

Descriptives for the United States SCF 2000 LWS file

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	22210	11	44755	22375.01	12914.669
WGT HOUSEHOLD WEIGHT	22210	1	13377	4794.95	3099.172
CTRY COUNTRY AND YEAR ID	22210	178	178	178.00	.000
HRSH HOURS WORKED HEAD	22210	0	0	.00	.000
HRSS HOURS WORKED SPOUSE	22210	0	0	.00	.000
HRS2H HOURS WORKED AT MAIN JOB HEAD	22210	0	114	33.66	22.367
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	22210	0	120	13.48	19.522
WKH WEEKS WORKED HEAD	22210	0	52	38.06	22.148
WKS WEEKS WORKED SPOUSE	22210	0	52	18.08	24.069
AGMH AGE OF MOTHER (HEAD)	12439	35	105	66.95	12.713
AGFH AGE OF FATHER (HEAD)	9023	35	105	66.19	11.573
AGMS AGE OF MOTHER (SPOUSE)	9236	35	100	67.25	12.199
AGFS AGE OF FATHER (SPOUSE)	6626	35	100	67.13	11.656
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	22210	1	10	2.53	1.400
NOCH5 NUMBER OF CHILDREN UNDER 5	22210	0	4	.17	.477
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	22210	0	7	.60	1.022
NOCH18 NUMBER OF CHILDREN UNDER 18	22210	0	7	.72	1.115
NOPRS65 NUMBER OF PERSONS OVER 65	22210	0	3	.31	.628
NOERN NUMBER OF EARNERS	20608	0	2	1.17	.688
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	4877	200	1000000	244958.30	738256.328
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	1463	500	10960000	228027.75	850884.553
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	475	1000	5000000	223669.68	645634.409
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	249	270	3710000	280942.25	539587.093
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	22210	-8	2000	430.59	826.874
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	22210	-8	2000	123.53	495.346
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	22210	-8	2000	34.75	289.199
BUS OWN BUSINESS (0/1)	6256	1	1	1.00	.000
NHD NON-HOUSING DEBT	12746	1	69170000	151577.86	1779278.203
DA DEPOSIT ACCOUNTS	20660	1	60181300	278532.08	1799387.756
RA RISKY ASSETS	11460	5	413100000	3730609.91	18045101.865
TB TOTAL BONDS	5472	20	136390000	1491255.96	7187485.703
ST STOCKS	7579	1	394700000	3883016.04	18564256.650
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	5773	190	83508000	894380.46	3590460.597

LI LIFE INSURANCE	7441	1	21820000	195622.95	967365.598
OFA OTHER FINANCIAL ASSETS	3089	10	28900000	420423.37	1854711.583
PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS	13356	10	18000000	334800.22	934005.622
PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS	2620	130	96000000	2979600.47	8838746.866
PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS	0				
PR PRINCIPAL RESIDENCE	15830	1000	20000000	595802.24	1312205.923
IR INVESTMENT REAL ESTATE	6544	120	284625000	2505633.83	10958597.509
BA BUSINESS ASSETS	0				
BD BUSINESS DEBT	0				
BE BUSINESS EQUITY	6256	-2010	500000770	10612478.05	37154991.382
VH VEHICLES	18997	900	15272000	70246.34	536076.953
DRCL DURABLES AND/OR COLLECTIBLES	3186	-4484000	31257000	486048.09	2038217.905
ONF OTHER NON-FINANCIAL ASSETS	360	200	29380000	1816861.94	4727286.313
HSD HOME SECURED DEBT (MG,OMG,OHSD)	10745	2	41035000	367612.95	1728756.036
MG PRINCIPAL RESIDENCE MORTGAGE	9592	4	7790000	179204.94	321439.192
OMG OTHER PROPERTY MORTGAGE	2648	2	40015000	815004.35	3266787.640
OHSD OTHER HOME SECURED DEBT	1114	10	2870000	65472.09	208893.682
VL VEHICLE LOANS	6560	30	9760000	26310.10	283723.913
IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)	9358	1	69170000	118707.80	1874038.437
EL EDUCATIONAL LOANS	2065	100	180000	13203.89	17363.527
OL OTHER LOANS FROM FINANCIAL INSTITUTIONS	1342	10	25000000	364574.97	2072686.020
ID INFORMAL DEBT	711	50	6540000	185687.75	740404.082
OWL MISCELLANEOUS NET WORTH COMPONENT	3438	-2660000	284500000	2742037.41	13321093.208
TFA1 TOT. FINANCIAL ASSETS D1	20722	1	414704800	2340858.14	14065616.192
TNF1 TOT. NON-FINANCIAL ASSETS D1	16321	1000	284800000	1582526.64	7401575.656
TNF2 TOT. NON-FINANCIAL ASSETS D2	16620	50	515038170	5548741.27	25767839.292
TD TOTAL DEBT	16407	2	69170000	358506.28	2199379.613
TA_CS TOTAL ASSETS (ctry)	20888	1	442042000	4172288.36	17997401.057
TFA_CS TOTAL FINANCIAL ASSETS (ctry)	17196	1	438955000	3360389.20	16329957.676
TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)	20371	-3812000	284821400	1441534.85	7043514.470
NW1 NET WORTH D1	21481	-19599000	432585700	3186707.65	15827309.830
NW2 NET WORTH D2	21481	-4832900	580529516	6277423.29	29406820.192
NW_CS NET WORTH (ctry)	21269	-9486100	441984000	3820995.19	17173191.400
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	16919	100	19370000	169645.11	641612.837
WAGENET NET WAGES AND SALARIES	0				
SELF SELF-EMPLOYMENT INCOME	4595	-1000000	95000000	898984.58	3885006.977
CPRI CASH PROPERTY INCOME	10670	-237250	37559500	245645.46	1333060.253
CPRI1 INTERESTS AND DIVIDENDS	10195	1	13070000	163008.65	714335.156
CPRI2 RENTS	476	200	90000	10611.39	14669.406
CPRI3 PRIVATE SAVINGS PLANS	703	250	3200000	212255.25	500202.888
CPRI4 ROYALTIES	0				
CPRI5 OTHER CASH PROPERTY INCOME	1049	-334000	37500000	767299.75	3329092.243
OCCPEN OCCUPATIONAL AND OTHER PENSIONS	0				
OCPEN1 OCCUPATIONAL PENSIONS	0				
OCPENO OTHER PENSIONS	0				
PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS	0				
PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS	0				
PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS	0				
PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS	0				
SOCIBEN OTHER SOCIAL INSURANCE BENEFITS	705	40	16000	3323.82	3408.892
MNSBEN SOCIAL ASSISTANCE BENEFITS	1074	10	33000	2978.40	3615.524
NRCBEN NEAR CASH BENEFITS	38	5	62000	12228.55	18909.858
PRIVTRA PRIVATE TRANSFERS RECEIVED	940	50	65000	5586.89	9196.644
OTHCINC OTHER CASH INCOME	242	5	600000	42308.41	107854.586
CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS	16919	15	571179	10992.36	19616.140
INCTAX INCOME TAXES	22210	-4119	41522357	193660.96	1140187.405
WLTHTAX WEALTH/PROPERTY TAXES	15570	10	332000	5374.37	12121.717
INTPD INTEREST PAID	0				
INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				

PTPD PRIVATE TRANSFERS PAID	5051	100	12000000	37790.29	381819.838
GAIN CAPITAL GAINS	5211	-1000000	91200000	565608.14	4140364.104
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	0				
LUMP LUMP SUM INCOME	393	5	2000000	104469.11	269896.113
GIFT NON-REGULAR GIFTS	0				
EARNH EARNINGS HEAD	16283	64	130000000	343359.05	2917443.410
EARN S EARNINGS SPOUSE	7841	50	4065000	56410.08	177115.120
OCCPENH OCCUPATIONAL PENSIONS HEAD	2642	120	470000	23205.68	36560.290
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	600	240	72000	11311.73	11270.204
PUBPENH PUBLIC PENSIONS HEAD	4174	600	36000	12250.90	5269.582
PUBPENS PUBLIC PENSIONS SPOUSE	2017	360	30000	7334.00	3722.383
PENH ALL PENSIONS HEAD	5207	300	479600	21594.90	28569.650
PENS ALL PENSIONS SPOUSE	2351	240	78000	9178.95	7971.941
EARNW EARNINGS	18508	-1000000	95678000	378272.08	2111383.412
EARNWNET NET EARNINGS	0				
FIW FACTOR INCOME	20240	-532000	95678000	475400.04	2481236.198
FIWNET NET FACTOR INCOME	0				
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	0				
TRANS TRANSFER INCOME	0				
GIW GROSS INCOME	22150	-532000	95701000	443445.17	2380303.556
GIWNET NET INCOME	0				
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	22210	- 16597365	54235096	240212.55	1588823.804
DPIW DISPOSABLE INCOME	22210	- 16697365	54229996	227850.65	1592228.648
DPIT DISPOSABLE INCOME + CAPITAL GAINS	22210	- 10218720	74775034	360555.92	2285811.864
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	22210	0	30230000	199837.23	1196039.743
HOP1 HHLD OPEN SLOT 1	22210	1	5	3.00	1.414
Valid N (listwise)	0				

Frequencies for the United States SCF 2000 LWS file

Frequency Table

SEXH SEX OF HEAD					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MALE	17430	78.5	78.5	78.5
	2 FEMALE	4780	21.5	21.5	100.0

	Total	22210	100.0	100.0
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SEXS SEX OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MALE	125	.6	.8	.8
	2 FEMALE	14600	65.7	99.2	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		

AGEH AGE OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	18	15	.1	.1	.1
	19	56	.3	.3	.3
	20	100	.5	.5	.8
	21	161	.7	.7	1.5
	22	162	.7	.7	2.2
	23	235	1.1	1.1	3.3
	24	208	.9	.9	4.2
	25	270	1.2	1.2	5.4
	26	226	1.0	1.0	6.5
	27	255	1.1	1.1	7.6
	28	345	1.6	1.6	9.2
	29	370	1.7	1.7	10.8
	30	341	1.5	1.5	12.4
	31	305	1.4	1.4	13.7
	32	341	1.5	1.5	15.3
	33	300	1.4	1.4	16.6
	34	340	1.5	1.5	18.1
	35	330	1.5	1.5	19.6
	36	335	1.5	1.5	21.1
	37	435	2.0	2.0	23.1
	38	396	1.8	1.8	24.9
	39	470	2.1	2.1	27.0
	40	510	2.3	2.3	29.3
	41	526	2.4	2.4	31.7
	42	620	2.8	2.8	34.5
	43	540	2.4	2.4	36.9
	44	495	2.2	2.2	39.1
	45	552	2.5	2.5	41.6
	46	580	2.6	2.6	44.2

Valid

47	615	2.8	2.8	47.0
48	585	2.6	2.6	49.6
49	530	2.4	2.4	52.0
50	502	2.3	2.3	54.3
51	410	1.8	1.8	56.1
52	472	2.1	2.1	58.2
53	475	2.1	2.1	60.4
54	590	2.7	2.7	63.0
55	470	2.1	2.1	65.1
56	436	2.0	2.0	67.1
57	315	1.4	1.4	68.5
58	460	2.1	2.1	70.6
59	400	1.8	1.8	72.4
60	340	1.5	1.5	73.9
61	311	1.4	1.4	75.3
62	305	1.4	1.4	76.7
63	290	1.3	1.3	78.0
64	345	1.6	1.6	79.6
65	241	1.1	1.1	80.6
66	270	1.2	1.2	81.9
67	285	1.3	1.3	83.1
68	266	1.2	1.2	84.3
69	232	1.0	1.0	85.4
70	251	1.1	1.1	86.5
71	237	1.1	1.1	87.6
72	252	1.1	1.1	88.7
73	226	1.0	1.0	89.7
74	243	1.1	1.1	90.8
75	263	1.2	1.2	92.0
76	245	1.1	1.1	93.1
77	214	1.0	1.0	94.1
78	170	.8	.8	94.8
79	182	.8	.8	95.7
80	141	.6	.6	96.3
81	150	.7	.7	97.0
82	86	.4	.4	97.4
83	146	.7	.7	98.0
84	60	.3	.3	98.3
85	90	.4	.4	98.7
86	30	.1	.1	98.8

87	45	.2	.2	99.0
88	75	.3	.3	99.4
89	35	.2	.2	99.5
90	20	.1	.1	99.6
92	25	.1	.1	99.7
93	10	.0	.0	99.8
94	10	.0	.0	99.8
95	40	.2	.2	100.0
Total	22210	100.0	100.0	

AGES AGE OF SPOUSE

	Frequency	Percent	Valid Percent	Cumulative Percent
14	5	.0	.0	.0
17	5	.0	.0	.1
18	35	.2	.2	.3
19	40	.2	.3	.6
20	55	.2	.4	1.0
21	90	.4	.6	1.6
22	165	.7	1.1	2.7
23	105	.5	.7	3.4
24	105	.5	.7	4.1
25	170	.8	1.2	5.3
26	140	.6	1.0	6.2
27	220	1.0	1.5	7.7
28	215	1.0	1.5	9.2
29	155	.7	1.1	10.2
30	235	1.1	1.6	11.8
31	200	.9	1.4	13.2
32	330	1.5	2.2	15.4
33	185	.8	1.3	16.7
34	255	1.1	1.7	18.4
35	270	1.2	1.8	20.2
36	275	1.2	1.9	22.1
37	405	1.8	2.8	24.9
38	347	1.6	2.4	27.2
39	320	1.4	2.2	29.4
40	445	2.0	3.0	32.4
41	418	1.9	2.8	35.2
42	420	1.9	2.9	38.1
43	430	1.9	2.9	41.0
44	515	2.3	3.5	44.5

Valid

45	320	1.4	2.2	46.7
46	395	1.8	2.7	49.4
47	407	1.8	2.8	52.1
48	430	1.9	2.9	55.1
49	320	1.4	2.2	57.2
50	403	1.8	2.7	60.0
51	370	1.7	2.5	62.5
52	311	1.4	2.1	64.6
53	333	1.5	2.3	66.9
54	361	1.6	2.5	69.3
55	311	1.4	2.1	71.4
56	211	1.0	1.4	72.8
57	306	1.4	2.1	74.9
58	291	1.3	2.0	76.9
59	272	1.2	1.8	78.8
60	188	.8	1.3	80.0
61	230	1.0	1.6	81.6
62	231	1.0	1.6	83.2
63	167	.8	1.1	84.3
64	195	.9	1.3	85.6
65	141	.6	1.0	86.6
66	152	.7	1.0	87.6
67	127	.6	.9	88.5
68	142	.6	1.0	89.4
69	135	.6	.9	90.3
70	215	1.0	1.5	91.8
71	186	.8	1.3	93.1
72	150	.7	1.0	94.1
73	140	.6	1.0	95.0
74	95	.4	.6	95.7
75	140	.6	1.0	96.6
76	80	.4	.5	97.2
77	90	.4	.6	97.8
78	55	.2	.4	98.2
79	45	.2	.3	98.5
80	50	.2	.3	98.8
81	25	.1	.2	99.0
82	30	.1	.2	99.2
83	35	.2	.2	99.4
84	10	.0	.1	99.5

	85	25	.1	.2	99.7
	86	20	.1	.1	99.8
	87	15	.1	.1	99.9
	88	5	.0	.0	99.9
	90	5	.0	.0	100.0
	95	5	.0	.0	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		

MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MARRIED	13480	60.7	60.7	60.7
	3 SEPARATED	610	2.7	2.7	63.4
	4 DIVORCED	2987	13.4	13.4	76.9
	5 WIDOWED	1618	7.3	7.3	84.2
	6 NEVER MARRIED	3515	15.8	15.8	100.0
	Total	22210	100.0	100.0	

MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MARRIED	13390	60.3	90.9	90.9
	3 SEPARATED	50	.2	.3	91.3
	4 DIVORCED	405	1.8	2.8	94.0
	5 WIDOWED	65	.3	.4	94.5
	6 NEVER MARRIED	815	3.7	5.5	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		

SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 SINGLE NO CHILDREN	5635	25.4	25.4	25.4
	2 LONE PARENT	1850	8.3	8.3	33.7
	3 COUPLE NO CHILDREN	7635	34.4	34.4	68.1
	4 COUPLE WITH CHILDREN	7090	31.9	31.9	100.0
	Total	22210	100.0	100.0	

RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 WHITE-INCLUDE MIDDLE EASTERN/ARAB WITH WHITE	17902	80.6	80.6	80.6
	2 BLACK/AFRICAN-AMERICAN	2312	10.4	10.4	91.0

Valid	3 HISPANIC/LATINO	1393	6.3	6.3	97.3
	4 OTHER	603	2.7	2.7	100.0
	Total	22210	100.0	100.0	

RACES RACE/ETHNICITY OF SPOUSE

		Frequency	Percent
Missing	-8	22210	100.0

COBH COUNTRY OF BIRTH OF HEAD

		Frequency	Percent
Missing	-8	22210	100.0

COBS COUNTRY OF BIRTH OF SPOUSE

		Frequency	Percent
Missing	-8	22210	100.0

IMMH IMMIGRATION STATUS OF HEAD

		Frequency	Percent
Missing	-8	22210	100.0

IMMS IMMIGRATION STATUS OF SPOUSE

		Frequency	Percent
Missing	-8	22210	100.0

YSMH YEARS OF RESIDENCE IN THIS COUNTRY HEAD

		Frequency	Percent
Missing	-8	22210	100.0

EDUCH EDUCATIONAL LEVEL OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 1ST GRADE	25	.1	.1	.1
	2 2ND GRADE	65	.3	.3	.4
	3 3RD GRADE	76	.3	.3	.7
	4 4TH GRADE	96	.4	.4	1.2
	5 5TH GRADE	85	.4	.4	1.6
	6 6TH GRADE	224	1.0	1.0	2.6
	7 7TH GRADE	132	.6	.6	3.2
	8 8TH GRADE	474	2.1	2.1	5.3
	9 9TH GRADE	432	1.9	1.9	7.2
	10 10TH GRADE	623	2.8	2.8	10.0

11 11TH GRADE	841	3.8	3.8	13.8
12 12TH GRADE	5295	23.8	23.8	37.7
13 1 YEAR OF COLLEGE	1362	6.1	6.1	43.8
14 2 YEARS OF COLLEGE	2328	10.5	10.5	54.3
15 3 YEARS OF COLLEGE	680	3.1	3.1	57.4
16 4 YEARS OF COLLEGE	4890	22.0	22.0	79.4
17 GRADUATE SCHOOL	4582	20.6	20.6	100.0
Total	22210	100.0	100.0	

EDUCS EDUCATIONAL LEVEL OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 1ST GRADE	5	.0	.0	.0
	2 2ND GRADE	50	.2	.3	.4
	3 3RD GRADE	10	.0	.1	.4
	4 4TH GRADE	26	.1	.2	.6
	5 5TH GRADE	9	.0	.1	.7
	6 6TH GRADE	95	.4	.6	1.3
	7 7TH GRADE	50	.2	.3	1.7
	8 8TH GRADE	215	1.0	1.5	3.1
	9 9TH GRADE	216	1.0	1.5	4.6
	10 10TH GRADE	301	1.4	2.0	6.6
	11 11TH GRADE	330	1.5	2.2	8.9
	12 12TH GRADE	3878	17.5	26.3	35.2
	13 1 YEAR OF COLLEGE	893	4.0	6.1	41.3
	14 2 YEARS OF COLLEGE	1758	7.9	11.9	53.2
	15 3 YEARS OF COLLEGE	614	2.8	4.2	57.4
	16 4 YEARS OF COLLEGE	3834	17.3	26.0	83.4
	17 GRADUATE SCHOOL	2441	11.0	16.6	100.0
Total	14725	66.3	100.0		
Missing	-8	7485	33.7		
Total		22210	100.0		

NOERN NUMBER OF EARNERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO EARNERS	3425	15.4	16.6	16.6
	1 AT LEAST 1	10242	46.1	49.7	66.3
	2 AT LEAST 2	6941	31.3	33.7	100.0
	Total	20608	92.8	100.0	
Missing	-1 HEAD & SP/PARTN REPORT 0 EARNINGS, BUT HOUSEHOLD INC~=0	1602	7.2		
Total		22210	100.0		

LFSS LABOR FORCE STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	11 WORKER ONLY	15794	71.1	71.1	71.1
	12 WORKER + DISABLED	55	.2	.2	71.4
	13 WORKER + RETIRED	490	2.2	2.2	73.6
	14 WORKER + STUDENT	190	.9	.9	74.4
	15 WORKER + HOMEMAKER	55	.2	.2	74.7
	16 WORKER + UNEMPLOYED/LOOKING FOR WORK	60	.3	.3	74.9
	17 WORKER + TEMPORARILY LAID OFF	90	.4	.4	75.3
	20 LAID OFF, EXPECTING TO RETURN TO WORK	5	.0	.0	75.4
	21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO CURRENT WOR	35	.2	.2	75.5
	22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL	120	.5	.5	76.1
	23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR	30	.1	.1	76.2
	24 ON SABBATICAL AND EXPECTING TO GO BACK TO WORK	5	.0	.0	76.2
	30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D	450	2.0	2.0	78.2
	50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE	3535	15.9	15.9	94.2
	52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP	750	3.4	3.4	97.5
	70 STUDENT (ALSO INCLUDING HOMEMAKER)	125	.6	.6	98.1
	80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY	376	1.7	1.7	99.8
	85 UNPAID VOLUNTEER	5	.0	.0	99.8
96 OTHER COMBINATION INCL. WORKER BESIDE 11-17	40	.2	.2	100.0	
Total	22210	100.0	100.0		

LFSS LABOR FORCE STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
	11 WORKER ONLY	7572	34.1	51.4	51.4
	12 WORKER + DISABLED	5	.0	.0	51.5
	13 WORKER + RETIRED	85	.4	.6	52.0
	14 WORKER + STUDENT	100	.5	.7	52.7
	15 WORKER + HOMEMAKER	290	1.3	2.0	54.7
	16 WORKER + UNEMPLOYED/LOOKING FOR WORK	15	.1	.1	54.8
	17 WORKER + TEMPORARILY LAID OFF	35	.2	.2	55.0
	20 LAID OFF, EXPECTING TO RETURN TO WORK	5	.0	.0	55.1
	21 LAID OFF, NOT EXPECTING TO RETURN TO JOB AND NO CURRENT WOR	40	.2	.3	55.3

Valid	22 ON SICK/MATERNITY LEAVE AND EXPECTING TO RETURN TO WORK (AL	80	.4	.5	55.9
	23 ON SICK/MATERNITY LEAVE, BUT NOT EXPECTING TO RETURN TO WOR	10	.0	.1	55.9
	30 UNEMPLOYED AND LOOKING FOR WORK (ALSO HOMEMAKER, STUDENT, D	175	.8	1.2	57.1
	50 RETIRED, RET. + DISABLED, RET. + UNEMPLOYED,RET. + HOMEMAKE	1515	6.8	10.3	67.4
	52 DISABLED (ALSO STUDENT, HOMEMAKER, AND LAID OFF BUT NOT EXP	355	1.6	2.4	69.8
	70 STUDENT (ALSO INCLUDING HOMEMAKER)	95	.4	.6	70.5
	80 HOMEMAKER/OTHER NOT IN LABOR FORCE ONLY	4273	19.2	29.0	99.5
	85 UNPAID VOLUNTEER	30	.1	.2	99.7
	96 OTHER COMBINATION INCL. WORKER BESIDE 11-17	45	.2	.3	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		

MAH MAIN ACTIVITY HEAD

		Frequency	Percent
Missing	-8	22210	100.0

MAS MAIN ACTIVITY SPOUSE

		Frequency	Percent
Missing	-8	22210	100.0

OCCH OCCUPATION OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS	8543	38.5	50.5	50.5
	2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS	3079	13.9	18.2	68.8
	3 SERVICE OCCUPATIONS	1454	6.5	8.6	77.4
	4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS	1705	7.7	10.1	87.4
	5 OPERATORS, FABRICATORS, AND LABORERS	1763	7.9	10.4	97.9
	6 FARMING, FORESTRY, AND FISHING OCCUPATIONS	360	1.6	2.1	100.0
	Total		16904	76.1	100.0
Missing	-8 N/A	5306	23.9		
Total		22210	100.0		

OCCS OCCUPATION OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 MANAGERIAL AND PROFESSIONAL OCCUPATIONS	4260	19.2	51.7	51.7

Valid	2 TECHNICAL, SALES, AND ADMINISTRATIVE SUPPORT OCCUPATIONS	2444	11.0	29.7	81.4
	3 SERVICE OCCUPATIONS	913	4.1	11.1	92.5
	4 PRECISION PRODUCTION, CRAFT, AND REPAIR OCCUPATIONS	118	.5	1.4	94.0
	5 OPERATORS, FABRICATORS, AND LABORERS	390	1.8	4.7	98.7
	6 FARMING, FORESTRY, AND FISHING OCCUPATIONS	107	.5	1.3	100.0
	Total	8232	37.1	100.0	
Missing	-8 N/A	13978	62.9		
Total		22210	100.0		

INDH INDUSTRY OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	410	1.8	2.4	2.4
	2 MINING AND COSNTRUCTION	1573	7.1	9.3	11.7
	3 MANUFACTURING	2806	12.6	16.6	28.3
	4 WHOLESALE AND RETAIL TRADE	2514	11.3	14.9	43.2
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	3549	16.0	21.0	64.2
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	5420	24.4	32.1	96.3
	7 PUBLIC ADMINISTRATION	632	2.8	3.7	100.0
	Total	16904	76.1	100.0	
Missing	-8 N/A	5306	23.9		
Total		22210	100.0		

INDS INDUSTRY OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 AGRICULTURE, FORESTRY AND FISHERIES	192	.9	2.3	2.3
	2 MINING AND COSNTRUCTION	186	.8	2.3	4.6
	3 MANUFACTURING	763	3.4	9.3	13.9
	4 WHOLESALE AND RETAIL TRADE	1220	5.5	14.8	28.7
	5 FINANCE, INSURANCE AND REAL ESTATE, BUSINESS AND REPAIR SERV	1445	6.5	17.6	46.2
	6 TRANSPORT, COMMUNIC. AND OTHER PUBLIC UTILITIES, ENTERTAINME	4163	18.7	50.6	96.8
	7 PUBLIC ADMINISTRATION	263	1.2	3.2	100.0
	Total	8232	37.1	100.0	
Missing	-8 N/A	13978	62.9		
Total		22210	100.0		

**ACTH ACTIVITY STATUS
HEAD**

	Frequency	Percent
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Missing	-8	22210	100.0
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**ACTS ACTIVITY STATUS
SPOUSE**

		Frequency	Percent
Missing	-8	22210	100.0

DISH DISABILITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	21090	95.0	95.0	95.0
	1 DISABLED	960	4.3	4.3	99.3
	2 ON SICK LEAVE OR MATERNITY LEAVE	160	.7	.7	100.0
	Total	22210	100.0	100.0	

DISS DISABILITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	14225	64.0	96.6	96.6
	1 DISABLED	380	1.7	2.6	99.2
	2 ON SICK LEAVE OR MATERNITY LEAVE	120	.5	.8	100.0
	Total	14725	66.3	100.0	
Missing	-8 NO SPOUSE	7485	33.7		
Total		22210	100.0		

HLTHH HEALTH STATUS OF HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	7898	35.6	35.6	35.6
	2 GOOD	9753	43.9	43.9	79.5
	3 FAIR	3524	15.9	15.9	95.3
	4 POOR	1035	4.7	4.7	100.0
	Total	22210	100.0	100.0	

HLTHS HEALTH STATUS OF SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 EXCELLENT	5969	26.9	40.5	40.5
	2 GOOD	6522	29.4	44.3	84.8
	3 FAIR	1733	7.8	11.8	96.6
	4 POOR	501	2.3	3.4	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		

REGA GEOGRAPHIC REGION

A

		Frequency	Percent
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Missing	-8	22210	100.0
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REGB GEOGRAPHIC REGION

B

		Frequency	Percent
Missing	-8	22210	100.0

URB URBAN/RURAL INDICATOR

		Frequency	Percent
Missing	-8	22210	100.0

HHLH HOUSEHOLD STRUCTURE

		Frequency	Percent
Missing	-8	22210	100.0

FMLY FAMILY COMPOSITION

		Frequency	Percent
Missing	-8	22210	100.0

OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 OWN	15805	71.2	71.2	71.2
	2 RENT	5995	27.0	27.0	98.2
	3 NEITHER OWN OR RENT	410	1.8	1.8	100.0
	Total	22210	100.0	100.0	

DWELL TYPE OF DWELLING

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 HOME	13885	62.5	62.5	62.5
	2 CONDO	340	1.5	1.5	64.0
	3 CO-OP	265	1.2	1.2	65.2
	4 TOWNHOUSE ASSOCIATION	95	.4	.4	65.7
	5 RETIREMENT LIFETIME TENANCY	40	.2	.2	65.8
	6 RANCH/FARM	545	2.5	2.5	68.3
	7 MOBILE HOME/RV	860	3.9	3.9	72.2
	8 OTHER HOUSING (NON-OWNER)	6180	27.8	27.8	100.0
	Total	22210	100.0	100.0	

RISK1 FINANCIAL RISK TAKING WILLINGNESS

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 NOT WILLING TO TAKE ANY FINANCIAL RISKS	6870	30.9	30.9	30.9
	2 TAKE AVERAGE FINANCIAL RISKS EXPECTING TO EARN				

Valid	AVERAGE RETUR	8907	40.1	40.1	71.0
	3 TAKE ABOVE AVERAGE FINANCIAL RISKS EXPECTING TO EARN ABOVE A	5145	23.2	23.2	94.2
	4 TAKE SUBSTANTIAL FINANCIAL RISKS EXPECTING TO EARN SUBSTANTI	1288	5.8	5.8	100.0
	Total	22210	100.0	100.0	

RISK2 DEMAND FOR SAFE INVESTMENTS

		Frequency	Percent
Missing	-8	22210	100.0

RISK3 LOTTERY QUESTION

		Frequency	Percent
Missing	-8	22210	100.0

RISK4 SELF-ASSESSED ACTUAL RISK TAKING IN THE PAST

		Frequency	Percent
Missing	-8	22210	100.0

SAVE_1 SAVING MOTIVE PRIORITY 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	1005	4.5	4.5	4.5
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1453	6.5	6.5	11.1
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	1027	4.6	4.6	15.7
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	1111	5.0	5.0	20.7
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	48	.2	.2	20.9
	6 TO HAVE CHILDREN/A FAMILY	50	.2	.2	21.1
	9 TO MOVE	45	.2	.2	21.3
	11 BUYING OWN HOUSE	815	3.7	3.7	25.0
	13 BUY A CAR, BOAT OR OTHER VEHICLE	102	.5	.5	25.5
	14 HOME IMPROVEMENTS/REPAIRS	95	.4	.4	25.9
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	410	1.8	1.8	27.7
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	181	.8	.8	28.6
	17 BURIAL / FUNERAL EXPENSES	115	.5	.5	29.1
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	10	.0	.0	29.1
	20 TO ENJOY LIFE	128	.6	.6	29.7
21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	79	.4	.4	30.0	
22 RETIREMENT/OLD AGE	7308	32.9	32.9	63.0	

23 RESERVES IN CASE OF UNEMPLOYMENT	165	.7	.7	63.7
24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	544	2.4	2.4	66.1
25 EMERGENCIES, OTHER UNEXPECTED NEEDS	4066	18.3	18.3	84.5
26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	155	.7	.7	85.2
27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	133	.6	.6	85.7
28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	130	.6	.6	86.3
29 ORDINARY LIVING EXPENSES / BILLS	610	2.7	2.7	89.1
31 NO REASON	82	.4	.4	89.5
32 FOR THE FUTURE	1771	8.0	8.0	97.4
90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	73	.3	.3	97.8
91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	201	.9	.9	98.7
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	298	1.3	1.3	100.0
Total	22210	100.0	100.0	

SAVE_2 SAVING MOTIVE PRIORITY 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	35	.2	.3	.3
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	1155	5.2	11.4	11.7
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	750	3.4	7.4	19.1
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	800	3.6	7.9	27.0
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	10	.0	.1	27.1
	6 TO HAVE CHILDREN/A FAMILY	45	.2	.4	27.6
	9 TO MOVE	35	.2	.3	27.9
	11 BUYING OWN HOUSE	470	2.1	4.6	32.6
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	20	.1	.2	32.8
	13 BUY A CAR, BOAT OR OTHER VEHICLE	205	.9	2.0	34.8
	14 HOME IMPROVEMENTS/REPAIRS	105	.5	1.0	35.8
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	715	3.2	7.1	42.9
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	225	1.0	2.2	45.1
	17 BURIAL / FUNERAL EXPENSES	45	.2	.4	45.5
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	55	.2	.5	46.1
	20 TO ENJOY LIFE	95	.4	.9	47.0
21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	50	.2	.5	47.5	
22 RETIREMENT/OLD AGE	2280	10.3	22.5	70.0	
23 RESERVES IN CASE OF UNEMPLOYMENT	105	.5	1.0	71.0	
24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	430	1.9	4.2	75.3	

	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	1370	6.2	13.5	88.8
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	180	.8	1.8	90.6
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	75	.3	.7	91.3
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	85	.4	.8	92.2
	29 ORDINARY LIVING EXPENSES / BILLS	225	1.0	2.2	94.4
	31 NO REASON	5	.0	.0	94.4
	32 FOR THE FUTURE	425	1.9	4.2	98.6
	90 HAD EXTRA INCOME; SAVED BECAUSED HAD THE MONEY LEFT OVER - N	20	.1	.2	98.8
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	30	.1	.3	99.1
	92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	90	.4	.9	100.0
	Total	10135	45.6	100.0	
Missing	-8 NOT APPLICABLE	12075	54.4		
Total		22210	100.0		

SAVE_3 SAVING MOTIVE PRIORITY 3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	-1 DON'T/CAN'T SAVE; 'HAVE NO MONEY'	10	.0	.3	.3
	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	220	1.0	7.6	7.9
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	220	1.0	7.6	15.5
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	220	1.0	7.6	23.1
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	10	.0	.3	23.4
	6 TO HAVE CHILDREN/A FAMILY	15	.1	.5	23.9
	11 BUYING OWN HOUSE	140	.6	4.8	28.7
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	10	.0	.3	29.1
	13 BUY A CAR, BOAT OR OTHER VEHICLE	90	.4	3.1	32.2
	14 HOME IMPROVEMENTS/REPAIRS	85	.4	2.9	35.1
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	325	1.5	11.2	46.3
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	135	.6	4.6	50.9
	17 BURIAL / FUNERAL EXPENSES	5	.0	.2	51.1
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	35	.2	1.2	52.3
	20 TO ENJOY LIFE	45	.2	1.5	53.9
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	25	.1	.9	54.7
	22 RETIREMENT/OLD AGE	385	1.7	13.3	68.0
23 RESERVES IN CASE OF UNEMPLOYMENT	55	.2	1.9	69.9	
24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	180	.8	6.2	76.1	

	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	450	2.0	15.5	91.6
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	25	.1	.9	92.4
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	10	.0	.3	92.8
	28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	25	.1	.9	93.6
	29 ORDINARY LIVING EXPENSES / BILLS	45	.2	1.5	95.2
	32 FOR THE FUTURE	80	.4	2.8	97.9
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	20	.1	.7	98.6
	92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	40	.2	1.4	100.0
	Total	2905	13.1	100.0	
Missing	-8 NOT APPLICABLE	19305	86.9		
Total		22210	100.0		

SAVE_4 SAVING MOTIVE PRIORITY 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	35	.2	4.9	4.9
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	20	.1	2.8	7.7
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	50	.2	7.0	14.7
	5 WEDDING, BAR MITZVAH AND OTHER CEREMONIES	5	.0	.7	15.4
	9 TO MOVE	5	.0	.7	16.1
	11 BUYING OWN HOUSE	35	.2	4.9	21.0
	12 PURCHASE OF COTTAGE OR SECOND HOME FOR OWN USE	5	.0	.7	21.7
	13 BUY A CAR, BOAT OR OTHER VEHICLE	35	.2	4.9	26.6
	14 HOME IMPROVEMENTS/REPAIRS	25	.1	3.5	30.1
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	115	.5	16.1	46.2
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	60	.3	8.4	54.5
	17 BURIAL / FUNERAL EXPENSES	5	.0	.7	55.2
	18 CHARITABLE OR RELIGIOUS CONTRIBUTIONS	10	.0	1.4	56.6
	21 BUYING (INVESTING IN) OWN BUSINESS/ EQUIPMENT FOR BUSINESS	30	.1	4.2	60.8
	22 RETIREMENT/OLD AGE	65	.3	9.1	69.9
	23 RESERVES IN CASE OF UNEMPLOYMENT	15	.1	2.1	72.0
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	40	.2	5.6	77.6
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	65	.3	9.1	86.7
26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	15	.1	2.1	88.8	
27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	10	.0	1.4	90.2	
28 'TO GET AHEAD'; TO ADVANCE STANDARD OF LIVING	15	.1	2.1	92.3	

	29 ORDINARY LIVING EXPENSES / BILLS	20	.1	2.8	95.1
	32 FOR THE FUTURE	20	.1	2.8	97.9
	91 WISE/PRUDENT THING TO DO; GOOD DISCIPLINE TO SAVE; HABIT	5	.0	.7	98.6
	92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	10	.0	1.4	100.0
	Total	715	3.2	100.0	
Missing	-8 NOT APPLICABLE	21495	96.8		
Total		22210	100.0		

SAVE_5 SAVING MOTIVE PRIORITY 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 CHILDREN'S EDUCATION / EDUCATION OF GRANDCHILDREN	10	.0	7.7	7.7
	2 OWN EDUCATION, SPOUSE'S EDUCATION, EDUCATION - NA FOR WHOM	5	.0	3.8	11.5
	3 FOR THE CHILDREN/FAMILY, TO HELP THE KIDS OUT, ESTATE	10	.0	7.7	19.2
	11 BUYING OWN HOUSE	10	.0	7.7	26.9
	13 BUY A CAR, BOAT OR OTHER VEHICLE	5	.0	3.8	30.8
	14 HOME IMPROVEMENTS/REPAIRS	10	.0	7.7	38.5
	15 TO TRAVEL, TAKE VACATIONS, TAKE OTHER TIME OFF	15	.1	11.5	50.0
	16 BUY DURABLE HOUSEHOLD GOODS, APPLIANCES, HOME FURNISHINGS, H	5	.0	3.8	53.8
	22 RETIREMENT/OLD AGE	10	.0	7.7	61.5
	23 RESERVES IN CASE OF UNEMPLOYMENT	10	.0	7.7	69.2
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	5	.0	3.8	73.1
	25 EMERGENCIES, OTHER UNEXPECTED NEEDS	15	.1	11.5	84.6
	26 INVESTMENTS REASONS (TO GET INTEREST, TO BE DIVERSIFIED, TO	5	.0	3.8	88.5
	27 TO MEET CONTRACTUAL COMMITMENTS (DEBT REPAYMENT, INSURANCE,	5	.0	3.8	92.3
	29 ORDINARY LIVING EXPENSES / BILLS	5	.0	3.8	96.2
92 LIQUIDITY; TO HAVE CASH AVAILABLE/ON HAND	5	.0	3.8	100.0	
	Total	130	.6	100.0	
Missing	-8 NOT APPLICABLE	22080	99.4		
Total		22210	100.0		

SAVE_6 SAVING MOTIVE PRIORITY 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	13 BUY A CAR, BOAT OR OTHER VEHICLE	5	.0	50.0	50.0
	24 IN CASE OF ILLNESS, MEDICAL/DENTAL EXPENSES	5	.0	50.0	100.0
	Total	10	.0	100.0	
Missing	-8 NOT APPLICABLE	22200	100.0		
Total		22210	100.0		

HORIZ FINANCIAL TIME HORIZON

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 NEXT FEW MONTHS	3363	15.1	15.1	15.1
	2 NEXT YEAR	2240	10.1	10.1	25.2
	3 NEXT 2-5 YEARS	5887	26.5	26.5	51.7
	4 NEXT 5-10 YEARS	6230	28.1	28.1	79.8
	5 LONGER THAN 10 YEARS	4490	20.2	20.2	100.0
	Total	22210	100.0	100.0	

SPEND MONEY SHOULD BE SPENT

		Frequency	Percent
Missing	-8	22210	100.0

FLIT1 EFFORT OR TIME SPENT IN OBTAINING FINANCIAL INFORMATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 ALMOST NO SHOPPING	4692	21.1	21.1	21.1
	2	1664	7.5	7.5	28.6
	3 MODERATE SHOPPING	8034	36.2	36.2	64.8
	4	2898	13.0	13.0	77.8
	5 A GREAT DEAL OF SHOPPING	4922	22.2	22.2	100.0
	Total	22210	100.0	100.0	

FLIT2_1 IMPORTANT FINANCIAL INFORMATION SOURCES 1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	6294	28.3	28.3	28.3
	2 *MAGAZINES/NEWSPAPERS	1816	8.2	8.2	36.5
	3 *MATERIAL IN THE MAIL	850	3.8	3.8	40.3
	4 *TELEVISION/RADIO	405	1.8	1.8	42.2
	5 *ONLINE SERVICE/INTERNET	1225	5.5	5.5	47.7
	6 *ADVERTISEMENTS	420	1.9	1.9	49.6
	7 *FRIEND/RELATIVE	2559	11.5	11.5	61.1
	8 *LAWYER	200	.9	.9	62.0
	9 *ACCOUNTANT	567	2.6	2.6	64.5
	10 *BANKER	3045	13.7	13.7	78.3
	11 *BROKER	340	1.5	1.5	79.8
	12 *FINANCIAL PLANNER	552	2.5	2.5	82.3
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	1048	4.7	4.7	87.0
	14 *NEVER BORROW	2699	12.2	12.2	99.1
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	35	.2	.2	99.3
	17 PAST EXPERIENCE	20	.1	.1	99.4

18 MATERIAL FROM WORK/BUSINESS CONTACTS	30	.1	.1	99.5
19 OTHER PERSONAL RESEARCH	10	.0	.0	99.6
21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	60	.3	.3	99.8
22 SHOP AROUND	10	.0	.0	99.9
23 STORE; DEALER	25	.1	.1	100.0
Total	22210	100.0	100.0	

FLIT2_2 IMPORTANT FINANCIAL INFORMATION SOURCES 2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	680	3.1	5.2	5.2
	2 *MAGAZINES/NEWSPAPERS	2481	11.2	18.8	24.0
	3 *MATERIAL IN THE MAIL	1191	5.4	9.0	33.0
	4 *TELEVISION/RADIO	844	3.8	6.4	39.4
	5 *ONLINE SERVICE/INTERNET	1735	7.8	13.2	52.6
	6 *ADVERTISEMENTS	605	2.7	4.6	57.2
	7 *FRIEND/RELATIVE	1919	8.6	14.6	71.7
	8 *LAWYER	315	1.4	2.4	74.1
	9 *ACCOUNTANT	585	2.6	4.4	78.6
	10 *BANKER	1407	6.3	10.7	89.2
	11 *BROKER	450	2.0	3.4	92.7
	12 *FINANCIAL PLANNER	483	2.2	3.7	96.3
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	365	1.6	2.8	99.1
	14 *NEVER BORROW	55	.2	.4	99.5
	16 DON'T SHOP AROUND; ALWAYS USE SAME INSTITUTION	10	.0	.1	99.6
	17 PAST EXPERIENCE	5	.0	.0	99.6
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	10	.0	.1	99.7
	19 OTHER PERSONAL RESEARCH	5	.0	.0	99.7
	20 REAL ESTATE BROKER; BUILDER	10	.0	.1	99.8
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	20	.1	.2	100.0
24 INSURANCE AGENT	5	.0	.0	100.0	
Total	13180	59.3	100.0		
Missing	-8	9030	40.7		
Total		22210	100.0		

FLIT2_3 IMPORTANT FINANCIAL INFORMATION SOURCES 3

		Frequency	Percent	Valid Percent	Cumulative Percent
	1 *CALL AROUND	320	1.4	3.8	3.8
	2 *MAGAZINES/NEWSPAPERS	403	1.8	4.7	8.5
	3 *MATERIAL IN THE MAIL	1113	5.0	13.1	21.6

Valid	4 *TELEVISION/RADIO	751	3.4	8.8	30.4
	5 *ONLINE SERVICE/INTERNET	1021	4.6	12.0	42.4
	6 *ADVERTISEMENTS	862	3.9	10.1	52.6
	7 *FRIEND/RELATIVE	1521	6.8	17.9	70.5
	8 *LAWYER	185	.8	2.2	72.7
	9 *ACCOUNTANT	450	2.0	5.3	77.9
	10 *BANKER	885	4.0	10.4	88.4
	11 *BROKER	235	1.1	2.8	91.1
	12 *FINANCIAL PLANNER	505	2.3	5.9	97.1
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	195	.9	2.3	99.4
	14 *NEVER BORROW	15	.1	.2	99.5
	17 PAST EXPERIENCE	5	.0	.1	99.6
	19 OTHER PERSONAL RESEARCH	5	.0	.1	99.6
	20 REAL ESTATE BROKER; BUILDER	5	.0	.1	99.7
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	15	.1	.2	99.9
	22 SHOP AROUND	10	.0	.1	100.0
Total	8501	38.3	100.0		
Missing	-8	13709	61.7		
Total		22210	100.0		

FLIT2_4 IMPORTANT FINANCIAL INFORMATION SOURCES 4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	120	.5	2.5	2.5
	2 *MAGAZINES/NEWSPAPERS	165	.7	3.4	5.9
	3 *MATERIAL IN THE MAIL	190	.9	3.9	9.8
	4 *TELEVISION/RADIO	545	2.5	11.3	21.1
	5 *ONLINE SERVICE/INTERNET	560	2.5	11.6	32.7
	6 *ADVERTISEMENTS	535	2.4	11.1	43.8
	7 *FRIEND/RELATIVE	910	4.1	18.9	62.7
	8 *LAWYER	170	.8	3.5	66.2
	9 *ACCOUNTANT	375	1.7	7.8	74.0
	10 *BANKER	610	2.7	12.6	86.6
	11 *BROKER	195	.9	4.0	90.7
	12 *FINANCIAL PLANNER	235	1.1	4.9	95.5
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	165	.7	3.4	99.0
	14 *NEVER BORROW	10	.0	.2	99.2
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	10	.0	.2	99.4
	19 OTHER PERSONAL RESEARCH	5	.0	.1	99.5
20 REAL ESTATE BROKER; BUILDER	15	.1	.3	99.8	

	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	5	.0	.1	99.9
	24 INSURANCE AGENT	5	.0	.1	100.0
	Total	4825	21.7	100.0	
Missing	-8	17385	78.3		
Total		22210	100.0		

FLIT2_5 IMPORTANT FINANCIAL INFORMATION SOURCES 5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	90	.4	3.4	3.4
	2 *MAGAZINES/NEWSPAPERS	80	.4	3.0	6.4
	3 *MATERIAL IN THE MAIL	45	.2	1.7	8.1
	4 *TELEVISION/RADIO	40	.2	1.5	9.6
	5 *ONLINE SERVICE/INTERNET	290	1.3	10.9	20.4
	6 *ADVERTISEMENTS	365	1.6	13.7	34.1
	7 *FRIEND/RELATIVE	550	2.5	20.6	54.7
	8 *LAWYER	105	.5	3.9	58.6
	9 *ACCOUNTANT	175	.8	6.6	65.2
	10 *BANKER	440	2.0	16.5	81.6
	11 *BROKER	200	.9	7.5	89.1
	12 *FINANCIAL PLANNER	200	.9	7.5	96.6
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	80	.4	3.0	99.6
	14 *NEVER BORROW	10	.0	.4	100.0
	Total	2670	12.0	100.0	
Missing	-8	19540	88.0		
Total		22210	100.0		

FLIT2_6 IMPORTANT FINANCIAL INFORMATION SOURCES 6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	20	.1	1.3	1.3
	2 *MAGAZINES/NEWSPAPERS	30	.1	2.0	3.3
	3 *MATERIAL IN THE MAIL	25	.1	1.7	5.0
	4 *TELEVISION/RADIO	15	.1	1.0	6.0
	5 *ONLINE SERVICE/INTERNET	10	.0	.7	6.7
	6 *ADVERTISEMENTS	245	1.1	16.4	23.1
	7 *FRIEND/RELATIVE	280	1.3	18.7	41.8
	8 *LAWYER	70	.3	4.7	46.5
	9 *ACCOUNTANT	155	.7	10.4	56.9
	10 *BANKER	275	1.2	18.4	75.3
	11 *BROKER	105	.5	7.0	82.3
	12 *FINANCIAL PLANNER	145	.7	9.7	92.0
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	110	.5	7.4	99.3

	18 MATERIAL FROM WORK/BUSINESS CONTACTS	5	.0	.3	99.7
	20 REAL ESTATE BROKER; BUILDER	5	.0	.3	100.0
	Total	1495	6.7	100.0	
Missing	-8	20715	93.3		
Total		22210	100.0		

FLIT2_7 IMPORTANT FINANCIAL INFORMATION SOURCES 7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	15	.1	1.8	1.8
	2 *MAGAZINES/NEWSPAPERS	5	.0	.6	2.4
	3 *MATERIAL IN THE MAIL	5	.0	.6	3.0
	4 *TELEVISION/RADIO	5	.0	.6	3.6
	5 *ONLINE SERVICE/INTERNET	10	.0	1.2	4.8
	6 *ADVERTISEMENTS	20	.1	2.4	7.2
	7 *FRIEND/RELATIVE	175	.8	21.0	28.1
	8 *LAWYER	30	.1	3.6	31.7
	9 *ACCOUNTANT	90	.4	10.8	42.5
	10 *BANKER	185	.8	22.2	64.7
	11 *BROKER	100	.5	12.0	76.6
	12 *FINANCIAL PLANNER	115	.5	13.8	90.4
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	70	.3	8.4	98.8
	18 MATERIAL FROM WORK/BUSINESS CONTACTS	5	.0	.6	99.4
	22 SHOP AROUND	5	.0	.6	100.0
	Total	835	3.8	100.0	
Missing	-8	21375	96.2		
Total		22210	100.0		

FLIT2_8 IMPORTANT FINANCIAL INFORMATION SOURCES 8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	10	.0	2.2	2.2
	2 *MAGAZINES/NEWSPAPERS	5	.0	1.1	3.2
	3 *MATERIAL IN THE MAIL	5	.0	1.1	4.3
	4 *TELEVISION/RADIO	5	.0	1.1	5.4
	7 *FRIEND/RELATIVE	5	.0	1.1	6.5
	8 *LAWYER	70	.3	15.1	21.5
	9 *ACCOUNTANT	60	.3	12.9	34.4
	10 *BANKER	100	.5	21.5	55.9
	11 *BROKER	90	.4	19.4	75.3
	12 *FINANCIAL PLANNER	60	.3	12.9	88.2
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	50	.2	10.8	98.9
	14 *NEVER BORROW	5	.0	1.1	100.0

	Total	465	2.1	100.0	
Missing	-8	21745	97.9		
Total		22210	100.0		

FLIT2_9 IMPORTANT FINANCIAL INFORMATION SOURCES 9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 *MAGAZINES/NEWSPAPERS	5	.0	2.2	2.2
	9 *ACCOUNTANT	70	.3	30.4	32.6
	10 *BANKER	45	.2	19.6	52.2
	11 *BROKER	20	.1	8.7	60.9
	12 *FINANCIAL PLANNER	65	.3	28.3	89.1
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	15	.1	6.5	95.7
	20 REAL ESTATE BROKER; BUILDER	5	.0	2.2	97.8
	21 OTHER INSTITUTIONAL SOURCE (E.G., COLLEGE, SOCIAL SERVICE AG	5	.0	2.2	100.0
	Total	230	1.0	100.0	
Missing	-8	21980	99.0		
Total		22210	100.0		

FLIT2_10 IMPORTANT FINANCIAL INFORMATION SOURCES 10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 *CALL AROUND	5	.0	4.0	4.0
	10 *BANKER	60	.3	48.0	52.0
	11 *BROKER	30	.1	24.0	76.0
	12 *FINANCIAL PLANNER	10	.0	8.0	84.0
	13 *SELF(NOT SHOWN ON CARD); SPOUSE/PARTNER	20	.1	16.0	100.0
	Total	125	.6	100.0	
Missing	-8	22085	99.4		
Total		22210	100.0		

CARD POSSESSION OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	4122	18.6	18.6	18.6
	1 YES	18088	81.4	81.4	100.0
	Total	22210	100.0	100.0	

NCARD NUMBER OF CREDIT CARDS

		Frequency	Percent	Valid Percent	Cumulative Percent
	1	2315	10.4	12.8	12.8
	2	3061	13.8	16.9	29.8
	3	2575	11.6	14.3	44.0
	4	2419	10.9	13.4	57.4

Valid	5	1848	8.3	10.2	67.6	
	6	1286	5.8	7.1	74.8	
	7	988	4.4	5.5	80.2	
	8	936	4.2	5.2	85.4	
	9	532	2.4	2.9	88.4	
	10	490	2.2	2.7	91.1	
	11	357	1.6	2.0	93.0	
	12	320	1.4	1.8	94.8	
	13	228	1.0	1.3	96.1	
	14	181	.8	1.0	97.1	
	15	146	.7	.8	97.9	
	16	136	.6	.8	98.6	
	17	65	.3	.4	99.0	
	18	45	.2	.2	99.3	
	19	20	.1	.1	99.4	
	20	20	.1	.1	99.5	
	21	30	.1	.2	99.6	
	22	20	.1	.1	99.8	
	23	12	.1	.1	99.8	
	24	18	.1	.1	99.9	
	25	10	.0	.1	100.0	
	27	5	.0	.0	100.0	
		Total	18063	81.3	100.0	
	Missing	-8 NOT APPLICABLE	4147	18.7		
	Total		22210	100.0		

ONBK USE ONLINE BANKING

		Frequency	Percent
Missing	-8	22210	100.0

HLTH1 FREQUENCY OF SPORTS

		Frequency	Percent
Missing	-8	22210	100.0

HLTH2A SMOKER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	17412	78.4	78.4	78.4
	1 YES	4798	21.6	21.6	100.0
	Total	22210	100.0	100.0	

HLTH2B CIGARETTES PER DAY

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		Frequency	Percent
Missing	-8	22210	100.0

ATT1 OVERALL HAPPINESS

		Frequency	Percent
Missing	-8	22210	100.0

ATT2 LEVEL OF WORRY

		Frequency	Percent
Missing	-8	22210	100.0

ATT3 VOLUNTEER COMMITMENT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 NO	14339	64.6	64.6	64.6
	1 YES	7871	35.4	35.4	100.0
	Total	22210	100.0	100.0	

Descriptives for the United States SCF 2000 LWS extra variab

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
NRIR NON-RESIDENTIAL INV REAL ESTATE	22210	0	284500000	499067.59	5757132.327
DIPLH HEAD HIGHEST DEGREE EARNED	22210	0	11	1.18	1.470
DIPLS SPOUSE HIGHEST DEGREE EARNED	14725	0	11	1.19	1.614
TOTPEN TOTAL AMOUNT OF ALL PENSIONS RECEIVED	22210	0	5200000	8046.67	86748.200
Valid N (listwise)	14725				

Frequencies for the United States SCF 2000 LWS extra variabl

Frequency Table

DIPLH HEAD HIGHEST DEGREE EARNED

	Frequency	Percent	Valid Percent	Cumulative Percent
0 12 YEARS OR LESS OF EDUCATION OR DID NOT GET A DEGREE	11996	54.0	54.0	54.0

Valid	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	967	4.4	4.4	58.4
	2 BACHELOR'S DEGREE	4889	22.0	22.0	80.4
	3 MASTER'S DEGREE (MA/MS/MBA)	2417	10.9	10.9	91.3
	4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.	1890	8.5	8.5	99.8
	11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM	51	.2	.2	100.0
	Total	22210	100.0	100.0	

DIPLS SPOUSE HIGHEST DEGREE EARNED

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 12 YEARS OR LESS OF EDUCATION OR DID NOT GET A DEGREE	7619	34.3	51.7	51.7
	1 ASSOCIATE'S AND OTHER JUNIOR COLLEGE DEGREE	856	3.9	5.8	57.6
	2 BACHELOR'S DEGREE	3882	17.5	26.4	83.9
	3 MASTER'S DEGREE (MA/MS/MBA)	1695	7.6	11.5	95.4
	4 PH.D.INCL POST-DOC, MD/DDS/DMD/DO, LAW/JD, DVM, ETC.	513	2.3	3.5	98.9
	11 NURSING(RN,LPN), CHIROPRACTIC, NAPRAPATHY, HOMEOPATHY, PHARM	160	.7	1.1	100.0
	Total	14725	66.3	100.0	
Missing	-8	7485	33.7		
Total		22210	100.0		