

Descriptives for Finland 1998 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	3893	1.00	3893.00	1947.0000	1123.95663
WGT HOUSEHOLD WEIGHT	3893	33.53	3446.59	604.9319	510.55137
CTRY COUNTRY AND YEAR ID	3893	175.00	175.00	175.0000	.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	3893	1.00	13.00	2.6961	1.43133
NOCH5 NUMBER OF CHILDREN UNDER 5	0				
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	3893	.00	10.00	.6116	1.04039
NOCH18 NUMBER OF CHILDREN UNDER 18	3893	.00	11.00	.7529	1.14901
NOPRS65 NUMBER OF PERSONS OVER 65	3893	.00	3.00	.2276	.55024
NOERN NUMBER OF EARNERS	3893	.00	4.00	1.1844	.86046
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	821	117.73	370013.44	22771.0234	40542.30066
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	3893	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)	0				
NHD NON-HOUSING DEBT	1641	16.82	672751.71	14380.0868	28711.53793
DA DEPOSIT ACCOUNTS	3593	1.68	908702.55	10895.2319	26107.06798
RA RISKY ASSETS	1748	2.19	1105926.44	18293.0799	62396.02011
TB TOTAL BONDS	117	67.28	171551.68	18947.6062	27345.90732
ST STOCKS	1680	2.19	1105926.44	15963.9382	61149.73577
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	171	15.14	269409.09	17193.0853	32220.34294

LI LIFE INSURANCE	649	16.82	252281.89	8622.8157	21850.83368
OFA OTHER FINANCIAL ASSETS	1520	16.82	420638.00	2448.1875	13997.33189
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	0				
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	344	50.46	134550.34	12744.5091	18505.53280
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	2978	3363.76	1009127.56	89907.1643	64583.78312
IR INVESTMENT REAL ESTATE	1351	386.83	925033.60	65609.0254	81429.80107
BA BUSINESS ASSETS	0				
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	0				
VH VEHICLES	3133	16.82	116049.67	11748.7654	12191.90281
DRCL DURABLES AND/OR COLLECTIBLES	3693	16.82	127822.82	3121.8927	3951.74439
ONF OTHER NON-FINANCIAL ASSETS	0				
HSD HOME SECURED DEBT (MG,OMG,OHSD)	1412	10.60	420469.82	33482.3624	31977.08787
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)	1038	16.82	168187.93	7210.4290	10135.39774
EL EDUCATIONAL LOANS	491	67.28	25228.19	4712.8449	3760.22145
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	479	67.28	672751.71	28808.5391	46705.55143
ID INFORMAL DEBT	0				
OWL MISCELLANEOUS NET WORTH COMPONENT	0				
TFA1 TOT. FINANCIAL ASSETS D1	3671	1.68	1197804.81	19374.2501	55484.67695
TNF1 TOT. NON-FINANCIAL ASSETS D1	3122	1665.06	1597785.30	114151.6107	105514.75832
TNF2 TOT. NON-FINANCIAL ASSETS D2	0				
TD TOTAL DEBT	2308	10.60	672751.71	30708.3267	37423.63336
TA_CS TOTAL ASSETS (ctry)	3886	6.73	2446520.44	125976.2727	147049.98876
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	3746	1.68	1274215.28	22644.0031	60625.45169
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	3857	16.82	1674815.37	104931.1279	111555.11746
NW1 NET WORTH D1	3852	-	2284135.00	92582.9134	133457.65678
		672131.43			
NW2 NET WORTH D2	0				
NW_CS NET WORTH (ctry)	3887	-	2446520.44	107710.0534	145156.97280
		668263.11			
FDXP FOOD AND NON-ALCOHOLIC BEVERAGES	3884	100.91	20182.55	4440.9023	2382.70876
ALCOXP ALCOHOL AND TOBACCO	0				
APXP CLOTHING AND FOOTWEAR	3743	8.41	8409.40	879.6453	858.83223
HSXP HOUSING AND UTILITIES	3863	58.87	39785.69	3483.9940	2638.32084

EQUIXP HOUSING EQUIPMENT	2671	8.41	16818.79	976.9674	1314.33521
MDXP HEALTH	3721	7.90	8577.58	563.9328	653.92471
TRXP TRANSPORT	3808	30.27	64247.79	5552.1856	7492.08671
COMMXP COMMUNICATION	3846	20.18	13337.30	893.6158	811.37337
CULTXP RECREATION AND CULTURE	3843	8.41	102005.98	1818.8240	3256.41556
EDXP EDUCATION	0				
RESTOXP RESTAURANTS AND HOTELS	3264	20.18	14127.79	1138.5871	1267.97394
MISCXP MISCELLANEOUS GOODS AND SERVICES	3674	8.41	13808.23	957.3054	964.62178
TXP TOTAL EXPENDITURES	3893	1681.88	123668.58	19910.1766	12203.14172
RIXP ACTUAL RENTS AND INTEREST	2224	9.25	29162.95	2906.2805	2212.44693
UTXP UTILITIES EXPENDITURES	3715	6.73	9250.34	907.3551	751.78590
OHSXP OTHER HOUSING EXPENDITURES	1914	8.41	19442.52	1893.5616	2242.21024
MORTXP MORTGAGE INSTALLMENTS	0				
WAGE WAGES AND SALARIES	2983	-3828.80	217873.33	30604.1767	25580.47222
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	1801	-3578.70	304243.38	13360.5583	22786.28058
CPRI CASH PROPERTY INCOME	2876	-6153.49	683267.15	4389.2732	22962.22241
CPRI1 INTERESTS AND DIVIDENDS	0				
CPRI2 RENTS	0				
CPRI3 PRIVATE SAVINGS PLANS	0				
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	2876	-6153.49	683267.15	4389.2732	22962.22241
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	288	.34	33516.49	3742.9522	5637.78292
OCPEN1 OCCUPATIONAL PENSIONS	261	.34	33516.49	3489.0044	5564.91703
OCPENO OTHER PENSIONS	30	14.63	23546.31	5578.0030	5856.00349
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	1194	180.30	110558.50	14179.5978	10056.03551
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	979	49.95	15469.93	2765.9786	2502.89111
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	1074	69.13	109658.19	12650.9868	10709.39968
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	95	477.82	16719.23	6688.2832	4217.06667
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	1366	3.36	37888.70	4489.5141	4609.48415
MNSBEN SOCIAL ASSISTANCE BENEFITS	2217	27.58	28817.66	3927.5123	3599.70120
NRCBEN NEAR CASH BENEFITS	0				
PRIVTRA PRIVATE TRANSFERS RECEIVED	0				
OTHCINC OTHER CASH INCOME	1340	2.02	52879.80	1668.6002	3202.24162
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	0				
INCTAX INCOME TAXES	3837	3.03	212875.12	12609.5542	13467.99414
WLTHTAX WEALTH/PROPERTY TAXES	0				
INTPD INTEREST PAID	1407	9.25	29162.95	1849.2760	1715.72206
INTPDMG INTEREST PAID ON MORTGAGES	1407	9.25	29162.95	1849.2760	1715.72206
INTPDOL INTEREST PAID ON OTHER LOANS	0				

PTPD PRIVATE TRANSFERS PAID	0				
GAIN CAPITAL GAINS	0				
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	2944	-520.04	24215.87	4019.3377	2307.00318
LUMP LUMP SUM INCOME	0				
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	3220	-2559.99	239109.75	25107.7765	19422.98717
EARN S EARNINGS SPOUSE	2077	-807.64	141319.06	14778.9454	11818.99028
OCCPENH OCCUPATIONAL PENSIONS HEAD	0				
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	0				
PUBPENH PUBLIC PENSIONS HEAD	0				
PUBPENS PUBLIC PENSIONS SPOUSE	0				
PENH ALL PENSIONS HEAD	926	161.80	105840.66	13055.6978	9016.93639
PENS ALL PENSIONS SPOUSE	526	185.68	61667.45	9166.2880	5364.80874
EARNW EARNINGS	3327	-2526.52	304243.38	34672.2646	27583.21759
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	3619	-2158.19	737344.28	35362.8556	35724.02918
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	3663	-2158.19	737344.28	35232.3627	35579.76469
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	3322	4.20	110558.50	9563.6396	8810.75128
GIW GROSS INCOME	3893	42.05	739750.04	41886.0723	34020.75547
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	3893	30.27	526874.92	29457.9039	21927.63916
DPIW DISPOSABLE INCOME	3893	30.27	531989.34	31829.0827	22898.97790
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 1998 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 male	2622	67.4	67.4	67.4
	2.00 female	1271	32.6	32.6	100.0
	Total	3893	100.0	100.0	

SEXSEX SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 male	653	16.8	23.7	23.7
	2.00 female	2098	53.9	76.3	100.0
	Total	2751	70.7	100.0	
Missing	System	1142	29.3		
Total		3893	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	16.00	1	.0	.0	.0
	17.00	2	.1	.1	.1
	18.00	3	.1	.1	.2
	19.00	12	.3	.3	.5
	20.00	22	.6	.6	1.0
	21.00	29	.7	.7	1.8
	22.00	40	1.0	1.0	2.8
	23.00	37	1.0	1.0	3.8
	24.00	47	1.2	1.2	5.0
	25.00	42	1.1	1.1	6.0
	26.00	52	1.3	1.3	7.4
	27.00	45	1.2	1.2	8.5
	28.00	33	.8	.8	9.4
	29.00	59	1.5	1.5	10.9
	30.00	58	1.5	1.5	12.4
	31.00	67	1.7	1.7	14.1
	32.00	69	1.8	1.8	15.9
	33.00	75	1.9	1.9	17.8
	34.00	92	2.4	2.4	20.2
	35.00	91	2.3	2.3	22.5
	36.00	91	2.3	2.3	24.8
	37.00	98	2.5	2.5	27.4
	38.00	85	2.2	2.2	29.5
	39.00	99	2.5	2.5	32.1
	40.00	82	2.1	2.1	34.2
	41.00	111	2.9	2.9	37.0
	42.00	100	2.6	2.6	39.6
	43.00	96	2.5	2.5	42.1
	44.00	94	2.4	2.4	44.5
	45.00	88	2.3	2.3	46.8
	46.00	92	2.4	2.4	49.1

Valid

47.00	97	2.5	2.5	51.6
48.00	116	3.0	3.0	54.6
49.00	107	2.7	2.7	57.3
50.00	118	3.0	3.0	60.4
51.00	109	2.8	2.8	63.2
52.00	112	2.9	2.9	66.0
53.00	108	2.8	2.8	68.8
54.00	93	2.4	2.4	71.2
55.00	75	1.9	1.9	73.1
56.00	59	1.5	1.5	74.6
57.00	91	2.3	2.3	77.0
58.00	65	1.7	1.7	78.7
59.00	77	2.0	2.0	80.6
60.00	54	1.4	1.4	82.0
61.00	54	1.4	1.4	83.4
62.00	46	1.2	1.2	84.6
63.00	51	1.3	1.3	85.9
64.00	48	1.2	1.2	87.1
65.00	43	1.1	1.1	88.2
66.00	28	.7	.7	89.0
67.00	21	.5	.5	89.5
68.00	31	.8	.8	90.3
69.00	32	.8	.8	91.1
70.00	34	.9	.9	92.0
71.00	28	.7	.7	92.7
72.00	26	.7	.7	93.4
73.00	28	.7	.7	94.1
74.00	26	.7	.7	94.8
75.00	32	.8	.8	95.6
76.00	25	.6	.6	96.2
77.00	23	.6	.6	96.8
78.00	20	.5	.5	97.3
79.00	11	.3	.3	97.6
80.00	17	.4	.4	98.0
81.00	10	.3	.3	98.3
82.00	20	.5	.5	98.8
83.00	9	.2	.2	99.0
84.00	8	.2	.2	99.3
85.00	6	.2	.2	99.4
86.00	6	.2	.2	99.6

87.00	2	.1	.1	99.6
88.00	5	.1	.1	99.7
89.00	3	.1	.1	99.8
90.00	2	.1	.1	99.9
91.00	2	.1	.1	99.9
92.00	2	.1	.1	100.0
98.00	1	.0	.0	100.0
Total	3893	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
16.00	1	.0	.0	.0
17.00	2	.1	.1	.1
18.00	3	.1	.1	.2
19.00	7	.2	.3	.5
20.00	8	.2	.3	.8
21.00	18	.5	.7	1.4
22.00	24	.6	.9	2.3
23.00	26	.7	.9	3.2
24.00	30	.8	1.1	4.3
25.00	30	.8	1.1	5.4
26.00	20	.5	.7	6.1
27.00	42	1.1	1.5	7.7
28.00	45	1.2	1.6	9.3
29.00	51	1.3	1.9	11.2
30.00	39	1.0	1.4	12.6
31.00	69	1.8	2.5	15.1
32.00	56	1.4	2.0	17.1
33.00	60	1.5	2.2	19.3
34.00	73	1.9	2.7	22.0
35.00	61	1.6	2.2	24.2
36.00	67	1.7	2.4	26.6
37.00	73	1.9	2.7	29.3
38.00	69	1.8	2.5	31.8
39.00	59	1.5	2.1	33.9
40.00	77	2.0	2.8	36.7
41.00	73	1.9	2.7	39.4
42.00	61	1.6	2.2	41.6
43.00	81	2.1	2.9	44.5
44.00	78	2.0	2.8	47.4
45.00	80	2.1	2.9	50.3

Valid

46.00	85	2.2	3.1	53.4
47.00	73	1.9	2.7	56.0
48.00	87	2.2	3.2	59.2
49.00	90	2.3	3.3	62.5
50.00	81	2.1	2.9	65.4
51.00	70	1.8	2.5	67.9
52.00	83	2.1	3.0	71.0
53.00	76	2.0	2.8	73.7
54.00	43	1.1	1.6	75.3
55.00	41	1.1	1.5	76.8
56.00	35	.9	1.3	78.0
57.00	72	1.8	2.6	80.7
58.00	44	1.1	1.6	82.3
59.00	59	1.5	2.1	84.4
60.00	35	.9	1.3	85.7
61.00	45	1.2	1.6	87.3
62.00	45	1.2	1.6	88.9
63.00	30	.8	1.1	90.0
64.00	25	.6	.9	90.9
65.00	30	.8	1.1	92.0
66.00	25	.6	.9	92.9
67.00	20	.5	.7	93.7
68.00	19	.5	.7	94.4
69.00	19	.5	.7	95.1
70.00	12	.3	.4	95.5
71.00	19	.5	.7	96.2
72.00	19	.5	.7	96.9
73.00	6	.2	.2	97.1
74.00	12	.3	.4	97.5
75.00	14	.4	.5	98.0
76.00	13	.3	.5	98.5
77.00	13	.3	.5	99.0
78.00	7	.2	.3	99.2
79.00	6	.2	.2	99.5
80.00	5	.1	.2	99.6
81.00	3	.1	.1	99.7
82.00	2	.1	.1	99.8
85.00	1	.0	.0	99.9
86.00	1	.0	.0	99.9
87.00	1	.0	.0	99.9

	89.00	1	.0	.0	100.0
	90.00	1	.0	.0	100.0
	Total	2751	70.7	100.0	
Missing	System	1142	29.3		
Total		3893	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent
Missing	System	3893	100.0

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 single no children	797	20.5	20.5	20.5
	2.00 lone parent	252	6.5	6.5	26.9
	3.00 couple no children	1121	28.8	28.8	55.7
	4.00 couple with children	1610	41.4	41.4	97.1
	5.00 other	113	2.9	2.9	100.0
	Total	3893	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent
Missing	System	3893	100.0

RACES RACE/ETNICITY OF SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	System	3893	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

IMMH IMMIGRATION STATUS OF HEAD

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		Frequency	Percent
Missing	System	3893	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	3893	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Pre-primary or no education	1239	31.8	31.8	31.8
	3.00 Upper secondary education	1430	36.7	36.7	68.6
	5.00 Lowest level tertiary education	588	15.1	15.1	83.7
	6.00 Lower-degree level tertiary education	250	6.4	6.4	90.1
	7.00 Higher degree level tertiary education	350	9.0	9.0	99.1
	8.00 Doctorate or equivalent level tertiary	36	.9	.9	100.0
	Total		3893	100.0	100.0

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Pre-primary or no education	842	21.6	30.6	30.6
	3.00 Upper secondary education	1098	28.2	39.9	70.5
	5.00 Lowest level tertiary education	491	12.6	17.8	88.4
	6.00 Lower-degree level tertiary education	133	3.4	4.8	93.2
	7.00 Higher degree level tertiary education	178	4.6	6.5	99.7
	8.00 Doctorate or equivalent level tertiary	9	.2	.3	100.0
	Total		2751	70.7	100.0
Missing	System	1142	29.3		
Total		3893	100.0		

LFSH LABOR FORCE STATUS HEAD

		Frequency	Percent
Missing	System	3893	100.0

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

MAH MAIN ACTIVITY HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 self-employed agriculture	342	8.8	8.8	8.8
	2.00 self-employed, other	421	10.8	10.8	19.6
	3.00 employees	2002	51.4	51.4	71.0
	4.00 student	95	2.4	2.4	73.5
	5.00 retired	795	20.4	20.4	93.9
	6.00 doing housework	10	.3	.3	94.1
	7.00 unemployed	197	5.1	5.1	99.2
	8.00 others not classified	31	.8	.8	100.0
	Total	3893	100.0	100.0	

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 self-employed agriculture	212	5.4	7.7	7.7
	2.00 self-employed, other	277	7.1	10.1	17.8
	3.00 employees	1124	28.9	40.9	58.6
	4.00 student	102	2.6	3.7	62.3
	5.00 retired	475	12.2	17.3	79.6
	6.00 doing housework	139	3.6	5.1	84.7
	7.00 unemployed	305	7.8	11.1	95.7
	8.00 others not classified	117	3.0	4.3	100.0
	Total	2751	70.7	100.0	
Missing	System	1142	29.3		
Total		3893	100.0		

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Technical, scientific, juridical, humanistic and artistic wo	535	13.7	13.7	13.7
	1.00 Health care and social work	253	6.5	6.5	20.2
	2.00 Managerial, administrative and clerical work	485	12.5	12.5	32.7
	3.00 Commercial work	262	6.7	6.7	39.4
	4.00 Agricultural, forestry and fishing work	413	10.6	10.6	50.0
	5.00 Transport and communication work	158	4.1	4.1	54.1
	6.00 Manufacturing, machine operation, mining and quarrying and c	119	3.1	3.1	57.2
	7.00 Manufacturing, machine operation, mining and quarrying and c	345	8.9	8.9	66.0
	8.00 Manufacturing, machine operation, mining and quarrying and c	162	4.2	4.2	70.2
	9.00 Service work	211	5.4	5.4	75.6
	999.00 Not economically active	950	24.4	24.4	100.0
	Total		3893	100.0	100.0

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Technical, scientific, juridical, humanistic and artistic wo	279	7.2	10.1	10.1
	1.00 Health care and social work	353	9.1	12.8	23.0
	2.00 Managerial, administrative and clerical work	360	9.2	13.1	36.1
	3.00 Commercial work	196	5.0	7.1	43.2
	4.00 Agricultural, forestry and fishing work	253	6.5	9.2	52.4
	5.00 Transport and communication work	47	1.2	1.7	54.1
	6.00 Manufacturing, machine operation, mining and quarrying and c	50	1.3	1.8	55.9
	7.00 Manufacturing, machine operation, mining and quarrying and c	116	3.0	4.2	60.1
	8.00 Manufacturing, machine operation, mining and quarrying and c	64	1.6	2.3	62.5
	9.00 Service work	203	5.2	7.4	69.8
	999.00 Not economically active	830	21.3	30.2	100.0
	Total	2751	70.7	100.0	
Missing	System	1142	29.3		
Total		3893	100.0		

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 Agriculture, hunting and related service activities	371	9.5	9.5	9.5
	2.00 Forestry, logging and related service activities	44	1.1	1.1	10.7
	5.00 Fishing, operation of fish hatcheries and fish farms, servic	6	.2	.2	10.8
	10.00 Mining of coal and lignite, extraction of peat	6	.2	.2	11.0
	13.00 Mining of metal ores	1	.0	.0	11.0
	15.00 Manufacture of food products and beverages	50	1.3	1.3	12.3
	16.00 Manufacture of tobacco products	1	.0	.0	12.3
	17.00 Manufacture of textiles	7	.2	.2	12.5
	18.00 Manufacture of wearing apparel, dressing and dyeing of fur	6	.2	.2	12.6
	19.00 Tanning and dressing of leather, manufacture of luggage, han	3	.1	.1	12.7
	20.00 Manufacture of wood and cork, except furniture, and of artic	51	1.3	1.3	14.0
	21.00 Manufacture of pulp, paper and paper products	71	1.8	1.8	15.8
	22.00 Publishing, printing and reproduction of recorded media	61	1.6	1.6	17.4
	23.00 Manufacture of coke, refined petroleum products and nuclear	6	.2	.2	17.6
	24.00 Manufacture of chemicals and chemical products	35	.9	.9	18.5
	25.00 Manufacture of rubber and plastic products	25	.6	.6	19.1
	26.00 Manufacture of other non-metallic mineral products	15	.4	.4	19.5
	27.00 Manufacture of basic metals	29	.7	.7	20.2
	28.00 Manufacture of fabricated metal products, except machinery a	66	1.7	1.7	21.9
	29.00 Manufacture of machinery and equipment n.e.c.	94	2.4	2.4	24.4
	30.00 Manufacture of office machinery and computers	1	.0	.0	24.4
	31.00 Manufacture of electrical machinery and apparatus n.e.c.	29	.7	.7	25.1
	32.00 Manufacture of radio, television and communication equipment	49	1.3	1.3	26.4

Valid	33.00 Manufacture of medical, precision and optical instruments, w	21	.5	.5	26.9
	34.00 Manufacture of motor vehicles, trailers and semi-trailers	11	.3	.3	27.2
	35.00 Manufacture of other transport equipment	16	.4	.4	27.6
	36.00 Manufacture of furniture, manufacturing n.e.c.	20	.5	.5	28.1
	40.00 Electricity, gas, steam and hot water supply	36	.9	.9	29.1
	41.00 Collection, purification and distribution of water	5	.1	.1	29.2
	45.00 Construction	220	5.7	5.7	34.8
	50.00 Sale, maintenance and repair of motor vehicles and motorcycl	53	1.4	1.4	36.2
	51.00 Wholesale trade and commission trade, except of motor vehicl	85	2.2	2.2	38.4
	52.00 Retail trade, except of motor vehicles and motorcycles, repa	149	3.8	3.8	42.2
	55.00 Hotels and restaurants	46	1.2	1.2	43.4
	60.00 Land transport, transport via pipelines	120	3.1	3.1	46.5
	61.00 Water transport	22	.6	.6	47.0
	62.00 Air transport	10	.3	.3	47.3
	63.00 Supporting and auxiliary transport activities, activities of	20	.5	.5	47.8
	64.00 Post and telecommunications	49	1.3	1.3	49.1
	65.00 Financial intermediation, except insurance and pension fundi	47	1.2	1.2	50.3
	66.00 Insurance and pension funding, except compulsory social secu	18	.5	.5	50.7
	67.00 Activities auxiliary to financial intermediation	3	.1	.1	50.8
	70.00 Real estate activities	38	1.0	1.0	51.8
	71.00 Renting of machinery and equipment without operator & of per	2	.1	.1	51.8
	72.00 Computer and related activities	53	1.4	1.4	53.2
	73.00 Research and development	19	.5	.5	53.7
	74.00 Other business activities	163	4.2	4.2	57.9
	75.00 Public administration and defense inc. compulsory social sec	118	3.0	3.0	60.9
	80.00 Education	190	4.9	4.9	65.8
	85.00 Health and social work	264	6.8	6.8	72.6
	90.00 Sewage and refuse disposal, sanitation and similar activitie	10	.3	.3	72.8
	91.00 Activities of membership organizations n.e.c.	29	.7	.7	73.6
	92.00 Recreational, cultural and sporting activities	53	1.4	1.4	74.9
	93.00 Other service activities	20	.5	.5	75.4
	95.00 Private households with employed persons	1	.0	.0	75.5
	999.00 Industry unknown / not economically active	955	24.5	24.5	100.0
Total	3893	100.0	100.0		

INDS INDUSTRY OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
1.00 Agriculture, hunting and related service activities	239	6.1	8.7	8.7
2.00 Forestry, logging and related service activities	12	.3	.4	9.1
5.00 Fishing, operation of fish hatcheries and fish farms, servic	5	.1	.2	9.3
10.00 Mining of coal and lignite, extraction of peat	1	.0	.0	9.3

13.00 Mining of metal ores	2	.1	.1	9.4
15.00 Manufacture of food products and beverages	31	.8	1.1	10.5
17.00 Manufacture of textiles	6	.2	.2	10.8
18.00 Manufacture of wearing apparel, dressing and dyeing of fur	18	.5	.7	11.4
19.00 Tanning and dressing of leather, manufacture of luggage, han	3	.1	.1	11.5
20.00 Manufacture of wood and cork, except furniture, and of artic	16	.4	.6	12.1
21.00 Manufacture of pulp, paper and paper products	8	.2	.3	12.4
22.00 Publishing, printing and reproduction of recorded media	22	.6	.8	13.2
23.00 Manufacture of coke, refined petroleum products and nuclear	2	.1	.1	13.3
24.00 Manufacture of chemicals and chemical products	17	.4	.6	13.9
25.00 Manufacture of rubber and plastic products	5	.1	.2	14.1
26.00 Manufacture of other non-metallic mineral products	11	.3	.4	14.5
27.00 Manufacture of basic metals	4	.1	.1	14.6
28.00 Manufacture of fabricated metal products, except machinery a	20	.5	.7	15.3
29.00 Manufacture of machinery and equipment n.e.c.	27	.7	1.0	16.3
30.00 Manufacture of office machinery and computers	1	.0	.0	16.4
31.00 Manufacture of electrical machinery and apparatus n.e.c.	15	.4	.5	16.9
32.00 Manufacture of radio, television and communication equipment	16	.4	.6	17.5
33.00 Manufacture of medical, precision and optical instruments, w	6	.2	.2	17.7
35.00 Manufacture of other transport equipment	6	.2	.2	17.9
36.00 Manufacture of furniture, manufacturing n.e.c.	17	.4	.6	18.5
37.00 Recycling	1	.0	.0	18.6
40.00 Electricity, gas, steam and hot water supply	10	.3	.4	18.9
45.00 Construction	85	2.2	3.1	22.0
50.00 Sale, maintenance and repair of motor vehicles and motorcycl	21	.5	.8	22.8
51.00 Wholesale trade and commission trade, except of motor vehiel	46	1.2	1.7	24.5
52.00 Retail trade, except of motor vehicles and motorcycles, repa	162	4.2	5.9	30.4
55.00 Hotels and restaurants	63	1.6	2.3	32.6
60.00 Land transport, transport via pipelines	33	.8	1.2	33.8
61.00 Water transport	4	.1	.1	34.0
62.00 Air transport	8	.2	.3	34.3
63.00 Supporting and auxiliary transport activities, activities of	8	.2	.3	34.6
64.00 Post and telecommunications	28	.7	1.0	35.6
65.00 Financial intermediation, except insurance and pension fundi	33	.8	1.2	36.8
66.00 Insurance and pension funding, except compulsory social secu	8	.2	.3	37.1
67.00 Activities auxiliary to financial intermediation	3	.1	.1	37.2
70.00 Real estate activities	33	.8	1.2	38.4
71.00 Renting of machinery and equipment without operator & of per	1	.0	.0	38.4
72.00 Computer and related activities	18	.5	.7	39.1
73.00 Research and development	13	.3	.5	39.5

Valid

	74.00 Other business activities	114	2.9	4.1	43.7
	75.00 Public administration and defense inc. compulsory social sec	64	1.6	2.3	46.0
	80.00 Education	169	4.3	6.1	52.2
	85.00 Health and social work	362	9.3	13.2	65.3
	90.00 Sewage and refuse disposal, sanitation and similar activitie	4	.1	.1	65.5
	91.00 Activities of membership organizations n.e.c.	28	.7	1.0	66.5
	92.00 Recreational, cultural and sporting activities	40	1.0	1.5	67.9
	93.00 Other service activities	41	1.1	1.5	69.4
	95.00 Private households with employed persons	6	.2	.2	69.6
	97.00 Extra-territorial organizations and bodies	1	.0	.0	69.7
	999.00 Industry unknown / not economically active	834	21.4	30.3	100.0
	Total	2751	70.7	100.0	
Missing	System	1142	29.3		
Total		3893	100.0		

ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 Farmers/employers	40	1.0	1.0	1.0
	12.00 Farmers/own account	302	7.8	7.8	8.8
	21.00 Small employers (<5)	155	4.0	4.0	12.8
	22.00 Other employers (4+)	63	1.6	1.6	14.4
	23.00 Own account workers	164	4.2	4.2	18.6
	24.00 Self-employed in liberal professions	39	1.0	1.0	19.6
	31.00 Senior officials/management	189	4.9	4.9	24.5
	32.00 Senior officials/employees/research/planning	170	4.4	4.4	28.8
	33.00 Senior officials/employees/education/training	137	3.5	3.5	32.3
	34.00 Other senior officials/employees	217	5.6	5.6	37.9
	41.00 Supervisors	173	4.4	4.4	42.4
	42.00 Clerical/sales/independent	173	4.4	4.4	46.8
	43.00 Clerical/sales/routine work	43	1.1	1.1	47.9
	44.00 Other lower admin/clerical	187	4.8	4.8	52.7
	51.00 Workers/agric/forestry/comm.fishing	30	.8	.8	53.5
	52.00 Manufacturing workers	284	7.3	7.3	60.8
	53.00 Other production workers	193	5.0	5.0	65.7
	54.00 Distribution/service workers	189	4.9	4.9	70.6
	59.00 Workers, unspecified	17	.4	.4	71.0
	60.00 Students	95	2.4	2.4	73.5
70.00 Retired agric.self employed	126	3.2	3.2	76.7	
71.00 Retired other self employed	48	1.2	1.2	77.9	
72.00 Retired upper-level	101	2.6	2.6	80.5	
73.00 Retired lower-level	180	4.6	4.6	85.2	

74.00 Retired manual	305	7.8	7.8	93.0
79.00 Retired other	35	.9	.9	93.9
80.00 Doing housework	10	.3	.3	94.1
81.00 Long-term unemployed	197	5.1	5.1	99.2
82.00 Others not classified	31	.8	.8	100.0
Total	3893	100.0	100.0	

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 Farmers/employers	14	.4	.5	.5
	12.00 Farmers/own account	198	5.1	7.2	7.7
	21.00 Small employers (<5)	60	1.5	2.2	9.9
	22.00 Other employers (4+)	25	.6	.9	10.8
	23.00 Own account workers	162	4.2	5.9	16.7
	24.00 Self-employed in liberal professions	29	.7	1.1	17.7
	29.00 Other Self-employed	1	.0	.0	17.8
	31.00 Senior officials/management	35	.9	1.3	19.0
	32.00 Senior officials/employees/research/planning	48	1.2	1.7	20.8
	33.00 Senior officials/employees/education/training	90	2.3	3.3	24.1
	34.00 Other senior officials/employees	101	2.6	3.7	27.7
	41.00 Supervisors	48	1.2	1.7	29.5
	42.00 Clerical/sales/independent	254	6.5	9.2	38.7
	43.00 Clerical/sales/routine work	46	1.2	1.7	40.4
	44.00 Other lower admin/clerical	234	6.0	8.5	48.9
	51.00 Workers/agric/forestry/comm.fishing	8	.2	.3	49.2
	52.00 Manufacturing workers	54	1.4	2.0	51.1
	53.00 Other production workers	90	2.3	3.3	54.4
	54.00 Distribution/service workers	114	2.9	4.1	58.6
	59.00 Workers, unspecified	2	.1	.1	58.6
	60.00 Students	102	2.6	3.7	62.3
	70.00 Retired agric.self employed	92	2.4	3.3	65.7
	71.00 Retired other self employed	37	1.0	1.3	67.0
	72.00 Retired upper-level	45	1.2	1.6	68.7
	73.00 Retired lower-level	109	2.8	4.0	72.6
	74.00 Retired manual	156	4.0	5.7	78.3
79.00 Retired other	36	.9	1.3	79.6	
80.00 Doing housework	139	3.6	5.1	84.7	
81.00 Long-term unemployed	305	7.8	11.1	95.7	
82.00 Others not classified	117	3.0	4.3	100.0	
Total	2751	70.7	100.0		
Missing	System	1142	29.3		

Total	3893	100.0		
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DISH DISABILITY STATUS HEAD

		Frequency	Percent
Missing	System	3893	100.0

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent
Missing	System	3893	100.0

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent
Missing	System	3893	100.0

REGA GEOGRAPHIC REGION A

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Uusimaa(inc.Helsinki)	908	23.3	23.3	23.3
	2.00 Southern Finland	1368	35.1	35.1	58.5
	3.00 Eastern Finland	613	15.7	15.7	74.2
	4.00 Mid-Finland	556	14.3	14.3	88.5
	5.00 Northern Finland	431	11.1	11.1	99.6
	6.00 Aland	17	.4	.4	100.0
	Total	3893	100.0	100.0	

REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Uusimaa	858	22.0	22.0	22.0
	2.00 Varsinais-Suomi	319	8.2	8.2	30.2
	4.00 Satakunta	200	5.1	5.1	35.4
	5.00 Kanta-Häme	133	3.4	3.4	38.8
	6.00 Pirkanmaa	329	8.5	8.5	47.2
	7.00 Päijät-Häme	135	3.5	3.5	50.7
	8.00 Kymenlaakso	142	3.6	3.6	54.4
	9.00 South Karelia	110	2.8	2.8	57.2
	10.00 Etelä-Savo	146	3.8	3.8	60.9
	11.00 Pohjois-Savo	228	5.9	5.9	66.8
	12.00 North Karelia	147	3.8	3.8	70.6
	13.00 Central Finland	220	5.7	5.7	76.2

14.00 South Ostrobothnia	180	4.6	4.6	80.8
15.00 Ostrobothnia	104	2.7	2.7	83.5
16.00 Central Ostrobothnia	52	1.3	1.3	84.8
17.00 North Ostrobothnia	276	7.1	7.1	91.9
18.00 Kainuu	92	2.4	2.4	94.3
19.00 Lapland	155	4.0	4.0	98.3
20.00 Itä-Uusimaa	50	1.3	1.3	99.6
21.00 Åland	17	.4	.4	100.0
Total	3893	100.0	100.0	

URB URBAN/RURAL INDICATOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 urban municipalities	2096	53.8	53.8	53.8
	2.00 semi-urban municipalities	671	17.2	17.2	71.1
	3.00 rural municipalities	1126	28.9	28.9	100.0
	Total	3893	100.0	100.0	

HHLD HOUSEHOLD STRUCTURE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10.00 1 person household	797	20.5	20.5	20.5
	21.00 1 adult, 1 child	69	1.8	1.8	22.2
	22.00 2 adults	1243	31.9	31.9	54.2
	31.00 1 adult, 2 children	44	1.1	1.1	55.3
	32.00 2 adults, 1 child	410	10.5	10.5	65.8
	33.00 3 adults	247	6.3	6.3	72.2
	41.00 1 adult, 3 children	10	.3	.3	72.4
	42.00 2 adults, 2 children	464	11.9	11.9	84.4
	43.00 3 adults, 1 child	115	3.0	3.0	87.3
	44.00 4 adults	64	1.6	1.6	89.0
	51.00 1 adult, 4 children	1	.0	.0	89.0
	52.00 2 adults, 3 children	200	5.1	5.1	94.1
	53.00 3 adults, 2 children	73	1.9	1.9	96.0
	54.00 4 adults, 1 child	25	.6	.6	96.6
	55.00 5 adults	5	.1	.1	96.8
	61.00 1 adult, at least 5 children	1	.0	.0	96.8
	62.00 2 adults, at least 4 children	78	2.0	2.0	98.8
	63.00 3 adults, at least 3 children	29	.7	.7	99.5
	64.00 4 adults, at least 2 children	12	.3	.3	99.8
	65.00 5 adults, at least 1 child	4	.1	.1	99.9
66.00 other at least 6 person households	2	.1	.1	100.0	
Total	3893	100.0	100.0		

FMLY FAMILY COMPOSITION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 single under 25	90	2.3	2.3	2.3
	12.00 single aged 25 - 34	112	2.9	2.9	5.2
	13.00 single aged 35 - 44	109	2.8	2.8	8.0
	14.00 single aged 45 - 54	153	3.9	3.9	11.9
	15.00 single aged 55 - 64	141	3.6	3.6	15.5
	16.00 single aged over 65	192	4.9	4.9	20.5
	20.00 lone-parents	125	3.2	3.2	23.7
	31.00 couples no children Head under 25	65	1.7	1.7	25.4
	32.00 couples no children aged 25-34	148	3.8	3.8	29.2
	33.00 couples no children aged 35-44	67	1.7	1.7	30.9
	34.00 couples no children aged 45-54	255	6.6	6.6	37.4
	35.00 couples no children aged 55-64	343	8.8	8.8	46.2
	36.00 couples no children aged > 65	243	6.2	6.2	52.5
	40.00 couple with children under 7	355	9.1	9.1	61.6
	50.00 couple with children: at least one under 7 and one 7 or ol	266	6.8	6.8	68.4
	60.00 couple with children: youngest child aged 7-12	293	7.5	7.5	76.0
	70.00 couple with children: youngest child aged 13-17	212	5.4	5.4	81.4
	81.00 couple with children over 18	265	6.8	6.8	88.2
	82.00 couple with children: at least one under 18 and one over 18	219	5.6	5.6	93.8
	83.00 lone-parents: children over 18	106	2.7	2.7	96.6
84.00 lone-parents: at least one under 18 and one over 18	21	.5	.5	97.1	
90.00 households previously not classified	113	2.9	2.9	100.0	
Total	3893	100.0	100.0		

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 own house, own land	1812	46.5	46.5	46.5
	2.00 own house in rented land	200	5.1	5.1	51.7
	3.00 own apartment	932	23.9	23.9	75.6
	4.00 main tenant	871	22.4	22.4	98.0
	5.00 subtenant	25	.6	.6	98.6
	6.00 co-operative dwelling	34	.9	.9	99.5
	7.00 block of service flats, support flat (?), boarding school	13	.3	.3	99.8
	8.00 other own dwelling:caravan, boat, barrack, tent	6	.2	.2	100.0
	Total	3893	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 One-family house	2004	51.5	51.6	51.6

Valid	2.00 Two-dwelling house	206	5.3	5.3	56.9
	3.00 Rowhouse	529	13.6	13.6	70.5
	4.00 Apartment building	1114	28.6	28.7	99.1
	5.00 Other building (school, bureau, industry building)	34	.9	.9	100.0
	Total	3887	99.8	100.0	
Missing	System	6	.2		
Total		3893	100.0		

**RISK1 FINANCIAL RISK TAKING
WILLINGNESS**

		Frequency	Percent
Missing	System	3893	100.0

**RISK2 DEMAND FOR SAFE
INVESTMENTS**

		Frequency	Percent
Missing	System	3893	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	System	3893	100.0

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

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_1 SAVING MOTIVE
PRIORITY 1**

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_2 SAVING MOTIVE
PRIORITY 2**

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_3 SAVING MOTIVE
PRIORITY 3**

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_4 SAVING MOTIVE
PRIORITY 4**

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_5 SAVING MOTIVE
PRIORITY 5**

		Frequency	Percent
Missing	System	3893	100.0

**SAVE_6 SAVING MOTIVE
PRIORITY 6**

		Frequency	Percent
Missing	System	3893	100.0

**HORIZ FINANCIAL TIME
HORIZON**

		Frequency	Percent
Missing	System	3893	100.0

**SPEND MONEY SHOULD BE
SPENT**

		Frequency	Percent
Missing	System	3893	100.0

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

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_1 IMPORTANT FINANCIAL
INFORMATION SOURCES 1**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_2 IMPORTANT FINANCIAL
INFORMATION SOURCES 2**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_3 IMPORTANT FINANCIAL
INFORMATION SOURCES 3**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_4 IMPORTANT FINANCIAL
INFORMATION SOURCES 4**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_5 IMPORTANT FINANCIAL
INFORMATION SOURCES 5**

		Frequency	Percent
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Missing	System	3893	100.0
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**FLIT2_6 IMPORTANT FINANCIAL
INFORMATION SOURCES 6**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_7 IMPORTANT FINANCIAL
INFORMATION SOURCES 7**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_8 IMPORTANT FINANCIAL
INFORMATION SOURCES 8**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_9 IMPORTANT FINANCIAL
INFORMATION SOURCES 9**

		Frequency	Percent
Missing	System	3893	100.0

**FLIT2_10 IMPORTANT FINANCIAL
INFORMATION SOURCES 10**

		Frequency	Percent
Missing	System	3893	100.0

**CARD POSSESSION OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	3893	100.0

**NCARD NUMBER OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	3893	100.0

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	System	3893	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	3893	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	3893	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	3893	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	System	3893	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	3893	100.0

**ATT3 VOLUNTARY
COMMITMENT**

		Frequency	Percent
Missing	System	3893	100.0