

Descriptives for Austria 2004 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	2556	1001.00	6530.00	4082.0160	2097.91359
WGT HOUSEHOLD WEIGHT	2556	.11	4.18	.5595	.38430
CTRY COUNTRY AND YEAR ID	2556	185.00	185.00	185.0000	.00000
HRSH HOURS WORKED HEAD	0				
HRSS HOURS WORKED SPOUSE	0				
HRS2H HOURS WORKED AT MAIN JOB HEAD	0				
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	0				
WKH WEEKS WORKED HEAD	0				
WKS WEEKS WORKED SPOUSE	0				
AGMH AGE OF MOTHER (HEAD)	0				
AGFH AGE OF FATHER (HEAD)	0				
AGMS AGE OF MOTHER (SPOUSE)	0				
AGFS AGE OF FATHER (SPOUSE)	0				
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	2556	1.00	10.00	2.3834	1.34007
NOCH5 NUMBER OF CHILDREN UNDER 5	2556	.00	3.00	.0822	.32190
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	2556	.00	5.00	.3623	.78002
NOCH18 NUMBER OF CHILDREN UNDER 18	2556	.00	6.00	.4675	.89406
NOPRS65 NUMBER OF PERSONS OVER 65	2556	.00	3.00	.2856	.57933
NOERN NUMBER OF EARNERS	2556	1.00	3.50	2.4834	1.11800
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	1014	3.00	4300000.00	59999.7781	187637.52399
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	1014	1.00	3.00	2.1243	.85835
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	0				
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	0				
BUS OWN BUSINESS (0/1)	297	1.00	1.00	1.0000	.00000
NHD NON-HOUSING DEBT	465	60.00	281000.00	14733.5075	20668.05822
DA DEPOSIT ACCOUNTS	2541	1.00	1004200.00	34296.2247	59157.32240
RA RISKY ASSETS	738	51.00	1560000.00	44992.2182	94364.92495
TB TOTAL BONDS	321	700.00	590000.00	32277.7913	53766.40459
ST STOCKS	463	200.00	1000000.00	29128.0691	63713.21000
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	318	51.00	500000.00	29423.8679	49931.92913
LI LIFE INSURANCE	1370	120.00	312000.00	18879.8701	24378.26661

OFA OTHER FINANCIAL ASSETS	0				
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	0				
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	0				
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	0				
IR INVESTMENT REAL ESTATE	0				
BA BUSINESS ASSETS	0				
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	59	2000.00	4300082.00	178939.8136	578253.27091
VH VEHICLES	0				
DRCL DURABLES AND/OR COLLECTIBLES	0				
ONF OTHER NON-FINANCIAL ASSETS	0				
HSD HOME SECURED DEBT (MG,OMG,OHSD)	677	500.00	420000.00	61742.7326	65094.13553
MG PRINCIPAL RESIDENCE MORTGAGE	0				
OMG OTHER PROPERTY MORTGAGE	0				
OHSD OTHER HOME SECURED DEBT	0				
VL VEHICLE LOANS	202	100.00	65000.00	14697.6089	9163.44987
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	123	60.00	75000.00	9386.0976	11944.01351
EL EDUCATIONAL LOANS	0				
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	146	149.00	230000.00	13797.1507	27166.86816
ID INFORMAL DEBT	66	90.00	100000.00	10807.4242	16542.96060
OWL MISCELLANEOUS NET WORTH COMPONENT	0				
TFA1 TOT. FINANCIAL ASSETS D1	2541	1.00	1914200.00	47363.6222	102395.92796
TNF1 TOT. NON-FINANCIAL ASSETS D1	0				
TNF2 TOT. NON-FINANCIAL ASSETS D2	0				
TD TOTAL DEBT	991	100.00	455000.00	49092.7457	61174.81606
TA_CS TOTAL ASSETS (ctry)	0				
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	2546	50.00	1914200.00	57429.8452	108986.81742
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	0				
NW1 NET WORTH D1	0				
NW2 NET WORTH D2	0				
NW_CS NET WORTH (ctry)	0				
FDXP FOOD AND NON-ALCOHOLIC BEVERAGES	0				
ALCOXP ALCOHOL AND TOBACCO	0				
APXP CLOTHING AND FOOTWEAR	0				
HSXP HOUSING AND UTILITIES	2340	120.00	120000.00	4681.6769	6015.96446
EQUIXP HOUSING EQUIPMENT	0				
MDXP HEALTH	0				
TRXP TRANSPORT	0				
COMMXP COMMUNICATION	0				

CULTXP RECREATION AND CULTURE	0				
EDXP EDUCATION	0				
RESTOXP RESTAURANTS AND HOTELS	0				
MISCXP MISCELLANEOUS GOODS AND SERVICES	0				
TXP TOTAL EXPENDITURES	0				
RIXP ACTUAL RENTS AND INTEREST	2340	120.00	120000.00	4681.6769	6015.96446
UTXP UTILITIES EXPENDITURES	0				
OHSXP OTHER HOUSING EXPENDITURES	0				
MORTXP MORTGAGE INSTALLMENTS	0				
WAGE WAGES AND SALARIES	0				
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	0				
CPRI CASH PROPERTY INCOME	0				
CPRI1 INTERESTS AND DIVIDENDS	0				
CPRI2 RENTS	0				
CPRI3 PRIVATE SAVINGS PLANS	0				
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	0				
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	0				
OCPEN1 OCCUPATIONAL PENSIONS	0				
OCPENO OTHER PENSIONS	0				
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	0				
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	0				
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	0				
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	0				
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	0				
MNSBEN SOCIAL ASSISTANCE BENEFITS	0				
NRCBEN NEAR CASH BENEFITS	0				
PRIVTRA PRIVATE TRANSFERS RECEIVED	0				
OTHCINC OTHER CASH INCOME	0				
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	0				
INCTAX INCOME TAXES	0				
WLHTAX WEALTH/PROPERTY TAXES	0				
INTPD INTEREST PAID	0				
INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	0				
GAIN CAPITAL GAINS	0				
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	0				
LUMP LUMP SUM INCOME	0				
GIFT NON-REGULAR GIFTS	0				

EARNH EARNINGS HEAD	2537	4200.00	58800.00	21961.8447	10376.87018
EARN S EARNINGS SPOUSE	1328	4200.00	58800.00	15567.3569	9135.00857
OCCPENH OCCUPATIONAL PENSIONS HEAD	0				
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	0				
PUBPENH PUBLIC PENSIONS HEAD	0				
PUBPENS PUBLIC PENSIONS SPOUSE	0				
PENH ALL PENSIONS HEAD	0				
PENS ALL PENSIONS SPOUSE	0				
EARNW EARNINGS	0				
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	0				
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	0				
GIW GROSS INCOME	0				
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	2556	4200.00	58800.00	30844.7770	14079.99264
DPIW DISPOSABLE INCOME	0				
DPIT DISPOSABLE INCOME + CAPITAL GAINS	0				
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	0				
HOP1 HHLD OPEN SLOT 1	0				
Valid N (listwise)	0				

Frequencies for Austria 2004 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Male	1640	64.2	64.2	64.2
	2.00 Female	916	35.8	35.8	100.0
	Total	2556	100.0	100.0	

SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Male	305	11.9	19.0	19.0
	2.00 Female	1302	50.9	81.0	100.0
	Total	1607	62.9	100.0	
Missing	System	949	37.1		
Total		2556	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18.00	1	.0	.0	.0
	19.00	3	.1	.1	.2
	20.00	5	.2	.2	.4
	21.00	11	.4	.4	.8
	22.00	8	.3	.3	1.1
	23.00	11	.4	.4	1.5
	24.00	16	.6	.6	2.2
	25.00	17	.7	.7	2.8
	26.00	19	.7	.7	3.6
	27.00	21	.8	.8	4.4
	28.00	17	.7	.7	5.0
	29.00	28	1.1	1.1	6.1
	30.00	30	1.2	1.2	7.3
	31.00	28	1.1	1.1	8.4
	32.00	36	1.4	1.4	9.8
	33.00	31	1.2	1.2	11.0
	34.00	37	1.4	1.4	12.5
	35.00	41	1.6	1.6	14.1
	36.00	51	2.0	2.0	16.1
	37.00	48	1.9	1.9	18.0
	38.00	56	2.2	2.2	20.1
	39.00	60	2.3	2.3	22.5
	40.00	68	2.7	2.7	25.2
	41.00	63	2.5	2.5	27.6
	42.00	65	2.5	2.5	30.2
	43.00	62	2.4	2.4	32.6
	44.00	51	2.0	2.0	34.6
	45.00	58	2.3	2.3	36.9
	46.00	59	2.3	2.3	39.2
	47.00	67	2.6	2.6	41.8
48.00	50	2.0	2.0	43.7	
49.00	59	2.3	2.3	46.0	
50.00	56	2.2	2.2	48.2	
51.00	39	1.5	1.5	49.8	
52.00	52	2.0	2.0	51.8	
53.00	38	1.5	1.5	53.3	
54.00	35	1.4	1.4	54.7	
55.00	41	1.6	1.6	56.3	
56.00	54	2.1	2.1	58.4	
57.00	71	2.8	2.8	61.2	

58.00	42	1.6	1.6	62.8
59.00	55	2.2	2.2	64.9
60.00	49	1.9	1.9	66.9
61.00	68	2.7	2.7	69.5
62.00	65	2.5	2.5	72.1
63.00	71	2.8	2.8	74.8
64.00	74	2.9	2.9	77.7
65.00	101	4.0	4.0	81.7
66.00	43	1.7	1.7	83.4
67.00	43	1.7	1.7	85.1
68.00	39	1.5	1.5	86.6
69.00	25	1.0	1.0	87.6
70.00	36	1.4	1.4	89.0
71.00	24	.9	.9	89.9
72.00	37	1.4	1.4	91.4
73.00	23	.9	.9	92.3
74.00	37	1.4	1.4	93.7
75.00	29	1.1	1.1	94.8
76.00	17	.7	.7	95.5
77.00	20	.8	.8	96.3
78.00	21	.8	.8	97.1
79.00	12	.5	.5	97.6
80.00	15	.6	.6	98.2
81.00	9	.4	.4	98.5
82.00	11	.4	.4	98.9
83.00	9	.4	.4	99.3
84.00	7	.3	.3	99.6
85.00	6	.2	.2	99.8
87.00	2	.1	.1	99.9
88.00	2	.1	.1	100.0
91.00	1	.0	.0	100.0
Total	2556	100.0	100.0	

AGES AGE OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
	20.00	2	.1	.1	.1
	21.00	3	.1	.2	.3
	22.00	3	.1	.2	.5
	23.00	7	.3	.4	.9
	24.00	2	.1	.1	1.1
	25.00	8	.3	.5	1.6
	26.00	5	.2	.3	1.9

Valid

27.00	6	.2	.4	2.2
28.00	8	.3	.5	2.7
29.00	22	.9	1.4	4.1
30.00	19	.7	1.2	5.3
31.00	19	.7	1.2	6.5
32.00	24	.9	1.5	8.0
33.00	22	.9	1.4	9.3
34.00	27	1.1	1.7	11.0
35.00	28	1.1	1.7	12.8
36.00	40	1.6	2.5	15.2
37.00	46	1.8	2.9	18.1
38.00	47	1.8	2.9	21.0
39.00	35	1.4	2.2	23.2
40.00	59	2.3	3.7	26.9
41.00	38	1.5	2.4	29.2
42.00	38	1.5	2.4	31.6
43.00	45	1.8	2.8	34.4
44.00	56	2.2	3.5	37.9
45.00	54	2.1	3.4	41.3
46.00	36	1.4	2.2	43.5
47.00	36	1.4	2.2	45.7
48.00	48	1.9	3.0	48.7
49.00	35	1.4	2.2	50.9
50.00	38	1.5	2.4	53.3
51.00	30	1.2	1.9	55.1
52.00	31	1.2	1.9	57.1
53.00	27	1.1	1.7	58.7
54.00	33	1.3	2.1	60.8
55.00	40	1.6	2.5	63.3
56.00	34	1.3	2.1	65.4
57.00	43	1.7	2.7	68.1
58.00	33	1.3	2.1	70.1
59.00	30	1.2	1.9	72.0
60.00	43	1.7	2.7	74.7
61.00	42	1.6	2.6	77.3
62.00	44	1.7	2.7	80.0
63.00	47	1.8	2.9	82.9
64.00	53	2.1	3.3	86.2
65.00	41	1.6	2.6	88.8
66.00	19	.7	1.2	90.0
67.00	19	.7	1.2	91.2
68.00	21	.8	1.3	92.5

69.00	16	.6	1.0	93.5
70.00	11	.4	.7	94.2
71.00	15	.6	.9	95.1
72.00	12	.5	.7	95.8
73.00	7	.3	.4	96.3
74.00	8	.3	.5	96.8
75.00	8	.3	.5	97.3
76.00	11	.4	.7	97.9
77.00	3	.1	.2	98.1
78.00	7	.3	.4	98.6
79.00	3	.1	.2	98.8
80.00	6	.2	.4	99.1
81.00	1	.0	.1	99.2
82.00	4	.2	.2	99.4
83.00	4	.2	.2	99.7
84.00	1	.0	.1	99.8
85.00	1	.0	.1	99.8
87.00	1	.0	.1	99.9
88.00	1	.0	.1	99.9
90.00	1	.0	.1	100.0
Total	1607	62.9	100.0	
Missing System	949	37.1		
Total	2556	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Unmarried	410	16.0	16.0	16.0
	2.00 Married/Cohabiting	1582	61.9	61.9	77.9
	3.00 Divorced /Separated	309	12.1	12.1	90.0
	4.00 Widowed	255	10.0	10.0	100.0
	Total	2556	100.0	100.0	

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Unmarried	16	.6	1.0	1.0
	2.00 Married/Cohabiting	1582	61.9	98.4	99.4
	3.00 Divorced /Separated	7	.3	.4	99.9
	4.00 Widowed	2	.1	.1	100.0
	Total	1607	62.9	100.0	
Missing System	949	37.1			
Total	2556	100.0			

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	1.00 single no children	772	30.2	30.2	30.2
	2.00 lone parent	72	2.8	2.8	33.0
	3.00 couple no children	746	29.2	29.2	62.2
	4.00 couple with children	572	22.4	22.4	84.6
	5.00 other	394	15.4	15.4	100.0
	Total	2556	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent
Missing	System	2556	100.0

RACES RACE/ETHNICITY OF SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	System	2556	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent
Missing	System	2556	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	2556	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 No compulsory school leaving certificate	2	.1	.1	.1
	2.00 Compulsory school	306	12.0	12.0	12.1
	3.00 Apprenticeship/vocational school	901	35.3	35.3	47.3
	4.00 Medium-level technical and vocational school	304	11.9	11.9	59.2
	5.00 Academic secondary school	304	11.9	11.9	71.1
	6.00 Higher-level technical and vocational school	354	13.8	13.8	84.9
	7.00 University of applied sciences	78	3.1	3.1	88.0

8.00 University, art university	307	12.0	12.0	100.0
Total	2556	100.0	100.0	

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 No compulsory school leaving certificate	2	.1	.1	.1
	2.00 Compulsory school	287	11.2	17.9	18.0
	3.00 Apprenticeship/vocational school	545	21.3	33.9	51.9
	4.00 Medium-level technical and vocational school	243	9.5	15.1	67.0
	5.00 Academic secondary school	175	6.8	10.9	77.9
	6.00 Higher-level technical and vocational school	168	6.6	10.5	88.4
	7.00 University of applied sciences	37	1.4	2.3	90.7
	8.00 University, art university	150	5.9	9.3	100.0
	Total	1607	62.9	100.0	
Missing	System	949	37.1		
Total		2556	100.0		

LFSH LABOR FORCE STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Full-time employment	1244	48.7	48.7	48.7
	2.00 Part-time employment	184	7.2	7.2	55.9
	3.00 contributing family worker	2	.1	.1	55.9
	4.00 Apprentice	2	.1	.1	56.0
	5.00 Unemployed	56	2.2	2.2	58.2
	6.00 Pensioner	922	36.1	36.1	94.3
	7.00 Non-employed but receiving income (alimony, orphan benefit,	15	.6	.6	94.9
	8.00 Non-employed widow receiving a survivors pension	85	3.3	3.3	98.2
	9.00 Homemaker without own income	24	.9	.9	99.1
	10.00 Pupil	2	.1	.1	99.2
	11.00 Student in higher education	20	.8	.8	100.0
	Total	2556	100.0	100.0	

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Full-time employment	489	19.1	30.4	30.4
	2.00 Part-time employment	344	13.5	21.4	51.8
	3.00 contributing family worker	14	.5	.9	52.7
	5.00 Unemployed	31	1.2	1.9	54.6
	6.00 Pensioner	410	16.0	25.5	80.1
	7.00 Non-employed but receiving income (alimony, orphan benefit,	45	1.8	2.8	82.9
	8.00 Non-employed widow receiving a survivors pension	2	.1	.1	83.1

	9.00 Homemaker without own income	263	10.3	16.4	99.4
	11.00 Student in higher education	9	.4	.6	100.0
	Total	1607	62.9	100.0	
Missing	System	949	37.1		
Total		2556	100.0		

MAH MAIN ACTIVITY HEAD

		Frequency	Percent
Missing	System	2556	100.0

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

OCCH OCCUPATION OF HEAD

		Frequency	Percent
Missing	System	2556	100.0

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Private sector	802	31.4	56.0	56.0
	2.00 Civil service	452	17.7	31.6	87.6
	3.00 self employed	178	7.0	12.4	100.0
	Total	1432	56.0	100.0	
Missing	System	1124	44.0		
Total		2556	100.0		

INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Private sector	484	18.9	57.1	57.1
	2.00 Civil service	260	10.2	30.7	87.8
	3.00 self employed	103	4.0	12.2	100.0
	Total	847	33.1	100.0	
Missing	System	1709	66.9		
Total		2556	100.0		

ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 Liberal professions	69	2.7	4.8	4.8
	2.00 Owner of a business with 5 or more employees	14	.5	1.0	5.8

Valid	3.00 Owner of a business with 4 or fewer employees	66	2.6	4.6	10.4
	4.00 Salaried employee (unskilled and apprentice)	112	4.4	7.8	18.2
	5.00 Salaried employee (skilled)	495	19.4	34.5	52.8
	6.00 Salaried employee (management level)	140	5.5	9.8	62.5
	7.00 Civil servant (unskilled)	43	1.7	3.0	65.5
	8.00 Civil servant (skilled)	183	7.2	12.8	78.3
	9.00 Civil servant (management level)	47	1.8	3.3	81.6
	10.00 Farmer	29	1.1	2.0	83.6
	11.00 Worker	144	5.6	10.0	93.6
	12.00 Qualified worker	91	3.6	6.4	100.0
	Total	1433	56.1	100.0	
Missing	System	1123	43.9		
Total		2556	100.0		

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Liberal professions	48	1.9	5.7	5.7
	2.00 Owner of a business with 5 or more employees	3	.1	.4	6.0
	3.00 Owner of a business with 4 or fewer employees	26	1.0	3.1	9.1
	4.00 Salaried employee (unskilled and apprentice)	133	5.2	15.7	24.8
	5.00 Salaried employee (skilled)	321	12.6	37.9	62.7
	6.00 Salaried employee (management level)	33	1.3	3.9	66.6
	7.00 Civil servant (unskilled)	18	.7	2.1	68.7
	8.00 Civil servant (skilled)	93	3.6	11.0	79.7
	9.00 Civil servant (management level)	17	.7	2.0	81.7
	10.00 Farmer	26	1.0	3.1	84.8
	11.00 Worker	101	4.0	11.9	96.7
	12.00 Qualified worker	28	1.1	3.3	100.0
	Total	847	33.1	100.0	
Missing	System	1709	66.9		
Total		2556	100.0		

DISH DISABILITY STATUS HEAD

		Frequency	Percent
Missing	System	2556	100.0

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent
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Missing	System	2556	100.0
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HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent
Missing	System	2556	100.0

REGA GEOGRAPHIC REGION A

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Vorarlberg	84	3.3	3.3	3.3
	2.00 Tirol/Tyrol	161	6.3	6.3	9.6
	3.00 Salzburg	122	4.8	4.8	14.4
	4.00 Oberoesterreich / Upper Austria	327	12.8	12.8	27.2
	5.00 Kaernten / Carinthia	136	5.3	5.3	32.5
	6.00 Steiermark / Styria	275	10.8	10.8	43.2
	7.00 Burgenland	56	2.2	2.2	45.4
	8.00 Niederoesterreich / Lower Austria	369	14.4	14.4	59.9
	9.00 Wien / Vienna	1026	40.1	40.1	100.0
	Total	2556	100.0	100.0	

REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Eastern Austria	1451	56.8	56.8	56.8
	2.00 Southern Austria	411	16.1	16.1	72.8
	3.00 Western Austria	694	27.2	27.2	100.0
	Total	2556	100.0	100.0	

URB URBAN/RURAL INDICATOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 urban	1599	62.6	62.6	62.6
	2.00 rural	957	37.4	37.4	100.0
	Total	2556	100.0	100.0	

HHLH HOUSEHOLD STRUCTURE

		Frequency	Percent
Missing	System	2556	100.0

FMLY FAMILY COMPOSITION

		Frequency	Percent
Missing	System	2556	100.0

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Owner	1390	54.4	54.4	54.4
	2.00 Tenant	1079	42.2	42.2	96.6
	3.00 Subtenant	87	3.4	3.4	100.0
	Total	2556	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Detached/semi-detached house	1033	40.4	40.4	40.4
	2.00 Owner-occupied apartment	420	16.4	16.4	56.8
	3.00 Cooperative apartment	299	11.7	11.7	68.5
	4.00 Rental apartment	565	22.1	22.1	90.6
	5.00 Subsidized apartment (Gemweindwohnung)	213	8.3	8.3	99.0
	6.00 Company housing	26	1.0	1.0	100.0
	Total		2556	100.0	100.0

**RISK1 FINANCIAL RISK TAKING
WILLINGNESS**

		Frequency	Percent
Missing	System	2556	100.0

RISK2 DEMAND FOR SAFE INVESTMENTS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Completely applicable	1208	47.3	47.3	47.3
	2.00 Rather applicable	1015	39.7	39.7	87.0
	3.00 Rather not applicable	280	11.0	11.0	97.9
	4.00 Completely inapplicable	53	2.1	2.1	100.0
	Total		2556	100.0	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	System	2556	100.0

**RISK4 SELF-ASSESSED ACTUAL RISK
TAKING IN THE PAST**

		Frequency	Percent
Missing	System	2556	100.0

SAVE_1 SAVING MOTIVE PRIORITY 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Saving for retirement	900	35.2	35.2	35.2
	2.00 My family's financial security + for the children or grandch	467	18.3	18.3	53.5
	3.00 Major purchases (house, car, flat, etc.)	561	21.9	21.9	75.4
	4.00 Medical expenses (dentist, operations, etc.)	69	2.7	2.7	78.1
	5.00 Saving up money in case I lose my job	18	.7	.7	78.8
	6.00 Nothing particular - just for a rainy day + financial stabil	484	18.9	18.9	97.8
	9.00 Traveling, holidays + higher standards of living, luxury	14	.5	.5	98.3
	12.00 Credit, paying back	3	.1	.1	98.4

16.00 I don't save / It's not possible	34	1.3	1.3	99.8
29.00 Other	6	.2	.2	100.0
Total	2556	100.0	100.0	

SAVE_2 SAVING MOTIVE PRIORITY 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00 My family's financial security + for the children or grandch	350	13.7	25.3	25.3
	3.00 Major purchases (house, car, flat, etc.)	460	18.0	33.3	58.6
	4.00 Medical expenses (dentist, operations, etc.)	210	8.2	15.2	73.8
	5.00 Saving up money in case I lose my job	48	1.9	3.5	77.2
	6.00 Nothing particular - just for a rainy day + financial stabil	287	11.2	20.8	98.0
	9.00 Traveling, holidays + higher standards of living, luxury	14	.5	1.0	99.0
	10.00 Education, e.g. University	1	.0	.1	99.1
	11.00 Professional development, e.g. starting a company	2	.1	.1	99.2
	16.00 I don't save / It's not possible	1	.0	.1	99.3
	29.00 Other	10	.4	.7	100.0
	Total	1383	54.1	100.0	
Missing	System	1173	45.9		
Total		2556	100.0		

SAVE_3 SAVING MOTIVE PRIORITY 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00 Major purchases (house, car, flat, etc.)	208	8.1	37.0	37.0
	4.00 Medical expenses (dentist, operations, etc.)	123	4.8	21.9	58.9
	5.00 Saving up money in case I lose my job	71	2.8	12.6	71.5
	6.00 Nothing particular - just for a rainy day + financial stabil	125	4.9	22.2	93.8
	9.00 Traveling, holidays + higher standards of living, luxury	30	1.2	5.3	99.1
	12.00 Credit, paying back	1	.0	.2	99.3
	29.00 Other	4	.2	.7	100.0
	Total	562	22.0	100.0	
Missing	System	1994	78.0		
Total		2556	100.0		

SAVE_4 SAVING MOTIVE PRIORITY 4

		Frequency	Percent	Valid Percent	Cumulative Percent
	4.00 Medical expenses (dentist, operations, etc.)	48	1.9	34.3	34.3
	5.00 Saving up money in case I lose my job	20	.8	14.3	48.6
	6.00 Nothing particular - just for a rainy day + financial	54	2.1	38.6	87.1

Valid	stabil				
	9.00 Traveling, holidays + higher standards of living, luxury	11	.4	7.9	95.0
	10.00 Education, e.g. University	3	.1	2.1	97.1
	16.00 I don't save / It's not possible	1	.0	.7	97.9
	29.00 Other	3	.1	2.1	100.0
	Total	140	5.5	100.0	
Missing	System	2416	94.5		
Total		2556	100.0		

SAVE_5 SAVING MOTIVE PRIORITY 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5.00 Saving up money in case I lose my job	20	.8	69.0	69.0
	6.00 Nothing particular - just for a rainy day + financial stabil	5	.2	17.2	86.2
	9.00 Traveling, holidays + higher standards of living, luxury	4	.2	13.8	100.0
	Total	29	1.1	100.0	
Missing	System	2527	98.9		
Total		2556	100.0		

SAVE_6 SAVING MOTIVE PRIORITY 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6.00 Nothing particular - just for a rainy day + financial stabil	12	.5	100.0	100.0
Missing	System	2544	99.5		
Total		2556	100.0		

HORIZ FINANCIAL TIME HORIZON

		Frequency	Percent
Missing	System	2556	100.0

SPEND MONEY SHOULD BE SPENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Completely applicable	219	8.6	8.6	8.6
	2.00 Rather applicable	1002	39.2	39.2	47.8
	3.00 Rather not applicable	1050	41.1	41.1	88.8
	4.00 Completely inapplicable	285	11.2	11.2	100.0
	Total	2556	100.0	100.0	

FLIT1 EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Completely inapplicable	426	16.7	16.7	16.7
	2.00 Rather not applicable	862	33.7	33.7	50.4
	3.00 Rather applicable	848	33.2	33.2	83.6

4.00 Completely applicable	420	16.4	16.4	100.0
Total	2556	100.0	100.0	

FLIT2_1 IMPORTANT FINANCIAL INFORMATION SOURCES 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 I talk to my financial advisor at my bank.	1750	68.5	68.5	68.5
	2.00 I get brochures at my bank.	220	8.6	8.6	77.1
	3.00 I gather information at different banks.	256	10.0	10.0	87.1
	4.00 I talk to independent financial advisors.	87	3.4	3.4	90.5
	5.00 I talk to my family.	121	4.7	4.7	95.2
	6.00 I talk to friends.	61	2.4	2.4	97.6
	7.00 I talk to my colleagues at work.	9	.4	.4	98.0
	8.00 I consult with the staff council at my workplace.	2	.1	.1	98.0
	9.00 I browse the internet for information.	32	1.3	1.3	99.3
	10.00 I rely on information from newspapers.	18	.7	.7	100.0
	Total	2556	100.0	100.0	

FLIT2_2 IMPORTANT FINANCIAL INFORMATION SOURCES 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00 I get brochures at my bank.	324	12.7	20.7	20.7
	3.00 I gather information at different banks.	232	9.1	14.8	35.5
	4.00 I talk to independent financial advisors.	114	4.5	7.3	42.8
	5.00 I talk to my family.	416	16.3	26.6	69.4
	6.00 I talk to friends.	226	8.8	14.5	83.9
	7.00 I talk to my colleagues at work.	40	1.6	2.6	86.4
	8.00 I consult with the staff council at my workplace.	11	.4	.7	87.1
	9.00 I browse the internet for information.	115	4.5	7.4	94.5
	10.00 I rely on information from newspapers.	86	3.4	5.5	100.0
	Total	1564	61.2	100.0	
Missing	System	992	38.8		
Total		2556	100.0		

FLIT2_3 IMPORTANT FINANCIAL INFORMATION SOURCES 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00 I gather information at different banks.	148	5.8	14.6	14.6
	4.00 I talk to independent financial advisors.	67	2.6	6.6	21.2
	5.00 I talk to my family.	164	6.4	16.2	37.3
	6.00 I talk to friends.	188	7.4	18.5	55.9
	7.00 I talk to my colleagues at work.	73	2.9	7.2	63.1
	8.00 I consult with the staff council at my workplace.	19	.7	1.9	64.9

	9.00 I browse the internet for information.	158	6.2	15.6	80.5
	10.00 I rely on information from newspapers.	198	7.7	19.5	100.0
	Total	1015	39.7	100.0	
Missing	System	1541	60.3		
Total		2556	100.0		

FLIT2_4 IMPORTANT FINANCIAL INFORMATION SOURCES 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00 I talk to independent financial advisors.	23	.9	4.8	4.8
	5.00 I talk to my family.	87	3.4	18.0	22.7
	6.00 I talk to friends.	87	3.4	18.0	40.7
	7.00 I talk to my colleagues at work.	59	2.3	12.2	52.9
	8.00 I consult with the staff council at my workplace.	15	.6	3.1	56.0
	9.00 I browse the internet for information.	98	3.8	20.2	76.2
	10.00 I rely on information from newspapers.	115	4.5	23.8	100.0
	Total	484	18.9	100.0	
Missing	System	2072	81.1		
Total		2556	100.0		

FLIT2_5 IMPORTANT FINANCIAL INFORMATION SOURCES 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5.00 I talk to my family.	12	.5	5.3	5.3
	6.00 I talk to friends.	45	1.8	19.9	25.2
	7.00 I talk to my colleagues at work.	25	1.0	11.1	36.3
	8.00 I consult with the staff council at my workplace.	10	.4	4.4	40.7
	9.00 I browse the internet for information.	62	2.4	27.4	68.1
	10.00 I rely on information from newspapers.	72	2.8	31.9	100.0
	Total	226	8.8	100.0	
Missing	System	2330	91.2		
Total		2556	100.0		

FLIT2_6 IMPORTANT FINANCIAL INFORMATION SOURCES 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	6.00 I talk to friends.	7	.3	7.0	7.0
	7.00 I talk to my colleagues at work.	13	.5	13.0	20.0
	8.00 I consult with the staff council at my workplace.	2	.1	2.0	22.0
	9.00 I browse the internet for information.	31	1.2	31.0	53.0
	10.00 I rely on information from newspapers.	47	1.8	47.0	100.0
	Total	100	3.9	100.0	
Missing	System	2456	96.1		

Total	2556	100.0		
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FLIT2_7 IMPORTANT FINANCIAL INFORMATION SOURCES 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	7.00 I talk to my colleagues at work.	4	.2	13.3	13.3
	8.00 I consult with the staff council at my workplace.	1	.0	3.3	16.7
	9.00 I browse the internet for information.	10	.4	33.3	50.0
	10.00 I rely on information from newspapers.	15	.6	50.0	100.0
	Total	30	1.2	100.0	
Missing	System	2526	98.8		
Total		2556	100.0		

FLIT2_8 IMPORTANT FINANCIAL INFORMATION SOURCES 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8.00 I consult with the staff council at my workplace.	2	.1	22.2	22.2
	9.00 I browse the internet for information.	2	.1	22.2	44.4
	10.00 I rely on information from newspapers.	5	.2	55.6	100.0
	Total	9	.4	100.0	
Missing	System	2547	99.6		
Total		2556	100.0		

FLIT2_9 IMPORTANT FINANCIAL INFORMATION SOURCES 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	9.00 I browse the internet for information.	2	.1	50.0	50.0
	10.00 I rely on information from newspapers.	2	.1	50.0	100.0
	Total	4	.2	100.0	
Missing	System	2552	99.8		
Total		2556	100.0		

FLIT2_10 IMPORTANT FINANCIAL INFORMATION SOURCES 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10.00 I rely on information from newspapers.	2	.1	100.0	100.0
Missing	System	2554	99.9		
Total		2556	100.0		

CARD POSSESSION OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No	812	31.8	31.8	31.8
	1.00 Yes	1744	68.2	68.2	100.0
	Total	2556	100.0	100.0	

NCARD NUMBER OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	.00	812	31.8	31.8	31.8
	1.00	806	31.5	31.5	63.3
	2.00	590	23.1	23.1	86.4
	3.00	205	8.0	8.0	94.4
	4.00	101	4.0	4.0	98.4
	5.00	25	1.0	1.0	99.3
	6.00	10	.4	.4	99.7
	7.00	5	.2	.2	99.9
	8.00	2	.1	.1	100.0
	Total	2556	100.0	100.0	

ONBK USE ONLINE BANKING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Completely applicable	564	22.1	22.1	22.1
	2.00 Rather applicable	209	8.2	8.2	30.2
	3.00 Rather not applicable	260	10.2	10.2	40.4
	4.00 Completely inapplicable	1523	59.6	59.6	100.0
	Total	2556	100.0	100.0	

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	2556	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	2556	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	2556	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	System	2556	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	2556	100.0

ATT3 VOLUNTARY COMMITMENT

		Frequency	Percent
Missing	System	2556	100.0

Frequencies for Austria 2004 LWS extra

variables

Frequency Table

DIR DUMMY: INVESTMENT REAL ESTATE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No	2094	81.9	81.9	81.9
	1.00 Yes	462	18.1	18.1	100.0
	Total	2556	100.0	100.0	

DVL DUMMY: VEHICLE LOAN

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No	2450	95.9	95.9	95.9
	1.00 Yes	106	4.1	4.1	100.0
	Total	2556	100.0	100.0	

DPA1 DUMMY : PA1 PRIVATE PENSION ACCOUNTS/ SAVING PLANS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Household has not undertaken such pension provisions	1472	57.6	57.6	57.6
	1.00 Household has undertaken such pension provisions	1084	42.4	42.4	100.0
	Total	2556	100.0	100.0	

DPA2 DUMMY : PA2 ANNUITIES AND OTHER DEFERRED PROFIT PLANS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Household has not undertaken such pension provisions	1531	59.9	59.9	59.9
	1.00 Household has undertaken such pension provisions	1025	40.1	40.1	100.0
	Total	2556	100.0	100.0	

DPA3 DUMMY : PA3 VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Household has not undertaken such pension provisions	2359	92.3	92.3	92.3
	1.00 Household has undertaken such pension provisions	197	7.7	7.7	100.0
	Total	2556	100.0	100.0	