

The Italian Survey of Consumer Expectations: Statistical Bulletin

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Abstract

This bulletin introduces the Italian Survey of Consumer Expectations (ISCE), a novel high-frequency survey designed to collect detailed information on the economic conditions, expectations, and behaviors of a representative sample of Italian residents aged 18–75. Conducted quarterly from October 2023 to April 2026, the ISCE provides rich micro-level data on demographics, income, wealth, consumption, and forward-looking expectations across a wide range of economic domains. The survey combines a stable core questionnaire with rotating special modules and experimental components, allowing researchers to analyze both structural trends and causal effects of information and policy interventions. The sampling design ensures representativeness through stratification and weighting based on official statistics, while panel replenishment maintains sample size and mitigates attrition. A distinctive feature of the ISCE is the elicitation of subjective probability distributions for key economic variables, enabling the study of expectations heterogeneity and uncertainty. The survey also integrates georeferenced environmental risk data to explore the relationship between objective risks and subjective perceptions. By documenting the survey design, methodology, and main variables, this statistical bulletin establishes the ISCE as a valuable infrastructure for policy analysis, behavioral research, and the study of expectations formation in Italy. The Appendix reports the combined questionnaire for the entire dataset.

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1. Introduction

The **Italian Survey of Consumer Expectations (ISCE)** provides an infrastructure to:

- Elicit high-frequency individual expectations and behaviors
- Support policy analysis
- Conduct survey experiments
- Explore methods for eliciting expectations and beliefs

The ISCE builds on international experiences with online, high-frequency surveys. Notably, the New York Fed Survey of Consumer Expectations (SCE) collects information on consumers' views regarding inflation, employment, income, and household finances. Similarly, the European Central Bank Consumer Expectations Survey (CES) gathers monthly data from about 20,000 households across 11 euro-area economies. Other initiatives, such as Harvard's Social Economics Lab, which uses surveys to study the determinants of social preferences, attitudes, and perceptions, also serve as important references.

The ISCE sample is drawn from a larger, regularly updated, representative panel of 120,000 individuals maintained by Doxa, a leading statistical research company. The survey targets residents of Italy aged 18–75 using the CAWI method. Data are collected quarterly—October, January, April, and July—avoiding December and August to reduce the influence of seasonal effects. A pilot survey (wave 0) was launched in September 2023, followed by regular waves:

Wave	Month	Sample size
0	September 2023	Pilot
1	October 2023	5006
2	January 2024	5001
3	April 2024	5005
4	July 2024	5004
5	October 2024	5011
6	January 2025	5031
7	April 2025	5014
8	July 2025	5000
9	October 2025	5006
10	January 2026	5,012

Each wave features replenishments through random sampling to replace participants exiting the panel. Summary statistics and documentation are available at: <https://isrlab.it>

2. Survey design

Proprietary Panel

The survey agency manages a proprietary web platform tailored to specific research needs. The platform hosts a panel of over 120,000 registered members, with an average response rate of 40%. On average, panelists receive 2–3 survey invitations per month. All surveys are optimized for multiple devices, with about 33% of responses completed via mobile phone.

Panelist Recruitment

To maintain a broad and representative panel, the agency conducts recruitment campaigns 2–3 times per year. These efforts expand the reference base and ensure participant rotation. Recruitment strategies are designed to minimize bias and draw from diverse sources and methods, including:

- Offline recruitment: Annual campaigns leveraging responses to large-scale surveys (using probabilistic random samples) conducted face-to-face or by phone.
- Online recruitment: Ongoing efforts using multiple tools (DEM, display impressions, social media advertising) and varied sources (different name providers, websites, and social media formats/channels).

Sample

The statistics used to construct the sample are drawn from ISTAT (Italian National Statistical Institute, <https://demo.istat.it/>). Sample stratification is based on the following variables:

- Gender: male, female
- Age: 18–34 years, 35–54 years, 55–75 years
- Geographical area: Northwest, Northeast, Center, South, Islands
- City size: fewer than 30,000 inhabitants; 30,000–100,000 inhabitants; more than 100,000 inhabitants
- Education: university and postgraduate degrees; high school diploma; lower qualifications (junior high school diploma and elementary school)
- Employment status: employed, unemployed

Weights are applied to reflect the actual distribution of the reference population across these variables. The weighting process, which ensures representativeness of the total sample, was carried out using pTabs2 software for statistical data analysis.

Incentives

Panel members receive incentives for their active participation. The agency carefully designs the incentive scheme to avoid potential self-selection bias, to minimize the influence of incentives on response behavior, and to safeguard data quality. To discourage participation driven solely by financial gain, each personal incentive is paired with a donation to a non-profit charity.

Fieldwork management

The fieldwork phase follows rigorous procedures to minimize bias from fast respondents (“speeders”). Questionnaires are assigned randomly, and survey invitations are distributed over several days to reduce the likelihood of rushed responses. Invitations remain open for at least one week, including weekends, to encourage participation from individuals who do not check email daily and from those who typically delay responding.

Interviews and Response Rates

The average interview duration was 19 minutes, ranging from 21 minutes in wave 1 to 16 minutes in waves 4 and 9. These averages exclude respondents who took more than 60 minutes to complete the survey (approximately 8% across waves). The average response rate across the 10 waves is 34%, with some variability across waves, with response rates higher than average in waves 3, 4, and 5, and lower in waves 7 and 9.

Outcome of interviews	1	2	3	4	5	6	7	8	9	10
(a)	5,006	5,001	5,005	5,003	5,011	5,031	5,014	5,000	5,006	5,012
(b)	447	361	214	271	229	463	532	307	380	321
(c)	694	830	706	648	591	835	1,355	921	1,820	2,524
(d)	71	25	21	25	386	43	43	73	125	108
(e)	10,483	9,162	4,216	6,405	7,089	11,067	14,654	9,947	13,682	15,395
(f)	16,701	15,379	10,161	12,534	13,306	17,439	21,600	16,248	21,013	23,386
(g): a/(a+b+e)	31.4	34.4	53.1	42.8	40.6	30.4	24.8	32.8	26.3	24.2

- (a) Completed interviews
- (b) Partial interviews (abandoned before completion)
- (c) Unable to participate (quota already filled)
- (d) Screened out (ineligible respondents)
- (e) No response to the invitation
- (f) Total invitations sent
- (g) Response rate (%) = $a / (a + b + e)$

The table below reports the sample size for each survey wave, from October 2023 (Wave 1) to January 2026 (Wave 10), and highlights the number of individuals who were interviewed multiple times over the period.

For example, among the 5,011 individuals interviewed in Wave 5, 2,978 had participated since Wave 1, 422 since Wave 2, and 416 since Wave 3, while 560 respondents were interviewed for the first time in Wave 5.

Reading the table by rows, the first row shows that of the 5,006 individuals interviewed in Wave 1 (October 2023), 1,848 completed all ten waves, remaining in the study through Wave 10 (January 2026).

The retention rate, defined as the percentage of individuals interviewed in two consecutive waves, is 80% or higher across all waves.

Quarter of entry (wave)	1	2	3	4	5	6	7	8	9	10
1	5006	4197	3743	3234	2,978	2,715	2,431	2,269	2,046	1848
2		804	589	486	422	359	323	292	260	226
3			673	498	416	364	319	278	247	209
4				785	635	528	442	382	341	305
5					560	427	355	313	268	230
6						638	446	373	313	269
7							718	547	449	395
8								546	380	309
9									702	495
10										726
Observations	5006	5001	5005	5003	5011	5031	5,014	5,000	5,006	5,012

3. Questionnaire

The questionnaire is structured into two components:

- **Core sections** (approximately 11–12 minutes), which remain consistent across all survey waves.
- **Special section(s)** (approximately 4-5 minutes), with content that varies by wave.

There is also flexibility to incorporate **experimental modules**, in which respondents are randomly assigned to subgroups to enable treatment–control comparisons.

A **pilot survey**, conducted in the first two weeks of September 2023 with 100 respondents, demonstrated strong engagement and comprehension. Minor routing issues were identified during the pilot and have since been corrected.

3.1. Core sections

A. Demographics and Employment. Section A gathers respondents’ demographic characteristics, including gender, city of residence, education, marital status, family size, and number of income recipients. For education, the ISCE records both the type and specialization of college degree. Employment status is classified into employees, self-employed, retired, or job-seeking. For employed individuals, the survey captures the sector of employment to provide a comprehensive view of the labor force. Wherever possible, variable coding is aligned with that used in the Bank of Italy’s *Survey of Household Income and Wealth (SHIW)* to facilitate comparability.

B. Income. Income data are collected in each wave of the survey. Respondents report monthly income using 11 income brackets and also answer a qualitative question indicating whether their income is *well below*, *below*, *about the same*, *above*, or *well above* the Italian household mean. For descriptive statistics, the midpoint of each selected bracket is used, with reasonable bounds applied in the case of open-ended intervals.

The survey focuses on the following variables: household disposable income, household labor and retirement income, individual total income, and individual labor and retirement income. All income measures are collected *net of taxes and transfers*, consistent with the SHIW. In addition, respondents are asked whether they received bonuses or transfers in the reference month, how many days they worked from home in the previous month, and (if applicable) their perceived probability of job loss or job finding.

C. Wealth. Section C measures net wealth and financial market participation. Respondents report financial wealth, real wealth, and total debt using six brackets, and indicate whether they are homeowners. For financial assets, they specify ownership of current (transaction) accounts and investments such as bonds, stocks, private pensions, and life insurance. Additional questions cover health and accident insurance.

D. Consumption

Section D elicits monthly household consumption and its composition in the reference month. Respondents report total consumption (11 brackets), gas and electricity bills (6 brackets), and health expenditures (6 brackets).

E. Expectations. Section E elicits both expectations and intentions, aiming to capture not only average forecasts (typically 12 months ahead) but also the full distribution of future outcomes. Respondents are asked to allocate 100 points across specified intervals, thereby indicating the likelihood of different scenarios. For example, they may report the probability (in percent) that their income will decrease or increase within certain ranges (e.g., decrease by more than 8%, increase between 2% and 4%). This approach enables the direct estimation of each respondent's subjective probability density function.

The section covers expectations for the next 12 months across several domains: disposable income, labor and pension income, total consumption, health expenditures, utility bills (gas and electricity), house prices, and nominal interest rates on financial investments. Respondents also report intentions (yes/no) to purchase durable goods (cars, home appliances, furniture, electronics), to apply for a loan, and the perceived likelihood (1–100 scale) of loan approval. Additional questions address the expected retirement age, replacement rate, and the probability that specific events—such as unemployment, medical expenses exceeding €10,000, or disability—will affect household finances.

Finally, respondents provide forecasts of four key macroeconomic variables over the next 12 months: GDP growth, inflation, unemployment, and mortgage interest rates. These individual expectations can be compared with official forecasts published by governments, central banks, international organizations, and other surveys. Beginning in Wave 6, the order of some expectation questions is randomized.

3.2. Special sections

The **special sections** of the survey focus on topics that change from wave to wave.

- **Wave 1** elicits expectations of catastrophic risks (Section F).
- **Wave 2** includes an information experiment on willingness to pay to avoid natural disasters and a hypothetical lottery to measure long-term spending behavior (Section G).
- **Wave 3** features experiments on willingness to pay for health coverage, the effect of pension information on expectations, and questions on the use of artificial intelligence (Section H).
- **Wave 4** explores willingness to pay for environmental protection and household decision-making (Section I).
- **Wave 5** investigates willingness to pay for sustainable and socially responsible fashion and incentives to invest in energy-saving home improvements (Section L).
- **Wave 6** focuses on financial management and Artificial Intelligence (Section M) and labor supply, with detailed questions on job search, job satisfaction, and skill mismatch (Section N).

- **Wave 7** presents a survey experiment on opinions regarding four major policy reforms: retirement eligibility, income support for the poor, immigration policy, and firing costs (Section O).
- **Wave 8** explores negotiation practices and perceived bargaining power (Section P) and willingness to pay for Long Term through an information experiment (Section Q).
- **Wave 9** collects respondents' perceptions of major future risks and their memory of the timing of key recent events and information on household energy-efficiency investments including uptake of public incentives (Section R).
- **Wave 10** includes an information experiment on consumers' understanding of European rules governing unauthorized credit-card payments and, for employees, a workplace bonus scenario to study spending, saving, and transfers to family and friends under different information settings (Section S).

Section F (Wave 1) – Catastrophic Risks

Respondents evaluate 10 catastrophic risks to assess their perceived likelihood, impact on the Italian economy, consequences for household disposable income, and effects on real estate values. For each risk, participants assign a probability (1–100) of occurrence within the next five years. The 10 risks are:

1. Nuclear war
2. Technological disruptions leading to job loss
3. Cyber-attack
4. Financial crisis
5. End of democracy
6. Collapse of the EU and the euro
7. Social tensions
8. New pandemic
9. Natural disasters
10. Earthquake

Section G (Wave 2) – Propensity to Consume, Financial Literacy and Disaster Insurance

This section covers financial literacy, long-term financial planning, and a survey experiment on willingness to pay to mitigate natural disaster risk. Subsections include:

- **Propensity to consume:** Participants indicate how they would allocate hypothetical lottery winnings of €1,000, €10,000, or €50,000 over the next 20 years.
- **Disaster insurance experiment:** Respondents are randomly assigned to information treatments to test how awareness of disaster consequences influences willingness to contribute to a public environmental protection fund.
- **Financial literacy:** Standard questions assess knowledge of interest rates, inflation, and investment diversification.
- **Credit constraints:** Respondents report whether they applied for credit, were denied, or were discouraged from borrowing.

Section H (Wave 3) – Health, Pensions and Artificial Intelligence

Wave 3's special section combines several experiments and information modules:

- **Pension experiment:** Respondents are randomly assigned to a control group or a treatment group that receives information about population ageing and pension system sustainability. Outcomes include subjective expectations of replacement rates, retirement age, and pension fund investment.
- **Health insurance experiment:** Respondents are split into a control group and a treatment group that receives information on public healthcare quality and private hospital costs. They then state their willingness to pay for policies covering major surgery, minor outpatient procedures, and complex diagnostics.
- **Artificial Intelligence:** Respondents report awareness and use of AI tools (e.g., ChatGPT, Gemini) over the past 12 months, and assess the likelihood of using AI in work, finance, health, education, and leisure.
- **Disaster insurance:** As in Wave 2, respondents indicate willingness to contribute to a public disaster risk fund.

Section I (Wave 4) – Family Decisions, Disaster Insurance and Trust

Wave 4 revisits the disaster insurance experiment from Wave 2, with some changes in format, and expands to household decision-making and trust. Key components include:

- **Disaster insurance experiment:** Respondents are randomly assigned to information groups to study how awareness of natural disasters influences willingness to contribute to a protection fund.
- **Family decision-making:** Questions cover household expense management, contributions to family income, and involvement in decisions such as purchasing a house, car, appliances, electronics, everyday goods, vacations, savings and investment products, children's education, and childcare arrangements.
- **Background variables:** Information is collected on parents' education, participation in social activities, and trust in institutions (government, police, judiciary, health system, civil protection).

Section L (Wave 5) – Sustainable Fashion and Energy Efficiency

Wave 5 is divided into two parts:

- **Sustainable fashion experiment:** Respondents are randomly assigned to a control group or treatment groups exposed to information about production methods and certifications for a basic cotton t-shirt. All groups report their willingness to pay for the t-shirt.
- **Energy efficiency improvements:** Respondents provide information on home improvements (external insulation, windows, boilers, heat pumps, solar panels), related expenditures, and the role of government incentives.

Section M (Wave 6) – Financial Management and Artificial Intelligence

This section focuses on financial behavior and the use of digital tools, including:

- **Risk preferences and saving behavior:** Questions on risk aversion, saving motives, and precautionary savings.
- **Financial decision-making:** Items on financial management practices and the adoption of AI tools for financial planning.

Section N (Wave 6) – Labor Supply

This section collects detailed information on labor market status, divided into modules for employees and unemployed individuals:

- **Employees:** Data on employment status, additional jobs, tenure, job description, hours worked, company size, commute time, job satisfaction, skills, job search activities, and reservation wage.
- **Unemployed:** Questions on duration of unemployment, previous employment, current job search status, and reservation wage.

The goal is to assess job satisfaction, skill mismatch, career intentions, and overall labor supply dynamics.

Section O (Wave 7) – Policy Preferences

Wave 7 investigates opinions on four major policy reforms:

1. Retirement eligibility (*Quota 100*)
2. Income support for the poor (*Reddito di cittadinanza*)
3. Immigration policy (*Decreto flussi*)
4. Employment protection and firing costs (*Jobs Act*)

Respondents are randomly assigned to four groups, balanced by gender, age, and region. Each group receives different introductory information about the reforms, allowing the survey to measure how framing and content affect respondents' evaluations of the reforms.

Section P (Wave 8) – Negotiation Practices and Perceived Bargaining Power

Section P examines negotiation behaviors and perceived control among self-employed, employees, and unemployed respondents (respondents assess their overall negotiating power with employers, clients, or in their last job on a 1–10 scale).

1. Key areas for employed respondents include fees, deadlines, work scope, and payment terms.
2. Self-employed respondents report work aspects and likelihood of changing rates, acquiring clients, or investing in skills.
3. Unemployed respondents report job-seeking status and past negotiation attempts at their previous job.

Section Q (Wave 8) – Long Term Care

Section Q investigates awareness, experiences, and planning related to non-self-sufficiency in old age.

1. Respondents are asked if they know someone needing daily assistance and about their knowledge of LTC insurance.
2. It explores strategies for coping with LTC risks (savings, family support, state aid, insurance) and willingness to pay for private coverage.

The section also examines motivations for not purchasing insurance and attitudes toward obtaining LTC coverage for elderly parents.

Section R (Wave 9) – Risk Perceptions, Event Recall, and Energy Efficiency

As in Wave 1, respondents rate the likelihood of ten major risks (e.g., war, economic collapse, pandemics, climate disasters) occurring in the next five years.

A memory sub-section asks participants to recall the month and year of key events (Covid in Italy, Russia–Ukraine war, Trump’s current presidency). These questions are designed to capture perceived risk and recall rather than factual knowledge accuracy.

Other questions in Section R ask homeowners whether they implemented energy-efficiency improvements since 2020. Follow-up questions explore how these interventions were financed and, if self-funded, the reasons for not using public incentives.

Section S (Wave 10) –Law Complexity and Social Multiplier in Consumption

Section S splits respondents into four balanced groups, each exposed to different versions of a legal rule about unauthorized credit card payments, varying in complexity and wording. Participants first read the rule (with or without definitions), and their understanding, intended actions, and willingness to pay for legal help are assessed. The survey also records detailed timing data for the interview and specific section completion.

A second part (“Social Multiplier”) presents workplace bonus scenarios differing in visibility and distribution, mainly for employed respondents. It then measures spending, saving, social influence on donations, and how others’ behavior affects personal consumption decisions.

4. Descriptive statistics

Table 1 reports ISCE sample means and medians alongside corresponding statistics from the 2022 SHIW (the most recent available wave). The two samples are broadly aligned in terms of gender, age, employment status, and regional distribution. ISCE shows a lower share of respondents with only primary education and, correspondingly, a higher share of high school graduates.

Table 2 compares income, consumption, and wealth measures between ISCE and SHIW. Median disposable income is lower in ISCE than in SHIW, while median consumption is broadly similar across the two surveys. Financial wealth is lower in SHIW, whereas total wealth is comparable between the two samples. Participation in financial markets through bonds, stocks, private pensions, and life insurance is higher in ISCE.

5. Environmental data

Online surveys using **CAWI** (Computer-Assisted Web Interviewing) have both advantages and limitations. On the downside, responses may be less accurate than those obtained through in-person interviews, particularly when questions are complex. On the upside, CAWI enables broad geographic coverage: in our case, respondents are drawn from **2,919 municipalities** across Italy.

We merge ISCE data with georeferenced environmental risk indicators to analyze, for example, how objective environmental risks relate to subjective risk perceptions (elicited in Section F of the questionnaire) and to economic outcomes such as savings, wealth, and financial risk-taking.

For this purpose, we use the **GeoSafe Data Platform**, a tool designed to assess natural disaster risks in Italy at multiple levels of granularity, down to street address or geographic coordinates. GeoSafe integrates data from **ISPRA**, **ISTAT**, **INGV**, and a proprietary model developed by **ANIA** (the Association of Italian Insurance Companies, a non-academic partner of the GRINS project). The platform, validated by academic and institutional partners, comprises three modules:

1. **Hydraulic and hydrogeological risk**
2. **Earthquake risk**
3. **Climate risk**

Hydraulic and hydrogeological risks. Indicators cover floods, overflows, and landslides. Risks are ranked using four variables, which can be applied separately or jointly: (i) proximity to rivers; (ii) slope gradient or evidence of landslides; (iii) history of floods and insurance claims over the past 30 years; (iv) water stress or drought.

Earthquake risk. Seismic hazard is measured by building type, height, and year of construction. INGV provides three *ASI* (Seismic Intensity Area) indices, corresponding to different oscillation periods:

- **ASI 1:** Buildings with oscillation periods of 0.1–0.5s (≤ 4 floors)
- **ASI 2:** Buildings with oscillation periods of 0.4–0.8s (5–8 floors)
- **ASI 3:** Buildings with oscillation periods of 0.7–1.1s (> 8 floors)

Within each ASI, there are five degrees of “sub-risk,” depending on site characteristics, subsoil category, and topographic conditions (e.g., flat terrain vs. elevated reliefs).

Climate risk. Indicators are based on meteorological data, including precipitation, temperature, snow, hail, wind speed, and lightning.

Table 1. ISCE-SHIW comparison: demographic variables

	ISCE	SHIW
Male	0.46	0.49
Female	0.54	0.51
Age 18-34	0.28	0.19
Age 35-54	0.40	0.40
Age 55-75	0.32	0.41
Family size = 1	0.11	0.14
Family size = 2	0.29	0.26
Family size = 3	0.28	0.27
Family size = 4	0.24	0.24
Family size >= 5	0.08	0.09
Primary education	0.30	0.35
Secondary education	0.50	0.46
Tertiary education	0.20	0.19
North	0.45	0.45
Centre	0.20	0.20
South and Islands	0.35	0.35
Total	11,158	16,455

Note: This table compares sample means of selected demographic variables in the ISCE and in the 2022 SHIW. In the SHIW, we consider individuals between 18 and 75 years old. In ISCE we consider all respondents interviewed for the first time between Wave 1 and Wave 10. In both surveys, means are computed using sample weights.

Table 2. ISCE-SHIW comparison: consumption, income and wealth

	ISCE	SHIW
Disposable income	21,000	26,003
Total consumption	15,000	15,920
Financial wealth	8,192.03	10,000
Real assets	150,000	151,200
Debt	2,500	0
Total wealth	119,476.70	153,500
Homeownership	0.72	0.73
Investing in		
Bonds	0.19	0.10
Stocks	0.18	0.05
Private pensions	0.21	0.12
Life insurance	0.24	0.17
Number of observations	11,158	7,605

Note. This table compares sample medians for consumption, income, and wealth, as well as the proportion of respondents investing in real and financial assets, between the ISCE and the 2022 SHIW surveys. For the SHIW, the comparison includes all households whose head is between 18 and 75 years old. For the ISCE, it includes all respondents interviewed for the first time between Wave 1 and Wave 10. In both surveys, all statistics are computed using sample weights.

Table 3. Variable names

Variables	Coding
Household disposable income	y
Household earnings and pensions	yl
Individual total income	py
Individual earnings and pensions	pyl
Real assets	ar
Financial assets	af
Total debt	pf
Net wealth	$w = ar + fa - pf$
Total consumption	ctot
Food consumption	cfood
Energy bill	cener
Gas bill	cgas
Health expenditures	chealth
Homeownership	hown
Expected disposable income growth	ey
Standard deviation of income growth	sdyl
Mean of expected labor income growth	eyl
Standard Deviation of expected labor income growth	sdyl
Mean of expected consumption growth	ec
Standard Deviation of expected consumption growth	sdc
Mean of expected health expenditures	ehealth
Standard Deviation of expected health expenditures	sdhealth
Mean of expected house price growth	ehome
Standard Deviation of expected house price growth	sdhome
Mean of expected GDP growth	egdp
Standard Deviation of expected GDP growth	sdgdp
Mean of expected inflation	einf
Standard Deviation of expected inflation	sdinf
Mean of expected unemployment rate	eu
Standard Deviation of expected unemployment rate	sdu
Mean of expected nominal interest rate	er
Standard Deviation of expected nominal interest rate	sdr
Mean of expected nominal interest rate on mortgages	erm
Standard Deviation of expected nominal interest rate on mortgages	sdrm
Tables	
tableB.xlsx	Income
tableC.xlsx	Wealth
tableD.xlsx	Consumption
tableE.xlsx	Expectations

Italian Survey of Consumer Expectations – ISCE Questionnaire

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SECTION A – SOCIO-ECONOMIC VARIABLES

Each wave has two types of respondents: panel respondents (questions in yellow are asked only in the first wave of the interview; replenished sample (all questions are asked).

For each question, the questionnaire indicates the corresponding wave, the coding of the variable, and the coding of the generated variable

Survey variables

wave: indicates the relevant wave

peso: probability weight

id: indicator for respondent within each wave

id_wave: indicator identifying panel observations

data_inervista: day of the interview (only from waves 5)

Introduction to the survey: The questionnaire we propose deals with economic issues.

A1. Gender **gender**

1. male
2. female

A2. Age **age**

in years, also recorded in intervals

1. 18-34 years
2. 35-44 years
3. 45-54 years
4. 55-75 years

A3. Municipality of residence

icom: ISTAT municipality code

ipro: ISTAT province code

ireg: ISTAT region code

By population size **ampiezza**

1. Less than 10,000 inhabitants
2. Between 10,000 and 100,000 inhabitants
3. More than 100,000 inhabitants

A3.1. Indicate postal code **cap**

A4. Indicate your level of education **educ**

1. post bachelor's degree (PhD/master) → title quota "college"
2. bachelor's degree → title quota "college"
3. university (no degree) → title quota "high school"
4. high school (with certificate) → title quota "high school"
5. high school (no certificate) → title quota "less than high school"
6. middle school (with certificate) → title quota "less than high school"
7. middle school (no certificate) → title quota "less than high school"
8. primary school/no education → title quota "less than high school"

If code 3 or 4 to A4 (high school graduate)

A4.1. Please indicate the type of school that awarded your diploma (*one answer only*) **tipodip**

1. vocational school
2. technical school
3. lyceum
4. other (specify)

If cod. 1-2 to A4 (college graduate)

A4.2. Please indicate the area in which you graduated (*one answer only*) **tipolau**

1. Mathematics, Physics, Chemistry, Biology, Science, Pharmacy
2. Agricultural and Veterinary Sciences
3. Medicine and Dentistry and Other Health Professions
4. Engineering
5. Architecture and Urban Planning
6. Economics and Statistics
7. Political Science and Sociology
8. Law
9. Humanities, Philosophy, Languages, Pedagogy, Psychology
10. Other (specify)

A5. Indicate the Occupation/Employment Status **qual**
EMPLOYED EMPLOYEES (→ WORKS)

1. worker or similar position
2. employee
3. teacher
4. middle manager
5. manager, senior official, university lecturer, judge

SELF-EMPLOYED (→ WORKS)

6. freelance professional
7. entrepreneur
8. Self-employed/craftsman
9. Other self-employed independent worker

NOT EMPLOYED (→ DOES NOT WORK)

10. looking for a first job
11. unemployed
12. housewife
13. wealthy
14. retired
15. student

You indicated that you are... *a5agg*

If **employed**, → display code between 1 and 9 indicated in A5

If **not employed**, → make code appear between 10 and 15 on Quest. A5

If codes 1-5 to A5 (if employee)

A6. What kind of contract do you have? Think about your main occupation (*one answer*) **contract**

1. Full-time job with a permanent contract
2. Full-time job with a fixed-term contract
3. Part-time/part-time work with a permanent contract
4. Part-time/part-time work with a fixed-term contract
5. No formal contract

If code 1-9 to A5 (if employed)

A7. You have indicated that you are employed as.... Which sector do you work in? Think about your main occupation (*one answer*) **set**

1. agriculture
2. industry
3. constructions
4. trade, repairs (handicrafts, ...), hotels and restaurants
5. transport and communications
6. monetary, financial and insurance intermediation
7. real estate, business services,
8. other professional activities (lawyer, notary, architect, accountant, ...)
9. domestic and other private services
10. Public Administration, defense, education, health and other public services, international organizations, (UN, UNESCO/Non-Profit Organizations)
11. Don't know

A8_0. Can you tell me your marital status? **staciv**

1. Married or in civil partnership
2. Single
3. Separated/divorced
4. Widow/widower

A8. Indicate how many people are in your household, including yourself **ncomp**

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6 or more

A9. You have indicated that your household includes members

How many members of your household work, including yourself? **nperc**

1. 1 component
2. 2 components
3. 3 components
4. 4 components
5. 5 components
6. 6 or more
7. No-one

A10. Are there children in the household? If so, what age group? (*multiple answers possible – item 6 exclusive*) **kid1 kid2 kid3 kid4 kid5**

1. 0-24 months
2. 2-5 years
3. 6-14 years
4. 14-18 years
5. Over 18 years
6. No children

A11. Thinking about your political views, where would you rank on this scale? **political**

2. Far Left	3. Left	4. Left-center	5. Center	6. Right-center	7. Right	8. Far Right	0. I don't position myself politically	99. Not Responding
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION B – INCOME AND WORK

In the following sections, when not specified, months refer to October 2023, January 2024, April 2024 and July 2024

To all

B3. According to ISTAT, the average income (**after all taxes**) of Italian households is around €2,500 per month. Which of the following best describes your total household income (the total income of everyone living with you, after tax)? (*only one answer*)

1. Much lower than the average Italian household
2. Lower than the average Italian household
3. About the same as the average Italian household
4. Higher than the average Italian household
5. Much higher than the average Italian household

To all

B4. Considering your total household income, what was **your total household** monthly income in [...], **after all taxes**?

Consider all income from everyone living with you (earned income, pensions, transfers, income from real estate and financial assets) as of [month] (*one answer only*)

1. €
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

To all

B5. Considering only your household's earned or retirement income, what was your household's monthly income in [...], **after all taxes**?

Consider all the earnings and retirement income of everyone who lives with you in [...] (*one answer*)

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

To all

B5_1. Now consider your own income. What was your total monthly income in October 2023, after all taxes?

Consider all your income (earned income, pensions, transfers, income from real estate and financial assets) in October 2023 (*one answer only*)

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know / don't indicate

To all

B5_2. Consider now your earned or retirement income. What was your monthly income in October 2023, after all taxes?

1. €500-1.000
2. €1.000-1.500
3. €1.500-2.000
4. €2.000-2.500
5. €2.500-3.000
6. €3.000-4.000
7. €4.000-5.000
8. €5.000-7.500
9. €7.500-10.000
10. €10.000-15.000
11. over €15,000
12. Don't know/don't indicate

To all

B6. Can you indicate what type of financial support you received from the government in [...]?
(multiple answers possible)

	Yes	No
Cassa Integrazione Guadagni (CIG) cassd	<input type="radio"/>	<input type="radio"/>
Ordinary allowance from the Wage Integration Fund (FIS) fis	<input type="radio"/>	<input type="radio"/>
Solidarity Fund fsod	<input type="radio"/>	<input type="radio"/>
Unemployment benefits (NASPI, agricultural unemployment) disd	<input type="radio"/>	<input type="radio"/>
Income of citizens (“Reddito di cittadinanza”) rcit	<input type="radio"/>	<input type="radio"/>
Emergency income (“Reddito di emergenza”) reme	<input type="radio"/>	<input type="radio"/>
Support measures for the self-employed and professionals bonsusaut	<input type="radio"/>	<input type="radio"/>
Bonus baby-sitter bonusbs	<input type="radio"/>	<input type="radio"/>
Other support, bonuses, and aids bonusaltri	<input type="radio"/>	<input type="radio"/>

if code 1-9 to A5 (employed)

B7. Could you tell us how much you worked from home on average in [...]? (only one answer)
giornilav

1. never
2. 1 day a week
3. 2 days a week
4. 3 days a week
5. 4 days a week
6. Always remote
7. I didn't have a job

If code 1-9 to A5 (employed) **problav1**

B8. With reference to your current employment situation, indicate how likely you are to be able to keep your job in the next 12 months if you want to

Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely."

Probability of you being able to keep your job: 1-100: |__|__|__|%

(show a video clickable slider)

If code 10 or 11 to A5 (looking for first job or unemployed) **problav2**

B9. With reference to your current employment situation, indicate how likely you are to find a job in the next 12 months if you want to (only one answer)

Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely."

Probability of finding a job: 1-100: |__|__|__|%

(show a video clickable slider)

SECTION C – HOUSEHOLD’S WEALTH

Now you're going to be asked a few questions about your household’s financial situation.

To all

- C1.** The house you live in is: **godabit**
1. Owned by my household **hown**
 2. Rented
 3. Other (free use or usufruct)
 4. I prefer not to answer

To all

- C2.** Can you tell me what is the value of **your household’s** wealth in real estate is? (owner-occupied dwelling, other dwellings, land) , recoded as “af”
1. €0 – 50.000
 2. €50,000 – €100,000
 3. €100,000 – €200,000
 4. €200,000 – €500,000
 5. €500.000 – €1.000.000
 6. over €1.000.000

 7. I don't own any real estate
 8. Don't know/don't indicate

To all

- C3.** Can you tell me the value of your household’s **financial savings**? Please think about both the savings in your bank account and any investment products and insurance policies you own (fixed income securities, bond funds, stocks and equity funds, supplementary pensions, life insurance), recoded as “ar”
1. €0 – 5.000
 2. €5,000 –€10,000
 3. €10,000 – €20,000
 4. €20,000 – €50,000
 5. over €50.000
 6. I don't have any savings to spare
 7. Don't know/don't indicate

To all

- C4.** Can you tell me how much your household’s **debts** are (mortgages, other debts), recoded as “pf”
1. €0 – 5.000
 2. €5,000 – €10,000
 3. €10,000 – €20,000
 4. €20,000 – €50,000
 5. Over €50,000

 6. Don't have debts
 7. Don't know/don't indicate

To all

C5. Think about your **financial investments**. Which of the following savings/investment products do you own?

	Yes	No
A current account, savings account at a bank or post office ptran	<input type="radio"/>	<input type="radio"/>
Fixed income securities and bond funds (government bonds such as BOTs or BTPs, corporate bonds) pbond	<input type="radio"/>	<input type="radio"/>
Stocks & Equity Funds pstock	<input type="radio"/>	<input type="radio"/>
A supplementary pension plan ppens	<input type="radio"/>	<input type="radio"/>
Life Insurance pvita	<input type="radio"/>	<input type="radio"/>

To all

C6. Does your household have private insurance coverage other than mandatory car insurance? If so, what kind of cover? (*rotate item - multiple possible answers*) (not asked in wave 4)

1. Household damage coverage (home, theft, liability) **assdanni**
2. Health insurance (personal or family through an insurance company, or provided by an employer) **asssan**
3. Other (specify)
4. No, no other coverage

SECTION D – CONSUMPTION

Below you will read some questions about the expenses incurred by your household in the last months.

To all

D1. Considering all your household's consumption (food and non-food consumption, rent expenses, mortgage/loan payments, insurance, utilities, ...), how much did you spend in [month]? **ctot**

1. €500 – €1,000
2. €1,000 – €1,500
3. €1,500 – €2,000
4. €2,000 – €2,500
5. €2,500 – €3,000
6. €3,000 – €4,000
7. €4,000 – €5,000
8. €5,000 – €7,500
9. €7,500 – €10,000
10. €10,000 – €15,000
11. over €15,000

To all

D2. In [...], what was your household's average monthly expenditure on **food consumed at home and outside the home?** (*only one answer*) **cfood**

1. €0 – 200
2. €200 – 400
3. €400 – 600
4. €600 – 800
5. €800 – 1.000
6. €1,000 – €1,200
7. €1,200 – €1,400
8. €1,400 – €1,600
9. €1,600 – €1,800
10. €1,800 – €2,000
11. Over €2,000

To all

D3. How much were your most recent gas and electricity bills?

	Electricity bill cener	Gas bill cgas
€0 – 50	<input type="radio"/>	<input type="radio"/>
€50 – 100	<input type="radio"/>	<input type="radio"/>
€100 – 150	<input type="radio"/>	<input type="radio"/>
€150 – 200	<input type="radio"/>	<input type="radio"/>
€200 – 250	<input type="radio"/>	<input type="radio"/>
Over €250	<input type="radio"/>	<input type="radio"/>
I don't know	<input type="radio"/>	<input type="radio"/>

To all

D4. In the last quarter, how much did your household spend on health expenses (e.g. accidents, surgeries, tests, doctor's visits, dentist, ophthalmologist, ...)? **chealth**

	Medical Expenses
€0 – 100	<input type="radio"/>
€100 – 200	<input type="radio"/>
€200 – 500	<input type="radio"/>
€500 – 1.000	<input type="radio"/>
€1,000 – 5,000	<input type="radio"/>
more than €5.000	<input type="radio"/>

SECTION E – EXPECTATIONS AND INTENTIONS

SECTION INTRODUCTORY SCREEN SHOWN TO ALL RESPONDENTS

The following questions ask you to express as a PERCENTAGE the probability that something will happen in the future. A PERCENTAGE is a number between 0 and 100. For example, 5% would indicate a low probability, 80% would indicate that the event was very likely, and 95% would indicate it was almost certain.

In each table, you are asked to distribute 100 points, with the highest numbers going to what you believe are the most likely scenarios.

Let's take an example. What percentage do you assign to each of these events:

	Percentage
Tomorrow it will rain little	10
Tomorrow it's going to rain a lot	80
Tomorrow it will not rain	10
Total	100

NOTE THAT THE SUM OF THE NUMBERS IN THE TABLE MUST BE EQUAL TO 100
Where appropriate, this note is repeated beneath the questions below.

In Wave 6: Randomize the sample into three groups (SE1, SE2, SE3).

The following questions should be grouped into three sections:

Section E1 = questions E1, E2

Section E2 = questions E3, E4, E5, E6, E8, E9, E10, E11, E12, E13

Section E3 = questions E14, E15, E16, E17, E18, E19, E20, E21, E22

Each group will respond in the following order:

- GROUP SE1: Section 1 – Section 2 – Section 3
- GROUP SE2: Section 2 – Section 3 – Section 1
- GROUP SE3: Section 3 – Section 1 – Section 2

In wave 6:

- **Code for SE1:** SE1
- **Code for SE2:** SE2
- **Code for SE3:** SE3

In Wave 7: Randomize the sample into three groups (SE1, SE2, SE3).

- **Code for SE1:** SE1_W7
- **Code for SE2:** SE2_W7
- **Code for SE3:** SE3_W7

-

--- SECTION E1 ----

To all

E1. In the next 12 months, you expect your household's total annual income, net of all taxes you expect to pay and the transfers you expect to receive from the government (pensions, child benefits, bonuses, etc.), compared to last year...

	Percentage
will decrease by more than 8%	X
will decrease between 6 and 8%	X
will decrease between 4 and 6%	X
will decrease between 2 and 4%	X
will decrease between 0 and 2%	X
will remain constant	X
will increase between 0 and 2%	X
will increase between 2 and 4%	X
will increase between 4 and 6%	X
will increase between 6 and 8%	X
will increase more than 8%	X
Total	100

ey: mean of the distribution

sdyl: standard deviation of the distribution

To all

E2. In the next 12 months, you expect your household's total annual earned and retirement income, after tax, compared to last year... eyl, sdyl

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
Total	100

eyl: mean of the distribution

sdyl: standard deviation of the distribution

----- SECTION E2 -----

To all

E3 (CONSUMPTION). In the next 12 months, you expect your household's overall consumption, (consider ALL expenses: food consumed in and outside the home, housing expenses, clothing, transportation, travel, vacations, etc., ...)

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase by more than 8%	x
Total	100

ec: mean of the distribution

sdc: standard deviation of the distribution

To all

E4 (HEALTH EXPENSES). In the next 12 months, you expect household healthcare expenses ...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase by more than 8%	x
Total	100

echealth: mean of the distribution

sdchealth: standard deviation of the distribution

To all

E5 (BILLS). In the next 12 months, you expect your household's gas bill...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
Total	100

ecbill: mean of the distribution

sdcbill: standard deviation of the distribution

To all

E6 (HOUSE PRICE). In the next 12 months, you expect the price of your home in your area...

	Percentage
will decrease by more than 8%	x
will decrease between 6 and 8%	x
will decrease between 4 and 6%	x
will decrease between 2 and 4%	x
will decrease between 0 and 2%	x
will remain constant	x
will increase between 0 and 2%	x
will increase between 2 and 4%	x
will increase between 4 and 6%	x
will increase between 6 and 8%	x
will increase more than 8%	x
Total	100

ehome: mean of the distribution

sdhome: standard deviation of the distribution

INTENTIONS

Next, we look at your future (next 12 months) savings and consumption plans

E7. DELETED

To all

E8. In the next 12 months, are you or someone in your household planning to buy one of these durable goods?

	Yes	No
Car icar	<input type="radio"/>	<input type="radio"/>
Other means of transport (bicycles, scooters, scooters, etc.) itransport	<input type="radio"/>	<input type="radio"/>
Household appliances (washing machine, fridge, dishwasher, TV) iappliance	<input type="radio"/>	<input type="radio"/>
IT equipments iiteq	<input type="radio"/>	<input type="radio"/>
Furnitures ifur	<input type="radio"/>	<input type="radio"/>

To all

E9. In the next 12 months, are you or someone in your household, planning to take out a loan for a mortgage or a purchase of a durable good (cars, appliances, furniture, ...)?

	Yes	No
For a mortgage askmortg	<input type="radio"/>	<input type="radio"/>
To buy a durable good askdur	<input type="radio"/>	<input type="radio"/>
To finance other consumer expenditure askcons	<input type="radio"/>	<input type="radio"/>

If at least one “yes” in E9

E10. With reference to the main loan that you or someone in your household plans to apply for in the next 12 months, indicate how likely it is that you think you will be able to obtain the loan **plan**

Note: Use a scale of 1 to 100 to answer your answer, with 1 being "unlikely" and 100 being "extremely likely"

Probability that in the next 12 months you will be able to obtain the loan: ||||%

(show clickable slider)

If employed in A5

E11. At what age do you plan to retire? **INSERT AGE RESTRICTION (SHOW ONLY THE AGE GROUPS HIGHER THAN THE AGE DECLARED BY THE PANELIST)**

Remember that we ask you to distribute 100 points, inserting more points in the scenarios that you think are most likely

	Percentage
Before 58 years of age	x
Between 58 and 60	x
Between 60 and 62	x
Between 62 and 64	x
Between 64 and 66	x
Between 66 and 68	x
Between 68 and 70	x
Between 70 and 72	x
Over 72	x
Total	100

ereptage: mean of the distribution

sdreptage: standard deviation of the distribution

If employed, →display code between 1 and 9 indicated in Dom. A5

E12. Think about when you will retire and consider only the public pension, i.e. exclude any pension funds and supplementary pensions. What percentage of your earned income will the government pension represent?

	Percentage
Less than 40% of your last salary before retirement	x
Between 40 and 50% of the last salary received before retirement	x
Between 50 and 60% of the last salary received before retirement	x
Between 60 and 70% of your last salary before retirement	x
Between 70 and 80% of the last salary received before retirement	x
Between 80 and 90% of the last salary received before retirement	x
Between 90 and 100% of the last salary received before retirement	x
Total	100

erepreate: mean of the distribution

sdrepreate: standard deviation of the distribution

To all

E13. When you are old, do you expect to receive help/support from: *(possible multiple answers)*

1. Sons **helpchildren**
2. Relatives or friends **helprel**
3. Government **helpgov**
4. I'll have to take care of myself *(exclusive item)* **helpself**

----- SECTION E3 -----

To all

E14. You will now read about a series of events that are likely to have catastrophic financial consequences for your household. On a scale of 1 to 100, indicate how likely you think each event is to occur **in the next 12 months**, with 1 indicating "unlikely" and 100 "very likely." *(rotate item)*

Note: Use a scale of 1 to 100 to answer your answer, with 1 indicating that the event is "unlikely" and 100 indicating that the event is "very likely."

1. Loss of employment for a household member income earner **pcat1**
2. Health expenditure of more than 10,000 euros **pcat2**
3. Accident, disability, non-self-sufficiency of a household member **pcat3**

EXPECTATIONS ABOUT THE MACROECONOMY

To all

E15. In your opinion, has the **Italian economy grown in the** past 12 months? **egdppast**

1. Yes (positive growth) : how much? xx% (value between 1 and 100%)
2. Zero growth
3. No (negative growth): how much? xx% (value between 1 and 100%)
4. Don't know

To all

E16 In your opinion, how will the **Italian economy fare in the next 12 months?**

Remember that we ask you to distribute 100 points, inserting more points in the scenarios that you think are most likely

	Percentage
decrease by more than 8%	X
decrease by between 6 and 8%	X
decrease by between 4 and 6%	X
decrease by between 2 and 4%	X
decrease by between 0 and 2%	X
remain constant	X
increase by between 0 and 2%	X
increase by between 2 and 4%	X
increase by between 4 and 6%	X
increase by between 6 and 8%	X
increase by more than 8%	X
Total	100

egdp: mean of the distribution

sdgdp: standard deviation of the distribution

To all

E17. In your opinion, what has been the rate of **inflation**, i.e. **the rate of price growth**, in the Italian economy over the past 12 months? **infpast**

1. Positive: how much? xx% (value between 1 and 100%)
2. Zero
3. Negative: how much? xx% (value between 1 and 100%)
4. Don't know

To all

E18. In your opinion, what will be the **inflation rate**, i.e. the rate of price growth, in the Italian economy over the next 12 months?

	Percentage
decrease by more than 8%	x
decrease between 6 and 8%	x
decrease between 4 and 6%	x
decrease between 2 and 4%	x
decrease between 0 and 2%	x
remain constant	x
increase between 0 and 2%	x
increase between 2 and 4%	x
increase between 4 and 6%	x
increase between 6 and 8%	x
increase more than 8%	x
Total	100

einf: mean of the distribution

sdinf: standard deviation of the distribution

To all

E19. What do you think the **unemployment rate** was in the last 12 months? **upast**

Answer: 0-20%

Show clickable slider

To all

E20. What do you think the unemployment rate will be in a year's time?

	Percentage
between 0 and 2%	x
between 2 and 4%	x
between 4 and 6%	x
between 6 and 8%	x
between 8 and 10%	x
between 10 and 12%	x
between 12 and 14%	x
more than 14%	x
Total	100

eu: mean of the distribution

sdu: standard deviation of the distribution

To all

E21. In a year's time, at what interest rate do you think you will be able to invest your savings in the financial markets?

	Percentage
at between 0 and 2%	x
atbetween 2 and 4%	x
at between 4 and 6%	x
at between 6 and 8%	x
At more than 8%	x
Total	100

er: mean of the distribution

sdr: standard deviation of the distribution

To all

E22. In a year's time, what do you think will be the interest rate on mortgages for buying a home?

	Percentage
between 0 and 2%	x
between 2 and 4%	x
between 4 and 6%	x
between 6 and 8%	x
more than 8%	x
Total	100

erm: mean of the distribution

sdrm: standard deviation of the distribution

SECTION F – CATASTROPHIC RISKS

ONLY IN WAVES 1 AND 9 (October 2023 and October 2025)

To all

F1. Now you will read about a series of serious events. Think about each of these events and please score your answers on a scale of 1 to 100 how likely you think each event is to occur in the next 5 years in our country, where 1 indicates you think it is "unlikely" and 100 that you think it is "very likely".

(rotate item) **f1_1-f1_10**

1. a large-scale conflict, leading to nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
2. a disruptive technological innovation that leads to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
4. collapse of the financial markets comparable to the 2008 crisis	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
6. a political crisis and the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)

ONLY IN WAVE 1 (October 2023)

F2. For each of the following events, how serious do you think they would be for the Italian economy? Use a scale of 1 to 100 to answer the question, with 1 indicating that the economic consequences would be "not very serious" and 100 that the economic consequences would be "very serious". *(rotate item)* **f2_1-f2_10**

1. a large-scale conflict, leading to nuclear war	<input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> (between 1 and 100)
4. collapse of the financial markets similar to the 2008 crisis	<input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> (between 1 and 100)
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> (between 1 and 100)

To all

F3. For each of the following events please indicate the impact on **your household income**. Use a scale of 1 to 100 to answer, where 1 indicates that the negative consequences on your household income would be "very slight" and 100 indicates that the negative consequences on your household income would be "very significant". *(rotate item)* **f3_1-f3_10**

1. a large-scale conflict leading to nuclear war	<input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to loss of many jobs	<input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> (between 1 and 100)
4. collapse of the financial markets comparable to the 2008 crisis	<input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> (between 1 and 100)
7. social tensions created by growing inequalities, immigration, etc.	<input type="text"/> (between 1 and 100)
8. a pandemic of similar intensity to Covid-19	<input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, drought, landslides, fires, etc.)	<input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> (between 1 and 100)

F4. For each of the following events please indicate their impact **on your household's real estate** assets (houses, land). Use a scale of 1 to 100 to answer your answer, with 1 indicating that the negative consequences of the event for your household's real estate would be "very slight" and 100 indicating that the negative consequences of the event for your household's real estate would be "very significant".

(rotate item) **f4_1-f4**

1. a large-scale conflict leading to nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
3. an IT crisis that paralyzes the country's activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
4. collapse of the financial markets similar to the 2008 crisis	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
5. the end of democracy and the advent of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
7. social tensions created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
8. a new pandemic, of similar intensity to Covid-19	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
9. natural disasters linked to climate change (floods, droughts, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)
10. an extreme event linked to a strong earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (between 1 and 100)

**SECTION G – PROPENSITY TO CONSUME, FINANCIAL LITERACY
AND DISASTER INSURANCE**

ONLY IN WAVE 2 (January 2024)

RANDOMIZE THE THREE AMOUNTS IN THE FOLLOWING THREE ORDERS

pack_primo: 1=1,000; 2=50,000; 3=10,000

pack_secondo: 1=1,000; 2=50,000; 3=10,000

pack_terzo: 1=1,000; 2=50,000; 3=10,000

To all

G1. Imagine having a winning lottery ticket worth €1,000 / €10,000 / €50,000 today. Think about how you would spend this sum in the coming years. You can choose how to distribute the sum over the next 10 years and beyond.

	1.000 euro	10.000 euro	50.000 euro
2024	g1_1_1	g1_1_2	g1_1_3
2025	g1_2_1	g1_2_2	g1_2_3
2026	g1_3_1	g1_3_2	g1_3_3
2027	g1_4_1	g1_4_2	g1_4_3
2028	g1_5_1	g1_5_2	g1_5_3
2029-2033	g1_6_1	g1_6_2	g1_6_3
2034-2038	g1_7_1	g1_7_2	g1_7_3
2039-2043	g1_8_1	g1_8_2	g1_8_3
Use in subsequent years	g1_9_1	g1_9_2	g1_9_3

To all

G2 In the coming years, would you spend the €1,000 / €10,000 / €50,000 prize on durable goods? (cars, household appliances, computer/electronic equipment, furniture/furnishings, etc.)

	€1.000 g2_1	€10.000 g2_2	€50.000 g2_3
Yes, I would spend the full amount	1	1	1
Yes, I would spend a good part of the amount (more than 50%)	2	2	2
Yes, I would spend half the amount (50%)	3	3	3
Yes, I would spend less than half the amount (less than 50%)	4	4	4
No, I wouldn't spend anything on durable goods	5	5	5
Don't know	6	6	6

G3. You have indicated that you want to use [answer to G1_7/G1_8/G1_9] in the **years after 2034**. How do you intend to spend this sum?

	€1.000	€10.000	€50.000
For consumption in subsequent years	g3_1_1	g3_2_1	g3_3_1
To supplement my pension in subsequent years	g3_1_2	g3_2_2	g3_3_2
To leave a bequest to children/relatives	g3_1_3	g3_2_3	g3_3_3
To maintain a financial reserve in case of need	g3_1_4	g3_2_4	g3_3_4

Two layers of randomization

Information group: group (T1, T2, T3) ; Question group: group (G1, G2)

Gruppo_all: 1 to 6: Identify the 6 groups: T1G1, T2G1, T3G1, T1G2, T2G2, T3G2

T1. Control group

No further information – directly to question G4a / G4b

T2. This group reads the following sentence

In Romagna, on the night of May 16 and 17, an unprecedented amount of rain caused the rivers to rise rapidly and flood in the space of only a few hours. Practically all the waterways between Rimini and Bologna, a total of 21, burst their banks, flooding vast areas of Romagna. Fifteen people died and some 40,000 were displaced.

T3. This group reads the following sentence

In Romagna, on the night of May 16 and 17, an unprecedented amount of rain caused rivers to rise and flood in the space of a few hours. Practically all the waterways between Rimini and Bologna, 21 in all, burst their banks, flooding vast areas of Romagna. Fifteen people died and around 40,000 were displaced. The regional government calculated that the damage to roads, schools, embankments, canals and private homes and commercial buildings would reach nearly €9 billion.

All groups (T1-T2-T3) read a statement, randomizing into two additional groups (G1 and G2)

GROUP G1

G4_a Containing environmental instability and securing areas exposed to hydrogeological risk (floods, landslides, etc.) requires large amounts of public resources. To finance these investments, would you support the creation of a dedicated public fund?

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

G5a If YES:

How much would you be willing to contribute to this fund each year in euros?

- 5-10
- 10-20
- 20-50
- 50-100
- 100-200
- 200-300
- 300-400
- 400-500
- 500 -1000
- More than 1000

GROUP G2

G4_b Containing environmental instability and securing areas exposed to hydrogeological risk (floods, landslides, etc.) requires a large investment of public resources. Success depends on the size of the fund. If only a few contribute, the risk containment policy will fail. To finance these investments, would you be in favor of creating a dedicated public fund?

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

G5b If YES:

How much would you be willing to contribute to this fund each year in euros?

- 5-10
- 10-20
- 20-50
- 50-100
- 100-200
- 200-300
- 300-400
- 400-500
- 500 -1000
- More than 1000

To all

G5_c In your opinion, how many people in Italy would be willing to contribute to the creation of this public fund?

- None
- Between 1% and 10%
- Between 11% and 20%
- Between 21% and 30%
- Between 31% and 40%
- Between 41% and 50%
- Between 51% and 60%
- Between 61% and 70%
- Between 71% and 80%
- Between 81% and 90%
- Between 91% and 100%
- Don't know

Financial literacy

Before concluding the interview, we would like to ask you a few more financial-related questions

G6. Imagine having €100 in a bank account that pays an interest rate of 2% per annum and has no fees. After 5 years, how much do you imagine the amount available is?

- 1 **More than €102**
- 2 Exactly €102
- 3 Less than €102
- 4 Don't know
- 5 I'd rather not answer

G7. Suppose you leave €1,000 in a checking account that yields an interest rate of 1% and has no management fees. Imagine, too, that inflation is 2%. Do you think that, in a year's time, when you withdraw the money, you will be able to buy the same amount of goods that you could buy by spending the €1,000?

- 1 Yes
- 2 **No, I will be able to buy a smaller quantity**
- 3 No, I will be able to buy a larger quantity
- 4 Don't know
- 5 I'd rather not answer

G8. In your opinion, does buying shares in a single company usually provide a more secure return than buying shares in multiple companies through a mutual fund?

- 1 True
- 2 **False**
- 3 Don't know
- 4 I'd rather not answer

G9. To all

Did your family go to a bank or finance company in 2023 to apply for a loan or mortgage?

- 1 Yes
- 2 No
- 3 Don't know / I'd rather not answer

G10. If YES to G9

Has the loan/mortgage application been fully accepted, partially accepted or rejected?

- 1 Accepted
- 2 Partially accepted
- 3 Rejected
- 4 Don't know / I'd rather not answer

G11. To all

During 2023, did you or someone in your household consider applying for a mortgage or loan from a bank or finance company, but then changed their mind because they believed that they would be turned down?

- 1 Yes
- 2 No
- 3 I'd rather not answer

SECTION H – HEALTH, PENSIONS AND ARTIFICIAL INTELLIGENCE

ONLY IN WAVE 3 (April 2024)

After question E10, the sample is divided into 2 randomized groups (S1 and S2). S1 reads a statement about pensions and no other text. S2 reads a question about health costs and no other text.

S1. Control Group: Goes directly to question E11

S2. Reads the following text before question E11:

"According to the latest INPS Annual Report, the progressive ageing of the population, which increases the number of retirees and reduces the number of active workers, makes it increasingly difficult to finance pensions in all European countries, raising financial stability issues."

S2. Control Group: Goes directly to question H1

S1. Reads the following text before question H1:

"In Italy, the waiting time for an MRI in a public facility can be up to 6 months, while for a hip replacement surgery, one can wait up to 4 months. In a private hospital, however, these same services can be provided within a month but at an average cost of about €400 for the MRI, and €8,000 for the hip surgery."

To all

H1. Imagine being offered a policy that covers the costs of major surgeries, minor outpatient surgeries (such as skin biopsies, mole or lipoma removals, incisions, etc.), or high-diagnostic exams (e.g., CT scans, MRI, X-rays, ultrasound, etc.) that you might need to undergo. This policy allows you to choose the doctor and the facility, and reduces the waiting time for the surgery or exams. Would you be willing to spend €1,000 per year on a policy that covers these expenses?

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

If "yes" at H1

H1.a. You indicated that you would be willing to pay €1,000 for this policy. Would you be equally willing to pay €1,500 per year?

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

If "yes" at H1.a

H1.b. You indicated that you would be willing to pay €1,500 for this policy. Would you be equally willing to spend €2,000 per year?

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

If "yes" at H1.b

H1.c. You indicated that you would be willing to pay €2,000 for this policy. Would you be equally willing to spend €2,500 per year?

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

If "no" at H1 (no)

H1.d. You indicated that you would not be willing to spend €1,000 on this policy. Would you be willing to pay €500 per year?

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

If "no" at H1.d (no)

H1.e. You indicated that you would not be willing to spend €500 on this policy. Would you be willing to spend €200 per year?

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

***** Moved here from Section C: Question C6 *****

To all

C6. Does your family have private insurance coverage other than the mandatory car insurance? If yes, what type of coverage? (rotate items - multiple answers possible)

1. Damage insurance (home, theft, civil liability)
2. Health insurance (personal through an insurance company, or provided by an employer)
- 3.
4. Other (specify)
5. No other cover

If code 2 at C6 (has private health coverage):

H2. Who pays the full insurance premium/contribution? (one answer only)

1. I or a family member
2. My employer (or the employer of a family member)
3. The premium/contribution is split between myself and my employer

If code ≠ 2 at C6 (does not have a private health coverage)

H3. For which of the following reasons have you chosen not to activate private health coverage? (multiple answers possible)

1. I don't feel the need/I haven't thought about it
2. I am about to purchase one
3. For me the protection offered by the National Health Service is sufficient
4. The characteristics of the products offered on the market do not meet my needs
5. The cost of purchasing insurance is too high for my family's budget

To all

H4. How would you rate the quality of the Health Service in your neighborhood/city? Use a scale from 1 to 10, where 1 indicates "very poor/inefficient" and 10 indicates "very good/functional".

1 "very poor/inefficient"	2	3	4	5	6	7	8	9	10 "very good/functional"	99 "Don't know/No answer"
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

H5. Do you know how long it takes to get an ultrasound from the National Health Service in a public facility in your neighborhood/city? *(only one answer)*

1. Less than 1 month
2. From 1 to 3 months
3. From 3 to 6 months
4. From 6 to 12 months
5. Over 1 year
6. Don't know

Let's change the topic and talk about new technologies.

H7. How much do you know about Artificial Intelligence tools (such as ChatGPT and Gemini)? Score your answer on a scale of 1 to 7, where 1 indicates "I know nothing" and 7 indicates "I know a lot"

1 "I know nothing"	2	3	4	5	6	7 "I know a lot"
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

H8. In the last 12 months, how often have you used an artificial intelligence tool (such as ChatGPT or Gemini)? *(one answer only)*

1. Never
2. Less than once a month
3. Once a month
4. Once a week
5. More than once a week

H9. In the next 12 months, how likely are you to use an Artificial Intelligence tool in the following contexts? For each, indicate the probability of use on a scale from 1 to 7, where 1 indicates "very unlikely" and 7 indicates "very likely". *(one answer per item, rotate items)*

	1 "very unlikely"	2	3	4	5	6	7 "very likely"
1. In your work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. To get financial advice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. To get medical advice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. For education or training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. For leisure activities (for instance drawing or creating videos)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SECTION I – FAMILY DECISIONS, DISASTER INSURANCE AND TRUST

ONLY IN WAVE 4 (July 2024)

At the beginning of this section participants are divided into 3 groups: D1, D2, D3.

For the panel quota, we recover the groups created in wave 2 after question G3 (T1, T2 and T3).

The T1 group is part of D1, the T2 and T3 groups are merged and divided: 50% into the D2 group, and 50% in the D3 group.

3 new groups are created in this way:

Group D1 (control group): is composed of panelists who in wave 2 were part of group T1 + 1/3 of new panelists (of which 50% from wave 3 and 50% from wave 4). This group reads nothing and goes directly to question I1.

Group D2 (treatment group 1): is composed of old panelists who in wave 2 fell into groups T2 and T3 (of which 50% from T2 and 50% from T3) + 1/3 of new panelists (of which 50% "new" from wave 3 and 50% "new" from wave 4). This group reads the following text before moving on to question I1:

In Romagna, on the evening between 16 and 17 May, an unprecedented amount of rain caused the level of the rivers to rise in a few hours until they overflowed. Practically all the waterways between Rimini and Bologna, twenty-one in all, have broken their banks or have burst their banks, flooding large areas of Romagna. Fifteen people died, about 40 thousand displaced. The Region has calculated damage of almost 9 billion for roads, schools, embankments and canals, fixing the damage to homes and businesses.

Group D3 (treatment group 2): it is composed of old panelists who in wave 2 fell into groups T2 and T3 (of which 50% from T2 and 50% from T3) + 1/3 of new panelists (of which 50% "new" from wave 3 and 50% "new" from wave 4). This group reads the following text before moving on to question I1:

Scientists believe that the risk of flooding in Italy could increase to unprecedented levels due to global warming. Episodes such as in Romagna (May 2023), Ischia (November 2022), Marche (September 2022) suggest that these events will tend to be repeated frequently, in many places and with many victims (40 deaths in the aforementioned episodes). Scientists have calculated that appropriate investments could reduce damage caused by hydrogeological events by at least 5 times and reduce the population exposed to risk by more than 80%. The return on these investments is very high: for every euro invested in protecting the environment from hydrogeological risk, 4 euros are saved for less damage.

All groups answer questions I1, I2a and I3 asked randomly. The question I2b should always be asked after I2a.

I1_1. How likely do you think it is that natural disasters related to climate change (floods, droughts, landslides, fires, etc.) will occur in our country in the next 5 years?

Note: To answer, use a scale from 1 to 100 where 1 indicates that it is "unlikely" and 100 that it is "extremely likely".

Probability of natural disasters related to climate change in the next 5 years: 1-100: ||||%

(show a clickable slider video)

I2a. Containing environmental instability and securing areas exposed to **hydrogeological** risk (floods, landslides, etc.) requires a large amount of public resources. To finance these investments, would you be in favor of the creation of a dedicated public fund?

1. Yes
2. No
3. I don't know

(If code 1 "yes" to I2a)

I2b. How much would you be willing to **contribute** to this fund each year?

1. 5€ - 10€
2. 10€ - 20€
3. 20€ - 50€
4. 50€ - 100€
5. 100€ - 200€
6. 200€ - 300€
7. 300€ - 400€
8. 400€ - 500€
9. 500€ - 1.000€
10. More than €1,000

I3. In your opinion, how many people in Italy would be willing to contribute to the creation of a public fund dedicated to the mitigation of hydrogeological disasters?

1. Nobody
2. Between 1% and 10%
3. Between 11% and 20%
4. Between 21% and 30%
5. Between 31% and 40%
6. Between 41% and 50%
7. Between 51% and 60%
8. Between 61% and 70%
9. Between 71% and 80%
10. Between 81% and 90%
11. Between 91% and 100%
12. I don't know

Decisions within the family

- 14.** How are **your family's** income **and** expenses managed?
1. With individual current accounts
 2. With individual current accounts and one in common
 3. With a joint current account
 4. I prefer not to answer

- 15.** How much do you contribute to the family income?
1. Between 0 and 10%
 2. Between 10 and 20%
 3. Between 20 and 30%
 4. Between 30 and 40%
 5. Between 40 and 50%
 6. Between 50 and 60%
 7. Between 60 and 70%
 8. Between 70 and 80%
 9. Between 80 and 90%
 10. Between 90 and 100%
 11. I prefer not to answer

16_1. I now ask you some information about your family.
What is the level of education of:

	Your father	Your mother
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>

***NOTE: Anticipate A8_0 application for new panelists here.
For the old panelists we recover the information from previous waves.***

A8_0. Can you tell me your marital status?

1. married or in a civil partnership
2. single
3. separated/divorced
4. widower/widower

(If code 1 to A8_0 "married or civilly united")

What is the level of education of your parents?

	Father I6a1	Mother I6a2
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>

(If code 2/3/4 to A8_0 "single" / "separated/divorced" / "widower/widower") You said that you are married or have a partner. What is the level of your spouse / partner and the level of education of the parents of your spouse / parents?

	Partner I6b1	Father of partner I6b2	Partner's mother I6b3
1. Postgraduate (PhD/Master's)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. College degree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. College (but not degree)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. High school (with diploma)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. High school (without diploma)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Lower middle school (licensed)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Lower middle school (unlicensed)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Elementary/no degree	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Not indicating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I7. Do you have children of your own?

1. Yes
2. No

18. Give a score from 1 to 10 to evaluate your participation in the following decisions: *(rotate item)*

Note: To answer it, use a scale from 1 to 10 where 1 indicates that "I do not contribute at all to this decision" and 10 indicates that "I decide alone".

1. Buying a house
2. Buying a car
3. Purchase of household appliances (refrigerator, washing machine, dishwasher, etc.)
4. Buying electronics (TV, computer)
5. Everyday purchases, current expenses (food, clothing, etc.)
6. How much to spend on holidays
7. The purchase and sale of savings/investment products (shares, securities, etc.)
8. **(If you have children → code 1 "yes" to I7)** The choice of school and the school path of the children
9. **(If you have children → code 1 "yes" to I7)** Hire a babysitter

(If he has children → code 1 "yes" to I7)

19. Has the birth of your first child changed the way you make the following decisions in your family?
If so, how?

	Yes, my participation in decisions has increased	Yes, my participation in decisions has decreased	No, my participation in decisions has not changed
1. Buying a car	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. The purchase and sale of savings/investment products (shares, securities, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. How much to spend on holidays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Everyday purchases, current expenses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Social activities

I10. How often do you engage in social activities with friends or acquaintances (parties, meetings, group outings)?

1. Every day
2. Once a week
3. Once a month
4. Rarely
5. Never

Trust

I11. We now propose a question related to the way you see other people. In general, would you say that most people can be trusted or that, on the contrary, they cannot be trusted and that you have to be very careful with people?

Note: To answer it, use a scale of 1 to 10 where 1 indicates that "you can't trust/have to be very careful" and 10 indicates that "most people can be trusted".

□□□

I12. To what extent do you believe the following public institutions act in the best interests of the public?

Note: To answer it, use a scale from 1 to 10 where 1 indicates "not at all" and 10 indicates "at all".

	vote
1. The government	
2. The police	
3. The judiciary	
4. The health system	
5. Civil protection	

SECTION L – SUSTAINABLE FASHION AND ENERGY EFFICIENCY
Only in Wave 5 (October 2025)

The entire sample responds to the first question (control group) receiving no information about the type of t-shirt production or certifications. Then, the sample is divided into two macro-groups: one dedicated to the environment, LG1 (“environment”), and the other to human rights, LG2 (“human rights”).

Each of these two macro-groups (LG1 and LG2) is further divided into two, thus creating a total of four treatment groups (LG1_T1, LG1_T2, LG2_T3, LG2_T4), described below.

The first macro-group, LG1, “environment,” is divided into two treatment groups:

- **LG1_T1:** This group receives no information about the sustainability of the t-shirt's production. Participants are asked, in a random order, their willingness to pay, knowing that the t-shirt has a sustainability certification issued by the brand, an NGO, or the European Union.
- **LG1_T2:** This group receives information about the environmental impacts of the fashion industry. Subsequently, they will be asked, also in a random order, their willingness to pay knowing that the t-shirt has a sustainability certification issued by the brand, an NGO, or the European Union.

The second macro-group, LG2, “human rights,” has a similar structure:

- **LG2_T3:** This group receives no information about workers' rights in the fashion industry. They are asked, in a random order, their willingness to pay knowing that the t-shirt is certified as ethical by the brand, an NGO, or the European Union.
- **LG2_T4:** This group receives information about working conditions in the fashion industry. Subsequently, they are asked, in a random order, their willingness to pay knowing that the t-shirt is certified as ethical by the brand, an NGO, or the European Union.

Each of these four groups accounts for approximately 25% of the base sample and retains its characteristics in terms of gender, age, and geographic area.

To all

L1. Suppose you want to buy a simple short-sleeved cotton t-shirt. What is the maximum price you would be willing to pay for it?

1. 0 €
2. 5 €
3. 10 €
4. 15 €
5. 20 €
6. 25 €
7. 30 €
8. 35 €
9. 40 €
10. 45 €
11. 50 €
12. 55 €
13. 60 €
14. 65 €
15. 70 €
16. 75 €
17. 80 €
18. 85 €
19. 90 €
20. 95 €
21. 100 €
22. Don't know

To group LG1

LG1_T1: No introduction is displayed. Participants proceed directly to questions L2, L3, L4 in a rotated order.

LG1_T2: The following introduction is displayed:

"In recent years, the fashion industry has become more attentive to the sector's environmental impacts, partly due to the growing environmental awareness of consumers. Sustainable fashion focuses on minimizing its environmental impact."

Subsequently, participants proceed to questions L2, L3, L4 in a rotated order.

L2. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by the brand that produces it (e.g., Zara, H&M)?

Same coding as L1

L3. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by a Non-Governmental Organization (NGO) such as WWF, Greenpeace?

Same coding as L1

L4. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with a sustainability label issued by the European Union? (*single response*)

Same coding as L1

To group LG2

LG2_T3: No introduction is displayed. Participants proceed directly to questions L5, L6, L7 in a rotated order.

LG2: The following introduction is displayed: *"In recent years, the fashion industry has focused more on human rights, adopting better working conditions and wages to protect factory workers."* Subsequently, participants proceed to questions L5, L6, L7 in a rotated order.

L5. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by the brand that produces it (e.g., Zara, H&M)?

Same coding as L1

L6. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by a Non-Governmental Organization (NGO) such as Fairtrade, ActionAid?

Same coding as L1

L7. What is the maximum price you would be willing to pay for the same t-shirt, knowing that it is certified with an ethical practices label issued by the European Union?

Same coding as L1

To all

L8. How long do you typically use a piece of clothing, such as a simple cotton t-shirt, before getting rid of it? (*single response*)

1. about 1 month
2. about 6 months
3. about 1 year
4. about 1-2 years
5. about 3-4 years
6. about 5 years or more

L9. How much do you spend on average each month for clothing? (*single response*)

1. €0
2. Less than €50
3. €51-100
4. €101-200
5. €201-500
6. €501-1000
7. More than €1000
8. Don't know/No answer

L10. Do you ever think about the impression you give to others through the clothes you wear? (*single response*)

1. Yes, I think about it often
2. Yes, I think about it quite a bit
3. Yes, I think about it rarely
4. No, I don't think about it at all
5. I prefer not to answer

ENERGY EFFICIENCY OF BUILDINGS

To All

L11. Since 2020 (inclusive), have energy efficiency improvements been made in the home you live in, either by you or the owner? (*single response*)

1. Yes
2. No
3. I don't know / I don't remember

If L11=1

L12. If energy efficiency improvements have been made, which ones? (*multiple responses possible*)

1. External thermal insulation (external cladding)
2. Windows
3. Boiler
4. Heat pump for cooling
5. Solar panels
6. Other
7. I don't know [exclusive response]

If C1=1 (you are the homeowner) and L11=1

L13. If you are the homeowner of the property you live in, how did you cover the expenses for the energy efficiency improvements?

1. I used 100% public subsidies (e.g., super-bonus)
2. I used 100% family resources
3. I used partial public subsidies (e.g., eco-bonus or other)

If L13 = 3

L13_1. Let 100% be your total expenses for the energy efficiency improvements. Can you indicate what percentage of these were covered by public subsidies?

Indicate a percentage from 1 to 100%

999. Do not specify

If C1=1 (you are the homeowner) and L11=1

L13_2. Can you indicate the total cost of the energy efficiency improvement you made? Consider both the expenses you incurred and any public subsidies you received.

Amount _____

999. Do not specify

To all

L14. Are you aware of the existence of European directives related to improving the energy efficiency of residential buildings, such as the "Direttiva Case Green" (Energy Performance of Building Directive)?

1. Yes
2. No

L15. In your opinion, what are the reasons that discourage families from carrying out energy efficiency improvements? *(multiple responses possible)*

1. Too high costs
2. Too low benefits
3. Excessively long working times
4. Too invasive interventions
5. Too much bureaucracy
6. Other (please specify)
7. I don't know

L16. What is the main reason that has motivated or could motivate you to carry out energy efficiency improvements? If you are renting, imagine you are the homeowner. *(single response)*

1. Contribute to protecting the environment and/or combating climate change
2. Increase the economic value of the property
3. Reduce energy costs
4. Make the home more comfortable
5. Other (please specify)
6. I don't know

L17. Which of the following have convinced or may convince you to undertake energy efficiency improvements? If you are renting, imagine you are the homeowner. *(multiple responses possible)*

1. Financial assistance from the Government (subsidies, tax credits, etc.)
2. Access to subsidized loans from the banking sector
3. Information and explanations from industry experts (property managers, energy certifiers, company representatives, etc.)
4. State information campaigns (social media/newspapers/web/TV/flyers, etc.)
5. Recommendations from family/friends
6. Other (please specify)
7. I don't know

L18. Do you think government intervention is necessary to encourage families to invest in making their homes more energy-efficient? *(single response)*

1. Yes
2. No
3. I don't know

If YES (code 1) at L18

L18_1. What percentage should the Government contribute? *(single response)*

1. 0%-20%
2. 20%-40%
3. 40%-60%
4. 60%-80%
5. 80%-100%
6. I don't know

If NO (code 2) at L18

L18_2. Why do you think the Government should not intervene? (*single response*)

1. It is not a priority
2. There are other, more appropriate tools
3. I am against government intervention in the housing sector
4. I am concerned about the impact of these new measures on public finances
5. The measures already in place are sufficient
6. Other (please specify)

SECTION M – FINANCIAL MANAGEMENT AND ARTIFICIAL INTELLIGENCE
Only in Wave 6 (January 2025)

To everyone

M1. Risk Aversion

When managing your current or future financial investments, do you consider yourself a person more inclined toward investments that...

1. Offer very high returns, even with a high risk of losing part of the capital
2. Offer good returns while maintaining a fair degree of capital security
3. Offer moderate returns while ensuring a good level of capital security
4. Offer low returns with no risk of capital loss

To everyone

M2. Reasons for Saving

People save for different reasons. Below, we present some of the main motivations for saving. We ask you to allocate 100 points among these reasons based on their importance to your family.

	Points
Saving for major expenses such as housing, vehicles, furniture	
Saving for unexpected and/or uncertain events, to handle emergencies	
Saving for accumulation for old age	
Saving for financial support/inheritance for children and grandchildren	
Saving for travel and vacations	
TOTAL	100

To everyone

M3. Precautionary Savings

Think about saving to protect yourself from unexpected events, such as increased uncertainty about future earnings or unforeseen expenses (e.g., medical emergencies or other urgent needs). In your opinion, approximately how much should your family have available to handle these unexpected events? Consider not only cash but also easily liquidated investments.

1. Up to €1,000
2. €1,000–5,000
3. €5,000–10,000
4. €10,000–15,000
5. €15,000–20,000
6. €20,000–25,000
7. €25,000–30,000
8. €30,000–35,000
9. €35,000–40,000
10. €40,000–45,000
11. €45,000–50,000
12. Over €50,000

13. I don't know

To everyone

M4. Financial Advice

Which of the following statements best describes your behavior when making financial decisions?

1. I make financial decisions on my own, based on the information I gather directly.
2. I use advice from my bank/financial advisor, but the final decision is mine.
3. I let my bank/financial advisor decide, but I ask to be informed about the decision.
4. I delegate financial decisions to a family member/other family members who handle them.
5. I delegate to my bank/financial advisor without requesting too many details.

To everyone

M5. In the past 12 months, how often have you used **artificial intelligence tools** (such as ChatGPT and Gemini)? (*Select one answer*)

1. Never
2. Less than once a month
3. Once a month
4. Once a week
5. More than once a week

SECTION N – LABOR SUPPLY
Only in Wave 6 (January 2025)

Questions only for **EMPLOYEES** (A5 = 1,2,3,4,5)

N1. You indicated that you are ... (*display answer from question A5*) and that you have a ... contract (*display answer from question A6 if coded 1-5*).

Besides the job you mentioned, do you have any other jobs? Exclude volunteer work and unpaid jobs. However, include any consulting work you do regularly.

1. I have no other jobs besides the one mentioned.
2. I have 1 additional job besides the one mentioned.
3. I have 2 additional jobs besides the one mentioned.
4. I have 3 additional jobs besides the one mentioned.
5. I have 4 or more additional jobs besides the one mentioned.

If the respondent indicates having more than one job (N1 = 2,3,4,5), display the following introduction:

"Now, think about your primary job, meaning the one where you spend most of your time working."

N2. In what year did you start working for your current employer as a ... (*display answer from question A5*)? Refer to the company where you are currently employed or the institution if you work in the public sector (e.g., if you are a teacher, how many years have you been working at the school where you teach; if you are a factory worker, how many years have you been working at your current company).

4-digit field, minimum: 1975, maximum: 2025

N3. Your profession is (*display answer from question A5*).

Please briefly describe your profession, trying to provide specific information. For example, if you are a worker, specify what type of worker you are: for instance, "metalworker" instead of just "worker." If you are a bank employee, write "bank employee" instead of just "employee." If you are an elementary school teacher, write "elementary school teacher." If you are an executive in human resources, write "human resources executive" instead of just "executive."

Open-ended response

N4. Think about your primary job. How many hours per week do you usually work? Include any overtime.

Open field, 2-digit entry (minimum: 1, maximum: 70)

___ hours

N5. Approximately how many employees does the company you work for have? Consider the company or institution where you work (e.g., if you work for a municipality, indicate the number of employees in that municipality; if you work in a school, indicate the number of people working for that school; if you are a factory worker, indicate the total number of employees in the company where you work, including all possible locations).

- 1. 1-4 employees
- 2. 5-14 employees
- 3. 15-49 employees
- 4. 50-99 employees
- 5. 100-249 employees
- 6. 250 or more employees

N6. Now think about the time it usually takes you to commute from your home to your workplace. How long does this journey take?

- 1. 0-15 minutes
- 2. 15-30 minutes
- 3. 30-60 minutes
- 4. More than 60 minutes

N7. We now ask you to rate your satisfaction with various aspects of your job. In answering use a scale of 1 to 10, where 1 means not at all satisfied and 10 means very satisfied.

	1=not at all satisfied	2...9	10= very satisfied	99 Don't know
1.Salary				
2.Colleagues and work environment				
3.Working hours and vacation				
4.Possibility of working remotely				
5.Prospects for future promotions and other internal career opportunities in the next 5 years				
6.Job content and tasks				
7.Time required to commute to your workplace				

N8. Considering the skills and experience you have gained so far, would you say that your job requires:

1. Much more experience and skills than I have acquired
2. More experience and skills than I have acquired
3. Experience and skills appropriate to what I have acquired
4. Less experience and skills than I have acquired
5. Much less experience and skills than I have acquired

N9. Thinking about your current work situation, **are you currently looking for a new job?**

1. Yes, I am looking for a new job to leave my current one
2. Yes, I am looking for a new job in addition to my current one
3. No, I am not looking for a job, but I am open to considering new opportunities to leave my current job
4. No, I am not looking for a job, but I am open to considering new opportunities in addition to my current job
5. No, I am not currently looking for new job opportunities

N10. Whether you are currently looking for a job or not, have you engaged in any of the following activities in the past 6 months?

(Multiple answers possible)

1. I have looked at job postings
2. I have updated my LinkedIn profile or other job search platforms
3. I have reached out to people I know for information about potential job opportunities
4. I have applied (submitted an application) for a job with another employer
5. I have asked my current employer to change my position/role
6. I have discussed a potential salary increase/bonus with my current employer
7. Other (please specify)
8. None of the above [Exclusive selection]

To all

N11. In the past 6 months, have you been contacted by people who provided you with information about potential job opportunities (e.g., they informed you about a job posting)?

1. Yes
2. No

N12. In the past 6 months, have you received a job offer from another employer?

1. Yes
- 2.
3. No

N13. Thinking about the next 12 months, how likely do you think it is that you will look for a new job?

Probability of job searching: 0-100 (*clickable slider*)

N14. Imagine someone offering you a new job in a field and work environment that you would consider potentially interesting. What would be the **minimum monthly salary** – net of all taxes – they would have to offer you to convince you to accept this job?
[Open field]

_____ Euros

Questions for UNEMPLOYED (A5=11)

You have indicated that you are unemployed.

N15. How many months have you been unemployed?

Enter field two values + Does not indicate

N16. Think about the last job you held. What was your profession?

Please describe your previous profession briefly, providing specific details. For example, if you were a worker, specify the type of work you did, such as "*metalworker*" instead of just "*worker*". If you were a bank employee, write "*bank employee*" instead of just "*employee*". If you were a primary school teacher, write "*primary school teacher*". If you were a human resources manager, write "*HR manager*" instead of just "*manager*".

[Open-ended response]

N17. Are you currently actively looking for a job?

1. Yes
2. No, but I would consider potential job opportunities
3. No, and I would not consider potential job opportunities

N18. [If answered No in the previous question: N17 = 2 or 3]

Thinking about the next 12 months, how likely do you think it is that you will look for a new job?

Probability of job searching: 0-100 (*clickable slider*)

N19. Whether you are currently looking for a job or not, have you engaged in any of the following activities in the past 6 months?

(Multiple answers possible)

1. I have looked at job postings
2. I have updated my LinkedIn profile or other job search platforms
3. I have reached out to people I know for information about potential job opportunities
4. I have contacted a job agency or employment center
5. I have applied for one or more jobs
6. None of the above [Exclusive selection]

N20. Imagine someone offering you a job in a field and work environment that you would consider potentially interesting. What would be the minimum monthly salary – net of all taxes – they would have to offer you to convince you to accept this job?

_____ Euros

SECTION O – POLICY PREFERENCES Only in Wave 7 (April 2025)

Section O involves the construction of **4 groups: Group A, Group B, Group C, Group D**. Each group will consist of 1,250 cases. The 4 groups are balanced in terms of gender, age, and geographical area. However, groups A, B, C, and D differ based on the type of introductory information displayed for each economic policy proposed in this section. The information displayed follows the following scheme:

	Group A	Group B	Group C	Group D
Policy 1	No info	Neutral info	Left-wing newspaper info	Left-wing newspaper info
Policy 2	Neutral info	Left-wing newspaper info	Info right wing newspaper	No info
Policy 3	Left-wing newspaper info	Left-wing newspaper info	No info	Neutral info
Policy 4	Left-wing newspaper info	No info	Neutral info	Left-wing newspaper info

Code for groups: gruppo_o_wave7

The policies proposed to respondents are: *Quota 100, Decreto Flussi, Jobs Act, and Reddito di Cittadinanza*.

The four policies are presented to the different subgroups in the order shown in the table below.

Specifically, for each participant assigned to one of the four groups (A, B, C, or D), one of the four conditions belonging to their group is administered at random. For example, a subject assigned to Group A randomly views one of the four conditions A_1, A_2, A_3, or A_4.

The combination presented to each participant is recorded.

Code associated with these conditions: condiz

	GRUPPO	CONDIZIONE	Policy 1	Policy 2	Policy 3	Policy 4
1	GRUPPO A 1.250 CASI	Group A_1	Quota 100 (No news)	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)
3		Group A_2	Decreto Flussi (No News)	Jobs Act (Neutral News)	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)
2		Group A_3	Jobs Act (No News)	Reddito (Neutral News)	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)
4		Group A_4	Reddito (No News)	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)
5	GRUPPO B 1.250 CASI	Group B_1	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)	Reddito (No News)
6		Group B_2	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)	Quota 100 (No News)
7		Group B_3	Jobs Act (Neutral News)	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)	Decreto Flussi (No News)
8		Group B_4	Reddito (Neutral News)	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)	Jobs Act (No News)
9	GRUPPO C 1.250 CASI	Group C_1	Quota 100 (Left-Wing News)	Decreto Flussi (Right-Wing News)	Jobs Act (No News)	Reddito (Neutral News)
10		Group C_2	Decreto Flussi (Left-Wing News)	Jobs Act (Right-Wing News)	Reddito (No News)	Quota 100 (Neutral News)
11		Group C_3	Jobs Act (Left-Wing News)	Reddito (Right-Wing News)	Quota 100 (No News)	Decreto Flussi (Neutral News)
12		Group C_4	Reddito (Left-Wing News)	Quota 100 (Right-Wing News)	Decreto Flussi (No News)	Jobs Act (Neutral News)
13	GRUPPO D 1.250 CASI	Group D_1	Quota 100 (Right-Wing News)	Decreto Flussi (No News)	Jobs Act (Neutral News)	Reddito (Left-Wing News)
14		Group D_2	Decreto Flussi (Right-Wing News)	Jobs Act (No News)	Reddito (Neutral News)	Quota 100 (Left-Wing News)
15		Group D_3	Jobs Act (Right-Wing News)	Reddito (No News)	Quota 100 (Neutral News)	Decreto Flussi (Left-Wing News)
16		Group D_4	Reddito (Right-Wing News)	Quota 100 (No News)	Decreto Flussi (Neutral News)	Jobs Act (Left-Wing News)

All respondents see, at the end of the fourth and final policy displayed, the last questions of Section O: (O17, O18, and O19).

Intro (to all)

We will now ask you some questions about a few policies implemented in Italy in recent years.

----- POLICY QUOTA 100 -----

To all

Let's talk about Quota 100.

Quota 100, introduced in 2019, allowed **early retirement for those who were at least 62 years old and had 38 years of contributions** by 2021. After its introduction, a debate emerged focusing on its effectiveness in promoting early retirement and the potential increase in youth employment (the so-called "generational turnover").

Condition 1 – Quota 100 No News

Reads no information and proceeds directly to question O1.

Condition 2 – Quota 100 Neutral News *Reads the following information and then proceeds to question O1*

Cited by various news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

Condition 3 – Quota 100 Left-Wing News *Reads the following information and then proceeds to question O1*

Cited by *la Repubblica* and other news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

Condition 4 – Quota 100 Right-Wing News *Reads the following information and then proceeds to question O1*

Cited by *il Giornale* and other news outlets, a study by the Osservatorio Statistico dei Consulenti del Lavoro estimated that for every 3 retirees under "Quota 100", one young worker was hired.

To all

O1. In your opinion, how did “Quota 100” impact employment?

1. Employment **increased**: for every retiree with “Quota 100”, more than one worker was hired
2. Employment **remained unchanged**: for every retiree with “Quota 100”, one worker was hired
3. Employment **decreased**: for every retiree with “Quota 100”, less than one worker was hired

To

all

O2. You indicated that with Quota 100 [*display response to question O1*]. On a scale from 0 to 100, how confident are you in the answer you provided?

[Insert slider 0–100]

Rotate questions O3 and O4 – record the order in which the questions are presented

Code for rotation: o3o4

To all O3. If “Quota 100” had never existed and there were a referendum to introduce it, how would you vote?

1. In favor
2. Against
3. I would abstain

To all

O4. If “Quota 100” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

Number of voters who would vote in favor of “Quota 100”: **[Insert slider 0–100]**

----- POLICY DECRETO FLUSSI -----

To all

Let's talk about the Decreto Flussi.

The “Decreto Flussi” sets each year a **maximum quota of legal work permits for foreign workers**, assigned on a “first come, first served” basis. Applications are accepted until the quota is reached. After its introduction, a debate emerged focusing on the effectiveness of the measure in regulating labor immigration, and on its possible impact on the crime rate among immigrants.

Condition 1 – Decreto Flussi No News

Reads no information and proceeds directly to question O5.

Condition 2 – Decreto Flussi Neutral News *Reads the following information and then proceeds to question O5*

Cited by various news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

Condition 3 – Decreto Flussi Left-Wing News *Reads the following information and then proceeds to question O5*

Cited by “la Repubblica” and other news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

Condition 4 – Decreto Flussi Right-Wing News *Reads the following information and then proceeds to question O5*

Cited by “il Giornale” and other news outlets, a study by Bocconi University estimated that the crime rate among legalized immigrants was halved compared to the crime rate among immigrants who were not legalized because the quota had already been reached.

To all

O5. In your opinion, how did the Decreto Flussi impact the crime rate among immigrants?

1. The crime rate **increased**: legalized immigrants commit more crimes than undocumented immigrants
2. The crime rate **remained unchanged**: legalized immigrants commit the same number of crimes as other undocumented immigrants
3. The crime rate **decreased**: legalized immigrants commit fewer crimes than undocumented immigrants

To all

O6. You indicated that with the “Decreto Flussi” [**display response to question O5**]. On a scale from 0 to 100, how confident are you in the answer you provided?
[Insert slider 0–100]

Rotate questions O7 and O8 – record the order in which the questions are presented
Code for rotation: o7o8

To all

O7. If the “Decreto Flussi” had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor
2. Against
3. I would abstain

To all

O8. If the “Decreto Flussi” had never existed and there were a referendum to introduce it, in your opinion, out of 100 voters who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

Number of voters who would vote in favor of the “Decreto Flussi”: **[Insert slider 0–100]**

----- POLICY JOBS ACT -----

To all

Let's talk about the Jobs Act.

The “Jobs Act”, introduced in 2014, **abolished the obligation of reinstatement for dismissals without just cause** as provided by Article 18 of the Workers' Statute, reducing dismissal costs for companies with more than 15 employees. After its introduction, a debate emerged focusing on the consequences of this measure on employment.

Condition 1 – Jobs Act No News

Reads no information and proceeds directly to question O9.

Condition 2 – Jobs Act Neutral News *Reads the following information and then proceeds to question O9*

Cited by various news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

Condition 3 – Jobs Act Left-Wing News *Reads the following information and then proceeds to question O9*

Cited by *la Repubblica* and other news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

Condition 4 – Jobs Act Right-Wing News *Reads the following information and then proceeds to question O9*

Cited by *il Sole 24 Ore* and other news outlets, a study by Bocconi University and the University of Turin estimated that in companies with more than 15 employees, the *Jobs Act* encouraged permanent hiring but also led, to a lesser extent, to an increase in dismissals.

To all

O9. In your opinion, how did the “Jobs Act” impact employment?

1. Employment **increased**: hirings outnumbered dismissals
2. Employment **remained unchanged**: hirings equaled dismissals
3. Employment **decreased**: dismissals outnumbered hirings

To all

O10. You indicated that with the “Jobs Act” [**display response to question O9**]. On a scale from 0 to 100, how confident are you in the answer you provided?
[Insert slider 0–100]

Rotate questions O11 and O12 – record the order in which the questions are presented

Code for rotation: o11o12

To all

O11. If the *Jobs Act* had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor

2. Against
3. I would abstain

To all

O12. If the “Jobs Act” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

Number of voters who would vote in favor of the Jobs Act: [Insert slider 0–100]

----- POLICY REDDITO DI CITTADINANZA -----

To all

Let's talk about the Reddito di Cittadinanza.

The “Reddito di Cittadinanza” guarantees a **minimum income to all citizens whose income falls below a certain threshold**. After its introduction, a debate emerged focusing on the effectiveness of the measure in combating poverty and the possible effects on employment.

Condition 1 – Reddito No News

Reads no information and proceeds to question O13.

Condition 2 – Reddito Neutral News *Reads the following information and then proceeds to question O13*

Cited by various news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

Condition 3 – Reddito Left-Wing News *Reads the following information and then proceeds to question O13*

Cited by “Il Fatto Quotidiano” and other news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

Condition 4 – Reddito Right-Wing News *Reads the following information and then proceeds to question O13*

Cited by “il Sole 24 Ore” and other news outlets, an Annual Report by INPS showed that the “Reddito di Cittadinanza” did not discourage the willingness to work among those who were employed before receiving the benefit.

To all

O13. In your opinion, how did the “Reddito di Cittadinanza” affect the willingness to work of those who were employed before receiving the benefit?

1. Willingness **increased**: the benefit increased the willingness to work of those who were employed
2. Willingness **remained unchanged**: the benefit did not change the willingness to work of those who were employed
3. Willingness **decreased**: the benefit decreased the willingness to work of those who were employed

To all

O14. You indicated that with the “Reddito di Cittadinanza” [**display response to question O13**]. On a scale from 0 to 100, how confident are you in the answer you provided?

[Insert slider 0–100]

Rotate questions O15 and O16 – record the order in which the questions are presented

Code for rotation: o15o16

To all

O15. If the “Reddito di Cittadinanza” had never existed and there were a referendum to introduce it, **how would you vote?**

1. In favor
2. Against
3. I would abstain

To all

O16. If the “Reddito di Cittadinanza” had never existed and there were a referendum to introduce it, in your opinion, **out of 100 voters** who share your political orientation (far left, left, center-left, center, center-right, right, far right), **how many would vote in favor?**

Number of voters who would vote in favor of the “Reddito di Cittadinanza”: *[Insert slider 0–100]*

----- END OF POLICY ROTATION -----

O17. On a scale from 1 to 10, how reliable do you consider (that is, corresponding to real facts and data) the news reported by the following newspapers?

ROTATE ITEM	1= not reliable at all	2...9	10=very reliable	Don't know
1.Il Fatto Quotidiano (o17_1)	○	○	○	○
2.Il Giornale (o17_2)	○	○	○	○
3.Il Sole 24 Ore (o17_3)	○	○	○	○
4.La Repubblica (o17_4)	○	○	○	○

O18. Thinking about the political opinions they express, where would you place the following newspapers?

ROTATE ITEM	Far left (1)	Left (2)	Center-left (3)	Center (4)	Center-right (5)	Right (6)	Far right (7)	Not politically oriented (8)	Don't know (11)
1.Il Fatto Quotidiano (o18_1)	○	○	○	○	○	○	○	○	○
2.Il Giornale (o18_2)	○	○	○	○	○	○	○	○	○
3.Il Sole 24 Ore (o18_3)	○	○	○	○	○	○	○	○	○
4.La Repubblica (o18_4)	○	○	○	○	○	○	○	○	○

O19. On a scale from 1 to 10, how much do you agree with increasing the retirement age by one year and using the savings on pension expenses to...

ROTATE ITEM	1= not reliable at all	2...9	10=very reliable	Don't know
...fight poverty (o19_1)	○	○	○	○
...combat unemployment (o19_2)	○	○	○	○
...protect the environment (o19_3)	○	○	○	○
...integrate immigrants (o19_4)	○	○	○	○
...invest in public healthcare (o19_5)	○	○	○	○
...increase military spending (o19_6)	○	○	○	○

**SECTION P – NEGOTIATION PRACTICES
AND BARGAINING POWER
Only in Wave 8 (July 2025)**

SECTION P

The special section has three modules:

- Employees A5 = codes 1–5
- Self-employed A5 = codes 6–9
- Unemployed A5 = code 11

The module does not apply to A5 = 10, 12, 13, 14, 15.

Intro (to all)

Let's now talk about your current employment status. You indicated that you are [show response to question A5].

To all – show different text depending on A5

P1. [If A5 = 1,2,3,4,5] In what year did you start working for your current employer?

[If A5 = 6,7,8,9] In what year did you start your current profession?

[If A5 = 11] Since what year have you been unemployed?

[Year field: YYYY] – only for employed respondents: insert a warning if the year entered is earlier than the respondent's 14th birthday (calculated from year of birth).

To all

P2. Thinking about work in general, on a scale from 1 to 10, where 1 means “not at all” and 10 means “very much,” how important are the following aspects to you? (One answer per row – rotate items)

1= Not at all, 2,...9, 10= Very much

1. Salary
2. Distance from workplace
3. A calm and stimulating work environment
4. A job consistent with my skills
5. Career opportunities
6. Flexible working hours
7. The possibility to work remotely

For employed (A5 = 1–9)

P3. Your occupation is [show response to A5]. Please briefly describe your profession, giving specific details. For example, if you are a worker, specify the type (e.g., “metalworker” instead of just “worker”); if you are a bank clerk, write “bank clerk” instead of just “clerk”; if you are a primary school teacher, write “primary school teacher”; if you are a manager in human resources, write “HR manager” instead of just “manager.” (Open-ended response)

For employees (A5 = 1–5)

Intro:

The following questions refer to your main job, that is, the one where you spend most of your working time.

P4. Approximately how many employees does the company/organization where you work have? (e.g., if you work in a municipality, indicate the number of employees of that municipality; if in a school, the number of staff in that school; if in a factory, the number of employees in that company, including all sites, etc.). (Single choice)

1. 1–4 employees
2. 5–14 employees
3. 15–49 employees
4. 50–99 employees
5. 100–249 employees
6. 250 or more employees

P5. In the last 12 months, have you made any of the following requests to your employer? (Multiple answers possible – rotate items)

- Promotion
- Salary increase
- Greater flexibility in working hours
- Possibility to work from home
- Paid training

P6. (If P5 = at least one “Yes”) Were the requests you indicated accepted fully or partially? (Multiple answers possible – show only items selected at P5)

P6bis. (If P5 = “No” to all) For what reasons did you not make any requests in the past 12 months to improve your work situation (pay, promotion, flexibility, etc.)? (Multiple answers possible – rotate items)

- It never occurred to me
- I felt it wouldn’t be well received in the company
- I didn’t think it would work
- I didn’t want to risk losing my job/job offer
- I wanted to avoid unpleasant situations
- I didn’t know how to negotiate
- I was satisfied with my working conditions

If A5 = 1–5

P7. Suppose you decide to leave your current job tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, what is the probability that: (one answer per row – rotate items)

1. Your absence would slow down your colleagues’ work|
2. Your employer could easily redistribute your tasks among colleagues
3. Your employer could easily hire someone to replace you
4. A new hire could easily learn to do your job

If A5 = 1–5

P8. Suppose you decide to leave or lose your current job tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, what is the probability that you would find a new job within... (one answer per row)

1. Within 3 months
2. Within 6 months

3. Within 12 months
4. After 12 months

If A5 = 1–5

P9. In the next 12 months, how likely is it that you will make the following requests to your employer? Please answer on a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”. (one answer per row – rotate items)

1. A promotion
2. A salary increase
3. Greater flexibility in working hours
4. The possibility to work from home
5. Paid training

If A5 = 1–5

P10. On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, if your requests were not accepted, how likely is it that you would:

1. Start actively looking for a new job
2. Change jobs within the next 6 months
3. Reduce your effort in daily work
4. Reduce your working hours
5. Feel less guilty about putting less effort/energy into your work |||
6. Feel less satisfied with your job

If A5 = 1–5

P11. Imagine you receive a job offer tomorrow.

On a scale from 1 to 100, where 1 means “*not at all likely*” and 100 means “*extremely likely*”, how likely is it that you would try to negotiate with your current employer for: (one answer per row – rotate items)

1. A better salary
2. Non-monetary benefits (e.g., hours, tasks, location)
3. A path for future growth or pay increase

For self-employed (A5 = 6–9)

Intro:

If P12 = at least one “Yes”

P13. Were the requests you indicated in the previous answer accepted by your clients, fully or partially? (multiple answers possible – rotate items)

Show only the responses indicated in P12 (P12 = code 1)

	Yes, fully	Yes, partially	No, they were not accepted
1. Your fees or prices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Deadlines or delivery times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Scope or volume of work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Payment terms (e.g., timing, invoicing)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If P12 indicates NO to all items (items 1–5)

P13bis. For what reasons, in the last 12 months, have you not tried to negotiate with your clients about working conditions (rates, deadlines, payment terms, etc.)? (multiple answers possible – rotate items)

1. It never occurred to me
2. I felt it would not be well accepted by clients
3. I didn't think it would work
4. I didn't want to risk losing clients
5. I wanted to avoid unpleasant situations
6. I didn't know how to negotiate
7. Clients were satisfied with the working conditions
8. I do not have the possibility to negotiate these aspects of my work with clients

If A5 = 6–9

P14. On a scale from 1 to 100, where 1 means “no control” and 100 means “full control”, how much control do you usually feel you have over the following aspects of your work? (one answer per row – rotate items)

1. Setting your rates
2. Choosing your clients
3. Setting your working hours
4. Defining the scope of your work

If A5 = 6–9

P15. On a scale from 1 to 100, where 1 means “not at all likely” and 100 means “extremely likely”, looking to the future, what is the probability that in the next 12 months you will: (one answer per row – rotate items)

1. Try to increase your rates
2. Reduce your working hours
3. Find or acquire new clients
4. Invest in improving your skills and/or work tools
5. Look for a salaried job

If A5 = 6–9

P16. Suppose one of your main clients stopped working with you tomorrow. On a scale from 1 to 100, where 1 means “not at all likely” and 100 means “extremely likely”, how likely would it be that you could: (one answer per row – rotate items)

1. Find a new client to replace them
2. Recover the same level of income within 3 months

If unemployed (A5 = 11)

Intro:

The following questions are addressed to those who are currently not performing paid work.

If A5 = 11

P17. Are you currently looking for a job?

1. Yes
2. No

If A5 = 11

P18. Have you worked in the last 12 months?

1. Yes
2. No

If P18 = 1

P19. In your last job, did you ever try to negotiate any of the following?

(one answer per row – rotate items)

1. A promotion (YES/NO)
2. A salary increase (YES/NO)
3. Greater flexibility in working hours (YES/NO)
4. Possibility to work from home (YES/NO)
5. Paid training (YES/NO)

If P19 = at least one “Yes”

P20. Were the requests you indicated in the previous answer accepted, fully or partially?

[Show only the options selected in P19]

	Yes, fully	Yes, partially	No, they were not accepted
1. A promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. A salary increase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Greater flexibility in working hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Possibility to work from home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Paid training			

If P19 indicates NO to all items (items 1–5)

P21. For what reasons, in your last job, did you never make requests to improve your work situation (salary, promotions, flexible hours, etc.)? (multiple answers possible – rotate items)

1. It never occurred to me
2. I felt it would not be well accepted in the company
3. I didn't think it would work
4. I didn't want to risk losing my job/job offer
5. I wanted to avoid unpleasant situations
6. I didn't know how to negotiate
7. I was satisfied with the working conditions

To all (A5 = 1,2,3,4,5,6,7,8,9,11)

P22. In general, on a scale from 1 to 10, where 1 is “*not at all*” and 10 is “*very much*”, how much negotiating power do you think you have:

- [If A5 = 1,2,3,4,5] with your current employer?
- [If A5 = 6,7,8,9] with your current clients?
- [If A5 = 11] had in your last job?

(one answer only)

1. Not at all
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
10. Very much
11. I have never worked [show only if A5=11 & P18=2]

SECTION Q – LONG TERM CARE

Only in Wave 8 (July 2025)

To all. Everyone reads the sentence:

As people age, the probability of no longer being self-sufficient increases, and thus the need for continuous assistance in performing normal daily activities such as walking, dressing, washing, eating, and using the bathroom. This type of assistance is generally called Long-Term Care. The economic, psychological, and social impact of non-self-sufficiency is substantial and is not limited to the affected person, but also extends to their family members and close individuals who must provide care (caregivers).

[Divide the sample into two groups: GroupQ1_wave8 and GroupQ2_wave8 – assign quotas for the two groups: gender, age, geographic area]

GroupQ1_wave8: display the following text and then go to question Q1

In Italy, more than four million elderly people are not self-sufficient. The risk increases with age: over 40% of those over 80 require continuous assistance to perform basic daily activities such as walking, washing, dressing, eating, and using the toilet. Just over two million people meeting specific requirements receive a monthly state allowance of approximately €540. The average monthly cost of continuous assistance for a non-self-sufficient person ranges between €1,800 and €2,500. With population aging, the risks and costs associated with non-self-sufficiency are expected to increase.

GroupQ2_wave8: go directly to question Q1

Q1. Do you know anyone (a close person, family member, friend, or acquaintance) who is in a condition of non-self-sufficiency as described above? (single answer)

1. Yes
2. No

Q2. Are you familiar with Long-Term Care insurance? (single answer)

1. Yes
2. No

Divide **GroupQ1_wave8** into two subgroups: **GroupQ1_T1_wave8** and **GroupQ1_T2_wave8**.

To subgroup T1, provide the following information before question Q3:

Premiums paid for insurance policies against the risk of non-self-sufficiency (Long-Term Care) are deductible at 19% from taxes, up to a maximum limit of €1,290 per year. For example, if €1,000 is spent in one year on Long-Term Care coverage, 19%, i.e., €190, can be deducted from taxes.

Subgroup T2 and GroupQ2_wave8: go directly to question Q3

To All:

Q3. Although this condition mainly occurs in older age, some people choose to take precautions from a young age against the future risk of non-self-sufficiency.

In your case, that is, for yourself or your spouse/partner, how do you plan to address this eventuality financially? (multiple responses possible – rotate items)

1. I will use my savings
2. My family will help me
3. The State will help me
4. I intend to insure myself with a specific coverage (Long-Term Care)
5. I am already insured through my employer
6. I am privately insured
7. At the moment, this is not a concern for me, I am not interested in addressing this eventuality [exclusive response]
8. I don't know, I have never thought about it [exclusive response]

If Q3=6

How much do you pay (even approximately) for this coverage?

€ _____

Q4. Imagine being offered insurance (in the form of a policy or Long-Term Care fund) that, if you were in a condition of non-self-sufficiency, would pay you a monthly annuity of €1,500 (in addition to your salary or pension and any other benefits you receive).

How much would you be willing to pay per month for such insurance? (single answer)

1. €10 per month
2. €25 per month
3. €50 per month
4. €75 per month
5. €100 per month
6. More than €100 per month
7. I don't know
8. I am not willing to pay for this insurance

If Q4=8

Q5. Why would you not be willing to pay for this insurance? (multiple responses possible – rotate items)

1. I don't think I am at risk
2. I don't have sufficient income
3. I don't know this type of insurance in depth
4. I don't trust this type of insurance
5. Other (specify)

Q6. How old are your parents? Indicate the age of the oldest parent.

1. Age _____
2. I no longer have parents

If Q6 AGE >60

Q7. Would you be willing to purchase a Long-Term Care policy for one or both of your parents?

1. Yes
2. No
3. I don't know

To all those who participated in Wave 7 (two questions related to the policy experiment of Wave 7)

Show the text: *“To conclude, we have a few last questions for you.”*

A12. How did you vote in June 2025 in the referendum on citizenship (halving the residency period required for foreigners to obtain Italian citizenship)?

1. I voted yes
2. I voted no
3. I did not vote in this referendum
4. I prefer not to answer

To all

A13. How did you vote in June 2025 in the referendum on the Jobs Act (reinstatement in the workplace in the case of unlawful dismissal)?

1. I voted yes
2. I voted no
3. I did not vote in this referendum
4. I prefer not to answer

SECTION R Only in Wave 9 (October 2025)

To everyone – question repeated from wave 1 (October 2023, section F)

F1. You will now read a series of **serious events**. Think about each of these events and indicate on a scale from 1 to 100 **how likely you consider it that each event will occur in the next 5 years in our country**, where 1 indicates that you consider it “**unlikely**” and 100 that you consider it “**very likely**”.
(rotate item)

1. a large-scale conflict, leading to a nuclear war	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
2. a disruptive technological innovation leading to the loss of many jobs	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
3. a cyber crisis that paralyzes the country’s activities	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
4. a collapse of the financial markets comparable to that of 2008	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
5. the end of democracy and the rise of a dictatorship	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
6. a political crisis with the end of the European Union and the collapse of the euro	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
7. social tensions, created by growing inequalities, immigration, etc.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
8. a new pandemic, of intensity similar to Covid	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
9. natural disasters linked to climate change (floods, droughts, landslides, fires, etc.)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))
10. an extreme event linked to a major earthquake	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ((value between 1 e 100))

INTRO:

Let’s now talk about some recent events that have occurred in the world.

In the questions that follow, you will be asked when these events happened. Answer without thinking too much; the goal is not to assess your knowledge, but only the memory you have of these events.

ROTATE THE QUESTIONS R1-R2-R3

To everyone

R1. Let’s talk about the **Covid pandemic**. Do you remember in which **month** (*r1_mese*) and in which **year** (*r1_anno*) Covid spread in Italy?

1. Month ___ [*insert menu with list of the 12 months + option “I don’t remember”*]
2. Year ___ [*insert menu with list of years, from 2025 to 2015 + option “I don’t remember”*]

To everyone

R2. Let’s talk about the **war between Russia and Ukraine**. Do you remember in which **month** (*r2_mese*) and in which **year** (*r2_anno*) the war broke out?

1. Month ___ [*insert menu with list of the 12 months + option “I don’t remember”*]
2. Year ___ [*insert menu with list of years, from 2025 to 2015 + option “I don’t remember”*]

To everyone

R3. Let's talk about U.S. politics and, in particular, the current term of the presidency of **Donald Trump**. Do you remember in which **month** (*r3_mese*) and in which **year** (*r3_anno*) Donald Trump took office for his current term?

1. Month ____ [*insert menu with list of the 12 months + option "I don't remember"*]
2. Year ____ [*insert menu with list of years, from 2025 to 2015 + option "I don't remember"*]

INTRO:

Let's now talk about **energy efficiency**.

If C1=1 (only for homeowners)

R4. Between **2020 and today**, have you or your family carried out energy-efficiency interventions in the home where you live (e.g., external insulation, replacement of windows/doors, boiler replacement, photovoltaic systems, etc.)? (single answer)

1. Yes
2. No
3. Don't know / don't remember

If R4=1

R5. How did you cover the costs to carry out these energy-efficiency interventions? (*single answer*)

1. I used **exclusively family resources**, without making use of any public incentive (e.g., Ecobonus or Superbonus)
2. I used **exclusively public contributions** (e.g., Superbonus)
3. I used **both family resources and public contributions** (e.g., Ecobonus or other)

If R5=1

R6. What are the main reasons why you used **exclusively family resources to cover the costs of energy-efficiency interventions**? (*multiple answers possible – max 3 answers – rotate items*)

1. Low awareness/knowledge of how to access the bonuses (*r6_1*)
2. The procedure to apply for bonuses is too complex and bureaucratic (*r6_2*)
3. Waiting times were too long or there was regulatory uncertainty (*r6_3*)
4. Difficulty finding a company available and able to access the bonuses (*r6_4*)
5. Using the Ecobonus/Superbonus would have implied higher costs (*r6_5*)
6. Preference for greater financial autonomy (*r6_6*)
7. Low trust in the operators/suppliers involved (*r6_7*)
8. Other (specify) (*r6_8*)

SECTION S Only in Wave 10 (January 2026)

Law Complexity

Divide the sample into 4 groups of equal size (1,250 cases each), homogeneous by sex, age, and geographical area.

The groups will be indicated as S1_wave10, S2_wave10, S3_wave10, S4_wave10.

Each group will read different information, on 4 treatments hereafter S1, S2, S3, S4.

It will be necessary to record the completion time of the entire section S, from the moment the Intro screen is opened to the moment they complete the last question S3.

In addition, also collect the questionnaire start and end time.

data_intervista: interview date

durata_questionario_secondi: interview duration in seconds

durata_sezione_s_secondi: section S duration in seconds

ora_inizio_intervista: interview start time

Intro (For everyone)

Let us now talk about some European rules that regulate citizens' rights regarding digital payments, through debit or credit cards.

In particular, there is a European rule that regulates your rights if payments with your credit card that you did not authorize appear in your bank account.

In the next screens we will have you read some parts of the text of this rule.

Show only to groups S1 and S2

Before proceeding, we show you the following definitions that you will find again within the text of the rule:

- **Payment service user:** refers to the holder of a credit card
- **Payment instrument:** refers to the credit card
- **Payment service provider:** is the bank that manages the payments
- **Payment initiation service provider:** is the manager of the POS authorized to send a payment order to the bank

Show only to group S1

Below is the text of the rule, read it carefully.

“If the payment service user denies having authorized an executed payment transaction, the use of a payment instrument recorded by the payment service provider, including, where applicable, the payment initiation service provider, is not in itself necessarily sufficient to prove that the payment transaction was authorized by the payer or that the latter acted fraudulently or failed, intentionally or with gross negligence, to fulfil one or more of the obligations under Article 69. The payment service provider, including, where applicable, the payment initiation service

provider, shall provide the evidence proving fraud or gross negligence on the part of the payment service user.”

Show only to group S2

Below is the text of the rule, read it carefully.

“If the payment service user denies having authorized a payment transaction, the use of a payment instrument recorded by the payment service provider does not prove that the transaction was authorized by the payer. Nor does such use prove that the payer acted fraudulently. Moreover, it does not prove that the payer violated, intentionally or through gross negligence, one or more of the obligations under Article 69. The payment service provider, including, where applicable, the payment initiation service provider, must prove the fraud or gross negligence of the user.”

Show only to group S3.

Before proceeding, we show you the following definitions that you will find again within the text of the rule:

- **User:** refers to the holder of a credit card
- **Payment instrument:** refers to the credit card
- **Service provider:** is the bank that manages the payments
- **Payment order manager:** is the manager of the POS authorized to send a payment order to the bank

Show only to group S3.

Below is the text of the rule, read it carefully.

“If the user denies having authorized a payment transaction, the use of a payment instrument recorded by the service provider does not prove that the transaction was authorized by the payer. Nor does such use prove that the payer acted fraudulently. Moreover, it does not prove that the payer violated, intentionally or through gross negligence, one or more of the obligations under Article 69. The service provider, including, where applicable, the payment order manager, must prove the fraud or gross negligence of the user.”

Show only to group S4.

Below is the text of the rule, read it carefully.

“If a customer denies having made a payment with a credit card, it is not sufficient for the bank to show that the card was used. The bank must provide more concrete evidence to prove that it was in fact the customer who authorized the transaction or that the customer was grossly negligent.”

For everyone

S1. How **clear** do you consider the rule you have just read?

Note: to answer, use a scale from 1 to 10 where 1 indicates that the rule is “incomprehensible” and 10 indicates that the rule is “very clear”.

Clarity of the rule: 1–10: |__|__|

For everyone

S2. Imagine that the following scenario occurs. At the end of the month, you discover that 500 euros have been charged to your bank account for a credit card payment that you never made. You call the bank to block the payment, but you are told that the payment has already been carried out and that the bank assumes no responsibility.

Based on the rule you have just read, how would you proceed? (*rotate items 1–3*)

1. I accept the bank's response
2. I call again and insist that the bank prove that it was I who authorized the payment
3. I call again and ask the bank to contact the beneficiary of the payment
4. I would not know how to proceed

For everyone

S3. Now imagine that a lawyer you trust offers to recover the 500 euros within 15 days. How much would you be willing to pay for this service?

Euro: €

Social Multiplier

Keep the same 4 groups defined at the beginning of the section.

Intro, Scenarios A, B, C, D, and question S4: are to be shown only to employees (A5 = codes 1–5)

Intro

Let us change topic. Below we present a possible scenario that could occur in the workplace.

Show only to group S1

Scenario A: Unexpected bonus

Imagine receiving a bonus of €1,000 from your employer as a one-time and unexpected payment.

Show only to group S2

Scenario B: Unexpected bonus – Given only to you and only you know it

Imagine receiving a bonus of €1,000 from your employer as a one-time and unexpected payment. None of your colleagues receives this bonus, it is given only to you and only you become aware of it.

Show only to group S3

Scenario C: Unexpected bonus – Given only to you and everyone knows it

Imagine receiving a bonus of €1,000 from your employer as a one-time and unexpected payment. None of your colleagues receives this bonus — it is given only to you, but everyone becomes aware of it.

Show only to group S4

Scenario D: Unexpected bonus – Given to everyone and everyone knows it

Imagine receiving a bonus of €1,000 from your employer as a one-time and unexpected payment. **All of your colleagues receive this bonus and everyone is aware of it.**

For groups S1–S4 if A5 = codes 1–5

S4. Of the €1,000 received as a bonus, how much would you spend, how much would you save, and how much would you give to family or friends over the next 12 months?

Euros spent: |_|_|_|_|€
Euros saved: |_|_|_|_|€
Euros used to give to family / friends: |_|_|_|_|€
Total: |_1_|_0_|_0_|_0_|€

For everyone

S5. Suppose that at work or among your friends a collection is being organized to pay for the honeymoon of a young colleague/friend. At first you decide not to take part in the collection. Then, you find out that many of your colleagues/friends have donated 100 euros. Would knowing that many colleagues/friends took part in the collection change your decision?

- 8. Yes
- 9. No

If S5 = 1

S6. You said that knowing that many colleagues/friends took part in the collection would change your decision. In this case, how much would you donate?

- 1. Up to €25
- 2. Between €25 and €50
- 3. Between €50 and €75
- 4. Between €75 and €100
- 5. Between €100 and €125
- 6. Between €125 and €150
- 7. Between €150 and €175
- 8. Between €175 and €200
- 9. More than €200

For everyone

S7. Imagine noticing within your network of acquaintances (family/friends/work colleagues/neighbors) an increase in consumption (purchases, spending, holidays, etc.). Do you think this increase could influence your consumption decisions? For each of the following categories of acquaintances, indicate the level of influence on your consumption decisions using a scale from 1 to 10 where 1 means “does not influence me” and 10 means “influences me”.

Rotate items

Family: 1–10: |_|_|_|
Friends: 1–10: |_|_|_|
Work colleagues: 1–10: |_|_|_|
Neighbors: 1–10: |_|_|_|