## LWS VARIABLE LIST

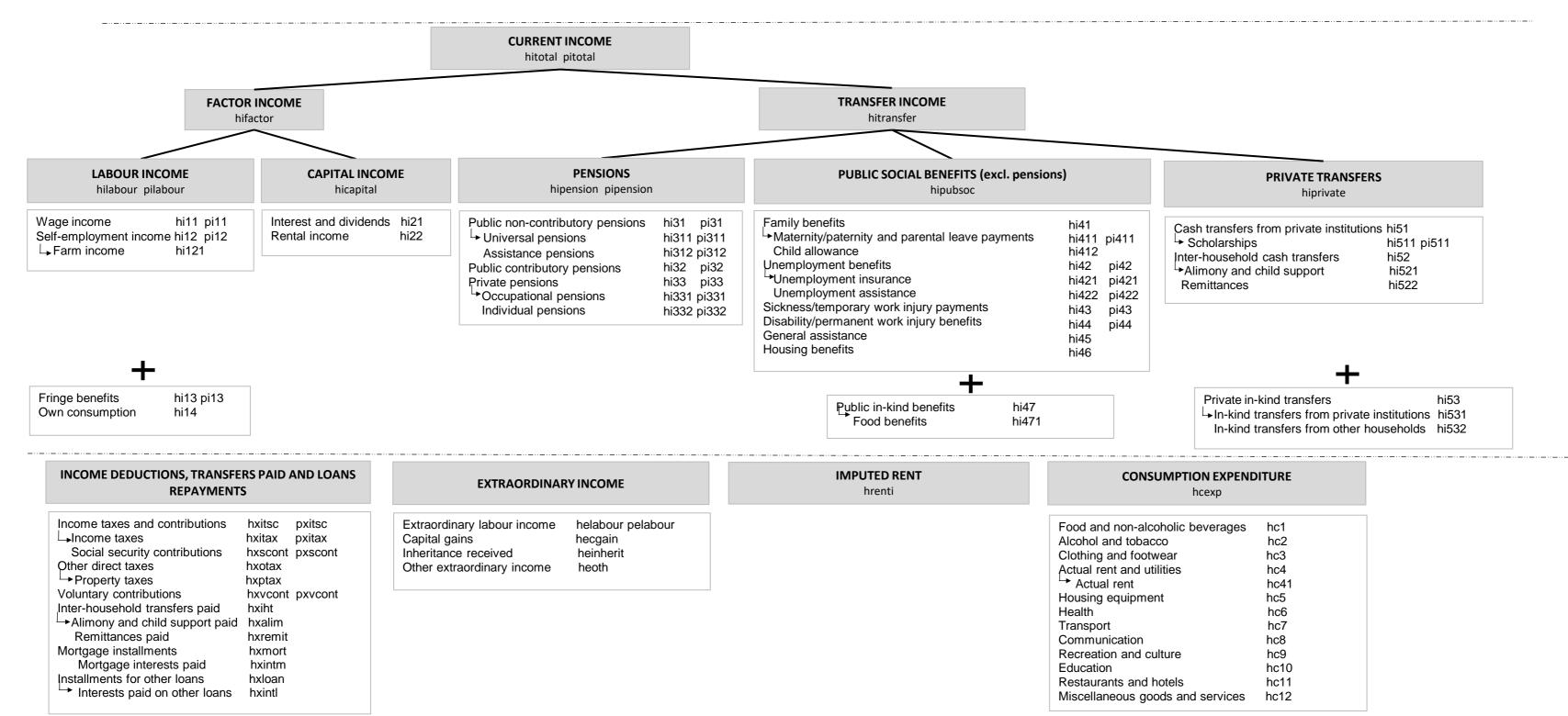
	2024 Template							
	H-FILE	P-FILE		H-FILE	P-FILE			
TECHNICAL VARIABLES household identifier person identifier	hid	hid pid	Immigration immigrant		immigr citizen	WEALTH RELATED VARIABLES Contingent assets and liabilities expects to receive inheritance/gift		
	did	did	citizenship country of birth		ctrybrth	amount of expected inheritance/gift		
unique country/year number country/year identifier	dname	dname	years since arrived in country		yrsresid	expects to give inheritance/gift		
country name	cname	cname	ethnicity: country specific		ethnic_c	home equity line of credit (dummy)		
2-letter country abbreviation	iso2	iso2	internal migration: country specific		migrat_c	amount of home equity line of credit		
3-letter country abbreviation	iso3	iso3	other immigration information: country specific		immigr_c	non-home equity lines of credit (dummy)		
reference year	year	year	other infinitigration information. country specific		ininigi_c	amount of non-home equity lines of credit		
data wave	wave	wave	Education			amount of non-nome equity lines of clean		
weight	hpopwgt	ppopwgt	education (3-category recode)		educ	Assets acquired in the past		
normalised weight	hwgt	pwgt	highest completed education level		educlev	purchase price of principal residence		
additional weight	hwgta	pwgta	highest education level: country specific		educ_c	year of purchase of principal residence		
currency units	currency	currency	enrolled in education		enroll	inheritance/gift received (dummy)		
gross/net income information	grossnet	grossnet	years of education		edyrs	amount of inheritance/gift received (1/4)		
implicate number	inum	inum	illiterate		illiterate	year inheritance/gift received (1/4)		
	mann	indin	education of mother: country specific		edmom_c	type of inheritence/gift received (1/4)		
GEOGRAPHY AND HOUSING			education of father: country specific		eddad_c	from whom inheritance/gift received (1/4)		
region: country specific	region_c				odddd_o	household member who received inheritance/		
rural area	rural		LABOUR MARKET					
size of locality: country specific	locsz_c		Labour market activity			Additional information		
type of area: country specific	area_c		employed		emp	years of contributions to social security system		
main residence tenure status	own		employed (ILO definition)		emp_ilo	business indicator/type of business (1/3)		
type of dwelling	dweltyp		labour force status		lfs			
number of rooms available to the household	nrooms		farming activity	farming	10	BEHAVIORAL VARIABLES		
	moomo		informal activity	lanning	informal	Attitudes toward household finance		
HOUSEHOLD COMPOSITION AND LIVING ARRANG	EMENTS		maternity/paternity/parental leave		parleave	savings behaviour		
household composition (discontinued)	hhtype		worked full-year full-time		fyft	savings purpose (1/9)		
household type	typehh		total weekly hours worked		hourstot	financial risk taking (1/3)		
reference person living with partner	hpartner		annual weeks worked		weeks	financial planning (1/2)		
number of household members	nhhmem		annual weeks worked full-time		weeksft	financial literacy (1/4)		
number of household members 65 or older	nhhmem65		multiple jobs holder		secjob	financial information (1/5)		
number of household members 17 or younger	nhhmem17		years of total work experience		wexptl			
number of household members 13 or younger	nhhmem13		,			Other behavioral variables		
number of household members 6 or younger	nhhmem6		Characteristics of main job			possession of credit cards (dummy)		
number of household members with labour income			status in employment		status1	number of credit cards		
relationship to household reference person		relation	economic activity (3 categories)		inda1	amount needed to cover unexpected expenses		
living with partner		partner	economic activity (9 categories)		indb1	ability to get emergency financial aid (dummy)		
living with parents		parents	economic activity (ISIC rev. 3.1: major groups)		indc1	loan consolidation (dummy)		
number of own children living in household		nchildren	economic activity (ISIC rev. 4: major groups)		indd1	objective credit constraints (1/2)		
age of youngest own child living in household		ageyoch	economic activity: country specific		ind1_c	subjective credit constraints		
lone parent		oneparent	public sector		public1	constraints in debt repayment (1/2)		
dependent child		depchild	occupation (3 categories)		occa1	expectations about household finances		
pointer to the mother		momnum	occupation (ISCO-88: major groups)		occb1	expectations about the economy (1/2)		
pointer to the father		dadnum	occupation (ISCO-08: major groups)		occc1			
pointer to the partner		partnum	occupation: country specific		occ1_c			
			temporary employment		temp1			
SOCIO-DEMOGRAPHIC CHARACTERISTICS			part-time employment		ptime1			
Demographic characteristics			weekly hours worked in main job		hours1			
age in years		age	monthly wage		wage1			
gender		sex	hourly wage		hwage1			
		marital						
marital status								
Health								
		disabled 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.

	H-FILE	P-FILE
RIABLES		
iabilities		
eritance/gift	cir	
heritance/gift	cia	
ance/gift	cig	
edit (dummy)	chc	
y line of credit	cha	
of credit (dummy)	cnc	
equity lines of credit	cna	
past		
cipal residence	ppr	
incipal residence	рру	
ed (dummy)	pir	
/gift received (1/4)	, pia1/4	
eceived (1/4)	piy1/4	
received (1/4)	pit1/4	
e/gift received (1/4)	piw1/4	
ho received inheritance/gift (1/4	)pim1/4	
to social security system		SSVC
be of business (1/3)	bus(1/3)_c	)-
<u>ES</u>		
hold finance		
		basb
		basp1/9
/3)		$bafr(1/3)_c$
)		bafp(1/2)_c bafl(1/4)_c
1/5)		bafi(1/5)_c
(10)		ban(170)_0
les		
ds (dummy)	bopc	
	bonc_c	
r unexpected expenses	boue	
	h	

boea bolc bocc(1/2)\_c bocs\_c bocd(1/2)\_c boef\_c 

ASSETS AND LIABILITIES						
ASSETS ha	LIABILITIES hl		MAJOR ECONOMIC AGGREGATES			
Non-financial assets Real estate Principal residence Other real estate Non-housing assets Business equity Consumer goods Vehicles Other durables and valuables Other non-financial assets Financial assets (excl. pensions) Deposit accounts and cash	han hanr hanrp hanro hann hannb hannc hanncv hanncd hanno haf hafc	Main breakdown of liabilities (by purpos Real estate liabilities → Principal residence loans Other real estate loans Non-housing liabilities →Investment loans Consumer goods loans → Vehicle loans Other loans for goods and consumption Education loans Other non-housing liabilities	hlr hlrp hlro hln hlni hlnc hlncv	Income aggregates Total current income Disposable household income Value of goods and serivices Disposable household cash income Factor income Transfer income Public transfers Universal transfers Assistance transfers	hitotal pitotal dhi hvalgs dhci hifactor hitransfer hpublic hpub_i ppub_i hpub_a	= hifactor + hitransfer = hitotal - hxitsc = hi13 + hi14 + hi47 + hi53 = hitotal - hvalgs - hxitsc = hilabour + hicapital = hipension + hipubsoc + hiprivate
transaction accounts and cash saving accounts Financial investments Bonds and other debt securities Stocks and other equity	hafct hafcs hafi hafib hafis	Alternative breakdown of liabilities (by s Institutional loans secured by real estate Secured by principal residence Secured by other real estate	ecurity) hIsr hIsrp hIsro	Consumption aggregates Consumption expenditure Housing costs Wealth aggregates	hcexp hhouscost	= hc1 + + hc12 = hc4 + hxptax + hxmort
publicly traded stocks unlisted shares and other equity Investment funds and alternative investments Other non-pension financial assets money owed to household Pension assets and other long-term savings Life insurance and voluntary individual pensions	hafiss hafiso hafii hafo hafom has pas hasi pasi	Loans not secured by real estate Loans not secured by real estate L_Guaranteed institutional loans Non-guaranteed institutional loans Informal (non-institutional) loans	hlsn hlsng hlsnn hlsni	Total assets Total liabilities Disposable net worth Adjusted disposable net worth Integrated net worth Total net worth	ha hl dnw anw inw tnw	= han + haf + has = hlr + hln = han + haf - hl = dnw + hasi = anw + haso + hass
Life insurance and voluntary individual pensions Life insurance accounts Individual voluntary pension accounts Occupational pensions (DB schemes) Occupational pensions (DC schemes) Social security pension entitlements Social security (DB schemes)	hasi pasi hasi pasi haso paso hasodb pasodb hasodc pasodc hass pass hassdb passdb					



METIS