

**LWS VARIABLE LIST**  
2024 Template

	H-FILE	P-FILE		H-FILE	P-FILE		H-FILE	P-FILE
<b><u>TECHNICAL VARIABLES</u></b>						<b><u>WEALTH RELATED VARIABLES</u></b>		
household identifier	hid	hid	<i>Immigration</i>		immigr	<i>Contingent assets and liabilities</i>		
person identifier		pid	immigrant		citizen	expects to receive inheritance/gift	cir	
unique country/year number	did	did	citizenship		ctrybrth	amount of expected inheritance/gift	cia	
country/year identifier	dname	dname	country of birth		yrresid	expects to give inheritance/gift	cig	
country name	cname	cname	years since arrived in country		ethnic_c	home equity line of credit (dummy)	chc	
2-letter country abbreviation	iso2	iso2	ethnicity: country specific		migrat_c	amount of home equity line of credit	cha	
3-letter country abbreviation	iso3	iso3	internal migration: country specific		immigr_c	non-home equity lines of credit (dummy)	cnc	
reference year	year	year	other immigration information: country specific			amount of non-home equity lines of credit	cna	
data wave	wave	wave						
weight	hpopwgt	ppopwgt	<i>Education</i>		educ	<i>Assets acquired in the past</i>		
normalised weight	hwgt	pwgt	education (3-category recode)		educlev	purchase price of principal residence	ppr	
additional weight	hwgta	pwgta	highest completed education level		educ_c	year of purchase of principal residence	ppy	
currency units	currency	currency	highest education level: country specific		enroll	inheritance/gift received (dummy)	pir	
gross/net income information	grossnet	grossnet	enrolled in education		edys	amount of inheritance/gift received (1/4)	pia1/4	
implicate number	inum	inum	years of education		illiterate	year inheritance/gift received (1/4)	piy1/4	
			illiterate		edmom_c	type of inheritance/gift received (1/4)	pit1/4	
			education of mother: country specific		eddad_c	from whom inheritance/gift received (1/4)	piw1/4	
			education of father: country specific			household member who received inheritance/gift (1/4)	pim1/4	
<b><u>GEOGRAPHY AND HOUSING</u></b>						<i>Additional information</i>		
region: country specific	region_c		<b><u>LABOUR MARKET</u></b>			years of contributions to social security system		ssyc
rural area	rural		<i>Labour market activity</i>		emp	business indicator/type of business (1/3)	bus(1/3)_c	
size of locality: country specific	locs_c		employed		emp_ilo			
type of area: country specific	area_c		employed (ILO definition)		lfs			
main residence tenure status	own		labour force status					
type of dwelling	dweltyp		farming activity	farming	informal			
number of rooms available to the household	nrooms		informal activity		parleave	<b><u>BEHAVIORAL VARIABLES</u></b>		
			maternity/paternity/parental leave		fyft	<i>Attitudes toward household finance</i>		
			worked full-year full-time		hourstot	savings behaviour		basb
			total weekly hours worked		weeks	savings purpose (1/9)		basp1/9
			annual weeks worked		weeksft	financial risk taking (1/3)		bafr(1/3)_c
			annual weeks worked full-time		secjob	financial planning (1/2)		bafp(1/2)_c
			multiple jobs holder		wexptl	financial literacy (1/4)		baf(1/4)_c
			years of total work experience			financial information (1/5)		bafi(1/5)_c
<b><u>HOUSEHOLD COMPOSITION AND LIVING ARRANGEMENTS</u></b>						<i>Other behavioral variables</i>		
household composition (discontinued)	hhtype		<i>Characteristics of main job</i>		status1	possession of credit cards (dummy)	bopc	
household type	typesh		status in employment		inda1	number of credit cards	bonc_c	
reference person living with partner	hpartner		economic activity (3 categories)		indb1	amount needed to cover unexpected expenses	boue	
number of household members	nhhmem		economic activity (9 categories)		indc1	ability to get emergency financial aid (dummy)	boea	
number of household members 65 or older	nhhmem65		economic activity (ISIC rev. 3.1: major groups)		indd1	loan consolidation (dummy)	bolc	
number of household members 17 or younger	nhhmem17		economic activity (ISIC rev. 4: major groups)		ind1_c	objective credit constraints (1/2)	bocc(1/2)_c	
number of household members 13 or younger	nhhmem13		economic activity: country specific		public1	subjective credit constraints	bocs_c	
number of household members 6 or younger	nhhmem6		public sector		occa1	constraints in debt repayment (1/2)	bocd(1/2)_c	
number of household members with labour income	nearn		occupation (3 categories)		occb1	expectations about household finances	boef_c	
relationship to household reference person		relation	occupation (ISCO-88: major groups)		occc1	expectations about the economy (1/2)	boee(1/2)_c	
living with partner		partner	occupation (ISCO-08: major groups)		occ1_c			
living with parents		parents	occupation: country specific		temp1			
number of own children living in household		nchildren	temporary employment		ptime1			
age of youngest own child living in household		ageyoch	part-time employment		hours1			
lone parent		oneparent	weekly hours worked in main job		wage1			
dependent child		depchild	monthly wage		hwage1			
pointer to the mother		momnum	hourly wage					
pointer to the father		dadnum						
pointer to the partner		partnum						
<b><u>SOCIO-DEMOGRAPHIC CHARACTERISTICS</u></b>								
<i>Demographic characteristics</i>								
age in years		age						
gender		sex						
marital status		marital						
<i>Health</i>								
indication of disability		disabled						
subjective health status: country specific		health_c						

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.

ASSETS AND LIABILITIES		
ASSETS ha		LIABILITIES hl
Non-financial assets	han	<b>Main breakdown of liabilities (by purpose)</b> Real estate liabilities ↳ Principal residence loans      hlrp Other real estate loans      hlro Non-housing liabilities ↳ Investment loans            hlni Consumer goods loans        hlnc ↳ Vehicle loans            hlncv Other loans for goods and consumption    hlncd Education loans            hlne Other non-housing liabilities    hlno  <b>Alternative breakdown of liabilities (by security)</b> Institutional loans secured by real estate    hlslr ↳ Secured by principal residence      hlslrp Secured by other real estate      hlslro Loans not secured by real estate      hlsln ↳ Guaranteed institutional loans    hlslng Non-guaranteed institutional loans    hlslnn Informal (non-institutional) loans    hlslni
↳ Real estate	hanr	
↳ Principal residence	hanrp	
Other real estate	hanro	
Non-housing assets	hannb	
↳ Business equity	hannbc	
Consumer goods	hanncv	
↳ Vehicles	hanncd	
Other durables and valuables	hannco	
Other non-financial assets	hanno	
Financial assets (excl. pensions)	haf	
↳ Deposit accounts and cash	hafc	
transaction accounts and cash	hafct	
saving accounts	hafcs	
Financial investments	hafib	
Bonds and other debt securities	hafib	
↳ Stocks and other equity	hafis	
publicly traded stocks	hafiss	
unlisted shares and other equity	hafiso	
Investment funds and alternative investments	hafii	
Other non-pension financial assets	hafio	
money owed to household	hafom	
Pension assets and other long-term savings	has	
Life insurance and voluntary individual pensions	hasi	
Life insurance accounts	hasil	
Individual voluntary pension accounts	hasip	
Occupational pensions	haso	
↳ Occupational pensions (DB schemes)	hasodb	
Occupational pensions (DC schemes)	hasodc	
Social security pension entitlements	hass	
↳ Social security (DB schemes)	hassdb	

MAJOR ECONOMIC AGGREGATES		
<b>Income aggregates</b>		
Total current income	hitotal	pitotal = hifactor + hitransfer
Disposable household income	dhi	= hitotal - hxitsc
Value of goods and services	hvalgs	= hi13 + hi14 + hi47 + hi53
Disposable household cash income	dhci	= hitotal - hvalgs - hxitsc
Factor income	hifactor	= hilabour + hicapital
Transfer income	hitransfer	= hipension + hipubsoc + hiprivate
Public transfers	hpublic	
↳ Insurance transfers	hpub_i	ppub_i
Universal transfers	hpub_u	
Assistance transfers	hpub_a	
<b>Consumption aggregates</b>		
Consumption expenditure	hcexp	= hc1 + ... + hc12
Housing costs	hhouscost	= hc4 + hxptax + hxmort
<b>Wealth aggregates</b>		
Total assets	ha	= han + haf + has
Total liabilities	hl	= hlr + hln
Disposable net worth	dnw	= han + haf - hl
Adjusted disposable net worth	anw	= dnw + hasi
Integrated net worth	inw	
Total net worth	tnw	= anw + haso + hass

