

Descriptives for Finland 1994 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	5210	1.00	5210.00	2605.5000	1504.14178
WGT HOUSEHOLD WEIGHT	5210	37.02	2131.35	435.7006	274.88074
CTRY COUNTRY AND YEAR ID	5210	176.00	176.00	176.0000	.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	5210	1.00	14.00	2.7428	1.44160
NOCH5 NUMBER OF CHILDREN UNDER 5	0				
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	0				
NOCH18 NUMBER OF CHILDREN UNDER 18	5210	.00	10.00	.7653	1.12920
NOPRS65 NUMBER OF PERSONS OVER 65	0				
NOERN NUMBER OF EARNERS	5210	.00	4.00	1.1154	.86346
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	877	75.68	1681879.26	18190.0440	62543.52839
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	5210	9498.00	9498.00	9498.0000	.00000
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	0				
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	0				
BUS OWN BUSINESS (0/1)	1189	1.00	1.00	1.0000	.00000
NHD NON-HOUSING DEBT	2787	8.41	444785.08	15048.3870	34432.78313
DA DEPOSIT ACCOUNTS	4477	.34	344785.25	9418.1689	19004.49400
RA RISKY ASSETS	1697	1.03	433244.58	8224.6439	23073.83527
TB TOTAL BONDS	190	84.09	272464.44	15114.0752	26004.83108
ST STOCKS	1621	1.03	268436.96	6838.7085	19681.57660
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	0				

LI LIFE INSURANCE	678	9.25	100912.76	3700.8168	5776.75486
OFA OTHER FINANCIAL ASSETS	2891	1.18	125047.72	1316.7978	5256.03304
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	0				
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	155	21.86	65593.29	9172.3293	12762.88234
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	3798	1681.88	1681879.26	70775.2861	49476.98473
IR INVESTMENT REAL ESTATE	1579	252.28	536519.49	47972.1602	47324.98013
BA BUSINESS ASSETS	1189	3.70	263078.71	20791.1868	30718.68746
BD BUSINESS DEBT	536	.84	443607.77	45806.3385	59445.11175
BE BUSINESS EQUITY	1341	- 392624.62	263078.71	125.6701	43012.43480
VH VEHICLES	3962	16.82	121936.25	8673.6323	9208.69069
DRCL DURABLES AND/OR COLLECTIBLES	0				
ONF OTHER NON-FINANCIAL ASSETS	0				
HSD HOME SECURED DEBT (MG,OMG,OHSD)	1941	109.32	190893.30	30298.3170	24833.59946
MG PRINCIPAL RESIDENCE MORTGAGE	0				
OMG OTHER PROPERTY MORTGAGE	0				
OHSD OTHER HOME SECURED DEBT	0				
VL VEHICLE LOANS	0				
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	2055	8.41	118236.11	4701.0071	7880.15387
EL EDUCATIONAL LOANS	708	102.59	30273.83	5775.9970	5050.98674
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	209	168.19	336375.85	17405.1754	35333.45872
ID INFORMAL DEBT	0				
OWL MISCELLANEOUS NET WORTH COMPONENT	5	8.41	74010.93	35921.5773	26547.41950
TFA1 TOT. FINANCIAL ASSETS D1	4615	.34	532307.27	12160.8587	25867.05471
TNF1 TOT. NON-FINANCIAL ASSETS D1	3989	1177.32	1681879.26	86375.6775	67590.51583
TNF2 TOT. NON-FINANCIAL ASSETS D2	4073	- 317653.68	1551834.34	84635.6743	72282.78874
TD TOTAL DEBT	3444	8.41	579335.42	29253.4518	39729.77293
TA_CS TOTAL ASSETS (ctry)	5143	.34	1751438.09	90934.8489	90612.96514
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	4867	.34	532307.27	13121.0376	26839.95405
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	4630	63.07	1751017.62	87217.6756	77212.24281
NW1 NET WORTH D1	5120	- 369959.62	1502542.16	58579.3072	82025.34071
NW2 NET WORTH D2	5122	- 647524.02	1372497.24	58589.3355	90117.96894
NW_CS NET WORTH (ctry)	5167	- 369825.07	1571764.61	71013.9423	89180.12294
FDXP FOOD AND NON-ALCOHOLIC BEVERAGES	0				
ALCOXP ALCOHOL AND TOBACCO	0				
APXP CLOTHING AND FOOTWEAR	0				

HSXP HOUSING AND UTILITIES	0				
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	0				
UTXP UTILITIES EXPENDITURES	0				
OHSXP OTHER HOUSING EXPENDITURES	0				
MORTXP MORTGAGE INSTALLMENTS	0				
WAGE WAGES AND SALARIES	4093	-583.78	232686.82	24701.0423	19949.61993
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	2911	-7555.34	220183.39	7106.5381	14731.26729
CPRI CASH PROPERTY INCOME	3195	.17	225662.62	1933.7294	7806.05930
CPRI1 INTERESTS AND DIVIDENDS	0				
CPRI2 RENTS	0				
CPRI3 PRIVATE SAVINGS PLANS	0				
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	3195	.17	225662.62	1933.7294	7806.05930
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	383	.17	34384.34	2939.5368	5184.34488
OCPEN1 OCCUPATIONAL PENSIONS	363	.17	34384.34	2872.0169	5201.52044
OCPENO OTHER PENSIONS	23	103.44	20182.55	3621.7588	4628.96806
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	1642	.17	87512.89	12556.1668	8690.25273
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	1511	73.50	13110.59	3011.3422	2203.53828
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	1537	52.64	85748.93	10207.3757	9129.68305
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	102	.17	13219.57	3709.3287	4114.63748
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	5111	1.35	136055.62	9940.8407	9246.81385
WLTHTAX 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	3798	-13697.10	15732.41	2235.7433	2177.52294
LUMP LUMP SUM INCOME	0				
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	0				
EARNW EARNINGS SPOUSE	0				
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	4464	-7299.69	232767.55	27282.3697	21201.69662
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	4857	-5519.59	252876.10	26346.8733	23135.87113
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	4906	-5519.59	252876.10	26313.2096	23077.68306
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	4813	.00	237294.83	14237.4407	15517.69542
GIW GROSS INCOME	5209	-693.27	285331.66	37937.6864	22798.82327
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	5209	-2194.18	216730.49	28183.8686	15210.33382
DPIW DISPOSABLE INCOME	5209	1639.33	218796.35	29813.9998	16007.61358
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 Finland 1994 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

SEXS SEX OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	16.00	1	.0	.0	.0
	17.00	1	.0	.0	.0
	18.00	4	.1	.1	.1
	19.00	22	.4	.4	.5
	20.00	37	.7	.7	1.2
	21.00	41	.8	.8	2.0
	22.00	52	1.0	1.0	3.0
	23.00	58	1.1	1.1	4.1
	24.00	66	1.3	1.3	5.4
	25.00	77	1.5	1.5	6.9
	26.00	75	1.4	1.4	8.3
	27.00	90	1.7	1.7	10.1
	28.00	97	1.9	1.9	11.9
	29.00	104	2.0	2.0	13.9
	30.00	107	2.1	2.1	16.0
	31.00	97	1.9	1.9	17.8
	32.00	115	2.2	2.2	20.0
	33.00	102	2.0	2.0	22.0
	34.00	106	2.0	2.0	24.0
	35.00	112	2.1	2.1	26.2
	36.00	109	2.1	2.1	28.3
	37.00	122	2.3	2.3	30.6
	38.00	125	2.4	2.4	33.0
	39.00	133	2.6	2.6	35.6
	40.00	126	2.4	2.4	38.0
	41.00	109	2.1	2.1	40.1
	42.00	134	2.6	2.6	42.6
	43.00	173	3.3	3.3	46.0
	44.00	148	2.8	2.8	48.8
	45.00	149	2.9	2.9	51.7
	46.00	149	2.9	2.9	54.5
	47.00	147	2.8	2.8	57.4
	48.00	145	2.8	2.8	60.1
	49.00	153	2.9	2.9	63.1
	50.00	108	2.1	2.1	65.1
	51.00	113	2.2	2.2	67.3

Valid

52.00	84	1.6	1.6	68.9
53.00	109	2.1	2.1	71.0
54.00	80	1.5	1.5	72.6
55.00	107	2.1	2.1	74.6
56.00	82	1.6	1.6	76.2
57.00	87	1.7	1.7	77.9
58.00	66	1.3	1.3	79.1
59.00	88	1.7	1.7	80.8
60.00	53	1.0	1.0	81.8
61.00	50	1.0	1.0	82.8
62.00	68	1.3	1.3	84.1
63.00	58	1.1	1.1	85.2
64.00	73	1.4	1.4	86.6
65.00	62	1.2	1.2	87.8
66.00	51	1.0	1.0	88.8
67.00	41	.8	.8	89.6
68.00	48	.9	.9	90.5
69.00	37	.7	.7	91.2
70.00	50	1.0	1.0	92.1
71.00	54	1.0	1.0	93.2
72.00	31	.6	.6	93.8
73.00	44	.8	.8	94.6
74.00	42	.8	.8	95.4
75.00	30	.6	.6	96.0
76.00	25	.5	.5	96.5
77.00	28	.5	.5	97.0
78.00	23	.4	.4	97.5
79.00	22	.4	.4	97.9
80.00	17	.3	.3	98.2
81.00	18	.3	.3	98.6
82.00	12	.2	.2	98.8
83.00	8	.2	.2	98.9
84.00	13	.2	.2	99.2
85.00	13	.2	.2	99.4
86.00	10	.2	.2	99.6
87.00	4	.1	.1	99.7
88.00	8	.2	.2	99.9
89.00	1	.0	.0	99.9
90.00	2	.0	.0	99.9
91.00	1	.0	.0	99.9

92.00	1	.0	.0	100.0
93.00	1	.0	.0	100.0
94.00	1	.0	.0	100.0
Total	5210	100.0	100.0	

AGES AGE OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

MARTH MARITAL STATUS HEAD

		Frequency	Percent
Missing	System	5210	100.0

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 single no children	1063	20.4	20.4	20.4
	2.00 lone parent	364	7.0	7.0	27.4
	3.00 couple no children	1373	26.4	26.4	53.7
	4.00 couple with children	2255	43.3	43.3	97.0
	5.00 other	155	3.0	3.0	100.0
	Total	5210	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

RACES RACE/ETNICITY OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	5210	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

LFSH LABOR FORCE STATUS HEAD

		Frequency	Percent
Missing	System	5210	100.0

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

MAH MAIN ACTIVITY HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 self-employed agriculture	383	7.4	7.4	7.4
	2.00 self-employed, other	355	6.8	6.8	14.2
	3.00 employees	2786	53.5	53.5	67.6
	4.00 student	148	2.8	2.8	70.5
	5.00 retired	1061	20.4	20.4	90.8
	6.00 doing housework	24	.5	.5	91.3
	7.00 unemployed	391	7.5	7.5	98.8
	8.00 others not classified	62	1.2	1.2	100.0
	Total	5210	100.0	100.0	

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

OCCH OCCUPATION OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

INDH INDUSTRY OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

INDS INDUSTRY OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 Farmers/employers	39	.7	.7	.7
	12.00 Farmers/own account	344	6.6	6.6	7.4
	21.00 Small employers (<5)	118	2.3	2.3	9.6
	22.00 Other employers (4+)	50	1.0	1.0	10.6
	23.00 Own account workers	160	3.1	3.1	13.6
	24.00 Self-employed in liberal professions	27	.5	.5	14.2
	31.00 Senior officials/management	212	4.1	4.1	18.2
	32.00 Senior officials/employees/research/planning	193	3.7	3.7	21.9
	33.00 Senior officials/employees/education/training	161	3.1	3.1	25.0
	34.00 Other senior officials/employees	226	4.3	4.3	29.4
	41.00 Supervisors	252	4.8	4.8	34.2
	42.00 Clerical/sales/independent	280	5.4	5.4	39.6
	43.00 Clerical/sales/routine work	89	1.7	1.7	41.3
	44.00 Other lower admin/clerical	285	5.5	5.5	46.8
	51.00 Workers/agric/forestry/comm.fishing	59	1.1	1.1	47.9
	52.00 Manufacturing workers	417	8.0	8.0	55.9
	53.00 Other production workers	275	5.3	5.3	61.2
	54.00 Distribution/service workers	310	6.0	6.0	67.1
	59.00 Workers, unspecified	27	.5	.5	67.6
	60.00 Students	148	2.8	2.8	70.5

70.00 Retired agric.self employed	177	3.4	3.4	73.9
71.00 Retired other self employed	94	1.8	1.8	75.7
72.00 Retired upper-level	114	2.2	2.2	77.9
73.00 Retired lower-level	227	4.4	4.4	82.2
74.00 Retired manual	385	7.4	7.4	89.6
79.00 Retired other	64	1.2	1.2	90.8
80.00 Doing housework	24	.5	.5	91.3
81.00 Long-term unemployed	391	7.5	7.5	98.8
82.00 Others not classified	62	1.2	1.2	100.0
Total	5210	100.0	100.0	

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

DISH DISABILITY STATUS HEAD

		Frequency	Percent
Missing	System	5210	100.0

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent
Missing	System	5210	100.0

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent
Missing	System	5210	100.0

REGA GEOGRAPHIC REGION A

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Uusimaa(inc.Helsinki)	1203	23.1	23.1	23.1
	2.00 Southern Finland	1934	37.1	37.1	60.2
	3.00 Eastern Finland	778	14.9	14.9	75.1
	4.00 Mid-Finland	755	14.5	14.5	89.6
	5.00 Northern Finland	526	10.1	10.1	99.7
	6.00 Aland	14	.3	.3	100.0
	Total	5210	100.0	100.0	

REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	1.00 Uusimaa	1203	23.1	23.1	23.1
	2.00 Varsinais-Suomi	463	8.9	8.9	32.0
	4.00 Satakunta	276	5.3	5.3	37.3
	5.00 Kanta-Häme	188	3.6	3.6	40.9
	6.00 Pirkanmaa	473	9.1	9.1	50.0
	7.00 Päijät-Häme	191	3.7	3.7	53.6
	8.00 Kymenlaakso	196	3.8	3.8	57.4
	9.00 South Karelia	147	2.8	2.8	60.2
	10.00 Etelä-Savo	210	4.0	4.0	64.2
	11.00 Pohjois-Savo	295	5.7	5.7	69.9
	12.00 North Karelia	180	3.5	3.5	73.4
	13.00 Central Finland	262	5.0	5.0	78.4
	14.00 South Ostrobothnia	242	4.6	4.6	83.0
	15.00 Ostrobothnia	164	3.1	3.1	86.2
	16.00 Central Ostrobothnia	87	1.7	1.7	87.9
	17.00 North Ostrobothnia	349	6.7	6.7	94.5
	18.00 Kainuu	93	1.8	1.8	96.3
	19.00 Lapland	177	3.4	3.4	99.7
	21.00 Åland	14	.3	.3	100.0
	Total	5210	100.0	100.0	

URB URBAN/RURAL INDICATOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 urban municipalities	2848	54.7	54.7	54.7
	2.00 semi-urban municipalities	828	15.9	15.9	70.6
	3.00 rural municipalities	1534	29.4	29.4	100.0
	Total	5210	100.0	100.0	

HHLH HOUSEHOLD STRUCTURE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10.00 1 person household	1063	20.4	20.4	20.4
	21.00 1 adult, 1 child	96	1.8	1.8	22.2
	22.00 2 adults	1536	29.5	29.5	51.7
	31.00 1 adult, 2 children	62	1.2	1.2	52.9
	32.00 2 adults, 1 child	515	9.9	9.9	62.8
	33.00 3 adults	369	7.1	7.1	69.9
	41.00 1 adult, 3 children	8	.2	.2	70.0
	42.00 2 adults, 2 children	677	13.0	13.0	83.0
	43.00 3 adults, 1 child	217	4.2	4.2	87.2
	44.00 4 adults	97	1.9	1.9	89.1
	51.00 1 adult, 4 children	4	.1	.1	89.1

52.00 2 adults, 3 children	256	4.9	4.9	94.0
53.00 3 adults, 2 children	98	1.9	1.9	95.9
54.00 4 adults, 1 child	47	.9	.9	96.8
55.00 5 adults	9	.2	.2	97.0
62.00 2 adults, at least 4 children	92	1.8	1.8	98.8
63.00 3 adults, at least 3 children	28	.5	.5	99.3
64.00 4 adults, at least 2 children	21	.4	.4	99.7
65.00 5 adults, at least 1 child	13	.2	.2	100.0
66.00 other at least 6 person households	2	.0	.0	100.0
Total	5210	100.0	100.0	

FMLY FAMILY COMPOSITION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 single under 25	134	2.6	2.6	2.6
	12.00 single aged 25 - 34	198	3.8	3.8	6.4
	13.00 single aged 35 - 44	121	2.3	2.3	8.7
	14.00 single aged 45 - 54	140	2.7	2.7	11.4
	15.00 single aged 55 - 64	151	2.9	2.9	14.3
	16.00 single aged over 65	319	6.1	6.1	20.4
	20.00 lone-parents	170	3.3	3.3	23.7
	31.00 couples no children HH under 25	94	1.8	1.8	25.5
	32.00 couples no children HH aged 25-34	205	3.9	3.9	29.4
	33.00 couples no children HH aged 35-44	104	2.0	2.0	31.4
	34.00 couples no children HH aged 45-54	300	5.8	5.8	37.2
	35.00 couples no children HHaged 55-64	364	7.0	7.0	44.1
	36.00 couples no children HH over 65	306	5.9	5.9	50.0
	40.00 couple with all children under 7	471	9.0	9.0	59.1
	50.00 couple with children under and over 7	378	7.3	7.3	66.3
	60.00 couple with children: youngest child aged 7-12	397	7.6	7.6	73.9
	70.00 couple with children: youngest child aged 13-17	264	5.1	5.1	79.0
	81.00 couple with all children over 18	396	7.6	7.6	86.6
	82.00 couple with children under and over 18	349	6.7	6.7	93.3
	83.00 lone-parent with children over 18	169	3.2	3.2	96.5
	84.00 lone-parent children under and over 18	25	.5	.5	97.0
90.00 other households not classified	155	3.0	3.0	100.0	
Total	5210	100.0	100.0		

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 own house, own land	2238	43.0	43.0	43.0
	2.00 own house in rented land	244	4.7	4.7	47.6

Valid	3.00 own apartment	1316	25.3	25.3	72.9
	4.00 main tenant	1320	25.3	25.3	98.2
	5.00 subtenant	48	.9	.9	99.2
	6.00 co-op dwelling: partly own/right of residence	13	.2	.2	99.4
	7.00 block of service flats, support flat (?), boarding school	20	.4	.4	99.8
	8.00 other own dwelling:caravan, boat, barrack, tent	11	.2	.2	100.0
	Total	5210	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 Dont know	11	.2	.2	.2
	1.00 One-family house	2472	47.4	47.4	47.7
	2.00 Two-dwelling house	261	5.0	5.0	52.7
	3.00 Rowhouse	780	15.0	15.0	67.6
	4.00 Apartment building	1627	31.2	31.2	98.9
	5.00 Other building (school, bureau, industry building)	59	1.1	1.1	100.0
	Total	5210	100.0	100.0	

**RISK1 FINANCIAL RISK TAKING
WILLINGNESS**

		Frequency	Percent
Missing	System	5210	100.0

**RISK2 DEMAND FOR SAFE
INVESTMENTS**

		Frequency	Percent
Missing	System	5210	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	System	5210	100.0

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

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_1 SAVING MOTIVE
PRIORITY 1**

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_2 SAVING MOTIVE
PRIORITY 2**

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_3 SAVING MOTIVE
PRIORITY 3**

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_4 SAVING MOTIVE
PRIORITY 4**

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_5 SAVING MOTIVE
PRIORITY 5**

		Frequency	Percent
Missing	System	5210	100.0

**SAVE_6 SAVING MOTIVE
PRIORITY 6**

		Frequency	Percent
Missing	System	5210	100.0

**HORIZ FINANCIAL TIME
HORIZON**

		Frequency	Percent
Missing	System	5210	100.0

**SPEND MONEY SHOULD BE
SPENT**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT1 EFFORT OR TIME SPENT IN
OBTAINING FINANCIAL
INFORMATION**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_1 IMPORTANT FINANCIAL
INFORMATION SOURCES 1**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_2 IMPORTANT FINANCIAL
INFORMATION SOURCES 2**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_3 IMPORTANT FINANCIAL
INFORMATION SOURCES 3**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_4 IMPORTANT FINANCIAL
INFORMATION SOURCES 4**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_5 IMPORTANT FINANCIAL
INFORMATION SOURCES 5**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_6 IMPORTANT FINANCIAL
INFORMATION SOURCES 6**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_7 IMPORTANT FINANCIAL
INFORMATION SOURCES 7**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_8 IMPORTANT FINANCIAL
INFORMATION SOURCES 8**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_9 IMPORTANT FINANCIAL
INFORMATION SOURCES 9**

		Frequency	Percent
Missing	System	5210	100.0

**FLIT2_10 IMPORTANT FINANCIAL
INFORMATION SOURCES 10**

		Frequency	Percent
Missing	System	5210	100.0

**CARD POSSESSION OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	5210	100.0

**NCARD NUMBER OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	5210	100.0

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	System	5210	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	5210	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	5210	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	5210	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	System	5210	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	5210	100.0

**ATT3 VOLUNTARY
COMMITMENT**

		Frequency	Percent
Missing	System	5210	100.0