

Descriptives for the United States SCF 2006 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	22090	11	44235	22131.84	12763.696
WGT HOUSEHOLD WEIGHT	22090	1	14955	5256.77	3415.506
CTRY COUNTRY AND YEAR ID	22090	207	207	207.00	.000
HRSH HOURS WORKED HEAD	22090	0	0	.00	.000
HRSS HOURS WORKED SPOUSE	22090	0	0	.00	.000
HRS2H HOURS WORKED AT MAIN JOB HEAD	22090	0	120	33.21	22.486
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	22090	0	100	13.77	19.676
WKH WEEKS WORKED HEAD	22090	0	52	37.72	22.371
WKS WEEKS WORKED SPOUSE	22090	0	52	18.43	24.279
AGMH AGE OF MOTHER (HEAD)	12039	35	95	68.01	12.746
AGFH AGE OF FATHER (HEAD)	8911	35	95	67.69	12.138
AGMS AGE OF MOTHER (SPOUSE)	9128	35	95	68.21	12.380
AGFS AGE OF FATHER (SPOUSE)	6683	40	95	67.83	11.677
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	22090	1	11	2.53	1.392
NOCH5 NUMBER OF CHILDREN UNDER 5	22090	0	3	.12	.386
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	22090	0	8	.47	.916
NOCH18 NUMBER OF CHILDREN UNDER 18	22090	0	8	.70	1.114
NOPRS65 NUMBER OF PERSONS OVER 65	22090	0	2	.30	.609
NOERN NUMBER OF EARNERS	20829	0	2	1.16	.700
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	5762	-1	5000000	489614.70	2540703.056
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	1687	10	7500000	201602.35	662745.425
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	427	380	4500000	185294.50	545405.350
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	195	180	4600000	265692.10	738522.725
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	22090	-8	2005	514.38	879.404
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	22090	-8	2005	144.74	531.197
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	22090	-8	2005	30.61	274.991
BUS OWN BUSINESS (0/1)	6580	1	1	1.00	.000
NHD NON-HOUSING DEBT	13103	1	57370000	150665.89	1695276.085
DA DEPOSIT ACCOUNTS	20589	1	100123000	430708.13	2925550.590
RA RISKY ASSETS	10524	1	690000000	6014712.70	25961414.957
TB TOTAL BONDS	4939	20	206020000	2378271.63	10742507.968
ST STOCKS	6942	1	690000000	5480344.17	27166347.396
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	4791	410	110010000	2819453.88	9249640.657

LI LIFE INSURANCE	6360	10	20000000	208973.88	973577.828
OFA OTHER FINANCIAL ASSETS	2977	10	50000000	639574.26	3027134.762
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	13218	10	54425000	495124.12	1889714.987
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	1980	500	150000000	2498446.26	10680662.359
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	16460	1000	158890000	1086053.12	3603828.712
IR INVESTMENT REAL ESTATE	7551	700	258350000	3248814.56	10686784.864
BA BUSINESS ASSETS	0				
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	6580	100	1327210000	19587912.03	67020212.542
VH VEHICLES	19546	500	89030000	128739.42	1592723.149
DRCL DURABLES AND/OR COLLECTIBLES	3242	-6260000	100000000	1058823.76	5945385.931
ONF OTHER NON-FINANCIAL ASSETS	372	280	63000000	1802794.62	7522860.250
HSD HOME SECURED DEBT (MG,OMG,OHSD)	11668	9	150220000	626101.58	3716542.832
MG PRINCIPAL RESIDENCE MORTGAGE	10363	9	19880000	291852.59	605007.359
OMG OTHER PROPERTY MORTGAGE	3013	70	150220000	1363092.81	7091591.156
OHSD OTHER HOME SECURED DEBT	2103	19	1240000	82684.88	152190.366
VL VEHICLE LOANS	6702	100	13750000	53272.60	540499.232
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	9633	1	22502000	55906.20	681231.348
EL EDUCATIONAL LOANS	2680	100	250000	22424.68	28674.165
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	1217	50	50000000	776684.64	4705001.331
ID INFORMAL DEBT	570	40	6000000	128551.68	675700.527
OWL MISCELLANEOUS NET WORTH COMPONENT	3317	-6470000	101720000	2352238.00	7444384.198
TFA1 TOT. FINANCIAL ASSETS D1	20629	1	698226000	3498312.38	19890319.698
TNF1 TOT. NON-FINANCIAL ASSETS D1	17000	700	308970000	2494601.95	9245451.321
TNF2 TOT. NON-FINANCIAL ASSETS D2	17265	100	1364340000	9921615.65	47104343.430
TD TOTAL DEBT	16668	1	160890000	556727.17	3640567.610
TA_CS TOTAL ASSETS (ctry)	21141	10	734427750	6009711.80	25361348.983
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	16915	10	692718000	4612674.97	22119369.674
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	20730	-1410600	337293000	2365070.92	9937938.030
NW1 NET WORTH D1	21466	-6090600	719115250	4905217.12	22648689.736
NW2 NET WORTH D2	21471	-545900	1394499000	10906983.93	50681325.942
NW_CS NET WORTH (ctry)	21462	-5049000	734427750	5487456.38	24176911.602
FDXP FOOD AND NON-ALCOHOLIC BEVERAGES	0				
ALCOXP ALCOHOL AND TOBACCO	0				
APXP CLOTHING AND FOOTWEAR	0				
HSXP HOUSING AND UTILITIES	0				
EQUIXP HOUSING EQUIPMENT	0				

MDXP HEALTH	0				
TRXP TRANSPORT	0				
COMMXP COMMUNICATION	0				
CULTXP RECREATION AND CULTURE	0				
EDXP EDUCATION	0				
RESTOXP RESTAURANTS AND HOTELS	0				
MISCXP MISCELLANEOUS GOODS AND SERVICES	0				
TXP TOTAL EXPENDITURES	0				
RIXP ACTUAL RENTS AND INTEREST	0				
UTXP UTILITIES EXPENDITURES	0				
OHSXP OTHER HOUSING EXPENDITURES	0				
MORTXP MORTGAGE INSTALLMENTS	0				
WAGE WAGES AND SALARIES	16275	1	30000000	219377.07	1071389.012
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	3531	-1000000	28370000	277732.65	1647258.727
CPRI CASH PROPERTY INCOME	10855	-209400	527502000	1170372.18	10195755.134
CPRI1 INTERESTS AND DIVIDENDS	10275	1	43856000	324906.11	1755694.918
CPRI2 RENTS	635	180	288000	20253.59	40657.961
CPRI3 PRIVATE SAVINGS PLANS	1447	80	500000000	5612142.70	25049858.732
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	1228	-876300	22500000	1003540.83	3053566.251
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	0				
OCPEN1 OCCUPATIONAL PENSIONS	0				
OCPENO OTHER PENSIONS	0				
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	0				
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	0				
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	0				
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	0				
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	685	140	40000	5128.93	6062.840
MNSBEN SOCIAL ASSISTANCE BENEFITS	1572	60	27000	4492.78	4257.562
NRCBEN NEAR CASH BENEFITS	155	300	300000	16554.00	52213.195
PRIVTRA PRIVATE TRANSFERS RECEIVED	1000	100	2560000	19190.83	180129.192
OTHCINC OTHER CASH INCOME	514	5	300000	17529.35	44807.039
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	16275	0	881681	13725.88	32079.136
INCTAX INCOME TAXES	22090	-5664	70854495	307018.88	1928622.574
WLTH TAX WEALTH/PROPERTY TAXES	16230	10	466000	8026.04	16634.081
INTPD INTEREST PAID	0				
INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	5656	30	52680000	93480.30	1574397.716

GAIN CAPITAL GAINS	5052	-1000000	64960000	1033108.69	4354787.962
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	0				
LUMP LUMP SUM INCOME	436	-14000	2500000	85972.03	374199.496
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	16112	90	122058000	585144.16	3538231.765
EARN S EARNINGS SPOUSE	8000	9	18000000	107078.37	684676.402
OCCPENH OCCUPATIONAL PENSIONS HEAD	3023	60	2000000	36271.87	116952.223
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	665	120	151400	17083.41	22144.199
PUBPENH PUBLIC PENSIONS HEAD	4620	240	50000	15273.76	6571.361
PUBPENS PUBLIC PENSIONS SPOUSE	2050	360	30000	9141.82	4637.262
PENH ALL PENSIONS HEAD	5735	240	2000000	31423.65	87009.592
PENS ALL PENSIONS SPOUSE	2410	500	161000	12490.12	13720.433
EARNW EARNINGS	17715	-910000	29750000	256868.63	1265005.869
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	19987	-543000	527502000	862886.05	7654346.639
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	0				
GIW GROSS INCOME	21952	-543000	527525000	796330.09	7309317.383
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	22040	-70509231	521036706	475451.13	7060105.049
DPIW DISPOSABLE INCOME	22040	-70520231	520731906	445600.77	7100041.420
DPIT DISPOSABLE INCOME + CAPITAL GAINS	22040	-70520231	532731906	682329.27	7677084.207
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	22090	0	100000000	284160.44	2533718.861
HOP1 HHLD OPEN SLOT 1	22090	1	5	3.00	1.414
Valid N (listwise)	0				

Frequencies for the United States SCF 2006 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MALE	17560	79.5	79.5	79.5
	2 FEMALE	4530	20.5	20.5	100.0
	Total	22090	100.0	100.0	

SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MALE	45	.2	.3	.3
	2 FEMALE	14705	66.6	99.7	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	18	5	.0	.0	.0
	19	35	.2	.2	.2
	20	85	.4	.4	.6
	21	110	.5	.5	1.1
	22	155	.7	.7	1.8
	23	200	.9	.9	2.7
	24	220	1.0	1.0	3.7
	25	235	1.1	1.1	4.7
	26	225	1.0	1.0	5.7
	27	240	1.1	1.1	6.8
	28	230	1.0	1.0	7.9
	29	275	1.2	1.2	9.1
	30	275	1.2	1.2	10.4
	31	325	1.5	1.5	11.8
	32	270	1.2	1.2	13.1
	33	270	1.2	1.2	14.3
	34	355	1.6	1.6	15.9
	35	325	1.5	1.5	17.4
	36	380	1.7	1.7	19.1
	37	325	1.5	1.5	20.6
	38	355	1.6	1.6	22.2
	39	415	1.9	1.9	24.0
	40	415	1.9	1.9	25.9
	41	395	1.8	1.8	27.7
	42	495	2.2	2.2	29.9
	43	500	2.3	2.3	32.2
	44	455	2.1	2.1	34.3
	45	455	2.1	2.1	36.3
	46	400	1.8	1.8	38.1
	47	455	2.1	2.1	40.2

Valid

48	575	2.6	2.6	42.8
49	595	2.7	2.7	45.5
50	550	2.5	2.5	48.0
51	500	2.3	2.3	50.2
52	540	2.4	2.4	52.7
53	505	2.3	2.3	55.0
54	490	2.2	2.2	57.2
55	630	2.9	2.9	60.0
56	455	2.1	2.1	62.1
57	440	2.0	2.0	64.1
58	430	1.9	1.9	66.0
59	530	2.4	2.4	68.4
60	475	2.2	2.2	70.6
61	450	2.0	2.0	72.6
62	425	1.9	1.9	74.6
63	405	1.8	1.8	76.4
64	415	1.9	1.9	78.3
65	400	1.8	1.8	80.1
66	350	1.6	1.6	81.7
67	300	1.4	1.4	83.0
68	260	1.2	1.2	84.2
69	295	1.3	1.3	85.5
70	240	1.1	1.1	86.6
71	240	1.1	1.1	87.7
72	255	1.2	1.2	88.9
73	210	1.0	1.0	89.8
74	190	.9	.9	90.7
75	160	.7	.7	91.4
76	170	.8	.8	92.2
77	155	.7	.7	92.9
78	205	.9	.9	93.8
79	125	.6	.6	94.4
80	140	.6	.6	95.0
81	145	.7	.7	95.7
82	205	.9	.9	96.6
83	140	.6	.6	97.2
84	85	.4	.4	97.6
85	100	.5	.5	98.1
86	70	.3	.3	98.4
87	70	.3	.3	98.7

88	75	.3	.3	99.0
89	55	.2	.2	99.3
90	40	.2	.2	99.5
91	30	.1	.1	99.6
92	40	.2	.2	99.8
93	20	.1	.1	99.9
94	5	.0	.0	99.9
95	25	.1	.1	100.0
Total	22090	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
17	15	.1	.1	.1
18	10	.0	.1	.2
19	20	.1	.1	.3
20	25	.1	.2	.5
21	80	.4	.5	1.0
22	90	.4	.6	1.6
23	140	.6	.9	2.6
24	130	.6	.9	3.5
25	150	.7	1.0	4.5
26	155	.7	1.1	5.5
27	150	.7	1.0	6.5
28	235	1.1	1.6	8.1
29	210	1.0	1.4	9.6
30	272	1.2	1.8	11.4
31	180	.8	1.2	12.6
32	250	1.1	1.7	14.3
33	185	.8	1.3	15.6
34	225	1.0	1.5	17.1
35	275	1.2	1.9	19.0
36	290	1.3	2.0	20.9
37	275	1.2	1.9	22.8
38	380	1.7	2.6	25.4
39	270	1.2	1.8	27.2
40	262	1.2	1.8	29.0
41	300	1.4	2.0	31.0
42	335	1.5	2.3	33.3
43	300	1.4	2.0	35.3
44	415	1.9	2.8	38.1
45	361	1.6	2.4	40.6

Valid

46	405	1.8	2.7	43.3
47	345	1.6	2.3	45.7
48	373	1.7	2.5	48.2
49	357	1.6	2.4	50.6
50	475	2.2	3.2	53.8
51	375	1.7	2.5	56.4
52	505	2.3	3.4	59.8
53	375	1.7	2.5	62.3
54	390	1.8	2.6	65.0
55	375	1.7	2.5	67.5
56	295	1.3	2.0	69.5
57	305	1.4	2.1	71.6
58	320	1.4	2.2	73.8
59	345	1.6	2.3	76.1
60	360	1.6	2.4	78.5
61	280	1.3	1.9	80.4
62	270	1.2	1.8	82.3
63	300	1.4	2.0	84.3
64	300	1.4	2.0	86.3
65	220	1.0	1.5	87.8
66	200	.9	1.4	89.2
67	135	.6	.9	90.1
68	165	.7	1.1	91.2
69	145	.7	1.0	92.2
70	120	.5	.8	93.0
71	120	.5	.8	93.8
72	125	.6	.8	94.7
73	105	.5	.7	95.4
74	65	.3	.4	95.8
75	95	.4	.6	96.5
76	80	.4	.5	97.0
77	70	.3	.5	97.5
78	50	.2	.3	97.8
79	50	.2	.3	98.2
80	80	.4	.5	98.7
81	30	.1	.2	98.9
82	40	.2	.3	99.2
83	30	.1	.2	99.4
84	5	.0	.0	99.4
85	15	.1	.1	99.5

	86	25	.1	.2	99.7
	87	10	.0	.1	99.8
	88	5	.0	.0	99.8
	89	10	.0	.1	99.9
	90	5	.0	.0	99.9
	91	10	.0	.1	100.0
	95	5	.0	.0	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MARRIED	13480	61.0	61.0	61.0
	3 SEPARATED	540	2.4	2.4	63.5
	4 DIVORCED	3310	15.0	15.0	78.5
	5 WIDOWED	1565	7.1	7.1	85.5
	6 NEVER MARRIED	3195	14.5	14.5	100.0
	Total	22090	100.0	100.0	

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MARRIED	13392	60.6	90.8	90.8
	3 SEPARATED	50	.2	.3	91.1
	4 DIVORCED	510	2.3	3.5	94.6
	5 WIDOWED	65	.3	.4	95.0
	6 NEVER MARRIED	733	3.3	5.0	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 SINGLE NO CHILDREN	5490	24.9	24.9	24.9
	2 LONE PARENT	1850	8.4	8.4	33.2
	3 COUPLE NO CHILDREN	7635	34.6	34.6	67.8
	4 COUPLE WITH CHILDREN	7115	32.2	32.2	100.0
	Total	22090	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 WHITE-INCLUDE MIDDLE EASTERN/ARAB WITH WHITE	17590	79.6	79.6	79.6

Valid	2 BLACK/AFRICAN-AMERICAN	2051	9.3	9.3	88.9
	3 HISPANIC/LATINO	1565	7.1	7.1	96.0
	4 OTHER	884	4.0	4.0	100.0
	Total	22090	100.0	100.0	

RACES RACE/ETNICITY OF SPOUSE

		Frequency	Percent
Missing	-8	22090	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	-8	22090	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	-8	22090	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent
Missing	-8	22090	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	-8	22090	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	-8	22090	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	0 NO GRADES COMPLETED	50	.2	.2	.2
	1 1ST GRADE	10	.0	.0	.3
	2 2ND GRADE	35	.2	.2	.4
	3 3RD GRADE	25	.1	.1	.5
	4 4TH GRADE	50	.2	.2	.8
	5 5TH GRADE	70	.3	.3	1.1
	6 6TH GRADE	171	.8	.8	1.9
	7 7TH GRADE	90	.4	.4	2.3
	8 8TH GRADE	336	1.5	1.5	3.8

Valid	9 9TH GRADE	411	1.9	1.9	5.6
	10 10TH GRADE	581	2.6	2.6	8.3
	11 11TH GRADE	686	3.1	3.1	11.4
	12 12TH GRADE	5375	24.3	24.3	35.7
	13 1 YEAR OF COLLEGE	1102	5.0	5.0	40.7
	14 2 YEARS OF COLLEGE	2497	11.3	11.3	52.0
	15 3 YEARS OF COLLEGE	704	3.2	3.2	55.2
	16 4 YEARS OF COLLEGE	5382	24.4	24.4	79.6
	17 GRADUATE SCHOOL	4515	20.4	20.4	100.0
	Total	22090	100.0	100.0	

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO GRADES COMPLETED	40	.2	.3	.3
	2 2ND GRADE	10	.0	.1	.3
	3 3RD GRADE	20	.1	.1	.5
	4 4TH GRADE	20	.1	.1	.6
	5 5TH GRADE	25	.1	.2	.8
	6 6TH GRADE	95	.4	.6	1.4
	7 7TH GRADE	40	.2	.3	1.7
	8 8TH GRADE	175	.8	1.2	2.9
	9 9TH GRADE	170	.8	1.2	4.0
	10 10TH GRADE	260	1.2	1.8	5.8
	11 11TH GRADE	304	1.4	2.1	7.9
	12 12TH GRADE	3533	16.0	24.0	31.8
	13 1 YEAR OF COLLEGE	904	4.1	6.1	37.9
	14 2 YEARS OF COLLEGE	2092	9.5	14.2	52.1
	15 3 YEARS OF COLLEGE	494	2.2	3.3	55.5
	16 4 YEARS OF COLLEGE	4210	19.1	28.5	84.0
	17 GRADUATE SCHOOL	2358	10.7	16.0	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

NOERN NUMBER OF EARNERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO EARNERS	3727	16.9	17.9	17.9
	1 AT LEAST 1	10092	45.7	48.5	66.3
	2 AT LEAST 2	7010	31.7	33.7	100.0
	Total	20829	94.3	100.0	
	-1 HEAD & SP/PARTN REPORT 0 EARNINGS, BUT HOUSEHOLD				

Missing	INC~=0	1261	5.7		
Total		22090	100.0		

LFSS LABOR FORCE STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11 WORKER ONLY	14875	67.3	67.3	67.3
	12 WORKER + DISABLED	60	.3	.3	67.6
	13 WORKER + RETIRED	810	3.7	3.7	71.3
	14 WORKER + STUDENT	350	1.6	1.6	72.9
	15 WORKER + HOMEMAKER	215	1.0	1.0	73.8
	16 WORKER + UNEMPLOYED/LOOKING FOR WORK	40	.2	.2	74.0
	17 WORKER + TEMPORARILY LAID OFF	85	.4	.4	74.4
	20 LAID OFF, EXPECTING TO RETURN TO WORK	5	.0	.0	74.4
	21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO CURRENT WOR	40	.2	.2	74.6
	22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL	45	.2	.2	74.8
	23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR	10	.0	.0	74.9
	30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D	535	2.4	2.4	77.3
	50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE	3610	16.3	16.3	93.6
	52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP	895	4.1	4.1	97.7
	70 STUDENT (ALSO INCLUDING HOMEMAKER)	130	.6	.6	98.3
	80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY	255	1.2	1.2	99.4
	85 UNPAID VOLUNTEER	20	.1	.1	99.5
	96 OTHER COMBINATION INCL. WORKER BESIDE 11-17	105	.5	.5	100.0
97 OTHER (INCL. COMBINATION) NOT INCLUDING WORKER	5	.0	.0	100.0	
Total	22090	100.0	100.0		

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
	11 WORKER ONLY	6560	29.7	44.5	44.5
	12 WORKER + DISABLED	15	.1	.1	44.6
	13 WORKER + RETIRED	140	.6	.9	45.5
	14 WORKER + STUDENT	135	.6	.9	46.4
	15 WORKER + HOMEMAKER	1195	5.4	8.1	54.5
	16 WORKER + UNEMPLOYED/LOOKING FOR WORK	20	.1	.1	54.7
	17 WORKER + TEMPORARILY LAID OFF	15	.1	.1	54.8
	20 LAID OFF, EXPECTING TO RETURN TO WORK	5	.0	.0	54.8

Valid	21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO CURRENT WOR	10	.0	.1	54.9
	22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL	75	.3	.5	55.4
	23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR	25	.1	.2	55.6
	30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D	200	.9	1.4	56.9
	50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE	1575	7.1	10.7	67.6
	52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP	305	1.4	2.1	69.7
	70 STUDENT (ALSO INCLUDING HOMEMAKER)	130	.6	.9	70.5
	80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY	4175	18.9	28.3	98.8
	85 UNPAID VOLUNTEER	45	.2	.3	99.2
	96 OTHER COMBINATION INCL. WORKER BESIDE 11-17	120	.5	.8	100.0
	97 OTHER (INCL. COMBINATION) NOT INCLUDING WORKER	5	.0	.0	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

MAH MAIN ACTIVITY HEAD

		Frequency	Percent
Missing	-8	22090	100.0

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent
Missing	-8	22090	100.0

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS	8831	40.0	53.2	53.2
	2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS	2763	12.5	16.6	69.9
	3 SERVICE OCCUPATIONS	1360	6.2	8.2	78.1
	4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS	2146	9.7	12.9	91.0
	5 OPERATORS, FABRICATORS, AND LABORERS	1280	5.8	7.7	98.7
	6 FARMING, FORESTRY, AND FISHING OCCUPATIONS	215	1.0	1.3	100.0
	Total	16595	75.1	100.0	
Missing	-8 N/A	5495	24.9		
Total		22090	100.0		

OCCS OCCUPATION OF SPOUSE

--	--	--	--	--	--

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS	4723	21.4	57.0	57.0
	2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS	2268	10.3	27.4	84.4
	3 SERVICE OCCUPATIONS	838	3.8	10.1	94.6
	4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS	175	.8	2.1	96.7
	5 OPERATORS, FABRICATORS, AND LABORERS	211	1.0	2.5	99.2
	6 FARMING, FORESTRY, AND FISHING OCCUPATIONS	65	.3	.8	100.0
	Total	8280	37.5	100.0	
Missing	-8 N/A	13810	62.5		
Total		22090	100.0		

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	466	2.1	2.8	2.8
	2 MINING AND COSNTRUCTION	2034	9.2	12.3	15.1
	3 MANUFACTURING	2118	9.6	12.8	27.8
	4 WHOLESALE AND RETAIL TRADE	2222	10.1	13.4	41.2
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	2927	13.3	17.6	58.9
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	5928	26.8	35.7	94.6
	7 PUBLIC ADMINISTRATION	900	4.1	5.4	100.0
	Total	16595	75.1	100.0	
Missing	-8 N/A	5495	24.9		
Total		22090	100.0		

INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	145	.7	1.8	1.8
	2 MINING AND COSNTRUCTION	286	1.3	3.5	5.2
	3 MANUFACTURING	676	3.1	8.2	13.4
	4 WHOLESALE AND RETAIL TRADE	1286	5.8	15.5	28.9
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	1173	5.3	14.2	43.1
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	4371	19.8	52.8	95.9
	7 PUBLIC ADMINISTRATION	343	1.6	4.1	100.0
	Total	8280	37.5	100.0	
Missing	-8 N/A	13810	62.5		
Total		22090	100.0		

ACTH ACTIVITY STATUS

HEAD

		Frequency	Percent
Missing	-8	22090	100.0

ACTS ACTIVITY STATUS

SPOUSE

		Frequency	Percent
Missing	-8	22090	100.0

DISH DISABILITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	20780	94.1	94.1	94.1
	1 DISABLED	1240	5.6	5.6	99.7
	2 ON SICK LEAVE OR MATERNITY LEAVE	70	.3	.3	100.0
	Total	22090	100.0	100.0	

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	14230	64.4	96.5	96.5
	1 DISABLED	400	1.8	2.7	99.2
	2 ON SICK LEAVE OR MATERNITY LEAVE	120	.5	.8	100.0
	Total	14750	66.8	100.0	
Missing	-8 NO SPOUSE	7340	33.2		
Total		22090	100.0		

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	7384	33.4	33.4	33.4
	2 GOOD	10311	46.7	46.7	80.1
	3 FAIR	3465	15.7	15.7	95.8
	4 POOR	930	4.2	4.2	100.0
	Total	22090	100.0	100.0	

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	6025	27.3	40.8	40.8
	2 GOOD	6502	29.4	44.1	84.9
	3 FAIR	1728	7.8	11.7	96.6
	4 POOR	495	2.2	3.4	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

REGA GEOGRAPHIC REGION

A

		Frequency	Percent
Missing	-8	22090	100.0

REGB GEOGRAPHIC REGION

B

		Frequency	Percent
Missing	-8	22090	100.0

URB URBAN/RURAL

INDICATOR

		Frequency	Percent
Missing	-8	22090	100.0

HHLH HOUSEHOLD

STRUCTURE

		Frequency	Percent
Missing	-8	22090	100.0

FMLY FAMILY

COMPOSITION

		Frequency	Percent
Missing	-8	22090	100.0

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 OWN	16385	74.2	74.4	74.4
	2 RENT	5280	23.9	24.0	98.4
	3 NEITHER OWN OR RENT	350	1.6	1.6	100.0
	Total	22015	99.7	100.0	
Missing	-8	75	.3		
Total		22090	100.0		

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 HOME	14450	65.4	65.6	65.6
	2 CONDO	440	2.0	2.0	67.6
	3 CO-OP	250	1.1	1.1	68.8
	4 TOWNHOUSE ASSOCIATION	60	.3	.3	69.0
	5 RETIREMENT LIFETIME TENANCY	45	.2	.2	69.2
	6 RANCH/FARM	555	2.5	2.5	71.8
	7 MOBILE HOME/RV	825	3.7	3.7	75.5
	8 OTHER HOUSING (NON-OWNER)	5395	24.4	24.5	100.0

	Total	22020	99.7	100.0	
Missing	-8	70	.3		
Total		22090	100.0		

RISK1 FINANCIAL RISK TAKING WILLINGNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 NOT WILLING TO TAKE ANY FINANCIAL RISKS	6893	31.2	31.2	31.2
	2 TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN AVERAGE RETUR	9323	42.2	42.2	73.4
	3 TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE A	4732	21.4	21.4	94.8
	4 TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTI	1142	5.2	5.2	100.0
	Total	22090	100.0	100.0	

RISK2 DEMAND FOR SAFE INVESTMENTS

		Frequency	Percent
Missing	-8	22090	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	-8	22090	100.0

RISK4 SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST

		Frequency	Percent
Missing	-8	22090	100.0

SAVE_1 SAVING MOTIVE PRIORITY 1

		Frequency	Percent	Valid Percent	Cumulative Percent
	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	543	2.5	2.5	2.5
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1313	5.9	5.9	8.4
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	481	2.2	2.2	10.6
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	1204	5.5	5.5	16.0
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	15	.1	.1	16.1
	6 TO HAVE CHILDREN/A FAMILY	45	.2	.2	16.3
	9 TO MOVE	35	.2	.2	16.5
	11 BUYING OWN HOUSE	735	3.3	3.3	19.8
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	40	.2	.2	20.0
	13 BUY A CAR, BOAT OR OTHER VEHICLE	141	.6	.6	20.6
	14 HOME IMPROVEMENTS/REPAIRS	85	.4	.4	21.0

Valid	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	342	1.5	1.5	22.5
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	207	.9	.9	23.5
	17 BURIAL / FUNERAL EXPENSES	99	.4	.4	23.9
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	68	.3	.3	24.2
	20 TO ENJOY LIFE	40	.2	.2	24.4
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	40	.2	.2	24.6
	22 RETIREMENT/OLD AGE	8190	37.1	37.1	61.7
	23 RESERVES IN CASE OF UNEMPLOYMENT	200	.9	.9	62.6
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	425	1.9	1.9	64.5
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	4214	19.1	19.1	83.6
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	204	.9	.9	84.5
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	122	.6	.6	85.1
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	196	.9	.9	85.9
	29 ORDINARY LIVING EXPENSES / BILLS	740	3.3	3.3	89.3
	30	36	.2	.2	89.5
	31 NO REASON	50	.2	.2	89.7
	32 FOR THE FUTURE	1543	7.0	7.0	96.7
	33	35	.2	.2	96.8
	40	30	.1	.1	97.0
	41	11	.0	.0	97.0
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	55	.2	.2	97.3
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	176	.8	.8	98.1
	92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	95	.4	.4	98.5
93	335	1.5	1.5	100.0	
Total	22090	100.0	100.0		

SAVE_2 SAVING MOTIVE PRIORITY 2

	Frequency	Percent	Valid Percent	Cumulative Percent
-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	60	.3	.6	.6
1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1350	6.1	12.4	13.0
2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	570	2.6	5.2	18.2
3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	945	4.3	8.7	26.9
5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	30	.1	.3	27.2
6 TO HAVE CHILDREN/A FAMILY	35	.2	.3	27.5
9 TO MOVE	25	.1	.2	27.7
11 BUYING OWN HOUSE	400	1.8	3.7	31.4

Valid	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	25	.1	.2	31.7
	13 BUY A CAR, BOAT OR OTHER VEHICLE	215	1.0	2.0	33.6
	14 HOME IMPROVEMENTS/REPAIRS	125	.6	1.2	34.8
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	780	3.5	7.2	42.0
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	220	1.0	2.0	44.0
	17 BURIAL / FUNERAL EXPENSES	70	.3	.6	44.6
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	95	.4	.9	45.5
	20 TO ENJOY LIFE	60	.3	.6	46.1
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	20	.1	.2	46.2
	22 RETIREMENT/OLD AGE	2085	9.4	19.2	65.4
	23 RESERVES IN CASE OF UNEMPLOYMENT	165	.7	1.5	67.0
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	495	2.2	4.6	71.5
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	1770	8.0	16.3	87.8
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	130	.6	1.2	89.0
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	110	.5	1.0	90.0
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	75	.3	.7	90.7
	29 ORDINARY LIVING EXPENSES / BILLS	265	1.2	2.4	93.1
	30	20	.1	.2	93.3
	31 NO REASON	15	.1	.1	93.5
	32 FOR THE FUTURE	360	1.6	3.3	96.8
	33	10	.0	.1	96.9
	40	5	.0	.0	96.9
	41	65	.3	.6	97.5
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	5	.0	.0	97.6
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	65	.3	.6	98.2
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	50	.2	.5	98.6	
93	150	.7	1.4	100.0	
Total	10865	49.2	100.0		
Missing	-8 NOT APPLICABLE	11225	50.8		
Total		22090	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	.1	.1
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	345	1.6	9.4	9.5
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR	160	.7	4.4	13.9

WHOM					
Valid	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	365	1.7	9.9	23.8
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	30	.1	.8	24.6
	6 TO HAVE CHILDREN/A FAMILY	20	.1	.5	25.2
	11 BUYING OWN HOUSE	205	.9	5.6	30.7
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	20	.1	.5	31.3
	13 BUY A CAR, BOAT OR OTHER VEHICLE	100	.5	2.7	34.0
	14 HOME IMPROVEMENTS/REPAIRS	80	.4	2.2	36.2
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	330	1.5	9.0	45.2
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	150	.7	4.1	49.3
	17 BURIAL / FUNERAL EXPENSES	25	.1	.7	49.9
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	60	.3	1.6	51.6
	20 TO ENJOY LIFE	45	.2	1.2	52.8
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	30	.1	.8	53.6
	22 RETIREMENT/OLD AGE	425	1.9	11.6	65.2
	23 RESERVES IN CASE OF UNEMPLOYMENT	65	.3	1.8	66.9
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	205	.9	5.6	72.5
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	545	2.5	14.8	87.3
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	35	.2	1.0	88.3
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	60	.3	1.6	89.9
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	30	.1	.8	90.7
	29 ORDINARY LIVING EXPENSES / BILLS	110	.5	3.0	93.7
	30	15	.1	.4	94.1
	32 FOR THE FUTURE	85	.4	2.3	96.5
	33	5	.0	.1	96.6
	40	5	.0	.1	96.7
	41	15	.1	.4	97.1
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	5	.0	.1	97.3
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	20	.1	.5	97.8
	92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	25	.1	.7	98.5
	93	55	.2	1.5	100.0
Total	3675	16.6	100.0		
Missing	-8 NOT APPLICABLE	18415	83.4		
Total		22090	100.0		

SAVE_4 SAVING MOTIVE PRIORITY 4

		Frequency	Percent	Valid	Cumulative
--	--	-----------	---------	-------	------------

				Percent	Percent
Valid	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	35	.2	4.5	4.5
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	45	.2	5.8	10.3
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	70	.3	9.0	19.2
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	10	.0	1.3	20.5
	9 TO MOVE	5	.0	.6	21.2
	11 BUYING OWN HOUSE	20	.1	2.6	23.7
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	10	.0	1.3	25.0
	13 BUY A CAR, BOAT OR OTHER VEHICLE	20	.1	2.6	27.6
	14 HOME IMPROVEMENTS/REPAIRS	40	.2	5.1	32.7
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	110	.5	14.1	46.8
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	55	.2	7.1	53.8
	17 BURIAL / FUNERAL EXPENSES	5	.0	.6	54.5
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	35	.2	4.5	59.0
	20 TO ENJOY LIFE	15	.1	1.9	60.9
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	15	.1	1.9	62.8
	22 RETIREMENT/OLD AGE	80	.4	10.3	73.1
	23 RESERVES IN CASE OF UNEMPLOYMENT	15	.1	1.9	75.0
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	60	.3	7.7	82.7
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	70	.3	9.0	91.7
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	5	.0	.6	92.3
28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	10	.0	1.3	93.6	
29 ORDINARY LIVING EXPENSES / BILLS	15	.1	1.9	95.5	
32 FOR THE FUTURE	5	.0	.6	96.2	
91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	20	.1	2.6	98.7	
93	10	.0	1.3	100.0	
Total	780	3.5	100.0		
Missing	-8 NOT APPLICABLE	21310	96.5		
Total		22090	100.0		

SAVE_5 SAVING MOTIVE PRIORITY 5

		Frequency	Percent	Valid Percent	Cumulative Percent
	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	5	.0	3.8	3.8
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	15	.1	11.5	15.4
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	10	.0	7.7	23.1
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	5	.0	3.8	26.9

Valid	13 BUY A CAR, BOAT OR OTHER VEHICLE	10	.0	7.7	34.6
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	25	.1	19.2	53.8
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	5	.0	3.8	57.7
	20 TO ENJOY LIFE	5	.0	3.8	61.5
	22 RETIREMENT/OLD AGE	25	.1	19.2	80.8
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	5	.0	3.8	84.6
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	15	.1	11.5	96.2
	41	5	.0	3.8	100.0
	Total	130	.6	100.0	
Missing	-8 NOT APPLICABLE	21960	99.4		
Total		22090	100.0		

SAVE_6 SAVING MOTIVE PRIORITY 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	13 BUY A CAR, BOAT OR OTHER VEHICLE	5	.0	50.0	50.0
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	5	.0	50.0	100.0
	Total	10	.0	100.0	
Missing	-8 NOT APPLICABLE	22080	100.0		
Total		22090	100.0		

HORIZ FINANCIAL TIME HORIZON

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 NEXT FEW MONTHS	3697	16.7	16.7	16.7
	2 NEXT YEAR	2214	10.0	10.0	26.8
	3 NEXT FEW YEARS	5613	25.4	25.4	52.2
	4 NEXT 5-10 YEARS	6215	28.1	28.1	80.3
	5 LONGER THAN 10 YEARS	4351	19.7	19.7	100.0
	Total	22090	100.0	100.0	

SPEND MONEY SHOULD BE SPENT

		Frequency	Percent
Missing	-8	22090	100.0

FLIT1 EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 ALMOST NO SHOPPING	4688	21.2	21.2	21.2
	2	1558	7.1	7.1	28.3
	3 MODERATE SHOPPING	7503	34.0	34.0	62.2
	4	3012	13.6	13.6	75.9
	5 A GREAT DEAL OF SHOPPING	5329	24.1	24.1	100.0
	Total	22090	100.0	100.0	

FLIT2_1 IMPORTANT FINANCIAL INFORMATION SOURCES 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	4960	22.5	22.5	22.5
	2 *MAGAZINES/NEWSPAPERS	1605	7.3	7.3	29.7
	3 *MATERIAL IN THE MAIL	1175	5.3	5.3	35.0
	4 *TELEVISION/RADIO	380	1.7	1.7	36.8
	5 *ONLINE SERVICE/INTERNET	3174	14.4	14.4	51.1
	6 *ADVERTISEMENTS	381	1.7	1.7	52.9
	7 *FRIEND/RELATIVE	2333	10.6	10.6	63.4
	8 *LAWYER	145	.7	.7	64.1
	9 *ACCOUNTANT	517	2.3	2.3	66.4
	10 *BANKER	3208	14.5	14.5	80.9
	11 *BROKER	415	1.9	1.9	82.8
	12 *FINANCIAL PLANNER	734	3.3	3.3	86.1
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	577	2.6	2.6	88.7
	14 *NEVER BORROW	2301	10.4	10.4	99.2
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	25	.1	.1	99.3
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	40	.2	.2	99.5
	19 OTHER PERSONAL RESEARCH	15	.1	.1	99.5
	20 REAL ESTATE BROKER; BUILDER	20	.1	.1	99.6
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	55	.2	.2	99.9
	22 SHOP AROUND	10	.0	.0	99.9
23 STORE; DEALER	20	.1	.1	100.0	
Total	22090	100.0	100.0		

FLIT2_2 IMPORTANT FINANCIAL INFORMATION SOURCES 2

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 *CALL AROUND	1045	4.7	6.7	6.7
	2 *MAGAZINES/NEWSPAPERS	1983	9.0	12.7	19.4
	3 *MATERIAL IN THE MAIL	1270	5.7	8.1	27.6
	4 *TELEVISION/RADIO	866	3.9	5.6	33.1
	5 *ONLINE SERVICE/INTERNET	2407	10.9	15.4	48.5
	6 *ADVERTISEMENTS	785	3.6	5.0	53.6
	7 *FRIEND/RELATIVE	2602	11.8	16.7	70.2
	8 *LAWYER	280	1.3	1.8	72.0
	9 *ACCOUNTANT	675	3.1	4.3	76.4
	10 *BANKER	2010	9.1	12.9	89.3
	11 *BROKER	537	2.4	3.4	92.7

Valid	12 *FINANCIAL PLANNER	704	3.2	4.5	97.2
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	306	1.4	2.0	99.2
	14 *NEVER BORROW	5	.0	.0	99.2
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	5	.0	.0	99.2
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	35	.2	.2	99.5
	20 REAL ESTATE BROKER; BUILDER	15	.1	.1	99.6
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	35	.2	.2	99.8
	22 SHOP AROUND	20	.1	.1	99.9
	24 INSURANCE AGENT	10	.0	.1	100.0
	32	5	.0	.0	100.0
	Total	15600	70.6	100.0	
Missing	-8	6490	29.4		
Total		22090	100.0		

FLIT2_3 IMPORTANT FINANCIAL INFORMATION SOURCES 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	541	2.4	5.2	5.2
	2 *MAGAZINES/NEWSPAPERS	608	2.8	5.9	11.1
	3 *MATERIAL IN THE MAIL	951	4.3	9.2	20.3
	4 *TELEVISION/RADIO	755	3.4	7.3	27.6
	5 *ONLINE SERVICE/INTERNET	1422	6.4	13.7	41.3
	6 *ADVERTISEMENTS	836	3.8	8.1	49.4
	7 *FRIEND/RELATIVE	1887	8.5	18.2	67.7
	8 *LAWYER	270	1.2	2.6	70.3
	9 *ACCOUNTANT	511	2.3	4.9	75.2
	10 *BANKER	1222	5.5	11.8	87.0
	11 *BROKER	475	2.2	4.6	91.6
	12 *FINANCIAL PLANNER	636	2.9	6.1	97.8
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	150	.7	1.5	99.2
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	30	.1	.3	99.5
	19 OTHER PERSONAL RESEARCH	5	.0	.0	99.6
	20 REAL ESTATE BROKER; BUILDER	5	.0	.0	99.6
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	25	.1	.2	99.9
	22 SHOP AROUND	5	.0	.0	99.9
23 STORE; DEALER	5	.0	.0	100.0	
24 INSURANCE AGENT	5	.0	.0	100.0	
Total	10344	46.8	100.0		
Missing	-8	11746	53.2		
Total		22090	100.0		

FLIT2_4 IMPORTANT FINANCIAL INFORMATION SOURCES 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	240	1.1	4.1	4.1
	2 *MAGAZINES/NEWSPAPERS	320	1.4	5.5	9.6
	3 *MATERIAL IN THE MAIL	245	1.1	4.2	13.9
	4 *TELEVISION/RADIO	640	2.9	11.0	24.9
	5 *ONLINE SERVICE/INTERNET	580	2.6	10.0	34.9
	6 *ADVERTISEMENTS	510	2.3	8.8	43.7
	7 *FRIEND/RELATIVE	995	4.5	17.1	60.8
	8 *LAWYER	225	1.0	3.9	64.7
	9 *ACCOUNTANT	340	1.5	5.9	70.5
	10 *BANKER	775	3.5	13.4	83.9
	11 *BROKER	335	1.5	5.8	89.7
	12 *FINANCIAL PLANNER	450	2.0	7.8	97.4
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	115	.5	2.0	99.4
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	5	.0	.1	99.5
	19 OTHER PERSONAL RESEARCH	5	.0	.1	99.6
	20 REAL ESTATE BROKER; BUILDER	5	.0	.1	99.7
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	10	.0	.2	99.8
	23 STORE; DEALER	10	.0	.2	100.0
	Total	5805	26.3	100.0	
Missing	-8	16285	73.7		
Total		22090	100.0		

FLIT2_5 IMPORTANT FINANCIAL INFORMATION SOURCES 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	110	.5	3.5	3.5
	2 *MAGAZINES/NEWSPAPERS	80	.4	2.5	6.0
	3 *MATERIAL IN THE MAIL	140	.6	4.4	10.4
	4 *TELEVISION/RADIO	90	.4	2.8	13.3
	5 *ONLINE SERVICE/INTERNET	530	2.4	16.8	30.1
	6 *ADVERTISEMENTS	320	1.4	10.1	40.2
	7 *FRIEND/RELATIVE	475	2.2	15.0	55.2
	8 *LAWYER	115	.5	3.6	58.9
	9 *ACCOUNTANT	305	1.4	9.7	68.5
	10 *BANKER	430	1.9	13.6	82.1
	11 *BROKER	230	1.0	7.3	89.4
	12 *FINANCIAL PLANNER	265	1.2	8.4	97.8
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	65	.3	2.1	99.8

	18 MATERIAL FROM WORK/BUSINESS CONTACTS	5	.0	.2	100.0
	Total	3160	14.3	100.0	
Missing	-8	18930	85.7		
Total		22090	100.0		

FLIT2_6 IMPORTANT FINANCIAL INFORMATION SOURCES 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	20	.1	1.1	1.1
	2 *MAGAZINES/NEWSPAPERS	45	.2	2.4	3.5
	3 *MATERIAL IN THE MAIL	50	.2	2.7	6.2
	4 *TELEVISION/RADIO	40	.2	2.2	8.4
	5 *ONLINE SERVICE/INTERNET	70	.3	3.8	12.2
	6 *ADVERTISEMENTS	375	1.7	20.3	32.4
	7 *FRIEND/RELATIVE	255	1.2	13.8	46.2
	8 *LAWYER	110	.5	5.9	52.2
	9 *ACCOUNTANT	175	.8	9.5	61.6
	10 *BANKER	360	1.6	19.5	81.1
	11 *BROKER	130	.6	7.0	88.1
	12 *FINANCIAL PLANNER	170	.8	9.2	97.3
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	40	.2	2.2	99.5
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	10	.0	.5	100.0
	Total	1850	8.4	100.0	
Missing	-8	20240	91.6		
Total		22090	100.0		

FLIT2_7 IMPORTANT FINANCIAL INFORMATION SOURCES 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	15	.1	1.2	1.2
	2 *MAGAZINES/NEWSPAPERS	20	.1	1.6	2.9
	3 *MATERIAL IN THE MAIL	20	.1	1.6	4.5
	4 *TELEVISION/RADIO	25	.1	2.0	6.6
	5 *ONLINE SERVICE/INTERNET	15	.1	1.2	7.8
	6 *ADVERTISEMENTS	35	.2	2.9	10.7
	7 *FRIEND/RELATIVE	315	1.4	25.8	36.5
	8 *LAWYER	65	.3	5.3	41.8
	9 *ACCOUNTANT	145	.7	11.9	53.7
	10 *BANKER	195	.9	16.0	69.7
	11 *BROKER	165	.7	13.5	83.2
	12 *FINANCIAL PLANNER	150	.7	12.3	95.5
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	50	.2	4.1	99.6
	22 SHOP AROUND	5	.0	.4	100.0

	Total	1220	5.5	100.0	
Missing	-8	20870	94.5		
Total		22090	100.0		

FLIT2_8 IMPORTANT FINANCIAL INFORMATION SOURCES 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	20	.1	2.6	2.6
	2 *MAGAZINES/NEWSPAPERS	5	.0	.7	3.3
	4 *TELEVISION/RADIO	10	.0	1.3	4.6
	6 *ADVERTISEMENTS	25	.1	3.3	7.8
	8 *LAWYER	165	.7	21.6	29.4
	9 *ACCOUNTANT	75	.3	9.8	39.2
	10 *BANKER	220	1.0	28.8	68.0
	11 *BROKER	75	.3	9.8	77.8
	12 *FINANCIAL PLANNER	140	.6	18.3	96.1
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	30	.1	3.9	100.0
	Total	765	3.5	100.0	
Missing	-8	21325	96.5		
Total		22090	100.0		

FLIT2_9 IMPORTANT FINANCIAL INFORMATION SOURCES 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4 *TELEVISION/RADIO	5	.0	1.0	1.0
	5 *ONLINE SERVICE/INTERNET	10	.0	2.1	3.1
	6 *ADVERTISEMENTS	5	.0	1.0	4.1
	7 *FRIEND/RELATIVE	5	.0	1.0	5.2
	8 *LAWYER	5	.0	1.0	6.2
	9 *ACCOUNTANT	155	.7	32.0	38.1
	10 *BANKER	80	.4	16.5	54.6
	11 *BROKER	100	.5	20.6	75.3
	12 *FINANCIAL PLANNER	90	.4	18.6	93.8
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	30	.1	6.2	100.0
	Total	485	2.2	100.0	
Missing	-8	21605	97.8		
Total		22090	100.0		

FLIT2_10 IMPORTANT FINANCIAL INFORMATION SOURCES 10

		Frequency	Percent	Valid Percent	Cumulative Percent
	6 *ADVERTISEMENTS	5	.0	1.5	1.5
	8 *LAWYER	10	.0	3.0	4.5
	10 *BANKER	160	.7	47.8	52.2
	11 *BROKER	65	.3	19.4	71.6

Valid	12 *FINANCIAL PLANNER	80	.4	23.9	95.5
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	10	.0	3.0	98.5
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	5	.0	1.5	100.0
	Total	335	1.5	100.0	
Missing	-8	21755	98.5		
Total		22090	100.0		

CARD POSSESSION OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	4444	20.1	20.1	20.1
	1 YES	17646	79.9	79.9	100.0
	Total	22090	100.0	100.0	

NCARD NUMBER OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2311	10.5	13.1	13.1
	2	2705	12.2	15.4	28.5
	3	2659	12.0	15.1	43.6
	4	2095	9.5	11.9	55.5
	5	1869	8.5	10.6	66.1
	6	1432	6.5	8.1	74.2
	7	1049	4.7	6.0	80.2
	8	825	3.7	4.7	84.8
	9	671	3.0	3.8	88.6
	10	499	2.3	2.8	91.5
	11	344	1.6	2.0	93.4
	12	281	1.3	1.6	95.0
	13	241	1.1	1.4	96.4
	14	146	.7	.8	97.2
	15	157	.7	.9	98.1
	16	96	.4	.5	98.7
	17	77	.3	.4	99.1
	18	31	.1	.2	99.3
	19	36	.2	.2	99.5
	20	40	.2	.2	99.7
	21	20	.1	.1	99.8
	22	11	.0	.1	99.9
	23	16	.1	.1	100.0
	24	5	.0	.0	100.0
	Total	17616	79.7	100.0	
Missing	-8 NOT APPLICABLE	4474	20.3		

Total	22090	100.0	
--------------	-------	-------	--

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	-8	22090	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	-8	22090	100.0

HLTH2A SMOKER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	18066	81.8	81.8	81.8
	1 YES	4024	18.2	18.2	100.0
	Total	22090	100.0	100.0	

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	-8	22090	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	-8	22090	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	-8	22090	100.0

ATT3 VOLUNTEER COMMITMENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	14517	65.7	65.7	65.7
	1 YES	7573	34.3	34.3	100.0
	Total	22090	100.0	100.0	

Descriptives for the U.S. SCF 2006 LWS extra variables

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NRIR NON-RESIDENTIAL INV REAL ESTATE	22090	0	238350000	487089.71	5134271.819

DIPLH HEAD HIGHEST DEGREE EARNED	22090	0	11	1.24	1.462
DIPLS SPOUSE HIGHEST DEGREE EARNED	14750	0	11	1.23	1.481
TOTPEN TOTAL AMOUNT OF ALL PENSIONS RECEIVED	22090	0	1350000	8753.87	34082.306
PA2FLG FLAG FOR PA2: UNKNOWN AMOUNT OF ANNUITIES OR TRUSTS	22090	0	1	.97	.181
Valid N (listwise)	14750				

Frequencies for the U.S. SCF 2006 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	11370	51.5	51.5	51.5
	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	1118	5.1	5.1	56.5
	2 BACHELOR'S DEGREE	4908	22.2	22.2	78.8
	3 MASTER'S DEGREE (MA/MS/MBA)	2651	12.0	12.0	90.8
	4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.	2008	9.1	9.1	99.8
	11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM	35	.2	.2	100.0
	Total	22090	100.0	100.0	

DIPLS SPOUSE HIGHEST DEGREE EARNED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 12 YEARS OR LESS OF EDUCATION OR DID NOT GET A DEGREE	7129	32.3	48.3	48.3
	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	1080	4.9	7.3	55.7
	2 BACHELOR'S DEGREE	3962	17.9	26.9	82.5
	3 MASTER'S DEGREE (MA/MS/MBA)	1878	8.5	12.7	95.2
	4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.	611	2.8	4.1	99.4
	11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM	90	.4	.6	100.0
	Total	14750	66.8	100.0	
Missing	-8	7340	33.2		
Total		22090	100.0		

PA2FLG FLAG FOR PA2: UNKNOWN AMOUNT OF ANNUITIES OR TRUSTS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	751	3.4	3.4	3.4
	1	21339	96.6	96.6	100.0

	Total	22090	100.0	100.0	
--	--------------	-------	-------	-------	--