
- Public sector ..... 8

3. How many hours did you work on average per week in the last calendar year, including paid and unpaid overtime?

- No. of hours     |\_\_|\_| **ORETOT<sup>€</sup>**

**(CONT.)**

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. 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**€

**Memorandum item**

Did you include any wage supplementation in your overall net annual income?

- Yes ..... 1
- No 2..... → **CIGRED**

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

€ |\_|\_|\_|\_|,|\_|\_|\_|\_| **YLM**€

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

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

---

---

Remarks:

---

---

---

---

---

**END OF ANNEX**

**SELF-EMPLOYED WORKERS (freelancer, sole trader, own-account worker (i.e. craft worker, etc.), owner, partner or manager of a company)**

**B2**

QUESTIONNAIRE NO. |\_|\_|\_|\_|\_|\_|\_|\_| | **NQUEST**  
ANNEX No. |\_|\_| | **NATTIVITA**

*N.B. The annexes must be completed with the concerned member of the household. Only if the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.*

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

THE FOLLOWING QUESTIONS RELATE TO SELF-EMPLOYMENT

*(If more than one self-employment position was held in the last calendar year, fill in a separate Annex B2 for each)*

1. How many household members work in this business? **SOLOATT**

- ... **(name)** only ..... 1
- ... **(name)** and other household members..... 2

(If code 2 to Quest. 1) 2. Who in your household works in this business? → <b>IND1...6<sup>€</sup></b>				
(If code 2 to Quest. 1) 3. In what capacity does <b>(name)</b> work in this business? <b>TIT1..</b> - owner or partner ..... - payroll employee ..... - family worker not on payroll.....	1 2 3	1 2 3	1 2 3	1 2 3
(If "owner or partner" or "family worker" to Question 3, otherwise skip to Question 7) 4. In the last calendar year <b>(name)</b> worked (including normal holiday periods): <b>TUTTANNO1 .. 6<sup>€</sup></b> - all year ..... - part of the year ..... - occasionally.....	1 2 3	1 2 3	1 2 3	1 2 3
(If "part of the year") 5. How many months (including normal holiday periods): <b>MESILAV1 ... 6</b>	_ _	_ _	_ _	_ _
6. How many hours did you work <u>on average per week</u> ? <b>ORETOT1 ... 6<sup>€</sup></b>	_ _	_ _	_ _	_ _

7. How many workers are there in the firm, including owner(s)?..... |\_|\_|\_| | **NUMADD**  
- of which, payroll staff:..... |\_|\_|\_| | **NUMDIP<sup>€</sup>**

8. What is the legal form of this business? **FORGIU2<sup>€</sup>**

**Self-employed**

- Freelancer ..... 1
- Sole trader..... 2
- Own-account worker (i.e. craft worker, etc.) ..... 3

**Partnerships**

- Informal association ..... 4
- Limited partnership (società in accomandita semplice – SAS)..... 5
- General partnership (società in nome collettivo – SNC)..... 6

**Limited companies**

- Partnership limited by shares (società in accomandita per azioni – SAPA) ..... 7
- Limited liability company (società a responsabilità limitata – SRL) ..... 8
- Joint stock company (società per azioni – SPA)..... 9

**Cooperatives**..... 10

9. What share does the household own? ..... |\_\_|\_\_|\_\_| % **QUOPRO<sup>€</sup>**

10. How long has your business been running? **ETAIMPRESA**

- |\_\_|\_\_|\_\_|

*(If “1”, “2”, “3”, “4”, “5”, “6” to Question 8, otherwise go to Question 19)*

11. What were your gross earnings from work in the last calendar year?

€ |\_\_|\_|,|\_\_|\_|\_|,|\_\_|\_|\_| **FATLOR**

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

**N.B.!** For the next questions in this annex please consider **ALL** members of the household who work in the business, with the exception of payroll employees.

*(SHOW CARD 12 – Annex B2)*

12. 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:**

**INCOME (see answer to Question 11)**

- a. receipts from the sale of goods and services net of VAT
- b. other receipts

**less**

**EXPENSES**

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

**equals**

**Net employment income in the last calendar year. Interviewer: for loss, place a minus sign (-) before the amount**

**Refer to the household's ownership share ONLY!**

**Please consider ALL members of the household who work in the business, with the exception of payroll employees.**

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

13. Let us now examine any debts contracted in order to carry out your business (e.g. in respect of investment, machinery, buildings, land). Did you have on 31-12-2020...

**Yes No**

**DEBATT1  
...2<sup>€</sup>**

**No. DEBTs**

**NDEBATT1...2<sup>€</sup>**

- Medium and long-term DEBTS (over 18 months)? .....	1	2	(If "Yes") →	□□□
- Short-term DEBTS (less than 18 months)? .....	1	2	(If "Yes") →	□□□

**N.B.: Fill in one column of Annex D2PROF for each debt after completing Question 13.**

(CONT.)

14. Did you have any outstanding trade debts or credits on 31-12-2020?  
(If "yes") What was the amount of the residual debt/credit on 31-12-2020?

	Yes	No	ON 31-12-2020
	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 7)**

15. 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 2020 (TFR fund)? **TFR**  
€ □□□.□□□□.□□□□

16. 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

17. 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>**

18. Did you adhere to the new flat-rate tax scheme for your work activity?

**FORFET\***

- Yes..... 1 → **Question 21**
- No ..... 2 → **Question 21**

**(If "7", "8", "9", "10" to Question 8)**

19. How much did you earn after taxes in 2020 as fixed remuneration or profits distributed to you personally or to members of your household for your work in this firm?

€ □□.□□□□.□□□□ **YM2<sup>€</sup>**

20. What was the market value of the firm (your share only) on 31-12-2020?

€ □□□.□□□□.□□□□ **PARTECIP<sup>€</sup>**

**ALL HOUSEHOLDS**

21. Please consider the net income of your firm for 2020. Would you say it is higher/lower than or in line with 2019?

**VARFAT**

**(Interviewer! Read the answers)**

- Higher..... 1 → **Question 22a**
- In line with ..... 2 → **Question 23**
- Lower ..... 3 → **Question 22b**
- Don't know **(Interviewer! Do not read!)** ..... 4 → **Question 23**
- Does not answer **(Interviewer! Do not read)** ..... 5 → **Question 23**

22a. (If "Higher" to Question 21) Approximately how much higher in euros? **VARFATA**

€ □□□□□□□□

22b. (If "Lower" to Question 21) Approximately how much lower in euros? **VARFATB**

€ □□□□□□□□

23. In 2020, did your firm receive any outright grants from the government to cope with any loss of turnover due to the COVID-19 emergency (do not consider allowances for self-employed workers and freelancers)? **FONDPER**

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

24. (If “Yes” to Question. 23) For what amount? **FONDPERAMM**

€

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

**END OF ANNEX**

**ATYPICAL WORKER (QUASI-EMPLOYEE, OCCASIONAL WORK, VOUCHER-BASED WORK, FAMILY WORKER (NOT ON PAYROLL) IN THE FIRM OF A NON-HOUSEHOLD MEMBER OR A FRIEND, ETC...) B3**

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

**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 REFER TO THE ACTIVITY OF ATYPICAL WORKER  
*(If more than one atypical-employment position was held in the last calendar year, fill in a separate Annex B2 for each)*

1. Period of work (including normal holiday periods):
  - all year ..... 1 **TUTTANNO<sup>€</sup>**
  - part of the year ..... 2 → Number of months? |\_|\_| months **MESILAV**
  - occasional ..... 3
  
2. 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
  
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
  
4. How many hours did you work on average per week in the last calendar year?
  - no. of hours |\_|\_|\_| **ORETOT<sup>€</sup>**
  
5. What were your gross earnings from work in the last calendar year?  
 € |\_|\_|, |\_|\_|\_|, |\_|\_|\_| **FATLOR**
  
6. What were your earnings in the last calendar year, net of all expenses, taxes and contributions paid?  
*(Interviewer: for loss, place a minus sign (-) before the amount)*  
 € |\_|\_|. |\_|\_|\_|. |\_|\_|\_| **YM<sup>€</sup>**
  
7. Did your adhere to the new flat-rate tax scheme for your work activity?
  - Yes ..... 1 **FORFET\***
  - No ..... 2

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

**END OF ANNEX**

**PENSIONERS**

**B4**

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

ANNEX No. |\_\_\_|\_|\_| **NATTIVITA**

***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***

**1.** You received a pension in the last calendar year.  
What type of pension did you receive?

- retirement pension .....
- state (welfare, excluding new minimum pension scheme (pensione di cittadinanza) .....
- survivor's.....
- supplementary pension (voluntary contributions).....
- Other (disability/infirmary, war, etc.)

**TIOPEN<sup>€</sup>**

- 1
- 2
- 3
- 4
- 5

**2.** Which body paid your pension?

- Public body (State, INPS, INAIL) .....
- Private Italian provider (pension fund, insurance company) .....
- Foreign provider.....

**ENTEPEM**

- 1
- 2
- 3

**3.** In what year did you start receiving the pension? ..

**DECOR**  
|\_|\_|\_|\_|

**4.** How much did you receive in pension benefits net of tax per month in the last calendar year?

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

**5.** For how many months? .....

Months |\_|\_|\_|\_| **MESIPEN<sup>€</sup>**

**6.** Did you receive any pension arrears in addition to ordinary payments in the last calendar year?

- Yes .....
- No .....

**ARRET<sup>€</sup>**

- 1
- 2

**7. (If “Yes”)** How much did these arrears amount to?

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

***(If the respondent received a RETIREMENT PENSION):***

**8.** Thinking back to when you began to receive your pension, what percentage of your last wage (for self-employed, average monthly earnings) did your first monthly pension payment represent?

**QUOTAPE**  
|\_|\_|\_|\_| %

***(If 'foreign provider' to Question 2, Interviewer! Enter country code)***

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

**PENEST\***  
|\_|\_|\_|

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



**N.B. The annexes must be completed with the concerned member of the household. Only if the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts.**

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

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

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

**(Read aloud) (Interviewer, check the answers to Question B25a-b-c)**

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

**“Yes” to Question B25a:**

	Yes No		Amount
a1. wage supplementation (CIG) <b>CASD..</b> .....	1	2	
a1.1 (If “1” to B25.a and “1” to B22) Has the amount already been included in the payroll employment income reported in annex B1? .....	1	2	<b>CIGRED</b>
a1.2 (If “1” to a1.1) For how many months did you receive extraordinary wage supplementation (CIG) in 2020?         <b>CIGMESI</b>			
How many hours per month on average? .....	<b>CIGORE</b>		
(If a1.1=2)... <b>CASV<sup>€</sup></b> .....			€         .
a2. mobility benefits ( <i>mobilità</i> ) <b>MOBD...MOBV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .
a3. unemployment benefits (special, ordinary) <b>DISD...DISV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .
a4. severance pay (including advances) <b>LIQD...LIQV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €     .           .

**“Yes” to Question B25b:**

Income support (e.g. disabled person carers’ allowance, maintenance, guaranteed minimum income, food allowance, etc.), excluding the new minimum income/pension scheme and allowances in connection with the COVID-19 emergency

Yes	No		Amount
b1. from central government agencies <b>ACED...ACEV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .
b2. from local government agencies <b>APLD... APLV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .
b7. from private welfare organisations <b>AIPD...AIPV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .

**“Yes” to Question B25c:**

	Yes No		Amount
c1. scholarship <b>BORSAD...BORSAV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €     .           .
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	<b>(If “Yes”)→</b> €     .           .
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	<b>(If “Yes”)→</b> €     .           .
c3. alimony <b>ALIMD...ALIMV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €     .           .
c4. contributi in denaro da assicurazioni per furti o infortuni? <b>ASCD...ASCV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €     .           .
c5. other income <b>ALTRED...ALTREV<sup>€</sup></b> .....	1	2	<b>(If “Yes”)→</b> €         .

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

**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 ( <u>not including</u> where the household lives)	1	1	1
- offices .....	2	2	2
- sheds/warehouses.....	3	3	3
- shops .....	4	4	4
- workshops/laboratories.....	5	5	5
- carports, garages, cellars .....	6	6	6
- agricultural land (with or without buildings) .....	7	7	7
- non-agricultural land (with or without buildings) .....	8	8	8
2. What share does the household own? <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. <u>surface area in square metres</u> <b>SUPAB</b> .....	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
6. <u>year of construction</u> <b>ANCOSTR</b> .....	_ _ _	_ _ _	_ _ _
<b>Questions 7a and 7b LAND ONLY</b>			
7a. <u>surface area in hectares</u> (land only) <b>SUPTE</b> .....	_ _ _ _  hectares	_ _ _ _  hectares	_ _ _ _  hectares
7b. <u>surface area in square metres</u> (if less than 1 hectare) <b>SUPTM</b> .	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>	_ _ _ _  m <sup>2</sup>
<b>ALL HOUSEHOLDS</b>			
8. What was the main use of the property in the last calendar year?	<b>USOIMM</b> <sup>€</sup>		
- own use for self-employment, professional work, sole proprietorship or family business .....	01	01	01
- own holiday home or other use by household .....	02	02	02
- rented out .....	03	03	03
- unoccupied .....	04	04	04
- usufruct or used free of charge .....	05	05	05

(CONT.)

PROPERTY (do not change order)	First property	Second property	Third property
9. How much do you think the property could be sold for if it were unoccupied? - total amount .....	<b>VALABIT</b> € €	€	€
10. Did you rent out the property in the last calendar year? <b>N.B. Include also any property rented for part of the year only (e.g. holiday homes) or rented in part (e.g. 1 or 2 rooms only)</b> - Yes ..... - No → <b>Question 14</b> .....	<b>AFFITTO</b> € 1 2	1 2	1 2
(If "Yes" to Question 10, otherwise go to Question 14)			
11. Who did you rent it to? <b>AFFCHI</b> -an individual or a family..... -a company/business/association.....	1 2	1 2	1 2
12. For how many months?	<b>AFFMESI</b> 		
13. How much did the household receive in rent in the last calendar year, net of all taxes? - total amount in the last calendar year .	<b>AFFEFF</b> € €	€	€
(If "No" to Question 10 or if Question 12 < 12 months):			
14. If you wanted to let the property, what <u>annual rental</u> could the household obtain, net of all taxes? - total amount in the year .....	<b>AFFIMP</b> €	€	€
<b>ALL HOUSEHOLDS</b>	<b>POSS</b>		
15. How did you acquire the property? - purchased..... - part purchased, part inherited ..... - inherited ..... - received as a gift ..... - built by household .....	1 2 3 4 5	1 2 3 5 6	1 2 3 5 6
16. Is the property located in this region? - Yes ..... → <b>End of Annex</b> - No .....	<b>IMMDOVE</b> 1 2	1 2	1 2
17. (If "No") Where is it located? <b>Enter region code from table below.</b>	<b>IMMREG</b>		
<b>If the property is located abroad enter country code</b>	<b>IMMEST</b>		

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

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

**END OF ANNEX**

## OTHER PROPERTIES OWNED AT THE END OF 2020

D1B

(Dwellings other than principal residence and properties listed in annexes D1)

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

THE NEXT QUESTIONS REFER TO ALL PROPERTIES OWNED ON 31/12/2020 AFTER THE THIRD PROPERTY

**N.B. INTERVIEWER: fill out one cumulative copy of this annex for all properties after the THIRD one**

1. How many more properties, such as houses, offices, industrial buildings/warehouses, garage/storage units, land does your household own, do NOT include the dwelling where your household lives and the properties that we have already discussed

- |\_|\_|\_| **QUANTIMM**

2. How much could these properties be sold for, in other words what is their estimated value as “unoccupied” properties? Please consider only your household’s share.

- € |\_|\_|. |\_|\_|\_|\_|\_|. |\_|\_|\_| **VALABITC**€

3. Did you let at least one of these properties in the last calendar year? **AFFITOC**

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

**(If “Yes” to Question 3)**

4. How much did the household receive in rent in the last calendar year, net of all taxes?

- € |\_|\_|. |\_|\_|\_|\_|\_|. |\_|\_|\_| **AFFEFFC**€

5. In 2020, were one or more of these properties available for use by your household (e.g. vacant or used as a holiday home)? **NOFITOC**

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

**(If “Yes” to Question 5)**

6. If you wanted to let these property, what annual rental could the household obtain, net of all taxes?

€ |\_|\_|. |\_|\_|\_|\_|\_|. |\_|\_|\_| **AFFIMPC**

7. 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) PROC1 ... 9**

|\_|\_| |\_|\_| |\_|\_| |\_|\_| |\_|\_| |\_|\_|

Remarks:

---

---

---

**END OF ANNEX**

# LOANS

D2RES

QUESTIONNAIRE No. | | | | | | | | | | NQUEST

## LOANS FOR PRINCIPAL RESIDENCE

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

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

	NORDEB1		
	1	2	3
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>(If "Renovation")</b>	<b>DEBM1€</b> 1 2 3	1 2 3	1 2 3
2. Did/will your household claim tax credits for renovations on your principal residence property?  - Yes..... - No.....	<b>DETRAZIONI1</b>  1 2	1 2	1 2
3. Did the loan serve to refinance one or more previous loans? - Yes..... - No..... - Don't know ( <i>Interviewer! Do not read aloud!</i> ).....	<b>DEBRF1€</b> 1 2 3	1 2 3	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 4.</b>			
4. In what year was the mortgage obtained?	<b>ANMUTUO1€</b>  _ _ _ _	_ _ _ _	_ _ _ _
5. What was the original total duration of the mortgage (in years)? .....	<b>MUTUODU1€</b>  _ _ _  years <b>MUTUOFIN1€</b>  _ _ _  anni	_ _ _  years  _ _ _  anni	_ _ _  years  _ _ _  anni
6. In how many years will the loan be fully repaid?			
7. What was the initial amount of the mortgage?	<b>MUTUOIN1€</b> € _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _
8. What properties were pledged as collateral to guarantee the loan? - Principal residence → <b>Question 10</b> ..... - Other properties → <b>Question 10</b> ..... - No collateral → <b>Question 9</b> ..... <b>(if "No collateral")</b>	<b>DEBGAR1€</b> 1 2 3	1 2 3	1 2 3
9. Is this loan a personal loan or a loan for pledge of "fifth of salary"? - Personal loan..... - Fifth of salary.....	<b>DEBPERS1</b> 1 2	1 2	1 2
<b>(If 1 or 2 to Question 8)</b>			
10. How much was the mortgage loan as a percentage of the purchase price of the property? Please consider the property value when the contract was signed .....	<b>LTV1</b>  _ _ _  %	_ _ _  %	_ _ _  %
11. 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
			(CONT.)

	1	2	3
<b>12. (If "Floating" or "Mixed")</b> Is the mortgage repayment constant in time?	<b>RATACON1</b>		
- Yes .....	1	1	1
- No .....	2	2	2
<b>13.</b> What is the interest rate? (refer to 2020)	<b>TAXFIS1€</b> <b>TAXVAR1€</b>		
- fixed rate .....	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %
- floating rate (annual average) .....	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %
<b>14.</b> During the last calendar years, did your household ask for any kind of suspension of mortgage repayments?	<b>SOSPENS1</b>		
- Yes .....	1	1	1
- No → <b>Question 18</b> .....	2	2	2
<b>15.</b> Are the payments still suspended?	<b>SOSPEORA1</b>		
- Yes → <b>Question 18</b> .....	1	1	1
- No .....	2	2	2
<b>16.</b> Following the suspension period, did you start making regular payments again?	<b>RIPPAG1</b>		
- Yes .....	1	1	1
- No → <b>Question 18</b> .....	2	2	2
<b>17.</b> For how many months did you suspend payments? ...	<b>RIPPAGQUA1</b>  _ _ _  months	_ _ _  months	_ _ _  months
<b>18.</b> What was the cost of mortgage repayments in 2020, both principal and interest? .....	<b>TMUTUOAB1€</b> €  _ _ .  _ _ _ _	€  _ _ .  _ _ _ _	€  _ _ .  _ _ _ _
<b>19.</b> What was the amount outstanding of debt on 31/12/2020 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest .....	<b>TDEBITA1€</b> €  _ _ .  _ _ _ _ .  _ _ _ _	€  _ _ .  _ _ _ _ .  _ _ _ _	€  _ _ .  _ _ _ _ .  _ _ _ _
<b>20.</b> During the last four years (2017-2018-2019-2020), did your household make any change to the conditions of your mortgage loan?	<b>RIFINANZ1</b>		
-Yes .....	1	1	1
- No .....	2	2	2

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

Remarks:

**END OF ANNEX**

**LOANS FOR OTHER 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**

	<b>NORDEB2</b>		
	<b>1</b>	<b>2</b>	<b>3</b>
1. Which property did you take this mortgage/loan for? <i>(Interviewer! Remember the properties listed in annex D1)</i> .....	<b>QUALEIMM1</b>  _ _	_ _	_ _
2. 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>DEBM2<sup>€</sup></b> 1 2 3	1 2 3	1 2 3
<i>(If "Renovation")</i> 3. Did/will your household claim tax credits for renovations to the property? - Yes ..... - No .....	<b>DETRAZIONI2</b> 1 2	1 2	1 2
4. Did the loan serve to refinance one or more previous loans? - Yes ..... - No ..... - Don't know <i>(Interviewer! Do not read aloud!)</i>	<b>DEBRF2<sup>€</sup></b> 1 2 3	1 2 3	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 5.**

5. In what year was the mortgage obtained?	<b>ANMUTUO2<sup>€</sup></b>  _ _ _	_ _ _	_ _ _
6. What was the original total duration of the mortgage (in years)? .....	<b>MUTUODU2<sup>€</sup></b>  _ _  years	_ _  years	_ _  years
7. In how many years will the loan be fully repaid?.....	<b>MUTUOFIN2<sup>€</sup></b>  _ _  anni	_ _  anni	_ _  anni
8. What was the initial amount of the mortgage?	<b>MUTUOIN2<sup>€</sup></b> € _ .  _ _ _ .  _ _ _	€ _ .  _ _ _ .  _ _ _	€ _ .  _ _ _ .  _ _ _
9. What properties were pledged as collateral to guarantee the mortgage? - The property for which the loan was taken ..... - Principal residence ..... - Other properties..... - No collateral.....	<b>DEBGAR2<sup>€</sup></b> 1 2 3 4	1 2 3 4	1 2 3 4
10. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"? - Personal loan ..... - Fifth of salary .....	<b>DEBPERS2</b> 1 2	1 2	1 2

(CONT.)

	(D2 CONT.)		
	1	2	3
<b>11. (if 1, 2 or 3 to Quest. 9)</b> How much was the mortgage loan as a percentage of the purchase price of the property? .....	<b>LTV2</b>  _ _ _  %	_ _ _  %	_ _ _  %
<b>12.</b> Is the interest rate fixed, floating or mixed?	<b>TIPOTAX21€</b>	<b>TIPOTAX22€</b>	<b>TIPOTAX23€</b>
- Fixed .....	1	1	1
- Floating .....	2	2	2
- Mixed .....	3	3	3
<b>13. (If "Floating")</b> Is the mortgage repayment constant in time?	<b>RATACON21</b>	<b>RATACON22</b>	<b>RATACON23</b>
- Yes .....	1	1	1
- No .....	2	2	2
<b>14.</b> What is the interest rate? (refer to 2020)	<b>TAXFIS21€</b> <b>TAXVAR21€</b>	<b>TAXFIS22€</b> <b>TAXVAR22€</b>	<b>TAXFIS23€</b> <b>TAXVAR23€</b>
- fixed rate .....	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %
- floating rate (annual average) .....	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %
<b>15.</b> During the last calendar years, did your household ask for any kind of suspension of mortgage repayments?	<b>SOSPENS2</b>		
- Yes .....	1	1	1
- No → <b>Quest. 18</b> .....	2	2	2
<b>16.</b> Are the payments still suspended?	<b>SOSPEORA2</b>		
- Yes → <b>Quest. 18</b> .....	1	1	1
- No .....	2	2	2
<b>17.</b> Following the suspension period, did you start making regular payments again?	<b>RIPPAG2</b>		
- Yes .....	1	1	1
- No .....	2	2	2
<b>18.</b> What was the cost of mortgage repayments in 2020, both principal and interest? .....	<b>TMUTUOAB2€</b> €  _ _ _ .  _ _ _ _	€  _ _ _ .  _ _ _ _	€  _ _ _ .  _ _ _ _
<b>19.</b> What was the amount outstanding of debt on 31-12-2020 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest .....	<b>TDEBITA2€</b> €  _ _ _ .  _ _ _ _ .  _ _ _ _	€  _ _ _ .  _ _ _ _ .  _ _ _ _	€  _ _ _ .  _ _ _ _ .  _ _ _ _

**(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**

	<b>NORDEB3</b>		
	<b>1</b>	<b>2</b>	<b>3</b>
	<b>DEBM3<sup>€</sup></b>		
1. Do you have outstanding loans for...			
... purchase of motor vehicles (car, motorcycle, etc.).....	1	1	1
... purchase of furniture, appliances, etc. ....	2	2	2
... non-durable goods (vacations, etc.).....	3	3	3
... other purchases or daily expenses .....	4	4	4
... education expenses (degree, master).....	5	5	5
2. What goods were pledged as collateral to guarantee the loan?	<b>DEBGAR3<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
3. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"?	<b>DEBPERS3</b>		
- Personal loan.....	1	1	1
- Fifth of salary .....	2	2	2
4. Did the loan serve to refinance one or more previous loans?	<b>DEBRF3<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 5.**

5. In what year was the mortgage obtained?	<b>ANMUTUO3</b>  _ _ _ _	_ _ _ _	_ _ _ _
6. What was the original total duration of the loan (in years)? .....	<b>MUTUODU3<sup>€</sup></b>  _ _ _  years	_ _ _  years	_ _ _  years
7. What was the initial amount of the loan? .....	<b>MUTUOIN3<sup>€</sup></b> € _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _
8. In 2020, did your household use any form of loan payments suspension?	<b>SOSPENS3</b>		
- Yes .....	1	1	1
- No → <b>Quest. 11</b> .....	2	2	2
9. Are the payments still suspended?	<b>SOSPEORA3</b>		
- Yes → <b>Quest. 11</b> .....	1	1	1
- No .....	2	2	2
10. Did you regularly resume payments at the end of the suspension period?	<b>RIPPAG3</b>		
- Yes .....	1	1	1
- No .....	2	2	2
11. What was the cost of the loan repayment instalments in 2016, both principal and interest? .....	<b>TMUTUOAB3<sup>€</sup></b> € _ _ _ _ _ _ _	€ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _
12. What was the amount outstanding of debt on 31-12-2020 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest.....	<b>TDEBITA3<sup>€</sup></b> € _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _ _

	1	2	3
<b>13.</b> Is the interest rate fixed, floating or zero?	<b>TIPOTAX3</b>		
- Fixed .....	1	1	1
- Floating .....	2	2	2
- Zero .....	3	3	3
<b>14. (If different from "zero")</b> What is the interest rate, including all expenses (the annual percentage rate of charge)?	<b>TAEG3<sup>€</sup></b>  _ _ _ , _ _ _  %	_ _ _ , _ _ _  %	_ _ _ , _ _ _  %

*(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 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**

	<b>NORDEB4</b>		
	<b>1</b>	<b>2</b>	<b>3</b>
<b>1. Does your household have ...</b>	<b>DEBM4€</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>DEBRF4 €</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>ANMUTUO4€</b> 		
<b>4. (if "medium or long-term debt") What is the total duration of the loan (in years)? .....</b>	<b>MUTUODU4€</b>         years	years	years
<b>5. (if "medium or long-term debt") In how many years will the loan be fully repaid?</b>	<b>MUTUOFIN4€</b>         years	years	years
<b>6. What was the initial amount of the loan? .....</b>	<b>MUTUOIN4 €</b> €     .         .	€     .         .	€     .         .
<b>7. What was the cost of the loan repayment instalments in 2020, both principal and interest? ....</b>	<b>TMUTUOAB4€</b> €     .	€     .	€     .
<b>8. What was the amount outstanding of debt on 31-12-2020 (How much would you have had to repay to extinguish the debt)? Please consider only the capital to be repaid and not the interest. ....</b>	<b>TDEBITA4 €</b> €     .         .	€     .         .	€     .         .
<b>9. What is the interest rate?</b>	<b>TAXDEB4€</b>         .         %	.         %	.         %
<b>10. What goods were pledged as collateral to guarantee the loan?</b>	<b>DEBGAR4€</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.**

Remarks:

**SUPPLEMENTARY PENSION PLANS****F1**QUESTIONNAIRE N° |\_|\_|\_|\_|\_|\_|\_|\_| **NQUEST**ANNEX No. |\_|\_|\_| **NATTIVITA**

*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>	P.R. 1	2	3	4	5	6
<b>Name →</b>						
<b>REFERENCE NUMBER OF THE PERSON ANSWERING → INTPER<sup>€</sup></b>	P.R. 1	2	3	4	5	6

1. To which form of voluntary pension plan did you pay on 31/12/2020? **ASS2GN<sup>€</sup>**

Occupational pension plan ..... 1

Open pension plan ..... 2

Personal pension plan ..... 3

2. In what year were the first payments made into the plan? |\_|\_|\_|\_|\_| **ASS2A**

3. In the last calendar year, how much did the household pay into this pension plan excluding the annual severance pay (TFR)? **ASS2S<sup>€</sup>**

€ |\_|\_|\_|\_|\_|\_|\_|\_|

Don't know/No answer 1 **ASS2S\_1**

*(If the answer is "don't know/No answer")*

4. Do you remember approximately what proportion of your salary you contribute to the pension plan? (usually it is between 1% and 3% of one's salary) |\_|\_|\_|\_|\_| **ASS2Q<sup>€</sup>**

5. The severance pay (TFR) is paid in this pension plan? **ASS2T<sup>€</sup>**

- Yes ..... 1

- No ..... 2

*(If "Yes" and Question 2 is before 2007)*

6. Do you pay all of your severance pay (TFR) into this pension plan? **ASS2TD<sup>€</sup>**

- Yes ..... 1

- No ..... 2

*(If "No")*

7. What proportion of your severance pay (TFR) did you choose to contribute? |\_|\_|\_|\_|\_| **ASS2TS<sup>€</sup>**

8. Does your employer contribute to the pension plan? **ASS2CN**

- Yes ..... 1

- No ..... 2

9. (if "Yes") How much was your employer's contribution in 2020? **CONTRAZ<sup>€</sup>**

€ |\_|\_|\_|\_|\_|\_|\_|\_|

Don't know/Don't remember 1 **CONTRAZ\_1**

*(If "Don't know/Don't remember")*

10. Do you remember approximately how much your employer contributes to the pension plan in proportion to your salary? |\_|\_|\_|\_|\_| **CONTRAZQ<sup>€</sup>**

11. Did you take an advance on the fund in 2020? **ASS2RIS**

- Yes ..... 1

- No ..... 2

12. (If "Yes") If so, how much? € |\_|\_|\_|\_|\_|\_|\_|\_| **ASS2RIST**

13. How much was the pension plan worth on 31-12-2020? 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. **ASS2K<sup>€</sup>**

€ | | | . | | | |

---

**Remarks:**

---

---

---

**END OF ANNEX**

# LIFE INSURANCE

F2

QUESTIONNAIRE N° |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| NQUEST

ANNEX No. |\_|\_|\_| NATTIVITA

*N.B. The annexes must be completed with the concerned member of the household. Only if the member concerned is absent, the annex may be completed with other members of the household who have knowledge of the facts*

MEMBER NUMBER → <b>NORD</b>	P.R. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ANSWERING → <b>INTPER</b> €	P.R. 1	2	3	4	5	6

1. In which year did the policy start? |\_|\_|\_|\_|\_| **ASS1A**

2. Does the policy require payment of an initial premium? **ASS1I**

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

3. (If "Yes") How much was the initial premium? € |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **ASS1SI**€

4. Does the policy entail payment of subsequent premiums (e.g. a yearly premium)? **ASS1P**

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

5. (If "Yes") How much did the household pay into each policy in the last calendar year (excluding the initial premium)?

€ |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **ASS1S**€

6. Does the policy envisage a payout on death (straight life insurance)? **ASS1M**

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

7. Does the policy envisage the payment of a lump sum or an income when the policy-holder reaches a certain age (savings component)? **ASS1V**

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

*Interviewer! Please check consistency between answers to Questions 6 and 7, the answer CANNOT be "No" to both*

8. (If "Yes" to Question 7) Does the policy provide guaranteed minimum returns? **ASS1R**

- Yes ..... 1
- No ..... 2
- Does not know/answer (Interviewer Do not read!) ..... 3

9. (If "Yes" to Question 7) How much was the policy worth on 31-12-2020? Consider the number of years you have been paying and the amount of the annual premium payments.

€ |\_|\_|\_|\_|\_|\_|\_|\_|\_|\_| **ASS1K**€

Remarks:

**END OF ANNEX**