

SURVEY ON ITALIAN HOUSEHOLD INCOME AND WEALTH IN 2022

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:

□ □ □ / □ □ □ / 2023

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 2021) (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 TO OUTSIDE USERS

① THE VARIABLES MARKED WITH THE SYMBOL € ARE AMONG THE VARIABLES OF THE
HARMONIZED SURVEY IN THE EURO AREA ()

A. COMPOSITION OF HOUSEHOLD ON 31-12-2022

ALL HOUSEHOLD MEMBERS

I would first like to record the composition of the household. Please list all household members on 31-12-2022.

(Include all persons normally living in the dwelling on 31-12-2022 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 31-12-2022. Do not include children born in 2023.)

A00. The household comprised persons, including children.

Number of persons from 0 years of age upwards living in the household on 31-12-2022. **NCOMP^e**

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 → NORD	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write)						
A01. Sex SEX^e						
- male	1	1	1	1	1	1
- female	2	2	2	2	2	2
(SHOW CARD A02) A02. Status in household PARENT^e						
- 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) →						
A03. Place of birth LNASC*						
If <u>in Italy</u> please enter province code						
If <u>abroad</u> please enter country code						
ENASC*						
A04. Year of birth ANASC€						

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

A05. (Only for members who are not in the records)						
If <u>in Italy</u> to Question A03 please enter the full name of municipality...	_____	_____	_____	_____	_____	_____
CNASC (If <u>abroad</u> to Question A03)						
What is the member's nationality? (enter country code; for DISPLACED PERSONS write 999)						
LCIT* (If born abroad to Question A03; otherwise go to Question A09):						
A06. Italian citizen CIT						
- Yes → Question A07	1	1	1	1	1	1
- No	2	2	2	2	2	2
ANINGR€						
A07. Year of arrival in Italy						
(If born abroad to Question A03; otherwise go to Question A09)						
A08. Why did you settle in Italy?						
- parents moved here	1	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
MOTIV						

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write) →						
A09.If joined household in 2021 or 2022 give reason: MOTENT						
- newborn	1	1	1	1	1	1
- other	2	2	2	2	2	2
A10.If left household in 2021 or 2022 give reason: MOTUSC						
- death	1	1	1	1	1	1
- transfer to barracks, nursing home, hospital, prison, etc	2	2	2	2	2	2
- moved abroad	3	3	3	3	3	3
- formed new household, married	4	4	4	4	4	4
- other	5	5	5	5	5	5
(For codes 4 and 5 to Question A10) A11. New address (including telephone number) INDEXP* TELEXP*						
If joined/left household A12. Year in which joined/left the household ANNOENUS	2021 2022	2021 2022	2021 2022	2021 2022	2021 2022	2021 2022
MEMBER NUMBER IN 2021 SURVEY (situation on 31-12-2020) (Interviewer, number <u>must always</u> be entered!) NORDP						

Remarks: _____

ALL HOUSEHOLD MEMBERS

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

Member number →	CONTINUE WITH MEMBERS PRESENT ON 31-12-2022					
	R.P. 1	2	3	4	5	6
NAME (write) →						
A13.MARITAL STATUS STACIV[€]						
- married/in civil partnership	1	1	1	1	1	1
- single	2	2	2	2	2	2
- separated/divorced	3	3	3	3	3	3
- widow/er	4	4	4	4	4	4

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

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
NAME (write) →						
A14. EDUCATIONAL QUALIFICATION (Give the highest qualification obtained. NB: if the member is less than 9 years old, code "none") STUDIO€						
- none	1	1	1	1	1	1
- primary school certificate	2	2	2	2	2	2
- lower secondary school certificate	3	3	3	3	3	3
- vocational secondary school diploma (3 years of study)	4	4	4	4	4	4
- upper secondary school diploma	5	5	5	5	5	5
- 3-year university degree/higher education diploma	6	6	6	6	6	6
- 5-year university degree	7	7	7	7	7	7
- postgraduate qualification	8	8	8	8	8	8
(If 3-year university degree/H.E. diploma, 5-year degree or postgraduate qualification) A15. 5-YEAR DEGREE OR 3-YEAR DEGREE/H.E. DIPLOMA TIPOLAU						
- mathematics, physics, chemistry, biology, science, pharmacy	1	1	1	1	1	1
- agricultural and veterinary sciences	2	2	2	2	2	2
- medicine and dentistry	3	3	3	3	3	3
- engineering	4	4	4	4	4	4
- architecture and town planning	5	5	5	5	5	5
- economics and statistics	6	6	6	6	6	6
- political science, sociology	7	7	7	7	7	7
- law	8	8	8	8	8	8
- arts, philosophy, languages, education, psychology	9	9	9	9	9	9
- other	10	10	10	10	10	10
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A16. FINAL MARK FOR DEGREE/DIPLOMA VOTOEDU/SUEDU SELODE	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>	<div> <div>□ □ □ □</div> <div>out of</div> <div>□ □ □ □</div> <div>□ Laude</div> </div>
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A17. YEAR OF DEGREE/DIPLOMA ANNOEDU	<div> <div>□ □ □ □</div> </div>	<div> <div>□ □ □ □</div> </div>	<div> <div>□ □ □ □</div> </div>	<div> <div>□ □ □ □</div> </div>	<div> <div>□ □ □ □</div> </div>	<div> <div>□ □ □ □</div> </div>
(If upper secondary or H.E. diploma/3-year degree/5-year degree or postgraduate qualification) A18. UPPER SECONDARY SCHOOL DIPLOMA						
- vocational	1	1	1	1	1	1
- technical	2	2	2	2	2	2
- academic (classical, scientific, language)	3	3	3	3	3	3
	4	4	4	4	4	4
	5	5	5	5	5	5

- art - normal school - other	6	6	6	6	6	6
TIPODIP						
A19 Is...(name) present during the interview? PRESNORD[®]						
-	11	1	1	1	1	1
Yes.....	2	2	2	2	2	2
-No						

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

DO NOT ASK QUESTIONS A20, A21, A22 to PANEL households where R.P. is the same as in 2021 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
A20. What were the education qualifications of your parents <u>at your present age?</u> (If a parent was deceased at that age, refer to the time preceding death.)				
- none	STUPCF [€] 1	STUMCF [€] 1	STUPCO [€] 1	STUMCO [€] 1
- primary school certificate	2	2	2	2
- lower secondary school certificate	3	3	3	3
- upper secondary school diploma	4	4	4	4
- university degree	5	5	5	5
- postgraduate qualification	6	6	6	6
- no answer /don't know	7	7	7	7
A21. Were your parents Italian nationals <u>at your present age?</u>	CITPCF	CITMCF	CITPCO	CITMCO
- Yes → question A23	1	1	1	1
- No	2	2	2	2
- no answer/don't know → question A23	3	3	3	3
A22. In which group is their country of citizenship (present or past)? (enter the code of the country group)	LCITPCF*	LCITMCF*	LCITPCO*	LCITMCO*
	□	□	□	□

ALL HOUSEHOLDS	R.P. and spouse/partner
A23. Did you (and your spouse/partner) have parents still living who <u>did not reside with you</u> on 31-12-2022? - Yes - No - Not known/no answer /don't know	VITGEN 1 2 3
A24. (if "Yes" to Question A23) How many? Number of parents	NGEN □□
A25. Did you (and your spouse/partner) have any children <u>not residing</u> with you on 31-12-2022? - Yes - No	FIGLI 1 2
A26. (If "Yes" to Question A25) - How many?	NFIGLI □□
A27. (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	PARNOIT 1 2
A28. (If R.P. is married or cohabiting) In which year did you and your spouse/partner begin living together?	ANCONV □□□□

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

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

➔ Go to Section B

B. EMPLOYMENT AND INCOMES

(Be careful! Only 20 per cent of the households interviewed were asked these questions, and were selected randomly)

B001. What was your household's total net income in the last calendar year? Answer using one of the ranges on this card.

When responding, please consider the income received by all household members, net of taxes and social security contributions. In your calculation, include the following sources of income: employment (payroll or self-employment), work-related pensions (old-age, seniority, early retirement), disability pensions, social pensions, survivor's pensions, or private pensions (annuities) from insurance companies; income from unemployment benefits, mobility benefits, severance pay; other forms of financial assistance from the State (e.g., minimum income/pension scheme – "reddito/pensione di cittadinanza"); rental income; and income from financial assets.

(Show CARD B001)

(Write the code for the value range in column B001) CLA_B001*

- | | |
|----------------------------|--------------------|
| - Up to €10,000 | 1 |
| - €10,000 – €15,000..... | 2 |
| - €15,000 – €20,000..... | 3 |
| - €20,000 – €25,000..... | 4 |
| - €25,000 – €35,000..... | 5 |
| - €35,000 – €50,000 | 6 |
| - €50,000 – €100,000..... | 7 |
| - €100,000 – €500,000..... | 8 |
| - Over €500,000..... | 9 * max=€2,000,000 |

B002. Can you tell us the approximate amount of your household's total net income in the last calendar year?

(Enter the amount in column B002) REDTOT*

□□□□□□□□□□□□□□□□

(Interviewer, in the event of a refusal to answer, go to Question B003, otherwise go to Question B01)

(If no value is given)

B003. Could you at least tell me whether the amount of your household's total net income was closer to (lower bound), to (upper bound) or about half way between the two? SCL_B001*

(Interviewer, enter the code: L=lower, C=middle, S=upper in column B003)

ALL HOUSEHOLDS

(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) →						
B01. Was (name) employed in 2022? That is, was he/she in paid employment? Refer to the situation in most of 2022. B01						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
APQUAL[€] (If "employed")						
What was the main job performed by (name) for most of the year? (SHOW CARD B01a)						
(If "not employed") What was (name)'s employment status in 2022?						

• EMPLOYEE - production worker or similar (including hourly workers and apprentices, homeworkers and sales assistants) - clerical worker - school teacher (all schools), including teacher with term appointment, special contract or similar) - junior manager/supervisor - senior manager, senior officer, school head, director of studies, university teacher, magistrate	1	1	1	1	1	1
	2	2	2	2	2	2
	3	3	3	3	3	3
	4	4	4	4	4	4
	5	5	5	5	5	5
• SELF-EMPLOYED - professional - individual entrepreneur - self-employed worker/craft worker - owner, partner and manager of a firm or cooperative - family worker (not on payroll) for the firm of a household member - 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.). - director/manager of a firm where they are not a partner.....	6	6	6	6	6	6
	7	7	7	7	7	7
	8	8	8	8	8	8
	9	9	9	9	9	9
	10	10	10	10	10	10
	20	20	20	20	20	20
	22	22	22	22	22	22
• NOT EMPLOYED - seeking <u>first</u> job - unemployed - homemaker - independent means - retired worker - recipient of non-work-related benefits (disability/survivor's/old-age welfare benefits) - student (from primary school up) - pre-school-age child - voluntary worker - other	11	11	11	11	11	11
	12	12	12	12	12	12
	13	13	13	13	13	13
	14	14	14	14	14	14
	15	15	15	15	15	15
	16	16	16	16	16	16
	17	17	17	17	17	17
	18	18	18	18	18	18
	19	19	19	19	19	19
	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) →						
B02. (If <u>unemployed</u> or <u>retired worker</u>) Before retiring or becoming unemployed, what was ... (name)'s job? (SHOW CARD B02)						
• EMPLOYEE ASNOC2[€]						
- 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
• SELF-EMPLOYED						
- 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 and 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
- director/manager of a firm where they are not a partner	22	22	22	22	22	22
B03. (If <u>"employed"</u>, <u>"unemployed"</u> or <u>"retired worker"</u> in response to Question B01) Indicate the sector of activity of the company in which (name) works/worked NACE2[€] (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) →						
B04. Considering all jobs, including occasional work, performed in his/her lifetime, how many employers or occupations has (name) had up to and including 31-12-2022? NESPLAV[€] - none → Question B10 - one - more than one, i.e.: <i>(N.B.: check consistency with Question B01: if employed, unemployed or retired DO NOT use code 0.)</i> <i>(If at least one occupation to Question B04, otherwise go to Question B10)</i>	0 1 	0 1 	0 1 	0 1 	0 1 	0 1
B05. How old was(name) when he/she started to work? (in their first job)) <i>(The answer should refer to their first job)</i> ETALAV[€] <i>(If “unemployed” to Question B01 go to Question B07b)</i>
B06. During your working life, have you ever been unemployed for a full year or for most of a year (more than six months)? DISLAV[€] - Yes - No → Question B08	1 2	1 2	1 2	1 2	1 2	1 2
B07a. In how many different years have you had periods of unemployment? DISANN1[€]
B07b. 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? DISANN2[€]
B08. 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? CONTRIB[€] - Yes - No	1 2	1 2	1 2	1 2	1 2	1 2
B09a. For how many years (including figurative years)? ACONTRIB[€] B09b. Of these, how many years have been paid retroactively or figuratively (for military service, university degree, mobility, maternity leave, unemployment, wage supplementation)? FCONTRIB[€]

Interviewer, please check for consistency among Questions B05, B07 and B09

(CONTINUED)

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

	MEMBERS OF HOUSEHOLD					
Member number →	R.P. 1	2	3	4	5	6
B10. At the present time is(name) in employment? OCCNOW						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(If the answer is NOT 'retired worker' or 'recipient of non-work-related benefits' to Question B01 and if the person is present – "Yes" to Question A19)						
	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €	_ _ , _ €
B11 If in the next 12 months you will take steps to find a job (even a temporary one) or to change job, what is the minimum net wage per hour you require to accept a job offer? Euros per hour..... SALMIN						
- Will not take steps to find a job (even a temporary one) or to change job SALMIN1	1	1	1	1	1	1
(If "Yes" to Quest. B10)						
B12 Do you do at least some of your work remotely (e.g. from home)? SMARTW2						
- Yes.....	1	1	1	1	1	1
- No, I can't do my job remotely	2	2	2	2	2	2
- No, even though I could do my job remotely	3	3	3	3	3	3
(If "Yes" to Quest. B12)						
B13. In a normal month, how many days per month do you work remotely?						
- days per month SMARTWB	_ _	_ _	_ _	_ _	_ _	_ _

(CONTINUED)

FOR EMPLOYED MEMBERS (see Question B01); otherwise → Question B16

Member number →	MEMBERS OF HOUSEHOLD					
	R.P. 1	2	3	4	5	6
(If the person is present – “Yes” to Question A19; otherwise B16)						
B14. At what age does (name) expect to retire (or at what age did he/she retire)? ETAPEN^e	[[[[[[[[[[[[[[[[[[
B15. When (name) retired/retires what percentage of his/her pre-retirement income did/will his/her state pension represent? Consider the state pension only and exclude any supplementary pensions or pension funds COPPU	[[[]%	[[[]%	[[[]%	[[[]%	[[[]%	[[[]%

(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) →						
(For household members aged 15 and over) (SHOW CARD B16)						
B16. Did..... (name) have any income in 2022 from full or part-time, continuous or occasional <u>payroll employment</u> ? (Read aloud)						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(For household members aged 15 and over) (SHOW CARD B17)						
B17. In 2022 did (name) have any income from <u>self-employment as</u> (Read aloud)						
a) director/manager of a firm where they are not a partner?						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
b) a member of a profession, individual entrepreneur, freelancer, sole trader/operator, self-employed (e.g. craftsperson), owner, partner-manager of a firm or cooperative, family worker (not on payroll) in the firm of a live-in family member?						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
c) atypical worker (continuous collaboration, occasional collaboration, project work, etc.), family worker (not on payroll) in the firm of a non-live in family member or friend, etc....)?						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
ALL HOUSEHOLD MEMBERS						
B18. In 2022 did (name) receive any pension income from <u>retirement benefits (old-age or seniority), disability benefits,</u>						

old-age welfare benefits, survivor's benefits, or insurance-based private pensions (annuities)? Do not include the new minimum income scheme for pensioners ("pensione di cittadinanza").						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(SHOW CARD B19)						
B19. In 2022 did (name) receive: (Read aloud) (If household member aged at least 15 years)						
a) Wage supplementation (including ordinary wage supplementation allowance), mobility benefits, unemployment benefits or severance pay?						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(All household members)						
b) Any type of financial assistance from public or private bodies (e.g. attendance allowance for persons with a disability, etc.)? Do not include the new minimum income/pension scheme ("reddito/pensione di cittadinanza"), the nursery voucher ("bonus nido") or the single and universal children's allowance ("assegno unico e universale").						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2
(All household members)						
c) Scholarships, gifts/contributions of money from relatives or friends not living with the household, alimony or other income?						
- Yes	1	1	1	1	1	1
- No	2	2	2	2	2	2

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

	ANNEXES					
• employee ("Yes" to Question B16)	B1	B1	B1	B1	B1	B1
• a member of a profession, individual entrepreneur, freelancer, sole trader, self-employed (e.g. own-account worker, craft worker, etc.), owner, partner and manager of a firm or cooperative, family worker (not on payroll) in the firm of a household member	B2	B2	B2	B2	B2	B2
("Yes" to Question B17b)						
• other self-employed worker (director/manager of a firm where they are not a partner, quasi-employee, occasional collaborations, voucher-based work, family worker (not on payroll) in the firm of a non-live-in family member or friend, etc)	B3	B3	B3	B3	B3	B3
("Yes" to Question B17a or "Yes" to Question B17c)						
• pensioner (all types of benefit) ("Yes" to Question B18)	B4	B4	B4	B4	B4	B4
• receiver of other income (at least one "Yes" to Question B19)	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
(If more than one payroll job was performed in the last calendar year (All_B1, All_B2 or All_B3)) B20. Among the work activities specified, what is the main activity of (name) ATTIVP[€]	□□	□□	□□	□□	□□	□□
B21. Can you describe in your own words the main work activity carried out by (name) in 2022 (e.g. "bank clerical staff", "building contractor", "truck driver", "radio journalist"...) DESQUAL*[€]						
(SHOW CARD B03) B22. Indicate the sector of activity of the company in which (name) works/worked NACE2[€]						
- 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
.....						

- Yes 1 → **Quest. B25**
- No 2 → **Quest. B26**

J	F	M	A	M	J	J	A	S	O	N	D
---	---	---	---	---	---	---	---	---	---	---	---

- Minimum income.....1
- Minimum pension.....2
- Both.....3

- Yes 1 → **Quest. B27**
- No 2 → **Quest. B28**

M	A	M	J	J	A	S	O	N	D
---	---	---	---	---	---	---	---	---	---

- Yes 1 → *Quest. B30*

- No 2 → *Quest. B29*

€ | . | | | **RDCAMM**€

[illegible]

- Yes 1 → **Quest. B33**

- No 2 → **Quest. B32**

€ | | | | AUUAMM€

(The months when the single and universal children's allowance was received are marked with an X) [AUUAMM3...12€](#)

	M	A	M	J	J	A	S	O	N	D
AUU										
Amount €										

→ **Quest. B37**

B34. (If the answer to Quest. B24 and to Quest. B26 is 'Yes') Could you tell me the amount of minimum income/pension and of the single and universal children's allowance received for each month? *(The months when the income/pension and/or the allowance was received are marked with an X)* **RDCAUU1...12[€]**

	G	F	M	A	M	G	L	A	S	O	N	D
RDC												
AUU	NO	NO										
Total amount												

→ **Quest. B35**

B35. (If the answer to Quest. B24 is 'Yes') During the period in which the minimum income/pension was received (also the years prior to 2022), did you or any other member of your household:

RDCPAT1- RDCPAT3

a) sign the Job Pact at an employment centre?

- Yes 1
- No 2

b) participate in training schemes or activities provided by the employment centre to help you enter the labour market?

- Yes 1
- No 2

c) sign a social inclusion pact with the City Council?

- Yes 1
- No 2

B36. (If the answer to Quest. RDCPAT1 is 'Yes') Did you or any other member of your household receive a suitable job offer (as defined by the Minimum Income Law) from the employment centre? **RDCCONG**

- Yes and it was accepted 1
- Yes but it was not accepted 2
- No 3

B37. (Only for households with at least one child below the age of 6 in 2022) Did your household receive the nursery voucher ("*bonus nido*") in 2022? Take into account any amounts received regardless of the school year for which it was requested. **NIDO**

- Yes 1
- No 2

B38. (If the answer to Quest. B37 is 'Yes') What was the total amount received in 2022? **NIDOAMM[€]**

- € |_|. |_| | |_| | |_|. |_| | |_|

B39. (Only for households with at least one child below the age of 4 in 2022). Did any child in your household attend nursery school in 2022? **NIDOELEG**

- Yes 1
- No 2

B40. Considering the total income of your household in 2022, would you say that it was unusually high, unusually low, or normal with respect to the yearly income your household generally makes in a normal year?

(Interviewer! Read the possible answers) **VARRED[€]**

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

with the annual income you earned in 2022? **VARREDFINE2**

- Higher..... 1
- In line..... 2
- Lower 3
- Don't know (**Interviewer! Do not read aloud!**)..... 4
- No answer (**Interviewer! Do not read aloud!**) 5

B42. 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**[€] (*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

➔ Go to Section C

N.B. INFORMATION TO BE PROVIDED BY THE INTERVIEWER. Answer after completing the annexes.

Did the respondent consult documents (pay receipts, account statements, pension documents, etc.) in order to answer the questions in Section B? **DOCSEZB**[€]

- Yes 1
- No 2

Time when Section B was completed , **ORA11B* ORA12B***

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 2022... *(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)? DEPBANC*	1	2		NDEPBANC*		IDEPBANC*
b) a <u>bank savings account</u> (excluding post office savings account)? DEPBANR*	1	2		NDEPBANR*		IDEPBANR*
c) a <u>post office current account</u> ? DEPPOSC*	1	2		NDEPPOSC*		IDEPPOSC*
d) a <u>post office savings account</u> ? DEPPOSR*	1	2		NDEPPOSR*		IDEPPOSR*
e) <i>(If "Yes" to C01a or to C01c)</i> a <u>securities account or administered deposit</u> (that is, an account or deposit through which the bank manages your financial investments)? CTIT	1	2		NCTIT		ICTIT

N.B.- If there is no bank or post office current or savings account → Go to Question C11

C04. How many intermediaries (banks or post office branches) does the household have a current account (or savings account) with?

Number ||| **BANCHE**

C05. Which banks do you use? (Interviewer, choose a number of banks equal to those indicated in the Question C04. If the bank is not established in Italy, code "other foreign bank" and write the full name of the bank) ABIBA1*...8*

BANCA DI BOLOGNA	8883	BANCA PROGETTO	5015						
BANCA PASSADORE & C.	3332	BANCA SELLA	3268						
BCC DI VERONA E VICENZA	8807	BANCA VALSABBINA - LA VALSABBINA	5116						
CASSA RURALE ED ARTIGIANA DI CANTU'	8430	BANCATER CREDITO COOPERATIVO FVG	8631						
CREDITO PADANO	8454	BANCO BPM	5034						
ROMAGNABANCA CREDITO COOPERATIVO ROMAGNA EST E SALA DI CESENATICO	8852	BANCO DI DESIO E DELLA BRIANZA	3440						
ALLIANZ BANK FINANCIAL ADVISORS	3589	BANCO DI SARDEGNA	1015						
B.C.C. DEL GARDA - BANCA DI CREDITO COOPERATIVO COLLI MORENICI DEL GARDA	8676	BLU BANCA	3441						
BANCA ADRIA COLLI EUGANEI	8982	BPER BANCA	5387						
BANCA AGRICOLA POPOLARE DI RAGUSA	5036	CASSA CENTRALE BANCA	3599						
BANCA ALETTI	3102	CASSA DI RISPARMIO DI ASTI - BANCA C.R.ASTI	6085						
BANCA ALPI MARITTIME CREDITO COOPERATIVO CARRU'	8450	CASSA DI RISPARMIO DI BOLZANO	6045						
BANCA CAMBIANO 1884	8425	CASSA DI RISPARMIO DI FERMO SPA	6150						
BANCA CARIGE - CASSA DI RISPARMIO DI GENOVA E IMPERIA	6175	CASSA DI RISPARMIO DI FOSSANO	6170						
BANCA CENTRO - CREDITO COOP. TOSCANA-UMBRIA	7075	CASSA DI RISPARMIO DI VOLTERRA	6370						
BANCA CENTROPADANA CREDITO COOPERATIVO	8324	CASSA DI SOVVENZIONI E RISPARMIO FRA IL PERSONALE DELLA BANCA D' ITALIA	5824						
BANCA CREMASCA E MANTOVANA	7076	CASSA DI TRENTO, LAVIS, MEZZOCORONA, VALLE DI CEMBRA E ALTA VALLAGARINA	8304						
BANCA DEL PIEMONTE	3048	CASSA PADANA	8340						
BANCA DEL TERRITORIO LOMBARDO	8735	CASSA RURALE - BANCA DI CREDITO COOPERATIVO DI TREVIGLIO	8899						
BANCA DEL VENETO CENTRALE	8590	CASSA RURALE ALTOGARDA - ROVERETO - BANCA DI CREDITO COOPERATIVO	8016						
BANCA DELLA MARCA CREDITO COOPERATIVO	7084	CASSA RURALE VAL DI NON - ROTALIANA E GIOVO	8282						
BANCA DELLE TERRE VENETE	8399	CENTROMARCA BANCA - CREDITO COOPERATIVO DI TREVISO E VENEZIA	8749						
BANCA DI CIVIDALE - CIVIBANK	5484	CHEBANCA	3058						
BANCA DI CRED. COOPERATIVO BERGAMASCA E OROBICA	8940	CHIANTIBANCA	8673						
BANCA DI CREDITO COOPERATIVO DI ALBA, LANGHE, ROERO E DEL CANAVESE	8530	CREDIT AGRICOLE FRIULADRIA	5336						
BANCA DI CREDITO COOPERATIVO DI BRESCIA	8692	CREDIT AGRICOLE ITALIA	6230						
BANCA DI CREDITO COOPERATIVO DI CARATE BRIANZA	8440	CREDIT SUISSE (ITALY)	3089						
BANCA DI CREDITO COOPERATIVO DI MILANO	8453	CREDITO COOP. DI CARAVAGGIO ADDA E CREMASCO	8441						
BANCA DI CREDITO COOPERATIVO DI ROMA	8327	CREDITO COOP. RAVENNATE, FORLIVESE E IMOLESE	8542						
BANCA DI CREDITO COOPERATIVO DI VENEZIA, PADOVA E ROVIGO - BANCA ANNIA	8452	CREDITO EMILIANO - CREDEM	3032						
BANCA DI CREDITO COOPERATIVO' G.TONIOLO' DI SAN CATALDO (CALTANISSETTA)	8952	DEUTSCHE BANK	3104						
BANCA DI CREDITO COOP. PORDENONESE E MONSILE	8356	EMIL BANCA	7072						
BANCA DI CREDITO POPOLARE	5142	FCA BANK	3445						
BANCA DI PIACENZA	5156	FIDEURAM - INTESA SANPAOLO PRIVATE BANKING	3296						
BANCA EUROMOBILIARE	3250	FINECOBANK BANCA FINECO - FINECOBANK	3015						
BANCA GENERALI - GENERBANCA	3075	IBL ISTITUTO BANCARIO DEL LAVORO - IBLBANCA	3263						
BANCA IFIS	3205	ILLIMITY BANK	3395						
BANCA MALATESTIANA	7090	ING BANK N.V.	3475						
BANCA MEDIOLANUM	3062	INTESA SANPAOLO PRIVATE BANKING	3239						
BANCA MONTE DEI PASCHI DI SIENA	1030	INTESA SANPAOLO SPA	3069						
BANCA NAZIONALE DEL LAVORO - BNL	1005	LA CASSA DI RAVENNA	6270						
BANCA PATAVINA CREDITO COOPERATIVO DI SANT' ELENA E PIOVE DI SACCO	8728	LA CASSA RURALE - CREDITO COOPERATIVO ADAMELLO GIUDICARIE VALSABBIA PAGANELLA	8078						
BANCA PATRIMONI SELLA & C. - BPS	3211	MEDIOBANCA BANCA DI CREDITO FINANZIARIO	1063						
BANCA POPOLARE DELL' ALTO ADIGE	5856	POSTE ITALIANE	7601						
BANCA POPOLARE DI BARI	5424	CREDITO COOPERATIVO DI RIMINI E GRADARA - RIVIERABANCA	8995						
BANCA POPOLARE DI PUGLIA E BASILICATA	5385	SANTANDER CONSUMER BANK	3191						
BANCA POPOLARE DI SONDRIO	5696	TERRE ETRUSCHE DI VALDICHIANA E DI MAREMMA	8851						
BANCA POPOLARE ETICA	5018	UBS EUROPE SE	3041						
BANCA POPOLARE PUGLIESE	5262	UNICREDIT	2008						
BANCA PREALPI SANBIAGIO	8904	WISE DIALOG BANK - WIDIBA	3442						
Other	foreign	bank	not	established	in	Italy	(enter	name)	NOMEBAEST1*...8*

IF MORE THAN ONE BANK IS CIRCLED FOR QUESTION C04 – Otherwise enter the ABI code of the bank circled for Question C05.

C06. Which of..... (read out the banks in Question C05) do you use most often?

ABI code |___|___|___| **ABIBAP***

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

C07. Do you (or does a member of the household) have overdraft facilities? **SCOPER[€]**:

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

- Yes1
- No2 → **Question C11**
- Don't know (Interviewer! Do not read aloud!)3 → **Question C11**
- No answer (Interviewer! Do not read aloud!)4 → **Question C11**

C08. (If "Yes" to Question C07): Were the overdraft facilities used in 2022?

- Yes1
- No2 → **Question C11 UTSCOPER[€]**

C09. (If "Yes" to Question C08): How much was the average overdraft in the months when it was used?

€ |_|. |_|_|_|. |_|_|_| **VMSCOPER**

C10. (If "Yes" to Question C08): How much did the overdraft amount to on 31-12-2022?

€ |_|. |_|_|_|. |_|_|_| **FSCOPER[€]**

- Don't know (Interviewer! Do not read aloud!)1 **FSCOPER1**
- 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.

C11. Did you or a member of the household have at least one credit card in the last calendar year? **CARTA[€]**

- Yes1 → **Question C12**
- No2 → **Question C15**

C12. (If "Yes" to Question C11) How many credit cards did the household have in the last calendar year (not including company cards)?

No. of CREDIT CARDS |_|_| **CARTE[€]**

C13. Is the monthly balance due on at least one of the household's credit cards paid off in instalments? **USOCART[€]**

- No, we don't use the card/ we use the card only very occasionally1 → **Question C15**
- No, we pay off the balance in one go2 → **Question C15**
- Yes, we pay off the balance in instalments3

C14. Can you quantify the debt owing on all credit cards on 31 December 2022?

€ |_|_|_|. |_|_|_| **CARTDEB[€]**

- Don't know1
- No answer2 **CARTDEB1**

C15. Did you or a member of the household have at least one BANCOMAT/POSTAMAT debit card in the last calendar year? **BANCOMAT[€]**

- Yes1
- No2

C16. 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[€]**

- Yes1
- No2

C17. How much CASH do you usually spend per month?

€ |_|. |_|_|_| **SPESECON**

- C18.** 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 C19a**
 - No 2 → **Question C20**
- C19a. (If 'Yes' to Question C18)** 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
- C19b. (If "Yes" to Question C18)** In 2022, 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
- C20.** Did you or anyone in your household purchase anything online in a few instalments and interest-free ('Buy now, Pay later')? (e.g. scalapay, klarna, etc.) **PAYLAT**
- Yes 1
 - No 2
- C20a. (If the answer to C20 is 'Yes')** What means of payment was used to set up the 'Buy now, Pay Later' service? (**more than one answer possible**)
- Debit or ATM card: **PAYLATCOME1**
- Yes 1
 - No 2
- Credit card: **PAYLATCOME2**
- Yes 1
 - No 2
- Prepaid credit card **PAYLATCOME3**
- Yes 1
 - No 2
- Other (specify) **PAYLATCOME4**
- Yes 1
 - No 2
- C21.** Do you or does anyone in your household use the Internet or email? **INTERNET**
- Yes 1
 - No 2 → **Question C23**
- C22. (If the answer to C21 is 'Yes')** Did you use Twitter in 2022? **TWEET**
- Yes..... 1
 - No 2

SAVINGS AND INVESTMENTS

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

- C23.** This is a list of different forms of saving and investment. Did the household have ... (*form of saving or investment*) on 31-12-2022? **POS_A1 ... I[€]**
(Code in column C23 code 1=Yes or 2=No)

(SHOW CARD C24)

(For each form of saving or investment held on 31-12-2022)

- C24.** What was the value on 31-12-2022? Answer using one of the ranges on this card.
(Write in column C31 the code for the value range) **CLA_A1 ... I***

(For each form of saving or investment held on 31-12-2022)

- C25.** Can you tell us the approximate value on 31-12-2022? **AMM_A1 ... I*[€]**
(Enter the value in column C25)
(Interviewer, in the event of a refusal to answer go to Question C26, otherwise go to Question C27)

(If no value is given)

- C26.** Could you at least tell me whether the value of the household's savings or investments was closer to (lower bound), to (upper bound) or about half way between the two? **SCL_A1 ... I***
(Interviewer, enter the code: I=lower, C=middle, S=upper in column C26)

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

SAVINGS AND INVESTMENTS			Held on 31 December 2022		Size range of holding on 31 December 2022	Holding on 31 December 2022	Position in the interval (**) on 31 December 2022
			(C23)				
			Yes	No			
A	BANK AND POST OFFICE ACCOUNTS, CERTIFICATES OF DEPOSIT, REPOS						
	A1	Bank and PO current account	1	2	□□□	€ □□,□□□□.□□□□	I C S
	A2	Bank and PO savings account	1	2	□□□	€ □□,□□□□.□□□□	I C S
	A3	Repos and/or PO savings certificates	1	2	□□□	€ □□,□□□□.□□□□	I C S
B	MANAGED PORTFOLIOS (*)		1	2	□□□	€ □□.□□□□.□□□□	I C S
C	ITALIAN GOVERNMENT SECURITIES						
	C1	BOTs (T-bills)	1	2	□□□	€ □□,□□□□.□□□□	I C S
	C2	BTPs (T-bonds) end/or inflation-indexed BTPs (T-bonds)	1	2	□□□	€ □□,□□□□.□□□□	I C S
	C3	Other (CCTs , CTZs , etc.)	1	2	□□□	€ □□,□□□□.□□□□	I C S
D	BONDS, ITALIAN INVESTMENT FUND UNITS, ETFs						
	D1	Bonds issued by Italian firms	1	2	□□□	€ □□,□□□□.□□□□	I C S
	D2	Bonds issues by Italian banks	1	2	□□□	€ □□,□□□□.□□□□	I C S
	D3	Funds	1	2	□□□	€ □□,□□□□.□□□□	I C S
	D4	ETFs (Exchange-traded funds)	1	2	□□□	€ □□,□□□□.□□□□	I C S
E	ITALIAN SHARES AND EQUITY						
	E1	Shares in listed companies (at their market value on 31-12-2022)	1	2	□□□	€ □□,□□□□.□□□□	I C S
	E2	Shares in companies limited by shares (srl) and shares in unlisted companies (at their estimated realisable value on 31-12-2022) (***)	1	2	□□□	€ □□,□□□□.□□□□	I C S
F	FOREIGN DEPOSITS AND SECURITIES (ISSUED BY NON-RESIDENTS)		1	2	□□□	€ □□,□□□□.□□□□	I C S
	F1	Foreign deposits	1	2	□□□	€ □□,□□□□.□□□□	I C S
	F2	Other foreign financial assets (foreign government securities, bonds, shares, etc..)	1	2	□□□	€ □□,□□□□.□□□□	I C S
G	LOANS TO COOPERATIVES (SOCIAL LOANS, ETC.)		1	2	□□□	€ □□,□□□□.□□□□	I C S
H	STABLECOINS (e.g. Tether) or CRYPTOCURRENCIES (such as Bitcoin, Ether, etc.)		1	2	□□□	€ □□,□□□□.□□□□	I C S
I	OTHER FINANCIAL ASSETS (derivatives, non-harmonized funds such as closed-end real estate funds, private equity funds, hedge funds, speculative funds, etc...)		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)

C27. Were the investment funds/ETF held by your household on 31/12/2022 euro-denominated collective money market funds/ETF or other types of investment funds/ETF (bond funds, equity funds, units in foreign currency, mixed funds)?

FONDIPOSS

- Only euro-denominated money market funds/ETF 1
- Only other types of investment funds/ETF (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 C27)

C28. Please consider all the investment funds/ETF held by your household on 31/12/2022. Assuming their total is 100, can you tell me, approximately, what share is in euro-denominated money market funds/ETF and what in other types of investment funds/ETF (bond funds, equity funds, units in foreign currency, mixed funds)? **FONDIQUOTA1...2**

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

(Only for those who hold bonds issued by Italian banks)

C29. Think about the bank bonds issued by Italian banks held as of 31/12/2022. If we make them total 100, could you tell me, roughly, (**Interviewer! read out the answers**)...? **OBBQUOTA1...3**

- The share of bonds issued by your main bank..... | | | |
- The share of bonds issued by other banks where members of your household have accounts | | | |
- The share of bonds issued by other banks where members of your household don't have accounts | | | |
- Total 1 0 0

(Only for those who hold crypto-assets)

C30. You said that you hold crypto-assets, Have you ever used them to purchase goods or services? **CRIPTOUSO**

- Yes..... 1
- No 2

C31. On 31/12/2022, 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 C32**

C31a. (If "Yes") What was the amount invested on 31/12/2022?

- € | | . | | . | | | | **PIRAMM**

C31b. (If the answer to Quest. C31 is 'Yes') Has this sum already been included among the types of saving listed previously (e.g. investment funds, asset management, etc.) ? **PIRDUP**

- Yes 1
- No 2

ALL HOUSEHOLDS

C32. 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

C33. People have various reasons for saving. For your household, what are the most important ones? **RISMOTBIS2_1 - RISMOTBIS2_2[€]**

(provide up to a maximum of 2 answers) (Interviewer! Read out the answers)

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

C33a. (If it's code 2 for Quest. C33) Which of the following unexpected and/or uncertain events did you think about when you answered the previous question? **(Indicate a maximum of three options in order of importance)** [SHOW CHART. C33a] **RISINCERT1 – RISINCERT3**

- Reduction in the services provided by the public health system 1
- Health problems 2
- Job loss or significant decrease in labour income 3
- Significant spending on durable goods (e.g. repairing/need to replace a means of transport, or house renovation) 4
- Difficulties in access to credit 5
- Increases in taxes and/or duties 6
- Decrease in public transfers (e.g. income supplements) 7
- Bigger than expected increase in the prices of non-deferrable goods and services (e.g. foodstuffs, bills, etc...) 8
- The COVID-19 epidemic lasting longer or the advent of a new pandemic 9
- Other financial difficulties due to international conflicts (for example, wars) 10
- other 11

C33b. (If it's code 2 for Quest. C33) Approximately how much money would your household need to cope with the unexpected and/or uncertain events that you chose among the options listed above?

€ [] [] [] [] [] [] [] [] **PRECAU22**

C34. Please consider all of the sources of income for your household that you have told me about during this interview (employment income, rent, income from capital, etc.). Could you tell me if in 2022 your household **(Read the possible answers)** **RISPAR[€]**

- 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

C35. 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 2023 your household will have: **(Read the possible answers)** **RISPARFINE[€]**

- 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

C36. In an emergency, do you think your household could temporarily borrow the sum of €5,000 from friends and relatives who do not live with you? **EMERG[€]**

- Yes 1
- No 2

N.B.: Information to be provided by interviewer

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

- Yes 1
- No 2

Time when Section C was completed [] [] [] [] [] [] **ORA11C* ORA12C***

Remarks:

→ Go to Section D

D. MAIN RESIDENCE, OTHER REAL ESTATE PROPERTIES AND DEBTS

(Questions D01 to D22 refer to the household's principal residence on 31-12-2022)

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

- Since ... (Year) **ANABIT**[€]

D02. The household's home on 31-12-2022 was..... ?
(Interviewer! Read aloud) **GODABIT**[€]

- | | |
|--|-----------------------|
| - owned by the household | 1 → Quest. D03 |
| - rented or sublet | 2 → Quest. D12 |
| - 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. D16**

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

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

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

D04. What share does the household own?

- % **QUOPRO**[€]

(If "owned" or "under redemption agreement", code 1 or 3 to Quest. D02)

D05. As of 31-12-2022, have you or anyone in your household taken out insurance against:

Climate risks (e.g. landslides, flooding)?

- Yes 1
- No 2 **ASCLIMA**

Seismic events?

- Yes 1
- No 2 **ASSISMA**

D06. In what year did the household acquire ownership of the dwelling?

- Year **ANPOSS**[€]

D07. 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

D08. How did the household acquire ownership of the dwelling? **POSS1**[€]

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

D09. 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**[€]

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

D10. Did your household pay a rent for the part of the home not owned in 2022? **FITTONOP**[€]

- Yes 1
- No 2 → **Quest. D17**

D11. What was your monthly rent in 2022 for the part you did not own, excluding condominium charges, heating and other expenses? **TFITTONOP**[€]

€ per month

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

D12. What was your monthly rent in the last calendar year, excluding condominium charges, heating and other expenses?

€ per month **TFITTO**[€]

D13. *(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

D14. *(If "rented or sublet", code 2 to Question D02 or "Yes" to Question D10)*

Do you think the rent you pay is less than the going market rate?

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

(If "Yes" to Question D14)

D15. If your rent were at the market rate, how much do you think you would pay a month excluding condominium charges, heating and other expenses?

€ per month **TFITTON**

(If "rented or sublet", "in usufruct" or "free of charge", codes 2, 4 or 5 to Question D02)

D16. Who owned the household's dwelling on 31-12-2022? (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)

D17. 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 D10 or “rented or sublet”, code 2 to Question D02)

D18. During 2022, 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

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

M² |_|_|_|_|_|_| **SUPAB€**

D20. When was it built?

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

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

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

D22. 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€**

D23. Have you thought about moving house since 2020 or have you already done so? **TRASFAB**

- Yes 1
- No 2

(If the answer to Quest. D23 is “Yes”)

D24. Why did you think about/are you thinking of moving house? (indicate the main reason) **TRASFAB_MOT**

- to have more space for remote working 1
- because if I also do remote working I can live further away from my workplace 2
- because I prefer to live in a detached house and/or with outdoor space 3
- because my family and/or work situation has changed 4
- other 5

D25. 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 31/12/2022 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 16 Annex B2 regarding the properties**)

TYPE OF PROPERTY	OWNERSHIP	No. BUILDINGS/LAND OWNED
	ALTRAB[€]	NALTRAB[€]
a) <u>Other dwelling</u> owned (not including household's home), <u>holiday properties</u> , <u>rented out</u> , property <u>lent</u> to friends or relatives, for <u>business</u> use or <u>given in usufruct</u> ?	- Yes ...1 → - No.....2	_____ _____
	ALTRFAB[€]	NALTRFAB[€]
b) <u>Other premises</u> or buildings (shops, offices, hotels, warehouses, garages, parking places, sheds)?	- Yes ...1 → - No.....2	_____ _____
	TERAGR[€]	NTERAGR[€]
c) <u>Farm land</u> (adjoining or separate from the house for agricultural use)?	- Yes ...1 → - No2	_____ _____
	TERNAGR[€]	NTERNAGR[€]
d) <u>Non-farm land</u> (with or without buildings)?	- Yes ...1 → - No2	_____ _____

N.B. INTERVIEWER! Fill in one column of ANNEX D1 for each property owned (after completing Question D25). 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.

ALL HOUSEHOLDS

D26. Over the year 2022, did your household benefit from one of the following tax benefits linked to property?

	DETRIMM1-DETRIMM7
a) Renovation <u>bonus</u> (50%)	- Yes 1 - No..... 2
b) Ecobonus (50% or 65%)	- Yes 1 - No..... 2
c) Superbonus (110%)	- Yes 1 - No..... 2
d) Bonus facciate (façades)	- Yes 1 - No..... 2
e) Furniture and household appliances bonus.....	- Yes 1 - No..... 2
f) Green bonus (gardens and terraces)	- Yes 1 - No..... 2
g) Bonus first house under age of 36	- Yes 1 - No..... 2

D27. In your opinion, what is the probability of extreme events linked to climate change occurring over the next five years (e.g. floods, drought, landslides, fires, etc.) that will have a **direct impact on your household's revenues** (income) or goods owned (assets)? (Don't think about possible price increases. Don't consider events such as earthquakes or pandemics. Give an answer between a minimum of "0" if you don't think the event will occur and a maximum of "100" if you think the event will definitely occur).

_____% **PROBCLIMA**

(If **PROBCLIMA** > 0)

D28. What impact would these events have on your household's income and assets? [**SHOW CARD D28**]

	Income REDCLIMA	Assets PATCLIMA
a) a significant reduction	1	1
b) quite a significant reduction	2	2
c) a modest reduction	3	3
d) no change or a negligible change.....	4	4
e) a modest increase	5	5
f) quite a significant reduction	6	6
g) a significant reduction	7	7

D29. In the last calendar year did the household make advance payments on property (all types, including non-residential property) not yet owned on 31-12-2022?

-Yes 1 **ANTIC**

-No.....2 → **Question D31**

D30. (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**)

D31. Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2022 for the purchase or renovation of your principal residence? **DEBITA1**[€]

- Yes 1 (If "Yes") → How many? |_| **NDEBITA1**[€]

- No 2 → **Dom. D33**

If the answer to Quest. D31 is "Yes"

D32. For at least one of these debts, have you requested access to the guarantee fund for first-home purchase? **FONDGAR**

- Yes and the application was accepted..... 1

- Yes but the application wasn't accepted 2

- No 3

Loans on other properties

D33. Did the household have any outstanding loans from banks, financial companies or other institutions on 31-12-2022 for the purchase or renovation of other properties? **DEBITA2**[€]

- Yes 1 (If "Yes") → How many? |_| **NDEBITA2**[€]

- No 2

Loans for other household needs

D34. Let us now talk about other loans, such as consumer credit for the purchase of a specific good, usually obtained at the point of sale, or any other loan for consumer spending. Again, do not consider any loans connected with your business.

By the end of 2022 did the household have any...? (*N.B. Read aloud one at a time and enter codes*)
(If "Yes") How many?

	DEBITC...G€			NDEBITC ... G€ Number of debts
	YES	NO		
c) loans for the purchase of <u>motor vehicles</u> (car, etc.).....	1	2	(If "Yes")→	_ _
d) loans for the purchase of <u>furniture, household appliances</u> , etc.....	1	2	(If "Yes")→	_ _
e) loans for the purchase of <u>non-durable goods</u> (holidays, etc.).....	1	2	(If "Yes")→	_ _
f) loans for the purchase of <u>other goods</u> or for daily expenses	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 D31, D33 and D34

If any loans relating on other properties ("Yes" to Questions D31 or D33) ask Question D35, otherwise go to Question D36.

D35. 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 D24c,d,e,f,g), ask question D36, otherwise skip to question D37.

D36. 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 D31, D33 or D34), ask Question D37; otherwise go to Question D38.

D37. 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

ALL HOUSEHOLDS

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

D38. On 31-12-2022, did the household have credits or debts with relatives or friends not living with the household?
CREDIT[€]/DEBIT[€] (If "Yes") What was the amount? **TCREDIT[€]/TDEBIT[€]**

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

D39. In the last three calendar years (2020,2021 and 2022) did the household contact a bank or financial company with a view to applying for a loan or mortgage? **MUTUOR2_BIS[€]**

- Yes.....1
- No2 → **Question D44**

D40. (If "Yes" to Question D39) What was the purpose of the loan you applied for? **FMUTRIF2_BIS**

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

D41. (If "Yes" to Question D39) Was the request granted in full, granted in part or rejected?
MUTUOE2_BIS[€]

- granted in full1 → **Question D44**
- granted in part2
- rejected3

D42. (If "granted in part" or "rejected") What reason was given for the rejection (or partial rejection)?
MUTUORIF2

- no collateral (personal or real guarantees)1
- report by the Central Credit Register.....2
- other reasons3

D43. (If "granted in part" or "rejected" to Question D41) Did your household later succeed in obtaining the amount needed, either from the same or from another financial intermediary? **REAPMUT2_BIS**

- Yes.....1
- No2 } → **Question D44**

D44. (If "No" to Questions D39) In the last three calendar years (2020,2021 and 2022) 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? **MUTUORIC2_BIS[€]**

- Yes.....1 → **End of Section**
- No2

Only for R.P. and spouses (PARENT=2) or partners (PARENT=3) below the age of 55.

Component no. → NORD	HOUSEHOLD MEMBER	
	R.P.	PARENT=2 or PARENT=3
D45. Have the parents of ... (name) ever taken out a mortgage to purchase a house? - Yes - No → END Section - Don't know, Can't remember (Interviewer! Don't read aloud!) ... → END Section	PARMUTUO1 1 2 3	PARMUTUO2 1 2 3
D45a. (If at least one cohabiting parent and at least one "Yes" to Quest. D31 or D33) Is the mortgage you referred to one of the debts listed above? - Yes - No	PARMUTES1 1 2	PARMUTES2 1 2
D46. Did (Name) have any brothers or sisters that didn't live with you as at 31-12-2022?	PARFRA1	PARFRA2

- Yes	1	1
- No	2	2
(If "Yes" to Quest. D46) D47. How many brothers and/or sisters?	NUMFRA1 _ _	NUMFRA2 _ _

CAREFUL: in the event of more than one debt or indebted parent for the following questions, the household must only refer to the biggest mortgage.

D48. (If "Yes" to PARMUTUO1 and age<55 or "Yes" to PARMUTUO2 and age<55) Do you remember in which year the mortgage was taken out?

- |_|_|_|_| **PARANN**
- If you don't remember, indicate the decade |_|_|_|_| **PARDEC**

D49. (If "Yes" to PARMUTUO1 and age<55 or "Yes" to PARMUTUO2 and age<55) Do you remember the approximate initial duration of this mortgage? **PARDUR**

- |_|_| years
- Don't know/can't remember (Interviewer! Don't read aloud) **PARDUR_1**

D50. (If "Yes" to PARMUTUO1 and age<55 or "Yes" to PARMUTUO2 and age<55) What type of interest rate did the mortgage have? **PARTAS**

- fixed rate1
- adjustable rate2
- mixed rate3
- subsidized rate4
- Don't know/can't remember (Interviewer! Don't read aloud) 5

D51. (If "Yes" to PARMUTUO1 and age<55 or "Yes" to PARMUTUO2 and age<55) The house you and your family live in: **PARPOSS**

- is the house purchased with a mortgage by your parents or by those of your spouse/cohabitant1 → **END Section**
- is a house purchased or built using (also only partly) the proceeds from selling the property purchased with a mortgage by your parents or by those of your spouse/cohabitant 2
- there is no link, not even indirectly, with the property purchased with a mortgage by your parents or by those of your spouse/cohabitant..... 3 → **END Section**

D52. (If code 2 for D51 and if code 2 for POSS1) You told me that house you live in was partly purchased and partly inherited. Who sold the part you purchased? **PARPOSSCHI**

- brothers and/or sisters 1
- parents 2
- another relative 3
- someone else, not a relative..... 4

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€**

- 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 ACQUI1, 21€, 22€, 3	NO	Value of items purchased in 2022 (paid or not paid) ACQUISA, B1€, B2€, C
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2 <i>(If "Yes")→</i>	€ _ _ _ , _ _ _ , _ _ _
- cars	1	2 <i>(If "Yes")→</i>	€ _ _ _ , _ _ _
- other means of transport (motorcycles, caravans, motor boats, boats, bicycles)	1	2 <i>(If "Yes")→</i>	€ _ _ _ , _ _ _
- furniture, furnishings, household appliances, sundry equipment, PC and other items	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 VEND1, 21€, 22€	NO	Value of items sold in 2022 VENDA, B1€, B2€
- valuables (jewellery, ancient or gold coins, works of art, antiques including furniture).....	1	2 <i>(If "Yes")→</i>	€ _ _ , _ _ _ , _ _ _
- cars	1	2 <i>(If "Yes")→</i>	€ _ _ , _ _ _
- other means of transport (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 2022 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 31-12-2022.

Estimated total value on 31-12-2022

- **valuables**
(jewellery, ancient or gold coins, works of art, antiques, **JWOVAT**[€]
including furniture)..... € | | | |, | | | |, | | | |
- **cars** **JWDURAT1A**[€] € | | | |, | | | |
- **other means of transport** **JWDURAT1B**[€]
(motorcycles, caravans, motor boats, boats, bicycles) € | | | |, | | | |
- **furniture, furnishings, household appliances, sundry equipment,
PC and other items** **JWDURAT2** € | | | |, | | | |

E06. Did you or any household member have any *leasing* contracts in being in the last calendar year? **LEASING**[€]

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

E07. **(If "Yes" to Question E06)** How much were your instalment payments in total for this/these leasing contract(s) in the last calendar year? **BLEASING**[€]

- € | | | |. | | | |

E08. Did you or a member of the household pay maintenance or alimony, make payments (including gifts) to relatives or friends not living with the household, or make donations or other contributions?
(If "Yes") What was the amount of the payments?

- | | YES | NO | Amount |
|--|--------|--------|---------|
| | CONTRA | CONTRA | in 2022 |
| | €...E | €...E | ACONTRA |
| | €...E | €...E | €...E |
| - alimony/maintenance [€] 1 2 (If "Yes") → € , | | | |
| - REGULAR financial payments to relatives or friends outside the household (e.g. rental, monthly allowance, etc..) [€] 1 2 (If "Yes") → € , | | | |
| - OCCASIONAL payments to relatives or friends outside the household (e.g. on marriage, graduation, special occasions) 1 2 (If "Yes") → € , | | | |
| - REGULAR donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) [€] 1 2 (If "Yes") → € , | | | |
| - OCCASIONAL donations and other cash gifts (e.g. to non-profit associations, voluntary organizations, charities) [€] 1 2 (If "Yes") → € , | | | |

E9. What was the average monthly expenditure on **food eaten at home**? This includes spending on food in supermarkets or in similar shops. Exclude expenditure on home delivery. **JCONSALC2**[€]

Average monthly spending on food eaten at home € | | | |. | | | | per month in the last calendar year

E10. And what was the average monthly expenditure on **food outside the home**? Consider spending on meals eaten regularly outside the home. Include expenditure on home delivery (food delivery) as well and exclude any meal vouchers provided by an employer.

Average monthly spending on food consumed outside the home € | | | |. | | | | per month in the last calendar year **JCONSALF2**[€]

(SHOW CARD E11)

E11. How much did your household spend in the last calendar year for expenses relating to your main dwelling?

BOLLETTE1_6[€]

- condominium costs, excluding any heating costs € |_|_|_|_|. |_|_|_|_|
- electricity € |_|_|_|_|. |_|_|_|_|
- gas, including any heating costs € |_|_|_|_|. |_|_|_|_|
- water, if not included in condominium costs € |_|_|_|_|. |_|_|_|_|
- landline telephone, including any internet connection costs € |_|_|_|_|. |_|_|_|_|
- other expenses € |_|_|_|_|. |_|_|_|_|

E12. 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

E13. (If "Yes") What was the annual expenditure € |_|_|_|_|. |_|_|_|_| **VIAGGIT[€]**

(SHOW CARD E14)

E14. You said that your household spends approximately ... (**sum of answers to: E09 + E10 + E11/12 + E13/12**) 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**?

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!)

E15. 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: E09 + E10 + E11/12 + E13/12 + E14**). Would you say that in the last calendar year this was unusually high, unusually low or normal compared with your spending in a "normal" year?

VARCONS[€]

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

E16. Imagine you unexpectedly receive a refund equal to the household's monthly income. How much of the sum would you save and how much would you spend in the following 12 months? Indicate the percentage saved and the percentage spent. **RISCONS1- RISCONS2[€]**

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

E17. In your opinion, how much does a household like yours need per month in order to live reasonably comfortably but not in luxury? **POVLIN**

€ |_|_|_|, |_|_|_|_| per month

E18. Is your household's income sufficient to see you through to the end of the month... ? **CONDGEN[€]**

(Interviewer, read out the answers)

- with great difficulty 1
- with difficulty 2
- with some difficulty 3
- fairly easily 4
- easily..... 5
- very easily..... 6

E19. Your electricity comes from a... **MKTEL**

- Free market supplier 1
- Regulated market supplier 2
- Don't know, can't remember 3

E20. Your gas comes from a ... **MKTGAS**

- Free market supplier 1
- Regulated market supplier 2
- Don't know, can't remember 3

E21. Have you taken out a new electricity and/or gas contract since mid-021, changing from the regulated to the free market, or vice versa? **MKSWC**

- Yes, only for electricity 1
- Yes, only for gas 2
- Yes, for both 3
- No 4

E22. How did your household react to the increase of energy prices in 2022?

[max 4 options; show card E22] Do not consider the impact on your business! **ENREACT1_11**

- a) By decreasing energy consumption (i.e. less use or disconnected heating) 1
- b) By decreasing other expenses (food, clothing, travel) 2
- c) By delaying the purchase of a durable good (house, car or other) 3
- d) By using savings or selling valuable assets 4
- e) By receiving support from the government/public institutions
(e.g. "electricity and gas 'social bonuses'") 5
- f) By taking out or refinancing a loan 6
- g) By receiving help/borrowing money from relatives or friends 7
- h) By delaying the payment of some bills 8
- i) By investing in more energy-efficient equipment (insulation, lights, appliances...) 9
- l) Our consumption and behaviour did not change 10
- m) other (specify) 11

E23. Does your household expect to invest in energy-saving measures in the next three years (i.e. house insulation, solar panels, change of main energy source, new heating system or boiler, etc.) **ENINVEST**

- Yes 1
- No 2

(If "Yes" to Question E23)

E24. What would your priority be? **ENINVESTCOME**

- improve or install house insulation 1
- use or install new energy source(s) (solar panel, heat pump, wood stove, pellets ...) 2
- improve current equipment (renew heating system, replace power-hungry devices, ...) 3
- move to another residence 4
- other 5

E25. 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

Be careful! The households have been divided into two groups for the following question. The question has been formulated differently for the two groups.

Random rotation number assigned to the household: **ROTAZIONE_ASPINF2**

- rotation A 1
- rotation B 2

E26a. (ROTATION A) The inflation rate (harmonized) measured by the twelve-month change in **consumer prices** stood at 8.7 per cent on average in 2022 in Italy. What do you think the consumer price inflation rate will be over the next 12 months in Italy? **ASPINF2A**

+ | | | %
- | | | %

(SHOW CARD E26)
E26b. (ROTAZIONE B) The inflation rate (harmonized) measured by the twelve-month change in **consumer prices** stood at 8.7 per cent on average in 2022 in Italy. What do you think the consumer price inflation rate will be over the next 12 months in Italy? **ASPINF2B**

- Negative 1
- Between 0 and 2% 2
- Between 2.1 and 4% 3
- Between 4.1 and 6% 4
- Between 6.1 and 8% 5
- Between 8.1 and 10% 6
- Over 10% 7

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€

- 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) →						
(If at least 15 years old and did not answer "retired" to Question B01) 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. F01. In 2022 did ... (name) subscribe to some <u>form of supplementary pension scheme</u> ? ASS2NEW1...6 - Yes 1 - No 2						
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. F02. In 2022 did ... (name) hold a <u>life insurance</u> ? ASS1NEW1...6 - Yes 1 - No 2						

(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 land and buildings in the last calendar year? **ASS32**

- 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?

ASS3S2
 € | | | . | | | | |

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[€]**

- 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? **COMPENS[€]** / 1 0

G3. How do you rate the respondent's ability to speak Italian? **ITA[€]** / 1 0

G4. How do you rate the reliability of the information on forms of saving and financial investment provided by the respondent? **VEROAF[€]** / 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[€]** / 1 0

G6. How do you rate the reliability of the information on income provided by the respondent? **VERORED[€]** / 1 0

G7. How do you rate the general atmosphere in which the interview took place? **KLIMA[€]** / 1 0

G8. How easy do you think it was for the respondent to answer the questions? **FACIL[€]** / 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: NORD	Member name:	Description of occupation: DESQUAL *€
1		
2		
3		
4		
5		
6		

B1

ANNEX No. | | **NATTIVITA**

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

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

(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**

(SHOW CARD 6– Annex B1)

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**€

9. Did your employer in the last calendar year contribute to ... **CONTAZ2_1...2**

	YES	NO
- ... health insurance policy	1	2
- ... life insurance policy.....	1	2

10. **(If the answer to Quest. 9.1 is "Yes")**. How much did your firm pay as a contribution to health insurance in 2022?

€ |__|__|,|__|__| **AMMCONTAZ_1**

Don't know/Can't remember

11. **(If the answer to Quest. 9.2 is "Yes")**. How much did your firm pay as a contribution to life insurance in 2022?

€ |__|__|,|__|__| **AMMCONTAZ_2**

Don't know/Can't remember

Remarks:

END OF ANNEX

SELF-EMPLOYED WORKERS (members of a profession, individual entrepreneurs, freelancer, sole trader, own-account worker (i.e. craft worker, etc.), owner, partner and 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 → NORD	R.P. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ANSWERING → INTPER [€]	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? → IND1...6 [€]				
(If code 2 to Quest. 1) 3. In what capacity does (name) work in this business? TIT1... 6 [€]				
- owner or partner	1	1	1	1
- payroll employee	2	2	2	2
- family worker not on payroll	3	3	3	3
(If "owner or partner" or "family worker" to Question 3, otherwise skip to Question 7) 4. In the last calendar year (name) worked (including normal holiday periods): TUTTANNO1 .. 6 [€]				
- all year.....	1	1	1	1
- part of the year	2	2	2	2
- occasionally.....	3	3	3	3
(If "part of the year") 5. How many months (including normal holiday periods): MESILAV1 ... 6 [€]				
6. How many hours did you work <u>on average per week</u> ? ORETOT1 ... 6 [€]				

7. How many workers are there in the firm, including owner(s)?..... | | | | **NUMADD**[€]
- of which, payroll staff:..... | | | | **NUMDIP**[€]

(CONT.)

8. What is the legal form of this business? **FORGIU2€**

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

(If “1”, “4”, “5”, “6”, “7”, “8”, “9”, “10” to Question 8, otherwise go to Question 10)

9. What share does the household own? | | | | % **QUOPRO€**

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

equals

Net employment income in 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€
--

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 31-12-2022... **Refer to both personal and company debts (but exclude the personal debts of other partners)**

	Yes	No	No. DEBTs
	DEBATT1		NDEBATT1...2€
	...2€		
- 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 31-12-2022?
(If "yes") What was the amount of the residual debt/credit on 31-12-2022?

	Yes	No	ON 31-12-2022
	DEBCOM	CREDCOM	TDEBCOM [€] TCREDCOM
- Trade debts (suppliers)?	1	2	(If "Yes") → € _ _ . _ _ _ _ _ _ _ _ _ _
- Trade credits (customers)?	1	2	(If "Yes") → € _ _ . _ _ _ _ _ _ _ _ _ _

(Only if there is at least one payroll employee, see Question 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 2022 (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[€]

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 2022 as fixed remuneration or profits distributed to you personally or to members of your household for your work in this firm?

€ |_|_|_|_|_|_|_|_|_|_|_|_|_|_| YM2[€]

20. What was the market value of the firm (your share only) on 31-12-2022?

€ |_|_|_|_|_|_|_|_|_|_|_|_|_|_| PARTECIP[€]

Remarks: _____

END OF ANNEX

OTHER SELF-EMPLOYED WORKERS (DIRECTOR/MANAGER OF A FIRM WHERE THEY ARE NOT A PARTNER, 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.

MEMBER NUMBER → NORD	R.P. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ASWERING → INTPER[€]	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)

- Period of work (including normal holiday periods):
 - all year 1 **TUTTANNO[€]**
 - part of the year 2 → Number of months? | | | | months **MESILAV[€]**
 - occasional 3
- In the months in which you worked, how many hours a week did you work on average per week in 2022?
 - no. hours | | | | **ORETOT[€]**
- 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

(Only for those who answered "Yes" to Quest. B17c and "No" to Quest. B17a)

- 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
- What were your gross earnings from work in the last calendar year?
€ | | | . | | | | | | | **FATLOR[€]**
- 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[€]**
- Did you adhere to the new flat-rate tax scheme for your work activity?
 - Yes 1 **FORFET***
 - No 2

Only for those who answered "Yes" to Quest. B17a

- Could you calculate how much you earned overall in 2022 for your work, net of taxes and social security contributions? Exclude: settlements, tax deductions and social security/welfare contributions. Please include the following items in your calculation:

- your net average monthly pay for the number of months worked
- productivity bonuses, bonuses linked to work, special bonuses or allowances
- other items (stock options, attendance fees, etc.)

Total net annual pay earned in 2022 € | | . | | | | | | | | | | **YM2[€]**

Remarks: _____

END OF ANNEX

B4

ANNEX No. | | | **NATTIVITA**

MEMBER NUMBER → NORD	R.P. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ASWERING→INTPER[€]	R.P. 1	2	3	4	5	6

<p>1. You received a pension in the last calendar year. What type of pension did you receive?</p> <p>- retirement pension.....</p> <p>- state (welfare, excluding new minimum pension scheme (<i>pensione di cittadinanza</i>)</p> <p>- survivor's</p> <p>- supplementary pension (voluntary contributions).....</p> <p>- Other (disability/infirmity, war, etc.)</p>	<p>TIOPEN[€]</p> <p>1</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p>
<p>2. Which body paid your pension?</p> <p>- Public body (State, INPS, INAIL)</p> <p>- Private Italian provider (pension fund, insurance company)</p> <p>- Foreign provider</p>	<p>ENTEPEN[€]</p> <p>1</p> <p>2</p> <p>3</p>
<p>3. In what year did you start receiving the pension? ..</p>	<p>DECOR</p> <p>□□□□</p>
<p>4. How much did you receive in pension benefits net of tax <u>per month</u> in the last calendar year?</p>	<p>TPENS[€]</p> <p>€ □□□,□□□□</p>
<p>5. For how many months?</p>	<p>Months □□□ MESIPEN[€]</p>
<p>6. Did you receive any pension arrears in addition to ordinary payments in the last calendar year?</p> <p>- Yes</p> <p>- No</p>	<p>ARRET[€]</p> <p>1</p> <p>2</p>
<p>7. (If “Yes”) How much did these arrears amount to?</p>	<p>€ □□□,□□□□ TARRET[€]</p>
<p>(If the respondent received a RETIREMENT PENSION):</p> <p>8. Thinking back to when you began to receive your pension, what percentage of your <u>last wage</u> (for self-employed, average monthly earnings) did your <u>first</u> monthly pension payment represent?</p>	<p>QUOTAPE</p> <p>□□□□ %</p>

END OF ANNEX

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

B5

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 → NORD	R.P. 1	2	3	4	5	6
Name (write in full) →						
REFERENCE NUMBER OF THE PERSON ASWERING → INTERPER [€]	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 B19a-b-c)

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

“Yes” to Question B19a:

	Yes	No	Amount
a1. wage supplementation (C/G) CASD.....	1	2	
a1.1 (If “1” to a1 and “1” to B19.a and “1” to B16) Has the amount already been included in the payroll employment income reported in annex B1?	1	2	CIGRED
a1.2 For how many months did you receive extraordinary wage supplementation (CIG) in 2022? _____			CIGMESI
How many hours per month on average?			CIGORE
(If a1.1=2)...CASV [€]			€ _ _ _ _ _ _ _ _ _ _
a2. mobility benefits (mobilità) MOBD...MOBV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
a3. unemployment benefits (special, ordinary) DISD...DISV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
a4. severance pay (including advances) LIQD...LIQV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _

“Yes” to Question B19b:

Income support (e.g. disabled person carers’ allowance, maintenance, guaranteed minimum income, food allowance, etc.), excluding the new minimum income/pension scheme (“reddito/pensione di cittadinanza”), the single and universal children’s allowance (“assegno unico e universale”) and the nursery voucher (“bonus nido”)

	Yes	No	Amount
b1. from central government agencies ACED...ACEV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
b2. from local government agencies APLD...APLV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
b7. from private welfare organisations AIPD...AIPV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _

“Yes” to Question B19c:

	Yes	No	Amount
c1. scholarship BORSAD...BORSV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
c2a. REGULAR gifts or cash (e.g. expenses, rent, monthly allowance, etc.) from relatives or friends outside household	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
c2b. OCCASIONAL gifts or cash (e.g. wedding, graduation, special occasions) from relatives or friends outside household	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
c3. alimony ALIMD...ALIMV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
c4. financial contributions from insurance companies for theft or injury? ASCD...ASCV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _
c5. other income ALTRED...ALTREV [€]	1	2	(If “Yes”)→ € _ _ _ _ _ _ _ _ _ _

Remarks: _____

D1

QUESTIONNAIRE No. | | | | | | | | **QUEST**

N.B. If the household owns more than one property, fill in one column for each.
If the household owns more than 3 properties, fill in another Annex D1

PROPERTY	Property reference number NORDIMM		
	1	2	3
1. Type of property TIPOIMM [€]			
- other dwellings (<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? QUOPRO [€]	□□□□%	□□□□%	□□□□%
3. Which members of the household own the property? (<i>Interviewer, use the member reference number from Section A – Composition of the household</i>) Owner(s) (<i>Member number</i>) PRO1 ... 9 ➔	□□□□ □□□□	□□□□ □□□□	□□□□ □□□□
Questions 4, 5 and 6 ONLY REFER TO DWELLINGS AND OTHER BUILDINGS			
4. In what year did you acquire the property ? ANPOSS [€]	□□□□□	□□□□□	□□□□□
5. <u>surface area in square metres</u> SUPAB [€]	□□□□□ m ²	□□□□□ m ²	□□□□□ m ²
Questions 6a and 6b LAND ONLY			
6a. <u>surface area in hectares</u> (land only) SUPTE (<i>1 hectare = 10,000 square metres</i>)	□□□□□ hectares	□□□□□ hectares	□□□□□ hectares
6b. <u>surface area in square metres</u> (if less than 1 hectare) SUPTM	□□□□□ m ²	□□□□□ m ²	□□□□□ m ²
ALL HOUSEHOLDS			
7. What was the main use of the property in the last calendar year?	USOIMM [€]		
- 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.)

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Veneto.....	5	Umbria	10	Campania	15	Sardinia	20
-------------	---	--------------	----	----------------	----	----------------	----

Remarks:

END OF ANNEX

OTHER PROPERTIES OWNED AT THE END OF 2022

D1B

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

QUESTIONNAIRE No. **NQUEST**

THE NEXT QUESTIONS REFER TO ALL PROPERTIES OWNED ON 31/12/2022 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? **AFFITTOC2[€]**

- Yes, all of them 1

- Only some of them 2

- None of them 3

(If "1" or "2" to Question 3)

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

- € **AFFEFFC2[€]**

(If "2" or "3" to Question 3)

5. If you wanted to let these (vacant/not rented) properties, what annual rental could the household obtain, net of all taxes?

€ **AFFIMPC2**

Remarks:

END OF ANNEX

D2RES

LOANS FOR 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	DEBM1€ 1	1	1
- Renovation	2	2	2
- Purchase and renovation	3	3	3
- Don't know/Don't remember <i>(Interviewer! Do not read aloud!)</i>	4	4	4
2. In what year was the mortgage obtained?	ANMUTUOI1€ _ _ _ _	_ _ _ _	_ _ _ _
3. What was the original total duration of the mortgage (in years)?	MUTUODUI1€ _ _ _ years	_ _ _ years	_ _ _ years
4. What was the initial amount of the mortgage?	MUTUOINI1€ € _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _ _
5. What properties were pledged as collateral to guarantee the loan?	DEBGAR1€		
- Principal residence →Question 7	1	1	1
- Other properties →Question 7	2	2	2
- No collateral →Question 6	3	3	3
<i>(if "No collateral")</i>			
6. Is this loan a personal loan or a loan for pledge of "fifth of salary"?	DEBPERS1		
- Personal loan	1	1	1
- Fifth of salary	2	2	2
7. Does this loan refinance or replace one or more previous loans?	DEBRF1€		
- Yes	1	1	1
- No →Question 11	2	2	2
- Don't know <i>(Interviewer! Do not read aloud!)</i> →Question 11	3	3	3
<i>(If 1 to Question 5 and 1 to Question 7)</i>			
8. Did you take this action to...? (Please choose up to 2 reasons.)	DEBREFMOT1_1- DEBREFMOT1_2€		
- get better loan terms (e.g. interest rate, remaining time to pay, etc.)	1	1	1
- borrow additional money	2	2	2
- some other reason (please, specify)	3	3	3
<i>(If 1 to Question 5 and 1 to Question 7)</i>			
9. Since you first took out the loan, have any of the terms of your loan (interest rate, spread, maturity or balance of loan) changed aside from changes that were already foreseen in the initial contract? (In the event of multiple changes, please indicate the two most recent ones.)	DEBMOD1_1 - DEBMOD1_2€		
- Change from fixed to adjustable interest rate	1	1	1
- Change from adjustable to fixed interest rate	2	2	2
- Reduction in the interest rate spread or in the fixed interest rate	3	3	3
- Increase in the interest rate spread or in the fixed interest rate	4	4	4
- Reduction in the remaining time to pay on the loan	5	5	5
- Borrowed additional money	6	6	6
- Reduction in the amount still owed	7	7	7
- Other changes (please specify)	8	8	8

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(If 1 to Question 5 and 1 to Question 7)

10. When did the most recent of these changes occur? ...

ANRIFIN1€

|_|_|_|_|

|_|_|_|_|

|_|_|_|_|

If "Yes" to Question 7, Interviewer! Read aloud: "In the following questions, please refer to the loan conditions as defined in the latest refinancing." Go on with Question 11.

11. In how many years will the loan be fully repaid?

MUTUOFIN1€

|_|_|_| years

|_|_|_| years

|_|_|_| years

12. Is the interest rate fixed, floating or mixed?

TIPOTAX11€

TIPOTAX12€

TIPOTAX13€

- Fixed

1

1

1

- Floating.....

2

2

2

- Mixed.....

3

3

3

13. (If "Floating" or "Mixed") Is the mortgage repayment constant in time?

RATACON1

- Yes

1

1

1

- No.....

2

2

2

14. What is the interest rate? (refer to 2022)

TAXFIS1€

TAXVAR1€

- fixed rate.....

|_|_|_|_|,|_|_|_| %

|_|_|_|_|,|_|_|_| %

|_|_|_|_|,|_|_|_| %

- floating rate (annual average).....

|_|_|_|_|,|_|_|_| %

|_|_|_|_|,|_|_|_| %

|_|_|_|_|,|_|_|_| %

15. During the last calendar years, did your household ask for any kind of suspension of mortgage repayments?

SOSPENS1

- Yes

1

1

1

- No → Question 19.....

2

2

2

16. Are the payments still suspended?

SOSPEORA1

- Yes → Question 19.....

1

1

1

- No

2

2

2

17. Following the suspension period, did you start making regular payments again?

RIPPAG1

- Yes

1

1

1

- No → Question 19.....

2

2

2

18. For how many months did you suspend payments? ...

RIPPAGQUA1

|_|_|_| months

|_|_|_| months

|_|_|_| months

19. What was the cost of mortgage repayments in 2022, both principal and interest?.....

TMUTUOAB1€

€ |_|_|_|. |_|_|_|_|

€ |_|_|_|. |_|_|_|_|

€ |_|_|_|. |_|_|_|_|

20. What was the amount outstanding of debt on 31/12/2022 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest.....

TDEBITA1€

€ |_|_|_|. |_|_|_|_|. |_|_|_|_|

€ |_|_|_|. |_|_|_|_|. |_|_|_|_|

€ |_|_|_|. |_|_|_|_|. |_|_|_|_|

(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

D2AIMM

LOANS FOR OTHER PROPERTIES

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

	NORDEB2		
	1	2	3
1. Which property did you take this mortgage/loan for? (Interviewer! Remember the properties listed in annex D1)	QUALEIMM1 _ _	_ _	_ _
2. Did you take this mortgage/loan for the purchase or for the renovation of the property? - Purchase - Renovation - Purchase and renovation - Don't know/Don't remember (Interviewer! Do not read aloud!)	DEBM2€ 1 2 3 4	1 2 3 4	1 2 3 4
3. In what year was the mortgage obtained?	ANMUTUOI2€ _ _ _	_ _ _	_ _ _
4. What was the original total duration of the mortgage (in years)?	MUTUODUI2€ _ _ years	_ _ years	_ _ years
5. What was the initial amount of the mortgage?	MUTUOINI2€ € _ . _ _ _ _ _ _ _	€ _ . _ _ _ _ _ _ _ 	€ _ . _ _ _ _ _ _ _
6. What properties were pledged as collateral to guarantee the mortgage? - The property for which the loan was taken →Question 8 - Principal residence →Question 8 - Other properties →Question 8 - No collateral →Question 7	DEBGAR2€ 1 2 3 4	1 2 3 4	1 2 3 4
7. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"? - Personal loan - Fifth of salary	DEBPERS2 1 2	1 2	1 2
8. Does this loan refinance or replace one or more previous loans? - Yes - No →Question 12 - Don't know (Interviewer! Do not read aloud!) →Question 12	DEBRF2€ 1 2 3	1 2 3	1 2 3

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(If 2 to Question 6 and 1 to Question 8)

9. Did you take this action to...? (Please choose up to 2 reasons.)
- get better loan terms (e.g. interest rate, remaining time to pay, etc.)
 - borrow additional money
 - some other reason (please specify)

DEBREFMOT2_1 –
DEBREFMOT2_2 €

1

1

1

2

2

2

3

3

3

(If 2 to Question 6 and 1 to Question 8)

10. Since you first took out the loan, have any of the terms of your loan (interest rate, spread, maturity or balance of loan) changed aside from changes that were already foreseen in the initial contract? (In the event of multiple changes, please indicate the two most recent ones.)
- Change from fixed to adjustable interest rate
 - Change from adjustable to fixed interest rate
 - Reduction in the interest rate spread or in the fixed interest rate
 - Increase in the interest rate spread or in the fixed interest rate
 - Reduction in the remaining time to pay on the loan
 - Borrowed additional money
 - Reduction in the amount still owed
 - Other changes (please specify)

DEBMOD2_1 –
DEBMOD2_2 €

1

1

1

2

2

2

3

3

3

4

4

4

5

5

5

6

6

6

7

7

7

8

8

8

(If 2 to Question 6 and 1 to Question 8)

11. When did the most recent of these changes occur? ...

ANRIFIN2€

|_|_|_|_|

|_|_|_|_|

|_|_|_|_|

If "Yes" to Question 8, Interviewer! Read aloud: "In the following questions, please refer to the loan conditions as defined in the latest refinancing." Go on with Question 12.

12. In how many years will the loan be fully repaid?

MUTUOFIN2€
|_|_|_| years

|_|_|_| years

|_|_|_| years

13. Is the interest rate fixed, floating or mixed?

- Fixed
- Floating
- Mixed

TIPOTAX21€

1

TIPOTAX22€

1

TIPOTAX23€

1

2

2

2

3

3

3

14. (If "Floating") Is the mortgage repayment constant in time?

- Yes
- No

RATACON21

1

RATACON22

1

RATACON23

1

2

2

2

15. What is the interest rate? (refer to 2022)

- fixed rate
- floating rate (annual average)

TAXFIS21€
TAXVAR21€

|_|_|_|,|_|_|_| %
|_|_|_|,|_|_|_| %

TAXFIS22€
TAXVAR22€

|_|_|_|,|_|_|_| %
|_|_|_|,|_|_|_| %

TAXFIS23€
TAXVAR23€

|_|_|_|,|_|_|_| %
|_|_|_|,|_|_|_| %

16. What was the cost of mortgage repayments in 2022, both principal and interest?

TMUTUOAB2€

€ |_|_|. |_|_|_|_|

€ |_|_|. |_|_|_|_|

€ |_|_|. |_|_|_|_|

17. What was the amount outstanding of debt on 31-12-2022 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest

TDEBITA2€

€ |_|. |_|_|_|_|. |_|_|_|_|

€ |_|. |_|_|_|_|. |_|_|_|_|

€ |_|. |_|_|_|_|. |_|_|_|_|

(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

D2FAM

QUESTIONNAIRE NO. [][][][][][][][][] NQUEST

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

	NORDEB3		
	1	2	3
	DEBM3[€]		
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. In what year was the mortgage obtained?	ANMUTUOI3 [][][][]	[][][][]	[][][][]
3. What was the original total duration of the loan (in years)?	MUTUODUI3[€] [][] years	[][] years	[][] years
4. What was the initial amount of the loan?	MUTUOINI3[€] €[][].[][][][].[][][][]	€[][].[][][][].[][][][]	€[][].[][][][].[][][][]
5. What goods were pledged as collateral to guarantee the loan?	DEBGAR3[€]		
- The good purchased →Question 7.....	1	1	1
- Principal residence →Question 7.....	2	2	2
- Other properties →Question 7.....	3	3	3
- No collateral →Question 6.....	4	4	4
- Don't know/ Don't remember (Interviewer! Do not read aloud!) →Question 6.....	5	5	5
6. (if "No collateral") Is this loan a personal loan or a loan for pledge of "fifth of salary"?	DEBPERS3		
- Personal loan.....	1	1	1
- Fifth of salary.....	2	2	2
7. Does this loan refinance or replace one or more previous loans?	DEBRF3[€]		
- Yes	1	1	1
- No →Question 11.....	2	2	2
- Don't know (Interviewer! Do not read aloud!) →Question 11.....	3	3	3
(If 2 to Question 5 and 1 to Question 7)			
8. Did you take this action to...? (Please choose up to 2 reasons.)	DEBREFMOT3_1 – DEBREFMOT3_2[€]		
- get better loan terms (e.g. interest rate, remaining time to pay, etc.)	1	1	1
- borrow additional money	2	2	2
- some other reason (please specify)	3	3	3

(CONT.)

	1	2	3
(If 2 to Question 5 and 1 to Question 7)			
9. Since you first took out the loan, have any of the terms of your loan (interest rate, spread, maturity or balance of loan) changed aside from changes that were already foreseen in the initial contract? (In the event of multiple changes, please indicate the two most recent ones.)	DEBMOD3_1 – DEBMOD3_2[€]		
- Change from fixed to adjustable interest rate.....	1	1	1
- Change from adjustable to fixed interest rate.....	2	2	2
- Reduction in the interest rate spread or in the fixed interest rate	3	3	3
- Increase in the interest rate spread or in the fixed interest rate	4	4	4
- Reduction in the remaining time to pay on the loan	5	5	5
- Borrowed additional money.....	6	6	6
- Reduction in the amount still owed.....	7	7	7
- Other changes (please specify)	8	8	8
(If 2 to Question 5 and 1 to Question 7)			
10. When did the most recent of these changes occur? ...	ANRIFIN3[€] _ _ _ _	_ _ _ _	_ _ _ _
If “Yes” to Question 7, Interviewer! Read aloud: “In the following questions, please refer to the loan conditions as defined in the latest refinancing.” Go on with Question 11.			
11. In how many years will the loan be fully repaid?	MUTUOFIN3[€] _ _ _ years	_ _ _ years	_ _ _ years
12. What was the cost of the loan repayment instalments in 2022, both principal and interest?	TMUTUOAB3[€] € _ _ _ _ _	€ _ _ _ _ _	€ _ _ _ _ _
13. What was the amount outstanding of debt on 31-12-2022 (How much would you have had to repay to extinguish the mortgage)? Please consider only the capital to be repaid and not the interest	TDEBITA3[€] € _ _ _ _ _	€ _ _ _ _ _	€ _ _ _ _ _
14. Is the interest rate fixed, floating or zero?	TIPOTAX3		
- Fixed	1	1	1
- Floating.....	2	2	2
- Zero	3	3	3
15. (If different from “zero”) What is the interest rate, including all expenses (the annual percentage rate of charge)?	TAEG3[€] _ _ _ _ %	_ _ _ _ %	_ _ _ _ %

(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

	NORDEB4		
	1	2	3
1. Does your household have ...			
... Medium and long-term DEBTS (over 18 months) for business investments (machinery, buildings, land)?	DEBM4 € 1	1	1
... Short-term DEBTS (less than 18 months) with banks or financial companies?	2	2	2
2. In what year was the loan taken out?	ANMUTUOI4 € 		
3. (if "medium or long-term debt") What is the total duration of the loan (in years)?	MUTUODUI4 € years	years	years
4. What was the initial amount of the loan?	MUTUOINI4 € € . .	€ . .	€ . .
5. What goods were pledged as collateral to guarantee the loan?	DEBGAR4 €		
- Principal residence	1	1	1
- Other properties	2	2	2
- Other goods	3	3	3
- No collateral	4	4	4
6. Does this loan refinance or replace one or more previous loans?	DEBRF4 €		
- Yes	1	1	1
- No → Question 10	2	2	2
- Don't know (Interviewer! Do not read aloud!) → Question 10	3	3	3
(If 1 to Question 5 and 1 to Question 6)			
7. Did you take this action to...? (Please choose up to 2 reasons.)	DEBREFMOT4_1 – DEBREFMOT4_2 €		
- get better loan terms (e.g. interest rate, remaining time to pay, etc.)	1	1	1
- borrow additional money	2	2	2
- some other reason (please specify)	3	3	3

(CONT.)

	1	2	3
(If 1 to Question 5 and 1 to Question 6)			
8. Since you first took out the loan, have any of the terms of your loan (interest rate, spread, maturity or balance of loan) changed aside from changes that were already foreseen in the initial contract? (In the event of multiple changes, please indicate the two most recent ones.)	DEBMOD4_1 – DEBMOD4_2[€]		
- Change from fixed to adjustable interest rate	1	1	1
- Change from adjustable to fixed interest rate	2	2	2
- Reduction in the interest rate spread or in the fixed interest rate.....	3	3	3
- Increase in the interest rate spread or in the fixed interest rate.....	4	4	4
- Reduction in the remaining time to pay on the loan	5	5	5
- Borrowed additional money	6	6	6
- Reduction in the amount still owed.....	7	7	7
- Other changes (please specify)	8	8	8
(If 1 to Question 5 and 1 to Question 6)			
9. When did the most recent of these changes occur?	ANRIFIN4[€] _ _ _ _	_ _ _ _	_ _ _ _
If “Yes” to Question 6, Interviewer! Read aloud: “In the following questions, please refer to the loan conditions as defined in the latest refinancing.”			
10. (if “medium or long-term debt”) In how many years will the loan be fully repaid?	MUTUOFIN4[€] _ _ _ years	_ _ _ years	_ _ _ years
11. What was the cost of the loan repayment instalments in 2022, both principal and interest?	TMUTUOAB4[€] € _ _ _ _	€ _ _ _ _	€ _ _ _ _
12. What was the amount outstanding of debt on 31-12-2022 (How much would you have had to repay to extinguish the debt)? Please consider only the capital to be repaid and not the interest.	TDEBITA4[€] € _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _	€ _ _ _ _ _ _ _ _
13. What is the interest rate?	TAXDEB4[€] _ _ _ _ %	_ _ _ _ %	_ _ _ _ %

(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

SUPPLEMENTARY PENSION PLANS

F1

QUESTIONNAIRE N° | | | | | | | | | | NQUEST

ANNEX F1 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 → NORD	P.R. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ANSWERING → INTER [€]	P.R. 1	2	3	4	5	6

1. To which form of voluntary pension plan did you pay on 31/12/2022? ASS2GN[€]

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[€]

€ | | | | . | | | | |

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[€]

5. The severance pay (TFR) is paid in this pension plan? ASS2T[€]

- 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[€]

- Yes 1

- No 2

(If "No")

7. What proportion of your severance pay (TFR) did you choose to contribute? | | , | | | | ASS2TS[€]

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 2022? CONTRAZ[€]

€ | | | | . | | | | |

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[€]

(If the respondent has provided a figure for Quest. B15)

11. You told me that your state pension will account/accounts for ... (read the answer to Quest. B15) of your work income. Taking your supplementary pension into consideration as well, what do you think the percentage goes up to? COPPIP[€]

12. Did you take an advance on the fund in 2022? ASS2RIS

- Yes 1

- No 2

13. (If “Yes”) If so, how much? € |_|_|_|_|. |_|_|_|_| **ASS2RIST**

14. How much was the pension plan worth on 31-12-2022? 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€**
€ |_|_|_|_|. |_|_|_|_|

Remarks:

END OF ANNEX

LIFE INSURANCE

F2

QUESTIONNAIRE N° | | | | | | | | | | NQUEST

ANNEX F2 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 → NORD	P.R. 1	2	3	4	5	6
Name →						
REFERENCE NUMBER OF THE PERSON ANSWERING → INTER [€]	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 31-12-2022? Consider the number of years you have been paying and the amount of the annual premium payments.

€ | | | | . | | | | | ASS1K[€]

Remarks:

END OF ANNEX