

Descriptives for Norway 2002 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	22870	100001.00	600172.00	244243.5725	135653.26467
WGT HOUSEHOLD WEIGHT	22870	1.00	349.90	92.1772	51.99798
CTRY COUNTRY AND YEAR ID	22870	183.00	183.00	183.0000	.00000
HRSH HOURS WORKED HEAD	0				
HRSS HOURS WORKED SPOUSE	0				
HRS2H HOURS WORKED AT MAIN JOB HEAD	0				
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	0				
WKH WEEKS WORKED HEAD	0				
WKS WEEKS WORKED SPOUSE	0				
AGMH AGE OF MOTHER (HEAD)	0				
AGFH AGE OF FATHER (HEAD)	0				
AGMS AGE OF MOTHER (SPOUSE)	0				
AGFS AGE OF FATHER (SPOUSE)	0				
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	22870	1.00	12.00	2.5974	1.36536
NOCH5 NUMBER OF CHILDREN UNDER 5	22870	.00	5.00	.1596	.44999
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	22870	.00	8.00	.5294	.91599
NOCH18 NUMBER OF CHILDREN UNDER 18	22870	.00	9.00	.6600	1.02212
NOPRS65 NUMBER OF PERSONS OVER 65	22870	.00	3.00	.2851	.60639
NOERN NUMBER OF EARNERS	22870	.00	7.00	1.6457	1.07252
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	738	1800.00	3070148.00	213012.8509	308268.57136
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	22870	2002.00	2002.00	2002.0000	.00000
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	0				
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	0				
BUS OWN BUSINESS (0/1)	0				
NHD NON-HOUSING DEBT	0				
DA DEPOSIT ACCOUNTS	22682	1.00	76203302.00	256729.8271	832281.82493
RA RISKY ASSETS	11981	1.00	260007207.85	380254.5692	4002293.93530
TB TOTAL BONDS	0				
ST STOCKS	6285	1.00	259481687.85	605294.9375	5446933.94275
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	9990	1.00	12602925.00	75230.3616	340245.46206

LI LIFE INSURANCE	4096	107.00	3163004.00	47943.1082	87432.29046
OFA OTHER FINANCIAL ASSETS	6727	1.00	24117779.00	165275.9564	854695.76289
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	805	1.00	417165.00	39155.3267	56290.92330
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	0				
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	16429	2332.00	1912044.00	287660.2517	160004.06236
IR INVESTMENT REAL ESTATE	8464	1.00	42082183.00	265185.7140	712186.90366
BA BUSINESS ASSETS	3059	460.00	9729675.00	254390.0928	408271.19250
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	0				
VH VEHICLES	15763	96.00	3625500.00	91090.4320	130401.31851
DRCL DURABLES AND/OR COLLECTIBLES	630	6.00	26020507.00	409340.4810	1324640.77064
ONF OTHER NON-FINANCIAL ASSETS	0				
HSD HOME SECURED DEBT (MG,OMG,OHSD)	0				
MG PRINCIPAL RESIDENCE MORTGAGE	0				
OMG OTHER PROPERTY MORTGAGE	0				
OHSD OTHER HOME SECURED DEBT	3341	13.00	1785000.00	121110.2457	153671.69683
VL VEHICLE LOANS	0				
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	18280	-342704.00	86115456.00	718883.6624	1108630.15161
EL EDUCATIONAL LOANS	5871	505.00	877477.00	134562.0148	121537.63137
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	15	50.00	1909303.00	203072.8000	479553.66235
ID INFORMAL DEBT	0				
OWL MISCELLANEOUS NET WORTH COMPONENT	1054	2.00	12168418.00	131239.8359	609114.12377
TFA1 TOT. FINANCIAL ASSETS D1	22702	1.00	260494915.85	457183.3289	3174144.23992
TNF1 TOT. NON-FINANCIAL ASSETS D1	18477	5.00	42526083.00	377252.9176	528953.57528
TNF2 TOT. NON-FINANCIAL ASSETS D2	18622	5.00	42734398.00	416103.6114	587862.29751
TD TOTAL DEBT	18581	1.00	86115456.00	749919.4354	1110144.56222
TA_CS TOTAL ASSETS (ctry)	22757	1.00	285565529.85	929872.4232	3626650.80989
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	22724	1.00	284612694.85	515696.2815	3414577.66493
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	20101	115.00	43023898.00	469748.9893	674752.43044
NW1 NET WORTH D1	22829	-25089678.62	239745202.85	149600.2918	3205483.74549
NW2 NET WORTH D2	22830	-24881363.62	239745202.85	183679.5601	3205125.92356
NW_CS NET WORTH (ctry)	22831	-24584731.62	264356181.85	316536.8887	3510772.54892
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	18296	-216347.00	17922884.00	428527.3614	330869.05533
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	5773	-5688889.00	8681856.00	286057.5377	422260.74451
CPRI CASH PROPERTY INCOME	22719	-57969.00	30539492.00	43947.9032	422156.93393
CPRI1 INTERESTS AND DIVIDENDS	22715	1.00	30512792.00	38824.7920	408040.42669
CPRI2 RENTS	0				
CPRI3 PRIVATE SAVINGS PLANS	1168	110.00	517101.00	29731.5360	37902.82139
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	1703	-61189.00	8295289.00	48045.1127	271894.57828
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	5376	36.00	1289410.00	75766.2195	95673.64157
OCPEN1 OCCUPATIONAL PENSIONS	5376	36.00	1289410.00	75766.2195	95673.64157
OCPENO OTHER PENSIONS	0				
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	4442	64.00	473620.00	153545.3343	67835.18388
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	4442	64.00	473620.00	153545.3343	67835.18388
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	14323	78.00	583128.00	67808.4419	66752.45182
MNSBEN SOCIAL ASSISTANCE BENEFITS	1062	189.00	365715.00	41541.4510	50253.56256
NRCBEN NEAR CASH BENEFITS	783	348.00	43419.00	15866.7471	9622.77034
PRIVTRA PRIVATE TRANSFERS RECEIVED	2058	20.00	249948.00	26039.7614	20446.20705
OTHCINC OTHER CASH INCOME	548	110.00	315529.00	12933.2993	15020.25944
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	22470	1.00	1397565.00	38455.3869	31071.43217
INCTAX INCOME TAXES	22119	-37090.00	7287733.00	104361.7508	135332.02239
WLHTAX WEALTH/PROPERTY TAXES	10415	6.00	1686321.00	10131.9966	36864.42786
INTPD INTEREST PAID	13051	1.00	3023920.00	30875.7626	50464.53332

INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	1474	1.00	215580.00	30872.0027	24956.00778
GAIN CAPITAL GAINS	3829	-3496128.00	12381212.00	-10122.7114	387453.81268
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	16303	2.00	82327.00	5625.4922	5164.07859
LUMP LUMP SUM INCOME	3668	12.00	5380045.00	53472.4348	220909.88745
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	18793	-5513210.00	17917578.00	347861.4833	305669.12182
EARN S EARNINGS SPOUSE	11016	-385527.00	2534493.00	198810.8475	127530.44013
OCCPENH OCCUPATIONAL PENSIONS HEAD	3999	36.00	1289410.00	72691.7027	89155.18382
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	1957	120.00	509082.00	49415.7808	66648.72477
PUBPENH PUBLIC PENSIONS HEAD	3726	1972.00	239684.00	126476.8510	38442.51556
PUBPENS PUBLIC PENSIONS SPOUSE	1643	64.00	217692.00	89487.9811	28641.57020
PENH ALL PENSIONS HEAD	5072	36.00	1289410.00	150226.1171	99390.71178
PENS ALL PENSIONS SPOUSE	2864	120.00	530485.00	85103.1550	66505.58850
EARNW EARNINGS	19334	-5318509.00	17924384.00	490935.4903	388341.29277
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	22789	-5209056.00	31408300.00	460318.5389	600222.94386
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	22793	-5171530.00	31408300.00	478108.1199	596623.41228
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	17827	64.00	606366.00	98917.3278	83161.13087
GIW GROSS INCOME	22843	-5083650.00	31419964.00	554568.3591	579533.64474
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	22844	-5107844.00	31261580.00	415668.6621	484333.66222
DPIW DISPOSABLE INCOME	22847	-5124099.00	30613731.00	395380.4728	467798.28978
DPIT DISPOSABLE INCOME + CAPITAL GAINS	22847	-5124099.00	30613731.00	393683.9761	478759.11586
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	0				
HOP1 HHLD OPEN SLOT 1	0				
Valid N (listwise)	0				

Frequencies for Norway 2002 LWS file

Frequency Table

SEXH SEX OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 male	15985	69.9	69.9	69.9

Valid	2.00 female	6885	30.1	30.1	100.0
	Total	22870	100.0	100.0	

SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 male	2137	9.3	14.9	14.9
	2.00 female	12160	53.2	85.1	100.0
	Total	14297	62.5	100.0	
Missing	System	8573	37.5		
Total		22870	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	16.00	6	.0	.0	.0
	17.00	23	.1	.1	.1
	18.00	34	.1	.1	.3
	19.00	78	.3	.3	.6
	20.00	134	.6	.6	1.2
	21.00	173	.8	.8	2.0
	22.00	195	.9	.9	2.8
	23.00	237	1.0	1.0	3.8
	24.00	260	1.1	1.1	5.0
	25.00	270	1.2	1.2	6.2
	26.00	298	1.3	1.3	7.5
	27.00	318	1.4	1.4	8.9
	28.00	381	1.7	1.7	10.5
	29.00	380	1.7	1.7	12.2
	30.00	399	1.7	1.7	13.9
	31.00	416	1.8	1.8	15.7
	32.00	442	1.9	1.9	17.7
	33.00	449	2.0	2.0	19.6
	34.00	462	2.0	2.0	21.7
	35.00	480	2.1	2.1	23.8
	36.00	448	2.0	2.0	25.7
	37.00	476	2.1	2.1	27.8
	38.00	455	2.0	2.0	29.8
	39.00	502	2.2	2.2	32.0
	40.00	505	2.2	2.2	34.2
	41.00	469	2.1	2.1	36.2
	42.00	505	2.2	2.2	38.5
	43.00	486	2.1	2.1	40.6

Valid

44.00	482	2.1	2.1	42.7
45.00	609	2.7	2.7	45.4
46.00	544	2.4	2.4	47.7
47.00	556	2.4	2.4	50.2
48.00	583	2.5	2.5	52.7
49.00	545	2.4	2.4	55.1
50.00	563	2.5	2.5	57.6
51.00	522	2.3	2.3	59.8
52.00	506	2.2	2.2	62.1
53.00	481	2.1	2.1	64.2
54.00	475	2.1	2.1	66.2
55.00	488	2.1	2.1	68.4
56.00	513	2.2	2.2	70.6
57.00	448	2.0	2.0	72.6
58.00	453	2.0	2.0	74.5
59.00	386	1.7	1.7	76.2
60.00	349	1.5	1.5	77.8
61.00	331	1.4	1.4	79.2
62.00	232	1.0	1.0	80.2
63.00	269	1.2	1.2	81.4
64.00	250	1.1	1.1	82.5
65.00	204	.9	.9	83.4
66.00	218	1.0	1.0	84.3
67.00	187	.8	.8	85.2
68.00	207	.9	.9	86.1
69.00	193	.8	.8	86.9
70.00	201	.9	.9	87.8
71.00	167	.7	.7	88.5
72.00	206	.9	.9	89.4
73.00	181	.8	.8	90.2
74.00	200	.9	.9	91.1
75.00	181	.8	.8	91.9
76.00	196	.9	.9	92.7
77.00	144	.6	.6	93.4
78.00	173	.8	.8	94.1
79.00	159	.7	.7	94.8
80.00	152	.7	.7	95.5
81.00	147	.6	.6	96.1
82.00	136	.6	.6	96.7
83.00	111	.5	.5	97.2

84.00	124	.5	.5	97.7
85.00	92	.4	.4	98.1
86.00	103	.5	.5	98.6
87.00	72	.3	.3	98.9
88.00	62	.3	.3	99.2
89.00	58	.3	.3	99.4
90.00	44	.2	.2	99.6
91.00	26	.1	.1	99.7
92.00	15	.1	.1	99.8
93.00	17	.1	.1	99.9
94.00	10	.0	.0	99.9
95.00	10	.0	.0	100.0
96.00	4	.0	.0	100.0
97.00	1	.0	.0	100.0
98.00	1	.0	.0	100.0
99.00	1	.0	.0	100.0
101.00	1	.0	.0	100.0
Total	22870	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
18.00	15	.1	.1	.1
19.00	24	.1	.2	.3
20.00	43	.2	.3	.6
21.00	58	.3	.4	1.0
22.00	78	.3	.5	1.5
23.00	83	.4	.6	2.1
24.00	117	.5	.8	2.9
25.00	119	.5	.8	3.8
26.00	151	.7	1.1	4.8
27.00	188	.8	1.3	6.1
28.00	215	.9	1.5	7.6
29.00	212	.9	1.5	9.1
30.00	243	1.1	1.7	10.8
31.00	303	1.3	2.1	12.9
32.00	268	1.2	1.9	14.8
33.00	263	1.1	1.8	16.6
34.00	307	1.3	2.1	18.8
35.00	287	1.3	2.0	20.8
36.00	347	1.5	2.4	23.2
37.00	338	1.5	2.4	25.6

Valid

38.00	318	1.4	2.2	27.8
39.00	339	1.5	2.4	30.2
40.00	362	1.6	2.5	32.7
41.00	350	1.5	2.4	35.2
42.00	329	1.4	2.3	37.5
43.00	394	1.7	2.8	40.2
44.00	392	1.7	2.7	43.0
45.00	394	1.7	2.8	45.7
46.00	425	1.9	3.0	48.7
47.00	355	1.6	2.5	51.2
48.00	419	1.8	2.9	54.1
49.00	355	1.6	2.5	56.6
50.00	396	1.7	2.8	59.4
51.00	330	1.4	2.3	61.7
52.00	365	1.6	2.6	64.2
53.00	334	1.5	2.3	66.6
54.00	370	1.6	2.6	69.1
55.00	355	1.6	2.5	71.6
56.00	354	1.5	2.5	74.1
57.00	314	1.4	2.2	76.3
58.00	271	1.2	1.9	78.2
59.00	230	1.0	1.6	79.8
60.00	229	1.0	1.6	81.4
61.00	178	.8	1.2	82.7
62.00	188	.8	1.3	84.0
63.00	183	.8	1.3	85.2
64.00	209	.9	1.5	86.7
65.00	145	.6	1.0	87.7
66.00	134	.6	.9	88.7
67.00	142	.6	1.0	89.7
68.00	139	.6	1.0	90.6
69.00	120	.5	.8	91.5
70.00	119	.5	.8	92.3
71.00	117	.5	.8	93.1
72.00	122	.5	.9	94.0
73.00	92	.4	.6	94.6
74.00	99	.4	.7	95.3
75.00	69	.3	.5	95.8
76.00	88	.4	.6	96.4
77.00	65	.3	.5	96.9

78.00	79	.3	.6	97.4
79.00	68	.3	.5	97.9
80.00	51	.2	.4	98.2
81.00	63	.3	.4	98.7
82.00	52	.2	.4	99.0
83.00	34	.1	.2	99.3
84.00	32	.1	.2	99.5
85.00	18	.1	.1	99.6
86.00	15	.1	.1	99.7
87.00	10	.0	.1	99.8
88.00	8	.0	.1	99.9
89.00	5	.0	.0	99.9
90.00	5	.0	.0	99.9
91.00	4	.0	.0	100.0
92.00	3	.0	.0	100.0
93.00	1	.0	.0	100.0
96.00	1	.0	.0	100.0
Total	14297	62.5	100.0	
Missing System	8573	37.5		
Total	22870	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 never married	6133	26.8	26.8	26.8
	2.00 married	12348	54.0	54.0	80.8
	3.00 widowed	1594	7.0	7.0	87.8
	4.00 divorced	2281	10.0	10.0	97.8
	5.00 separated	499	2.2	2.2	99.9
	6.00 partnerships contracted	13	.1	.1	100.0
	7.00 separated partner	2	.0	.0	100.0
	Total	22870	100.0	100.0	

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 never married	1589	6.9	11.1	11.1
	2.00 married	12148	53.1	85.0	96.1
	3.00 widowed	63	.3	.4	96.5
	4.00 divorced	424	1.9	3.0	99.5
	5.00 separated	62	.3	.4	99.9
	6.00 partnerships contracted	11	.0	.1	100.0
	Total	14297	62.5	100.0	

Missing	System	8573	37.5		
Total		22870	100.0		

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 single no children	6795	29.7	29.7	29.7
	2.00 lone parent	1559	6.8	6.8	36.5
	3.00 couple no children	7626	33.3	33.3	69.9
	4.00 couple with children	6671	29.2	29.2	99.0
	5.00 other	219	1.0	1.0	100.0
	Total	22870	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Norway	21390	93.5	93.5	93.5
	1.00 Nordic countries	282	1.2	1.2	94.8
	2.00 Western Europe except Turkey	222	1.0	1.0	95.7
	3.00 Eastern Europe	206	.9	.9	96.6
	4.00 North America & Oceania	42	.2	.2	96.8
	5.00 Asia, Africa, Latin America and Turkey	728	3.2	3.2	100.0
	Total	22870	100.0	100.0	

RACES RACE/ETNICITY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 Norway	13212	57.8	92.4	92.4
	1.00 Nordic countries	208	.9	1.5	93.9
	2.00 Western Europe except Turkey	136	.6	1.0	94.8
	3.00 Eastern Europe	172	.8	1.2	96.0
	4.00 North America & Oceania	47	.2	.3	96.3
	5.00 Asia, Africa, Latin America and Turkey	522	2.3	3.7	100.0
	Total	14297	62.5	100.0	
Missing	System	8573	37.5		
Total		22870	100.0		

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	System	22870	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	System	22870	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No immigrant background	20637	90.2	90.2	90.2
	1.00 First generation immigrants without Norwegian background	1437	6.3	6.3	96.5
	2.00 Persons born in Norway with two foreign born parents	43	.2	.2	96.7
	4.00 Born abroad, Norw. parent(s)	117	.5	.5	97.2
	5.00 Born in Norw., parent(s) born abroad	529	2.3	2.3	99.5
	6.00 Born abroad, Norw. born parents	107	.5	.5	100.0
	Total		22870	100.0	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No immigrant background	12744	55.7	89.1	89.1
	1.00 First generation immigrants without Norwegian background	1067	4.7	7.5	96.6
	2.00 Persons born in Norway with two foreign born parents	18	.1	.1	96.7
	4.00 Born abroad, Norw. parent(s)	61	.3	.4	97.2
	5.00 Born in Norw., parent(s) born abroad	326	1.4	2.3	99.4
	6.00 Born abroad, Norw. born parents	81	.4	.6	100.0
	Total		14297	62.5	100.0
Missing	System	8573	37.5		
Total		22870	100.0		

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	System	22870	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No education/pre-school education (Under school age)	50	.2	.2	.2
	1.00 Primary education (class 1st - 7th)	31	.1	.1	.4
	2.00 Lower secondary education (class 8th - 10th)	3794	16.6	16.6	17.0
	3.00 Upper secondary, basic (class 11th - 12th)	6080	26.6	26.6	43.6
	4.00 Upper secondary, final year (13th+)	5632	24.6	24.6	68.2
	5.00 Post-secondary non-tertiary education (14th+)	756	3.3	3.3	71.5
	6.00 First stage of tertiary education, undergraduate level (14th	4384	19.2	19.2	90.7
	7.00 First stage of tertiary education, graduate level (18th - 19	1623	7.1	7.1	97.8
	8.00 Second stage of tertiary education (postgraduate education)(130	.6	.6	98.4
	9.00 Unspecified	369	1.6	1.6	100.0
Total		22849	99.9	100.0	
Missing	System	21	.1		
Total		22870	100.0		

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 No education/pre-school education (Under school age)	38	.2	.3	.3
	1.00 Primary education (class 1st - 7th)	22	.1	.2	.4
	2.00 Lower secondary education (class 8th - 10th)	2515	11.0	17.6	18.0
	3.00 Upper secondary, basic (class 11th - 12th)	4938	21.6	34.6	52.6
	4.00 Upper secondary, final year (13th+)	2656	11.6	18.6	71.2
	5.00 Post-secondary non-tertiary education (14th+)	307	1.3	2.1	73.4
	6.00 First stage of tertiary education, undergraduate level (14th	2992	13.1	21.0	94.3
	7.00 First stage of tertiary education, graduate level (18th - 19	470	2.1	3.3	97.6
	8.00 Second stage of tertiary education (postgraduate education)(37	.2	.3	97.9
	9.00 Unspecified	306	1.3	2.1	100.0
	Total	14281	62.4	100.0	
Missing	System	8589	37.6		
Total		22870	100.0		

LFSS LABOR FORCE STATUS

HEAD

		Frequency	Percent
Missing	System	22870	100.0

LFSS LABOR FORCE STATUS

SPOUSE

		Frequency	Percent
Missing	System	22870	100.0

MAH MAIN ACTIVITY HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Self-employed in primary industry	409	1.8	1.8	1.8
	2.00 Self-employed in other industries	2325	10.2	10.2	12.0
	3.00 Employee	13850	60.6	60.6	72.5
	4.00 Pensioners and social security recipients	5362	23.4	23.4	96.0
	5.00 Others	924	4.0	4.0	100.0
		Total	22870	100.0	100.0

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Self-employed in primary industry	142	.6	1.0	1.0
	2.00 Self-employed in other industries	783	3.4	5.5	6.5
	3.00 Employee	7925	34.7	55.4	61.9
	4.00 Pensioners and social security recipients	3502	15.3	24.5	86.4
	5.00 Others	1945	8.5	13.6	100.0

	Total	14297	62.5	100.0	
Missing	System	8573	37.5		
Total		22870	100.0		

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	6495	28.4	28.4	28.4
	1.00 General subject	925	4.0	4.0	32.5
	2.00 Arts, divinity and aesthetic subjects	1092	4.8	4.8	37.3
	3.00 Teacher training	557	2.4	2.4	39.7
	4.00 Commercial, business adm., social science and law	2862	12.5	12.5	52.2
	5.00 Trade, craft, natural science maths. and engineering	6670	29.2	29.2	81.4
	6.00 Transport and communication	1991	8.7	8.7	90.1
	7.00 Public health	633	2.8	2.8	92.9
	8.00 Agriculture, forestry and fishery programmes	1104	4.8	4.8	97.7
	9.00 Service and military programmes	520	2.3	2.3	100.0
	Total	22849	99.9	100.0	
Missing	System	21	.1		
Total		22870	100.0		

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	4579	20.0	32.1	32.1
	1.00 General subject	838	3.7	5.9	37.9
	2.00 Arts, divinity and aesthetic subjects	1082	4.7	7.6	45.5
	3.00 Teacher training	263	1.1	1.8	47.3
	4.00 Commercial, business adm., social science and law	2372	10.4	16.6	64.0
	5.00 Trade, craft, natural science maths. and engineering	1429	6.2	10.0	74.0
	6.00 Transport and communication	2702	11.8	18.9	92.9
	7.00 Public health	167	.7	1.2	94.1
	8.00 Agriculture, forestry and fishery programmes	439	1.9	3.1	97.1
	9.00 Service and military programmes	410	1.8	2.9	100.0
	Total	14281	62.4	100.0	
Missing	System	8589	37.6		
Total		22870	100.0		

INDH INDUSTRY OF HEAD

		Frequency	Percent
Missing	System	22870	100.0

INDS INDUSTRY OF SPOUSE

		Frequency	Percent

Missing	System	22870	100.0
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ACTH ACTIVITY STATUS HEAD

		Frequency	Percent
Missing	System	22870	100.0

ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent
Missing	System	22870	100.0

DISH DISABILITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 non-pensioner, no disability	17773	77.7	77.7	77.7
	1.00 old-age pensioner, no disability	3527	15.4	15.4	93.1
	3.00 survivor, no disability	181	.8	.8	93.9
	32.00 disability pensioner,50> disability>0	5	.0	.0	93.9
	50.00 non-pensioner,50%disability	1	.0	.0	94.0
	52.00 disability pensioner,50% disability	190	.8	.8	94.8
	70.00 non-pensioner, 100>disability>50	1	.0	.0	94.8
	71.00 old-age pensioner,100>disability>50	1	.0	.0	94.8
	72.00 disability pensioner,100> disability>50	82	.4	.4	95.2
	100.00 non-pensioner,100% disability	15	.1	.1	95.2
	102.00 disability pensioner,100%disability	1094	4.8	4.8	100.0
	Total	22870	100.0	100.0	

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 non-pensioner, no disability	11108	48.6	77.7	77.7
	1.00 old-age pensioner, no disability	1601	7.0	11.2	88.9
	3.00 survivor, no disability	31	.1	.2	89.1
	32.00 disability pensioner,50> disability>0	4	.0	.0	89.1
	50.00 non-pensioner,50%disability	4	.0	.0	89.2
	52.00 disability pensioner,50% disability	306	1.3	2.1	91.3
	70.00 non-pensioner, 100>disability>50	2	.0	.0	91.3
	72.00 disability pensioner,100> disability>50	228	1.0	1.6	92.9
	100.00 non-pensioner,100% disability	15	.1	.1	93.0
	102.00 disability pensioner,100%disability	998	4.4	7.0	100.0
	Total	14297	62.5	100.0	
	Missing	System	8573	37.5	
Total		22870	100.0		

HLTHH HEALTH STATUS OF HEAD

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		Frequency	Percent
Missing	System	22870	100.0

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent
Missing	System	22870	100.0

REGA GEOGRAPHIC REGION A

		Frequency	Percent
Missing	System	22870	100.0

REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 lt 1 999 inhabitants	614	2.7	2.7	2.7
	2.00 2 000-4 999 inhabitants	2222	9.7	9.7	12.4
	3.00 5 000-9 999 inhab.	3245	14.2	14.2	26.6
	4.00 10 000-19 999 inhab.	4256	18.6	18.6	45.2
	5.00 20 000-49 999 inhab.	5264	23.0	23.0	68.2
	6.00 50 000 + inhab.	7269	31.8	31.8	100.0
	Total		22870	100.0	100.0

URB URBAN/RURAL INDICATOR

		Frequency	Percent
Missing	System	22870	100.0

HHLDD HOUSEHOLD STRUCTURE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00	29	.1	.1	.1
	1.00	2	.0	.0	.1
	2.00	200	.9	.9	1.0
	3.00	127	.6	.6	1.6
	4.00	122	.5	.5	2.1
	5.00	47	.2	.2	2.3
	10.00	5	.0	.0	2.3
	11.00	5388	23.6	23.6	25.9
	20.00	1	.0	.0	25.9
	21.00	442	1.9	1.9	27.8
	22.00	7099	31.0	31.0	58.9
	31.00	201	.9	.9	59.7
	32.00	1778	7.8	7.8	67.5
	33.00	1841	8.0	8.0	75.6
41.00	55	.2	.2	75.8	

42.00	2337	10.2	10.2	86.0
43.00	802	3.5	3.5	89.5
44.00	641	2.8	2.8	92.3
51.00	5	.0	.0	92.4
52.00	1007	4.4	4.4	96.8
53.00	408	1.8	1.8	98.5
54.00	233	1.0	1.0	99.6
55.00	100	.4	.4	100.0
Total	22870	100.0	100.0	

FMLY FAMILY COMPOSITION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 Singles under 45 ys.	2297	10.0	10.0	10.0
	2.00 Singles 45 - 64 ys.	1379	6.0	6.0	16.1
	3.00 Single 65 ys. and over.	1717	7.5	7.5	23.6
	4.00 Couples without children.Oldest person under 45 ys.	1090	4.8	4.8	28.3
	5.00 Couples without children. Oldest person 45 - 64 ys.	2955	12.9	12.9	41.3
	6.00 Couples without children. Oldest person 65 ys. and over.	2251	9.8	9.8	51.1
	7.00 Couples with children. Youngest child 0 - 6 ys.	3433	15.0	15.0	66.1
	8.00 Couples with children. Youngest child 7 - 17 ys.	4276	18.7	18.7	84.8
	9.00 Couples with children. Youngest unmarried child 18 ys. and o	1278	5.6	5.6	90.4
	10.00 Mother with children. Youngest child 0 - 17 ys.	861	3.8	3.8	94.2
	11.00 Father with children. Youngest child 0 - 17 ys.	247	1.1	1.1	95.3
	12.00 Mother/father with children. Youngest child 18 ys. and over.	434	1.9	1.9	97.1
	13.00 Singles (eg, adult brothers and sisters)	325	1.4	1.4	98.6
	14.00 Other types of households without children 0 - 17 ys.	152	.7	.7	99.2
	15.00 Other types of households with children 0 - 17 ys.	175	.8	.8	100.0
Total	22870	100.0	100.0		

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 do not own	6441	28.2	28.2	28.2
	1.00 own home	16429	71.8	71.8	100.0
	Total	22870	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent
Missing	System	22870	100.0

**RISK1 FINANCIAL RISK TAKING
WILLINGNESS**

		Frequency	Percent
Missing	System	22870	100.0

**RISK2 DEMAND FOR SAFE
INVESTMENTS**

		Frequency	Percent
Missing	System	22870	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	System	22870	100.0

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

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_1 SAVING MOTIVE
PRIORITY 1**

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_2 SAVING MOTIVE
PRIORITY 2**

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_3 SAVING MOTIVE
PRIORITY 3**

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_4 SAVING MOTIVE
PRIORITY 4**

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_5 SAVING MOTIVE
PRIORITY 5**

		Frequency	Percent
Missing	System	22870	100.0

**SAVE_6 SAVING MOTIVE
PRIORITY 6**

		Frequency	Percent
Missing	System	22870	100.0

**HORIZ FINANCIAL TIME
HORIZON**

		Frequency	Percent

Missing	System	22870	100.0
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**SPEND MONEY SHOULD BE
SPENT**

		Frequency	Percent
Missing	System	22870	100.0

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

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_1 IMPORTANT FINANCIAL
INFORMATION SOURCES 1**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_2 IMPORTANT FINANCIAL
INFORMATION SOURCES 2**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_3 IMPORTANT FINANCIAL
INFORMATION SOURCES 3**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_4 IMPORTANT FINANCIAL
INFORMATION SOURCES 4**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_5 IMPORTANT FINANCIAL
INFORMATION SOURCES 5**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_6 IMPORTANT FINANCIAL
INFORMATION SOURCES 6**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_7 IMPORTANT FINANCIAL
INFORMATION SOURCES 7**

		Frequency	Percent
Missing	System	22870	100.0

FLIT2_8 IMPORTANT FINANCIAL

INFORMATION SOURCES 8

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_9 IMPORTANT FINANCIAL
INFORMATION SOURCES 9**

		Frequency	Percent
Missing	System	22870	100.0

**FLIT2_10 IMPORTANT FINANCIAL
INFORMATION SOURCES 10**

		Frequency	Percent
Missing	System	22870	100.0

**CARD POSSESSION OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	22870	100.0

**NCARD NUMBER OF CREDIT
CARDS**

		Frequency	Percent
Missing	System	22870	100.0

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	System	22870	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	System	22870	100.0

HLTH2A SMOKER

		Frequency	Percent
Missing	System	22870	100.0

HLTH2B CIGARETTES PER DAY

		Frequency	Percent
Missing	System	22870	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	System	22870	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	System	22870	100.0

**ATT3 VOLUNTARY
COMMITMENT**

		Frequency	Percent
Missing	System	22870	100.0