

BANCA D'ITALIA

**SURVEY OF ITALIAN HOUSEHOLDS'
INCOME AND WEALTH**

(I BILANCI DELLE FAMIGLIE ITALIANE NEL 1995)

QUESTIONNAIRE HEAD OF HOUSEHOLD

May 1996

NO. QUESTIONNAIRE: **NQUEST**

PROGRESSIVE: **PROG**

REGION: **IREG**

PROVINCE:

TOWN: **ICOM***

1. DATE OF INTERVIEW: / / / 1996

DATA11* **DATA12***

2. TIME OF INTERVIEW: ,

ORA11* **ORA12**

3. PLACE OF INTERVIEW: TOWN _____ PROVINCE _____

4. TYPE OF SAMPLE UNIT:

- unit drawn from the primary list	1 QUEST
- substitute (from replacement list)	2
- interviewed in 1994 (Panel)	3
- new household formed by members of a household interviewed in 1994 (ex PANEL):.....	4

If ex PANEL (code 4) → No. of questionnaire of the original household . **NQUESTP**

NAME OF INTERVIEWEE: _____

ADDRESS: street _____ No. _____

TOWN: _____ PROV. _____

TELEPHONE 1 Yes → **TEL*** 2 No ☎: _____ / _____
(area code) (number)

(INTERVIEWER! Complete all parts!)
 Date: _____ Signature: _____ No.

① STARRED VARIABLES ARE NOT AVAILABLE FOR EXTERNAL USERS

A. COMPOSITION OF HOUSEHOLD AT END-1995

ALL HOUSEHOLDS

A. I would first like to record the composition of the household. Can you please list all household members as of 31 December 1995?

(Include all persons that normally lived in this dwelling at 31 December 1995 who contributed at least part of their income to the household. Also include any members temporarily absent; e.g. on vacation, temporarily away for study, etc. and any non-relatives that lived stably in the household at 31 December 1995.)

B. This household comprised persons, including children.

NCOMP

No. of persons from 0 years of age upwards living in this household at 31 December 1995

C. Record personal data for each member of household.

Use one column for each person, beginning with the head of household (H.H.), followed by the other household members. For each household member, record first name, gender, position in household, place of birth, date of birth, etc. until all the requested information has been obtained for each household member.

N.B. *Identify the effective head of household, i.e. the person primarily responsible for the household budget. Record information for the head of household in column 1 and continue with the remaining household members. Follow the same order in subsequent pages.*

In the case of the prolonged absence or death of the head of household, record the data for the person as reported at 31.12.1995 and interview the best-informed person that has replaced the head of household in that role.

Member number ➔ NORD	MEMBERS OF THE HOUSEHOLD								
	H.H.	1	2	3	4	5	6	7	8
NAME (enter) ➔									
A01. Gender SEX									
- male	1	1	1	1	1	1	1	1	1
- female	2	2	2	2	2	2	2	2	2
A02. Household position									
PARENT									
- head of household (H.H.)	1	1	1	1	1	1	1	1	1
- spouse/partner of H.H.		2	2	2	2	2	2	2	2
- son/daughter of H.H.		3	3	3	3	3	3	3	3
- parent of H.H.		4	4	4	4	4	4	4	4
- other relative of H.H.		5	5	5	5	5	5	5	5
- other household member not related to H.H.		6	6	6	6	6	6	6	6
A03. Place of birth									
LNASC*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>If in Italy, enter province code</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<i>If abroad, enter whether born in:</i>									
ENASC*									
- Eastern Europe	1	1	1	1	1	1	1	1	1
- Western Europe	2	2	2	2	2	2	2	2	2
- North America	3	3	3	3	3	3	3	3	3
- Central or South America	4	4	4	4	4	4	4	4	4
- Africa	5	5	5	5	5	5	5	5	5
- Asia	6	6	6	6	6	6	6	6	6
- Oceania	7	7	7	7	7	7	7	7	7
ANASC									
A04. Year of birth	19_____	19_____	19_____	19_____	19_____	19_____	19_____	19_____	19_____

FOR PANEL ONLY
Question A05, A06, A07, A08

*Keep the order in which members are listed unchanged with respect to
31.12.1995, adding members that left the household in 1994 or 1995*

Member number ➔	MEMBERS OF THE HOUSEHOLD									
	H.H.	1	2	3	4	5	6	7	8	9
NAME (enter) ➔										
A05. If joined household in 1994-1995, give reason: MOTENT										
- born	1	1	1	1	1	1	1	1	1	
- other	2	2	2	2	2	2	2	2	2	
A06. If left household in 1994-1995, give reason: MOTUSC										
- death	1	1	1	1	1	1	1	1	1	
- transfer to barracks, nursing home, hospital, prison, etc.	2	2	2	2	2	2	2	2	2	
- moved abroad	3	3	3	3	3	3	3	3	3	
- formed new household, marriage (give new address)	4	4	4	4	4	4	4	4	4	
- other (give new address)	5	5	5	5	5	5	5	5	5	
A07. Give new address, including telephone number	No. OF MEMBER ____ IN 1994 SURVEY					No. OF MEMBER ____ IN 1994 SURVEY				
	FIRST, LAST NAME: _____					FIRST, LAST NAME: _____				
	STREET: _____ No. _____					STREET: _____ No. _____				
	TOWN: _____ PROV. _____					TOWN: _____ PROV. _____				
	TELEPHONE: /					TELEPHONE: /				
ANNOENUS A08. Year in which joined/left the household	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	1 1994 2 1995	
Member order in 1994 survey (at 31.12.1993) NORDP <i>(Interviewer! complete always!)</i>										

ALL HOUSEHOLDS

Member number ➔	CONTINUE WITH HOUSEHOLD MEMBERS PRESENT AT 31.12.1995									
	H.H.	1	2	3	4	5	6	7	8	9
A09. MARITAL STATUS STACIV										
- married	1	1	1	1	1	1	1	1	1	
- single	2	2	2	2	2	2	2	2	2	
- separated/divorced	3	3	3	3	3	3	3	3	3	
- widower/widow	4	4	4	4	4	4	4	4	4	
A10. PLACE OF ABODE AT THE END OF 1990 PROV90*										
If in Italy, enter province code ➔										
If abroad, specify: E90*										
- Eastern Europe	1	1	1	1	1	1	1	1	1	
- Western Europe	2	2	2	2	2	2	2	2	2	
- North America	3	3	3	3	3	3	3	3	3	
- Central or South America	4	4	4	4	4	4	4	4	4	
- Africa	5	5	5	5	5	5	5	5	5	
- Asia	6	6	6	6	6	6	6	6	6	
- Oceania	7	7	7	7	7	7	7	7	7	

(Keep the order in which members are listed unchanged)

Member number ➔ NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD									
	C.F.	1	2	3	4	5	6	7	8	9
A11. EDUCATIONAL QUALIFICATION <i>(Give highest qualification earned)</i>										
STUDIO										
- none	1	1	1	1	1	1	1	1	1	
- elementary school	2	2	2	2	2	2	2	2	2	
- middle school	3	3	3	3	3	3	3	3	3	
- professional secondary school diploma (3 years of study)	4	4	4	4	4	4	4	4	4	
- high school	5	5	5	5	5	5	5	5	5	
- associate's degree or other short course university degree	6	6	6	6	6	6	6	6	6	
- bachelor's degree	7	7	7	7	7	7	7	7	7	
- post-graduate qualification	8	8	8	8	8	8	8	8	8	
<i>(If high school diploma - 5 year course of study)</i>										
TIPODIP										
A12. HIGH SCHOOL DIPLOMA										
- school for professional studies	1	1	1	1	1	1	1	1	1	
- technical school	2	2	2	2	2	2	2	2	2	
- high schools specialised in classical, scientific or language studies	3	3	3	3	3	3	3	3	3	
- art schools and institutes	4	4	4	4	4	4	4	4	4	
- teacher training school	5	5	5	5	5	5	5	5	5	
- other	6	6	6	6	6	6	6	6	6	
<i>(If short-course university degree, bachelor's degree or post-graduate qualification)</i>										
TIPOLAU										
A13. UNIVERSITY DEGREE OR DIPLOMA										
- mathematics, physics, chemistry, biology, sciences, pharmacy	01	01	01	01	01	01	01	01	01	
- agricultural or veterinary sciences	02	02	02	02	02	02	02	02	02	
- medicine and dentistry	03	03	03	03	03	03	03	03	03	
- engineering	04	04	04	04	04	04	04	04	04	
- architecture or city-planning	05	05	05	05	05	05	05	05	05	
- economics or statistics	06	06	06	06	06	06	06	06	06	
- political science, sociology	07	07	07	07	07	07	07	07	07	
- law	08	08	08	08	08	08	08	08	08	
- arts, philosophy, languages	09	09	09	09	09	09	09	09	09	
- other	10	10	10	10	10	10	10	10	10	

(Keep the order in which members are listed unchanged)

NAME (enter)...	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
I would now like to discuss the health of the members of the household.									
SALUTE									
A14. In general terms, would you describe the health of (<i>name</i>) at the end of 1995 as very good (5), good (4), neither good nor bad (3), bad (2), very bad (1)? (show card A14) (Enter corresponding code)→	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
A15. At the end of 1995 did (<i>name</i>) suffer from any <u>chronic illnesses?</u> (show card A15). CRONIC - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
A16. At the end of 1995 did (<i>name</i>) suffer from any form of <u>disability?</u> (show card A16). INVALID - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2

QUESTIONS A17 AND A18 FOR PANEL ONLY

(If new members have joined the household since the last interview - see question A05)

A17. Following the changes in your household between the end of 1993 and the end of 1995, has there been an increase in the property or savings owned by your household? In other words, has someone contributed (**Interviewer: read!**)?

Yes	No	(If "Yes"): <u>value?</u>
- houses, land, buildings, businesses?.....	1 2	Lit _____ , _____ ,000 INC1
- cash or other forms of savings such as current accounts, Treasury bills, etc.?	1 2	Lit _____ , _____ ,000 INC2

(If members have left the household since the last interview - see question A06)

A18. Following the changes in your household between the end of 1993 and the end of 1995, has there been a decrease in the property or savings owned by your household? (**Interviewer: read!**)?

Yes	No	(If "Yes"): <u>value?</u>
- houses, land, buildings, businesses?.....	1 2	Lit _____ , _____ ,000 TDECRIM
- cash or other forms of savings such as current accounts, Treasury bills, etc.	1 2	Lit _____ , _____ ,000 TDECRAF

FOR HEAD OF HOUSEHOLD AND SPOUSE
(If spouse is deceased, interview head of household only)

ALL HOUSEHOLDS

	HEAD OF HOUSEHOLD		SPOUSE	
	Father	Mother	Father	Mother
(show card A19) What were the educational qualifications, employment status and sector of activity of your parents <u>when they were your current age?</u> (<i>If the parent was retired or deceased at that age, refer to time preceding retirement or death</i>)				
A19. Educational qualification:	STUPCF	STUMCF	STUPCO	STUMCO
- none	1	1	1	1
- elementary school	2	2	2	2
- middle school	3	3	3	3
- high school	4	4	4	4
- university degree	5	5	5	5
A20. Work status:	CONPCF	CONMCF	CONPCO	CONMCO
- blue-collar worker.....	1	1	1	1
- office worker	2	2	2	2
- teacher	3	3	3	3
- junior manager, official	4	4	4	4
- senior manager	5	5	5	5
- member of the professions	6	6	6	6
- entrepreneur	7	7	7	7
- free lance.....	8	8	8	8
- not employed	9	9	9	9
A21. Sector (if employed):	SETPCF	SETMCF	SETPCO	SETMCO
- agriculture, fishing	1	1	1	1
- industry	2	2	2	2
- general government	3	3	3	3
- other (commerce, artisan, other services, etc.)	4	4	4	4
(Questions 22-23 only for parents who <u>did not live in this household at 31.12.1995</u>)	SETPCF	SETMCF	SETPCO	SETMCO
A22. In what year were your parents born?	1	1	1	1
A23. Were your parents still alive at 31.12.1995?	VITPCF	VITMCF	VITPCO	VITMCO
- Yes	1	1	1	1
- No	2	2	2	2
A24. Did you have brothers or sisters who <u>were not</u> residing with you at 31.12.1995?	VITFCF		VITFCO	
- Yes	1		1	
- No → Question A26	2		2	
A25. (<i>If "Yes"</i>):	NFRATCF		NFRATCO	
- number of brothers	NSORECF		NSORECO	
A26. Did you have children who did not reside with you at 31.12.1995?	FIGLICF		FIGLICO	
- Yes	1		1	
- No → Question B01	2		2	
A27. (<i>if "Yes"</i>): How many children?	NFIGLIFC			

→ Go to Section B

B. EMPLOYMENT AND INCOMES

(Keep the order in which members are listed unchanged)

NAME (enter) →	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B01. In 1995 was (<i>name</i>) employed or not? i.e. did he/she have paid employment? (<i>Consider the prevalent status in 1995</i>)									
APQUAL									
(If "employed")									
What was the main employment of (<i>name</i>) for the greater part of the year? (<i>Show card B01a</i>)									
(If "not employed")									
What was the status of (<i>name</i>) in 1995?									
(Show card B01b)									
• EMPLOYEE									
- blue-collar worker or similar (including apprentices and homeworkers)	01	01	01	01	01	01	01	01	01
- office worker	02	02	02	02	02	02	02	02	02
- school teacher in any type of school (including teachers with term appointments, those under special contracts and similar)	03	03	03	03	03	03	03	03	03
- junior manager/cadre	04	04	04	04	04	04	04	04	04
- manager, senior official, principal, headmaster, university teacher, magistrate	05	05	05	05	05	05	05	05	05
- other (<i>specify</i>): _____									
SELF-EMPLOYED									
- member of the arts or professions	06	06	06	06	06	06	06	06	06
- sole proprietor	07	07	07	07	07	07	07	07	07
- free lance	08	08	08	08	08	08	08	08	08
- owner or member of a family business	09	09	09	09	09	09	09	09	09
- active shareholder/partner	10	10	10	10	10	10	10	10	10
- other (<i>specify</i>): _____									
• NOT EMPLOYED									
- first-job seeker	11	11	11	11	11	11	11	11	11
- unemployed	12	12	12	12	12	12	12	12	12
- homemaker	13	13	13	13	13	13	13	13	13
- well off	14	14	14	14	14	14	14	14	14
- job pensioner	15	15	15	15	15	15	15	15	15
- non-job pensioner (disability/survivor's/social pension)	16	16	16	16	16	16	16	16	16
- student (from primary school up)	17	17	17	17	17	17	17	17	17
- pre-school-age child	18	18	18	18	18	18	18	18	18
- conscript	19	19	19	19	19	19	19	19	19
- other (<i>specify</i>): _____									

(Keep the order in which members are listed unchanged)

NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B02. If unemployed or a job pensioner Before becoming a pensioner or unemployed, what was(name)'s employment status? (Show card B02)									
ASNONOC									
▪ employee									
- blue-collar worker or similar (including apprentices and homeworkers)	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02	01 02
- office worker									
- school teacher in any type of school (including teachers with term appointments, those under special contracts and the like)	03 04	03 04	03 04	03 04	03 04	03 04	03 04	03 04	03 04
- junior manager/cadre.....									
- manager, senior official, principal, headmaster, university teacher or magistrate.....	05	05	05	05	05	05	05	05	05
- other (specify): _____									
▪ self-employed									
- member of the arts or professions.....	06	06	06	06	06	06	06	06	06
- sole proprietor.....	07	07	07	07	07	07	07	07	07
- free lance.....	08	08	08	08	08	08	08	08	08
- owner or member of a family business	09	09	09	09	09	09	09	09	09
- active shareholder/partner	10	10	10	10	10	10	10	10	10
- other (specify): _____									
B03. If employed, a job pensioner or unemployed Indicate the branch of activity of the company in which the member works/worked. APSETT (Show card B03)									
- agriculture, hunting, forestry, fishing, fish-farming and related services	1	1	1	1	1	1	1	1	1
- mining, food products, beverages and tobacco products, textiles, clothing, leather products, timber, wooden products, furniture, paper, chemical and metal products, other manufactures, production and distribution of electric power, gas and water	2	2	2	2	2	2	2	2	2
- building and construction	3	3	3	3	3	3	3	3	3
- wholesale and retail trade, repair of motor vehicles and motorcycles, lodging and catering services	4	4	4	4	4	4	4	4	4
- transport, warehouse and storage and communication services	5	5	5	5	5	5	5	5	5
- services of credit and insurance institutions.....	6	6	6	6	6	6	6	6	6
- real estate and renting services, IT services, research, other professional and business activities	7	7	7	7	7	7	7	7	7
- domestic services provided to households and other private services	8	8	8	8	8	8	8	8	8
- general government, defense, education, health and other public services.....	9	9	9	9	9	9	9	9	9
- extraterritorial organizations and entities.....	10	10	10	10	10	10	10	10	10

REMARKS: _____

FOR MEMBERS LESS THAN 15 YEARS OLD AT 31.12.1995 ➔ go to Question B27

(Keep the order in which members are listed unchanged)

NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9

EMPLOYMENT OPPORTUNITIES									
B04. In 1995 did (<i>name</i>) do anything to find employment (temporary or otherwise) or to change his/her employment?									
CERC									
- Yes	→ Question B06	1 2							
(If employed or a pensioner → Question B06)									
B05. Can you tell me why you did not look for employment?									
(Do not prompt!) MCERC1 ... 11									
• for family reasons:									
- to look after members of the household (children, old people)		1 1							
- to have more time to spend with the family		1 1							
- other family reasons		1 1							
• because the household's income was sufficient		1 1							
• because it would not have been worthwhile economically		1 1							
• because of the difficulty of finding work		1 1							
• for health/disability reasons		1 1							
• because I was waiting for public competitive exams		1 1							
• because I was studying		1 1							
• because I was doing/waiting to do military service		1 1							
• other (<i>specify</i>):		1 1							
B06. In 1995, did (<i>name</i>) find or change employment or at any rate have an opportunity of doing so? OFFERTE									
- Yes	→ Question B09	1 2							
(If "Yes" to Question B06)									
B07. How many such opportunities, taken up or not, <u>did he/she have</u> altogether in 1995? NOFFERTE		□	□	□	□	□	□	□	□
B08. How many did he/she turn down? NRIFIUTI		□	□	□	□	□	□	□	□

LIFETIME WORK EXPERIENCE									
B09. Consider all the activities, including temporary ones, performed up to 31.12.1995: how many activities had (<i>name</i>) performed, including the one, if any, being performed at 31.12.1995? NESPLAV									
- none		→ Question B20 or B21	00 01						
- one			□	□	□	□	□	□	□
- more than one, specify:			□	□	□	□	□	□	□
B10. How old was (<i>name</i>) when he/she began to work? <i>(the answer should refer to the first activity performed)</i>		ETALAV	□	□	□	□	□	□	□
B11. Considering the lifetime work experience of (<i>name</i>), did he/she ever pay, or his/her employer pay, pension contributions, even for a short period (and even if long ago)?									
CONTRIB									
- Yes	→ Question B13	1 2	1 2	1 2	1 2	1 2	1 2	1 2	1 2
(If "Yes")									
B12. For how many years? ACONTRIB			□	□	□	□	□	□	□
<i>(If for less than a year) For how many months?</i>			□	□	□	□	□	□	□
MCONTRIB									

(Keep the order in which members are listed unchanged)

NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B13. Has ... (<i>name</i>) ever lost a job at any time in his/her life and remained unemployed for at least 6 consecutive months? (N.B. not when a first-job seeker)									
DISOCC	1 2								
- Yes									
- No									
B14. Has ... (<i>name</i>) ever been on wage supplementation at 0 hours [form of paid temporary layoff] for at least 6 consecutive months?									
CASSINT	1 2								
- Yes									
- No									
For members who at some time in their lives have been unemployed or on wage supplementation at 0 hours [form of paid temporary layoff] for at least 6 consecutive months									
B15. I shall now ask some questions that you should answer with a score of from 1 to 5, where 1 is a low rating and 5 a high one (2,3,4 are intermediate ratings). When you were unemployed or on wage supplementation, as compared with when you were working,(*) (Read, show card B15 and enter codes)									
DIS1 ... 5									
- your role in the family is/was	<input type="checkbox"/>								
- your health is/was	<input type="checkbox"/>								
- your ability to have relationships with other people is/was (87)	<input type="checkbox"/>								
- your confidence in yourself is/was	<input type="checkbox"/>								
- your ability to exploit your free time is/was	<input type="checkbox"/>								
- overall, apart from the economic aspect, you feel/felt yourself to be.....	<input type="checkbox"/>								

(*) Question B15 is directed to the individual members of the household. In the event of a member being absent, contact him/her by phone

- Member(s) interviewed by phone

(Circle the number(s)) ➔

1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---

DISTEL

FOR THE "NOT EMPLOYED" MEMBERS OF THE HOUSEHOLD (see Question B01)

➔ go to Question B20 or B21

B16. At what age does (<i>name</i>) expect to retire (or did he/she retire)?	<input type="checkbox"/>								
ETAPEN									
<i>If the activity performed was the only one ➔ Question B18</i>									
B17. How old was (<i>name</i>) when he/she began the activity he/she was performing at 31/12/1995?	<input type="checkbox"/>								
ETALAV2									
B18. During 1995 was (<i>name</i>) ever absent from work on grounds of sickness (excluding maternity)?									
NOMALAT									
- No, never ➔ Question B20 or B21	1 2								
- Yes									
(If "Yes"):									
B19. For how many days?	<input type="checkbox"/>								
MALAT									

TO ALL THE EMPLOYED MEMBERS OF THE HOUSEHOLD
(see Question B01)

(Keep the order in which members are listed unchanged)

NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B20. I shall now ask some questions that you should answer with a score of from 1 to 5, where 1 is a low rating and 5 a high one (2,3,4 correspond to intermediate ratings). How do you judge your work as regards(*) <i>(Read, show card B20 and enter codes)</i>									
GIU1 ... 6	<input type="checkbox"/>								
- environmental conditions (physical and social)	<input type="checkbox"/>								
- dangerousness for life or health	<input type="checkbox"/>								
- demandingness	<input type="checkbox"/>								
- interestingness	<input type="checkbox"/>								
- consideration by others	<input type="checkbox"/>								
- concern about losing your employment	<input type="checkbox"/>								
GIUTOT	<input type="checkbox"/>								
- overall satisfaction, apart from the economic aspect	<input type="checkbox"/>								

(*) Question B20 is directed to the individual members of the household. In the event of a member being absent, contact him/her by phone

- Member(s) interviewed by phone

(Circle the number(s)) ➔

1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---

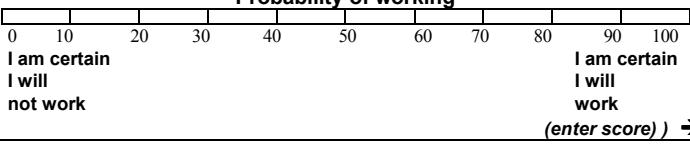
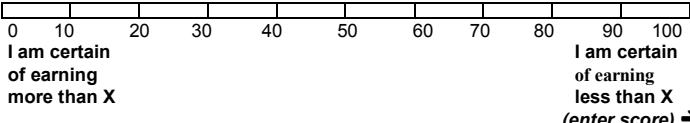
GIUTEL

➔ Go to Question B27

REMARKS : _____

TO THE EMPLOYED AND UNEMPLOYED MEMBERS AND FIRST-JOB SEEKERS
(EXCLUDE PENSIONERS, HOUSEWIVES AND STUDENTS)

(Keep the order in which members are listed unchanged)

NAME (enter) ➔	MEMBERS OF THE HOUSEHOLD								
	1 H.H.	22	33	54	55	56	77	88	99
B21. Regardless of your employment status in 1995, what is your employment status <u>at present</u> ? - employed - unemployed ➔ Question B23 - first-job-seeker ➔ Question B23 - pensioner ➔ Question B27									
SITUAT B22. Do you expect to retire or give up your employment <u>voluntarily</u> in the next 12 months? - Yes ➔ Question B27 - No ➔ Question B27	(1 2)	1 2							
PENSVOL (Show card B23) B23 What, according to you, is the probability that you will <u>remain in or find employment</u> (or start an activity) in the next 12 months? In other words, if you had to give a score of from 0 to 100 to the chances that you will <u>remain in or find employment</u> in the next 12 months, what would it be? ("0" if certain of not working, "100" if certain of working).									
PROBLAV Probability of working 	[]	[]	[]	[]	[]	[]	[]	[]	[]
B24. Assuming that you remain in or find employment in the next 12 months, can you say what is the <u>minimum</u> overall ANNUAL amount you expect to earn, net of taxes, including overtime, bonuses, fringe benefits, etc? Minimum amount you expect to earn in the next 12 months (enter minimum earnings expected) ➔									
MINLAV B25. Assuming again that you remain in or find employment in the next 12 months, can you say what is the <u>maximum</u> overall ANNUAL amount you expect to earn, net of taxes, including overtime, bonuses, fringe benefits, etc? Maximum amount you expect to earn in the next 12 months (enter maximum earnings expected) ➔									
MAXLAV INTERVIEWER! Calculate $X = \frac{\text{MAXIMUM} + \text{MINIMUM}}{2}$ B26. What is the probability that you will earn less than X (the amount obtained for <u>MAXIMUM + MINIMUM</u>) ? (Show card B26) If you had to give a score of between 0 and 100 to the chances of earning less than X, what would it be? ("0" if certain of earning more than X, "100" if certain of earning less than X)									
PROBLTX 	[]	[]	[]	[]	[]	[]	[]	[]	[]

(*) Questions B21...B26 are directed to the individual members of the household. In the event of a member being absent, contact him/her by phone

- Member(s) interviewed by phone

PROBTTEL

(Circle the number(s)) ➔

1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---

(Keep the order in which members are listed unchanged)

NAME (enter) → ALL HOUSEHOLDS	MEMBERS OF THE HOUSEHOLD								
	H.H. 1	2	3	4	5	6	7	8	9
B27. In 1995 did (<i>name</i>) receive income from <u>payroll employment</u> , whether full or part time, continuous or occasional? LAVORO									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
B28. In 1995 again did (<i>name</i>) receive income from <u>self-employment</u> as a:									
a) member of the professions, sole proprietor or free lance?	- Yes - No	1 2							
PIND1									
b) owner or member of a family business?	- Yes - No	1 2							
PIND2									
c) active shareholder/partner?	- Yes - No	1 2							
PIND3									
B29. And in 1995 did (<i>name</i>) receive income from a <u>job, disability, long-service, old-age, social, or survivor's pension or a pension (life annuity)</u> under a private insurance policy?									
- Yes	1	1	1	1	1	1	1	1	1
- No	2	2	2	2	2	2	2	2	2
PPENS									
B30. And in 1995 did (<i>name</i>) receive :									
a) payments under casualty, life or health insurance policies?	- Yes - No	1 2							
ALTRED1									
b) unemployment benefits of any kind or employee severance pay?	- Yes - No	1 2							
ALTRED2									
c) Economic support of any kind from public or private bodies?	- Yes - No	1 2							
ALTRED3									
d) Scholarships, gifts or cash from relations or friends not living in the house, alimony, or other income?	- Yes - No	1 2							
ALTRED4									

N.B. • Summarize the position of each member by circling the number opposite each of the alternatives envisaged.

Consider every activity performed and every pension.

• Compile the annexes corresponding to the numbers circled before continuing with Section C of the interview

	ANNEXES								
	B1	B1	B1	B1	B1	B1	B1	B1	B1
• employee ("Yes" to Question B27)									
• member of the professions, sole proprietor or free lance ("Yes" to Question B28a)	B2	B2	B2	B2	B2	B2	B2	B2	B2
• family business (compile only one B3 for all the members) ("Yes" to Question B28b)	B3	B3	B3	B3	B3	B3	B3	B3	B3
• active shareholder/partner ("Yes" to Question B28c)	B4	B4	B4	B4	B4	B4	B4	B4	B4
• pensioner (all types of pension) ("Yes" to Question B29)	B5	B5	B5	B5	B5	B5	B5	B5	B5
• recipient of other income ("Yes" to Question B30)	B6	B6	B6	B6	B6	B6	B6	B6	B6

N.B. The annexes are to be compiled with the individual members of the household. Only in the absence of the person concerned are they to be compiled with another member of the household with knowledge of the facts.

• Member(s) interviewed personally ? (If "Yes" circle)	H.H. 1	2	3	4	5	6	7	8	9
INTPER									

N.B. fill in this section only after interviewing all the income earners in the household

C. PAYMENT INSTRUMENTS AND FORMS OF SAVING

PAYMENT INSTRUMENTS

N.B. SAY: ALL THE FOLLOWING QUESTIONS CONCERN ALL THE MEMBERS OF YOUR HOUSEHOLD. WHEN YOU ANSWER THEM THINK ABOUT WHAT THEY ALL DO, NOT ONLY ABOUT WHAT YOU DO.

C01. In 1995 did you or another member of your household have a ... (<i>Interviewer! Read a line at a time and enter codes!</i>) C02. (<i>If "Yes"</i>): How many? C03. (<i>If "Yes"</i>): How many members had at least one	...(<i>Interviewer! Read a line at a time and enter codes!</i>)			
	Yes	No	No. of accounts/books	No. of holders
	1	2	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	<input type="checkbox"/>	<input type="checkbox"/>
N.B.		- If not "bank user(s)" but "PO user(s)"	→	Question C28
		- If not "bank user(s)" nor "PO user(s)"	→	Question C34

IF BANK USER(S)

C04. Does your household have current accounts (or savings books) with just one bank or with several banks?
 C05. (*If with several banks*): How many banks?

- with just one bank 1 **UNABAN**
- with several banks..... 2 → No. of banks **BANCHE**

C06. Which is the bank you use most? (*Full name of the bank*) _____

C07. For how many years have you (and your household) been going to this bank (i.e. the one you use most)?

- less than 2 years 1 - from 2 to 4 years 2 - from 5 to 10 years 3
- more than 10 years 4 - don't know 5 **ANNIBAN**

C08. What made you prefer this bank (when you and your household began to use it)?
(Don't prompt! Maximum two answers)

PREFBA1 ... 10

- convenience with respect to home or place of work
- good terms (interest rates, charges)
- rapidity of banking transactions
- courtesy of the staff
- the number and variety of the services supplied
- personal acquaintances
- it is the bank of my employer (or of my business)
- it is a famous, important bank
- other answer* (**specify**):
- don't know, no particular reason

* We have always banked with it (2); advices from relatives/friends (3).

IF HOLDS ONLY BANK SAVINGS BOOKS → Question C28

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

- Yes 1
- No 2

→ No. of Bancomat cards **NBANCOMA**
→ **Question C24**

BANCOMAT

C20. On average, how many withdrawals were made per month in 1995 using Bancomat cards?
(Consider all the Bancomat cards possessed in the household)

C21. What amount was withdrawn on average?

- No. of withdrawals per month using Bancomat cards **NPREL1**

- other frequency, i.e.: _____

- Average amount of each withdrawal Lire , , , ,000

PRELMED1

Question C20/21
Members not considered
(enter ref. numbers of members)

BANCOME1 ... 3

C22. In 1995 did you or your household use a Bancomat card directly at supermarkets or shops to make payments by means of P.O.S. terminals?

(*If "Yes"*):

C23. How many times on average per month?

- Yes 1 → - No. of times on average per month **PAGAM4**

- No 2 - other frequency, i.e.: _____

PAGAM4U

Question C23
Members not considered
(enter ref. numbers of members)

POSE1 ... 3

C24. In 1995 did you or another member of your household possess at least one credit card for household expenditure (which can be used to make payments in hotels, restaurants and shops, etc.)?

- Yes ... 1 **CARTA**
- No 2 → **Question C28**

C25. How many credit cards did your household possess at the end of 1995 (exclude company cards)?

No. of credit cards **CARTE**

C26. (*"If the household possessed more than one credit card"*):

How many members of your household possess at least one credit card? (Consider both the members to whom first cards have been issued and any members to whom additional cards have been issued)

- Number of members to whom at least one credit card has been issued **PCARTE**

C27. How many credit card payments were made each month on average by your household in 1995?

- No. of payments per month on average in 1995 (never used=0)

other frequency, i.e. _____

NPAGCART

Question C27
Members not considered
(enter ref. numbers of members)

CARTEE1 ... 3

IF BANK OR PO CUSTOMER

C28. How much money do you usually have in the house when you decide to withdraw more?

- Lire , , , , ,000 **MINCON**

C29. Think of a month in 1995. In that month, **excluding withdrawals with Bancomat-type cards**, how many cash withdrawals did you or other members of your household make directly in a bank or Post Office?

C30. What was the amount on average?

- No. of withdrawals per month in a bank or Post Office , **NPREL2**

- other frequency, i.e. _____

- Average amount of each withdrawal Lire , , , , ,000

PRELMED2

Question C29/C30
Members not considered
(enter ref. numbers of members)

PRELE1 ... 3

C31. We will now talk about deposits of cash. In 1995 did you or other members of your household deposit cash on an account of yours (current or savings) at a bank or Post Office?

(N.B. Exclude deposits of cheques!)

C32. (**If "Yes"**) How many times in 1995?

C33. (**If "Yes"**) What was the amount on average?

- Yes ..1 → No. of times in a year , , **NVERS**

- No ...2 **VERSAM**

- Average amount of each deposit Lire , , , , ,000

Question C32/C33
Members not considered
(enter ref. numbers of members)

VERSE1 ... 3

VERSMED

REMARKS: _____

ALL HOUSEHOLDS

- C34. Think for a moment of the revenues your household received in 1995 (wages, salaries, pensions, scholarships, alimonies, incomes from self-employment, property and entrepreneurial income, etc.).
In what forms were these revenues received? (**Interviewer! Read one line at a time and enter codes!**)

C35. (**If the response to question C34 indicated more than one form**) Putting the total value of the amounts received in 1995 equal to 100, what percentage was received in the form of:

	PAGENT1 ... 5	Yes	No	QPAGENT1 ... 5
- Cash	1	2	_____ %	
- Credited directly on bank current accounts	1	2	_____ %	
- Bank cheques or banker's drafts	1	2	_____ %	
- Post office money orders	1	2	_____ %	
- Other (specify): _____	1	2	_____ %	
				1 0 0 %

**N.B. The sum
must be equal to 100%**

- C36. What sum of money do you usually have in the house to meet normal household needs?

- Lire |__|__|,|__|__|_,000

- C37. What is the amount of cash you usually spend per month for all your expenditure?

- Lire ,,,,000

REMARKS: _____

FORMS OF SAVING

C38. I will now show you a list of possible forms of saving (*Show card C38*) . I want you to tell me which forms of saving you or another member of your household knows, even if only by hearsay.

(For each form of saving listed, circle the code 1=Yes or 2=No in column C38). **C38A1 ...**

(For each form of saving known)

C39. Have you or another member of your household ever held any of these forms of saving (at any time in your life)?
(Enter code 1=Yes or 2=No in column C39). **C39A1 ...**

(For each form of saving held)

C40. Did your household hold ... (*form of saving*) at the end of 1995?
(Enter code 1=Yes or 2=No in column C40). **C40A1 ...**

C41. How much? (*For each form of saving held in December 1995 enter the code corresponding to the amount shown in column C41). (Interviewer! show card C41)* **C41A1 ...**

C42. Were any of the forms of saving held at the end of 1995 acquired for the first time (exclude renewals) in that year? (*For each form of saving acquired for the first time in 1995 enter code 1=Yes or 2=No in column C42)*

C42A1 ...

If the household had only bank deposits (A1/A4) and/or PO deposits (B1) go to question C51. If it also (or only) had other forms of saving, continue:

C43. With reference to the other forms of saving you held at the end of 1995, where were they acquired?
(More than one answer is possible. Exclude A1-A4 and B1 deposits)

- at a bank	1	ACQAF1 ... 4
- at a securities firm (SIM)	1	
- at a Post Office	1	
- Other (specify): _____	1	

C44. In deciding to acquire the forms of saving held at the end of 1995, did you consult ... ?
(Read items) (More than one answer is possible. Exclude A1-A4 and B1 deposits)

CONSAF1 ... 6

- The intermediaries that made the acquisition (i.e. the staff member of the bank, PO, SIM, etc.)	1
- Other qualified persons in the sector	1
- Specialized press	1
- Friends, relations or colleagues	1
- Other (specify): _____	1
- Nobody except members of the household	1

C45. With reference to the forms of saving held at the end of 1995 (Question C40), did you consider the possibility of acquiring others in addition or in alternative? (*Exclude A1-A4 and B1 deposits and buildings*)

ALTAF

- Yes	1
- No.....	2 → Question C48

C46. Which?

(Interviewer N.B. For each asset indicated, enter code 1=Yes or 2=No in column C46, controlling that they are forms of saving that were known but not possessed at the end of 1995). **C46A5 ...**

C47. For each of the forms of saving considered but not acquired in 1995, did you examine documentation or make inquiries?
(Interviewer N.B. For each form of saving indicated in the previous question, enter code 1=Yes or 2=No in column C47). **C47A5 ...**

FORMS OF SAVING			Known		Held at any time (if known)		Held at end-1995 (if known)		Size class of holding		Acquired in 1995		Con-sidered		Examined	
			(C38)		(C39)		(C40)		(C41)		(C42)		(C46)		(C47)	
			Yes	No	Yes	No	Yes	No	(card 41)		Yes	No	Yes	No	Yes	No
A	BANK DEPOSITS, CERTIFICATES OF DEPOSIT, REPOS															
	A1	Bank current account deposits	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	A2	Bank savings deposits (i.e. savings books, both tied and not)	1	2	1	2										
	A3	- registered					1	2	1	1	1	2	1	2	1	2
	A4	- bearer					1	2	1	1	1	2	1	2	1	2
	A5	Certificates of deposit	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	A6	Repos (*)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
B	PO DEPOSITS															
	B1	PO current accounts and deposit books	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	B2	PO savings certificates	1	2	1	2	1	2	1	1	1	2	1	2	1	2
C	ITALIAN GOVERNMENT SECURITIES															
	C1	BOTs (T-bills)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	C2	CCTs (T-certificates)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	C3	BTPs (T-bonds)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	C4	CTZs (zero coupon)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	C5	Other (CTEs, CTOs et al.)	1	2	1	2	1	2	1	1	1	2	1	2	1	2
D	BONDS, SHARES OF ITALIAN MUTUAL FUNDS															
	D1	Bonds	1	2	1	2	1	2	1	1	1	2	1	2	1	2
	D2	Mutual funds	1	2	1	2	1	2	1	1	1	2	1	2	1	2
E	ITALIAN SHARES		1	2	1	2							1	2	1	2
	E1	Shares of listed companies (at their market value at end-1995)					1	2	1	1	1	2				
	E2	of which of privatized companies (Comit, Credit, INA, IMI, Eni)					1	2	1	1	1	2				
	E3	Shares of unlisted companies (at their estimated realizable value at end-1995)					1	2	1	1	1	2				
	E4	Shares of <i>società a responsabilità limitata</i> (at their estimated realizable value at end-1995)					1	2	1	1	1	2				
	E5	Shares of partnerships (at their estimated realizable value at end-1995)					1	2	1	1	1	2				
F	MANAGED SAVINGS (*)		1	2	1	2							1	2	1	2
	F1	Managed by banks					1	2	1	1	1	2				
	F2	Managed by SIMs					1	2	1	1	1	2				
	F3	Managed by trust companies					1	2	1	1	1	2				
G	FOREIGN SECURITIES (ISSUED BY NON-RESIDENTS)		1	2	1	2							1	2	1	2
	G1	Bonds and government securities					1	2	1	1	1	2				
	G2	Shares					1	2	1	1	1	2				
	G3	Other					1	2	1	1	1	2				
H	LOANS TO COOPERATIVES		1	2	1	2	1	2	1	1	1	2	1	2	1	2

(*) Interviewer N.B. Avoid double counting.

FOR MEMBERS HOLDING SHARES, questions C48-C49-C50. otherwise go to Question C51

C48. Can you tell me the number of different companies of which your household holds shares?

LLI NAZI

C49. Do these include shares of companies for which members of the household work?

(If "Yes"):

C50. What is their percentage compared with the total value of the shares held?

AZIFAM

No 1 **QAZIFAM**
Yes 2 → %

ALL HOUSEHOLDS

(SHOW CARD C51)

C51. We would now like to ask you a hypothetical question that we would like you to answer as if the situation was a real one. You are offered the opportunity of acquiring a security permitting you, with the same probability, either to gain **10 million lire** or to **lose all the capital invested**.

What is the most you are prepared to pay for this security?

- Lire | | | || || || |,000 **SCOMMES**

- don't know 1

- unwilling to answer 2

(SHOW CARD C52)

C52. 'We will now turn to debts' (i.e. loans, mortgages, consumer credit, etc.) serving to meet needs of the household and the house (do not consider debts in connection with your business). At the end of 1995 vis-à-vis banks or financial companies or for installment payments did your household have ... ? (***Read and enter codes!***)

(Interviewer! Consider the whole amount of debt outstanding at the end of 1995!)

(If "Yes") What was the amount?

	DEB95A ... E	TDEB95A ... E	("If Yes"):	Amount
- debts for the purchase or restructuring of <u>buildings</u> ?	1	2	Lire	, ,000
- debts for the purchase of <u>real goods</u> (e.g. jewelry, gold, etc.)? ..	1	2	Lire	, ,000
- debts for the purchase of <u>motor vehicles</u> (e.g. cars)?	1	2	Lire	, ,000
- debts for the purchase of <u>furniture</u> , <u>electrical appliances</u> , etc.? ..	1	2	Lire	, ,000
- debts for the purchase of <u>non-durable goods</u> (holidays, furs, etc.) or for other reasons?	1	2	Lire	, , ,000

C53. At the end of 1995 did your household have receivables/payables vis-à-vis relations or friends not living in the house?

	Yes	No	(If "Yes"): Amount
- Receivables	1	2	Lire _____,_____,000
	CRE95		TCRE95
- Payables	1	2	Lire _____,_____,000
	DEB95		TDEB95

C54. In 1995 did your household apply to a bank or a financial company for a loan or a mortgage?

- Yes	1
- No	2 → Question C56 MUTUOR

C55. Was the application granted in full, in part or rejected?

- Granted in full	1
- Granted in part	2 → End of section MUTUOE
- Rejected	3

(If "No" to question C54)

C56. In 1995 did you or another member of your household consider the possibility of applying to a bank or a financial company for a loan or a mortgage but then change his/her mind thinking that the application would be rejected?

- Yes	1 MUTUORIC
- No	2

→ Go to Section D

IF RENTED OR SUBLT (number 2 of Question D01)

D17. What was your monthly rent in 1995, excluding condominium charges, heating and other sundry expenses? **TFITTO**

- Lire |_____|,|_____|,000 per month

D18. Your rent contract is... (*Read and mark answer code*)

TIPOAFF

- rent-controlled 1
- in derogation from rent-control law..... 2
- non-resident/office 3
- informal/friendship 4
- other _____ 5

IF RENTED OR SUBLT, OCCUPIED IN USUFRUCT OR OCCUPIED FREE OF CHARGE (number 2, 4 or 5 of Question D01)

D19. Who is the owner of the house/apartment lived in by the household at the end of 1995?

PROPRIET

- private individual 1
 - private firm 2
 - pension fund (INPS/INAIL, etc.)..... 3
 - IACP, town, province, region 4
 - other public body 5
 - other (*specify*): _____
- _____ 6

D20. In what year did you begin living in this dwelling?

ANABIT

- year **1 9** |____|

IF OWNED OR OCCUPIED UNDER REDEMPTION AGREEMENT OR FREE OF CHARGE (number 1, 3, 4 or 5 of Question D01)

D21. Assuming you wanted to rent this dwelling, what monthly rent do you or your household think could be charged? Do not include condominium charges, heating or other sundry expenses.

TFITIMP

- Lire |_____|,|_____|,000 per month

ALL HOUSEHOLDS

D22. Where is this dwelling? (*Read!*)

UBIC1

- isolated area, countryside 1
 - town outskirts 2
 - between outskirts and town center 3
 - town center 4
 - other (*specify*): _____
- _____ 5

D23. How do you rate the area in which this dwelling is located? Is it...? (*one answer only*)

UBIC2

- upscale 1
 - run-down 2
 - neither upscale nor run-down 3
 - other (*specify*): _____
- _____ 4

D24. How do you rate this dwelling? Luxury, etc.

(*one answer only*)

CATABIT

- luxury 1
- upscale 2
- mid-range 3
- modest 4
- low-income 5
- very low-income 6

D25. What is the surface area (in m²) of this house/apartment (consider usable area)

SUPAB

- |_____| m²

D26. What year was the building constructed?

ANCOSTR

- year **1** |____|

D27. Has the dwelling been renovated in the last 5 years? In other words, have you carried out major work such as: redoing the roof, redoing bathrooms, changing flooring, replacing heating system, changing piping, etc.?

(Interviewer! Be sure to include areas of the building shared with others and external areas)

RISTRUT

- Yes 1
- No 2
- Don't know 3

D28. Does the dwelling have two or more bathrooms?

BAGNI

- Yes 2
- No, there is only 1 bathroom 1

D29. Does the dwelling have a heating system (either independent or centralized)?

RISCALD

- Yes 1
- No 2

D30. In your opinion, what price could you ask for the dwelling in which you live (unoccupied). In other words, how much is it worth (including any cellar, garage or attic)? **VALABIT**

Please give your best estimate.

- a total of:

Lire. |_____|,|_____|,|_____|,000

ALL HOUSEHOLDS

(SHOW CARD D 31)

D31. At the end of 1995 did you or another member of your household possess (either owned outright or under a redemption agreement) other houses, premises (shops, offices, garages) or agricultural or non-agricultural land?

(INTERVIEWER! Read and enter code!)

TYPE OF PROPERTY .

POSSESSED	No.	POSSESSED
ALTRAB	NALTRAB	

A. Other dwellings (not including that inhabited by household), such as vacation homes or houses rented to third parties, lent to relatives or friends, used for professional purposes or ceded in usufruct? - No 2

- Yes 1 →

B. Other buildings or premises (shops, offices, hotels, warehouses, garages, etc.)?

- Yes 1 →

- No 2

*Fill in a column
of Annex D1 for
each property
(after completing question
D31)*

TERAGR	NTERAGR
---------------	----------------

C. Agricultural land (adjoining or separate from house, for agricultural use)?

- Yes 1 →

- No 2

TERNAGR	NTERNAGR
----------------	-----------------

D. Non-agricultural land (with or without buildings)?

- Yes 1 →

- No 2

*Fill in a column
of Annex D1 for
each property
(after completing question
D31)*

D32. Did your household sell or donate property in 1995? **VENDIM**

- Yes 1 → *Fill in a column of Annex D2 for each building sold or donated and for each plot of land sold or donated*
- No 2

D33. In 1995 did your household make advance payments on property (all types, including non-residential property) that it does not yet own?

(If "Yes") ANTIC

D34. How much did you pay in 1995?

Amount paid in 1995

- Yes 1 → - Lire ,000 **ANTICIPI**
- No 2

PROPERTY OWNERS (principal residence or other property)

D35. Think of all property owned by your household. In 1995 did you (or your household) incur expenses for extraordinary maintenance? Extraordinary maintenance expenses are those related to expansion, improvement, renovation, redoing plant, exteriors, etc.

D36. **(If "Yes"):** How much did you spend?

MANSTRA

Yes No

(If "Yes"): Amount spent

- extraordinary maintenance expenses 1 2

- Lire ,000 **TMANSTRA**

→ Go to Section E

E. NON DURABLE AND DURABLE CONSUMER GOODS

WE SHALL NOW TALK ABOUT THE SPENDING OF YOUR HOUSEHOLD IN 1995 ON BOTH FOOD AND NON-FOOD CONSUMPTION

E01. What was the monthly average spending of your household in 1995 on all consumer goods?

Include spending in cash, by means of credit cards, cheques, Bancomat cards, etc.

Consider all spending, on both food and non-food consumption, and **exclude** only that on **extraordinary maintenance of your dwelling, mortgage payments, purchases of precious objects, purchases of cars, household appliances and furniture, rent for the dwelling, life insurance premiums and contributions to private pension funds.**

- Monthly average spending on all consumption Lire , ,000 per month in 1995 **CONS**

E02. What instead is the monthly average figure for just food consumption? Consider spending on food products in supermarkets and the like and the spending on meals eaten regularly outside the home.

- Monthly average spending on food consumption Lire , ,000 per month in 1995
JCONSAL

(Warning! Control consistency with the income declared by the interviewee!)

(SHOW FORM E03)

E03. During 1995 did you (or your household) buy ... (**Interviewer! Read the items and enter codes!**)

(If "Yes")

E04. What is the total value of the objects bought? (Even if they were not paid for completely)

("If Yes"):

Value of the objects bought

Yes No in 1995 (paid for or not)

ACQUI1 ... 3 ACQUISA ... C

▪ **precious objects**

(jewelry, old and gold coins, works of art, antiques including antique furniture) 1 2 Lire , ,000

▪ **means of transport**

(cars, motorbikes, caravans, motor boats, boats, bicycles) 1 2 Lire , ,000

▪ **furniture, furnishings, household appliances and sundry articles**

(furniture, furnishings, carpets, lamps, small household appliances, washing machines, dishwashers, vacuum cleaners, floor polishers, TVs, PCs, fridges, cookers, heaters, air conditioners, radios, tape recorders, CD players, HI-FI equipment, mobile phonesets, fax machines, cameras, camcorders, etc.) 1 2 Lire , ,000

E05. During 1995 did you (or your household) sell.... (**Interviewer! Read the items and enter codes!**)

(**If "Yes"**)

E06. What is the total value (i.e. the amount received) of the objects sold?

("If Yes"): Value of the objects sold
in 1995

Yes	No	VEND1 ... 2	VENDA ... B
-----	----	--------------------	--------------------

■ **precious objects**

(jewelry, old and gold coins, works of art,
antiques, including antique furniture) 1 2 Lire |_____|,|_____|,000

■ **means of transport**

(cars, motorbikes, caravans, motorboats, boats, bicycles) 1 2 Lire |_____|,|_____|,000

E07. Can you give an estimate, even if only rough, of all the goods possessed by the household at the end of 1995 in the following categories: precious objects, means of transport, furniture/furnishings/household appliances?

Interviewer! If necessary, suggest: Think of what you would have received if you had sold them in 1995.

**Estimate of total value
at the end of 1995**

■ **precious objects**

(jewelry, old and gold coins, works of art,
antiques, including antique furniture) **JWOVAT**
Lire |_____|,|_____|,000

■ **means of transport**

(cars, motorbikes, caravans, motorboats, boats, bicycles) **JDURAT1**
Lire |_____|,|_____|,000

■ **furniture, furnishings, household appliances and sundry
articles**

(furniture, furnishings, carpets, lamps, small household
appliances, washing machines, dishwashers, vacuum
cleaners, floor polishers, TVs, PCs, fridges, cookers,
heaters, air conditioners, radios, tape recorders, CD players,
HI-FI equipment, mobile phonesets, fax machines, cameras,
camcorders, etc.) **JDURAT2**
Lire |_____|,|_____|,000

→ Go to Section F

F. FORMS OF INSURANCE

Life insurance

F01. In 1995 did you or another member of your household hold a life insurance policy?

- Yes..... 1
- No 2 ➔ Question **ASS1**
F07

	1st Policy	2nd Policy	3rd Policy	4th Policy
F02. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) ➔	ASS1C1 ... 4 <input type="checkbox"/>	— <input type="checkbox"/>	— <input type="checkbox"/>	— <input type="checkbox"/>
F03. What kind of policy was it? - straight, i.e. benefit is paid only on the death of the policyholder, - mixed, benefit is paid either on the death of the policyholder or when the policy expires (in a lump sum or as an annuity)	ASS1T1 ... 4 1 2	1 2	1 2	1 2
F04. Was it an individual or group policy? - individual, - group, but with the cost borne entirely by the insured....., - group, with the firm the insured works/worked for contributing to the cost ... - don't know	ASS1G1 ... 4 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F05. Year policy started?	19 <input type="checkbox"/> ASS1A1 ... 4	19 <input type="checkbox"/>	19 <input type="checkbox"/>	19 <input type="checkbox"/>
F06. How much did your household pay in 1995 for each policy?	<input type="checkbox"/> , <input type="checkbox"/> , <input type="checkbox"/> ,000 ASS1S1 ... 4	<input type="checkbox"/> , <input type="checkbox"/> , <input type="checkbox"/> ,000	<input type="checkbox"/> , <input type="checkbox"/> , <input type="checkbox"/> ,000	<input type="checkbox"/> , <input type="checkbox"/> , <input type="checkbox"/> ,000

Private/supplementary pensions, annuities and other forms of insurance-based saving

F07. In 1995 did you or another member of your household, individually or with the help of your, his or her employer, pay premiums for a private (or supplementary) pension, an annuity or simply to receive a lump sum in the future (e.g. under children's saving plans)?

- Yes 1
- No 2 → Question
F13

ASS2

	1st Policy	2nd Policy	3rd Policy	4th Policy
F08. Members insured (Holders of the policy) (Reference number of the member of the household in Section A - Composition of household) →	— ASS2C1 ... 4 <input type="text"/>	— <input type="text"/>	— <input type="text"/>	— <input type="text"/>
F09. Was it an individual or group policy?	ASS2G1 ... 4	1 <input type="text"/>	1 <input type="text"/>	1 <input type="text"/>
	2 <input type="text"/>	2 <input type="text"/>	2 <input type="text"/>	2 <input type="text"/>
	3 <input type="text"/>	3 <input type="text"/>	3 <input type="text"/>	3 <input type="text"/>
	4 <input type="text"/>	4 <input type="text"/>	4 <input type="text"/>	4 <input type="text"/>
F10. Year in which premium payments started for this pension or annuity?	ASS2A1 ... 4 <input type="text"/> 19 <input type="text"/>	<input type="text"/> 19 <input type="text"/>	<input type="text"/> 19 <input type="text"/>	<input type="text"/> 19 <input type="text"/>
F11. At what age will the insured start to receive the pension or annuity or receive the lump sum?	ASS2R1 ... 4 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
F12. How much did your household pay in 1995 for each private/ supplementary pension?	ASS2S1 ... 4 <input type="text"/> , <input type="text"/> ,000	<input type="text"/> ,000	<input type="text"/> ,000	<input type="text"/> ,000

Health insurance policies (accidents and sickness)

F13. In 1995 did you or another member of your household have a private health insurance policy (covering accidents and sickness)?

- Yes 1
- No 2 → Question F20 **ASS4**

F14. In 1995 how many health policies were held by members of your household? **NASS4**
(Interviewer! Fill in one column for each policy!)

	1st Policy	2nd Policy	3rd Policy	4th Policy
F15. In 1995, how many household members were covered by this policy? (Reference number of the member of the household in Section A - Composition of household)	ASS4C11 ... 41 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	ASS4C12 ... 42 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	ASS4C13 ... 43 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	ASS4C14 ... 44 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Are all the household members insured? →	ASS4CT1 1	ASS4CT2 1	ASS4CT3 1	ASS4CT4 1
F16. Was it an individual or group policy?	ASS4G1 ... 4 1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
F17. Year policy started?	19 <u> </u> ASS4A1 ... 4	19 <u> </u>	19 <u> </u>	19 <u> </u>
F18. What is the contractual duration of the policy? (Number of years)	<input type="checkbox"/> ASS4D1 ... 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F19. How much did your household pay in 1995 for each policy ?	U.UU.UUU,000 ASS4S1 ... 4	U.UU.UUU,000	U.UU.UUU,000	U.UU.UUU,000

ALL HOUSEHOLDS

F20. In 1995 did a member of the household apply unsuccessfully to take out or renew a health insurance policy ?

- Yes 1 **ASS4RES**
- No 2 → Question F22

(If "Yes")

F21. Which member(s) had their application turned down?
(Ref. no. of the household member in Section A - Composition of household)

ASS4RES1... 4

Casualty insurance (excluding compulsory automobile liability insurance - RCA)

F22. In 1995 did you or another member of your household pay premiums for a policy or policies covering accidents, theft, fire, hail, third-party liability, etc. (exclude compulsory automobile liability insurance - RCA)?

- Yes 1

- No 2 → Question F25 **ASS3**

F23. What was the aim of taking out such policy or policies? (*multiple answers are possible*)

To insure the house I live in/other houses/buildings

ASS31 ...10

Theft	1
Fire	1
Other	1

To insure working premises or equipment

Theft	1
Fire	1
Other	1

To insure automobiles or other motor vehicles (exclude RCA)

Theft	1
Fire	1
Other	1

Other reasons

1

F24. How much did your household pay in total in 1995?

Lire | | | |,| | | |,000

ASS3S

ALL HOUSEHOLDS

F25. In 1995 did a member of your household apply *unsuccessfully* to take out or renew a casualty policy?

- Yes 1

- No 2 → **End of Section F**

ASS3RES

F26. What kind or kinds of policy were involved? (*multiple answers possible*)

To insure the house I live in/other houses/buildings

ASS3RE1 ... 10

Theft	1
Fire	1
Other	1

To insure work premises or equipment

Theft	1
Fire	1
Other	1

To insure automobiles or other motor vehicles (exclude RCA)

Theft	1
Fire	1
Other	1
Other reasons	1

→ Go to Section G

G. FUTURE COLLABORATION

G1. Since the Bank of Italy would like to follow the development of income and saving over time, would you please let us have your new address and telephone number if you move?

Address _____
Telephone number _____ / _____
Relationship with the interviewee: _____

Thank you for your cooperation.



H. INFORMATION TO BE PROVIDED BY THE INTERVIEWER

H1. DURATION OF THE INTERVIEW (in minutes) |_____| **DURATA**

ASSESSMENT OF THE INTERVIEW

H2. How do you rate the interviewee's understanding of the questions?

- limited 1
- sufficient 2
- fair 3 **GIUDINT1**
- good 4
- very good 5

H3. How do you rate the difficulty the interviewee had in responding?

- none 1
- limited 2
- average 3 **GIUDINT5**
- great 4
- very great 5

H4. How do you rate the interviewee's interest in the matters covered by the interview?

- limited 1
- sufficient 2
- fair 3 **GIUDINT2**
- good 4
- very good 5

H5. How do you rate the reliability of the information provided by the interviewee on income and wealth?

- nil 1
- limited 2
- fair 3 **GIUDINT3**
- high 4

H6. How do you rate the general climate of the interview?

- poor 1
- sufficient 2
- fair 3 **GIUDINT4**
- good 4
- very good 5

(INTERVIEWER! Fill in every part!)



I declare that I personally put the questions in this questionnaire to the person specified above.
Date: _____ Signature: _____ Number |_____|_____|_____|_____|

INFORMATION ON THE ACTIVITY OF EMPLOYEES

B1

Questionnaire No. **NQUEST**

Reference No. →	H.H.	MEMBERS OF HOUSEHOLD						NORD		
	1	2	3	4	5	6	7	8	9	

ALL ANSWERS SHOULD REGARD ACTIVITY AS EMPLOYEES

1. Indicate:

Activity engaged in: - main 1 **ATTIVP**
 - secondary 2

You worked: - full-time 1 **PARTIME**
 - part-time 2

You worked
 (including normal holiday periods): - all year 1 **TUTTANNO**
 - part of the year 2 → i.e. |__|__| months **MESILAV**

2. Can you give the number of people regularly employed (**in Italy as a whole**) in the firm for which you work? (public-sector employees = NA*- Code 7)

- up to 4 1
 - from 5 to 19 2
 - from 20 to 49 3
 - from 50 to 99 4 **DIMAZ**
 - from 100 to 499 5
 - 500 or more 6
 - * not applicable - public-sector employee 7

I would like information on the average number of hours you worked per week in 1995.

3. Overall, how many hours did you work on average per week (including overtime)?

total hours |__|__| **ORETOT**

4. In 1995, did you have the opportunity for specifically paid overtime?

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

5. How many hours of paid overtime did you work on average per week in 1995?

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

Reference No.	→	H.H.	MEMBERS OF THE HOUSEHOLD								
			1	2	3	4	5	6	7	8	9

(SHOW CARD 6)

6. I would like you to calculate how much you earned from your work as an employee, net of taxes and social security contributions. Exclude any severance pay, withholding tax and social security contributions. Please consider all the items listed below in doing your calculations. The sum of the items shown below should equal your total earned income in 1995.

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 emoluments
4. other compensation (productivity bonuses, commissions, etc.)

Total earned income in 1995 = Lire |_____|,|_____|,000 YLM

7. In 1995 did you receive fringe benefits in the form of lunch vouchers, trips, company cars, etc. (excluding housing)?

- Yes 1 **INTEG**

- No 2 → **END OF SECTION**

(If "Yes")

8. What was the monetary value of these benefits?

|_____|,|_____|,000 **YLNM**

If the interviewee cannot quantify the value of the benefits, specify what benefits were received:

END OF SECTION

MEMBERS OF THE PROFESSIONS, SOLE PROPRIETORS AND FREE-LANCES

B2

Questionnaire No. **NQUEST**

Reference No. →	H.H.	MEMBERS OF THE HOUSEHOLD						NORD	
	1	2	3	4	5	6	7	8	9

ALL ANSWERS SHOULD REGARD ACTIVITY AS MEMBER OF THE PROFESSIONS, SOLE PROPRIETOR OR FREE-LANCE

1. Activity engaged in: - main 1
- secondary 2

ATTIVP

2. You worked (including normal holiday periods):

TUTTANNO

- all year 1 **MESILAV**
- part of the year 2 → no. of months | | |

3. Number of workers (including owner(s)):

- | | | **NUMADD**

4. Activity - member of the professions 1
PROF - sole proprietor 2
- free-lance 3

5. I would like information on the average number of hours you work per week. How many hours did you work on average per week in 1995?

- | | | **ORETOT**

(SHOW CARD 6)

6. What were your earnings in 1995 net of all taxes?

Interviewer! If there are difficulties in answering, try having the interviewee calculate earnings in the following way:

- Revenues** →
a. revenues from sales of goods or services net of VAT
b. other receipts

minus

- Expenses** →
a. ordinary maintenance expenses
b. purchases of raw materials or goods
c. employee compensation, including social security contributions
d. current expenses
e. rent of premises
f. taxes
g. other expenses (interest paid, leasing installments) excluding depreciation/provisions

equals

- Earnings from your activity** → Lire | | | | | | | | | ,000 **YM**

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1995 what was the amount of ... (*Read one item at a time and enter responses!*)

End 1995

- Medium and long-term debt for buildings or land for use in your activity?

L. | | | | | | | | | ,000 **DEBCR951 ... 5**

- Medium and long-term debt (more than 18 months) for business-related investment?

L. | | | | | | | | | ,000

- Short-term debt (18 months or less) with banks and financial companies?

L. | | | | | | | | | ,000

- Trade credit (suppliers)?

L. | | | | | | | | | ,000

- Trade credit (customers)?

L. | | | | | | | | | ,000

8. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value?

- Yes 1 **MACCHI**
- No 2 → **End of section**

(If "Yes")

9. How much do you think your firm is worth if you wanted to sell it, including any equipment used, stocks and goodwill and excluding the value of buildings and land?

- Lire. | | | | | | | | | ,000 **VALAZ**

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1995?

- Lire. | | | | | | | | | ,000 **AMMORT**

END OF SECTION

Questionnaire No. **NQUEST**

INFORMATION REGARDING ALL HOUSEHOLD MEMBERS WHO WORK IN A FAMILY BUSINESS
(Give the reference number used in Section A - Composition of household)

(Enter member reference number!) →

IND1 ... 5

--	--	--	--	--

1. Activity engaged in **ATTIVP1 ... 5**

- main	1 2	1 2	1 2	1 2	1 2
--------	--------	--------	--------	--------	--------

2. No. of months worked in 1995 (including normal

MESILAV1 ... 5

holiday periods) No. of months

3. How many hours did you work per week on average in 1995? **ORETOT1 ... 5**

No. of hours:

4. Total number of workers (including owner(s))

- **NUMADD**

5. What is your household's ownership share in the business?

- % **QUOPRO**

7. Let's talk about debt and credit related to your activity. Excluding debts for the purchase of property, durable goods or consumer goods for household use, at the end of 1995 what was the amount of ... (Read one item at a time and enter responses!)

End 1995

DEBCR951 ... 5

• Medium and long-term debt for buildings or land for use in your activity?

L. ,,,,,000

• Medium and long-term debt (more than 18 months) for business-related investment?

L. ,,,,,000

• Short-term debt (18 months or less) with banks and financial companies?

L. ,,,,,000

• Trade credit (suppliers)?

L. ,,,,,000

• Trade credit (customers)?

L. ,,,,,000

8. Does your firm possess machinery, equipment or other capital goods (including small-value goods), or other assets (licenses, patents, etc.) with a market value?

- Yes 1 **MACCHI**

- No 2 → **End of section**

(If "Yes")

9. How much do you think your firm is worth if you wanted to sell it, including any equipment used, stocks and goodwill and excluding the value of buildings and land?

- Lire. ,,,,,000 **VALAZ**

10. How much depreciation (i.e. the amount needed to compensate for the wear of capital goods) did you record in 1995?

- Lire. ,,,,,000 **AMMORT**

END OF SECTION

Revenues

→

- a. revenues from sales of goods or services net of VAT
- b. other receipts

minus

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

equals

YM

Earnings from your activity

→ Lire ,,,,,000

ACTIVE SHAREHOLDER/PARTNER**B4**Questionnaire No. **NQUEST**

Reference No. ➔	H.H.	MEMBERS OF THE HOUSEHOLD							NORD	
	1	2	3	4	5	6	7	8	9	

ALL ANSWERS SHOULD REGARD ACTIVITY AS ACTIVE SHAREHOLDER/PARTNER

1. Activity engaged in:

- main 1 **ATTIVP**
- secondary 2

2. You worked (including normal holiday periods):

- all year 1 **TUTTANNO**
- part of the year 2 i.e.: ➔ no. of months |_____| **MESILAV**

3. No. of workers at the firm:

- |_____| **NUMADD**

4. What is the legal form of your firm? **FORGIU**

- SRL..... 1
- SPA..... 2
- SAA..... 3
- SCRL
- SCRI
- SAS..... 5
- SNC..... 6
- Other..... 7
- 8

I would like information on the average number of hours you work per week.

5. How many hours did you work on average per week in 1995?

- hours |____| **ORETOT**

6. How much did you receive net of tax as fixed compensation for your work in your firm in 1995?

- Lire |____|,|____|,|____|,|____|,|____|,000 **COMPFISS**
- in 1995 I did not receive any fixed compensation 0

7. How much did you personally receive net of tax in distributed profits in 1995?

- Lire |____|,|____|,|____|,|____|,|____|,000 **DIVIDUT**
- no profits were distributed in 1995..... 0

8. What was your ownership share in the firm?

- |____| % **QUOPRO**

9. What was the market value of the firm (your share only), at the end of 1995?

- Lire |____|,|____|,|____|,|____|,|____|,000 **PARTE95**

END OF SECTION

PENSIONERS**B5**Questionnaire No. **NQUEST**

Reference No. →	H.H.	MEMBERS OF THE HOUSEHOLD						NORD	
	1	2	3	4	5	6	7	8	9

N.B. If the interviewee receives more than one pension, fill in a column for each pension received.

PENSION	First pension	Second pension	Third pension
(SHOW CARD 1) 1. You received a pension in 1995. Which social security body pays your pension? what type of pension do you receive? <ul style="list-style-type: none"> • INPS - Old age/long-service • INPS - Disability • INPS - Survivor's • INPS - Social • INPDAP (former social security bodies run by Treasury) Old age/long-service • INPDAP (former social security bodies run by Treasury) Disability • INPDAP (former social security bodies run by Treasury) Survivor's • State - Old age/long-service • State - Survivor's • State - War • State - Disability • INAIL • Private pension/life annuity • Foreign pension • Other (specify) 	TIPOOPEN 01 02 03 04 05 06 07 08 09 10 11 12 13 14	 01 02 03 04 05 06 07 08 09 10 11 12 13 14	 01 02 03 04 05 06 07 08 09 10 11 12 13 14
2. When did you begin to receive this pension?	19 _____ DECOR	19 ____	19 ____
3a. In 1995 how much did you receive in pension benefits net of tax <u>per month</u> ? Lire	_____ , _____,000	_____ , _____,000	_____ , _____,000
3b. How many monthly payments did you receive?	TPENS Months ____	Months ____	Months ____
4. In 1995 did you receive pension arrears, in addition to ordinary payments? <ul style="list-style-type: none"> - Yes - No (If "Yes"): <ul style="list-style-type: none"> • amount of arrears Lire 	ARRET 1 2 TARRET _____ , _____,000	1 2	1 2
(If the interviewee received a JOB PENSION that did not involve voluntary contributions): 5. Recall when you began to receive your pension. What percentage of your <u>last wage payment</u> was your <u>first</u> monthly pension payment?	QUOTAPE ____ %	____ %	____ %

END OF SECTION**OTHER INCOME SUCH AS SCHOLARSHIPS, ALIMONY, ETC.****B6**

Questionnaire No.

NQUEST

Reference No. ➔	H.H.	MEMBERS OF THE HOUSEHOLD						NORD	
	1	2	3	4	5	6	7	8	9

(SHOW CARD 1)

1. In 1995 did you personally receive other income? What sort of income did you receive?
(Interviewer! Verify answers to questions B30a-b-c-d!)
2. How much did you receive in other income in 1995?

Yes No (*If "Yes"*): Amount**"Yes" to question B30a:**

a1. Payments under life insurance policies (excluding supplementary pensions/ life annuities)?	STA1 ... 3	YTA1 ... 3
	1 2	Lire _____ , _____ ,000
a2. Payments under casualty policies (auto accidents, home, etc.)?..	1 2	Lire _____ , _____ ,000
a3. Payments under health policies (specialist visits, hospital stays, etc.)? ..	1 2	Lire _____ , _____ ,000

"Yes" to question B30b:

	STB1 ... 4	YTB1 ... 4
b1. Wage supplementation payments?	1 2	Lire _____ , _____ ,000
b2. Unemployment benefits (<i>indennità di mobilità</i>)	1 2	Lire _____ , _____ ,000
b3. Other unemployment benefits?	1 2	Lire _____ , _____ ,000
b4. Severance pay (including advances)?	1 2	Lire _____ , _____ ,000

"Yes" to question B30c:

Economic support (e.g., assistance for disabled persons, maintenance, guaranteed minimum income, food allowance etc.)	STC1 ... 7	YTC1 ... 7
c1. from central government?	1 2	Lire _____ , _____ ,000
c2. from regional government ?	1 2	Lire _____ , _____ ,000
c3. from provincial government?	1 2	Lire _____ , _____ ,000
c4. from municipal government?.....	1 2	Lire _____ , _____ ,000
c5. from local health unit (assistance for treatment, etc.)?.....	1 2	Lire _____ , _____ ,000
c6. from other local government bodies?	1 2	Lire _____ , _____ ,000
c7. from private social institutions?	1 2	Lire _____ , _____ ,000

"Yes" to question B30d:

	STD1 ... 4	YTD1 ... 4
d1. Scholarship?.....	1 2	Lire _____ , _____ ,000
d2. Gifts or cash from relatives or friends not living in the house?	1 2	Lire _____ , _____ ,000
d3. Alimony?	1 2	Lire _____ , _____ ,000
d4. Other?	1 2	Lire _____ , _____ ,000

END OF SECTION

PROPERTY OWNED AT THE END OF 1995

D1

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

Questionnaire No. **NQUEST**

MEMBERS OF THE HOUSEHOLD									
Reference No. →									
1	2	3	4	5	6	7	8	9	

N.B. If the household possesses more than three properties, use additional forms

PROPERTY	First property	Second property	Third property
1. Type of property			
. Other dwellings (i.e. excluding household residence)	1	1	1
. Other buildings or premises (e.g., garages)	2	2	2
. Agricultural land (with or without buildings)	3	3	3
. Non-agricultural land (with or without buildings)	4	4	4
2. What is the household's ownership share?	_____%	_____%	_____%
3. Which members of the household own the property? <i>(INTERVIEWER! Use the reference number for household members given in Section A - Composition of household)</i>	QUOPRO		
- owner(s) (<i>enter codes!</i>) ➔	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Questions 4 and 5 for DWELLINGS AND OTHER BUILDINGS ONLY (EXCLUDE ALL LAND)	PRO1 ... 4		
4. <u>Area in square meters</u>	_____ sq.m	_____ sq.m	_____ sq.m
5. <u>Year constructed</u>	1_____	1_____	1_____
ALL PROPERTIES (SHOW CARD 6)	SUPAB		
6. What was the main use of the property in 1995?	ANCOSTR		
• Household vacation home	USOIMM		
• Household use for free-lance, professional, sole proprietorship or family business activity	01	01	01
• Other household use	02	02	02
• Rented all year to person/household	03	03	03
• Rented all year to firm/organization/club	04	04	04
• Rented part of year to person/household	05	05	05
• Rented part of year to firm/organization/club	06	06	06
• Unoccupied	07	07	07
• Cultivated by interviewee	08	08	08
• Uncultivated land	09	09	09
• Sharecropping arrangement	10	10	10
• Used free of charge	11	11	11
• Other use (specify)	12	12	12

(D1 continues on next page)

Reference No.	→	H.H.	MEMBERS OF THE HOUSEHOLD									
		1	2	3	4	5	6	7	8	9		
PROPERTY (keep same order)			First property			Second property			Third property			
7. How much could the property be sold for? In other words, what do you think it is worth "unoccupied"?												
			VALABIT									
	 Lire	_____ , _____ ,000			_____ , _____ ,000			_____ , _____ ,000			
8. Did you rent the property in 1995? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i>			AFFITTO									
		- Yes → Question 9 - No → Question 10		1 2			1 2			1 2		
(If "Yes" to question 8):												
9. How much rent did your household receive in 1995?			AFFEFF									
		- Total in 1995 Lire	_____ , _____ ,000			_____ , _____ ,000			_____ , _____ ,000			
(If "No" to question 8):												
10. If we assume you wanted to rent the property, what annual rent do you think your household could charge?			AFFIMP									
		- Total annual rent Lire	_____ , _____ ,000			_____ , _____ ,000			_____ , _____ ,000			
ALL PROPERTIES			POSS									
11. How did you acquire possession of the property?												
<ul style="list-style-type: none"> • Purchased from private individual..... • Purchased from other (firm, pension fund, etc.) • Inherited • Donation • Built by household 			1 2 3 4 5			1 2 3 4 5			1 2 3 4 5			
<ul style="list-style-type: none"> • Other (specify) 			_____			_____			_____			
			_____			_____			_____			

END OF SECTION

PROPERTY sold or donated in 1995**D2**(Dwellings of any sort including principal residence, other buildings, agricultural and non-agricultural land)Questionnaire No. **NQUEST****MEMBERS OF THE HOUSEHOLD****Reference No. →**

1	2	3	4	5	6	7	8	9
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N.B. If the household sold or donated more than 3 properties, use additional forms

PROPERTY	First property	Second property	Third property
1. Type of property sold or donated - household residence - other dwellings - other buildings (e.g., garages) - agricultural land (with or without buildings) - non-agricultural land (with or without buildings)	TIPOIMM 1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
2. What was the household's ownership share?	_ _ _ % QUOPRO	_ _ _ %	_ _ _ %
3. Area in square meters (<u>For dwellings and buildings only - exclude land</u>)	_ , _ _ _ sq.m SUPAB	_ , _ _ _ sq.m	_ , _ _ _ sq.m
4. In order to get a better idea of property values, what was the overall worth of the property at the time it was sold or donated? - Total Lire	VALABIT _ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000
5. Did you rent the property in 1995? <i>N.B. Include any property rented for part of the year only (e.g., vacation homes) or rented in part (e.g., 1 or 2 rooms only)</i> - Yes - No → Question 7	AFFITTO 1 2	1 2	1 2
(If "Yes") 6. How much rent did your household receive in 1995? - Total in 1995 Lire	AFFEFF _ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000	_ _ _ , _ _ _ ,000

(D2 continues on next page)

(D2 CONTINUED)

Reference No.	→	MEMBERS OF THE HOUSEHOLD								
		1	2	3	4	5	6	7	8	9
PROPERTY		First property			Second property			Third property		
ALL PROPERTIES		POSS								
7. How did you acquire the property?										
- purchased from private individual..... - purchased from other (firm, pension fund, etc.) - inherited - donated - built by household - other (specify)		1 2 3 4 5			1 2 3 4 5			1 2 3 4 5		
8. In what year did you acquire the property?		1 _____ ANPOSS			1 _____			1 _____		
9. What was the amount of any mortgage loan on the property at the time it was sold or donated (household's share of principal)? Lire		MUTUOVEN _____, _____,000			_____, _____,000			_____, _____,000		
- there was no mortgage loan 10. Did you sell or donate this property?		NOMUTUO 1			1			1		
- sold - donated		DONATO 1 2			1 2			1 2		

END OF SECTION