

Descriptives for Cyprus 2002 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	895	2.00	20089.00	4052.0849	5674.10619
WGT HOUSEHOLD WEIGHT	895	.36	8.64	1.3309	.83644
CTRY COUNTRY AND YEAR ID	895	180.00	180.00	180.0000	.00000
HRSH HOURS WORKED HEAD	0				
HRSS HOURS WORKED SPOUSE	0				
HRS2H HOURS WORKED AT MAIN JOB HEAD	865	.00	105.00	21.3884	22.70828
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	756	.00	80.00	18.0331	19.98835
WKH WEEKS WORKED HEAD	808	.00	60.00	23.9938	25.32116
WKS WEEKS WORKED SPOUSE	703	.00	57.00	21.6472	24.76765
AGMH AGE OF MOTHER (HEAD)	895	-6.00	102.00	41.7665	34.95648
AGFH AGE OF FATHER (HEAD)	895	-6.00	98.00	32.2838	35.86960
AGMS AGE OF MOTHER (SPOUSE)	767	-6.00	98.00	40.7053	34.59983
AGFS AGE OF FATHER (SPOUSE)	764	-6.00	100.00	35.1636	36.07969
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	895	1.00	6.00	3.4022	1.42493
NOCH5 NUMBER OF CHILDREN UNDER 5	895	.00	2.00	.1430	.41192
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	895	.00	4.00	.7050	1.01781
NOCH18 NUMBER OF CHILDREN UNDER 18	895	.00	4.00	.8939	1.14444
NOPRS65 NUMBER OF PERSONS OVER 65	895	.00	2.00	.2592	.59063
NOERN NUMBER OF EARNERS	671	.00	2.00	1.1893	.77552
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	368	100.00	1000000.00	34586.0353	73129.78064
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	129	50.00	500000.00	23843.7984	57963.18168
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	55	100.00	95000.00	14260.9091	19861.73897
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	33	100.00	250000.00	33824.8485	61791.11790
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	526	-6.00	2003.00	1818.7224	551.96025
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	200	-6.00	2002.00	1738.2650	661.00380
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	80	-6.00	2001.00	1662.0250	739.44418
BUS OWN BUSINESS (0/1)	213	1.00	1.00	1.0000	.00000
NHD NON-HOUSING DEBT	282	20.00	1080000.00	12429.9043	66169.68527
DA DEPOSIT ACCOUNTS	600	-50000.00	800000.00	16124.6983	47566.34528
RA RISKY ASSETS	451	4.00	5500000.00	20192.1153	260578.60052
TB TOTAL BONDS	361	1.00	3000000.00	10290.1717	158142.16796
ST STOCKS	320	1.00	2500000.00	16872.6906	143479.36579
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	12	98.00	25000.00	6174.6667	6811.29481

LI LIFE INSURANCE	50	2000.00	250000.00	33236.0000	40960.09885
OFA OTHER FINANCIAL ASSETS	39	5.00	110000.00	11553.9744	21686.12302
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	6	108.00	45000.00	18018.0000	19586.33054
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	0				
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	585	100.00	1500000.00	96769.4872	96253.27505
IR INVESTMENT REAL ESTATE	144	.20	2255000.00	72918.4076	242286.63098
BA BUSINESS ASSETS	0				
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	29	10000.00	2000000.00	273413.7931	439705.62533
VH VEHICLES	103	50.00	81500.00	6951.8447	11967.60044
DRCL DURABLES AND/OR COLLECTIBLES	0				
ONF OTHER NON-FINANCIAL ASSETS	0				
HSD HOME SECURED DEBT (MG,OMG,OHSD)	0				
MG PRINCIPAL RESIDENCE MORTGAGE	234	90.00	160000.00	29811.9231	27674.27501
OMG OTHER PROPERTY MORTGAGE	27	4.50	43000.00	8520.4748	13654.81524
OHSD OTHER HOME SECURED DEBT	0				
VL VEHICLE LOANS	143	100.00	21500.00	4722.1818	4131.67527
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	234	20.00	112500.00	5376.9103	12272.48662
EL EDUCATIONAL LOANS	50	200.00	150000.00	14877.6000	22563.45027
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	68	100.00	1080000.00	27566.1765	130505.94040
ID INFORMAL DEBT	1	11000.00	11000.00	11000.0000	.
OWL MISCELLANEOUS NET WORTH COMPONENT	0				
TFA1 TOT. FINANCIAL ASSETS D1	604	-49330.00	5500000.00	28053.3444	229443.28833
TNF1 TOT. NON-FINANCIAL ASSETS D1	550	.20	2485000.00	108466.8013	151900.79382
TNF2 TOT. NON-FINANCIAL ASSETS D2	434	.20	2150800.00	112718.6767	163000.68178
TD TOTAL DEBT	302	20.00	1080000.00	23459.7616	67825.41570
TA_CS TOTAL ASSETS (ctry)	332	-1368.80	6100000.00	132580.4759	377481.56132
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	548	-49330.00	5500000.00	31806.8175	241042.37206
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	377	.20	1401000.00	110003.1459	138165.70211
NW1 NET WORTH D1	334	-236050.00	6100000.00	86767.0174	338443.34731
NW2 NET WORTH D2	284	-236050.00	6100000.00	108271.0204	400048.93706
NW_CS NET WORTH (ctry)	223	-236050.00	6100000.00	114884.2502	428224.16261
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	577	130.00	2000000.00	20451.8267	84097.77488
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	68	100.00	200000.00	20047.9412	34833.08736
CPRI CASH PROPERTY INCOME	169	-19000.00	29050.00	3190.3018	5377.42103
CPRI1 INTERESTS AND DIVIDENDS	117	-19000.00	21900.00	1507.5812	3731.49085
CPRI2 RENTS	69	50.00	20000.00	4744.5507	4923.01917
CPRI3 PRIVATE SAVINGS PLANS	0				
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	4	100.00	18000.00	11275.0000	8256.46212
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	37	384.00	14400.00	4036.8649	3679.87381
OCPEN1 OCCUPATIONAL PENSIONS	0				
OCPENO OTHER PENSIONS	37	384.00	14400.00	4036.8649	3679.87381
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	114	48.00	144000.00	6189.8596	13572.77706
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	114	48.00	144000.00	6189.8596	13572.77706
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	25	150.00	7344.00	2091.8400	1608.58312
MNSBEN SOCIAL ASSISTANCE BENEFITS	0				
NRCBEN NEAR CASH BENEFITS	0				
PRIVTRA PRIVATE TRANSFERS RECEIVED	13	95.00	15000.00	2287.3077	3873.92922
OTHCINC OTHER CASH INCOME	0				
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	0				
INCTAX INCOME TAXES	0				
WLTH TAX WEALTH/PROPERTY TAXES	387	1.00	50000.00	224.2868	2775.40908
INTPD INTEREST PAID	0				
INTPDMG INTEREST PAID ON MORTGAGES	0				

INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	73	100.00	500000.00	13610.4110	59552.06798
GAIN CAPITAL GAINS	47	200000.00	277000.00	-1639.0851	54728.33719
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	0				
LUMP LUMP SUM INCOME	23	21.00	55000.00	5452.1739	11741.88851
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	485	-2000.00	2000000.00	20471.4722	94752.66673
EARNW EARNINGS SPOUSE	336	550.00	160000.00	9796.6726	11210.39717
OCCPENH OCCUPATIONAL PENSIONS HEAD	30	720.00	14400.00	4613.6000	3856.23316
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	7	384.00	3000.00	1565.1429	764.07928
PUBPENH PUBLIC PENSIONS HEAD	72	1200.00	144000.00	6312.0000	16647.41862
PUBPENS PUBLIC PENSIONS SPOUSE	77	48.00	15600.00	3378.8052	3014.27803
PENH ALL PENSIONS HEAD	97	720.00	144000.00	6112.0825	14551.46615
PENS ALL PENSIONS SPOUSE	100	48.00	16428.00	3889.7600	3682.16600
EARNW EARNINGS	587	130.00	2000000.00	21915.4361	84109.92616
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	578	-11000.00	2010000.00	22453.4118	85265.59097
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	600	-11000.00	2010000.00	21866.1000	83752.99762
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	145	48.00	144000.00	5429.4276	12198.46878
GIW GROSS INCOME	648	-11000.00	2010000.00	21176.2361	80879.28747
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	0				
DPIW DISPOSABLE INCOME	0				
DPIT DISPOSABLE INCOME + CAPITAL GAINS	0				
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	0				
HOP1 HHLD OPEN SLOT 1	0				
Valid N (listwise)	0				

Frequencies for Cyprus 2002 LWS file

Frequency Table

SEXH SEX OF HEAD					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 male	544	60.8	60.8	60.8
	2.00 female	351	39.2	39.2	100.0

	Total	895	100.0	100.0
--	--------------	-----	-------	-------

SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 male	274	30.6	35.6	35.6
	2.00 female	496	55.4	64.4	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	18.00	1	.1	.1	.1
	20.00	2	.2	.2	.3
	21.00	2	.2	.2	.6
	22.00	2	.2	.2	.8
	23.00	2	.2	.2	1.0
	24.00	6	.7	.7	1.7
	25.00	7	.8	.8	2.5
	26.00	6	.7	.7	3.1
	27.00	19	2.1	2.1	5.3
	28.00	14	1.6	1.6	6.8
	29.00	12	1.3	1.3	8.2
	30.00	22	2.5	2.5	10.6
	31.00	11	1.2	1.2	11.8
	32.00	11	1.2	1.2	13.1
	33.00	11	1.2	1.2	14.3
	34.00	20	2.2	2.2	16.5
	35.00	26	2.9	2.9	19.4
	36.00	21	2.3	2.3	21.8
	37.00	15	1.7	1.7	23.5
	38.00	19	2.1	2.1	25.6
	39.00	28	3.1	3.1	28.7
	40.00	24	2.7	2.7	31.4
	41.00	21	2.3	2.3	33.7
	42.00	28	3.1	3.1	36.9
	43.00	16	1.8	1.8	38.7
	44.00	31	3.5	3.5	42.1
	45.00	25	2.8	2.8	44.9
	46.00	30	3.4	3.4	48.3
	47.00	26	2.9	2.9	51.2

Valid

48.00	18	2.0	2.0	53.2
49.00	21	2.3	2.3	55.5
50.00	26	2.9	2.9	58.4
51.00	16	1.8	1.8	60.2
52.00	24	2.7	2.7	62.9
53.00	18	2.0	2.0	64.9
54.00	18	2.0	2.0	66.9
55.00	24	2.7	2.7	69.6
56.00	14	1.6	1.6	71.2
57.00	13	1.5	1.5	72.6
58.00	24	2.7	2.7	75.3
59.00	9	1.0	1.0	76.3
60.00	19	2.1	2.1	78.4
61.00	8	.9	.9	79.3
62.00	15	1.7	1.7	81.0
63.00	15	1.7	1.7	82.7
64.00	15	1.7	1.7	84.4
65.00	10	1.1	1.1	85.5
66.00	14	1.6	1.6	87.0
67.00	12	1.3	1.3	88.4
68.00	9	1.0	1.0	89.4
69.00	10	1.1	1.1	90.5
70.00	9	1.0	1.0	91.5
71.00	5	.6	.6	92.1
72.00	5	.6	.6	92.6
73.00	13	1.5	1.5	94.1
74.00	7	.8	.8	94.9
75.00	5	.6	.6	95.4
76.00	5	.6	.6	96.0
77.00	8	.9	.9	96.9
78.00	3	.3	.3	97.2
79.00	4	.4	.4	97.7
80.00	5	.6	.6	98.2
81.00	1	.1	.1	98.3
82.00	3	.3	.3	98.7
83.00	3	.3	.3	99.0
84.00	1	.1	.1	99.1
85.00	2	.2	.2	99.3
86.00	1	.1	.1	99.4
87.00	1	.1	.1	99.6

89.00	1	.1	.1	99.7
90.00	1	.1	.1	99.8
91.00	2	.2	.2	100.0
Total	895	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
-9.00	1	.1	.1	.1
21.00	2	.2	.3	.4
22.00	3	.3	.4	.8
23.00	3	.3	.4	1.2
24.00	2	.2	.3	1.4
25.00	7	.8	.9	2.3
26.00	6	.7	.8	3.1
27.00	7	.8	.9	4.0
28.00	19	2.1	2.5	6.5
29.00	13	1.5	1.7	8.2
30.00	14	1.6	1.8	10.0
31.00	16	1.8	2.1	12.1
32.00	12	1.3	1.6	13.6
33.00	15	1.7	1.9	15.6
34.00	22	2.5	2.9	18.4
35.00	20	2.2	2.6	21.0
36.00	22	2.5	2.9	23.9
37.00	11	1.2	1.4	25.3
38.00	31	3.5	4.0	29.4
39.00	18	2.0	2.3	31.7
40.00	24	2.7	3.1	34.8
41.00	26	2.9	3.4	38.2
42.00	26	2.9	3.4	41.6
43.00	26	2.9	3.4	44.9
44.00	16	1.8	2.1	47.0
45.00	21	2.3	2.7	49.7
46.00	22	2.5	2.9	52.6
47.00	22	2.5	2.9	55.5
48.00	18	2.0	2.3	57.8
49.00	24	2.7	3.1	60.9
50.00	17	1.9	2.2	63.1
51.00	17	1.9	2.2	65.3
Valid 52.00	17	1.9	2.2	67.5
53.00	22	2.5	2.9	70.4

54.00	19	2.1	2.5	72.9
55.00	24	2.7	3.1	76.0
56.00	17	1.9	2.2	78.2
57.00	22	2.5	2.9	81.0
58.00	20	2.2	2.6	83.6
59.00	7	.8	.9	84.5
60.00	9	1.0	1.2	85.7
61.00	7	.8	.9	86.6
62.00	9	1.0	1.2	87.8
63.00	5	.6	.6	88.4
64.00	10	1.1	1.3	89.7
65.00	4	.4	.5	90.3
66.00	8	.9	1.0	91.3
67.00	8	.9	1.0	92.3
68.00	8	.9	1.0	93.4
69.00	8	.9	1.0	94.4
70.00	10	1.1	1.3	95.7
71.00	2	.2	.3	96.0
72.00	10	1.1	1.3	97.3
73.00	3	.3	.4	97.7
74.00	3	.3	.4	98.1
75.00	2	.2	.3	98.3
76.00	3	.3	.4	98.7
77.00	2	.2	.3	99.0
79.00	1	.1	.1	99.1
80.00	1	.1	.1	99.2
81.00	2	.2	.3	99.5
82.00	2	.2	.3	99.7
84.00	1	.1	.1	99.9
86.00	1	.1	.1	100.0
Total	770	86.0	100.0	
Missing System	125	14.0		
Total	895	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Married	795	88.8	89.0	89.0
	2.00 Living with a partner	1	.1	.1	89.1
	3.00 Separated	14	1.6	1.6	90.7
	4.00 Separated/Divorced	26	2.9	2.9	93.6
	5.00 Widowed	53	5.9	5.9	99.6

	6.00 Never married	4	.4	.4	100.0
	Total	893	99.8	100.0	
Missing	System	2	.2		
Total		895	100.0		

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Married	767	85.7	99.6	99.6
	2.00 Living with a partner	2	.2	.3	99.9
	5.00 Widowed	1	.1	.1	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 single no children	101	11.3	11.3	11.3
	2.00 lone parent	24	2.7	2.7	14.0
	3.00 couple no children	380	42.5	42.5	56.4
	4.00 couple with children	390	43.6	43.6	100.0
	Total	895	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Greek-Cypriot expatriate	86	9.6	9.6	9.6
	2.00 Greek-Cypriot other	781	87.3	87.3	96.9
	3.00 Turkish-Cypriot	1	.1	.1	97.0
	4.00 Greek	14	1.6	1.6	98.5
	5.00 Armenian	1	.1	.1	98.7
	6.00 Maronite	3	.3	.3	99.0
	7.00 Other race	9	1.0	1.0	100.0
	Total	895	100.0	100.0	

RACES RACE/ETNICITY OF SPOUSE

		Frequency	Percent
Missing	System	895	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 Nicosia	229	25.6	25.6	25.6
	2.00 Occupied Nicosia/Morfou	82	9.2	9.2	34.8
	3.00 Limassol	161	18.0	18.0	52.9

Valid	4.00 Larnaca	105	11.7	11.8	64.6
	5.00 Famagusta	91	10.2	10.2	74.8
	6.00 Occupied Famagusta	99	11.1	11.1	85.9
	7.00 Pafos	68	7.6	7.6	93.5
	8.00 Kerynia	48	5.4	5.4	98.9
	9.00 not specified	10	1.1	1.1	100.0
	Total	893	99.8	100.0	
Missing	System	2	.2		
Total		895	100.0		

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Nicosia	194	21.7	25.2	25.2
	2.00 Occupied Nicosia/Morfou	91	10.2	11.8	37.0
	3.00 Limassol	133	14.9	17.3	54.3
	4.00 Larnaca	73	8.2	9.5	63.8
	5.00 Famagusta	72	8.0	9.4	73.1
	6.00 Occupied Famagusta	98	10.9	12.7	85.8
	7.00 Pafos	51	5.7	6.6	92.5
	8.00 Kerynia	37	4.1	4.8	97.3
	9.00 not specified	21	2.3	2.7	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent
Missing	System	895	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	System	895	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	895	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 Did not attend school	9	1.0	1.0	1.0
	2.00 Elementary	185	20.7	20.7	21.7

Valid	3.00 High School (3-class)	88	9.8	9.8	31.5
	4.00 High School (6-class)	306	34.2	34.2	65.7
	5.00 College	122	13.6	13.6	79.3
	6.00 University	185	20.7	20.7	100.0
	Total	895	100.0	100.0	

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Did not attend school	5	.6	.6	.6
	2.00 Elementary	167	18.7	21.7	22.3
	3.00 High School (3-class)	97	10.8	12.6	34.9
	4.00 High School (6-class)	282	31.5	36.6	71.6
	5.00 College	87	9.7	11.3	82.9
	6.00 University	132	14.7	17.1	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

LFSH LABOR FORCE STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00	76	8.5	8.5	8.5
	1.00 WORKING NOW/SELF-EMPLOYED	650	72.6	72.6	81.1
	2.00 TEMPORARILY LAID OFF/ LOA/sick leave/maternity leave	3	.3	.3	81.5
	3.00 UNEMPLOYED AND LOOKING FOR WORK	5	.6	.6	82.0
	4.00 STUDENT	3	.3	.3	82.3
	5.00 HOMEMAKER/never worked	2	.2	.2	82.6
	6.00 DISABLED	10	1.1	1.1	83.7
	7.00 RETIRED	141	15.8	15.8	99.4
	12.00 Worker + disabled	2	.2	.2	99.7
	13.00 Worker + retired	2	.2	.2	99.9
	30.00 homemaker/other not in labor force	1	.1	.1	100.0
	Total	895	100.0	100.0	

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00	19	2.1	2.5	2.5
	1.00 WORKING NOW/SELF-EMPLOYED	440	49.2	57.1	59.6
	2.00 TEMPORARILY LAID OFF/ LOA/sick leave/maternity leave	9	1.0	1.2	60.8
	3.00 UNEMPLOYED AND LOOKING FOR WORK	10	1.1	1.3	62.1
	4.00 STUDENT	3	.3	.4	62.5
	5.00 HOMEMAKER/never worked	212	23.7	27.5	90.0
	6.00 DISABLED	1	.1	.1	90.1

	7.00 RETIRED	68	7.6	8.8	99.0
	30.00 homemaker/other not in labor force	1	.1	.1	99.1
	35.00 Unpaid volunteer	1	.1	.1	99.2
	40.00 Other	6	.7	.8	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

MAH MAIN ACTIVITY HEAD

		Frequency	Percent
Missing	System	895	100.0

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent
Missing	System	895	100.0

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 accountant	18	2.0	2.7	2.7
	2.00 agriculture	24	2.7	3.7	6.4
	3.00 artist	11	1.2	1.7	8.1
	4.00 building and construction	48	5.4	7.3	15.4
	5.00 car servicing and repair	6	.7	.9	16.3
	6.00 cashier	3	.3	.5	16.8
	7.00 chemist	2	.2	.3	17.1
	8.00 civil service	6	.7	.9	18.0
	9.00 clerical	17	1.9	2.6	20.6
	10.00 cosmetology	4	.4	.6	21.2
	11.00 craftsman	13	1.5	2.0	23.2
	12.00 customs officer	3	.3	.5	23.6
	13.00 driver	27	3.0	4.1	27.7
	14.00 electrician	13	1.5	2.0	29.7
	15.00 engineer	25	2.8	3.8	33.5
	16.00 courier services	4	.4	.6	34.1
	17.00 financial	31	3.5	4.7	38.9
	18.00 fireman	2	.2	.3	39.2
	19.00 forester	6	.7	.9	40.1
	20.00 health services	12	1.3	1.8	41.9
	21.00 journalist	6	.7	.9	42.8
	22.00 lawyer	4	.4	.6	43.4
	23.00 manager	66	7.4	10.1	53.5
	24.00 military	11	1.2	1.7	55.2

	25.00 officer	34	3.8	5.2	60.4
	26.00 policeman and security	16	1.8	2.4	62.8
	27.00 press and advertising	4	.4	.6	63.4
	28.00 programmer IT	3	.3	.5	63.9
	29.00 restaurant and hotel	30	3.4	4.6	68.4
	30.00 retail	10	1.1	1.5	70.0
	31.00 retail food	8	.9	1.2	71.2
	32.00 sales	39	4.4	5.9	77.1
	33.00 self-employed	9	1.0	1.4	78.5
	34.00 sports and recreation	3	.3	.5	79.0
	35.00 supervisor	14	1.6	2.1	81.1
	36.00 teacher	27	3.0	4.1	85.2
	37.00 technician	24	2.7	3.7	88.9
	38.00 travel/tourism	10	1.1	1.5	90.4
	39.00 wholesale/warehouse	18	2.0	2.7	93.1
	40.00 worker	33	3.7	5.0	98.2
	41.00 businessman	7	.8	1.1	99.2
	42.00 economist	2	.2	.3	99.5
	43.00 tallic crack	1	.1	.2	99.7
	44.00 wallflower	2	.2	.3	100.0
	Total	656	73.3	100.0	
Missing	System	239	26.7		
Total		895	100.0		

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent
Missing	System	895	100.0

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00 N/A	253	28.3	28.3	28.3
	-6.00 Dont Know	20	2.2	2.2	30.5
	1.00 Agriculture, forestry, fishing, hunting and trapping	30	3.4	3.4	33.9
	2.00 Mining	1	.1	.1	34.0
	3.00 Manufacturing	22	2.5	2.5	36.4
	4.00 Utilities (electric, gas and water supply)	24	2.7	2.7	39.1
	5.00 Construction	92	10.3	10.3	49.4
	6.00 Wholesale and retail trade	107	12.0	12.0	61.3
	7.00 Restaurants and Hotels	40	4.5	4.5	65.8
	8.00 Transportation, communications and other public utilities	47	5.3	5.3	71.1
	9.00 Finance, Insurance, Real estate and management services	77	8.6	8.6	79.7

	10.00 Social and personal services	70	7.8	7.8	87.5
	11.00 Public administrator	112	12.5	12.5	100.0
	Total	895	100.0	100.0	

INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00 N/A	327	36.5	42.5	42.5
	-6.00 Dont Know	29	3.2	3.8	46.2
	1.00 Agriculture, forestry, fishing, hunting and trapping	9	1.0	1.2	47.4
	2.00 Mining	1	.1	.1	47.5
	3.00 Manufacturing	15	1.7	1.9	49.5
	4.00 Utilities (electric, gas and water supply)	5	.6	.6	50.1
	5.00 Construction	14	1.6	1.8	51.9
	6.00 Wholesale and retail trade	73	8.2	9.5	61.4
	7.00 Restaurants and Hotels	40	4.5	5.2	66.6
	8.00 Transportation, communications and other public utilities	8	.9	1.0	67.7
	9.00 Finance, Insurance, Real estate and management services	76	8.5	9.9	77.5
	10.00 Social and personal services	74	8.3	9.6	87.1
	11.00 Public administrator	99	11.1	12.9	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00 N/A	225	25.1	25.1	25.1
	1.00 work for someone else	306	34.2	34.2	59.3
	2.00 government employee	120	13.4	13.4	72.7
	3.00 semi-government employee	46	5.1	5.1	77.9
	4.00 self-employed	198	22.1	22.1	100.0
	Total	895	100.0	100.0	

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-8.00 N/A	325	36.3	42.2	42.2
	1.00 work for someone else	248	27.7	32.2	74.4
	2.00 government employee	98	10.9	12.7	87.1
	3.00 semi-government employee	32	3.6	4.2	91.3
	4.00 self-employed	67	7.5	8.7	100.0
	Total	770	86.0	100.0	
Missing	System	125	14.0		
Total		895	100.0		

DISH DISABILITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	803	89.7	97.8	97.8
	1.00 yes	18	2.0	2.2	100.0
	Total	821	91.7	100.0	
Missing	System	74	8.3		
Total		895	100.0		

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	746	83.4	99.3	99.3
	1.00 yes	5	.6	.7	100.0
	Total	751	83.9	100.0	
Missing	System	144	16.1		
Total		895	100.0		

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 DK	8	.9	.9	.9
	1.00 Excellent	300	33.5	33.5	34.4
	2.00 Good	385	43.0	43.0	77.4
	3.00 Fair	122	13.6	13.6	91.1
	4.00 Poor	80	8.9	8.9	100.0
	Total	895	100.0	100.0	

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 DK	9	1.0	1.2	1.2
	1.00 Excellent	254	28.4	33.1	34.3
	2.00 Good	358	40.0	46.7	81.0
	3.00 Fair	83	9.3	10.8	91.8
	4.00 Poor	63	7.0	8.2	100.0
	Total	767	85.7	100.0	
Missing	System	128	14.3		
Total		895	100.0		

REGA GEOGRAPHIC REGION A

		Frequency	Percent
Missing	System	895	100.0

REGB GEOGRAPHIC REGION B

		Frequency	Percent

Missing	System	895	100.0
---------	--------	-----	-------

URB URBAN/RURAL INDICATOR

		Frequency	Percent
Missing	System	895	100.0

HHLH HOUSEHOLD STRUCTURE

		Frequency	Percent
Missing	System	895	100.0

FMLY FAMILY COMPOSITION

		Frequency	Percent
Missing	System	895	100.0

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 owns	752	84.0	84.0	84.0
	2.00 rents	58	6.5	6.5	90.5
	3.00 neither	85	9.5	9.5	100.0
	Total	895	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 own HOUSE	630	70.4	70.4	70.4
	2.00 own APARTMENT	122	13.6	13.6	84.0
	3.00 rented HOUSE/APARTMENT	58	6.5	6.5	90.5
	4.00 TURKISH-CYPRIOT HOUSE	15	1.7	1.7	92.2
	5.00 REFUGEE HOUSE	70	7.8	7.8	100.0
	Total	895	100.0	100.0	

RISK1 FINANCIAL RISK TAKING WILLINGNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 Don't know	5	.6	.6	.6
	1.00 not willing to take any financial risks	529	59.1	59.3	59.9
	2.00 take average financial risks expecting to earn average retur	157	17.5	17.6	77.5
	3.00 take above average financial risks expecting to earn above a	124	13.9	13.9	91.4
	4.00 take substantial financial risks expecting to earn substanti	77	8.6	8.6	100.0
	Total	892	99.7	100.0	
Missing	System	3	.3		
Total		895	100.0		

RISK2 DEMAND FOR SAFE INVESTMENTS

		Frequency	Percent	Valid Percent	Cumulative Percent
	-6.00 Don't know	103	11.5	11.5	11.5

Valid	1.00 absolutely certain	407	45.5	45.6	57.2
	2.00	111	12.4	12.4	69.6
	3.00	79	8.8	8.9	78.5
	4.00	72	8.0	8.1	86.5
	5.00	36	4.0	4.0	90.6
	6.00	25	2.8	2.8	93.4
	7.00 totally disagree	59	6.6	6.6	100.0
	Total	892	99.7	100.0	
Missing	System	3	.3		
Total		895	100.0		

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	System	895	100.0

RISK4 SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 Don't know	67	7.5	7.5	7.5
	1.00 I have not taken any risk at all.	281	31.4	31.5	39.0
	2.00 Take small financial risk	190	21.2	21.3	60.3
	3.00 Take average financial risk	199	22.2	22.3	82.6
	4.00 Take above average financial risk	126	14.1	14.1	96.7
	5.00 Take substantial financial risk	29	3.2	3.3	100.0
	Total	892	99.7	100.0	
Missing	System	3	.3		
Total		895	100.0		

SAVE_1 SAVING MOTIVE PRIORITY 1

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 Children's education / education of grandchildren	353	39.4	39.6	39.6
	2.00 Own education, spouse's education, education - NA for whom	5	.6	.6	40.2
	3.00 For the children/family, to help the kids out, estate	6	.7	.7	40.9
	11.00 Buying own house	34	3.8	3.8	44.7
	12.00 Purchase of cottage or second home for own use	8	.9	.9	45.6
	13.00 Buy a car, boat or other vehicle	7	.8	.8	46.4
	14.00 Home improvements/repairs	20	2.2	2.2	48.6
	15.00 To travel, take vacations, take other time off	16	1.8	1.8	50.4
	16.00 Buy durable household goods, appliances, home furnishings, h	7	.8	.8	51.2
	18.00 Charitable or religious contributions	1	.1	.1	51.3
	21.00 Buying (investing in) own business/ equipment for business	5	.6	.6	51.9
	22.00 Retirement/old age	100	11.2	11.2	63.1
	23.00 Reserves in case of unemployment	11	1.2	1.2	64.3

Valid	24.00 In case of illness, medical/dental expenses	26	2.9	2.9	67.2
	25.00 Emergencies, other unexpected needs	75	8.4	8.4	75.6
	26.00 Wedding, and other ceremonies	5	.6	.6	76.2
	27.00 To meet contractual commitments (debt repayment, insurance,	13	1.5	1.5	77.7
	28.00 'To get ahead'; to advance standard of living	8	.9	.9	78.6
	29.00 Ordinary living expenses / bills	10	1.1	1.1	79.7
	30.00 No reason	1	.1	.1	79.8
	31.00 Investment in business	1	.1	.1	79.9
	91.00 Wise/prudent thing to do; good discipline to save; habit	13	1.5	1.5	81.4
	92.00 Liquidity; to have cash available/on hand	4	.4	.4	81.8
	96.00 Don't/can't save; 'have no money'	116	13.0	13.0	94.8
	97.00 Other	3	.3	.3	95.2
	98.00 Don't know	43	4.8	4.8	100.0
Total	891	99.6	100.0		
Missing	System	4	.4		
Total		895	100.0		

SAVE_2 SAVING MOTIVE PRIORITY 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Children's education / education of grandchildren	57	6.4	6.4	6.4
	2.00 Own education, spouse's education, education - NA for whom	9	1.0	1.0	7.4
	3.00 For the children/family, to help the kids out, estate	12	1.3	1.3	8.7
	5.00 Medical expenses	4	.4	.4	9.2
	11.00 Buying own house	42	4.7	4.7	13.9
	12.00 Purchase of cottage or second home for own use	16	1.8	1.8	15.6
	13.00 Buy a car, boat or other vehicle	21	2.3	2.3	18.0
	14.00 Home improvements/repairs	26	2.9	2.9	20.9
	15.00 To travel, take vacations, take other time off	23	2.6	2.6	23.5
	16.00 Buy durable household goods, appliances, home furnishings, h	14	1.6	1.6	25.0
	18.00 Charitable or religious contributions	3	.3	.3	25.4
	21.00 Buying (investing in) own business/ equipment for business	6	.7	.7	26.0
	22.00 Retirement/old age	83	9.3	9.3	35.3
	23.00 Reserves in case of unemployment	19	2.1	2.1	37.4
	24.00 In case of illness, medical/dental expenses	68	7.6	7.6	45.0
	25.00 Emergencies, other unexpected needs	115	12.8	12.8	57.9
	26.00 Wedding, and other ceremonies	18	2.0	2.0	59.9
	27.00 To meet contractual commitments (debt repayment, insurance,	21	2.3	2.3	62.2
	28.00 'To get ahead'; to advance standard of living	24	2.7	2.7	64.9
	29.00 Ordinary living expenses / bills	18	2.0	2.0	66.9
30.00 No reason	1	.1	.1	67.0	
90.00 Had extra income; saved because had the money left over - n	3	.3	.3	67.4	

91.00 Wise/prudent thing to do; good discipline to save; habit	14	1.6	1.6	68.9
92.00 Liquidity; to have cash available/on hand	8	.9	.9	69.8
96.00 Don't/can't save; 'have no money'	3	.3	.3	70.2
97.00 Other	8	.9	.9	71.1
98.00 Don't know	259	28.9	28.9	100.0
Total	895	100.0	100.0	

SAVE_3 SAVING MOTIVE PRIORITY 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Children's education / education of grandchildren	31	3.5	3.5	3.5
	2.00 Own education, spouse's education, education - NA for whom	2	.2	.2	3.7
	3.00 For the children/family, to help the kids out, estate	6	.7	.7	4.4
	11.00 Buying own house	13	1.5	1.5	5.8
	12.00 Purchase of cottage or second home for own use	8	.9	.9	6.7
	13.00 Buy a car, boat or other vehicle	14	1.6	1.6	8.3
	14.00 Home improvements/repairs	18	2.0	2.0	10.3
	15.00 To travel, take vacations, take other time off	19	2.1	2.1	12.4
	16.00 Buy durable household goods, appliances, home furnishings, h	14	1.6	1.6	14.0
	18.00 Charitable or religious contributions	1	.1	.1	14.1
	21.00 Buying (investing in) own business/ equipment for business	3	.3	.3	14.4
	22.00 Retirement/old age	41	4.6	4.6	19.0
	23.00 Reserves in case of unemployment	17	1.9	1.9	20.9
	24.00 In case of illness, medical/dental expenses	56	6.3	6.3	27.2
	25.00 Emergencies, other unexpected needs	68	7.6	7.6	34.8
	26.00 Wedding, and other ceremonies	19	2.1	2.1	37.0
	27.00 To meet contractual commitments (debt repayment, insurance,	14	1.6	1.6	38.5
	28.00 'To get ahead'; to advance standard of living	47	5.3	5.3	43.8
	29.00 Ordinary living expenses / bills	27	3.0	3.0	46.8
	30.00 No reason	4	.4	.4	47.3
	90.00 Had extra income; saved because had the money left over - n	14	1.6	1.6	48.8
91.00 Wise/prudent thing to do; good discipline to save; habit	22	2.5	2.5	51.3	
92.00 Liquidity; to have cash available/on hand	21	2.3	2.4	53.6	
96.00 Don't/can't save; 'have no money'	1	.1	.1	53.8	
97.00 Other	15	1.7	1.7	55.4	
98.00 Don't know	398	44.5	44.6	100.0	
Total	893	99.8	100.0		
Missing	System	2	.2		
Total		895	100.0		

**SAVE_4 SAVING MOTIVE
PRIORITY 4**

		Frequency	Percent
--	--	-----------	---------

Missing	System	895	100.0
---------	--------	-----	-------

**SAVE_5 SAVING MOTIVE
PRIORITY 5**

		Frequency	Percent
Missing	System	895	100.0

**SAVE_6 SAVING MOTIVE
PRIORITY 6**

		Frequency	Percent
Missing	System	895	100.0

HORIZ FINANCIAL TIME HORIZON

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-6.00 Don't know	102	11.4	11.4	11.4
	1.00 Next few months	213	23.8	23.9	35.3
	2.00 Next year	101	11.3	11.3	46.6
	3.00 Next 2-5 years	208	23.2	23.3	70.0
	4.00 Next 5-10 years	157	17.5	17.6	87.6
	5.00 Longer than 10 years	111	12.4	12.4	100.0
	Total	892	99.7	100.0	
Missing	System	3	.3		
Total		895	100.0		

**SPEND MONEY SHOULD BE
SPENT**

		Frequency	Percent
Missing	System	895	100.0

FLIT1 EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 almost no shopping	222	24.8	24.8	24.8
	2.00	358	40.0	40.0	64.8
	3.00 moderate shopping	315	35.2	35.2	100.0
	Total	895	100.0	100.0	

FLIT2_1 IMPORTANT FINANCIAL INFORMATION SOURCES 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00 *MAGAZINES/NEWSPAPERS	81	9.1	9.1	9.1
	4.00 *TELEVISION/RADIO or *ADVERTISEMENTS	53	5.9	6.0	15.1
	5.00 *ONLINE SERVICE/INTERNET	17	1.9	1.9	17.0
	7.00 *FRIEND/RELATIVE	189	21.1	21.2	38.2
	9.00 *ACCOUNTANT	77	8.6	8.7	46.9
	10.00 *BANKER	203	22.7	22.8	69.7

	11.00 *BROKER	9	1.0	1.0	70.7
	13.00 *SELF; spouse/partner	222	24.8	24.9	95.6
	14.00 *NEVER BORROW	24	2.7	2.7	98.3
	24.00 Insurance agent	15	1.7	1.7	100.0
	Total	890	99.4	100.0	
Missing	System	5	.6		
Total		895	100.0		

FLIT2_2 IMPORTANT FINANCIAL INFORMATION SOURCES 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00 *TELEVISION/RADIO or *ADVERTISEMENTS	26	2.9	7.9	7.9
	5.00 *ONLINE SERVICE/INTERNET	14	1.6	4.2	12.1
	7.00 *FRIEND/RELATIVE	31	3.5	9.4	21.5
	9.00 *ACCOUNTANT	33	3.7	10.0	31.5
	10.00 *BANKER	132	14.7	40.0	71.5
	11.00 *BROKER	19	2.1	5.8	77.3
	13.00 *SELF; spouse/partner	53	5.9	16.1	93.3
	14.00 *NEVER BORROW	5	.6	1.5	94.8
	24.00 Insurance agent	17	1.9	5.2	100.0
	Total	330	36.9	100.0	
Missing	System	565	63.1		
Total		895	100.0		

FLIT2_3 IMPORTANT FINANCIAL INFORMATION SOURCES 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5.00 *ONLINE SERVICE/INTERNET	2	.2	1.8	1.8
	7.00 *FRIEND/RELATIVE	15	1.7	13.3	15.0
	9.00 *ACCOUNTANT	7	.8	6.2	21.2
	10.00 *BANKER	38	4.2	33.6	54.9
	11.00 *BROKER	16	1.8	14.2	69.0
	13.00 *SELF; spouse/partner	22	2.5	19.5	88.5
	14.00 *NEVER BORROW	2	.2	1.8	90.3
	24.00 Insurance agent	11	1.2	9.7	100.0
	Total	113	12.6	100.0	
Missing	System	782	87.4		
Total		895	100.0		

FLIT2_4 IMPORTANT FINANCIAL INFORMATION SOURCES 4

		Frequency	Percent	Valid Percent	Cumulative Percent
	7.00 *FRIEND/RELATIVE	1	.1	2.5	2.5
	9.00 *ACCOUNTANT	3	.3	7.5	10.0
	10.00 *BANKER	17	1.9	42.5	52.5

Valid	11.00 *BROKER	6	.7	15.0	67.5
	13.00 *SELF; spouse/partner	5	.6	12.5	80.0
	24.00 Insurance agent	8	.9	20.0	100.0
	Total	40	4.5	100.0	
Missing	System	855	95.5		
Total		895	100.0		

FLIT2_5 IMPORTANT FINANCIAL INFORMATION SOURCES 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	9.00 *ACCOUNTANT	1	.1	5.9	5.9
	10.00 *BANKER	3	.3	17.6	23.5
	11.00 *BROKER	3	.3	17.6	41.2
	13.00 *SELF; spouse/partner	4	.4	23.5	64.7
	24.00 Insurance agent	6	.7	35.3	100.0
	Total	17	1.9	100.0	
Missing	System	878	98.1		
Total		895	100.0		

FLIT2_6 IMPORTANT FINANCIAL INFORMATION SOURCES 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11.00 *BROKER	2	.2	100.0	100.0
Missing	System	893	99.8		
Total		895	100.0		

FLIT2_7 IMPORTANT FINANCIAL INFORMATION SOURCES 7

		Frequency	Percent
Missing	System	895	100.0

FLIT2_8 IMPORTANT FINANCIAL INFORMATION SOURCES 8

		Frequency	Percent
Missing	System	895	100.0

FLIT2_9 IMPORTANT FINANCIAL INFORMATION SOURCES 9

		Frequency	Percent
Missing	System	895	100.0

FLIT2_10 IMPORTANT FINANCIAL INFORMATION SOURCES 10

		Frequency	Percent
Missing	System	895	100.0

CARD POSSESSION OF CREDIT CARDS

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 yes	456	50.9	100.0	100.0
Missing	System	439	49.1		
Total		895	100.0		

NCARD NUMBER OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	227	25.4	49.8	49.8
	2.00	142	15.9	31.1	80.9
	3.00	40	4.5	8.8	89.7
	4.00	22	2.5	4.8	94.5
	5.00	5	.6	1.1	95.6
	6.00	4	.4	.9	96.5
	81.00 at least 1 card	5	.6	1.1	97.6
	82.00 at least 2 cards	7	.8	1.5	99.1
	83.00 at least 3 cards	3	.3	.7	99.8
	85.00 at least 5 cards	1	.1	.2	100.0
Total		456	50.9	100.0	
Missing	System	439	49.1		
Total		895	100.0		

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	System	895	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	895	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	895	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	895	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	System	895	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	895	100.0

**ATT3 VOLUNTARY
COMMITMENT**

		Frequency	Percent
Missing	System	895	100.0