

# Descriptives for the United States SCF 2003 LWS file

## Descriptives

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	22595	11	45265	22645.19	13065.839
WGT HOUSEHOLD WEIGHT	22595	1	14141	4961.67	3266.274
CTRY COUNTRY AND YEAR ID	22595	206	206	206.00	.000
HRSH HOURS WORKED HEAD	22595	0	0	.00	.000
HRSS HOURS WORKED SPOUSE	22595	0	0	.00	.000
HRS2H HOURS WORKED AT MAIN JOB HEAD	22595	0	148	33.44	22.287
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	22595	0	100	12.99	19.252
WKH WEEKS WORKED HEAD	22595	0	52	38.19	21.902
WKS WEEKS WORKED SPOUSE	22595	0	52	17.85	24.039
AGMH AGE OF MOTHER (HEAD)	12614	35	95	67.80	12.978
AGFH AGE OF FATHER (HEAD)	9188	35	95	67.29	12.146
AGMS AGE OF MOTHER (SPOUSE)	9250	35	95	68.35	12.379
AGFS AGE OF FATHER (SPOUSE)	6825	40	95	68.29	11.843
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	22595	1	10	2.50	1.370
NOCH5 NUMBER OF CHILDREN UNDER 5	22595	0	3	.13	.404
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	22595	0	5	.48	.894
NOCH18 NUMBER OF CHILDREN UNDER 18	22595	0	7	.69	1.091
NOPRS65 NUMBER OF PERSONS OVER 65	22595	0	3	.28	.596
NOERN NUMBER OF EARNERS	21297	0	2	1.17	.672
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	5086	10	30000000	1011181.12	10983771.279
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	1371	200	50000000	410718.38	3129592.120
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	381	300	7160000	318171.26	991521.303
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	130	5	23020000	944631.88	3957948.378
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	22595	-8	2004	442.19	835.329
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	22595	-8	2004	113.28	477.204
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	22595	-8	2004	25.67	257.112
BUS OWN BUSINESS (0/1)	6354	1	1	1.00	.000
NHD NON-HOUSING DEBT	13333	1	30000000	126728.92	1080399.765
DA DEPOSIT ACCOUNTS	20870	1	47005900	333878.73	1822069.816
RA RISKY ASSETS	11149	20	604998000	4432084.35	19907268.562
TB TOTAL BONDS	5649	20	404998000	2441127.83	13773569.571
ST STOCKS	7398	10	200000000	3766792.94	16697849.902
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	5220	90	75004000	1485946.96	5168394.757

<b>LI LIFE INSURANCE</b>	6688	10	8000000	159936.75	645668.477
<b>OFA OTHER FINANCIAL ASSETS</b>	3206	5	101280000	693887.59	4721202.753
<b>PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS</b>	12741	30	38500000	411570.38	1432245.920
<b>PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS</b>	2245	200	200000000	3005257.77	14837448.706
<b>PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS</b>	0				
<b>PR PRINCIPAL RESIDENCE</b>	16395	2500	32400000	870105.76	1882221.874
<b>IR INVESTMENT REAL ESTATE</b>	7259	1000	566380000	3929914.58	21746125.867
<b>BA BUSINESS ASSETS</b>	0				
<b>BD BUSINESS DEBT</b>	0				
<b>BE BUSINESS EQUITY</b>	6354	-2000	630430000	15234257.99	45749744.035
<b>VH VEHICLES</b>	19900	300	63198000	115150.14	1344699.578
<b>DRCL DURABLES AND/OR COLLECTIBLES</b>	3274	-	250000000	1487782.48	13360719.993
		51280000			
<b>ONF OTHER NON-FINANCIAL ASSETS</b>	321	1	165010000	5031109.83	22575049.363
<b>HSD HOME SECURED DEBT (MG,OMG,OHSD)</b>	11404	15	121662000	553149.65	3413526.118
<b>MG PRINCIPAL RESIDENCE MORTGAGE</b>	10106	15	10600000	237088.68	462341.573
<b>OMG OTHER PROPERTY MORTGAGE</b>	2759	10	119700000	1362025.19	6646618.175
<b>OHSD OTHER HOME SECURED DEBT</b>	2016	25	5140000	76524.27	204114.193
<b>VL VEHICLE LOANS</b>	6990	100	30000000	62305.23	853756.954
<b>IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)</b>	9637	1	21061000	77956.79	758852.414
<b>EL EDUCATIONAL LOANS</b>	2464	60	230000	17827.25	24793.336
<b>OL OTHER LOANS FROM FINANCIAL INSTITUTIONS</b>	1406	10	17500000	237617.38	1218454.561
<b>ID INFORMAL DEBT</b>	725	50	12530000	172244.46	1065184.990
<b>OWL MISCELLANEOUS NET WORTH COMPONENT</b>	3548	-1280000	564380000	3815606.45	20452843.292
<b>TFA1 TOT. FINANCIAL ASSETS D1</b>	20937	1	609146100	2692905.26	15500371.787
<b>TNF1 TOT. NON-FINANCIAL ASSETS D1</b>	16925	1800	569950000	2528368.32	14848081.511
<b>TNF2 TOT. NON-FINANCIAL ASSETS D2</b>	17164	-1000	633800000	8132784.27	34723589.117
<b>TD TOTAL DEBT</b>	16880	1	121686000	473803.04	3046006.627
<b>TA_CS TOTAL ASSETS (ctry)</b>	21582	10	675474400	5387281.01	24982703.698
<b>TFA_CS TOTAL FINANCIAL ASSETS (ctry)</b>	16882	5	646225000	3832377.15	18453113.146
<b>TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)</b>	21150	-	571850000	2438302.97	15592312.952
		39666000			
<b>NW1 NET WORTH D1</b>	21891	-	637666100	4165008.27	21121999.729
		16520000			
<b>NW2 NET WORTH D2</b>	21896	-461890	681280700	8584886.34	37851221.949
<b>NW_CS NET WORTH (ctry)</b>	21909	-	675474400	4941827.71	23934992.215
		12363300			
<b>FDXP FOOD AND NON-ALCOHOLIC BEVERAGES</b>	0				
<b>ALCOXP ALCOHOL AND TOBACCO</b>	0				
<b>APXP CLOTHING AND FOOTWEAR</b>	0				

<b>HSXP HOUSING AND UTILITIES</b>	0				
<b>EQUIXP HOUSING EQUIPMENT</b>	0				
<b>MDXP HEALTH</b>	0				
<b>TRXP TRANSPORT</b>	0				
<b>COMMXP COMMUNICATION</b>	0				
<b>CULTXP RECREATION AND CULTURE</b>	0				
<b>EDXP EDUCATION</b>	0				
<b>RESTOXP RESTAURANTS AND HOTELS</b>	0				
<b>MISCXP MISCELLANEOUS GOODS AND SERVICES</b>	0				
<b>TXP TOTAL EXPENDITURES</b>	0				
<b>RIXP ACTUAL RENTS AND INTEREST</b>	0				
<b>UTXP UTILITIES EXPENDITURES</b>	0				
<b>OHSXP OTHER HOUSING EXPENDITURES</b>	0				
<b>MORTXP MORTGAGE INSTALLMENTS</b>	0				
<b>WAGE WAGES AND SALARIES</b>	17335	10	7500000	211952.80	1490840.698
<b>WAGENET NET WAGES AND SALARIES</b>	0				
<b>SELF SELF-EMPLOYMENT INCOME</b>	3666	-1000000	3500000	369096.88	1873643.889
<b>CPRI CASH PROPERTY INCOME</b>	10441	-30000	26140000	1220975.58	9307187.212
<b>CPRI1 INTERESTS AND DIVIDENDS</b>	9804	1	2500000	210590.93	974968.307
<b>CPRI2 RENTS</b>	541	370	800000	20005.27	77508.072
<b>CPRI3 PRIVATE SAVINGS PLANS</b>	1425	60	20000000	6261480.53	22801197.577
<b>CPRI4 ROYALTIES</b>	0				
<b>CPRI5 OTHER CASH PROPERTY INCOME</b>	1186	-40995	7500000	1475666.12	6377487.175
<b>OCCPEN OCCUPATIONAL AND OTHER PENSIONS</b>	0				
<b>OCPEN1 OCCUPATIONAL PENSIONS</b>	0				
<b>OCPENO OTHER PENSIONS</b>	0				
<b>PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS</b>	0				
<b>PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS</b>	0				
<b>PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS</b>	0				
<b>PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS</b>	0				
<b>SOCIBEN OTHER SOCIAL INSURANCE BENEFITS</b>	1070	100	22000	4896.37	3988.683
<b>MNSBEN SOCIAL ASSISTANCE BENEFITS</b>	1376	10	24000	3752.41	3705.812
<b>NRCBEN NEAR CASH BENEFITS</b>	60	840	11000	4300.67	2720.984
<b>PRIVTRA PRIVATE TRANSFERS RECEIVED</b>	937	110	100000	5237.15	8186.415
<b>OTHCINC OTHER CASH INCOME</b>	363	10	170000	13165.10	27828.502
<b>CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS</b>	17335	2	2185788	12870.37	43890.055
<b>INCTAX INCOME TAXES</b>	22595	-4893	36388757	225834.99	1254519.939
<b>WLTHTAX WEALTH/PROPERTY TAXES</b>	16090	1	281000	7033.72	14954.671
<b>INTPD INTEREST PAID</b>	0				

INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	5758	30	2000000	39209.66	126924.333
GAIN CAPITAL GAINS	4848	-1000000	31500000	457050.16	2306797.753
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	0				
LUMP LUMP SUM INCOME	280	10	1000000	40449.25	137147.163
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	16915	25	80173586	523902.52	3104332.771
EARN S EARNINGS SPOUSE	7955	40	3000000	75574.12	224251.174
OCCPENH OCCUPATIONAL PENSIONS HEAD	3069	60	1200000	30309.66	74844.664
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	620	500	100000	15218.00	15748.498
PUBPENH PUBLIC PENSIONS HEAD	4381	480	34800	13605.44	5883.067
PUBPENS PUBLIC PENSIONS SPOUSE	1910	840	30000	8466.59	4269.814
PENH ALL PENSIONS HEAD	5540	100	1200000	27549.78	57977.524
PENS ALL PENSIONS SPOUSE	2245	840	100000	11405.94	10466.077
EARNW EARNINGS	18608	-700000	75000000	270158.05	1678272.438
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	20456	-166500	336400000	868947.85	7167836.859
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	0				
GIW GROSS INCOME	22425	-166500	336400000	806872.87	6859189.801
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	22580	-26340416	302292279	565468.23	6373763.440
DPIW DISPOSABLE INCOME	22580	-26478416	302066279	550470.15	6357627.228
DPIT DISPOSABLE INCOME + CAPITAL GAINS	22580	-26478416	304486279	648635.31	6683957.829
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	22595	0	46440000	204098.06	1492861.869
HOP1 HHLD OPEN SLOT 1	22595	1	5	3.00	1.414
Valid N (listwise)	0				

# Frequencies for the United States SCF 2003 LWS file

## Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	1 MALE	17715	78.4	78.4	78.4
	2 FEMALE	4880	21.6	21.6	100.0
	Total	22595	100.0	100.0	

**SEXS SEX OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MALE	65	.3	.4	.4
	2 FEMALE	14695	65.0	99.6	100.0
	Total	14760	65.3	100.0	
Missing	-8	7835	34.7		
Total		22595	100.0		

**AGEH AGE OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
	18	15	.1	.1	.1
	19	50	.2	.2	.3
	20	90	.4	.4	.7
	21	135	.6	.6	1.3
	22	181	.8	.8	2.1
	23	180	.8	.8	2.9
	24	241	1.1	1.1	3.9
	25	225	1.0	1.0	4.9
	26	295	1.3	1.3	6.2
	27	240	1.1	1.1	7.3
	28	280	1.2	1.2	8.6
	29	295	1.3	1.3	9.9
	30	305	1.3	1.3	11.2
	31	271	1.2	1.2	12.4
	32	245	1.1	1.1	13.5
	33	330	1.5	1.5	15.0
	34	391	1.7	1.7	16.7
	35	345	1.5	1.5	18.2
	36	391	1.7	1.7	19.9
	37	412	1.8	1.8	21.8
	38	440	1.9	1.9	23.7
	39	405	1.8	1.8	25.5
	40	526	2.3	2.3	27.8
	41	405	1.8	1.8	29.6
	42	471	2.1	2.1	31.7
	43	576	2.5	2.5	34.3
	44	462	2.0	2.0	36.3

Valid

45	481	2.1	2.1	38.4
46	501	2.2	2.2	40.6
47	568	2.5	2.5	43.2
48	547	2.4	2.4	45.6
49	560	2.5	2.5	48.1
50	585	2.6	2.6	50.6
51	590	2.6	2.6	53.3
52	670	3.0	3.0	56.2
53	445	2.0	2.0	58.2
54	445	2.0	2.0	60.2
55	501	2.2	2.2	62.4
56	572	2.5	2.5	64.9
57	473	2.1	2.1	67.0
58	565	2.5	2.5	69.5
59	411	1.8	1.8	71.3
60	487	2.2	2.2	73.5
61	465	2.1	2.1	75.5
62	475	2.1	2.1	77.6
63	356	1.6	1.6	79.2
64	295	1.3	1.3	80.5
65	260	1.2	1.2	81.7
66	295	1.3	1.3	83.0
67	345	1.5	1.5	84.5
68	231	1.0	1.0	85.5
69	230	1.0	1.0	86.5
70	260	1.2	1.2	87.7
71	260	1.2	1.2	88.8
72	180	.8	.8	89.6
73	265	1.2	1.2	90.8
74	250	1.1	1.1	91.9
75	240	1.1	1.1	93.0
76	190	.8	.8	93.8
77	175	.8	.8	94.6
78	155	.7	.7	95.3
79	145	.6	.6	95.9
80	170	.8	.8	96.7
81	100	.4	.4	97.1
82	85	.4	.4	97.5
83	120	.5	.5	98.0
84	80	.4	.4	98.4

85	90	.4	.4	98.8
86	25	.1	.1	98.9
87	40	.2	.2	99.1
88	35	.2	.2	99.2
89	55	.2	.2	99.5
90	50	.2	.2	99.7
91	25	.1	.1	99.8
92	10	.0	.0	99.8
93	5	.0	.0	99.9
94	5	.0	.0	99.9
95	25	.1	.1	100.0
<b>Total</b>	22595	100.0	100.0	

**AGES AGE OF SPOUSE**

	Frequency	Percent	Valid Percent	Cumulative Percent
18	10	.0	.1	.1
19	55	.2	.4	.4
20	95	.4	.6	1.1
21	55	.2	.4	1.5
22	65	.3	.4	1.9
23	96	.4	.7	2.5
24	150	.7	1.0	3.6
25	135	.6	.9	4.5
26	190	.8	1.3	5.8
27	210	.9	1.4	7.2
28	180	.8	1.2	8.4
29	215	1.0	1.5	9.9
30	210	.9	1.4	11.3
31	195	.9	1.3	12.6
32	195	.9	1.3	13.9
33	195	.9	1.3	15.3
34	255	1.1	1.7	17.0
35	265	1.2	1.8	18.8
36	260	1.2	1.8	20.5
37	320	1.4	2.2	22.7
38	310	1.4	2.1	24.8
39	332	1.5	2.2	27.1
40	350	1.5	2.4	29.4
41	406	1.8	2.8	32.2
42	426	1.9	2.9	35.1
43	347	1.5	2.4	37.4

Valid

44	311	1.4	2.1	39.5
45	446	2.0	3.0	42.5
46	361	1.6	2.4	45.0
47	448	2.0	3.0	48.0
48	430	1.9	2.9	50.9
49	386	1.7	2.6	53.6
50	435	1.9	2.9	56.5
51	365	1.6	2.5	59.0
52	507	2.2	3.4	62.4
53	330	1.5	2.2	64.6
54	317	1.4	2.1	66.8
55	370	1.6	2.5	69.3
56	335	1.5	2.3	71.6
57	415	1.8	2.8	74.4
58	380	1.7	2.6	77.0
59	302	1.3	2.0	79.0
60	350	1.5	2.4	81.4
61	216	1.0	1.5	82.8
62	237	1.0	1.6	84.4
63	226	1.0	1.5	86.0
64	181	.8	1.2	87.2
65	221	1.0	1.5	88.7
66	181	.8	1.2	89.9
67	135	.6	.9	90.8
68	160	.7	1.1	91.9
69	130	.6	.9	92.8
70	142	.6	1.0	93.8
71	70	.3	.5	94.2
72	115	.5	.8	95.0
73	95	.4	.6	95.7
74	140	.6	.9	96.6
75	85	.4	.6	97.2
76	55	.2	.4	97.6
77	80	.4	.5	98.1
78	46	.2	.3	98.4
79	30	.1	.2	98.6
80	35	.2	.2	98.8
81	60	.3	.4	99.3
82	40	.2	.3	99.5
83	10	.0	.1	99.6

	<b>84</b>	30	.1	.2	99.8
	<b>85</b>	5	.0	.0	99.8
	<b>86</b>	10	.0	.1	99.9
	<b>88</b>	5	.0	.0	99.9
	<b>89</b>	5	.0	.0	100.0
	<b>90</b>	5	.0	.0	100.0
	<b>Total</b>	14760	65.3	100.0	
<b>Missing</b>	<b>-8</b>	7835	34.7		
<b>Total</b>		22595	100.0		

**MARTH MARITAL STATUS HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 MARRIED</b>	13520	59.8	59.8	59.8
	<b>3 SEPARATED</b>	692	3.1	3.1	62.9
	<b>4 DIVORCED</b>	3167	14.0	14.0	76.9
	<b>5 WIDOWED</b>	1650	7.3	7.3	84.2
	<b>6 NEVER MARRIED</b>	3566	15.8	15.8	100.0
	<b>Total</b>	22595	100.0	100.0	

**MARTS MARITAL STATUS SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 MARRIED</b>	13390	59.3	90.7	90.7
	<b>3 SEPARATED</b>	65	.3	.4	91.2
	<b>4 DIVORCED</b>	455	2.0	3.1	94.2
	<b>5 WIDOWED</b>	65	.3	.4	94.7
	<b>6 NEVER MARRIED</b>	785	3.5	5.3	100.0
	<b>Total</b>	14760	65.3	100.0	
<b>Missing</b>	<b>-8</b>	7835	34.7		
<b>Total</b>		22595	100.0		

**SMART MARITAL STATUS (STANDARDIZED)**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 SINGLE NO CHILDREN</b>	5850	25.9	25.9	25.9
	<b>2 LONE PARENT</b>	1985	8.8	8.8	34.7
	<b>3 COUPLE NO CHILDREN</b>	7630	33.8	33.8	68.4
	<b>4 COUPLE WITH CHILDREN</b>	7130	31.6	31.6	100.0
	<b>Total</b>	22595	100.0	100.0	

**RACEH RACE/ETHNICITY OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
	<b>1 WHITE-INCLUDE MIDDLE EASTERN/ARAB WITH WHITE</b>	17596	77.9	77.9	77.9
	<b>2 BLACK/AFRICAN-AMERICAN</b>	2420	10.7	10.7	88.6

Valid	3 HISPANIC/LATINO	1739	7.7	7.7	96.3
	4 OTHER	840	3.7	3.7	100.0
	Total	22595	100.0	100.0	

**RACES RACE/ETHNICITY OF SPOUSE**

		Frequency	Percent
Missing	-8	22595	100.0

**COBH COUNTRY OF BIRTH OF HEAD**

		Frequency	Percent
Missing	-8	22595	100.0

**COBS COUNTRY OF BIRTH OF SPOUSE**

		Frequency	Percent
Missing	-8	22595	100.0

**IMMH IMMIGRATION STATUS OF HEAD**

		Frequency	Percent
Missing	-8	22595	100.0

**IMMS IMMIGRATION STATUS OF SPOUSE**

		Frequency	Percent
Missing	-8	22595	100.0

**YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD**

		Frequency	Percent
Missing	-8	22595	100.0

**EDUCH EDUCATIONAL LEVEL OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 1ST GRADE	38	.2	.2	.2
	2 2ND GRADE	60	.3	.3	.4
	3 3RD GRADE	125	.6	.6	1.0
	4 4TH GRADE	36	.2	.2	1.1
	5 5TH GRADE	90	.4	.4	1.5
	6 6TH GRADE	194	.9	.9	2.4
	7 7TH GRADE	132	.6	.6	3.0
	8 8TH GRADE	368	1.6	1.6	4.6
	9 9TH GRADE	393	1.7	1.7	6.4
	10 10TH GRADE	581	2.6	2.6	8.9

<b>11 11TH GRADE</b>	719	3.2	3.2	12.1
<b>12 12TH GRADE</b>	5283	23.4	23.4	35.5
<b>13 1 YEAR OF COLLEGE</b>	1213	5.4	5.4	40.9
<b>14 2 YEARS OF COLLEGE</b>	2504	11.1	11.1	51.9
<b>15 3 YEARS OF COLLEGE</b>	682	3.0	3.0	55.0
<b>16 4 YEARS OF COLLEGE</b>	5148	22.8	22.8	77.7
<b>17 GRADUATE SCHOOL</b>	5029	22.3	22.3	100.0
<b>Total</b>	22595	100.0	100.0	

**EDUCS EDUCATIONAL LEVEL OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<b>0 NO GRADES COMPLETED</b>	5	.0	.0	.0
	<b>1 1ST GRADE</b>	35	.2	.2	.3
	<b>2 2ND GRADE</b>	25	.1	.2	.4
	<b>3 3RD GRADE</b>	50	.2	.3	.8
	<b>4 4TH GRADE</b>	15	.1	.1	.9
	<b>5 5TH GRADE</b>	40	.2	.3	1.2
	<b>6 6TH GRADE</b>	155	.7	1.1	2.2
	<b>7 7TH GRADE</b>	65	.3	.4	2.6
	<b>8 8TH GRADE</b>	120	.5	.8	3.5
	<b>9 9TH GRADE</b>	201	.9	1.4	4.8
	<b>10 10TH GRADE</b>	264	1.2	1.8	6.6
	<b>11 11TH GRADE</b>	344	1.5	2.3	8.9
	<b>12 12TH GRADE</b>	3530	15.6	23.9	32.9
	<b>13 1 YEAR OF COLLEGE</b>	938	4.2	6.4	39.2
	<b>14 2 YEARS OF COLLEGE</b>	2087	9.2	14.1	53.3
	<b>15 3 YEARS OF COLLEGE</b>	465	2.1	3.2	56.5
	<b>16 4 YEARS OF COLLEGE</b>	3883	17.2	26.3	82.8
	<b>17 GRADUATE SCHOOL</b>	2538	11.2	17.2	100.0
<b>Total</b>	14760	65.3	100.0		
Missing	<b>-8</b>	7835	34.7		
<b>Total</b>		22595	100.0		

**NOERN NUMBER OF EARNERS**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<b>0 NO EARNERS</b>	3317	14.7	15.6	15.6
	<b>1 AT LEAST 1</b>	11090	49.1	52.1	67.6
	<b>2 AT LEAST 2</b>	6890	30.5	32.4	100.0
	<b>Total</b>	21297	94.3	100.0	
Missing	<b>-1 HEAD &amp; SP/PARTN REPORT 0 EARNINGS, BUT HOUSEHOLD INC~=0</b>	1298	5.7		

<b>Total</b>		22595	100.0		
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**LFSS LABOR FORCE STATUS HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>11 WORKER ONLY</b>	16045	71.0	71.0	71.0
	<b>12 WORKER + DISABLED</b>	60	.3	.3	71.3
	<b>13 WORKER + RETIRED</b>	605	2.7	2.7	74.0
	<b>14 WORKER + STUDENT</b>	225	1.0	1.0	75.0
	<b>15 WORKER + HOMEMAKER</b>	60	.3	.3	75.2
	<b>16 WORKER + UNEMPLOYED/LOOKING FOR WORK</b>	115	.5	.5	75.7
	<b>17 WORKER + TEMPORARILY LAID OFF</b>	90	.4	.4	76.1
	<b>21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO CURRENT WOR</b>	35	.2	.2	76.3
	<b>22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL</b>	100	.4	.4	76.7
	<b>23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR</b>	20	.1	.1	76.8
	<b>24 ON SABBATICAL AND EXPECTING TO GO BACK TO WORK</b>	5	.0	.0	76.8
	<b>30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D</b>	525	2.3	2.3	79.2
	<b>50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE</b>	3320	14.7	14.7	93.8
	<b>52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP</b>	875	3.9	3.9	97.7
	<b>70 STUDENT (ALSO INCLUDING HOMEMAKER)</b>	160	.7	.7	98.4
	<b>80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY</b>	255	1.1	1.1	99.6
	<b>85 UNPAID VOLUNTEER</b>	15	.1	.1	99.6
	<b>96 OTHER COMBINATION INCL. WORKER BESIDE 11-17</b>	80	.4	.4	100.0
	<b>97 OTHER (INCL. COMBINATION) NOT INCLUDING WORKER</b>	5	.0	.0	100.0
<b>Total</b>	22595	100.0	100.0		

**LFSS LABOR FORCE STATUS SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
	<b>11 WORKER ONLY</b>	7510	33.2	50.9	50.9
	<b>12 WORKER + DISABLED</b>	5	.0	.0	50.9
	<b>13 WORKER + RETIRED</b>	110	.5	.7	51.7
	<b>14 WORKER + STUDENT</b>	70	.3	.5	52.1
	<b>15 WORKER + HOMEMAKER</b>	405	1.8	2.7	54.9
	<b>16 WORKER + UNEMPLOYED/LOOKING FOR WORK</b>	30	.1	.2	55.1
	<b>17 WORKER + TEMPORARILY LAID OFF</b>	15	.1	.1	55.2
	<b>20 LAID OFF, EXPECTING TO RETURN TO WORK</b>	5	.0	.0	55.2
	<b>21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO</b>	15	.1	.1	55.3

	<b>CURRENT WOR</b>				
<b>Valid</b>	<b>22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL</b>	55	.2	.4	55.7
	<b>23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR</b>	15	.1	.1	55.8
	<b>30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D</b>	265	1.2	1.8	57.6
	<b>50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE</b>	1415	6.3	9.6	67.2
	<b>52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP</b>	235	1.0	1.6	68.8
	<b>70 STUDENT (ALSO INCLUDING HOMEMAKER)</b>	135	.6	.9	69.7
	<b>80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY</b>	4340	19.2	29.4	99.1
	<b>85 UNPAID VOLUNTEER</b>	85	.4	.6	99.7
	<b>96 OTHER COMBINATION INCL. WORKER BESIDE 11-17</b>	45	.2	.3	100.0
	<b>97 OTHER (INCL. COMBINATION) NOT INCLUDING WORKER</b>	5	.0	.0	100.0
	<b>Total</b>	14760	65.3	100.0	
<b>Missing</b>	<b>-8</b>	7835	34.7		
<b>Total</b>		22595	100.0		

**MAH MAIN ACTIVITY HEAD**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>-8</b>	22595	100.0

**MAS MAIN ACTIVITY SPOUSE**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>-8</b>	22595	100.0

**OCCH OCCUPATION OF HEAD**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS</b>	9039	40.0	52.0	52.0
	<b>2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS</b>	2846	12.6	16.4	68.3
	<b>3 SERVICE OCCUPATIONS</b>	1583	7.0	9.1	77.4
	<b>4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS</b>	2261	10.0	13.0	90.4
	<b>5 OPERATORS, FABRICATORS, AND LABORERS</b>	1439	6.4	8.3	98.7
	<b>6 FARMING, FORESTRY, AND FISHING OCCUPATIONS</b>	222	1.0	1.3	100.0
	<b>Total</b>	17390	77.0	100.0	
<b>Missing</b>	<b>-8 N/A</b>	5205	23.0		
<b>Total</b>		22595	100.0		

**OCCS OCCUPATION OF SPOUSE**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid</b>	<b>Cumulative</b>
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				Percent	Percent
Valid	1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS	4483	19.8	54.3	54.3
	2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS	2474	10.9	30.0	84.3
	3 SERVICE OCCUPATIONS	762	3.4	9.2	93.6
	4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS	236	1.0	2.9	96.4
	5 OPERATORS, FABRICATORS, AND LABORERS	245	1.1	3.0	99.4
	6 FARMING, FORESTRY, AND FISHING OCCUPATIONS	50	.2	.6	100.0
	Total	8250	36.5	100.0	
Missing	-8 N/A	14345	63.5		
Total		22595	100.0		

#### INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	408	1.8	2.3	2.3
	2 MINING AND COSNTRUCTION	1888	8.4	10.9	13.2
	3 MANUFACTURING	2364	10.5	13.6	26.8
	4 WHOLESALE AND RETAIL TRADE	2537	11.2	14.6	41.4
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	2686	11.9	15.4	56.8
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	6684	29.6	38.4	95.3
	7 PUBLIC ADMINISTRATION	823	3.6	4.7	100.0
	Total	17390	77.0	100.0	
Missing	-8 N/A	5205	23.0		
Total		22595	100.0		

#### INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	150	.7	1.8	1.8
	2 MINING AND COSNTRUCTION	195	.9	2.4	4.2
	3 MANUFACTURING	804	3.6	9.7	13.9
	4 WHOLESALE AND RETAIL TRADE	1283	5.7	15.6	29.5
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	1048	4.6	12.7	42.2
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	4455	19.7	54.0	96.2
	7 PUBLIC ADMINISTRATION	315	1.4	3.8	100.0
	Total	8250	36.5	100.0	
Missing	-8 N/A	14345	63.5		
Total		22595	100.0		

**ACTH ACTIVITY STATUS  
HEAD**

		Frequency	Percent
Missing	-8	22595	100.0

**ACTS ACTIVITY STATUS  
SPOUSE**

		Frequency	Percent
Missing	-8	22595	100.0

**DISH DISABILITY STATUS HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	21375	94.6	94.6	94.6
	1 DISABLED	1085	4.8	4.8	99.4
	2 ON SICK LEAVE OR MATERNITY LEAVE	135	.6	.6	100.0
	Total	22595	100.0	100.0	

**DISS DISABILITY STATUS SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	14380	63.6	97.4	97.4
	1 DISABLED	300	1.3	2.0	99.5
	2 ON SICK LEAVE OR MATERNITY LEAVE	80	.4	.5	100.0
	Total	14760	65.3	100.0	
Missing	-8 NO SPOUSE	7835	34.7		
Total		22595	100.0		

**HLTHH HEALTH STATUS OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	7732	34.2	34.2	34.2
	2 GOOD	10303	45.6	45.6	79.8
	3 FAIR	3425	15.2	15.2	95.0
	4 POOR	1135	5.0	5.0	100.0
	Total	22595	100.0	100.0	

**HLTHS HEALTH STATUS OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	6161	27.3	41.7	41.7
	2 GOOD	6353	28.1	43.0	84.8
	3 FAIR	1736	7.7	11.8	96.5
	4 POOR	510	2.3	3.5	100.0
	Total	14760	65.3	100.0	
Missing	-8	7835	34.7		
Total		22595	100.0		

**REGA GEOGRAPHIC REGION**

**A**

		Frequency	Percent
Missing	-8	22595	100.0

**REGB GEOGRAPHIC REGION**

**B**

		Frequency	Percent
Missing	-8	22595	100.0

**URB URBAN/RURAL  
INDICATOR**

		Frequency	Percent
Missing	-8	22595	100.0

**HHLH HOUSEHOLD  
STRUCTURE**

		Frequency	Percent
Missing	-8	22595	100.0

**FMLY FAMILY  
COMPOSITION**

		Frequency	Percent
Missing	-8	22595	100.0

**OWN TENURE (OWNED/RENTED HOUSING)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 OWN	16330	72.3	72.5	72.5
	2 RENT	5820	25.8	25.8	98.3
	3 NEITHER OWN OR RENT	385	1.7	1.7	100.0
	Total	22535	99.7	100.0	
Missing	-8	60	.3		
Total		22595	100.0		

**DWELL TYPE OF DWELLING**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 HOME	14455	64.0	64.1	64.1
	2 CONDO	390	1.7	1.7	65.9
	3 CO-OP	195	.9	.9	66.7
	4 TOWNHOUSE ASSOCIATION	75	.3	.3	67.1
	5 RETIREMENT LIFETIME TENANCY	20	.1	.1	67.1
	6 RANCH/FARM	600	2.7	2.7	69.8
	7 MOBILE HOME/RV	875	3.9	3.9	73.7
	8 OTHER HOUSING (NON-OWNER)	5930	26.2	26.3	100.0
	Total	22540	99.8	100.0	

Missing	-8	55	.2		
Total		22595	100.0		

**RISK1 FINANCIAL RISK TAKING WILLINGNESS**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 NOT WILLING TO TAKE ANY FINANCIAL RISKS	7486	33.1	33.1	33.1
	2 TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN AVERAGE RETUR	9378	41.5	41.5	74.6
	3 TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE A	4575	20.2	20.2	94.9
	4 TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTI	1156	5.1	5.1	100.0
	Total	22595	100.0	100.0	

**RISK2 DEMAND FOR SAFE INVESTMENTS**

		Frequency	Percent
Missing	-8	22595	100.0

**RISK3 LOTTERY QUESTION**

		Frequency	Percent
Missing	-8	22595	100.0

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

		Frequency	Percent
Missing	-8	22595	100.0

**SAVE\_1 SAVING MOTIVE PRIORITY 1**

		Frequency	Percent	Valid Percent	Cumulative Percent
	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	749	3.3	3.3	3.3
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1663	7.4	7.4	10.7
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	968	4.3	4.3	15.0
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	991	4.4	4.4	19.3
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	45	.2	.2	19.5
	6 TO HAVE CHILDREN/A FAMILY	60	.3	.3	19.8
	9 TO MOVE	30	.1	.1	19.9
	11 BUYING OWN HOUSE	969	4.3	4.3	24.2
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	10	.0	.0	24.3
	13 BUY A CAR, BOAT OR OTHER VEHICLE	90	.4	.4	24.7
	14 HOME IMPROVEMENTS/REPAIRS	80	.4	.4	25.0
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	435	1.9	1.9	27.0

Valid	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	147	.7	.7	27.6
	17 BURIAL / FUNERAL EXPENSES	143	.6	.6	28.2
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	76	.3	.3	28.6
	20 TO ENJOY LIFE	85	.4	.4	28.9
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	85	.4	.4	29.3
	22 RETIREMENT/OLD AGE	8243	36.5	36.5	65.8
	23 RESERVES IN CASE OF UNEMPLOYMENT	251	1.1	1.1	66.9
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	358	1.6	1.6	68.5
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	4449	19.7	19.7	88.2
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	215	1.0	1.0	89.1
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	126	.6	.6	89.7
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	173	.8	.8	90.5
	29 ORDINARY LIVING EXPENSES / BILLS	422	1.9	1.9	92.3
	30	12	.1	.1	92.4
	31 NO REASON	118	.5	.5	92.9
	32 FOR THE FUTURE	1255	5.6	5.6	98.5
	33	5	.0	.0	98.5
	40	5	.0	.0	98.5
	41	25	.1	.1	98.6
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	20	.1	.1	98.7
91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	90	.4	.4	99.1	
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	126	.6	.6	99.7	
93	76	.3	.3	100.0	
<b>Total</b>	<b>22595</b>	<b>100.0</b>	<b>100.0</b>		

**SAVE\_2 SAVING MOTIVE PRIORITY 2**

	Frequency	Percent	Valid Percent	Cumulative Percent
-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	20	.1	.2	.2
1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1220	5.4	12.9	13.1
2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	750	3.3	7.9	21.1
3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	725	3.2	7.7	28.8
5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	10	.0	.1	28.9
6 TO HAVE CHILDREN/A FAMILY	35	.2	.4	29.3
9 TO MOVE	15	.1	.2	29.4
11 BUYING OWN HOUSE	425	1.9	4.5	33.9
12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	40	.2	.4	34.3

Valid	13 BUY A CAR, BOAT OR OTHER VEHICLE	250	1.1	2.6	37.0
	14 HOME IMPROVEMENTS/REPAIRS	105	.5	1.1	38.1
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	710	3.1	7.5	45.6
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	115	.5	1.2	46.8
	17 BURIAL / FUNERAL EXPENSES	45	.2	.5	47.3
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	35	.2	.4	47.7
	20 TO ENJOY LIFE	20	.1	.2	47.9
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	85	.4	.9	48.8
	22 RETIREMENT/OLD AGE	2240	9.9	23.7	72.5
	23 RESERVES IN CASE OF UNEMPLOYMENT	140	.6	1.5	74.0
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	500	2.2	5.3	79.3
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	1325	5.9	14.0	93.4
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	80	.4	.8	94.2
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	45	.2	.5	94.7
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	65	.3	.7	95.4
	29 ORDINARY LIVING EXPENSES / BILLS	125	.6	1.3	96.7
	31 NO REASON	5	.0	.1	96.8
	32 FOR THE FUTURE	200	.9	2.1	98.9
	41	5	.0	.1	98.9
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	35	.2	.4	99.3
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	60	.3	.6	99.9	
93	5	.0	.1	100.0	
<b>Total</b>	9435	41.8	100.0		
Missing	-8 NOT APPLICABLE	13160	58.2		
<b>Total</b>		22595	100.0		

**SAVE\_3 SAVING MOTIVE PRIORITY 3**

		Frequency	Percent	Valid Percent	Cumulative Percent
	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	5	.0	.2	.2
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	235	1.0	8.7	8.9
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	150	.7	5.6	14.4
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	235	1.0	8.7	23.1
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	30	.1	1.1	24.3
	6 TO HAVE CHILDREN/A FAMILY	40	.2	1.5	25.7
	9 TO MOVE	15	.1	.6	26.3
	11 BUYING OWN HOUSE	165	.7	6.1	32.4

Valid	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	5	.0	.2	32.6
	13 BUY A CAR, BOAT OR OTHER VEHICLE	70	.3	2.6	35.2
	14 HOME IMPROVEMENTS/REPAIRS	60	.3	2.2	37.4
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	355	1.6	13.1	50.6
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	45	.2	1.7	52.2
	17 BURIAL / FUNERAL EXPENSES	20	.1	.7	53.0
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	40	.2	1.5	54.4
	20 TO ENJOY LIFE	45	.2	1.7	56.1
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	40	.2	1.5	57.6
	22 RETIREMENT/OLD AGE	325	1.4	12.0	69.6
	23 RESERVES IN CASE OF UNEMPLOYMENT	20	.1	.7	70.4
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	115	.5	4.3	74.6
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	460	2.0	17.0	91.7
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	40	.2	1.5	93.1
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	25	.1	.9	94.1
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	20	.1	.7	94.8
	29 ORDINARY LIVING EXPENSES / BILLS	35	.2	1.3	96.1
	31 NO REASON	5	.0	.2	96.3
	32 FOR THE FUTURE	60	.3	2.2	98.5
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	10	.0	.4	98.9
91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	5	.0	.2	99.1	
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	25	.1	.9	100.0	
<b>Total</b>	2700	11.9	100.0		
Missing	-8 NOT APPLICABLE	19895	88.1		
<b>Total</b>		22595	100.0		

**SAVE\_4 SAVING MOTIVE PRIORITY 4**

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	5	.0	1.2	1.2
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	20	.1	4.9	6.2
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	20	.1	4.9	11.1
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	15	.1	3.7	14.8
	6 TO HAVE CHILDREN/A FAMILY	10	.0	2.5	17.3
	9 TO MOVE	5	.0	1.2	18.5
	11 BUYING OWN HOUSE	20	.1	4.9	23.5
	13 BUY A CAR, BOAT OR OTHER VEHICLE	45	.2	11.1	34.6

Valid	14 HOME IMPROVEMENTS/REPAIRS	30	.1	7.4	42.0
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	40	.2	9.9	51.9
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	30	.1	7.4	59.3
	17 BURIAL / FUNERAL EXPENSES	5	.0	1.2	60.5
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	5	.0	1.2	61.7
	20 TO ENJOY LIFE	10	.0	2.5	64.2
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	10	.0	2.5	66.7
	22 RETIREMENT/OLD AGE	20	.1	4.9	71.6
	23 RESERVES IN CASE OF UNEMPLOYMENT	5	.0	1.2	72.8
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	35	.2	8.6	81.5
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	45	.2	11.1	92.6
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	10	.0	2.5	95.1
	29 ORDINARY LIVING EXPENSES / BILLS	10	.0	2.5	97.5
	32 FOR THE FUTURE	5	.0	1.2	98.8
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	5	.0	1.2	100.0
<b>Total</b>	405	1.8	100.0		
Missing	-8 NOT APPLICABLE	22190	98.2		
<b>Total</b>		22595	100.0		

**SAVE\_5 SAVING MOTIVE PRIORITY 5**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	10	.0	11.8	11.8
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	5	.0	5.9	17.6
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	5	.0	5.9	23.5
	11 BUYING OWN HOUSE	5	.0	5.9	29.4
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	10	.0	11.8	41.2
	13 BUY A CAR, BOAT OR OTHER VEHICLE	10	.0	11.8	52.9
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	10	.0	11.8	64.7
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	5	.0	5.9	70.6
	22 RETIREMENT/OLD AGE	5	.0	5.9	76.5
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	5	.0	5.9	82.4
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	15	.1	17.6	100.0
	<b>Total</b>	85	.4	100.0	
Missing	-8 NOT APPLICABLE	22510	99.6		
<b>Total</b>		22595	100.0		

**SAVE\_6 SAVING MOTIVE PRIORITY 6**

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17 BURIAL / FUNERAL EXPENSES	5	.0	33.3	33.3
	22 RETIREMENT/OLD AGE	5	.0	33.3	66.7
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	5	.0	33.3	100.0
	Total	15	.1	100.0	
Missing	-8 NOT APPLICABLE	22580	99.9		
Total		22595	100.0		

**HORIZ FINANCIAL TIME HORIZON**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 NEXT FEW MONTHS	3620	16.0	16.0	16.0
	2 NEXT YEAR	2670	11.8	11.8	27.8
	3 NEXT FEW YEARS	5714	25.3	25.3	53.1
	4 NEXT 5-10 YEARS	6513	28.8	28.8	82.0
	5 LONGER THAN 10 YEARS	4078	18.0	18.0	100.0
	Total	22595	100.0	100.0	

**SPEND MONEY SHOULD BE SPENT**

		Frequency	Percent
Missing	-8	22595	100.0

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 ALMOST NO SHOPPING	4317	19.1	19.1	19.1
	2	1612	7.1	7.1	26.2
	3 MODERATE SHOPPING	7784	34.5	34.5	60.7
	4	3461	15.3	15.3	76.0
	5 A GREAT DEAL OF SHOPPING	5421	24.0	24.0	100.0
	Total	22595	100.0	100.0	

**FLIT2\_1 IMPORTANT FINANCIAL INFORMATION SOURCES 1**

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 *CALL AROUND	5183	22.9	22.9	22.9
	2 *MAGAZINES/NEWSPAPERS	1659	7.3	7.3	30.3
	3 *MATERIAL IN THE MAIL	1116	4.9	4.9	35.2
	4 *TELEVISION/RADIO	474	2.1	2.1	37.3
	5 *ONLINE SERVICE/INTERNET	2448	10.8	10.8	48.2
	6 *ADVERTISEMENTS	441	2.0	2.0	50.1
	7 *FRIEND/RELATIVE	2626	11.6	11.6	61.7
	8 *LAWYER	165	.7	.7	62.5
	9 *ACCOUNTANT	548	2.4	2.4	64.9

Valid	10 *BANKER	3267	14.5	14.5	79.3
	11 *BROKER	416	1.8	1.8	81.2
	12 *FINANCIAL PLANNER	740	3.3	3.3	84.5
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	990	4.4	4.4	88.8
	14 *NEVER BORROW	2352	10.4	10.4	99.2
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	45	.2	.2	99.4
	17 PAST EXPERIENCE	10	.0	.0	99.5
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	15	.1	.1	99.6
	19 OTHER PERSONAL RESEARCH	5	.0	.0	99.6
	20 REAL ESTATE BROKER; BUILDER	15	.1	.1	99.6
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	30	.1	.1	99.8
	22 SHOP AROUND	20	.1	.1	99.9
	23 STORE; DEALER	30	.1	.1	100.0
	<b>Total</b>	22595	100.0	100.0	

**FLIT2\_2 IMPORTANT FINANCIAL INFORMATION SOURCES 2**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	863	3.8	6.2	6.2
	2 *MAGAZINES/NEWSPAPERS	2458	10.9	17.6	23.7
	3 *MATERIAL IN THE MAIL	1126	5.0	8.0	31.8
	4 *TELEVISION/RADIO	793	3.5	5.7	37.4
	5 *ONLINE SERVICE/INTERNET	1933	8.6	13.8	51.2
	6 *ADVERTISEMENTS	719	3.2	5.1	56.4
	7 *FRIEND/RELATIVE	2191	9.7	15.6	72.0
	8 *LAWYER	258	1.1	1.8	73.8
	9 *ACCOUNTANT	641	2.8	4.6	78.4
	10 *BANKER	1441	6.4	10.3	88.7
	11 *BROKER	578	2.6	4.1	92.8
	12 *FINANCIAL PLANNER	575	2.5	4.1	97.0
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	367	1.6	2.6	99.6
	14 *NEVER BORROW	10	.0	.1	99.6
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	15	.1	.1	99.8
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	15	.1	.1	99.9
	19 OTHER PERSONAL RESEARCH	10	.0	.1	99.9
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	5	.0	.0	100.0
	32	5	.0	.0	100.0
<b>Total</b>	14003	62.0	100.0		
Missing	-8	8592	38.0		
<b>Total</b>		22595	100.0		

**FLIT2\_3 IMPORTANT FINANCIAL INFORMATION SOURCES 3**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 *CALL AROUND</b>	393	1.7	4.5	4.5
	<b>2 *MAGAZINES/NEWSPAPERS</b>	565	2.5	6.5	11.0
	<b>3 *MATERIAL IN THE MAIL</b>	1080	4.8	12.4	23.4
	<b>4 *TELEVISION/RADIO</b>	738	3.3	8.5	31.9
	<b>5 *ONLINE SERVICE/INTERNET</b>	1151	5.1	13.2	45.1
	<b>6 *ADVERTISEMENTS</b>	626	2.8	7.2	52.3
	<b>7 *FRIEND/RELATIVE</b>	1455	6.4	16.7	69.0
	<b>8 *LAWYER</b>	166	.7	1.9	70.9
	<b>9 *ACCOUNTANT</b>	474	2.1	5.4	76.3
	<b>10 *BANKER</b>	1013	4.5	11.6	88.0
	<b>11 *BROKER</b>	399	1.8	4.6	92.6
	<b>12 *FINANCIAL PLANNER</b>	396	1.8	4.5	97.1
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	237	1.0	2.7	99.8
	<b>17 PAST EXPERIENCE</b>	5	.0	.1	99.9
	<b>22 SHOP AROUND</b>	10	.0	.1	100.0
	<b>Total</b>	8708	38.5	100.0	
<b>Missing</b>	<b>-8</b>	13887	61.5		
<b>Total</b>		22595	100.0		

**FLIT2\_4 IMPORTANT FINANCIAL INFORMATION SOURCES 4**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 *CALL AROUND</b>	90	.4	2.0	2.0
	<b>2 *MAGAZINES/NEWSPAPERS</b>	145	.6	3.3	5.3
	<b>3 *MATERIAL IN THE MAIL</b>	190	.8	4.3	9.6
	<b>4 *TELEVISION/RADIO</b>	580	2.6	13.1	22.7
	<b>5 *ONLINE SERVICE/INTERNET</b>	625	2.8	14.1	36.8
	<b>6 *ADVERTISEMENTS</b>	465	2.1	10.5	47.2
	<b>7 *FRIEND/RELATIVE</b>	735	3.3	16.6	63.8
	<b>8 *LAWYER</b>	180	.8	4.1	67.9
	<b>9 *ACCOUNTANT</b>	230	1.0	5.2	73.1
	<b>10 *BANKER</b>	460	2.0	10.4	83.4
	<b>11 *BROKER</b>	280	1.2	6.3	89.7
	<b>12 *FINANCIAL PLANNER</b>	260	1.2	5.9	95.6
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	165	.7	3.7	99.3
	<b>18 MATERIAL FROM WORK/BUSINESS CONTACTS</b>	5	.0	.1	99.4
	<b>20 REAL ESTATE BROKER; BUILDER</b>	5	.0	.1	99.5
<b>21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG</b>	15	.1	.3	99.9	

	23 STORE; DEALER	5	.0	.1	100.0
	<b>Total</b>	4435	19.6	100.0	
<b>Missing</b>	<b>-8</b>	18160	80.4		
<b>Total</b>		22595	100.0		

**FLIT2\_5 IMPORTANT FINANCIAL INFORMATION SOURCES 5**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 *CALL AROUND</b>	70	.3	3.0	3.0
	<b>2 *MAGAZINES/NEWSPAPERS</b>	90	.4	3.9	6.9
	<b>3 *MATERIAL IN THE MAIL</b>	55	.2	2.4	9.3
	<b>4 *TELEVISION/RADIO</b>	55	.2	2.4	11.7
	<b>5 *ONLINE SERVICE/INTERNET</b>	395	1.7	17.1	28.7
	<b>6 *ADVERTISEMENTS</b>	260	1.2	11.2	40.0
	<b>7 *FRIEND/RELATIVE</b>	410	1.8	17.7	57.7
	<b>8 *LAWYER</b>	90	.4	3.9	61.6
	<b>9 *ACCOUNTANT</b>	220	1.0	9.5	71.1
	<b>10 *BANKER</b>	260	1.2	11.2	82.3
	<b>11 *BROKER</b>	125	.6	5.4	87.7
	<b>12 *FINANCIAL PLANNER</b>	175	.8	7.6	95.2
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	95	.4	4.1	99.4
	<b>19 OTHER PERSONAL RESEARCH</b>	10	.0	.4	99.8
	<b>20 REAL ESTATE BROKER; BUILDER</b>	5	.0	.2	100.0
	<b>Total</b>	2315	10.2	100.0	
<b>Missing</b>	<b>-8</b>	20280	89.8		
<b>Total</b>		22595	100.0		

**FLIT2\_6 IMPORTANT FINANCIAL INFORMATION SOURCES 6**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1 *CALL AROUND</b>	30	.1	2.3	2.3
	<b>2 *MAGAZINES/NEWSPAPERS</b>	20	.1	1.5	3.8
	<b>3 *MATERIAL IN THE MAIL</b>	35	.2	2.7	6.5
	<b>4 *TELEVISION/RADIO</b>	10	.0	.8	7.3
	<b>5 *ONLINE SERVICE/INTERNET</b>	35	.2	2.7	10.0
	<b>6 *ADVERTISEMENTS</b>	320	1.4	24.6	34.6
	<b>7 *FRIEND/RELATIVE</b>	210	.9	16.2	50.8
	<b>8 *LAWYER</b>	75	.3	5.8	56.5
	<b>9 *ACCOUNTANT</b>	105	.5	8.1	64.6
	<b>10 *BANKER</b>	240	1.1	18.5	83.1
	<b>11 *BROKER</b>	75	.3	5.8	88.8
	<b>12 *FINANCIAL PLANNER</b>	95	.4	7.3	96.2
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	40	.2	3.1	99.2

	<b>18 MATERIAL FROM WORK/BUSINESS CONTACTS</b>	10	.0	.8	100.0
	<b>Total</b>	1300	5.8	100.0	
<b>Missing</b>	<b>-8</b>	21295	94.2		
<b>Total</b>		22595	100.0		

**FLIT2\_7 IMPORTANT FINANCIAL INFORMATION SOURCES 7**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>1 *CALL AROUND</b>	10	.0	1.3	1.3
	<b>3 *MATERIAL IN THE MAIL</b>	5	.0	.6	1.9
	<b>4 *TELEVISION/RADIO</b>	10	.0	1.3	3.2
	<b>5 *ONLINE SERVICE/INTERNET</b>	10	.0	1.3	4.5
	<b>6 *ADVERTISEMENTS</b>	15	.1	1.9	6.5
	<b>7 *FRIEND/RELATIVE</b>	280	1.2	36.4	42.9
	<b>8 *LAWYER</b>	50	.2	6.5	49.4
	<b>9 *ACCOUNTANT</b>	70	.3	9.1	58.4
	<b>10 *BANKER</b>	110	.5	14.3	72.7
	<b>11 *BROKER</b>	95	.4	12.3	85.1
	<b>12 *FINANCIAL PLANNER</b>	70	.3	9.1	94.2
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	45	.2	5.8	100.0
	<b>Total</b>	770	3.4	100.0	
<b>Missing</b>	<b>-8</b>	21825	96.6		
<b>Total</b>		22595	100.0		

**FLIT2\_8 IMPORTANT FINANCIAL INFORMATION SOURCES 8**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>3 *MATERIAL IN THE MAIL</b>	5	.0	1.1	1.1
	<b>6 *ADVERTISEMENTS</b>	5	.0	1.1	2.1
	<b>7 *FRIEND/RELATIVE</b>	10	.0	2.1	4.2
	<b>8 *LAWYER</b>	135	.6	28.4	32.6
	<b>9 *ACCOUNTANT</b>	125	.6	26.3	58.9
	<b>10 *BANKER</b>	50	.2	10.5	69.5
	<b>11 *BROKER</b>	35	.2	7.4	76.8
	<b>12 *FINANCIAL PLANNER</b>	65	.3	13.7	90.5
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	45	.2	9.5	100.0
	<b>Total</b>	475	2.1	100.0	
<b>Missing</b>	<b>-8</b>	22120	97.9		
<b>Total</b>		22595	100.0		

**FLIT2\_9 IMPORTANT FINANCIAL INFORMATION SOURCES 9**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
	<b>8 *LAWYER</b>	10	.0	3.4	3.4
	<b>9 *ACCOUNTANT</b>	115	.5	39.0	42.4

<b>Valid</b>	<b>10 *BANKER</b>	85	.4	28.8	71.2
	<b>11 *BROKER</b>	25	.1	8.5	79.7
	<b>12 *FINANCIAL PLANNER</b>	40	.2	13.6	93.2
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	20	.1	6.8	100.0
	<b>Total</b>	295	1.3	100.0	
<b>Missing</b>	<b>-8</b>	22300	98.7		
<b>Total</b>		22595	100.0		

**FLIT2\_10 IMPORTANT FINANCIAL INFORMATION SOURCES 10**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>7 *FRIEND/RELATIVE</b>	5	.0	2.3	2.3
	<b>9 *ACCOUNTANT</b>	10	.0	4.5	6.8
	<b>10 *BANKER</b>	110	.5	50.0	56.8
	<b>11 *BROKER</b>	55	.2	25.0	81.8
	<b>12 *FINANCIAL PLANNER</b>	25	.1	11.4	93.2
	<b>13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER</b>	15	.1	6.8	100.0
	<b>Total</b>	220	1.0	100.0	
<b>Missing</b>	<b>-8</b>	22375	99.0		
<b>Total</b>		22595	100.0		

**CARD POSSESSION OF CREDIT CARDS**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>0 NO</b>	4495	19.9	19.9	19.9
	<b>1 YES</b>	18100	80.1	80.1	100.0
	<b>Total</b>	22595	100.0	100.0	

**NCARD NUMBER OF CREDIT CARDS**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1</b>	2455	10.9	13.6	13.6
	<b>2</b>	2767	12.2	15.3	28.9
	<b>3</b>	2769	12.3	15.3	44.2
	<b>4</b>	2082	9.2	11.5	55.7
	<b>5</b>	1744	7.7	9.6	65.4
	<b>6</b>	1321	5.8	7.3	72.7
	<b>7</b>	1183	5.2	6.5	79.2
	<b>8</b>	883	3.9	4.9	84.1
	<b>9</b>	667	3.0	3.7	87.8
	<b>10</b>	553	2.4	3.1	90.8
	<b>11</b>	352	1.6	1.9	92.8
	<b>12</b>	325	1.4	1.8	94.6
	<b>13</b>	233	1.0	1.3	95.9
	<b>14</b>	234	1.0	1.3	97.2

15		127	.6	.7	97.9
16		94	.4	.5	98.4
17		81	.4	.4	98.8
18		100	.4	.6	99.4
19		15	.1	.1	99.5
20		25	.1	.1	99.6
21		15	.1	.1	99.7
22		35	.2	.2	99.9
23		10	.0	.1	99.9
24		5	.0	.0	100.0
26		5	.0	.0	100.0
<b>Total</b>		18080	80.0	100.0	
<b>Missing</b>	<b>-8 NOT APPLICABLE</b>	4515	20.0		
<b>Total</b>		22595	100.0		

**ONBK USE ONLINE BANKING**

		Frequency	Percent
<b>Missing</b>	<b>-8</b>	22595	100.0

**HLTH1 FREQUENCY OF SPORTS**

		Frequency	Percent
<b>Missing</b>	<b>-8</b>	22595	100.0

**HLTH2A SMOKER**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>0 NO</b>	18035	79.8	79.8	79.8
	<b>1 YES</b>	4560	20.2	20.2	100.0
	<b>Total</b>	22595	100.0	100.0	

**HLTH2B CIGARETTES PER DAY**

		Frequency	Percent
<b>Missing</b>	<b>-8</b>	22595	100.0

**ATT1 OVERALL HAPPINESS**

		Frequency	Percent
<b>Missing</b>	<b>-8</b>	22595	100.0

**ATT2 LEVEL OF WORRY**

		Frequency	Percent
<b>Missing</b>	<b>-8</b>	22595	100.0

**ATT3 VOLUNTEER COMMITMENT**

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	0 NO	15015	66.5	66.5	66.5
	1 YES	7580	33.5	33.5	100.0
	Total	22595	100.0	100.0	

## Descriptives for the U.S. SCF 2003 LWS extra variables

### Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NRIR NON-RESIDENTIAL INV REAL ESTATE	22595	0	564380000	719791.01	9433987.280
DIPLH HEAD HIGHEST DEGREE EARNED	22595	0	11	1.24	1.499
DIPLS SPOUSE HIGHEST DEGREE EARNED	14760	0	11	1.19	1.518
TOTPEN TOTAL AMOUNT OF ALL PENSIONS RECEIVED	22595	0	9000000	13214.44	195289.389
PA2FLG FLAG FOR PA2: UNKNOWN AMOUNT OF ANNUITIES OR TRUSTS	22595	0	1	.97	.183
Valid N (listwise)	14760				

## Frequencies for the U.S. SCF 2003 LWS extra variables

### Frequency Table

DIPLH HEAD HIGHEST DEGREE EARNED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 12 YEARS OR LESS OF EDUCATION OR DID NOT GET A DEGREE	11672	51.7	51.7	51.7
	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	1044	4.6	4.6	56.3
	2 BACHELOR'S DEGREE	5037	22.3	22.3	78.6
	3 MASTER'S DEGREE (MA/MS/MBA)	2836	12.6	12.6	91.1
	4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.	1940	8.6	8.6	99.7
	11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM	66	.3	.3	100.0
	Total	22595	100.0	100.0	

DIPLS SPOUSE HIGHEST DEGREE EARNED

		Frequency	Percent	Valid Percent	Cumulative Percent
	0 12 YEARS OR LESS OF EDUCATION OR DID NOT GET A DEGREE	7411	32.8	50.2	50.2
	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	1015	4.5	6.9	57.1

<b>Valid</b>	<b>2 BACHELOR'S DEGREE</b>	3872	17.1	26.2	83.3
	<b>3 MASTER'S DEGREE (MA/MS/MBA)</b>	1721	7.6	11.7	95.0
	<b>4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.</b>	634	2.8	4.3	99.3
	<b>11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM</b>	107	.5	.7	100.0
	<b>Total</b>	14760	65.3	100.0	
<b>Missing</b>	<b>-8</b>	7835	34.7		
<b>Total</b>		22595	100.0		

**PA2FLG FLAG FOR PA2: UNKNOWN AMOUNT OF ANNUITIES  
OR TRUSTS**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	<b>0</b>	781	3.5	3.5	3.5
	<b>1</b>	21814	96.5	96.5	100.0
	<b>Total</b>	22595	100.0	100.0	