INDEX RISK

Introduction and objectives of the questionnaire

The SPES Questionnaire (First Aid Tool) is designed to help operators and consultants quickly identify the vulnerabilities of a person or family in several areas: economic, social, psychological and behavioural. In particular, the questionnaire covers six key areas related to the risk of over-indebtedness and socio-economic hardship:

- Income status – income situation and stability of income.
- Financial management – ability to manage budget, expenses and savings.
- Debts – level of indebtedness and sustainability of debts.
- Psychological state – psychological well-being and stress related to the financial situation.
- Risky behaviours – potentially harmful habits such as gambling, compulsive shopping or other financial addictions.
- Support network – presence of family, friends or social support services.

These six dimensions reflect the causes and vulnerability factors highlighted by the research. Over-indebtedness is in fact a multidimensional phenomenon: it can result from economic factors (low income, unemployment), behavioural factors (excessive spending, misuse of credit) and social/family factors (separations, lack of support). Similarly, serious debt exposure is often accompanied by significant psychological repercussions – anxiety, depression, feelings of helplessness – that are well above the average for the population. For example, recent studies show that around 83% of over-indebted people experience medium to high psychological stress, compared to just 13% of the general population. Behaviours such as gambling are also closely linked to financial problems: around one in two indebted families report pathological gambling as one of the causes of their financial collapse. Finally, the absence of a support network amplifies vulnerability, leaving individuals alone to face the crisis. However, OECD studies indicate that objective factors such as low income and high debt are present in a much higher proportion of cases of financial vulnerability than, for example, lack of family support.

Purpose of the questionnaire: to provide an initial structured screening that helps identify signs of vulnerability in each of these areas, allowing the operator to estimate an overall risk score and specific risk profiles. In this way, after administering the questionnaire, it will be possible to quantify the level of socio-economic emergency and direct people towards the most appropriate support services (e.g. debt counselling, addiction services, social assistance, psychological support, etc.).

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General structure: the questionnaire consists of 33 closed-ended questions (scale 0–4). Each question investigates a specific aspect and is associated with a severity scale of 0, 1, 2, 3, 4:

- 0 = no problem / situation under control (no signs of vulnerability in that area).
- 1 = very slight presence / minimal occasional difficulty.
- 2 = moderate presence / occasional but significant difficulty.
- 3 = significant presence / frequent or marked difficulty
- 4 = severe presence / critical

The questions are grouped by topic area; this allows for the calculation of both a sectoral score for each area (e.g., "Debts", "Support Network", etc.) and a total score that summarises overall vulnerability. The scores for some areas will be weighted more heavily to give greater emphasis to objective financial factors (such as debt and income) than to more subjective factors (such as psychological stress), as detailed below. Below we present the sections and questions of the new SPES questionnaire, followed by the scoring scheme and risk profiling systems.

Thematic Areas and Questionnaire Questions

The questions are listed below, divided into six thematic sections. A brief description is provided for each section. The questions should be read by the operator and the interviewee should indicate their answer on a scale of 0–4 based on their situation.

Section 1: Income Status

Description: Assesses personal/family income status, including its stability and adequacy in relation to needs. Insufficient or unstable income is one of the main indicators of financial vulnerability, frequently associated with situations of over-indebtedness.

Questions (Scale 0–4):

1. Is your monthly income sufficient to cover all your family's essential expenses (bills, food, rent/mortgage, transport)?
   0 = Always sufficient, no difficulties; 1 = Almost always sufficient, with rare difficulties; 2 = Sometimes insufficient, you have to give something up; 3 = Often insufficient, you lack money for basic expenses; 4 = Completely insufficient, constant financial emergency.

2. Is your source of income stable over time? (e.g. a permanent job, pension, etc.)
   0 = Very stable, guaranteed every month; 1 = Generally stable, with occasional minor uncertainties; 2 = Not very stable, with occasional periods of uncertainty; 3 = Unstable, often subject to interruptions or variations; 4 = Not stable at all or absent, no regular income.

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3. In the last 12 months, has your income suffered significant declines or periods of absence?
   0 = No, never; 1 = Only one minor decline; 2 = A few significant declines, but manageable; 3 = Several significant declines that caused hardship; 4 = Yes, drastic declines or long periods without income.

4. How many people do you have to support with your income (besides yourself)?
   0 = No dependents / income is more than sufficient; 1 = One or more dependents, but no particular difficulties; 2 = Some difficulties in covering everyone's expenses; 3 = Several dependents, I struggle to meet their needs; 4 = Many dependents, income is seriously insufficient.

5. Do you feel that your current income allows you to live a dignified life that meets your needs and those of your family?
   0 = Yes, absolutely adequate; 1 = Barely sufficient, but no margin for unforeseen events; 2 = Somewhat inadequate, I often have to forego important expenses; 3 = Inadequate, covers only the minimum essential needs; 4 = Completely inadequate, does not even cover basic needs.

(NB: A high score in this section indicates very low, unstable or insufficient income. This signals high basic economic vulnerability.)

Section 2: Financial Management

Description: Examines daily financial management skills: budget planning, expense control, propensity to save. Poor money management – for example, lack of budgeting or a tendency to spend impulsively – can contribute to over-indebtedness. This section also assesses the subject's level of basic financial literacy.

Questions (Scale 0–4):

1. Do you track your income and expenses with a budget or expense log?
   0 = Yes, detailed and constant control of the family budget; 1= Yes, but approximately or occasionally; 2= Only partially, I happen to lose control over some expenses; 3 = I rarely track expenses, I easily lose control; 4 = No, no monitoring or awareness of expenses.

2. Do you happen to run out of money before the end of the month?
   0 = Never, management always punctual and effective; 1 = Rarely, only in exceptional cases; 2 = Sometimes, it happens in some months; 3 = Often, risk of running out of money recurring; 4 = Almost always, I never make ends meet.

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3. How do you deal with a significant unexpected expense (e.g. an urgent repair, an unexpected medical expense)?
   0 = I have sufficient savings to cover it without problems; 1 = I can face it, but with some sacrifice; 2 = Only partially, I often have to postpone or ask for help; 3 = With great difficulty, I risk not being able to pay it; 4 = I just can't, I have to resort to debt or give up.
4. Do you happen to make unplanned purchases or luxury expenses that are beyond your financial means?
   0 = No, I always respect my budget; 1 = Rarely, for small amounts; 2 = Yes, sometimes I spend more than I should per impulse; 3 = Yes, I often exceed my budget with impulsive purchases; 4 = Yes, I regularly spend beyond my means.

5. Can you regularly set aside a portion of your income as savings?
   0 = Yes, I save consistently every month; 1 = Yes, but to a minimal or occasional extent; 2 = I rarely manage to save anything; 3 = I almost never manage to save; 4 = No, I never manage to save anything.

6. How competent do you feel in basic financial matters? (e.g. you know concepts like interest rates, installments, insurance, consumer rights)
   0 = I feel very competent, I have good command of concepts; 1 = Fairly competent, I know the basics; 2 = Not very competent, several concepts are unclear to me; 3 = Poorly competent, I struggle to understand many concepts; 4 = Not at all competent, I have no financial knowledge.

(NB: A high score here indicates difficulties in managing money: no planning, no savings, uncontrolled spending and low financial literacy, all of which increase vulnerability.)

Section 3: Debts

Description: It elaborates on the debt situation: how many debts the person has, how much they bear on income and whether there are signs of over-indebtedness (inability to meet instalments, arrears, recourse to loans to pay other debts, etc). This is a crucial area: a high level of unsustainable debt is in itself indicative of a financial emergency (overindebtedness is found in about one third of financially vulnerable households).

Questions (Scale 0–4):

1. Do you currently have ongoing loans or debts (excluding a possible first home loan)?
   0 = No, no active debt; 1 = Yes, but very modest and easily manageable amount; 2 = Yes, medium amount or with some difficulty; 3 = Yes, high amount and with significant difficulties; 4 = Yes, very high amount and I can't cope with it.

2. What percentage of your monthly income is absorbed by the payment of installments (debits, financing, credit cards, etc)? (Exclude any first home loan) 0

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= 0%, I have no installments to pay; 1 = Less than 10% of income;
2 = About 10–30% of income; 3 = Over 30% of income; 4 = Over 50% of income or completely out of control.

3. Negli ultimi 12 mesi ti è capitato di saltare o ritardare il pagamento di una rata di prestito, mutuo o di bollette per mancanza di denaro?
   0 = No, mai successo; 1 = Sì, una volta sola; 2 = Sì, qualche volta; 3 = Sì, spesso; 4 = Sì, regolarmente o in modo cronico.

4. Have you received payment reminders, late payment notices or debt collection actions from your creditors?
   0 = No, no reminders; 1 = Yes, some occasional reminders; 2 = Yes, frequent reminders or legal threats; 3 = Yes, legal action or foreclosures ongoing; 4 = Yes, multiple legal or enforcement actions.

5. Have you ever had to take out a new loan to pay off pre-existing debts? (e.g. make another loan to cover overdue installments or previous debts)
   0 = No, never; 1 = I only evaluated the hypothesis; 2 = Yes, I did it once; 3 = Yes, more than once; 4 = Yes, I regularly resort to new debts to cover old ones.

6. Have you resorted to borrowing from unofficial or high-cost sources to get money? (eg loans from unauthorized individuals, moneylenders, advances on revolving cards with extremely high rates)
   0 = No, never; 1 = Only assessed in emergency situations; 2 = Yes, once in a critical situation; 3 = Yes, several times over time; 4 = Yes, I currently have debts with unregulated entities.

(NB: A high score in the Debts section signals risk of acute over-indebtedness. For example, answers 4 more questions indicate that the person is in serious debt difficulty: very high debts, inability to pay them, use of additional loans to cover them, etc. This is an area that is given more weight in the total score, given the direct correlation with personal financial crises.)

Section 4: Psychological State

Description: Detects psychological distress related to economic condition. Prolonged financial stress can manifest itself with anxiety, depression, sleep disturbances, and can impair the ability to react to problems. Empirical data indicates that overindebted people are much more likely to suffer from psychological disorders than average. This section helps to understand how much the burden of economic hardship is impacting the mental health and daily functioning of the individual. (Note: Questionnaire does not make clinical diagnoses, but reports the reported level of malaise.)

Questions (Scale 0–4):

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1. How often do you feel anxious or worried about your financial situation? 0 = Never or rarely; 1 = Sometimes, but I manage anxiety; 2 = Often, with obvious symptoms; 3 = Almost every day, persistent anxiety; 4 = Always, anxiety paralyzes me and dominates my life.

2. Has stress from economic hardship affected your sleep, appetite, or health?
   0 = No, no effect; 1 = Mild and occasional effects; 2 = Moderate and recurrent effects; 3 = Serious effects, with obvious physical/mental symptoms; 4 = Constant debilitating effects, compromises health.

3. Do you feel overwhelmed or with no way out when you think about your financial problems?
   0 = No, I approach the situation with clarity; 1 = Sometimes I get discouraged but react; 2 = I often struggle to see solutions; 3 = I almost always feel stuck and helpless; 4 = Yes, completely overwhelmed and hopeless.

4. Have you experienced feelings of depression, deep sadness or loss of hope related to your economic situation?
   0 = No, generally good mood; 1 = Some moments of passing sadness; 2 = Frequent episodes of despondency; 3 = Persistent depressive states; 4 = Severe depression with a strong impact on life.

5. Do financial worries affect your ability to concentrate or carry out daily/work activities?
   0 = Not at all; 1 = Slightly, but I still manage to work; 2 = Yes, with regular difficulties; 3 = Yes, it seriously compromises work or daily life; 4 = Yes, almost total inability to carry out activities.

6. Do you feel ashamed or guilty when talking about your economic situation or asking for help?
   0 = No, I am quiet; 1 = A little' embarrassed, but I can talk about it; 2 = Frequent shame, I avoid the subject; 3 = Intense shame, I never talk about the problem; 4 = Crippling guilt, I isolate myself completely.

(NB: A high score in this section indicates severe emotional distress related to the financial situation. Although the psychological score carries slightly less weight in the total calculation (being a subjective factor), it is crucial to note that a very stressed or depressed person may need psychological as well as financial support.)

Section 5: Risk Behaviour

Description: It investigates the presence of problematic conduct that can aggravate the economic situation, primarily gambling but also other addictions or compulsive spending. These behaviours are often the cause or contributory cause of indebtedness:

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consider that approximately 50% of users of anti-usury centres report that gambling has contributed to their indebtedness. Detecting such behaviours is crucial to activate appropriate aids (e.g. sending to Ser.D for pathological play).

Questions (Scale 0–3):

1. Do you practice gambling while spending money? (e.g. slot machines, betting, scratch cards, paid online games)
   0 = No, never; 1 = Yes, but very rarely and with minimal figures; 2 = Yes, with a certain frequency and non-negligible expenses; 3 = Yes, regularly, with impact on the family budget; 4 = Yes, compulsively, with heavy economic losses.

2. Have you ever used money intended for essential expenses to gamble or gamble? (e.g. using rent money, bills or groceries to try your luck)
   0 = No, never; 1 = It only happened once in the past; 2 = Yes, sometimes I used essential money to play; 3 = Yes, it happens frequently; 4 = Yes, it happens regularly with serious economic consequences.

3. Do you have other addictions or habits that involve high costs and put your finances in difficulty? (eg alcohol/drug abuse, compulsive shopping, uncontrolled online spending)
   0 = No, no expensive or dangerous habits; 1 = Yes, but with negligible costs and under control; 2 = Yes, with occasional costs that create inconvenience; 3 = Yes, with regular expenses that compromise finances; 4 = Yes, serious addiction that causes significant economic damage.

4. Is it difficult for you to control the urge to spend when you are stressed or in a bad mood? (e.g. shopping or playing to feel better)
   0 = No, I have full control; 1 = I rarely give in to the urge to spend; 2 = It happens sometimes, with small purchases; 3 = It happens often, even with large expenses; 4 = Yes, it is habitual behavior that puts me in difficulty.

5. Has anyone close to you (family, friends) ever expressed concern about the way you manage money or about certain expenses/games you have?
   0 = No, no one has ever expressed concerns; 1 = Someone made slight remarks; 2 = Some family or friends expressed doubts to me; 3 = Close people pointed out recurring problems to me; 4 = Manifest concern on the part of several people.

6. Have you happened to lie or hide from family/friends the amount of money spent in gaming, shopping or other activities?
   0 = No, I have always been transparent; 1 = I have downplayed a few times in the past; 2 = Yes, sometimes I avoid telling the truth about expenses; 3 = Yes, I often hide my real expenses; 4 = Yes, I lie regularly and live with guilt.

(NB: A high score here indicates active risky conduct –e.g. habitual gambling, expensive addictions, compulsive buying – that can quickly deteriorate your financial situation. This section has a moderate-high weight in the overall score, given the strong

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correlation between such behaviors and indebtedness. In case of high scores, in addition to economic help it will be crucial to involve specialized services, e.g. Ser.D. for gambling.)

Section 6: Support Network

Description: Explore the existence of family, friend or institutional support that the person can rely on. Having a help network (even if only temporary) can mitigate the effects of an economic crisis, while social isolation exacerbates vulnerability. Lack of support (neither from family/friends nor from social services) is less frequent than other factors, but when present it amplifies the risks. This section assesses both informal support (eg relatives, friends) and access to formal help (services, associations).

Questions (Scale 0–4):

1. In case of a sudden financial difficulty, do you have someone (friend or relative) who could help you temporarily? (e.g. lending you money, hosting you, supporting you)
   0 = Yes, I have more reliable people to count on; 1 = Yes, at least one person could help me; 2 = Maybe, but with doubts about actual availability; 3 = I would hardly find concrete support; 4 = No, I have no one to turn to.

2. Do you have trusted people with whom you can talk openly about your financial problems?
   0 = Yes, I talk about it freely with people I trust; 1 = Yes, with one person and with some difficulty; 2 = I confide rarely and very cautiously; 3 = I tend to avoid the topic with almost everyone; 4 = No, I never talk about it with anyone (I keep everything inside out of shame or lack of trusted people).

3. Are you already in contact with assistance services or associations that help you on an economic or social level? (E.g. Caritas, municipal social services, listening centres,patronage)
   0 = Yes, and I am receiving appropriate help; 1 = Yes, but the help received is limited; 2 = No, but I know who to turn to in case of need; 3 = No, I have not yet sought help; 4 = No, I would not know where to go and I feel excluded.

4. Do you feel isolated in dealing with your economic problems, as if you had to completely fend for yourself?
   0 = No, I feel supported by my family/social network; 1 = Sometimes I feel alone, but I have some support; 2 = Often I feel quite alone; 3 = Yes, I almost always face the situation alone; 4 = Yes, completely alone and abandoned.

(NB: A high score in “Support Network” indicates that the person has neither formal nor informal help. Although having less weight in the total calculation, this information is important to understand whether a support network should be activated through social services or charities. In case of low scores (good network), the operator knows that the person can count on some outside help to alleviate the crisis.)

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Scoring and Weighting Scheme of Areas

Upon completion of the questionnaire, you will have 7 initial raw scores:

 6 sectoral scores: one for each subject area (sum of 0–4 scores of all questions in that area). 1 1 raw total score: sum of all scores from the 33 questions.

Each sector score has a range that depends on the number of questions in that area. For example, if the area "Income Condition" has 5 questions, the section score will range from 0 (no criticality) to 20 (maximum criticality in all 5 questions).

Weighting of areas: To obtain the weighted total score, differentiated weights are applied to the scores of the different sections before adding them. The areas directly linked to the risk of over-indebtedness (in particular Debts and Income Condition) will have a greater weight, while the more "subjective" areas (Psychological Status and Support Network) will have a lesser weight. This reflects evidence that factors such as high debt and low income are present more frequently in cases of financial vulnerability, while for example lack of support is less common – while remaining relevant. A possible assignment of weights is illustrated in the following table:

Area Thematic	Weight	Note
Debts	1.5×	(Heavyweight – crucial factor of financial crisis)
Income status	1.5×	(Heavyweight – crucial factor of financial crisis)
Financial Management	1.2×	(Average weight – important behavioral factor)
Risk Behaviours	1.2×	(Average weight – behaviors often related to debts)
Psycological State	1.0×	(Basic weight – subjective, correlated but indirect index)
Support Network	1.0×	(Base weight – indirect index, attenuates/aggravates other areas)

Example: Suppose a person scores these raw scores: Income 10, Management 8, Debts 15, Psychological 12, Risks 9, Support 6. Applying the proposed weights, we obtain the area weighted scores: Income 15 (10×1.5), Management 9.6 (8×1.2), Debts 22.5 (15×1.5), Psychological 12 (12×1.0), Risks 10.8 (9×1.2), Support 6 (6×1.0). Weighted total score = 15 + 9.6 + 22.5 + 12 + 10.8 + 6 = 75.9 (approximately 76 points).

Note: Weights can be calibrated based on experience in the field and the importance the client attaches to each area. The example above illustrates one possible. As an

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alternative to decimal coefficients, integer weights could be assigned (e.g. doubling the points of certain sections) but this risks amplifying some areas too much; a proportional system like the one shown maintains an equilibrium. The important thing is that debts and income contribute more to the final score than psychology and support, consistent with survey priorities. Once the weighted total score has been calculated, we move on to risk profiling, i.e. the interpretation of this score (and the sub-scores) to define the level of vulnerability and the related recommended actions. It is recommended to define scoring thresholds that delimit different levels of severity, as illustrated in the next paragraph.

Risk Profiling Systems

At the end of the interview, the operator has a numerical (scores) and qualitative (notes on answers) picture of the person's situation. Two methods of risk profiling are proposed, with different but complementary purposes:

1. Operational intervention-oriented profiling – Provides practical guidance on who to target based on the areas of vulnerability that have emerged. In other words, it matches the high scores in certain sections with the most appropriate support services/bodies (OCC, Ser.D, Caritas, social worker, psychologist, legal, etc).
2. Descriptive profiling by vulnerability level – Provides a general profile of the situation with severity labels (e.g. mild vulnerability, multidimensional vulnerability – also called "integrated" –, social emergency). Each profile is accompanied by a summary description of the scenario and will serve the operator to have a common language in classifying cases.

Below, we detail both profiles.

Intervention-oriented profiling (practical indications)

This profiling scheme links each problem area with one or more support services or operational references to be suggested to the person. The objective is to provide immediately, together with the results of the questionnaire, a sort of personalized "resource map" on the critical issues that have emerged. In practice, for each section in which the score was high (for example 3/4 or 3.5/4 average per question, or in any case beyond a defined threshold), the operator will be able to activate the corresponding advice. This approach reflects the best practices for taking over the over-indebted, which must be multidisciplinary: European studies stress the importance of combining financial advice with legal, psychological and social support, according to the needs of the individual.

Here is a possible results-based operational orientation table by area:

Problem area (high score)	Indicazioni pratiche – Enti/Servizi da coinvolgere

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Unsustainable debts (e.g. high score Debts section: outstanding installments, threats of foreclosure, out-of-control debts)	OCC (Crisis Composition Body) – to evaluate debt restructuring or over-indebtedness procedures (law n.3/2012). Legal advice (eg lawyer or legal counter) – for protection against enforcement action, advice on usury, foreclosures, etc. (Purpose: to help renegotiate/zero debts, protection from creditors)
Insufficient income /material poverty (eg high score section Income: unemployment, income null or inadequate to basic needs)	Social services of the Municipality / Social worker – for access to public subsidies (e.g. Citizenship income or other income support measures), reemployment projects, housing support if necessary. Caritas or local charitable organizations – for immediate material aid (food parcels, payment of urgent bills,
Problem area (high score)	Indicazioni pratiche – Enti/Servizi da coinvolgere
	emergency micro-credit). (Purpose: to ensure immediate support for basic needs and to initiate social/work inclusion pathways)
Serious difficulties in financial management (e.g. very high score in the Management section: no expense control, no savings, overuse of credit)	Financial Education Desk /Budget consultancy – if available in the area, to learn how to manage the family budget, plan expenses, avoid financial traps. Financial advisor or consumer associations – to renegotiate burdensome contracts (users, loans) and receive independent advice on how to rebalance finances. (Purpose: to improve financial skills and find strategies to break out of economic mismanagement)
Economic dependency behaviours (eg high score section Risk: pathological gambling, compulsive shopping, etc)	Ser.D (Addiction Service) – public health service for addictions, offering treatments for pathological gambling (GAP) and other addictions (alcohol, drugs). They can activate psychologists and specialized educators. Self-help groups or specialized NGOs – e.g. Gamblers Anonymous for gaming, compulsive shopping groups, etc., if available. (Purpose: to address upstream addiction, providing therapeutic support and strategies to break the cycle of risk behaviour)

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Severe psychological distress (e.g. high score Psychological section: severe anxiety/depression related to financial problems)	Professional psychological support – encourage the person to see a psychologist or local mental health counseling/center. Chronic financial stress may require emotional support; some territories offer free or affordable counseling services. Support groups for over-indebted people – if existing (e.g. parish or voluntary groups where experiences can be shared). (Purpose: to take care of the person's mental health, reducing isolation, shame and preventing tragic outcomes such as severe depression or suicidal ideation)
Absence of family/social network (e.g. high score in the Support section: single person, without help)	Social services / Social worker – to evaluate network interventions: for example activate volunteer support, include housing/community care projects, or even protection if there are minors in difficulty. Caritas and local associations – to involve the community (e.g. listening groups, support by volunteers, mutual aid initiatives). (Purpose: to build an external support network around the person that makes up for the lack of family or friends to rely on)
Multidimensional vulnerability (high scores in many sections: economic, psychological and social problems together)	Integrated approach and case management – the operator who administered the questionnaire should take charge of coordinating a multidisciplinary intervention. For example: convene a technical table between different services (social, health, legal, associations) to share a help plan. Possible involvement of a dedicated tutor or volunteer who acts as a constant reference for the person. (Purpose: avoid fragmentation – services work together to cover all needs, from debt management to mental health, in a synchronized way)

Legenda: OCC = Composition Body for the Over-Indebtedness Crisis (provided for by Italian law to help private individuals and families in insolvency). Ser.D = Addiction Service (SSN structure for substance and behavioral addictions, includes gambling).

The operator, based on individual results, will select the relevant items from this table to guide the citizen. For example, if high scores on Debt and Gambling emerge, OCC and Ser.D should certainly be indicated; if there is also moderate psychological distress, suggest a psychological interview, and so on. This type of practical profiling makes the questionnaire immediately operational: it not only identifies problems, but also indicates possible solutions and resources, which is fundamental in a context of rapid management.

(Note that the table will need to be adapted to the resources actually available in the reference territory. For example, in the absence of a local OCC, still indicate a debt

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advisory service or specialized lawyer; if there is no Caritas, consider other voluntary associations, etc)

Descriptive profiling by vulnerability level

In parallel with the operational indications, it is useful to assign to each case a summary profile describing the level of severity of the socio-economic situation. A classification into three risk profiles is suggested, inspired by the terms indicated (mild vulnerability, integrated vulnerability, social emergency). Each profile corresponds to a total (weighted) score range and certain sector score configurations. Here's the profiling::

- Profile 1: Mild Vulnerability – The situation presents limited difficulties. The total score is low (e.g. <= 55 weighted points out of ~163.6 max) and no critical area is severely compromised. Typically this means that the person may have some mild problems (e.g. small difficulties saving or episodic anxiety), but has resources to deal with them (sufficient income, absent or modest debts, present help network). Example: a low debt score (no serious debt), averagely adequate income, some signs of stress but still under control. Indications: In such cases the operator may confine himself to giving prevention advice (eg basic financial education, monitoring expenditure) and encourage the person to maintain good practice. It is not necessary to activate urgent interventions, but it is advisable to monitor over time and offer light support (e.g. follow-up after a few months).
- Profile 2: Integrated Vulnerability – A moderate multidimensional vulnerability is found, with problems over multiple areas (hence "integrated"). The total score is intermediate (e.g. approximately 56–110 points out of 163.6) or there are 2-3 sectors with a medium-high score even if the total is not very high. In practice the person faces multiple concomitant difficulties: for example low income and some debt, a fair level of psychological stress, weak support network, etc. Example: High-medium income score, Average debt, Poor management, Average psychological (present stress). There is perhaps not a single devastating factor, but the set of problems creates a precarious situation that could precipitate if not addressed. Indications: The case requires active intervention by the services, but not necessarily immediate as in the emergency. The operator should activate more than one aid channel (eg debt counselling and social assistance, or psychological and educational support) to address all the dimensions at stake. The term "integrated" highlights that an integrated approach is needed: coordinating interventions (e.g. while helping finances, also working on the psychological/motivational side and strengthening the support network). With timely integrated support, these situations can improve before they escalate into an emergency.
- Profile 3: Social Emergency – The situation is serious and urgent, requiring immediate and intensive interventions. The total score is very high (e.g. > 110 out of 163.6) or even

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regardless of the total, one or more key areas are at the maximum critical level. Typically, these cases present indicators of acute crisis, for example: runaway debt (maximum debt score) with ongoing legal action, extreme income insufficiency (maximum income score, possibly jobless and without income), total isolation (no support), and possible signs of psychological collapse (unsustainable stress). Even a single area can lead to emergencies: for example, a situation of imminent eviction due to arrears, or a situation of compulsive gambling that has drained every resource and created risk of usury, are automatically emergency. Indications: Here, the operator must act urgently and multidisciplinarity. All appropriate channels must be activated immediately: legal protection, emergency material aid (food, temporary accommodation), involvement of health services if there is a health risk (e.g. severe depression, suicidal tendencies), etc. Often these cases require strong management (a dedicated case manager) who coordinates the action of different bodies. For example, in parallel with the OCC procedure for debts, the social worker must make sure that the person has something to live on (food, paid utilities), and a psychologist can be alerted to sustain the enormous stress. In this profile, the aim is to stabilise the situation as soon as possible, because economic survival and the immediate well-being of the individual/family are often involved.

In summary, the total and sectoral score allows the case to be labeled as mild, moderate (integrated) or severe (emergency). This classification into profiles serves both statistical/reporting purposes (e.g. “X% of users are in an emergency, Y% mild vulnerability...”) both to target resource allocation: profiles 2 and 3 require professional intervention, profile 3 with top priority. Profile 1 can perhaps be managed with community interventions or low-cost monitoring..

Note: The proposed numerical thresholds (≤55, 56–110, >110) are indicative and will need to be refined through field testing of the questionnaire. A mixed criterion could be adopted: for example, classify as “Emergency” any case with a total score over 110 or with a Debts score > 18/24 or Income score > 15/20 (an extreme criticality sign in a primary factor). Similarly, “Mild” only if total <55 and no key sector score above a threshold (e.g. Debts < 6, Income < 6, etc). These details must be calibrated when validating the instrument.

Recommendations for Practical Use

The SPES questionnaire is designed for local operators such as listening center volunteers, social workers, anti-usury consultants, etc. Here are some guidelines for effective and responsible use of the tool:

- Empathic administration: Ask the questions in a respectful interview context, explaining that the aim is not “to judge” but to understand the situation at 360 degrees in order to best help. Many people in difficulty feel shame or a sense of failure; it is important to create a climate of trust. Studies of debt counseling services highlight how fundamental operator attitude is: vulnerable people require an approach based on listening and

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emotional support, rather than judgment.
For example, instead of mechanically reading questions, a conversational tone can be adopted ("Now I'll ask you a few questions about how you handle money, just to figure out how it goes, okay?") and confirm that "there are no right or wrong answers".

- Clarify the response scale: At first, make sure the person has understood the meaning of the 0,1,2,3 values. Examples can be given ("0 means never, 3 always means"). During the questionnaire, if you notice hesitation, you can help by reformulating: e.g. "Would you say it ever happens, sometimes or often?". However, maintain neutrality, without suggesting answers.
- Adaptability and further questions: The questionnaire covers the main areas, but each human case is different. The operator should feel free to elaborate with additional open questions if an answer suggests something important. For example, if the person answers the question about gambling "3 = yes, I spend a lot and often", one might ask later "Do you want to tell us more about this? Would you like to let us know how long this situation has lasted?". This extra qualitative information does not enter the score, but enriches the picture and then helps better. It is useful to note them down.
- Calculation and immediate interpretation: It is advisable to prepare a scoring form where you can easily score the scores and add them. A simple software or Excel sheet will be developed to automate the calculation of the weighted score and profile assignment. In any case, the operator, after completing the questionnaire, should double check the answers and get a coherent idea: for example, very high Debt score and very high Income score imply a very economically critical picture; if, however, only psychological is high but income and debts are ok, perhaps the person perceives more gravity than the real one – in any case not to be ignored, but to be managed perhaps with reassurance and financial education.
- Delivery of the response to the person: Decide in advance whether and how to share the results with the user. In a consulting context, it can be helpful to do a short final debriefing, for example: "From your answers I see that you are doing well on some things, but you have reported serious difficulties about debts and the stress they cause you. This gives us a fairly high risk score. Don't worry: it means we have to take action on multiple fronts. Now, together, let's see who can help you...". Always include a message of hope: the questionnaire serves to find solutions, not to label without appeal. If the person wants a copy of the profile, it can be provided (perhaps by delivering a sheet with the contact details of the highlighted recommended services).
- Data confidentiality: The information collected is sensitive. Privacy must be guaranteed according to current regulations (GDPR, etc.): explain that the data will only be used to help and, if recorded, kept safe. Any sharing with other professionals (e.g. sending to social work) should take place with the person's informed consent.
- Operator training: Before implementing SPES on a large scale, train those who will use it. It is important for the operator to know the rationale of the questions (why do we ask

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this?) and knows how to handle delicate situations that have emerged from the answers (eg if one says "3" about thoughts of despair, the operator must know how to react, perhaps by offering to speak to a psychologist right away). Training should also include updating on area services: the usefulness of operational profiling depends on the ability of the operator to direct the person in practice towards real aid.

- Update and flexibility of the tool: The questionnaire can be reviewed periodically. For example, if legislation changes (new subsidies) or new risk behaviors emerge (think growing digital addictions), it may be helpful to add or change some questions. However, maintain historical consistency if you want to compare scores over time. It is also possible to adjust

the weight of the sections slightly if, from the analysis of the first data collected, it is noted that some area was over/undervalued. The important thing is to document these reviews.

Final considerations. In conclusion, the new SPES questionnaire offers a structured but humane approach to the assessment of economic and social vulnerabilities. Used correctly, it can act as a "front-line tool" to identify those at risk of serious crisis (so as to intervene promptly) and to orient everyone towards the most suitable aid resources. Like any tool, it should be used with common sense: numbers drive, but it will always be the professionalism and empathy of the operator that will make the difference in accompanying people from vulnerability to autonomy.

Sources and references: The questionnaire design and recommendations above are based on evidence from recent research and national/international guidelines. For example, the importance of multiple factors (economic, psychological, social) is emphasized in studies of over-indebtedness, as is the strong correlation between debt and mental distress. The link between gambling and indebtedness is documented by field surveys in Italy. The need for an integrated and non-judgmental approach in interventions emerges from European analyzes on debt advice practices. Finally, the choice of thematic areas and differentiated weighting are reflected in OECD data on the prevalence of various factors of financial vulnerability (e.g. low income and over-indebtedness more common than social isolation). It is recommended that these references be consulted in order to deepen the rationale of the instrument and that a pilot validation of the SPES questionnaire be carried out on a sample of users, so as to further refine its effectiveness and calibration.

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Riepilogo Punteggi e Profilazione del Rischio

Tabella 1 – Punteggi massimi per area tematica e ponderazione applicata

Area Tematica	Punteggio massimo (scala 0–4)	Peso
Condizione Reddituale	20	1.5×
Gestione Economica	24	1.2×
Debiti	24	1.5×
Stato Psicologico	24	1.0×
Comportamenti a rischio	24	1.2×
Rete di supporto	16	1.0×
Totale grezzo	132	
Totale ponderato	163.6	

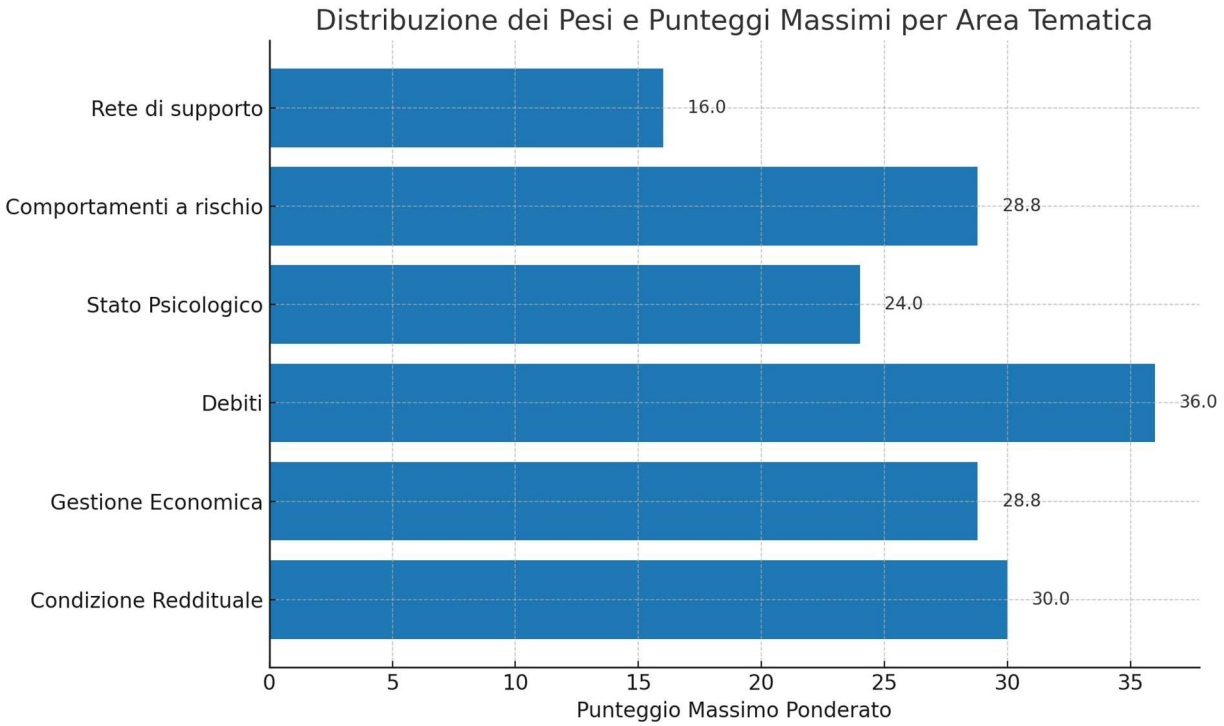
Tabella 2 – Profilazione del rischio (soglie aggiornate)

Profilo di rischio	Soglia punteggio ponderato	Descrizione
Vulnerabilità Lieve	≤ 55	Di icoltà contenute, nessuna area critica
Vulnerabilità Integrata	56–110	Più aree in di icoltà moderata
Emergenza Sociale	> 110	Crisi grave in almeno un’area o punteggio molto elevato

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Dashboard Visiva – Punteggi Ponderati per Area

Il grafico seguente mostra in modo visivo quanto ogni area tematica contribuisce al punteggio complessivo ponderato, in base al numero di domande previste e al peso assegnato a ciascuna di esse.



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