

## LWS Variable List

### DATASET INFORMATION

<u>Name</u>	<u>CCYY</u>	<u>Currency</u>	<u>Country ID (CTRY)</u>
Austria 2004	at04w	EUR	185
Canada 1999	ca99w	CAD	174
Cyprus 2002	cy02w	CYP	180
Finland 1994	fi94w	EUR 1999	176
Finland 1998	fi98w	EUR 1999	175
Germany 2001	de01w	EUR	182
Germany 2006	de06w	EUR	219
Italy 2002	it02w	EUR	177
Italy 2004	it04w	EUR	186
Japan 2003	jp03	JPY	218
Luxembourg 2007	lu07w	EUR	215
Norway 2002	no02w	NOK	183
Sweden 2002	se02w	SEK	179
United Kingdom 2000	uk00w	GBP	181
United States (PSID) 2000	usp00w	USD	184
United States (SCF) 1994	uss94w	USD	227
United States (SCF) 1997	uss97w	USD	225
United States (SCF) 2000	uss00w	USD	178
United States (SCF) 2003	uss03w	USD	206
United States (SCF) 2006	uss06w	USD	207

### TECHNICAL VARIABLES

CTRY	UNIQUE COUNTRY AND YEAR ID
HID	HOUSEHOLD IDENTIFICATION NUMBER
WGT	HOUSEHOLD WEIGHT

### HOUSEHOLD CHARACTERISTICS

#### Geographical Characteristics

REGA	GEOGRAPHIC REGION A
REGB	GEOGRAPHIC REGION B
URB	URBAN/RURAL INDICATOR

#### Dwelling Characteristics

OWN	TENURE (OWNED/RENTED HOUSING)
DWELL	TYPE OF DWELLING

#### Household Composition

HHLD	HOUSEHOLD STRUCTURE
FMLY	FAMILY COMPOSITION
NOPRS	NUMBER OF PERSONS IN HOUSEHOLD
NOCH5	NUMBER OF CHILDREN UNDER 5
NOCH15	NUMBER OF CHILDREN UNDER 15
NOCH18	NUMBER OF CHILDREN UNDER 18
NOPRS65	NUMBER OF PERSONS OVER 65
NOERN	NUMBER OF EARNERS

### SOCIO-DEMOGRAPHIC BACKGROUND

#### Demographics

AGEH / AGES	AGE OF HEAD / SPOUSE
SEXH / SEXS	SEX OF HEAD / SPOUSE
MARTH / MARTS	MARITAL STATUS OF HEAD / SPOUSE
SMART	MARITAL STATUS (STANDARDIZED) OF HEAD
AGMH / AGMS	AGE OF MOTHER OF HEAD / SPOUSE
AGFH / AGFS	AGE OF FATHER OF HEAD / SPOUSE

#### Education

EDUCH / EDUCS	EDUCATIONAL LEVEL OF HEAD / SPOUSE
---------------	------------------------------------

#### Immigration

IMMH / IMMS	IMMIGRATION STATUS OF HEAD / SPOUSE
COBH / COBS	COUNTRY OF BIRTH OF HEAD / SPOUSE
RACEH / RACES	RACE/ETHNICITY OF HEAD / SPOUSE
YSMH	YEARS OF RESIDENCE IN THIS COUNTRY OF HEAD

#### Health

DISH / DISS	DISABILITY STATUS OF HEAD / SPOUSE
HLTHH / HLTHS	HEALTH STATUS OF HEAD / SPOUSE

### LABOR MARKET VARIABLES

LFSH / LFS	LABOR FORCE STATUS OF HEAD / SPOUSE
MAH / MAS	MAIN ACTIVITY OF HEAD / SPOUSE
OCCH / OCCS	OCCUPATION OF HEAD / SPOUSE
INDH / INDS	INDUSTRY OF HEAD / SPOUSE
ACTH / ACTS	ACTIVITY STATUS OF HEAD / SPOUSE
HRSH HRSS	HOURS WORKED OF HEAD / SPOUSE
HRS2H / HRS2S	HOURS WORKED AT MAIN JOB OF HEAD / SPOUSE
WKH / WKS	WEEKS WORKED OF HEAD / SPOUSE

### WEALTH VARIABLES

#### Housing Debt

HSD	HOME-SECURED DEBT (MG,OMG,OHSD)
MG	PRINCIPAL RESIDENCE MORTGAGE
OMG	OTHER PROPERTY MORTGAGE
OHSD	OTHER HOME SECURED DEBT

#### Non-housing Debt

NHD	NON-HOUSING DEBT (VL,IL,EL,OL,ID)
VL	VEHICLE LOANS
IL	TOTAL INSTALLMENT DEBT
EL	EDUCATIONAL LOANS
OL	OTHER LOANS FROM FINANCIAL INSTITUTIONS
ID	INFORMAL DEBT

#### Financial Assets

DA	DEPOSIT ACCOUNTS
RA	RISKY ASSETS: TB+ST+TM
TB	TOTAL BONDS
ST	STOCKS
TM	MUTUAL FUNDS AND OTHER INVESTMENT FUNDS

#### Non-financial Assets

PR	PRINCIPAL RESIDENCE
IR / Irnet	INVESTMENT REAL ESTATE / IRnet=IR-OMG (USP00)
BE	BUSINESS EQUITY: BA-BD
BA	BUSINESS ASSETS
BD	BUSINESS DEBT

#### Other Assets

LI	LIFE INSURANCE
PA1	PENSION ASSETS: Private Pension Accounts / Savings PPlan
PA2	PENSION ASSETS: Annuities and Other Deferred Profit Plans
PA3	PENSION ASSETS: Value of Pension Through Employer Pension Plans
VH / Vhnet	VEHICLES VALUE / Vhnet=VH-VL (UK00, USP00)
DRCL	DURABLES AND/OR COLLECTIBLES
OFA	OTHER FINANCIAL ASSETS
ONF	OTHER NON-FINANCIAL ASSETS

#### Other Variables Related to Wealth / Net Worth

OWL	MISCELLANEOUS NET WORTH COMPONENT
BUS	OWN BUSINESS INDICATOR
INH1-INH3	AMOUNT OF INHERITANCE BEQUEST RECEIVED (up to 3)
YRINH1-YRINH3	YEAR INHERITANCE RECEIVED (up to 3)
INH4	REMAINING INHERITANCE AMOUNT RECEIVED

Summary Wealth Variables

**COMPARABLE SUMMARY WEALTH VARIABLE (calculated only if ALL information is available)**

TD	TOTAL DEBT: HSD+NHD
TFA1	TOTAL FINANCIAL ASSETS: DA+RA
TNF1	TOTAL NON-FINANCIAL ASSETS: PR+IR
TNF2	TOTAL NON-FINANCIAL ASSETS D2: PR+IR+BE
NW1	NET WORTH: TFA1+TNF1-TD
NW2	NET WORTH: TFA1+TNF2-TD

**COUNTRY-SPECIFIC SUMMARY WEALTH VARIABLE (calculated using ALL available information)**

TD_cs	TOTAL DEBT (country-specific): all available
TFA_cs	TOT. FINANCIAL ASSETS (country-specific): all available
TNF_cs	TOTAL NON-FINANCIAL ASSETS (country-specific): all available
OA_cs	OTHER ASSETS (country-specific): all available
TA_cs	TOTAL ASSETS (country-specific) : TFA_cs, TNF_cs, OA_cs
NW_cs	NET WORTH (country-specific): all components available

**INCOME VARIABLES**

Earnings

WAGE / WAGENET	WAGES AND SALARIES / NET WAGES AND SALARIES
SELF	SELF-EMPLOYMENT INCOME

Income

CPRI	CASH PROPERTY INCOME
CPR11	INTERESTS AND DIVIDENDS
CPR12	RENTS
CPR13	PRIVATE SAVINGS PLANS
CPR14	ROYALTIES
CPR15	OTHER
OTHINC	OTHER CASH INCOME

Private Pensions

OCCPEN	OCCUPATIONAL AND OTHER PENSIONS
OCPEN1	OCCUPATIONAL PENSIONS
OCPENO	OTHER PENSIONS

Transfers

TRANS	SUB-SUMMARY VARIABLE: All Transfers
PUPEN	STATE OLD-AGE AND SURVIVORS BENEFITS
PUPEN1	UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS
PUPEN2	EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS
PUPENO	OTHER STATE OLD-AGE AND SURVIVORS PENSIONS
SOCIBEN	SOCIAL INSURANCE TRANSFERS EXCL.PUPPEN
MNSBEN	SOCIAL ASSISTANCE BENEFITS
NRCBEN	NEAR CASH BENEFITS
PRIVTRA	PRIVATE TRANSFERS
PTPD	PRIVATE TRANSFERS PAID

Taxes

CONTRIB	MANDATORY EMPLOYEE CONTRIBUTIONS
INCTAX	INCOME TAXES
WLTHTAX	WEALTH TAXES

Interest

INTPD	INTEREST PAID
INTPDMG	INTEREST PAID ON MORTGAGES
INTPDOL	INTEREST PAID ON OTHER LOANS

Other

GAIN	CAPITAL GAINS AND LOSSES
NCPRI	NON-CASH PROPERTY INCOME: Imputed Rent
LUMP	ONE-TIME LUMP SUM INCOME
GIFT	NON-REGULAR GIFTS FROM FRIENDS AND RELATIVES

Head / Spouse Only

EARNH / EARNS	EARNINGS OF HEAD / SPOUSE
PENH / PENS	ALL PENSIONS OF HEAD / SPOUSE
OCCPENH OCCPENS	OCCUPATIONAL PENSION OF HEAD / SPOUSE
PUBPENH / PUBPENS	PUBLIC PENSION OF HEAD / SPOUSE

Summary Income Variables

EARNW / EARNWNET	EARNINGS / NET EARNINGS
FIW / FIWNET	FACTOR INCOME / NET FACTOR INCOME
MIW / MIWNET	MARKET INCOME / NET MARKET INCOME
GIW / GIWNET	GROSS INCOME / NET INCOME
LIS_DPI	LIS DISPOSABLE INCOME
DPIW	LWS DISPOSABLE INCOME
DPIT	LWS DISPOSABLE INCOME+GAINS

**EXPENDITURE VARIABLES**

TXP	TOTAL EXPENDITURES
FDXP	FOOD AND NON-ALCOHOLIC BEVERAGES
ALCOXP	ALCOHOL AND TOBACCO
APXP	CLOTHING AND FOOTWEAR
HSXP	HOUSING AND UTILITIES
RIXP	ACTUAL RENTS AND INTEREST
UTXP	UTILITIES EXPENDITURES
OHSXP	OTHER HOUSING EXPENDITURES
EQUIXP	HOUSING EQUIPMENT
MDXP	HEALTH
TRXP	TRANSPORT
COMMXP	COMMUNICATION
CULTXP	RECREATION AND CULTURE
EDXP	EDUCATION
RESTOXP	RESTAURANTS AND HOTELS
MISCXP	MISCELLANEOUS GOODS AND SERVICES
MORTXP	MORTGAGE INSTALLMENTS

**BEHAVIORAL VARIABLES**

RISK1	FINANCIAL RISK TAKING WILLINGNESS
RISK2	DEMAND FOR SAFE INVESTMENTS
RISK3	LOTTERY QUESTION
RISK4	SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST
SAVE_1-SAVE_6	SAVING MOTIVES
PRECS	AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES
HORIZ	FINANCIAL TIME HORIZON
SPEND	MONEY SHOULD BE SPENT
FLIT1	EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION
FLIT2_1-FLIT2_10	IMPORTANT FINANCIAL INFORMATION SOURCES
CARD	POSSESSION OF CREDIT CARDS
NCARD	NUMBER OF CREDIT CARDS
ONBK	USE ONLINE BANKING
HLTH1	FREQUENCY OF SPORTS
HLTH2A	SMOKER
HLTH2B	CIGARETTES PER DAY
ATT1	OVERALL HAPPINESS
ATT2	LEVEL OF WORRY
ATT3	VOLUNTEER COMMITMENT

**COUNTRY-SPECIFIC INFORMATION**

HOP1	OPEN SLOT VARIABLE 1
------	----------------------

See [documentation](#) for additional country-specific variables

<http://www.lisdatacenter.org/wp-content/uploads/our-lws-documentation-country-specific-variables.pdf>