

LWS Quick Reference Guide

FILE INFORMATION

<u>Name</u>	<u>CCYY</u>	<u>Currency</u>	<u>Country ID (CTRY)</u>
Austria 2004	at04w	EUR	185
Canada 1999	ca99w	CAD	174
Cyprus 2002	cy02w	CYP	180
Finland 1994	fi94w	EUR 1999	176
Finland 1998	fi98w	EUR 1999	175
Germany 2001	de01w	EUR	182
Italy 2002	it02w	EUR	177
Italy 2004	it04w	EUR	186
Norway 2002	no02w	NOK	183
Sweden 2002	se02w	SEK	179
United Kingdom 2000	uk00w	GBP	181
United States (PSID) 2000	usp00w	USD	184
United States (SCF) 2000	uss00w	USD	178
United States (SCF) 2003	uss03w	USD	206
United States (SCF) 2006	uss06w	USD	207

SAMPLE IDENTIFICATION

CTRY	UNIQUE COUNTRY AND YEAR ID
HID	HOUSEHOLD IDENTIFICATION NUMBER
WGT	HOUSEHOLD WEIGHT

HOUSEHOLD CHARACTERISTICS

HHLD	HOUSEHOLD STRUCTURE
FMLY	FAMILY COMPOSITION
NOPRS	NUMBER OF PERSONS IN HOUSEHOLD
NOCH5 / NOCH15 / NOCH18	NUMBER OF CHILDREN UNDER 5 / 15 / 18
NOPRS65	NUMBER OF PERSONS OVER 65
NOERN	NUMBER OF EARNERS
REGA / REGB	GEOGRAPHIC REGION A / REGION B
URB	URBAN/RURAL INDICATOR

DEMOGRAPHIC BACKGROUND

AGEH / AGES	AGE OF HEAD / SPOUSE
SEXH / SEXS	SEX OF HEAD / SPOUSE
MARTH / MARTS	MARITAL STATUS OF HEAD / SPOUSE
RACEH / RACES	RACE/ETHNICITY OF HEAD / SPOUSE
COBH / COBS	COUNTRY OF BIRTH OF HEAD / SPOUSE
IMMH / IMMS	IMMIGRATION STATUS OF HEAD / SPOUSE
EDUCH / EDUCS	EDUCATIONAL LEVEL OF HEAD / SPOUSE
DISH / DISS	DISABILITY STATUS OF HEAD / SPOUSE
HLTHH / HLTHS	HEALTH STATUS OF HEAD / SPOUSE
AGMH / AGMS	AGE OF MOTHER OF HEAD / SPOUSE
AGFH / AGFS	AGE OF FATHER OF HEAD / SPOUSE
SMART	MARITAL STATUS (STANDARDIZED) OF HEAD
YSMH	YEARS OF RESIDENCE IN THIS COUNTRY OF HEAD

LABOR MARKET VARIABLES

LFSH	LABOR FORCE STATUS OF HEAD / SPOUSE
MAH	MAIN ACTIVITY OF HEAD / SPOUSE
OCCH	OCCUPATION OF HEAD / SPOUSE
INDH	INDUSTRY OF HEAD / SPOUSE
ACTH	ACTIVITY STATUS OF HEAD / SPOUSE
HRSH	HOURS WORKED OF HEAD / SPOUSE
HRS2H	HOURS WORKED AT MAIN JOB OF HEAD / SPOUSE
WKH	WEEKS WORKED OF HEAD / SPOUSE

WEALTH VARIABLES

Housing Debt

HSD	HOME-SECURED DEBT (MG,OMG,OHSD)
MG	PRINCIPAL RESIDENCE MORTGAGE
OMG	OTHER PROPERTY MORTGAGE
OHSD	OTHER HOME SECURED DEBT
OWN	TENURE (OWNED/RENTED HOUSING)
DWELL	TYPE OF DWELLING

Non-housing Debt

NHD	NON-HOUSING DEBT (VL,IL,EL,OL,ID)
VL	VEHICLE LOANS
IL	TOTAL INSTALLMENT DEBT
EL	EDUCATIONAL LOANS
OL	OTHER LOANS FROM FINANCIAL INSTITUTIONS
ID	INFORMAL DEBT

Financial Assets

DA	DEPOSIT ACCOUNTS
RA	RISKY ASSETS: TB+ST+TM
TB	TOTAL BONDS
ST	STOCKS
TM	MUTUAL FUNDS AND OTHER INVESTMENT FUNDS

Non-financial Assets

PR	PRINCIPAL RESIDENCE
IR / Irnet	INVESTMENT REAL ESTATE / IRnet=IR-OMG (USP00)
BE	BUSINESS EQUITY: BA-BD
BA	BUSINESS ASSETS
BD	BUSINESS DEBT
BUS	OWN BUSINESS INDICATOR

Other Assets

LI	LIFE INSURANCE
PA1	PENSION ASSETS: Private Pension Accounts / Savings PPlan
PA2	PENSION ASSETS: Annuities and Other Deferred Profit Plans
PA3	PENSION ASSETS: Value of Pension Through Employer Pension Plans
VH / Vhnet	VEHICLES VALUE / Vhnet=VH-VL (UK00, USP00)
DRCL	DURABLES AND/OR COLLECTIBLES
OFA	OTHER FINANCIAL ASSETS
ONF	OTHER NON-FINANCIAL ASSETS

Other

INH1-INH3	AMOUNT OF INHERITANCE BEQUEST RECEIVED (up to 3)
YRINH1-YRINH3	YEAR INHERITANCE RECEIVED (up to 3)
INH4	REMAINING INHERITANCE AMOUNT RECEIVED
OWL	MISCELLANEOUS NET WORTH COMPENSATION

Summary Wealth Variables

COMPARABLE (calculated only if ALL information is available)

TD	TOTAL DEBT: HSD+NHD
TFA1	TOTAL FINANCIAL ASSETS: DA+RA
TNF1	TOTAL NON-FINANCIAL ASSETS: PR+IR
TNF2	TOTAL NON-FINANCIAL ASSETS D2: PR+IR+BE
NW1	NET WORTH: TFA1+TNF1-TD
NW2	NET WORTH: TFA1+TNF2-TD

COUNTRY-SPECIFIC (calculated using all available information)

TD_cs	TOTAL DEBT (country-specific): all available
TFA_cs	TOT. FINANCIAL ASSETS (country-specific): all available
TNF_cs	TOTAL NON-FINANCIAL ASSETS (country-specific): all available
OA_cs	OTHER ASSETS (country-specific): all available
TA_cs	TOTAL ASSETS (country-specific) : TFA_cs, TNF_cs, OA_cs
NW_cs	NET WORTH (country-specific): all components available

EXPENDITURE VARIABLES

TXP	TOTAL EXPENDITURES
FDXP	FOOD AND NON-ALCOHOLIC BEVERAGES
ALCOXP	ALCOHOL AND TOBACCO
APXP	CLOTHING AND FOOTWEAR
HSXP	HOUSING AND UTILITIES
RIXP	ACTUAL RENTS AND INTEREST
UTXP	UTILITIES EXPENDITURES
OHSXP	OTHER HOUSING EXPENDITURES
EQUIXP	HOUSING EQUIPMENT
MDXP	HEALTH
TRXP	TRANSPORT
COMMXP	COMMUNICATION
CULTXP	RECREATION AND CULTURE
EDXP	EDUCATION
RESTOXP	RESTAURANTS AND HOTELS
MISCP	MISCELLANEOUS GOODS AND SERVICES
MORTXP	MORTGAGE INSTALLMENTS
INCOME VARIABLES	
<u>Earnings</u>	
WAGE / WAGENET	WAGES AND SALARIES / NET WAGES AND SALARIES
SELF	SELF-EMPLOYMENT INCOME
<u>Income</u>	
CPRI	CASH PROPERTY INCOME
CPR11	INTERESTS AND DIVIDENDS
CPR12	RENTS
CPR13	PRIVATE SAVINGS PLANS
CPR14	ROYALTIES
CPR15	OTHER
OTHINC	OTHER CASH INCOME
<u>Private Pensions</u>	
OCCPEN	OCCUPATIONAL AND OTHER PENSIONS
OCPEN1	OCCUPATIONAL PENSIONS
OCPENO	OTHER PENSIONS
<u>Transfers</u>	
TRANS	SUB-SUMMARY VARIABLE: All Transfers
PUBPEN	STATE OLD-AGE AND SURVIVORS BENEFITS
PUPEN1	UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS
PUPEN2	EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS
PUPENO	OTHER STATE OLD-AGE AND SURVIVORS PENSIONS
SOCIBEN	SOCIAL INSURANCE TRANSFERS EXCL.PUBPEN
MNSBEN	SOCIAL ASSISTANCE BENEFITS.
NRCBEN	NEAR CASH BENEFITS.
PRIVTRA	PRIVATE TRANSFERS.
PTPD	PRIVATE TRANSFERS PAID.
<u>Taxes</u>	
CONTRIB	MANDATORY EMPLOYEE CONTRIBUTIONS
INCTAX	INCOME TAXESÁ
WLTHTAX	WEALTH TAXES
<u>Interest</u>	
INTPD	INTEREST PAID
INTPDMG	INTEREST PAID ON MORTGAGES
INTPDOL	INTEREST PAID ON OTHER LOANS
<u>Other</u>	
GAIN	CAPITAL GAINS AND LOSSES
NCPRI	NON-CASH PROPERTY INCOME: Imputed Rent
LUMP	ONE-TIME LUMP SUM INCOME
GIFT	NON-REGULAR GIFTS FROM FRIENDS AND RELATIVES

INCOME VARIABLES (cont.)

<u>Head / Spouse Only</u>	
EARNH / EARNIS	EARNINGS OF HEAD / SPOUSE
PENH / PENS	ALL PENSIONS OF HEAD / SPOUSE
OCCPENH OCCPENS	OCCUPATIONAL PENSION OF HEAD / SPOUSE
PUBPENH / PUBPENS	PUBLIC PENSION OF HEAD / SPOUSE
<u>Summary Income Variables</u>	
EARNW / EARNWNET	EARNINGS / NET EARNINGS
FIW / FIWNET	FACTOR INCOME / NET FACTOR INCOME
MIW / MIWNET	MARKET INCOME / NET MARKET INCOME
GIW / GIWNET	GROSS INCOME / NET INCOME
LIS_DPI	LIS DISPOSABLE INCOME
DPIW	LWS DISPOSABLE INCOME
DPIT	LWS DISPOSABLE INCOME+GAINS
BEHAVIORAL VARIABLES	
RISK1	FINANCIAL RISK TAKING WILLINGNESS
RISK2	DEMAND FOR SAFE INVESTMENTS
RISK3	LOTTERY QUESTION
RISK4	SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST
SAVE_1-SAVE_6	SAVING MOTIVES
PRECS	AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES
HORIZ	FINANCIAL TIME HORIZON
SPEND	MONEY SHOULD BE SPENT
FLIT1	EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION
FLIT2_1-FLIT2_10	IMPORTANT FINANCIAL INFORMATION SOURCES
CARD	POSSESSION OF CREDIT CARDS
NCARD	NUMBER OF CREDIT CARDS
ONBK	USE ONLINE BANKING
HLTH1	FREQUENCY OF SPORTS
HLTH2A	SMOKER
HLTH2B	CIGARETTES PER DAY
ATT1	OVERALL HAPPINESS
ATT2	LEVEL OF WORRY
ATT3	VOLUNTEER COMMITMENT
COUNTRY-SPECIFIC INFORMATION	
HOP1	OPEN SLOT VARIABLE 1
See documentation for additional variables supplied in each country	