### DATASET Variable List

#### Name | CCYY | Currency | Country ID (CTRY)
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Austria 2004 | a2004 | EUR | 185
Canada 1999 | ca99 | CAD | 174
Cyprus 2002 | cy02w | CYP | 180
Finland 1994 | fi94w | EUR 1999 | 176
Finland 1998 | fi98w | EUR 1999 | 175
Germany 2001 | de01w | EUR | 182
Germany 2006 | de06w | EUR | 219
Italy 2002 | it02w | EUR | 177
Italy 2004 | it04w | EUR | 186
Japan 2003 | je03 | JPY | 218
Luxembourg 2007 | lu07w | EUR | 215
Norway 2002 | no02w | NOK | 183
Sweden 2002 | se02w | SEK | 179
United Kingdom 2000 | uk00w | GBP | 181
United States (PSID) 2000 | usp00w | USD | 184
United States (SCF) 1994 | uss94w | USD | 227
United States (SCF) 1997 | uss97w | USD | 225
United States (SCF) 2000 | uss00w | USD | 178
United States (SCF) 2003 | uss03w | USD | 206
United States (SCF) 2006 | uss06w | USD | 207

#### TECHNICAL VARIABLES
- **CTRY**: Unique country and year ID
- **HID**: Household identification number
- **WGT**: Household weight

#### HOUSEHOLD CHARACTERISTICS
##### Geographical Characteristics
- **REGA**: Geographic region A
- **REGB**: Geographic region B
- **URB**: Urban/rural indicator

##### Dwelling Characteristics
- **OWN**: Tenure (owned/rented housing)
- **Dwell**: Type of dwelling

##### Household Composition
- **HHLD**: Household structure
- **FMILY**: Family composition
- **NOPRS**: Number of persons in household
- **NOCHS**: Number of children under 5
- **NOCH15**: Number of children under 15
- **NOCH18**: Number of children under 18
- **NOPRS65**: Number of persons over 65
- **NOERN**: Number of earners

#### SOCIO-DEMOGRAPHIC BACKGROUND
##### Demographics
- **AGEH / AGES**: Age of head / spouse
- **SEXH / SEXS**: Sex of head / spouse
- **MARTH / MArts**: Marital status of head / spouse
- **SMART**: Marital status (standardized) of head
- **AGMH / AGMS**: Age of mother of head / spouse
- **AGFH / AGFS**: Age of father of head / spouse

##### Education
- **EDUCH / EDUCS**: Educational level of head / spouse

#### Immigrant
- **IMMH / IMMS**: Immigration status of head / spouse
- **COBH / COBS**: Country of birth of head / spouse
- **RACEH / RACES**: Race/ethnicity of head / spouse
- **YSMH**: Years of residence in this country of head

#### Health
- **DISH / DISS**: Disability status of head / spouse
- **HLTHH / HLTHS**: Health status of head / spouse

#### Labor Market Variables
- **LFSH / LFSS**: Labor force status of head / spouse
- **MAH / MAS**: Main activity of head / spouse
- **OCCH / OCCS**: Occupation of head / spouse
- **INDH / INDS**: Industry of head / spouse
- **ACTH / ACTS**: Activity status of head / spouse
- **HRSH HRS**: Hours worked of head / spouse
- **HRSH2H / HRS2S**: Hours worked at main job of head / spouse
- **WKH / WKS**: Weeks worked of head / spouse

#### Wealth Variables
##### Housing Debt
- **HSD**: Home-secured debt (MG, OMG, OHSD)
- **MG**: Principal residence mortgage
- **OMG**: Other property mortgage
- **OHSD**: Other home secured debt

##### Non-housing Debt
- **NHD**: Non-housing debt (VL, IL, EL, OL, ID)
- **VL**: Vehicle loans
- **IL**: Total installment debt
- **EL**: Educational loans
- **OL**: Other loans from financial institutions
- **ID**: Informal debt

##### Financial Assets
- **DA**: Deposit accounts
- **RA**: Risky assets: TB+ST+TM
- **TB**: Total bonds
- **ST**: Stocks
- **TM**: Mutual funds and other investment funds

##### Non-financial Assets
- **PR**: Principal residence
- **IR / Iret**: Investment real estate / Iret=IR-OMG (USP00)
- **BE**: Business equity: BA-BD
- **BA**: Business assets
- **BD**: Business debt

##### Other Assets
- **LI**: Life insurance
- **PA1**: Pension assets: Private Pension Accounts / Savings PlAn
- **PA2**: Pension assets: Annuities and Other Deferred Profit Plans
- **PA3**: Pension assets: Value of Pension Through Employer Pension Plans
- **VA / Vnet**: Vehicles value / Vnet=VA-VL (UK00, USP00)
- **DRCL**: Durables and/or collectibles
- **OFA**: Other financial assets
- **ONF**: Other non-financial assets

##### Other Variables Related to Wealth / Net Worth
- **OWL**: Miscellaneous net worth component
- **BUS**: Own business indicator
- **INH1-INH3**: Amount of inheritance bequest received (up to 3)
- **yrINH1-yrINH3**: Year inheritance received (up to 3)
- **INH4**: Remaining inheritance amount received
### Summary Wealth Variables

#### COMPARABLE SUMMARY WEALTH VARIABLE (calculated only if ALL information is available)
- **TD**
  - Total Debt: HSD+NHD
- **TFA1**
  - Total Financial Assets: DA+RA
- **TNF1**
  - Total Non-Financial Assets: PR+IR
- **TNF2**
  - Total Non-Financial Assets: D2: PR+IR+BE
- **NW1**
  - Net Worth: TFA1+TNF1-TD

#### COUNTRY-SPECIFIC SUMMARY WEALTH VARIABLE (calculated using ALL available information)
- **TD_cs**
  - Total Debt (country-specific): all available
- **TFA_cs**
  - Total Financial Assets (country-specific): all available
- **TNF_cs**
  - Total Non-Financial Assets (country-specific): all available
- **OA_cs**
  - Other Assets (country-specific): all available
- **TA_cs**
  - Total Assets (country-specific): TFA_cs, TNF_cs, OA_cs
- **NW_cs**
  - Net Worth (country-specific): all components available

### Income Variables

#### Earnings
- **WAGE / WAGENET**
  - Wages and Salaries / Net Wages and Salaries
- **SELF**
  - Self-Employment Income

#### Income
- **CPR1**
  - Cash Property Income
- **CPR1I**
  - Interests and Dividends
- **CPR1O**
  - Other Savings Plans
- **CPR1R**
  - Royalties
- **CPR1S**
  - Other

#### Private Pensions
- **OCPPEN**
  - Occupational and Other Pensions
- **OCPPEN1**
  - Occupational Pensions
- **OCPPENO**
  - Other Pensions

#### Transfers
- **TRANS**
  - Sub-Summary Variable: All Transfers
- **PUBPEN**
  - State Old-Age and Survivors Benefits
- **PUPEN1**
  - Universal Old-Age and Survivors Pensions
- **PUPEN2**
  - Employment-Related Old-Age and Survivors Pensions
- **PUPENO**
  - Other State Old-Age and Survivors Pensions

#### Social Assistance
- **SOCIBEN**
  - Social Assistance Transfers Excl. Pubpen
- **NSIBEN**
  - Social Assistance Benefits
- **NRIBEN**
  - Near Cash Benefits

#### Private Transfers
- **PRIVTRA**
  - Private Transfers

#### Taxes
- **CONTRIB**
  - Mandatory Employee Contributions
- **INCTAX**
  - Income Taxes
- **WLHTAX**
  - Wealth Taxes

#### Interest
- **INTPD**
  - Interest Paid
- **INTPDQM**
  - Interest Paid on Mortgages
- **INTPDOL**
  - Interest Paid on Other Loans

#### Other
- **GAIN**
  - Capital Gains and Losses
- **NCPR1**
  - Non-Cash Property Income: Imputed Rent
- **LUMP**
  - One-Time Lump Sum Income
- **GIFT**
  - Non-Regular Gifts from Friends and Relatives

### Head / Spouse Only
- **EARNH / EARNHNET**
  - Earnings of Head / Spouse
- **PENH / PENHNET**
  - All Pensions of Head / Spouse
- **OCPPENH OCCPEN**
  - Occupational Pension of Head / Spouse
- **PUBPENH / PUBPEN**
  - Public Pension of Head / Spouse

### Summary Income Variables
- **EARNW / EARNWNET**
  - Earnings / Net Earnings
- **FW / FWNET**
  - Factor Income / Net Factor Income
- **MIW / MIWNET**
  - Market Income / Net Market Income
- **GRIW / GRIWNET**
  - Gross Income / Net Income
- **LIS_DPI**
  - Lis Disposable Income
- **DPIW**
  - Lws Disposable Income
- **DPIT**
  - Lws Disposable Income + Gains

### Expenditure Variables
- **TXP**
  - Total Expenditures
- **FDXP**
  - Food and Non-Alcoholic Beverages
- **ALCOXP**
  - Alcohol and Tobacco
- **APXP**
  - Clothing and Footwear
- **HSXP**
  - Housing and Utilities
- **RIXP**
  - Actual Rents and Interest
- **OHXP**
  - Other Housing Expenditures
- **EQUIXP**
  - Housing Equipment
- **MDXP**
  - Health
- **TRXP**
  - Transport
- **COMMXP**
  - Communication
- **CULTXP**
  - Recreation and Culture
- **EDXP**
  - Education
- **RESTOXP**
  - Restaurants and Hotels
- **MISCXP**
  - Miscellaneous Goods and Services
- **MORTXP**
  - Mortgage Installments

### Behavioral Variables
- **RISK1**
  - Financial Risk Taking Willingness
- **RISK2**
  - Demand for Safe Investments
- **RISK3**
  - Lottery Question
- **RISK4**
  - Self-Assessed Actual Risk Taking in the Past
- **SAVE_.1-SAVE_6**
  - Saving Motives
- **PRECS**
  - Amount Needed to Cover Unexpected Expenses
- **HORIZ**
  - Financial Time Horizon
- **SPEND**
  - Money Should Be Spent
- **FLIT1**
  - Effort or Time Spent in Obtaining Financial Information

#### Other
- **GIFT**
  - Non-Regular Gifts from Friends and Relatives
- **HOP1**
  - Open Slot Variable 1

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See documentation for additional country-specific variables