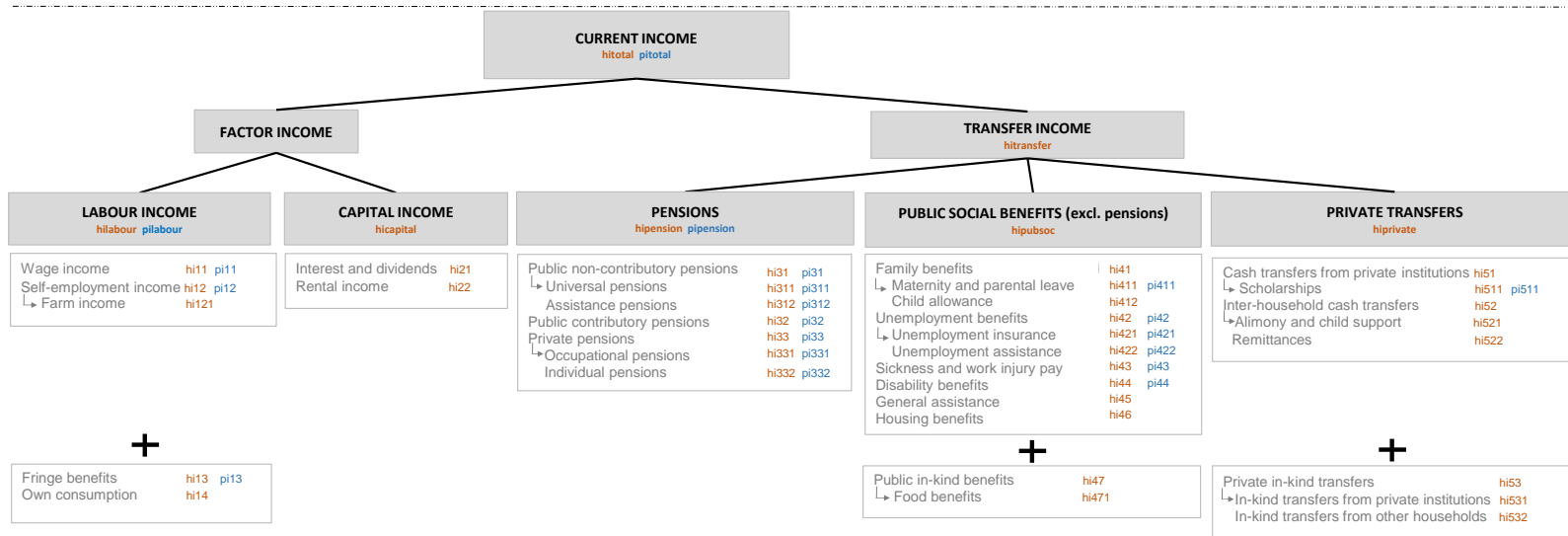


**LWS VARIABLE LIST**  
2019 Template

	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	<b><u>Immigration</u></b>		immigr	<b><u>Contingent assets and liabilities</u></b>		
person identifier		pid	immigrant (dummy)		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		yrsresid	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/race		migrat_c	amount of home equity line of credit	cha	
3-letter country abbreviation	iso3	iso3	internal migration		immigr_c	amount of non-home equity lines of credit (dummy)	cnc	
reference year	year	year	other immigration characteristics			amount of non-home equity lines of credit	cna	
data wave	wave	wave						
weight	hpopwgt	ppopwgt	<b><u>Education</u></b>		educ	<b><u>Assets acquired in the past</u></b>		
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		enroll	inheritance/gift received (dummy)	pir	
gross/net income information	grossnet	grossnet	enrolled in education (dummy)		edysr	amount of inheritance/gift received (1/4)	pia1/4	
income imputation (dummy)	fhimpu	fpimpu	years of education		illiterate	year inheritance/gift received (1/4)	piy1/4	
implicate number	inum	inum	illiterate (dummy)		edmom_c	type of inheritance/gift received (1/4)	pit1/4	
			education of mother		eddad_c	from whom inheritance/gift received (1/4)	piw1/4	
			education of father			household member who received inheritance/gift (1/4)	pim1/4	
<b><u>GEOGRAPHY AND HOUSING</u></b>								
region	region_c		<b><u>LABOUR MARKET</u></b>			<b><u>Additional information</u></b>		
rural area (dummy)	rural		<b><u>Labour market activity</u></b>		emp	years of contributions to social security system		ssyc
size of locality of residence	locsz_c		employed (dummy)		emp_ilo	business indicator/type of business (1/3)	bus(1/3)_c	
type of area	area_c		ILO employed (dummy)		lfs			
owned/rented housing	own		labour force status	farming				
type of dwelling	dweltyp		farming activity (dummy)		informal	<b><u>BEHAVIORAL VARIABLES</u></b>		
			informal activity (dummy)		parleave	<b><u>Attitudes toward household finance</u></b>		
<b><u>HOUSEHOLD COMPOSITION AND LIVING ARRANGEMENTS</u></b>			maternity/paternity/parental leave (dummy)		fyft	savings behaviour		basb
household composition	hhtype		full-year full-time (dummy)		hourstot	savings purpose (1/9)		basp1/9
head living with partner (dummy)	hpartner		total weekly hours worked		weeks	financial risk taking (1/3)		bafr(1/3)_c
number of household members	nhhmem		annual weeks worked		secjob	financial planning (1/2)		bafp(1/2)_c
number of household members 65 or older	nhhmem65		multiple jobs holder (dummy)		wexptl	financial literacy (1/4)		baf1(1/4)_c
number of household members 17 or younger	nhhmem17		years of total work experience			financial information (1/5)		bafi(1/5)_c
number of household members 13 or younger	nhhmem13							
number of household members with labour income	nearn		<b><u>Characteristics of main job</u></b>			<b><u>Other behavioral variables</u></b>		
relationship to household head		relation	status in employment, main job		status1	possession of credit cards (dummy)	bopc	
living with partner (dummy)		partner	industry (3-category recode), main job		inda1	number of credit cards	bonc_c	
living with parents		parents	industry (9-category recode), main job		indb1	amount needed to cover unexpected expenses	boue	
number of own children living in household		nchildren	industry (17-category ISIC 3.1), main job		indc1	ability to get emergency financial aid (dummy)	boea	
age of youngest own child living in household		ageyoch	industry (21-category ISIC 4), main job		indd1	loan consolidation (dummy)	bolc	
			industry, main job		ind1_c	objective credit constraints (1/2)	bocc(1/2)_c	
<b><u>SOCIO-DEMOGRAPHIC CHARACTERISTICS</u></b>			public sector (dummy), main job		public1	subjective credit constraints	bocs_c	
<b><u>Demographic characteristics</u></b>			occupation (3-category recode), main job		occa1	constraints in debt repayment (1/2)	bocd(1/2)_c	
age in years		age	occupation (10-category ISCO), main job		occb1	expectations about household finances	boef_c	
gender		sex	occupation, main job		occ1_c	expectations about the economy (1/2)	boee(1/2)_c	
marital status		marital	temporary employment (dummy), main job		temp1			
			part-time employment (dummy), main job		ptime1			
<b><u>Health</u></b>			weekly hours worked, main job		hours1			
disabled (dummy)		disabled	gross hourly wage, main job		gross1			
subjective health status		health_c	net hourly wage, main job		net1			

ASSETS AND LIABILITIES		
ASSETS <i>ha</i>		LIABILITIES <i>hl</i>
Non-financial assets	<i>han</i>	<b>Main breakdown of liabilities (by purpose)</b>
↳ Real estate	<i>hanr</i>	Real estate liabilities
↳ Principal residence	<i>hanrp</i>	↳ Principal residence loans
↳ Other real estate	<i>hanro</i>	↳ Other real estate loans
Non-housing assets	<i>hann</i>	Non-housing liabilities
↳ Business equity	<i>hannb</i>	↳ Investment loans
↳ Consumer goods	<i>hannc</i>	↳ Consumer goods loans
↳ Vehicles	<i>hanncv</i>	↳ Vehicle loans
↳ Other durables and valuables	<i>hanncd</i>	↳ Other loans for goods and consumption
↳ Other non-financial assets	<i>hanno</i>	Education loans
Financial assets (excl. pensions)	<i>haf</i>	↳ Other non-housing liabilities
↳ Deposit accounts and cash	<i>hafc</i>	
Financial investments	<i>hafj</i>	<b>Alternative breakdown of liabilities (by security)</b>
↳ Bonds and other debt securities	<i>hafib</i>	↳ Institutional loans secured by real estate
Stocks and other equity	<i>hafis</i>	↳ Secured by principal residence
Investment funds and alternative investments	<i>hafij</i>	↳ Secured by other real estate
Other non-pension financial assets	<i>hafo</i>	↳ Loans not secured by real estate
Pension assets and other long-term savings	<i>has</i> <i>pas</i>	↳ Guaranteed institutional loans
↳ Life insurance and voluntary individual pensions	<i>hasi</i> <i>pasi</i>	↳ Non-guaranteed institutional loans
↳ Life insurance accounts	<i>hasil</i> <i>pasil</i>	↳ Informal (non-institutional) loans
↳ Individual voluntary pension accounts	<i>hasip</i> <i>pasip</i>	
Occupational pensions	<i>haso</i> <i>pasoo</i>	
↳ Occupational pensions (DB schemes)	<i>hasodb</i> <i>pasodb</i>	
↳ Occupational pensions (DC schemes)	<i>hasodc</i> <i>pasodc</i>	
Social security pension entitlements	<i>hass</i> <i>pass</i>	
↳ Social security (DB schemes)	<i>hassdb</i> <i>passdb</i>	
↳ Social security (DC schemes)	<i>hassdc</i> <i>passdc</i>	

MAJOR ECONOMIC AGGREGATES		
<b>Income aggregates</b>		
Total current income	<i>hitotal</i> <i>pitotal</i>	= <i>hifactor</i> + <i>hitransfer</i>
Disposable household income	<i>dhi</i>	= <i>hitotal</i> - <i>hxitsc</i>
Value of goods and services	<i>hvalgs</i>	= <i>hi13</i> + <i>hi14</i> + <i>hi47</i> + <i>hi53</i>
Disposable household cash income	<i>dhci</i>	= <i>hitotal</i> - <i>hvalgs</i> - <i>hxitsc</i>
Factor income	<i>hifactor</i>	= <i>hilabour</i> + <i>hicapital</i>
Transfer income	<i>hitransfer</i>	= <i>hipension</i> + <i>hipubsoc</i> + <i>hiprivate</i>
Public transfers	<i>hpublic</i>	
↳ Insurance transfers	<i>hpub_i</i> <i>ppub_i</i>	
↳ Universal transfers	<i>hpub_u</i>	
↳ Assistance transfers	<i>hpub_a</i>	
<b>Consumption aggregates</b>		
Consumption expenditure	<i>hcxp</i>	= <i>hc1</i> + ... + <i>hc12</i>
Housing costs	<i>hhouscost</i>	= <i>hc41</i> + <i>hxptax</i> + <i>hxmort</i>
<b>Wealth aggregates</b>		
Total assets	<i>ha</i>	= <i>han</i> + <i>haf</i> + <i>has</i>
Total liabilities	<i>hl</i>	= <i>hlr</i> + <i>hln</i>
Disposable net worth	<i>dnw</i>	= <i>han</i> + <i>haf</i> - <i>hl</i>
Adjusted disposable net worth	<i>anw</i>	= <i>dnw</i> + <i>hasi</i>
Integrated net worth	<i>inw</i>	
Total net worth	<i>tnw</i>	= <i>anw</i> + <i>haso</i> + <i>hass</i>



<p style="text-align: center;"><b>INCOME DEDUCTIONS, TRANSFERS PAID AND LOANS REPAYMENTS</b></p> <p>Income taxes and contributions <i>hxitsc pxitsc</i> ↳ Income taxes <i>hxitax pxitax</i> ↳ Social security contributions <i>hxscnt pxscnt</i> Other direct taxes <i>hxotax</i> ↳ Property taxes <i>hxptax</i> Voluntary contributions <i>hxvcont pxvcont</i> Inter-household transfers paid <i>hxht</i> ↳ Alimony and child support paid <i>hxalim</i> Remittances paid <i>hxremt</i> Mortgage installment <i>hxmort</i> ↳ Mortgage interest paid <i>hxintm</i> ↳ Installment for other loans <i>hxloan</i> ↳ Interest paid on other loans <i>hxintl</i></p>	<p style="text-align: center;"><b>EXTRAORDINARY INCOME</b></p> <p>Extraordinary labour income <i>helabour pelabour</i> Capital gains <i>hecgain</i> Inheritance received <i>heinherit</i> Other extraordinary income <i>heoth</i></p>	<p style="text-align: center;"><b>IMPUTED RENT</b> <i>hrenti</i></p>	<p style="text-align: center;"><b>CONSUMPTION EXPENDITURE</b> <i>hcxp</i></p> <p>Food and non-alcoholic beverages <i>hc1</i> Alcohol and tobacco <i>hc2</i> Clothing and footwear <i>hc3</i> Actual rent and utilities <i>hc4</i> ↳ Actual rent <i>hc41</i> Housing equipment <i>hc5</i> Health <i>hc6</i> Transport <i>hc7</i> Communication <i>hc8</i> Recreation and culture <i>hc9</i> Education <i>hc10</i> Restaurants and hotels <i>hc11</i> Miscellaneous goods and services <i>hc12</i></p>
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For more information about the exact definition of the variables, please check the variables definitions in [METIS](#)