

Descriptives for Japan 2003 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID household identification number	4005	1	4005	2003.00	1156.288
WGT household weight	4005	1	1	1.00	.000
CTRY country and year id	4005	218	218	218.00	.000
HRSR hours worked head	4005	-1	-1	-1.00	.000
HRSR hours worked spouse	4005	-1	-1	-1.00	.000
HRS2H hours worked at main job head	3714	0	150	29.81	25.275
HRS2S hours worked at main job spouse	3772	-1	150	19.96	25.492
WKH weeks worked head	3864	0	52	38.00	21.793
WKS weeks worked spouse	3903	-1	52	26.27	25.697
AGMH age of mother (head)	924	33	95	64.05	12.943
AGFH age of father (head)	675	36	95	63.07	11.022
AGMS age of mother (spouse)	293	49	100	74.48	9.896
AGFS age of father (spouse)	150	48	96	71.85	8.677
NOPRS number of persons in household	4005	1	10	3.80	1.580
NOCH5 number of children under 5	4005	0	8	.24	.607
NOCH15 number of children under 15 (<=14)	4005	0	8	.67	1.001
NOCH18 number of children under 18	4005	0	8	.80	1.076
NOPRS65 number of persons over 65	3911	0	4	.48	.746
NOERN number of earners	2724	0	2	1.27	.642
INH1 inheritance bequest 1 received (\$)	3910	0	500000000	1872531.97	12219774.120
INH2 inheritance bequest 2 received (\$)	3922	0	480000000	748125.96	10063299.642
INH3 inheritance bequest 3 received (\$)	0				
INH4 remaining inheritance bequest received (\$)	0				
YRINH1 year inheritance bequest 1 received	4000	0	2004	133.07	496.650
YRINH2 year inheritance bequest 2 received	4002	0	2003	62.03	345.535
YRINH3 year inheritance bequest 3 received	0				
BUS own business (0/1)	0				
NHD non-housing debt	3971	0	500000000	1423432.38	16256020.370
DA deposit accounts	3689	0	999000000	5733694.77	10209374.835
RA risky assets	3927	0	900000000	856760.89	4209512.370
TB total bonds	0				
ST stocks	0				
TM mutual funds and other investment funds	0				

LI life insurance	0				
OFA other financial assets	0				
PA1 pension assets: private pension accounts/ saving plans	0				
PA2 pension assets: annuities and other deferred profit plans	0				
PA3 pension assets: value of pension through employer pension plans	0				
PR principal residence	3040	0	980000000	22909217.11	34856028.512
IR investment real estate	3931	0	850000000	2926609.01	24971871.487
BA business assets	0				
BD business debt	0				
BE business equity	0				
VH vehicles	0				
DRCL durables and/or collectibles	0				
ONF other non-financial assets	0				
HSD home secured debt (mg,omg,ohsd)	3895	0	999900000	4467843.39	9770268.639
MG principal residence mortgage	0				
OMG other property mortgage	0				
OHSD other home secured debt	0				
VL vehicle loans	0				
IL total installment debt (inc.credit cards)	0				
EL educational loans	0				
OL other loans from financial institutions	0				
ID informal debt	0				
OWL miscellaneous net worth component	0				
TFA1 tot. financial assets d1	3660	0	129900000	6622213.11	12216256.537
TNF1 tot. non-financial assets d1	3021	0	980000000	25932234.36	44087139.130
TNF2 tot. non-financial assets d2	0				
TD total debt	3865	0	599990000	5817671.41	18335839.677
TA_CS total assets (ctry)	4002	0	980000000	26402953.52	47057530.485
TFA_CS total financial assets (ctry)	3956	0	129900000	6197194.14	11914934.046
TNF_CS total non-financial assets (ctry)	3950	0	980000000	20543929.11	43302113.176
NW1 net worth d1	2819	-327490000	655300000	26360322.81	44494668.227
NW2 net worth d2	0				
NW_CS net worth (ctry)	4005	-396000000	881000000	20626696.63	46857798.678
FDXP food and non-alcoholic beverages	3631	0	600000000	8693704.21	5191218.175
ALCOXP alcohol and tobacco	0				
APXP clothing and footwear	3532	0	744000000	1549263.87	2903069.406
HSXP housing and utilities	3642	0	1244400000	5646425.04	6690441.887
EQUIXP housing equipment	3474	0	546000000	752746.11	1965992.444
MDXP health	3560	0	600000000	1528382.02	3494736.904
TRXP transport	3614	0	1198800000	2373237.41	4040744.503

COMMXP communication	3634	0	126000000	8431007.15	8840351.231
CULTXP recreation and culture	3602	0	108000000	5668051.08	5601551.996
EDXP education	3466	0	119880000	2370986.73	7824236.841
RESTOXP restaurants and hotels	3356	0	18000000	1495709.18	1773365.641
MISCXP miscellaneous goods and services	3331	0	119880000	2967865.51	6737309.475
TXP total expenditures	3510	1200000	720720000	34318769.23	26313696.206
RIXP actual rents and interest	0				
UTXP utilities expenditures	3666	0	54000000	3200458.27	2560269.897
OHSXP other housing expenditures	0				
MORTXP mortgage installments	0				
WAGE wages and salaries	2725	0	14000000	4362056.15	3682095.220
WAGENET net wages and salaries	0				
SELF self-employment income	2724	0	14000000	544165.03	1756034.373
CPRI cash property income	2723	0	14000000	129572.10	730995.776
CPRI1 interests and dividends	0				
CPRI2 rents	0				
CPRI3 private savings plans	0				
CPRI4 royalties	0				
CPRI5 other cash property income	0				
OCCPEN occupational and other pensions	0				
OCPEN1 occupational pensions	0				
OCPEN0 other pensions	0				
PUBPEN state old-age and survivors benefits	0				
PUBPEN1 universal old-age and survivors pensions	0				
PUBPEN2 employment-related old-age and survivors pensions	0				
PUBPEN0 other state old-age and survivors pensions	0				
SOCIBEN other social insurance benefits	0				
MNSBEN social assistance benefits	0				
NRCBEN near cash benefits	0				
PRIVTRA private transfers received	0				
OTHCINC other cash income	2729	0	11500000	31508.14	360394.961
CONTRIB mandatory employee contributions	2420	0	156000000	6245057.85	10393316.303
INCTAX income taxes	2264	0	203880000	2965176.68	8982109.073
WLHTAX wealth/property taxes	2033	0	239760000	2906856.86	9485181.668
INTPD interest paid	0				
INTPDMG interest paid on mortgages	0				
INTPDOL interest paid on other loans	0				
PTPD private transfers paid	3357	0	340000	7180.82	28518.888
GAIN capital gains	3052	0	999000	1214.94	24792.399
NCPRI non cash property income, imputed rent	0				

LUMP lump sum income	0				
GIFT non-regular gifts	0				
EARNH earnings head	2725	0	14000000	3082370.45	3194499.999
EARNs earnings spouse	3074	0	14000000	1615594.65	2598198.343
OCCPENH occupational pensions head	0				
OCCPENS occupational pensions spouse	0				
PUBPENH public pensions head	0				
PUBPENS public pensions spouse	0				
PENH all pensions head	0				
PENS all pensions spouse	0				
EARNW earnings	2724	0	14000000	4906680.41	3547087.362
EARNWNET net earnings	0				
FIW factor income	2723	0	14000000	5034213.29	3549653.547
FIWNET net factor income	0				
MIW market income	2723	0	14000000	5034213.29	3549653.547
MIWNET net market income	0				
TRANS transfer income	2723	0	14000000	655913.09	1563667.133
GIW gross income	3548	319672	14000000	5611532.93	3268494.012
GIWNET net income	0				
LIS_DPI LIS disposable income	2043	741642	14688800	5551998.24	3321910.065
DPIW LWS disposable income	0				
DPIT LWS disposable income + capital gains	0				
PRECS amount needed to cover unexpected expenses	0				
HOP1 hhld open slot 1	4005	-1	-1	-1.00	.000
Valid N (listwise)	0				

Frequencies for for Japan 2003 LWS file

Frequency Table

SEXH sex of head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 male	2000	49.9	49.9	49.9
	2 female	2005	50.1	50.1	100.0
	Total	4005	100.0	100.0	

SEXS sex of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 male	1445	36.1	49.6	49.6
	2 female	1471	36.7	50.4	100.0

	Total	2916	72.8	100.0	
Missing	-1	1086	27.1		
	System	3	.1		
	Total	1089	27.2		
Total		4005	100.0		

AGEH age of head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19	6	.1	.1	.1
	20	55	1.4	1.4	1.5
	21	56	1.4	1.4	2.9
	22	48	1.2	1.2	4.1
	23	53	1.3	1.3	5.4
	24	62	1.5	1.5	7.0
	25	66	1.6	1.6	8.6
	26	66	1.6	1.6	10.3
	27	86	2.1	2.1	12.4
	28	64	1.6	1.6	14.0
	29	74	1.8	1.8	15.9
	30	81	2.0	2.0	17.9
	31	80	2.0	2.0	19.9
	32	91	2.3	2.3	22.2
	33	78	1.9	1.9	24.1
	34	72	1.8	1.8	25.9
	35	89	2.2	2.2	28.1
	36	109	2.7	2.7	30.9
	37	69	1.7	1.7	32.6
	38	97	2.4	2.4	35.0
	39	75	1.9	1.9	36.9
	40	89	2.2	2.2	39.1
	41	81	2.0	2.0	41.1
	42	64	1.6	1.6	42.7
	43	90	2.2	2.2	45.0
	44	76	1.9	1.9	46.9
45	93	2.3	2.3	49.2	
46	80	2.0	2.0	51.2	
47	88	2.2	2.2	53.4	
48	63	1.6	1.6	55.0	
49	75	1.9	1.9	56.8	
50	89	2.2	2.2	59.1	
51	104	2.6	2.6	61.6	

52	92	2.3	2.3	63.9
53	101	2.5	2.5	66.5
54	112	2.8	2.8	69.3
55	102	2.5	2.5	71.8
56	100	2.5	2.5	74.3
57	75	1.9	1.9	76.2
58	75	1.9	1.9	78.1
59	76	1.9	1.9	80.0
60	97	2.4	2.4	82.4
61	111	2.8	2.8	85.1
62	97	2.4	2.4	87.6
63	80	2.0	2.0	89.6
64	73	1.8	1.8	91.4
65	74	1.8	1.8	93.2
66	75	1.9	1.9	95.1
67	74	1.8	1.8	97.0
68	62	1.5	1.5	98.5
69	60	1.5	1.5	100.0
Total	4005	100.0	100.0	

AGES age of spouse

	Frequency	Percent	Valid Percent	Cumulative Percent
18	1	.0	.0	.0
19	1	.0	.0	.1
20	3	.1	.1	.2
21	5	.1	.2	.3
22	5	.1	.2	.5
23	3	.1	.1	.6
24	14	.3	.5	1.1
25	19	.5	.7	1.8
26	21	.5	.7	2.5
27	26	.6	.9	3.4
28	42	1.0	1.4	4.8
29	41	1.0	1.4	6.2
30	62	1.5	2.1	8.4
31	60	1.5	2.1	10.4
32	53	1.3	1.8	12.3
33	58	1.4	2.0	14.3
34	70	1.7	2.4	16.7
35	63	1.6	2.2	18.9
36	78	1.9	2.7	21.6

Valid

37	48	1.2	1.7	23.2
38	83	2.1	2.9	26.1
39	62	1.5	2.1	28.2
40	65	1.6	2.2	30.4
41	68	1.7	2.3	32.8
42	64	1.6	2.2	35.0
43	62	1.5	2.1	37.1
44	77	1.9	2.7	39.8
45	81	2.0	2.8	42.6
46	59	1.5	2.0	44.6
47	58	1.4	2.0	46.6
48	81	2.0	2.8	49.4
49	74	1.8	2.6	52.0
50	84	2.1	2.9	54.9
51	69	1.7	2.4	57.2
52	82	2.0	2.8	60.1
53	74	1.8	2.6	62.6
54	100	2.5	3.4	66.1
55	100	2.5	3.4	69.5
56	80	2.0	2.8	72.3
57	60	1.5	2.1	74.3
58	54	1.3	1.9	76.2
59	69	1.7	2.4	78.6
60	68	1.7	2.3	80.9
61	78	1.9	2.7	83.6
62	61	1.5	2.1	85.7
63	55	1.4	1.9	87.6
64	50	1.2	1.7	89.3
65	46	1.1	1.6	90.9
66	52	1.3	1.8	92.7
67	53	1.3	1.8	94.6
68	46	1.1	1.6	96.1
69	22	.5	.8	96.9
70	27	.7	.9	97.8
71	27	.7	.9	98.8
72	9	.2	.3	99.1
73	8	.2	.3	99.3
74	9	.2	.3	99.7
75	2	.0	.1	99.7
76	2	.0	.1	99.8

	77	2	.0	.1	99.9
	78	1	.0	.0	99.9
	79	1	.0	.0	99.9
	81	1	.0	.0	100.0
	83	1	.0	.0	100.0
	Total	2900	72.4	100.0	
Missing	-1	1086	27.1		
	System	19	.5		
	Total	1105	27.6		
Total		4005	100.0		

MARTH marital status head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 single	2919	72.9	72.9	72.9
	2 married	1086	27.1	27.1	100.0
	Total	4005	100.0	100.0	

MARTS marital status spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 single	2910	72.7	99.9	99.9
	2 married	3	.1	.1	100.0
	Total	2913	72.7	100.0	
Missing	-1	1086	27.1		
	System	6	.1		
	Total	1092	27.3		
Total		4005	100.0		

**SMART marital status
(standardized)**

		Frequency	Percent
Missing	-1	4005	100.0

RACEH race/ethnicity of head

		Frequency	Percent
Missing	-1	4005	100.0

RACES race/ethnicity of spouse

		Frequency	Percent
Missing	-1	4005	100.0

COBH country of birth of head

		Frequency	Percent
Missing	-1	4005	100.0

COBS country of birth of spouse

		Frequency	Percent
Missing	-1	4005	100.0

IMMH immigration status of head

		Frequency	Percent
Missing	-1	4005	100.0

IMMS immigration status of spouse

		Frequency	Percent
Missing	-1	4005	100.0

YSMH years of residence in this country head

		Frequency	Percent
Missing	-1	4005	100.0

EDUCH educational level of head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 elementary school (Prewar)	3	.1	.1	.1
	2 higher elementary school (Prewar)	5	.1	.1	.2
	3 junior high school/girls high school (Prewar)	2	.0	.1	.3
	4 junior high school (Postwar)	524	13.1	13.2	13.5
	7 high school (Postwar)	1875	46.8	47.3	60.8
	8 junior college or specialized school (Postwar)	512	12.8	12.9	73.7
	9 four-year university (Postwar)	723	18.1	18.2	92.0
	10 university (Prewar)	1	.0	.0	92.0
	11 graduate school	43	1.1	1.1	93.1
	12 other (Postwar)	167	4.2	4.2	97.3
	19 still in education	108	2.7	2.7	100.0
Total		3963	99.0	100.0	
Missing	System	42	1.0		
Total		4005	100.0		

EDUCS educational level of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 elementary school (Prewar)	7	.2	.2	.2
	2 higher elementary school (Prewar)	8	.2	.3	.5
	3 junior high school/girls high school (Prewar)	7	.2	.2	.8
	4 junior high school (Postwar)	399	10.0	13.9	14.6
	5 business college (Prewar)	1	.0	.0	14.7
	6 high school/vocational/higher normal school (Prewar)	3	.1	.1	14.8

Valid	7 high school (Postwar)	1382	34.5	48.0	62.8
	8 junior college or specialized school (Postwar)	384	9.6	13.3	76.1
	9 four-year university (Postwar)	528	13.2	18.3	94.4
	10 university (Prewar)	1	.0	.0	94.5
	11 other (Postwar)	27	.7	.9	95.4
	12	129	3.2	4.5	99.9
	19 still in education	3	.1	.1	100.0
	Total	2879	71.9	100.0	
Missing	-1	1086	27.1		
	System	40	1.0		
	Total	1126	28.1		
Total		4005	100.0		

NOERN number of earners

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 No earners	290	7.2	10.6	10.6
	1	1397	34.9	51.3	61.9
	2	1037	25.9	38.1	100.0
	Total	2724	68.0	100.0	
Missing	System	1281	32.0		
Total		4005	100.0		

LFSH labor force status head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	111 Emp, regular full time work	2361	59.0	59.5	59.5
	112 Emp, PT work and studying	65	1.6	1.6	61.2
	113 Emp, PT work and housework	456	11.4	11.5	72.6
	121 Emp, absent from work for health related reasons	25	.6	.6	73.3
	122 Emp, absent from work for a delay of the stocking and spare	5	.1	.1	73.4
	123 Emp, absent from work for preparing to begin new job	2	.0	.1	73.5
	124 Emp, absent from work for attending to parents	10	.2	.3	73.7
	125 Emp, absent from work for childcare	1	.0	.0	73.7
	128 Emp, absent from work for other reasons	19	.5	.5	74.2
	291 Unemp, looking for job in advertisements	33	.8	.8	75.0
	292 Unemp, looking for job in advertisements and job magazines	57	1.4	1.4	76.5
	293 Unemp, looking for job by employing a private job search ser	1	.0	.0	76.5
	294 Unemp, looking for job through acquaintances and school frie	15	.4	.4	76.9
	295 Unemp, looking for by approaching companies directly	3	.1	.1	77.0
	298 Unemp, looking for job n.e.c.	4	.1	.1	77.1
	311 NILF, retired from work	180	4.5	4.5	81.6
	321 NILF, attends school	37	.9	.9	82.5

	331 NILF, involved in childcare and housework	596	14.9	15.0	97.6
	332 NILF, caring, nursing of family member	31	.8	.8	98.3
	361 NILF, treatment of disease or injury	41	1.0	1.0	99.4
	381 NILF, other activity n.e.c.	25	.6	.6	100.0
	Total	3967	99.1	100.0	
Missing	-1	36	.9		
	System	2	.0		
	Total	38	.9		
Total		4005	100.0		

LFSS labor force status spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	111 Emp, regular full time work	1645	41.1	57.0	57.0
	112 Emp, PT work and studying	2	.0	.1	57.0
	113 Emp, PT work and housework	389	9.7	13.5	70.5
	121 Emp, absent from work for health related reasons	22	.5	.8	71.3
	123 Emp, absent from work for preparing to begin new job	3	.1	.1	71.4
	124 Emp, absent from work for attending to parents	8	.2	.3	71.6
	125 Emp, absent from work for childcare	2	.0	.1	71.7
	128 Emp, absent from work for other reasons	15	.4	.5	72.2
	291 Unemp, looking for job in advertisements	11	.3	.4	72.6
	292 Unemp, looking for job in advertisements and job magazines	18	.4	.6	73.2
	293 Unemp, looking for job by employing a private job search ser	1	.0	.0	73.3
	294 Unemp, looking for job through acquaintances and school frie	4	.1	.1	73.4
	295 Unemp, looking for by approaching companies directly	3	.1	.1	73.5
	298 Unemp, looking for job n.e.c.	1	.0	.0	73.5
	311 NILF, retired from work	164	4.1	5.7	79.2
	331 NILF, involved in childcare and housework	545	13.6	18.9	98.1
	332 NILF, caring, nursing of family member	22	.5	.8	98.9
	361 NILF, treatment of disease or injury	22	.5	.8	99.6
	381 NILF, other activity n.e.c.	11	.3	.4	100.0
	Total	2888	72.1	100.0	
Missing	-1	1101	27.5		
	System	16	.4		
	Total	1117	27.9		
Total		4005	100.0		

MAH main activity head

		Frequency	Percent	Valid Percent	Cumulative Percent
	111 Emp, regular full time work	2361	59.0	59.4	59.4
	211 Not Emp, retired from work	180	4.5	4.5	64.0

Valid	221 Not emp, attends school	102	2.5	2.6	66.5
	231 Not emp, absent from work for childcare	1	.0	.0	66.6
	232 Not Emp, caring, nursing of family member	31	.8	.8	67.3
	233 Not emp, absent from work for attending to parents	10	.2	.3	67.6
	234 Not emp, housework	456	11.4	11.5	79.1
	239 Not Emp, involved in childcare and housework	596	14.9	15.0	94.1
	261 Not Emp, treatment of disease or injury	41	1.0	1.0	95.1
	262 Not emp, absent from work for health related reasons	25	.6	.6	95.7
	271 Not emp, absent from work for a delay of the stocking and sp	5	.1	.1	95.9
	272 Not emp, absent from work for preparing to begin new job	2	.0	.1	95.9
	273 Not emp, looking for job	118	2.9	3.0	98.9
	281 Not Emp, other activity n.e.c.	25	.6	.6	99.5
	282 Not emp, absent from work for other reasons	19	.5	.5	100.0
	Total	3972	99.2	100.0	
	Missing	-1	31	.8	
System		2	.0		
Total		33	.8		
Total	4005	100.0			

MAS main activity spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	111 Emp, regular full time work	1645	41.1	56.9	56.9
	211 Not Emp, retired from work	164	4.1	5.7	62.6
	221 Not emp, attends school	2	.0	.1	62.7
	231 Not emp, absent from work for childcare	2	.0	.1	62.8
	232 Not Emp, caring, nursing of family member	22	.5	.8	63.5
	233 Not emp, absent from work for attending to parents	8	.2	.3	63.8
	234 Not emp, housework	389	9.7	13.5	77.3
	239 Not Emp, involved in childcare and housework	545	13.6	18.9	96.1
	261 Not Emp, treatment of disease or injury	22	.5	.8	96.9
	262 Not emp, absent from work for health related reasons	22	.5	.8	97.6
	272 Not emp, absent from work for preparing to begin new job	3	.1	.1	97.8
	273 Not emp, looking for job	39	1.0	1.3	99.1
	281 Not Emp, other activity n.e.c.	11	.3	.4	99.5
	282 Not emp, absent from work for other reasons	15	.4	.5	100.0
	Total	2889	72.1	100.0	
Missing	-1	1100	27.5		
	System	16	.4		
	Total	1116	27.9		
Total	4005	100.0			

OCCH occupation of head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Agriculture, forestry, fisheries	91	2.3	2.5	2.5
	2 Mine worker	3	.1	.1	2.6
	3 Sales worker (a retail storekeeper, storekeeper, sales clerk	562	14.0	15.3	17.8
	4 Service worker (beautician, barber, employee in a restaurant	476	11.9	12.9	30.7
	5 Administrator (congressman in the national or local governme	213	5.3	5.8	36.5
	6 Office worker (general officer, accountancy, operator, sales	749	18.7	20.3	56.8
	7 Transportation and communication worker (railroad worker, ca	131	3.3	3.6	60.4
	8 Manufacturing/construction /security/moving workers	693	17.3	18.8	79.2
	9 Professional or technological worker (such as researcher/ en	514	12.8	14.0	93.2
	10 Preservation and guards worker (such as private security gua	60	1.5	1.6	94.8
	11 Other	192	4.8	5.2	100.0
	Total	3684	92.0	100.0	
Missing	-1	210	5.2		
	System	111	2.8		
	Total	321	8.0		
Total		4005	100.0		

OCCS occupation of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Agriculture, forestry, fisheries	87	2.2	3.3	3.3
	2 Mine worker	3	.1	.1	3.4
	3 Sales worker (a retail storekeeper, storekeeper, sales clerk	356	8.9	13.5	16.9
	4 Service worker (beautician, barber, employee in a restaurant	333	8.3	12.7	29.6
	5 Administrator (congressman in the national or local governme	172	4.3	6.5	36.1
	6 Office worker (general officer, accountancy, operator, sales	531	13.3	20.2	56.3
	7 Transportation and communication worker (railroad worker, ca	106	2.6	4.0	60.3
	8 Manufacturing/construction /security/moving workers	487	12.2	18.5	78.8
	9 Professional or technological worker (such as researcher/ en	398	9.9	15.1	94.0
	10 Preservation and guards worker (such as private security gua	22	.5	.8	94.8
	11 Other	137	3.4	5.2	100.0
	Total	2632	65.7	100.0	
Missing	-1	1287	32.1		
	System	86	2.1		
	Total	1373	34.3		
Total		4005	100.0		

INDH industry of head

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 Agriculture and forestry	75	1.9	2.7	2.7
	2 Fishery/forestry/marine products industry	15	.4	.5	3.2

Valid	3 Mining industry	3	.1	.1	3.3
	4 Construction industry	268	6.7	9.5	12.8
	5 Manufacturing industry(including publication and print)	515	12.9	18.2	31.0
	6 Wholesale/retail trade (including a departmental store, supe	407	10.2	14.4	45.4
	7 Hospitality/hotel industry	161	4.0	5.7	51.1
	8 Finance/insurance industry	94	2.3	3.3	54.4
	9 Real estate industry	31	.8	1.1	55.5
	10 Transportation industry	141	3.5	5.0	60.5
	11 Information and communications industry (telecommunication b	102	2.5	3.6	64.1
	12 Electricity/gas/water service/heat supply industry	40	1.0	1.4	65.5
	13 Medical care/welfare industry	196	4.9	6.9	72.4
	14 Education/learning industry	104	2.6	3.7	76.1
	15 Other service sectors	430	10.7	15.2	91.3
	16 Government affairs	154	3.8	5.4	96.7
	17 Other	92	2.3	3.3	100.0
	Total	2828	70.6	100.0	
	Missing	-1	1058	26.4	
System		119	3.0		
Total		1177	29.4		
Total	4005	100.0			

INDS industry of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Agriculture and forestry	72	1.8	3.6	3.6
	2 Fishery/forestry/marine products industry	16	.4	.8	4.4
	3 Mining industry	8	.2	.4	4.8
	4 Construction industry	194	4.8	9.8	14.6
	5 Manufacturing industry(including publication and print)	371	9.3	18.7	33.3
	6 Wholesale/retail trade (including a departmental store, supe	293	7.3	14.8	48.0
	7 Hospitality/hotel industry	89	2.2	4.5	52.5
	8 Finance/insurance industry	57	1.4	2.9	55.4
	9 Real estate industry	21	.5	1.1	56.4
	10 Transportation industry	108	2.7	5.4	61.9
	11 Information and communications industry (telecommunication b	45	1.1	2.3	64.1
	12 Electricity/gas/water service/heat supply industry	36	.9	1.8	66.0
	13 Medical care/welfare industry	135	3.4	6.8	72.8
	14 Education/learning industry	102	2.5	5.1	77.9
	15 Other service sectors	298	7.4	15.0	92.9
	16 Government affairs	90	2.2	4.5	97.4
	17 Other	51	1.3	2.6	100.0
Total	1986	49.6	100.0		

Missing	-1	1917	47.9		
	System	102	2.5		
	Total	2019	50.4		
Total		4005	100.0		

ACTH activity status head

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	111 Paid Emp; regular, employed in a company/group, commissioned	3004	75.0	80.5	80.5
	291 Self-Employed; restaurants/wholesale retail store/agricultur	444	11.1	11.9	92.4
	292 Self-Employed; working from home independently	69	1.7	1.8	94.2
	293 Self-Employed; professional (doctor/lawyer/accountant/writer	57	1.4	1.5	95.8
	411 Oth Emp; family employee in restaurants/wholesale retail sto	158	3.9	4.2	100.0
	Total	3732	93.2	100.0	
Missing	-1	212	5.3		
	System	61	1.5		
	Total	273	6.8		
Total		4005	100.0		

ACTS activity status spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	111 Paid Emp; regular, employed in a company/group, commissioned	2137	53.4	79.9	79.9
	291 Self-Employed; restaurants/wholesale retail store/agricultur	360	9.0	13.5	93.4
	292 Self-Employed; working from home independently	28	.7	1.0	94.5
	293 Self-Employed; professional (doctor/lawyer/accountant/writer	25	.6	.9	95.4
	411 Oth Emp; family employee in restaurants/wholesale retail sto	123	3.1	4.6	100.0
	Total	2673	66.7	100.0	
Missing	-1	1288	32.2		
	System	44	1.1		
	Total	1332	33.3		
Total		4005	100.0		

DISH disability status head

		Frequency	Percent
Missing	-1	4005	100.0

DISS disability status spouse

		Frequency	Percent
Missing	-1	4005	100.0

HLTHH health status of head

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 good	1920	47.9	48.2	48.2
	2 fairly good	580	14.5	14.6	62.7

Valid	3 sometimes good, sometimes bad	1235	30.8	31.0	93.7
	4 fairly bad	191	4.8	4.8	98.5
	5 bad	60	1.5	1.5	100.0
	Total	3986	99.5	100.0	
Missing	System	19	.5		
Total		4005	100.0		

HLTHS health status of spouse

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 good	1337	33.4	46.5	46.5
	2 fairly good	496	12.4	17.3	63.8
	3 sometimes good, sometimes bad	838	20.9	29.1	92.9
	4 fairly bad	159	4.0	5.5	98.4
	5 bad	45	1.1	1.6	100.0
	Total	2875	71.8	100.0	
Missing	-1	1086	27.1		
	System	44	1.1		
	Total	1130	28.2		
Total		4005	100.0		

REGA geographic region a

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Hokkaido	179	4.5	4.5	4.5
	2 Tohoku	296	7.4	7.4	11.9
	3 Kanto	1339	33.4	33.4	45.3
	4 Chubu	726	18.1	18.1	63.4
	5 Kinki	661	16.5	16.5	79.9
	6 Chugoku	233	5.8	5.8	85.7
	7 Shikoku	125	3.1	3.1	88.9
	8 Kyushu	446	11.1	11.1	100.0
	Total	4005	100.0	100.0	

REGB geographic region b

		Frequency	Percent
Missing	-1	4005	100.0

URB urban/rural indicator

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 14 major (government-designated) cities	945	23.6	23.6	23.6
	2 other cities	2280	56.9	56.9	80.5
	3 towns/villages	780	19.5	19.5	100.0
	Total	4005	100.0	100.0	

HHLD household structure

		Frequency	Percent
Missing	-1	4005	100.0

FMLY family composition

		Frequency	Percent
Missing	-1	4005	100.0

OWN tenure (owned/rented housing)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	110 Owned detached house	2712	67.7	68.2	68.2
	120 Owned apartment(owned land)	240	6.0	6.0	74.2
	130 Owned apartment/house(general leased land)	77	1.9	1.9	76.2
	140 Owned apartment/ house(fixed term leased land)	10	.2	.3	76.4
	210 Private rental housing	654	16.3	16.4	92.9
	220 Public rental housing	163	4.1	4.1	97.0
	230 Company housing or dormitory	87	2.2	2.2	99.1
	240 Other type	34	.8	.9	100.0
	Total	3977	99.3	100.0	
Missing	-1	20	.5		
	System	8	.2		
	Total	28	.7		
Total		4005	100.0		

DWELL type of dwelling

		Frequency	Percent
Missing	-1	4005	100.0

RISK1 financial risk taking willingness

		Frequency	Percent
Missing	-1	4005	100.0

RISK2 demand for safe investments

		Frequency	Percent
Missing	-1	4005	100.0

RISK3 lottery question

		Frequency	Percent
Missing	-1	4005	100.0

RISK4 self-assessed actual risk taking in the past

		Frequency	Percent
Missing	-1	4005	100.0

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_1 saving motive priority 1

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_2 saving motive priority 2

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_3 saving motive priority 3

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_4 saving motive priority 4

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_5 saving motive priority 5

		Frequency	Percent
Missing	-1	4005	100.0

SAVE_6 saving motive priority 6

		Frequency	Percent
Missing	-1	4005	100.0

HORIZ financial time horizon

		Frequency	Percent
Missing	-1	4005	100.0

SPEND money should be spent

		Frequency	Percent
Missing	-1	4005	100.0

**FLIT1 effort or time spent in
obtaining financial information**

		Frequency	Percent
Missing	-1	4005	100.0

**FLIT2_1 important financial
information sources 1**

		Frequency	Percent
Missing	-1	4005	100.0

**FLIT2_2 important financial
information sources 2**

		Frequency	Percent
Missing	-1	4005	100.0

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_3 important financial information sources 3

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_4 important financial information sources 4

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_5 important financial information sources 5

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_6 important financial information sources 6

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_7 important financial information sources 7

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_8 important financial information sources 8

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_9 important financial information sources 9

		Frequency	Percent
Missing	-1	4005	100.0

FLIT2_10 important financial information sources 10

		Frequency	Percent
Missing	-1	4005	100.0

CARD possession of credit cards

		Frequency	Percent
Missing	-1	4005	100.0

NCARD number of credit cards

		Frequency	Percent
Missing	-1	4005	100.0

		Frequency	Percent
Missing	-1	4005	100.0

ONBK use online banking

		Frequency	Percent
Missing	-1	4005	100.0

HLTH1 frequency of sports

		Frequency	Percent
Missing	-1	4005	100.0

HLTH2A smoker

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 yes	1276	31.9	31.9	31.9
	2 no	2720	67.9	68.1	100.0
	Total	3996	99.8	100.0	
Missing	System	9	.2		
Total		4005	100.0		

HLTH2B cigarettes per day

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	2729	68.1	68.4	68.4
	1	8	.2	.2	68.6
	2	4	.1	.1	68.7
	3	9	.2	.2	68.9
	4	5	.1	.1	69.0
	5	42	1.0	1.1	70.1
	6	10	.2	.3	70.3
	7	9	.2	.2	70.5
	8	16	.4	.4	70.9
	10	223	5.6	5.6	76.5
	12	18	.4	.5	77.0
	13	8	.2	.2	77.2
	14	1	.0	.0	77.2
	15	131	3.3	3.3	80.5
	16	3	.1	.1	80.6
	17	1	.0	.0	80.6
	18	12	.3	.3	80.9
	20	504	12.6	12.6	93.5
	22	2	.0	.1	93.6
	23	1	.0	.0	93.6
24	2	.0	.1	93.6	

	25	44	1.1	1.1	94.7
	30	122	3.0	3.1	97.8
	35	5	.1	.1	97.9
	40	66	1.6	1.7	99.6
	45	3	.1	.1	99.6
	50	4	.1	.1	99.7
	60	10	.2	.3	100.0
	Total	3992	99.7	100.0	
Missing	System	13	.3		
Total		4005	100.0		

ATT1 overall happiness

		Frequency	Percent
Missing	-1	4005	100.0

ATT2 level of worry

		Frequency	Percent
Missing	-1	4005	100.0

ATT3 volunteer commitment

		Frequency	Percent
Missing	-1	4005	100.0