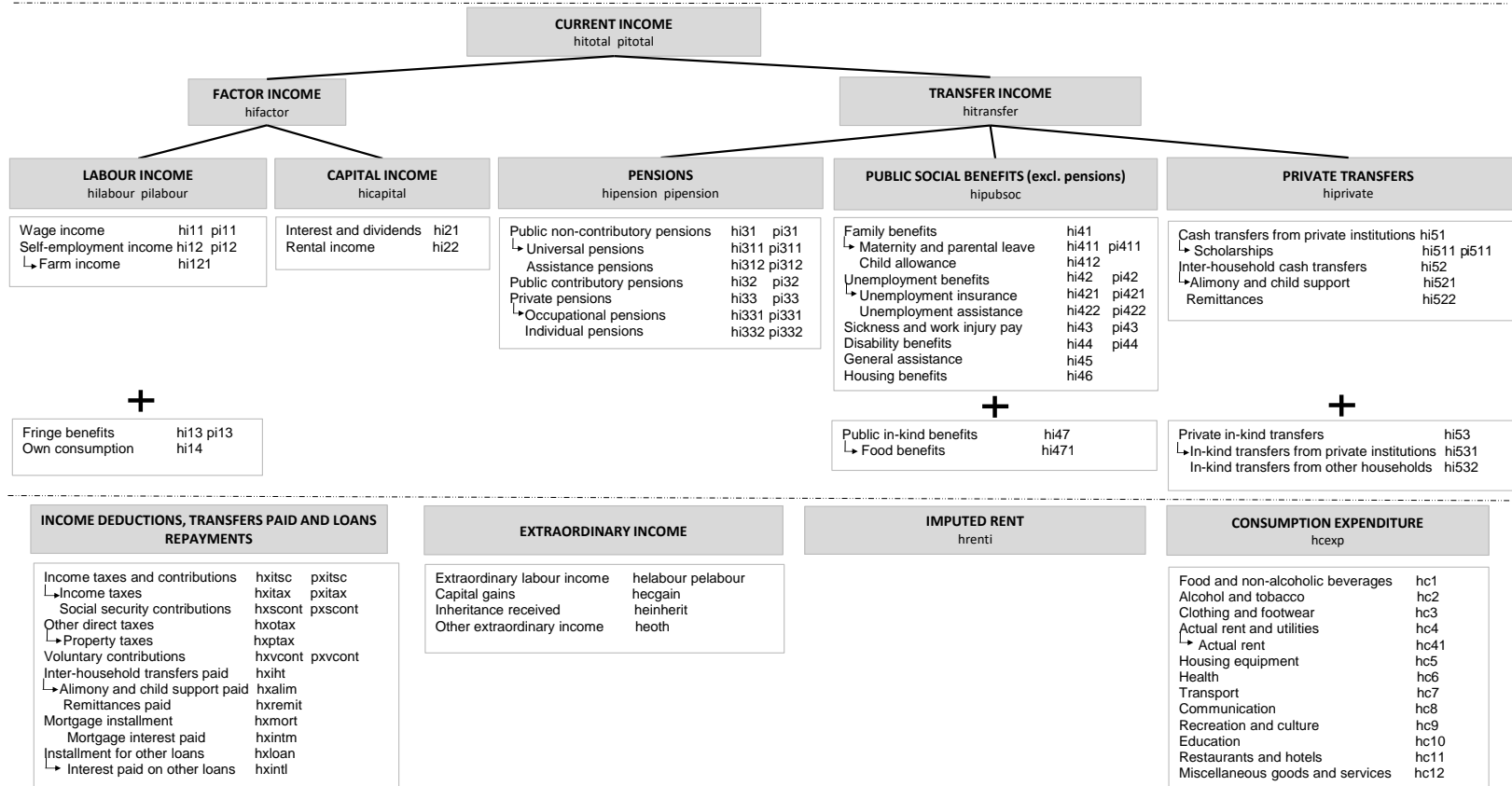


LWS VARIABLE LIST
2019 Template

	H-FILE	P-FILE		H-FILE	P-FILE		H-FILE	P-FILE
<u>TECHNICAL VARIABLES</u>						<u>WEALTH RELATED VARIABLES</u>		
household identifier	hid	hid	<i>Immigration</i>			<i>Contingent assets and liabilities</i>		
person identifier		pid	immigrant (dummy)		immigr	expects to receive inheritance/gift		cir
unique country/year number	did	did	citizenship		citizen	amount of expected inheritance/gift		cia
country/year identifier	dname	dname	country of birth		ctrybrth	expects to give inheritance/gift		cig
country name	cname	cname	years since arrived in country		yrresid	home equity line of credit (dummy)		chc
2-letter country abbreviation	iso2	iso2	ethnicity/race		ethnic_c	amount of home equity line of credit		cha
3-letter country abbreviation	iso3	iso3	internal migration		migrat_c	non-home equity lines of credit (dummy)		cnc
reference year	year	year	other immigration characteristics		immigr_c	amount of non-home equity lines of credit		cna
data wave	wave	wave						
weight	hpopwgt	ppopwgt	<i>Education</i>			<i>Assets acquired in the past</i>		
normalised weight	hwgt	pwgt	education (3-category recode)		educ	purchase price of principal residence		ppr
additional weight	hwgta	pwgta	highest completed education level		educlev	year of purchase of principal residence		ppy
currency units	currency	currency	enrolled in education (dummy)		enroll	inheritance/gift received (dummy)		pir
gross/net income information	grossnet	grossnet	years of education		edys	amount of inheritance/gift received (1/4)		pia1/4
income imputation (dummy)	fhimpu	fpimpu	illiterate (dummy)		illiterate	year inheritance/gift received (1/4)		piy1/4
implicate number	inum	inum	education of mother		edmom_c	type of inheritance/gift received (1/4)		pit1/4
			education of father		eddad_c	from whom inheritance/gift received (1/4)		piw1/4
						household member who received inheritance/gift (1/4)		pim1/4
<u>GEOGRAPHY AND HOUSING</u>						<i>Additional information</i>		
region	region_c		<u>LABOUR MARKET</u>			<i>years of contributions to social security system</i>		ssyc
rural area (dummy)	rural		<i>Labour market activity</i>			<i>business indicator/type of business (1/3)</i>		bus(1/3)_c
size of locality of residence	locs_c		employed (dummy)		emp			
type of area	area_c		ILO employed (dummy)		emp_ilo			
owned/rented housing	own		labour force status		lfs			
type of dwelling	dweltyp		farming activity (dummy)	farming				
<u>HOUSEHOLD COMPOSITION AND LIVING ARRANGEMENTS</u>						<u>BEHAVIORAL VARIABLES</u>		
household composition	hhtype		informal activity (dummy)		informal	<i>Attitudes toward household finance</i>		
head living with partner (dummy)	hpartner		maternity/paternity/parental leave (dummy)		parleave	savings behaviour		basb
number of household members	nhhmem		full-year full-time (dummy)		fyft	savings purpose (1/9)		basp1/9
number of household members 65 or older	nhhmem65		total weekly hours worked		hourstot	financial risk taking (1/3)		bafr(1/3)_c
number of household members 17 or younger	nhhmem17		annual weeks worked		weeks	financial planning (1/2)		bafp(1/2)_c
number of household members 13 or younger	nhhmem13		multiple jobs holder (dummy)		secjob	financial literacy (1/4)		baf(1/4)_c
number of household members with labour income	nearn		years of total work experience		wexptl	financial information (1/5)		bafi(1/5)_c
relationship to household head		relation						
living with partner (dummy)		partner	<i>Characteristics of main job</i>			<i>Other behavioral variables</i>		
living with parents		parents	status in employment, main job		status1	possession of credit cards (dummy)		bopc
number of own children living in household		nchildren	industry (3-category recode), main job		inda1	number of credit cards		bonc_c
age of youngest own child living in household		ageyoch	industry (9-category recode), main job		indb1	amount needed to cover unexpected expenses		boue
			industry (17-category ISIC 3.1), main job		indc1	ability to get emergency financial aid (dummy)		boea
			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
			public sector (dummy), main job		public1	subjective credit constraints		bocs_c
			occupation (3-category recode), main job		occa1	constraints in debt repayment (1/2)		bocd(1/2)_c
			occupation (10-category ISCO), main job		occb1	expectations about household finances		boef_c
			occupation, main job		occ1_c	expectations about the economy (1/2)		boee(1/2)_c
			temporary employment (dummy), main job		temp1			
			part-time employment (dummy), main job		ptime1			
			weekly hours worked, main job		hours1			
			gross hourly wage, main job		gross1			
			net hourly wage, main job		net1			
<u>SOCIO-DEMOGRAPHIC CHARACTERISTICS</u>								
<i>Demographic characteristics</i>								
age in years		age						
gender		sex						
marital status		marital						
<i>Health</i>								
disabled (dummy)		disabled						
subjective health status		health_c						

ASSETS AND LIABILITIES		
ASSETS		LIABILITIES
ha		hl
Non-financial assets	han	Main breakdown of liabilities (by purpose)
↳ Real estate	hanr	Real estate liabilities
↳ Principal residence	hanrp	↳ Principal residence loans
↳ Other real estate	hanro	Other real estate loans
Non-housing assets	hann	Non-housing liabilities
↳ Business equity	hannb	↳ Investment loans
↳ Consumer goods	hannc	↳ Consumer goods loans
↳ Vehicles	hanncv	↳ Vehicle loans
↳ Other durables and valuables	hanncd	↳ Other loans for goods and consumption
↳ Other non-financial assets	hanno	Education loans
Financial assets (excl. pensions)	haf	Other non-housing liabilities
↳ Deposit accounts and cash	hafc	hln
Financial investments	hafi	hlnr
↳ Bonds and other debt securities	hafib	hlnrp
↳ Stocks and other equity	hafis	hlnro
↳ Investment funds and alternative investments	hafii	hlnr
↳ Other non-pension financial assets	hafio	hlnr
Pension assets and other long-term savings	has	hlni
↳ Life insurance and voluntary individual pensions	hasi	hlnr
↳ Life insurance accounts	hasil	hlnr
↳ Individual voluntary pension accounts	hasip	hlnr
Occupational pensions	haso	hlnr
↳ Occupational pensions (DB schemes)	hasodb	hlnr
↳ Occupational pensions (DC schemes)	hasodc	hlnr
Social security pension entitlements	hass	hlnr
↳ Social security (DB schemes)	hassdb	hlnr
↳ Social security (DC schemes)	hassdc	hlnr

MAJOR ECONOMIC AGGREGATES		
Income aggregates		
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_j
↳ Universal transfers	hpub_u	
↳ Assistance transfers	hpub_a	
Consumption aggregates		
Consumption expenditure	hcexp	= hc1 + ... + hc12
Housing costs	hhouscost	= hc41 + hxptax + hxmort
Wealth aggregates		
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



INCOME DEDUCTIONS, TRANSFERS PAID AND LOANS REPAYMENTS

Income taxes and contributions hxitsc pxitsc
↳ Income taxes hxitax pxitax
↳ Social security contributions hxscot pxscot
Other direct taxes hxotax
↳ Property taxes hxptax
↳ Voluntary contributions hxvcont pxvcont
↳ Inter-household transfers paid hxih
↳ Alimony and child support paid hxalim
↳ Remittances paid hxrem
↳ Mortgage installment hxmort
↳ Mortgage interest paid hxintm
↳ Installment for other loans hxloan
↳ Interest paid on other loans hxintl

EXTRAORDINARY INCOME

Extraordinary labour income helabour pelabour
Capital gains hecgain
Inheritance received heinherit
Other extraordinary income heoth

IMPUTED RENT
hrenti

CONSUMPTION EXPENDITURE
hcexp

Food and non-alcoholic beverages hc1
Alcohol and tobacco hc2
Clothing and footwear hc3
Actual rent and utilities hc4
↳ Actual rent hc41
Housing equipment hc5
Health hc6
Transport hc7
Communication hc8
Recreation and culture hc9
Education hc10
Restaurants and hotels hc11
Miscellaneous goods and services hc12