

Descriptives for Italy 2004 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	8012	34.00	688530.00	581012.8376	207216.67859
WGT HOUSEHOLD WEIGHT	8012	331.79	55446.64	2828.4240	2962.20116
CTRY COUNTRY AND YEAR ID	8012	186.00	186.00	186.0000	.00000
HRSH HOURS WORKED HEAD	3620	2.00	160.00	41.1997	12.66143
HRSS HOURS WORKED SPOUSE	2105	1.00	126.00	37.8456	12.87555
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)	7576	-1.00	999.00	60.3185	185.94090
AGFH AGE OF FATHER (HEAD)	7615	-1.00	999.00	32.4108	131.31118
AGMS AGE OF MOTHER (SPOUSE)	4570	-1.00	111.00	30.4140	35.62457
AGFS AGE OF FATHER (SPOUSE)	4681	-1.00	112.00	18.5185	31.81477
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	8012	1.00	9.00	2.5688	1.27667
NOCH5 NUMBER OF CHILDREN UNDER 5	8012	.00	3.00	.0823	.31577
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	8012	.00	5.00	.3009	.66601
NOCH18 NUMBER OF CHILDREN UNDER 18	8012	.00	5.00	.3749	.74377
NOPRS65 NUMBER OF PERSONS OVER 65	8012	.00	5.00	.5522	.74340
NOERN NUMBER OF EARNERS	8012	.00	5.00	.9380	.90837
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	0				
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	0				
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	0				
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	0				
BUS OWN BUSINESS (0/1)	1127	1.00	1.00	1.0000	.00000
NHD NON-HOUSING DEBT	1131	150.00	150000.00	7124.4748	9563.89551
DA DEPOSIT ACCOUNTS	6586	8.57	2289033.47	13934.5638	42499.91678
RA RISKY ASSETS	1879	263.12	2214621.50	43379.0684	95297.32865
TB TOTAL BONDS	1124	396.50	554418.11	31160.8656	44972.57088
ST STOCKS	592	5.00	2195575.50	26992.4880	98690.58255
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	807	200.00	1592313.26	37800.3765	80428.58691

LI LIFE INSURANCE	0				
OFA OTHER FINANCIAL ASSETS	249	50.00	368723.48	13120.7120	29333.25618
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	5618	6000.00	2000000.00	193075.0527	149337.45585
IR INVESTMENT REAL ESTATE	1705	30.00	4700000.00	156088.1783	266431.58689
BA BUSINESS ASSETS	1127	1.00	6605000.00	181631.2573	508693.28091
BD BUSINESS DEBT	230	1.00	3951000.00	94092.1783	369486.10493
BE BUSINESS EQUITY	1132	- 375000.00	5000000.00	161711.3304	422239.74944
VH VEHICLES	6555	2.00	250000.00	10119.4175	12159.42555
DRCL DURABLES AND/OR COLLECTIBLES	8012	50.00	610000.00	16633.0050	26027.33281
ONF OTHER NON-FINANCIAL ASSETS	65	500.00	250000.00	43732.9231	52425.86509
HSD HOME SECURED DEBT (MG,OMG,OHSD)	918	500.00	550000.00	43586.6754	43932.86182
MG PRINCIPAL RESIDENCE MORTGAGE	0				
OMG OTHER PROPERTY MORTGAGE	0				
OHSD OTHER HOME SECURED DEBT	0				
VL VEHICLE LOANS	697	500.00	100000.00	7641.9340	6845.94234
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	416	150.00	80000.00	4067.1947	7924.63304
EL EDUCATIONAL LOANS	0				
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	0				
ID INFORMAL DEBT	137	200.00	150000.00	7586.8613	16893.70235
OWL MISCELLANEOUS NET WORTH COMPONENT	0				
TFA1 TOT. FINANCIAL ASSETS D1	6616	8.57	2460817.22	26191.4006	72585.38422
TNF1 TOT. NON-FINANCIAL ASSETS D1	5843	250.00	5700000.00	231187.0598	244400.61832
TNF2 TOT. NON-FINANCIAL ASSETS D2	6070	- 375000.00	6105000.00	252699.0472	331945.05240
TD TOTAL DEBT	1807	150.00	550000.00	26602.2961	37698.64287
TA_CS TOTAL ASSETS (ctry)	8012	-28800.00	6347000.00	238750.8285	348391.12978
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	6637	8.57	2460817.22	26600.7780	73228.80188
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	8012	-28800.00	6336000.00	216715.2115	323612.66388
NW1 NET WORTH D1	7527	-95000.00	6180000.00	196099.1029	259265.09347
NW2 NET WORTH D2	7553	- 470000.00	6180000.00	219660.4228	334189.91016
NW_CS NET WORTH (ctry)	8010	-67000.00	6341000.00	232809.1497	344831.76034
FDXP FOOD AND NON-ALCOHOLIC BEVERAGES	8012	600.00	60000.00	5996.7559	3194.97964
ALCOXP ALCOHOL AND TOBACCO	0				
APXP CLOTHING AND FOOTWEAR	0				

HSXP HOUSING AND UTILITIES	8012	240.00	110400.00	9353.8382	6978.15335
EQUIXP HOUSING EQUIPMENT	2188	30.00	40000.00	1794.9488	3307.51218
MDXP HEALTH	0				
TRXP TRANSPORT	869	50.00	200000.00	12408.7112	11745.63284
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	8012	240.00	110400.00	9353.8382	6978.15335
UTXP UTILITIES EXPENDITURES	0				
OHSXP OTHER HOUSING EXPENDITURES	0				
MORTXP MORTGAGE INSTALLMENTS	0				
WAGE WAGES AND SALARIES	0				
WAGENET NET WAGES AND SALARIES	4142	250.00	102800.00	21440.4841	12570.05860
SELF SELF-EMPLOYMENT INCOME	1391	-50000.00	1000000.00	25890.3609	45584.81382
CPRI CASH PROPERTY INCOME	6645	.07	114371.02	1060.0910	4148.88647
CPRI1 INTERESTS AND DIVIDENDS	6625	.07	70653.93	506.6086	1780.46916
CPRI2 RENTS	391	10.00	113400.00	7730.5178	10787.61220
CPRI3 PRIVATE SAVINGS PLANS	59	390.00	39000.00	11277.8021	10303.59028
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	0				
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	49	186.00	22100.00	7933.3061	5318.36882
OCPEN1 OCCUPATIONAL PENSIONS	0				
OCPENO OTHER PENSIONS	49	186.00	22100.00	7933.3061	5318.36882
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	4028	650.00	76700.00	14129.1483	8010.21719
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	0				
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	4005	650.00	76700.00	14079.8775	7908.41091
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	54	780.00	60135.00	9672.2222	10820.57644
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	787	39.00	32000.00	5599.2274	4147.72258
MNSBEN SOCIAL ASSISTANCE BENEFITS	280	100.00	13260.00	4518.9643	2473.53331
NRCBEN NEAR CASH BENEFITS	0				
PRIVTRA PRIVATE TRANSFERS RECEIVED	146	100.00	20000.00	3890.5411	3822.47402
OTHCINC OTHER CASH INCOME	39	200.00	25000.00	5487.4359	4984.61619
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	0				
INCTAX INCOME TAXES	0				
WLTHTAX WEALTH/PROPERTY TAXES	0				
INTPD INTEREST PAID	935	28.57	31421.50	2463.2665	2509.19482
INTPDMG INTEREST PAID ON MORTGAGES	0				

INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	817	50.00	100000.00	2987.9608	6933.41329
GAIN CAPITAL GAINS	0				
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	6333	50.00	10000.00	533.0163	391.94133
LUMP LUMP SUM INCOME	151	85.00	65000.00	11546.8543	14442.54835
GIFT NON-REGULAR GIFTS	57	50.00	35000.00	1935.0877	5951.94270
EARNH EARNINGS HEAD	3619	-25000.00	1000000.00	19376.2408	26852.51769
EARNW EARNINGS SPOUSE	2104	-25000.00	300000.00	15697.5920	12759.07849
OCCPENH OCCUPATIONAL PENSIONS HEAD	486	888.00	58500.00	14498.9095	7253.74454
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	158	186.00	39000.00	13134.6013	5412.87026
PUBPENH PUBLIC PENSIONS HEAD	3078	400.00	65000.00	11294.2110	5977.93397
PUBPENS PUBLIC PENSIONS SPOUSE	993	836.00	62400.00	9376.6687	5119.62939
PENH ALL PENSIONS HEAD	3488	400.00	65000.00	11986.8267	6310.48482
PENS ALL PENSIONS SPOUSE	1144	186.00	62400.00	9953.0586	5313.82138
EARNW EARNINGS	0				
EARNWNET NET EARNINGS	4917	-41600.00	1012000.00	25385.3929	27509.92489
FIW FACTOR INCOME	0				
FIWNET NET FACTOR INCOME	7250	-41575.11	1014048.45	18188.1768	26260.58557
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	7260	-41575.11	1014048.45	18216.6686	26236.65444
TRANS TRANSFER INCOME	4593	50.00	76700.00	13749.6474	8281.67531
GIW GROSS INCOME	0				
GIWNET NET INCOME	7987	-41575.11	1014048.45	24492.1941	24432.31756
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	7987	-41575.11	1014048.45	24492.1941	24432.31756
DPIW DISPOSABLE INCOME	8007	-62213.32	1009049.35	24260.0760	24301.80089
DPIT DISPOSABLE INCOME + CAPITAL GAINS	0				
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	8012	.00	999000.00	57052.8817	87393.86600
HOP1 HHLD OPEN SLOT 1	0				
Valid N (listwise)	0				

Frequencies for Italy 2004 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Male	4885	61.0	61.0	61.0
	2.00 Female	3127	39.0	39.0	100.0
	Total	8012	100.0	100.0	

SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Male	1220	15.2	23.5	23.5
	2.00 Female	3972	49.6	76.5	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	18.00	4	.0	.0	.0
	19.00	6	.1	.1	.1
	20.00	6	.1	.1	.2
	21.00	13	.2	.2	.4
	22.00	3	.0	.0	.4
	23.00	11	.1	.1	.5
	24.00	24	.3	.3	.8
	25.00	36	.4	.4	1.3
	26.00	29	.4	.4	1.6
	27.00	31	.4	.4	2.0
	28.00	41	.5	.5	2.5
	29.00	55	.7	.7	3.2
	30.00	82	1.0	1.0	4.3
	31.00	62	.8	.8	5.0
	32.00	76	.9	.9	6.0
	33.00	52	.6	.6	6.6
	34.00	127	1.6	1.6	8.2
	35.00	120	1.5	1.5	9.7
	36.00	123	1.5	1.5	11.2
	37.00	121	1.5	1.5	12.8
	38.00	128	1.6	1.6	14.4
	39.00	145	1.8	1.8	16.2
	40.00	158	2.0	2.0	18.1
	41.00	125	1.6	1.6	19.7
	42.00	152	1.9	1.9	21.6
	43.00	132	1.6	1.6	23.2
	44.00	185	2.3	2.3	25.5
	45.00	143	1.8	1.8	27.3
	46.00	159	2.0	2.0	29.3
	47.00	145	1.8	1.8	31.1

Valid

48.00	146	1.8	1.8	33.0
49.00	142	1.8	1.8	34.7
50.00	187	2.3	2.3	37.1
51.00	154	1.9	1.9	39.0
52.00	159	2.0	2.0	41.0
53.00	148	1.8	1.8	42.8
54.00	216	2.7	2.7	45.5
55.00	148	1.8	1.8	47.4
56.00	161	2.0	2.0	49.4
57.00	177	2.2	2.2	51.6
58.00	182	2.3	2.3	53.8
59.00	167	2.1	2.1	55.9
60.00	157	2.0	2.0	57.9
61.00	123	1.5	1.5	59.4
62.00	146	1.8	1.8	61.2
63.00	143	1.8	1.8	63.0
64.00	163	2.0	2.0	65.1
65.00	157	2.0	2.0	67.0
66.00	162	2.0	2.0	69.0
67.00	151	1.9	1.9	70.9
68.00	147	1.8	1.8	72.8
69.00	178	2.2	2.2	75.0
70.00	147	1.8	1.8	76.8
71.00	155	1.9	1.9	78.8
72.00	145	1.8	1.8	80.6
73.00	133	1.7	1.7	82.2
74.00	171	2.1	2.1	84.4
75.00	140	1.7	1.7	86.1
76.00	153	1.9	1.9	88.0
77.00	125	1.6	1.6	89.6
78.00	129	1.6	1.6	91.2
79.00	110	1.4	1.4	92.6
80.00	104	1.3	1.3	93.9
81.00	68	.8	.8	94.7
82.00	92	1.1	1.1	95.9
83.00	74	.9	.9	96.8
84.00	83	1.0	1.0	97.8
85.00	35	.4	.4	98.3
86.00	14	.2	.2	98.4
87.00	24	.3	.3	98.7

88.00	18	.2	.2	99.0
89.00	25	.3	.3	99.3
90.00	15	.2	.2	99.5
91.00	13	.2	.2	99.6
92.00	13	.2	.2	99.8
93.00	10	.1	.1	99.9
94.00	4	.0	.0	100.0
95.00	1	.0	.0	100.0
96.00	1	.0	.0	100.0
97.00	2	.0	.0	100.0
Total	8012	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
16.00	1	.0	.0	.0
18.00	1	.0	.0	.0
19.00	1	.0	.0	.1
20.00	3	.0	.1	.1
21.00	9	.1	.2	.3
22.00	8	.1	.2	.4
23.00	10	.1	.2	.6
24.00	16	.2	.3	.9
25.00	13	.2	.3	1.2
26.00	20	.2	.4	1.6
27.00	21	.3	.4	2.0
28.00	31	.4	.6	2.6
29.00	30	.4	.6	3.2
30.00	39	.5	.8	3.9
31.00	59	.7	1.1	5.0
32.00	63	.8	1.2	6.3
33.00	69	.9	1.3	7.6
34.00	96	1.2	1.8	9.4
35.00	95	1.2	1.8	11.3
36.00	94	1.2	1.8	13.1
37.00	91	1.1	1.8	14.8
38.00	102	1.3	2.0	16.8
39.00	136	1.7	2.6	19.4
40.00	126	1.6	2.4	21.8
41.00	114	1.4	2.2	24.0
42.00	117	1.5	2.3	26.3
43.00	125	1.6	2.4	28.7

Valid

44.00	110	1.4	2.1	30.8
45.00	141	1.8	2.7	33.5
46.00	131	1.6	2.5	36.1
47.00	114	1.4	2.2	38.3
48.00	139	1.7	2.7	40.9
49.00	131	1.6	2.5	43.5
50.00	130	1.6	2.5	46.0
51.00	120	1.5	2.3	48.3
52.00	129	1.6	2.5	50.8
53.00	123	1.5	2.4	53.1
54.00	125	1.6	2.4	55.5
55.00	123	1.5	2.4	57.9
56.00	139	1.7	2.7	60.6
57.00	128	1.6	2.5	63.0
58.00	132	1.6	2.5	65.6
59.00	107	1.3	2.1	67.6
60.00	105	1.3	2.0	69.7
61.00	117	1.5	2.3	71.9
62.00	114	1.4	2.2	74.1
63.00	93	1.2	1.8	75.9
64.00	96	1.2	1.8	77.8
65.00	112	1.4	2.2	79.9
66.00	112	1.4	2.2	82.1
67.00	104	1.3	2.0	84.1
68.00	90	1.1	1.7	85.8
69.00	81	1.0	1.6	87.4
70.00	70	.9	1.3	88.7
71.00	76	.9	1.5	90.2
72.00	69	.9	1.3	91.5
73.00	64	.8	1.2	92.7
74.00	64	.8	1.2	94.0
75.00	37	.5	.7	94.7
76.00	53	.7	1.0	95.7
77.00	40	.5	.8	96.5
78.00	34	.4	.7	97.1
79.00	30	.4	.6	97.7
80.00	26	.3	.5	98.2
81.00	23	.3	.4	98.7
82.00	12	.1	.2	98.9
83.00	15	.2	.3	99.2

	84.00	16	.2	.3	99.5
	85.00	12	.1	.2	99.7
	86.00	4	.0	.1	99.8
	87.00	2	.0	.0	99.8
	88.00	1	.0	.0	99.8
	89.00	2	.0	.0	99.9
	90.00	5	.1	.1	100.0
	92.00	1	.0	.0	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 never married	915	11.4	11.4	11.4
	2.00 married	5124	64.0	64.0	75.4
	3.00 separated/divorced	539	6.7	6.7	82.1
	4.00 widowed	1434	17.9	17.9	100.0
	Total	8012	100.0	100.0	

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 never married	68	.8	1.3	1.3
	2.00 married	5081	63.4	97.9	99.2
	3.00 separated/divorced	31	.4	.6	99.8
	4.00 widowed	12	.1	.2	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 single no children	2636	32.9	33.0	33.0
	2.00 lone parent	148	1.8	1.9	34.9
	3.00 couple no children	1938	24.2	24.3	59.2
	4.00 couple with children	3254	40.6	40.8	100.0
	Total	7976	99.6	100.0	
Missing	System	36	.4		
Total		8012	100.0		

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent
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Missing	System	8012	100.0
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RACES RACE/ETHNICITY OF SPOUSE

		Frequency	Percent
Missing	System	8012	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	System	8012	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	System	8012	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 born outside Italy	325	4.1	4.1	4.1
	2.00 born in the south (incl. islands), lives in the north	476	5.9	5.9	10.0
	3.00 born in the south (incl. islands), lives in the centre	140	1.7	1.7	11.7
	4.00 born in the centre, lives in the north	79	1.0	1.0	12.7
	5.00 born in the centre, lives in the south (incl. islands)	23	.3	.3	13.0
	6.00 born in the north, lives in the centre	49	.6	.6	13.6
	7.00 born in the north, lives in the south (incl. islands)	34	.4	.4	14.1
	8.00 lives in the area of birth	6886	85.9	85.9	100.0
	Total	8012	100.0	100.0	

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 born outside Italy	243	3.0	4.7	4.7
	2.00 born in the south (incl. islands), lives in the north	289	3.6	5.6	10.2
	3.00 born in the south (incl. islands), lives in the centre	85	1.1	1.6	11.9
	4.00 born in the centre, lives in the north	52	.6	1.0	12.9
	5.00 born in the centre, lives in the south (incl. islands)	9	.1	.2	13.1
	6.00 born in the north, lives in the centre	31	.4	.6	13.7
	7.00 born in the north, lives in the south (incl. islands)	22	.3	.4	14.1
	8.00 lives in the area of birth	4461	55.7	85.9	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	8012	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 none	511	6.4	6.4	6.4
	2.00 Elementary school	2319	28.9	28.9	35.3
	3.00 Middle school	2166	27.0	27.0	62.4
	4.00 High school	2323	29.0	29.0	91.4
	5.00 Bachelor's Degree	672	8.4	8.4	99.7
	6.00 Post-graduate	21	.3	.3	100.0
	Total		8012	100.0	100.0

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 none	258	3.2	5.0	5.0
	2.00 Elementary school	1503	18.8	28.9	33.9
	3.00 Middle school	1581	19.7	30.5	64.4
	4.00 High school	1480	18.5	28.5	92.9
	5.00 Bachelor's Degree	367	4.6	7.1	99.9
	6.00 Post-graduate	3	.0	.1	100.0
	Total		5192	64.8	100.0
Missing	System	2820	35.2		
Total		8012	100.0		

**LFSH LABOR FORCE STATUS
HEAD**

		Frequency	Percent
Missing	System	8012	100.0

**LFSS LABOR FORCE STATUS
SPOUSE**

		Frequency	Percent
Missing	System	8012	100.0

MAH MAIN ACTIVITY HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 employee	2669	33.3	33.3	33.3
	2.00 self-employed	853	10.6	10.6	44.0
	3.00 first job-seeker	26	.3	.3	44.3
	4.00 house wife	696	8.7	8.7	53.0
	5.00 rentier	12	.1	.1	53.1
	6.00 pensioner	3540	44.2	44.2	97.3

	7.00 unemployed	181	2.3	2.3	99.6
	8.00 student	32	.4	.4	100.0
	9.00 other not employed	2	.0	.0	100.0
	Total	8011	100.0	100.0	
Missing	System	1	.0		
Total		8012	100.0		

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 employee	1669	20.8	32.1	32.1
	2.00 self-employed	400	5.0	7.7	39.8
	3.00 first job-seeker	22	.3	.4	40.3
	4.00 house wife	1705	21.3	32.8	73.1
	5.00 rentier	6	.1	.1	73.2
	6.00 pensioner	1291	16.1	24.9	98.1
	7.00 unemployed	96	1.2	1.8	99.9
	8.00 student	3	.0	.1	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 HS professional studies	263	3.3	10.4	10.4
	2.00 HS technical school	1031	12.9	40.6	50.9
	3.00 HS classical, scientific, language	266	3.3	10.5	61.4
	4.00 HS art school/institute	51	.6	2.0	63.4
	5.00 HS teacher training	205	2.6	8.1	71.5
	6.00 HS other	32	.4	1.3	72.7
	7.00 UNIV math,phys,chem,biol,sciences,pharmacy	71	.9	2.8	75.5
	8.00 UNIV agricultural or veterinary sciences	28	.3	1.1	76.6
	9.00 UNIV medicine & dentistry	80	1.0	3.1	79.8
	10.00 UNIV engineering	74	.9	2.9	82.7
	11.00 UNIV architecture/city-planning	29	.4	1.1	83.8
	12.00 UNIV economics or statistics	91	1.1	3.6	87.4
	13.00 UNIV political science, sociology	45	.6	1.8	89.2
	14.00 UNIV law	72	.9	2.8	92.0
	15.00 UNIV arts, philosophy, languages	128	1.6	5.0	97.0
	16.00 UNIV other	75	.9	3.0	100.0
	Total		2541	31.7	100.0
Missing	System	5471	68.3		

Total	8012	100.0		
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OCCS OCCUPATION OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 HS professional studies	158	2.0	10.3	10.3
	2.00 HS technical school	478	6.0	31.2	41.5
	3.00 HS classical, scientific, language	178	2.2	11.6	53.1
	4.00 HS art school/institute	42	.5	2.7	55.8
	5.00 HS teacher training	293	3.7	19.1	75.0
	6.00 HS other	14	.2	.9	75.9
	7.00 UNIV math,phys,chem,biol,sciences,pharmacy	41	.5	2.7	78.5
	8.00 UNIV agricultural or veterinary sciences	4	.0	.3	78.8
	9.00 UNIV medicine & dentistry	29	.4	1.9	80.7
	10.00 UNIV engineering	14	.2	.9	81.6
	11.00 UNIV architecture/city-planning	14	.2	.9	82.5
	12.00 UNIV economics or statistics	34	.4	2.2	84.7
	13.00 UNIV political science, sociology	12	.1	.8	85.5
	14.00 UNIV law	38	.5	2.5	88.0
	15.00 UNIV arts, philosophy, languages	138	1.7	9.0	97.0
	16.00 UNIV other	46	.6	3.0	100.0
		Total	1533	19.1	100.0
Missing	System	6479	80.9		
Total		8012	100.0		

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 agriculture	162	2.0	2.0	2.0
	2.00 manufacturing	845	10.5	10.6	12.6
	3.00 building and construction	304	3.8	3.8	16.4
	4.00 wholesale and retail trade, lodging and catering serv.	540	6.7	6.7	23.1
	5.00 transport and communications	167	2.1	2.1	25.2
	6.00 services of credit and insurance institutions	148	1.8	1.8	27.0
	7.00 real estate & renting serv., other prof. & buis. activities	202	2.5	2.5	29.6
	8.00 domestic services and other private services	144	1.8	1.8	31.4
	9.00 general gov., defence, educ., health & oth. publ. serv.	990	12.4	12.4	43.7
	10.00 extra-territorial org. and entities	17	.2	.2	43.9
	11.00 not employed	4490	56.0	56.1	100.0
		Total	8009	100.0	100.0
Missing	System	3	.0		
Total		8012	100.0		

INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 agriculture	107	1.3	2.1	2.1
	2.00 manufacturing	469	5.9	9.0	11.1
	3.00 building and construction	130	1.6	2.5	13.6
	4.00 wholesale and retail trade, lodging and catering serv.	342	4.3	6.6	20.2
	5.00 transport and communications	69	.9	1.3	21.5
	6.00 services of credit and insurance institutions	71	.9	1.4	22.9
	7.00 real estate & renting serv., other prof. & buis. activities	104	1.3	2.0	24.9
	8.00 domestic services and other private services	116	1.4	2.2	27.1
	9.00 general gov., defence, educ., health & oth. publ. serv.	654	8.2	12.6	39.7
	10.00 extra-territorial org. and entities	6	.1	.1	39.8
	11.00 not employed	3123	39.0	60.2	100.0
	Total	5191	64.8	100.0	
Missing	System	2821	35.2		
Total		8012	100.0		

ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 blue-collar worker or similar	1147	14.3	14.3	14.3
	2.00 office worker or school teacher	1248	15.6	15.6	29.9
	3.00 junior manager/cadre	184	2.3	2.3	32.2
	4.00 manager, senior official	90	1.1	1.1	33.3
	5.00 member of the arts or professions	194	2.4	2.4	35.7
	6.00 sole proprietor	90	1.1	1.1	36.9
	7.00 freelance	398	5.0	5.0	41.8
	8.00 owner or member of family buisness	96	1.2	1.2	43.0
	9.00 active shareholder/partner	75	.9	.9	44.0
	10.00 not employed	4490	56.0	56.0	100.0
	Total	8012	100.0	100.0	

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 blue-collar worker or similar	688	8.6	13.3	13.3
	2.00 office worker or school teacher	864	10.8	16.6	29.9
	3.00 junior manager/cadre	78	1.0	1.5	31.4
	4.00 manager, senior official	39	.5	.8	32.1
	5.00 member of the arts or professions	67	.8	1.3	33.4
	6.00 sole proprietor	37	.5	.7	34.1
	7.00 freelance	170	2.1	3.3	37.4
	8.00 owner or member of family buisness	80	1.0	1.5	39.0
	9.00 active shareholder/partner	46	.6	.9	39.8

	10.00 not employed	3123	39.0	60.2	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

DISH DISABILITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	7763	96.9	96.9	96.9
	1.00 yes, disabled	249	3.1	3.1	100.0
	Total	8012	100.0	100.0	

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	5083	63.4	97.9	97.9
	1.00 yes, disabled	109	1.4	2.1	100.0
	Total	5192	64.8	100.0	
Missing	System	2820	35.2		
Total		8012	100.0		

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent
Missing	System	8012	100.0

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent
Missing	System	8012	100.0

REGA GEOGRAPHIC REGION A

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 North West PIEMONTE	725	9.0	9.0	9.0
	2.00 North West VAL D'AOSTA	44	.5	.5	9.6
	3.00 North West LOMBARDIA	843	10.5	10.5	20.1
	4.00 North East TRENTO	151	1.9	1.9	22.0
	5.00 North East VENETO	578	7.2	7.2	29.2
	6.00 North East FRIULI	250	3.1	3.1	32.3
	7.00 North West LIGURIA	371	4.6	4.6	37.0
	8.00 North East EMILIA ROMAGNA	678	8.5	8.5	45.4
	9.00 Central TOSCANA	641	8.0	8.0	53.4
	10.00 Central UMBRIA	283	3.5	3.5	57.0
	11.00 Central MARCHE	389	4.9	4.9	61.8
	12.00 Central LAZIO	425	5.3	5.3	67.1
	13.00 South ABRUZZO	220	2.7	2.7	69.9

14.00 South MOLISE	99	1.2	1.2	71.1
15.00 South CAMPANIA	626	7.8	7.8	78.9
16.00 South PUGLIA	450	5.6	5.6	84.5
17.00 South BASILICATA	126	1.6	1.6	86.1
18.00 South CALABRIA	193	2.4	2.4	88.5
19.00 Islands SICILIA	590	7.4	7.4	95.9
20.00 Islands SARDINIA	330	4.1	4.1	100.0
Total	8012	100.0	100.0	

REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 North West	1983	24.8	24.8	24.8
	2.00 North East	1657	20.7	20.7	45.4
	3.00 Central	1738	21.7	21.7	67.1
	4.00 South	1714	21.4	21.4	88.5
	5.00 Islands	920	11.5	11.5	100.0
	Total	8012	100.0	100.0	

URB URBAN/RURAL INDICATOR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 up to 5000 inhabitants	1229	15.3	15.3	15.3
	2.00 5000 to 20 000 inhabitants	1229	15.3	15.3	30.7
	3.00 20 000 to 50 000 inhabitants	2175	27.1	27.1	57.8
	4.00 50 000 to 200 000 inhabitants	2296	28.7	28.7	86.5
	5.00 200 000 to 500 000 inhabitants	380	4.7	4.7	91.2
	6.00 more than 500 000 inhabitants	703	8.8	8.8	100.0
	Total	8012	100.0	100.0	

HHLD HOUSEHOLD STRUCTURE

		Frequency	Percent
Missing	System	8012	100.0

FMLY FAMILY COMPOSITION

		Frequency	Percent
Missing	System	8012	100.0

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 home owner	5583	69.7	69.7	69.7
	2.00 tenant	1679	21.0	21.0	90.6
	3.00 with right of redemption (as owned??)	35	.4	.4	91.1
	4.00 occupied in usufruct, use without charge	715	8.9	8.9	100.0
	Total	8012	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent
Missing	System	8012	100.0

RISK1 FINANCIAL RISK TAKING WILLINGNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 low returns, without any risk of losing your capital	1379	17.2	49.1	49.1
	2.00 a reasonable return, with a good degree of security for your	1039	13.0	37.0	86.1
	3.00 a good return, with reasonable security for your invested ca	363	4.5	12.9	99.0
	4.00 very high returns, regardless of a high risk of losing part	27	.3	1.0	100.0
	Total	2808	35.0	100.0	
Missing	System	5204	65.0		
Total		8012	100.0		

RISK2 DEMAND FOR SAFE INVESTMENTS

		Frequency	Percent
Missing	System	8012	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 2% or less	2069	25.8	25.8	25.8
	2.00 between 2% and 3%	450	5.6	5.6	31.4
	3.00 between 3% and 5%	751	9.4	9.4	40.8
	4.00 between 5% and 10%	2332	29.1	29.1	69.9
	5.00 between 10% and 20%	1426	17.8	17.8	87.7
	6.00 20% or more	984	12.3	12.3	100.0
	Total	8012	100.0	100.0	

RISK4 SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST

		Frequency	Percent
Missing	System	8012	100.0

SAVE_1 SAVING MOTIVE PRIORITY 1

		Frequency	Percent
Missing	System	8012	100.0

SAVE_2 SAVING MOTIVE PRIORITY 2

		Frequency	Percent
Missing	System	8012	100.0

**SAVE_3 SAVING MOTIVE
PRIORITY 3**

		Frequency	Percent
Missing	System	8012	100.0

**SAVE_4 SAVING MOTIVE
PRIORITY 4**

		Frequency	Percent
Missing	System	8012	100.0

**SAVE_5 SAVING MOTIVE
PRIORITY 5**

		Frequency	Percent
Missing	System	8012	100.0

**SAVE_6 SAVING MOTIVE
PRIORITY 6**

		Frequency	Percent
Missing	System	8012	100.0

**HORIZ FINANCIAL TIME
HORIZON**

		Frequency	Percent
Missing	System	8012	100.0

SPEND MONEY SHOULD BE SPENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 spend the lot	1146	14.3	14.3	14.3
	2.00 save a small part	1428	17.8	17.8	32.1
	3.00 save about half	2475	30.9	30.9	63.0
	4.00 save most of it	1811	22.6	22.6	85.6
	5.00 save the lot	1152	14.4	14.4	100.0
	Total		8012	100.0	100.0

FLIT1 EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 I don't spend any time	1817	22.7	64.7	64.7
	2.00 Less than half an hour a week	558	7.0	19.9	84.6
	3.00 Between half an hour and one hour a week	270	3.4	9.6	94.2
	4.00 Between 1 and 4 hours a week	114	1.4	4.1	98.3
	5.00 More than 4 hours a week	49	.6	1.7	100.0
	Total		2808	35.0	100.0
Missing	System	5204	65.0		
Total		8012	100.0		

FLIT2_1 IMPORTANT FINANCIAL

INFORMATION SOURCES 1

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_2 IMPORTANT FINANCIAL
INFORMATION SOURCES 2**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_3 IMPORTANT FINANCIAL
INFORMATION SOURCES 3**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_4 IMPORTANT FINANCIAL
INFORMATION SOURCES 4**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_5 IMPORTANT FINANCIAL
INFORMATION SOURCES 5**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_6 IMPORTANT FINANCIAL
INFORMATION SOURCES 6**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_7 IMPORTANT FINANCIAL
INFORMATION SOURCES 7**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_8 IMPORTANT FINANCIAL
INFORMATION SOURCES 8**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_9 IMPORTANT FINANCIAL
INFORMATION SOURCES 9**

		Frequency	Percent
Missing	System	8012	100.0

**FLIT2_10 IMPORTANT FINANCIAL
INFORMATION SOURCES 10**

		Frequency	Percent
Missing	System	8012	100.0

CARD POSSESSION OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	4728	59.0	68.9	68.9
	1.00 yes	2134	26.6	31.1	100.0
	Total	6862	85.6	100.0	
Missing	System	1150	14.4		
Total		8012	100.0		

NCARD NUMBER OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	832	10.4	73.7	73.7
	2.00	218	2.7	19.3	93.0
	3.00	44	.5	3.9	96.9
	4.00	23	.3	2.0	98.9
	5.00	9	.1	.8	99.7
	8.00	1	.0	.1	99.8
	10.00	1	.0	.1	99.9
	11.00	1	.0	.1	100.0
	Total	1129	14.1	100.0	
Missing	System	6883	85.9		
Total		8012	100.0		

ONBK USE ONLINE BANKING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	55	.7	13.3	13.3
	1.00 yes	357	4.5	86.7	100.0
	Total	412	5.1	100.0	
Missing	System	7600	94.9		
Total		8012	100.0		

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	8012	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	8012	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	8012	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Very unhappy	47	.6	1.2	1.2
	2.00	47	.6	1.2	2.5
	3.00	98	1.2	2.6	5.1
	4.00	146	1.8	3.8	8.9
	5.00	441	5.5	11.6	20.5
	6.00	663	8.3	17.5	38.0
	7.00	909	11.3	23.9	61.9
	8.00	880	11.0	23.2	85.1
	9.00	289	3.6	7.6	92.7
	10.00 Very happy	278	3.5	7.3	100.0
	Total	3798	47.4	100.0	
Missing	System	4214	52.6		
Total		8012	100.0		

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	8012	100.0

**ATT3 VOLUNTARY
COMMITMENT**

		Frequency	Percent
Missing	System	8012	100.0