LWS VARIABLE LIST (1)

		ĺ		Prefix	Suffix		Prefix	Suffix
	H-FILE	P-FILE		H-FILE P-FILE			H-FILE P-FILE	
TECHNICAL VARIABLES			HOUSEHOLD BALANCE SHEET	H P		T	H P	
Identifiers			<u>ASSETS</u>	,		LIABILITIES	1	
unique unit identifier	HID	HID	total assets	V	A	total liabilities	V	L
person identifier		PID	non-financial assets	V	AN	real estate liabilities	V	LR
unique country/year number	DID	DID	real estate	V	ANR	principal residence loans	V	LRP
country/year identifier	DNAME	DNAME	principal residence	V	ANRP	other real estate loans	V	LRO
country name	CNAME	CNAME	other real estate	V	ANRO	non-housing liabilities	V	LN
2-letter country abbreviation	ISO2	ISO2	non-housing assets	V	ANN	investment loans	V	LNI
reference year	YEAR	YEAR	business equity	V	ANNB	consumer goods loans	V	LNC
data wave	WAVE	WAVE	consumer goods	V	ANNC	vehicle loans	V	LNCV
File information			vehicles	V	ANNCV	other loans for goods and consumption	V	LNCD
household weight (normalised)	HWGT		other durables and valuables	V	ANNCD	education loans	V	LNE
household weight (inflated)	HPOPWGT		other non-financial assets	V	ANNO	other non-housing liabilities	V	LNO
person weight (normalised)		PWGT	financial assets (excluding pensions)	√,	AF			
person weight (inflated)		PPOPWGT	deposit accounts and cash	√.	AFC			
additional household weight (for subsample)	HWGTA		financial investments	√.	AFI	ADDITIONAL BREAKDOWN OF LIABILITIES (by se	ecurity)	
additional person weight (for subsample)		PWGTA	bonds and other debt securities	√.	AFIB	institutional loans secured by real estate	√	LSR
implicate number	INUM	INUM	stocks and other equity	√.	AFIS	secured by principal residence	√	LSRP
survey unit	SVYUNIT		investment funds and alternative investments	√	AFII	secured by other real estate	√	LSRO
Additional replicate weights file			other non-pension financial assets	√	AFO	loans not secured by real estate	√	LSN
unique unit identifier	HID		pension assets and other long-term savings	√ √	AS	guaranteed institutional loans	√	LSNG
unique country/year number	DID		life insurance and voluntary individual pensions	√ √	ASI	non-guaranteed institutional loans	√	LSNN
household replicate weight	HRWGT1/100	00	life insurance accounts	√ √	ASIL	informal (non-institutional) loans		LSNI
			individual voluntary pension accounts	√ √	ASIP			
SOCIO-DEMOGRAPHIC VARIABLES			occupational pensions	√ √	ASO			
Living arrangements			occupational pensions (DB schemes)	√ √	ASODB			
relationship to household head		RELATION	occupational pensions (DC schemes)	√ √	ASODC	HOUSEHOLD NET WORTH		
partner		PARTNER	social security pension entitlements	√ √	ASS	DNW disposable net worth DNW = (HAN	,	
living with parents		PARENTS	social security (DB schemes)	√ √	ASSDB	,	+ HAF + HASI) - HL	
living with own children		CHILDREN	social security (DC schemes)	√ √	ASSDC	TNW total net worth TNW = (HAN	I + HAF + HASI + HASC) + HASS) - HL
number of own children living in household		NCHILDREN						
age of youngest own child living in household		AGEYOCH						
Demographics				H-FILE	P-FILE	BEHAVIORAL VARIABLES	H-FILE	P-FILE
age in years		AGE	CONTINGENT ASSETS, LIABILITIES AND RELATED V	ARIABLES		Attitudes toward household finance		
gender		SEX	expects to receive inheritance/gift	CIR		savings behaviour		BASB
marital status		MARITAL	amount of expected inheritance/gift (1/4)	CIA1/	4	savings purpose (1/9)		BASP1/9
Immigration			expects to give inheritance/gift	CIG		financial risk taking		BAFR_C
immigrant (dummy)		IMMIGR	home equity line of credit (dummy)	CHC		financial planning		BAFP_C
citizenship		CITIZEN	amount of home equity line of credit	CHA		financial literacy (1/3)		BAFL(1/3)_C
country of birth		CTRYBRTH	non-home equity lines of credit (dummy)	CNC		financial information (1/5)		BAFI(1/5)_C
years since arrived in country		YRSRESID	amount of non-home equity lines of credit	CNA		Other behavioral variables		
ethnicity/race		ETHNIC_C				possession of credit cards (dummy)	BOPC	
other immigration characteristics		IMMIGR_C	ASSETS ACQUIRED IN THE PAST AND RELATED VAN	RIABLES		number of credit cards	BONC_C	
Health			purchase price of principal residence	PPR		amount needed to cover unexpected expenses	BOUE	
disabled (dummy)		DISABLED	year of purchase of principal residence	PPY		ability to get emergency financial aid (dummy)	BOEA	
disability status		DISABL_C	inheritance/gift received (dummy)	PIR		loan consolidation (dummy)	BOLC	
chronic illness		ILLNESS_C	amount of inheritance/gift received (1/4)	PIA1/	4	objective credit constraints (1/2)	BOCC(1/2)_C
subjective health status		HEALTH_C	year inheritance/gift received (1/4)	PIY1/	1	subjective credit constraints	BOCS_C	
Education			type of inheritence/gift received (1/4)	PIT1/	1	·	_	
highest completed education level (3-category reco	de)	EDUC	from whom inheritance/gift received (1/4)	PIW1	4	ADDITIONAL INFORMATION		
highest education level		EDUC_C	household member who received inheritance/gift (1/4)	PIM1/	4	years of contributions to social security system		SSYC
education of mother		EDMOM_C				business indicator/type of business (1/3)	BUS(1/3)_	C
education of father		EDDAD_C					, ,-	

Notes:

The variable name of Household Balance Sheet variables is made of a prefix and a suffix (except for the net worth aggregates):

- the prefix refers to the level of the file (**H** for household and **P** for person)

⁻ the suffix begins with an **A** for assets and an **L** for liabilities).

Variables suffixed by "_C" are not standardised and hence the contents and especially the value codes and labels may differ from dataset to dataset; please refer to the dataset-specific documentation.

LWS VARIABLE LIST (2)

	H-FILE P-FILE		Prefix S	Suffix		Prefix S	Suffix
HOUSEHOLD CHARACTERISTICS VARIABLES	N-FILE P-FILE	FLOW VARIABLES	H P			H-FILE P-FILE	
Geographical characteristics		CURRENT INCOME (I variables)			NON-CONSUMPTION EXPENDITURE (X variables)		1
region	REGION C	total income	V V 1		income taxes and social security contributions	V V >	KIT
rural area (dummy)	RURAL	labour income	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	i IL	income taxes		KITI
size of locality of residence	LOCSZ C	paid employment income		ILE	social security contributions		KITS
type of area	AREA C	self-employment income	, , ,	ILS	other taxes	, , ,	KOT
Dwelling characteristics	/!!\Z/_O	farm self-employment income		ILSF	property taxes		KOTP
owned/rented housing	OWN	non-farm self-employment income		ILSN	other direct taxes		KOTD
type of dwelling	DWELTYP	capital income		IC	voluntary contributions		(VCS
Farming characteristics	DWEET III	interest and dividends		ICID	inter-household transfers	, , ,	KIH
farm household (dummy)	FARM	voluntary individual pensions		ICVIP	donations to charity		KCH
ownership and rental of agricultural land	AGRILAND	rental income	, , ,	ICREN	interest paid	,	KINT
farming activity	FARMING	royalties		ICROY	mortgage interest paid		KINTM
Household composition	1744441140	transfer income		IT	other interest paid		KINTO
household composition	HHTYPE	social security transfers		iTS	other interest paid	, ,	ui (i)
head living with partner	HPARTNER	work-related insurance transfers		ITSI	CONSUMPTION (C variabels)		
number of household members	NHHMEM	universal benefits		ITSU	total consumption	√ (•
number of household members 65 or older	NHHMEM65	assistance benefits		ITSA	food and non-alcoholic beverages		CFOOD
number of household members 17 or younger	NHHMEM17	private transfers		ITP	alcohol and tobacco		CALCO
number of household members with labour income	NEARN	merit-based education transfers		ITPED	clothing and footwear		CAPP
number of nodseriold members with labour income	NEARIN	transfers from non-profit institutions		ITPNP	housing and utilities		CHOUS
LABOUR MARKET VARIABLES		inter-household transfers		ITPIH	actual rent		CHOUSA
Activity status		litter-flousefloid transfers	١ ١	111111	imputed rent		CHOUSI
employed (dummy)	EMP	ADDITIONAL SET 1: SOCIAL SECURITY TRANS	SEEDS BY ELINICTION		housing equipment		CEQUIP
unemployed (dummy)	UNEMP	old-age transfers		IATOLD	health		CMED
retired (dummy)	RETIRED	disability transfers		IATOLD	transport		CTRAN
current labour force status	CLFS	survivors transfers		IATSUR	communication		CCOMM
	CLFS			IATFAM	recreation and culture		CCULT
current main activity status	CMAS	family/children transfers		IATUNE			CEDUC
Employment intensity	PTIME	unemployment transfers housing transfers		IATHOU	education restaurants and hotels		CRESTO
part-time in all jobs (dummy)	HOURS	nousing transfers	V V I	ATHOU			CMISC
weekly hours worked, any information	WEEKS	ADDITIONAL SET 2: TYPE OF PENSION INCOM	45		miscellaneous goods and services	٧ . (SIVIISC
annual weeks worked, any information number of jobs held	NJOBS			IAP	ASSETS / LIABILITIES TRANSACTIONS (T variables)		
•	NJOBS	total pension income		IAPPRV	proceeds from sales	J J 7	rs
Job characteristics of main job	STATUS1	private pensions and annuities		IAPPRVI	sales of real estate		rsr
status in employment industry (3-category recode)	INDA1	individual pensions/annuities occupational pensions	, , ,	IAPPRVI	sales of freal estate sales of financial products		TSF
industry (9-category recode)	INDA1	public pensions		IAPPUB	sales of other non-consumption durables		rso
, ,	INDC1	public perisions	V V I	IAPPUB	inflows from loans		TIL TIL
industry (17-category ISIC 3.1 recode)	INDD1	WINDFALL INCOME (W variables)					ΓILM
industry (21-category ISIC 4 recode)	IND1 C	windfall labour income	2/ 2/ 1	WL	mortgage other loans		TILO
industry	SECTOR1	windfall capital income		WC			TILR
sector of employment occupation (3-category recode)	OCCA1	capital gains		WCG	repayments from borrowings purchases		TP
,	OCCB1	insurance compensations		WCIC	purchases purchase of real estate		r PR
occupation (10-category ISCO recode)	OCCB1	windfall transfer income		WT	·		PF
occupation	PERM1			WTIN	purchase of financial products		TPO
permanent employment	PERMIT PTIME1	inheritances		WTLO	purchase of other non-consumption durables		TOL .
part-time employment (dummy)	HOURS1	lottery winnings		WTRC	outflows from loans		TOLM
weekly hours worked	TENYR1	lump-sum retirement compensations	V V V	WIRC	mortgage repayments		
job tenure in years					other loans repayments		TOLO TOLB
gross hourly wage	GROSS1 NET1				borrowings	γ γ Ι	OLB
net hourly wage	INE I I	ADDITIONAL INCODMATION	H-FILE	P-FILE	MA IOD ACODECATES		
Work experience	EVERWORK	ADDITIONAL INFORMATION		CURRENCY	MAJOR AGGREGATES	H-FILE	LIVIT
ever worked in job or business (dummy) years of total work experience	WEXPTL	currency units deflation factor		DEFLATOR	disposable household income	DHI HI-	HXIT
,	EMPSTA				<u></u>		
age when started working	EMPSIA	gross/net income information	GROSSNET	GROSSNET			

Notes:

- The variable name of the blocks Current Income, Windfall Income, Non-consumption Expenditure, Consumption, Assets / Liabilities Transactions is made of a prefix and a suffix;
- the prefix refers to the level of the file (**H** for household and P for person)
- the suffix begins with the main letter within the block (I, W, X, C and T); any following letters refer to further subcomponents.