

# Descriptives for Italy 2002 LWS file

## Descriptives

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
HID HOUSEHOLD IDENTIFICATION NUMBER	8011	34.00	678449.00	538945.7347	226165.75667
WGT HOUSEHOLD WEIGHT	8011	285.72	39697.68	2668.1189	2784.55204
CTRY COUNTRY AND YEAR ID	8011	177.00	177.00	177.0000	.00000
HRSH HOURS WORKED HEAD	3520	1.00	160.00	40.7884	12.03792
HRSS HOURS WORKED SPOUSE	2038	1.00	120.00	37.2159	11.81707
HRS2H HOURS WORKED AT MAIN JOB HEAD	0				
HRS2S HOURS WORKED AT MAIN JOB SPOUSE	0				
WKH WEEKS WORKED HEAD	0				
WKS WEEKS WORKED SPOUSE	0				
AGMH AGE OF MOTHER (HEAD)	7585	-1.00	999.00	62.7498	192.42195
AGFH AGE OF FATHER (HEAD)	7623	-1.00	999.00	32.1320	132.72142
AGMS AGE OF MOTHER (SPOUSE)	4734	-1.00	106.00	31.2501	36.46494
AGFS AGE OF FATHER (SPOUSE)	4862	-1.00	99.00	18.4455	32.32171
NOPRS NUMBER OF PERSONS IN HOUSEHOLD	8011	1.00	8.00	2.6399	1.28343
NOCH5 NUMBER OF CHILDREN UNDER 5	8011	.00	3.00	.0798	.30682
NOCH15 NUMBER OF CHILDREN UNDER 15 (<=14)	8011	.00	5.00	.3092	.67570
NOCH18 NUMBER OF CHILDREN UNDER 18	8011	.00	6.00	.3940	.76181
NOPRS65 NUMBER OF PERSONS OVER 65	8011	.00	4.00	.5390	.72863
NOERN NUMBER OF EARNERS	8011	.00	6.00	.9613	.93189
INH1 INHERITANCE BEQUEST 1 RECEIVED (\$)	0				
INH2 INHERITANCE BEQUEST 2 RECEIVED (\$)	0				
INH3 INHERITANCE BEQUEST 3 RECEIVED (\$)	0				
INH4 REMAINING INHERITANCE BEQUEST RECEIVED (\$)	0				
YRINH1 YEAR INHERITANCE BEQUEST 1 RECEIVED	0				
YRINH2 YEAR INHERITANCE BEQUEST 2 RECEIVED	0				
YRINH3 YEAR INHERITANCE BEQUEST 3 RECEIVED	0				
BUS OWN BUSINESS (0/1)	1025	1.00	1.00	1.0000	.00000
NHD NON-HOUSING DEBT	874	150.00	200000.00	6994.0938	11365.27746
DA DEPOSIT ACCOUNTS	6505	1.00	2202029.45	15940.1355	70151.29348
RA RISKY ASSETS	2025	56.69	1700000.00	39774.4744	83005.18634
TB TOTAL BONDS	1232	81.16	850000.00	29040.9713	51789.75469
ST STOCKS	685	250.00	754540.05	20935.9239	46090.59497
TM MUTUAL FUNDS AND OTHER INVESTMENT FUNDS	904	56.69	1010000.00	33654.5642	63911.25393

<b>LI LIFE INSURANCE</b>	0				
<b>OFA OTHER FINANCIAL ASSETS</b>	192	100.00	200000.00	11733.3596	23957.89587
<b>PA1 PENSION ASSETS: PRIVATE PENSION ACCOUNTS/ SAVING PLANS</b>	0				
<b>PA2 PENSION ASSETS: ANNUITIES AND OTHER DEFERRED PROFIT PLANS</b>	0				
<b>PA3 PENSION ASSETS: VALUE OF PENSION THROUGH EMPLOYER PENSION PLANS</b>	0				
<b>PR PRINCIPAL RESIDENCE</b>	5589	500.00	2000000.00	156246.5050	125091.82571
<b>IR INVESTMENT REAL ESTATE</b>	1701	100.00	3651000.00	127589.8892	229362.08974
<b>BA BUSINESS ASSETS</b>	1025	1.00	3300000.00	148646.8271	324357.83329
<b>BD BUSINESS DEBT</b>	274	200.00	500000.00	48721.8913	67104.83646
<b>BE BUSINESS EQUITY</b>	1051	- 152400.00	3200000.00	132267.5543	306172.08724
<b>VH VEHICLES</b>	6435	1.00	230000.00	9745.1242	11424.52543
<b>DRCL DURABLES AND/OR COLLECTIBLES</b>	8011	50.00	5003000.00	16227.3996	77207.42207
<b>ONF OTHER NON-FINANCIAL ASSETS</b>	44	1000.00	10000000.00	266052.9545	1502747.02318
<b>HSD HOME SECURED DEBT (MG,OMG,OHSD)</b>	759	500.00	500000.00	34327.4042	39829.84715
<b>MG PRINCIPAL RESIDENCE MORTGAGE</b>	0				
<b>OMG OTHER PROPERTY MORTGAGE</b>	0				
<b>OHSD OTHER HOME SECURED DEBT</b>	0				
<b>VL VEHICLE LOANS</b>	608	500.00	125000.00	7311.5444	8118.41902
<b>IL TOTAL INSTALLMENT DEBT (INC.CREDIT CARDS)</b>	242	150.00	140000.00	3385.2314	9659.48878
<b>EL EDUCATIONAL LOANS</b>	0				
<b>OL OTHER LOANS FROM FINANCIAL INSTITUTIONS</b>	0				
<b>ID INFORMAL DEBT</b>	85	500.00	200000.00	9978.7412	23450.91058
<b>OWL MISCELLANEOUS NET WORTH COMPONENT</b>	0				
<b>TFA1 TOT. FINANCIAL ASSETS D1</b>	6541	1.00	2350000.00	28166.0131	88750.00630
<b>TNF1 TOT. NON-FINANCIAL ASSETS D1</b>	5791	500.00	4151000.00	188273.5483	206683.93027
<b>TNF2 TOT. NON-FINANCIAL ASSETS D2</b>	5971	- 150000.00	4320000.00	205879.3029	264384.32332
<b>TD TOTAL DEBT</b>	1479	150.00	500000.00	21749.3832	33604.66618
<b>TA_CS TOTAL ASSETS (ctry)</b>	8009	- 142231.39	10557000.00	202229.4814	322986.50114
<b>TFA_CS TOTAL FINANCIAL ASSETS (ctry)</b>	6556	1.00	2351032.00	28445.1948	88990.30138
<b>TNF_CS TOTAL NON-FINANCIAL ASSETS (ctry)</b>	8010	- 142500.00	10557000.00	178922.4993	293039.32930
<b>NW1 NET WORTH D1</b>	7416	- 234291.17	4750000.00	167524.0928	233675.18760
<b>NW2 NET WORTH D2</b>	7436	- 149731.39	4760000.00	185768.1377	281154.34426
<b>NW_CS NET WORTH (ctry)</b>	8007	- 142231.39	10557000.00	198262.5926	321575.83352
<b>FDXP FOOD AND NON-ALCOHOLIC BEVERAGES</b>	8011	600.00	30000.00	5607.0396	3103.48913

<b>ALCOXP ALCOHOL AND TOBACCO</b>	0				
<b>APXP CLOTHING AND FOOTWEAR</b>	0				
<b>HSXP HOUSING AND UTILITIES</b>	8010	240.00	73200.00	8280.8235	6297.20986
<b>EQUIXP HOUSING EQUIPMENT</b>	1908	39.00	50000.00	1809.4824	3226.44215
<b>MDXP HEALTH</b>	0				
<b>TRXP TRANSPORT</b>	897	38.00	80000.00	11524.5127	9174.52072
<b>COMMXP COMMUNICATION</b>	0				
<b>CULTXP RECREATION AND CULTURE</b>	0				
<b>EDXP EDUCATION</b>	0				
<b>RESTOXP RESTAURANTS AND HOTELS</b>	0				
<b>MISCXP MISCELLANEOUS GOODS AND SERVICES</b>	0				
<b>TXP TOTAL EXPENDITURES</b>	0				
<b>RIXP ACTUAL RENTS AND INTEREST</b>	8010	240.00	73200.00	8280.8235	6297.20986
<b>UTXP UTILITIES EXPENDITURES</b>	0				
<b>OHSXP OTHER HOUSING EXPENDITURES</b>	0				
<b>MORTXP MORTGAGE INSTALLMENTS</b>	0				
<b>WAGE WAGES AND SALARIES</b>	0				
<b>WAGENET NET WAGES AND SALARIES</b>	4112	250.00	152000.00	20133.5613	12304.73806
<b>SELF SELF-EMPLOYMENT INCOME</b>	1510	-10284.00	398659.53	22072.4561	25151.99892
<b>CPRI CASH PROPERTY INCOME</b>	6560	.01	74032.50	1194.5612	4143.50193
<b>CPRI1 INTERESTS AND DIVIDENDS</b>	6548	.01	73030.00	754.6364	2396.37804
<b>CPRI2 RENTS</b>	367	20.00	70000.00	6715.7527	9714.62900
<b>CPRI3 PRIVATE SAVINGS PLANS</b>	42	840.00	39000.00	10244.7857	9676.74770
<b>CPRI4 ROYALTIES</b>	0				
<b>CPRI5 OTHER CASH PROPERTY INCOME</b>	0				
<b>OCCPEN OCCUPATIONAL AND OTHER PENSIONS</b>	50	624.00	38424.00	7184.0400	6500.83650
<b>OCPEN1 OCCUPATIONAL PENSIONS</b>	0				
<b>OCPENO OTHER PENSIONS</b>	50	624.00	38424.00	7184.0400	6500.83650
<b>PUBPEN STATE OLD-AGE AND SURVIVORS BENEFITS</b>	4021	500.00	65000.00	13183.2283	7413.74570
<b>PUPEN1 UNIVERSAL OLD-AGE AND SURVIVORS PENSIONS</b>	0				
<b>PUPEN2 EMPLOYMENT-RELATED OLD-AGE AND SURVIVORS PENSIONS</b>	4000	500.00	65000.00	13099.5215	7393.38856
<b>PUPENO OTHER STATE OLD-AGE AND SURVIVORS PENSIONS</b>	83	216.00	37200.00	7369.5783	5505.08254
<b>SOCIBEN OTHER SOCIAL INSURANCE BENEFITS</b>	789	50.00	28800.00	5149.5659	3754.78993
<b>MNSBEN SOCIAL ASSISTANCE BENEFITS</b>	303	100.00	19500.00	4668.6106	2609.03681
<b>NRCBEN NEAR CASH BENEFITS</b>	0				
<b>PRIVTRA PRIVATE TRANSFERS RECEIVED</b>	129	50.00	26000.00	4244.0698	4445.50008
<b>OTHCINC OTHER CASH INCOME</b>	17	200.00	12700.00	3549.6471	4327.35741
<b>CONTRIB MANDATORY EMPLOYEE CONTRIBUTIONS</b>	0				
<b>INCTAX INCOME TAXES</b>	0				
<b>WLHTAX WEALTH/PROPERTY TAXES</b>	0				

INTPD INTEREST PAID	766	29.00	29000.00	1975.2104	2305.71652
INTPDMG INTEREST PAID ON MORTGAGES	0				
INTPDOL INTEREST PAID ON OTHER LOANS	0				
PTPD PRIVATE TRANSFERS PAID	251	100.00	130000.00	4488.2187	9496.61863
GAIN CAPITAL GAINS	104	-50000.00	30000.00	-2360.3750	9500.38035
NCPRI NON CASH PROPERTY INCOME, IMPUTED RENT	6338	50.00	8000.00	478.3123	374.47437
LUMP LUMP SUM INCOME	139	52.00	100000.00	8851.3597	13919.31287
GIFT NON-REGULAR GIFTS	33	50.00	2500.00	771.6970	800.61931
EARNH EARNINGS HEAD	3629	-597.30	360087.37	17255.2261	13954.83856
EARNW EARNINGS SPOUSE	2120	-5938.95	199000.00	14507.6472	10425.88562
OCCPENH OCCUPATIONAL PENSIONS HEAD	471	624.00	65000.00	14391.5669	7395.71695
OCCPENS OCCUPATIONAL PENSIONS SPOUSE	153	1440.00	49950.00	12745.6340	5817.15268
PUBPENH PUBLIC PENSIONS HEAD	3077	300.00	54600.00	10525.7683	5421.06977
PUBPENS PUBLIC PENSIONS SPOUSE	963	216.00	38350.00	8518.9418	4353.97254
PENH ALL PENSIONS HEAD	3478	500.00	65000.00	11261.1320	5900.30778
PENS ALL PENSIONS SPOUSE	1111	216.00	49950.00	9139.3546	4812.13157
EARNW EARNINGS	0				
EARNWNET NET EARNINGS	4933	1.00	398659.53	23539.1471	18632.68827
FIW FACTOR INCOME	0				
FIWNET NET FACTOR INCOME	7168	.15	416443.73	17292.8200	19870.45012
MIW MARKET INCOME	0				
MIWNET NET MARKET INCOME	7177	.15	416443.73	17321.1838	19847.85574
TRANS TRANSFER INCOME	4620	50.00	65000.00	12778.1044	7649.09705
GIW GROSS INCOME	0				
GIWNET NET INCOME	7936	1.00	420643.73	23111.0537	18368.88084
LIS_DPI DISPOSABLE INCOME ACCORDING LIS STANDARDS	7936	1.00	420643.73	23111.0537	18368.88084
DPIW DISPOSABLE INCOME	7989	-109492.00	422243.73	23006.7983	18457.51114
DPIT DISPOSABLE INCOME + CAPITAL GAINS	7946	-109492.00	422243.73	22877.9718	18240.60794
PRECS AMOUNT NEEDED TO COVER UNEXPECTED EXPENSES	8011	.00	999999.00	46242.9363	84556.69036
HOP1 HHLD OPEN SLOT 1	0				
Valid N (listwise)	0				

## Frequencies for Italy 2002 LWS file

### Frequency Table

SEXH SEX OF HEAD

	Frequency	Percent	Valid Percent	Cumulative Percent
--	-----------	---------	---------------	--------------------

<b>Valid</b>	<b>1.00 Male</b>	5038	62.9	62.9	62.9
	<b>2.00 Female</b>	2973	37.1	37.1	100.0
	<b>Total</b>	8011	100.0	100.0	

**SEXS SEX OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 Male</b>	1111	13.9	20.8	20.8
	<b>2.00 Female</b>	4230	52.8	79.2	100.0
	<b>Total</b>	5341	66.7	100.0	
<b>Missing</b>	<b>System</b>	2670	33.3		
<b>Total</b>		8011	100.0		

**AGEH AGE OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
	<b>18.00</b>	5	.1	.1	.1
	<b>19.00</b>	4	.0	.0	.1
	<b>20.00</b>	3	.0	.0	.1
	<b>21.00</b>	10	.1	.1	.3
	<b>22.00</b>	5	.1	.1	.3
	<b>23.00</b>	14	.2	.2	.5
	<b>24.00</b>	12	.1	.1	.7
	<b>25.00</b>	25	.3	.3	1.0
	<b>26.00</b>	26	.3	.3	1.3
	<b>27.00</b>	40	.5	.5	1.8
	<b>28.00</b>	52	.6	.6	2.4
	<b>29.00</b>	42	.5	.5	3.0
	<b>30.00</b>	57	.7	.7	3.7
	<b>31.00</b>	59	.7	.7	4.4
	<b>32.00</b>	100	1.2	1.2	5.7
	<b>33.00</b>	91	1.1	1.1	6.8
	<b>34.00</b>	93	1.2	1.2	8.0
	<b>35.00</b>	109	1.4	1.4	9.3
	<b>36.00</b>	119	1.5	1.5	10.8
	<b>37.00</b>	130	1.6	1.6	12.4
	<b>38.00</b>	152	1.9	1.9	14.3
	<b>39.00</b>	134	1.7	1.7	16.0
	<b>40.00</b>	146	1.8	1.8	17.8
	<b>41.00</b>	131	1.6	1.6	19.5
	<b>42.00</b>	171	2.1	2.1	21.6
	<b>43.00</b>	129	1.6	1.6	23.2
	<b>44.00</b>	168	2.1	2.1	25.3

Valid

<b>45.00</b>	128	1.6	1.6	26.9
<b>46.00</b>	162	2.0	2.0	28.9
<b>47.00</b>	146	1.8	1.8	30.7
<b>48.00</b>	164	2.0	2.0	32.8
<b>49.00</b>	173	2.2	2.2	35.0
<b>50.00</b>	164	2.0	2.0	37.0
<b>51.00</b>	166	2.1	2.1	39.1
<b>52.00</b>	177	2.2	2.2	41.3
<b>53.00</b>	160	2.0	2.0	43.3
<b>54.00</b>	170	2.1	2.1	45.4
<b>55.00</b>	182	2.3	2.3	47.7
<b>56.00</b>	180	2.2	2.2	49.9
<b>57.00</b>	164	2.0	2.0	52.0
<b>58.00</b>	145	1.8	1.8	53.8
<b>59.00</b>	145	1.8	1.8	55.6
<b>60.00</b>	148	1.8	1.8	57.4
<b>61.00</b>	161	2.0	2.0	59.4
<b>62.00</b>	166	2.1	2.1	61.5
<b>63.00</b>	173	2.2	2.2	63.7
<b>64.00</b>	165	2.1	2.1	65.7
<b>65.00</b>	163	2.0	2.0	67.8
<b>66.00</b>	163	2.0	2.0	69.8
<b>67.00</b>	151	1.9	1.9	71.7
<b>68.00</b>	154	1.9	1.9	73.6
<b>69.00</b>	164	2.0	2.0	75.7
<b>70.00</b>	164	2.0	2.0	77.7
<b>71.00</b>	160	2.0	2.0	79.7
<b>72.00</b>	159	2.0	2.0	81.7
<b>73.00</b>	131	1.6	1.6	83.3
<b>74.00</b>	152	1.9	1.9	85.2
<b>75.00</b>	121	1.5	1.5	86.7
<b>76.00</b>	149	1.9	1.9	88.6
<b>77.00</b>	131	1.6	1.6	90.2
<b>78.00</b>	115	1.4	1.4	91.7
<b>79.00</b>	84	1.0	1.0	92.7
<b>80.00</b>	108	1.3	1.3	94.1
<b>81.00</b>	98	1.2	1.2	95.3
<b>82.00</b>	98	1.2	1.2	96.5
<b>83.00</b>	41	.5	.5	97.0
<b>84.00</b>	35	.4	.4	97.5

<b>85.00</b>	29	.4	.4	97.8
<b>86.00</b>	20	.2	.2	98.1
<b>87.00</b>	38	.5	.5	98.5
<b>88.00</b>	29	.4	.4	98.9
<b>89.00</b>	20	.2	.2	99.2
<b>90.00</b>	20	.2	.2	99.4
<b>91.00</b>	13	.2	.2	99.6
<b>92.00</b>	14	.2	.2	99.7
<b>93.00</b>	8	.1	.1	99.8
<b>94.00</b>	2	.0	.0	99.9
<b>95.00</b>	6	.1	.1	99.9
<b>96.00</b>	2	.0	.0	100.0
<b>98.00</b>	1	.0	.0	100.0
<b>99.00</b>	1	.0	.0	100.0
<b>102.00</b>	1	.0	.0	100.0
<b>Total</b>	8011	100.0	100.0	

**AGES AGE OF SPOUSE**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>20.00</b>	2	.0	.0	.0
<b>21.00</b>	2	.0	.0	.1
<b>22.00</b>	6	.1	.1	.2
<b>23.00</b>	8	.1	.1	.3
<b>24.00</b>	8	.1	.1	.5
<b>25.00</b>	20	.2	.4	.9
<b>26.00</b>	23	.3	.4	1.3
<b>27.00</b>	31	.4	.6	1.9
<b>28.00</b>	32	.4	.6	2.5
<b>29.00</b>	46	.6	.9	3.3
<b>30.00</b>	62	.8	1.2	4.5
<b>31.00</b>	56	.7	1.0	5.5
<b>32.00</b>	83	1.0	1.6	7.1
<b>33.00</b>	85	1.1	1.6	8.7
<b>34.00</b>	89	1.1	1.7	10.4
<b>35.00</b>	85	1.1	1.6	11.9
<b>36.00</b>	87	1.1	1.6	13.6
<b>37.00</b>	111	1.4	2.1	15.7
<b>38.00</b>	96	1.2	1.8	17.4
<b>39.00</b>	120	1.5	2.2	19.7
<b>40.00</b>	132	1.6	2.5	22.2
<b>41.00</b>	135	1.7	2.5	24.7

Valid

<b>42.00</b>	134	1.7	2.5	27.2
<b>43.00</b>	129	1.6	2.4	29.6
<b>44.00</b>	136	1.7	2.5	32.2
<b>45.00</b>	128	1.6	2.4	34.6
<b>46.00</b>	156	1.9	2.9	37.5
<b>47.00</b>	147	1.8	2.8	40.2
<b>48.00</b>	139	1.7	2.6	42.8
<b>49.00</b>	135	1.7	2.5	45.4
<b>50.00</b>	134	1.7	2.5	47.9
<b>51.00</b>	130	1.6	2.4	50.3
<b>52.00</b>	135	1.7	2.5	52.8
<b>53.00</b>	110	1.4	2.1	54.9
<b>54.00</b>	134	1.7	2.5	57.4
<b>55.00</b>	147	1.8	2.8	60.2
<b>56.00</b>	143	1.8	2.7	62.8
<b>57.00</b>	115	1.4	2.2	65.0
<b>58.00</b>	119	1.5	2.2	67.2
<b>59.00</b>	115	1.4	2.2	69.4
<b>60.00</b>	120	1.5	2.2	71.6
<b>61.00</b>	106	1.3	2.0	73.6
<b>62.00</b>	103	1.3	1.9	75.5
<b>63.00</b>	129	1.6	2.4	77.9
<b>64.00</b>	108	1.3	2.0	80.0
<b>65.00</b>	113	1.4	2.1	82.1
<b>66.00</b>	102	1.3	1.9	84.0
<b>67.00</b>	86	1.1	1.6	85.6
<b>68.00</b>	89	1.1	1.7	87.3
<b>69.00</b>	87	1.1	1.6	88.9
<b>70.00</b>	61	.8	1.1	90.0
<b>71.00</b>	66	.8	1.2	91.3
<b>72.00</b>	66	.8	1.2	92.5
<b>73.00</b>	40	.5	.7	93.3
<b>74.00</b>	62	.8	1.2	94.4
<b>75.00</b>	66	.8	1.2	95.7
<b>76.00</b>	33	.4	.6	96.3
<b>77.00</b>	34	.4	.6	96.9
<b>78.00</b>	36	.4	.7	97.6
<b>79.00</b>	30	.4	.6	98.1
<b>80.00</b>	23	.3	.4	98.6
<b>81.00</b>	19	.2	.4	98.9



	<b>82.00</b>	21	.3	.4	99.3
	<b>83.00</b>	12	.1	.2	99.6
	<b>84.00</b>	7	.1	.1	99.7
	<b>85.00</b>	3	.0	.1	99.7
	<b>86.00</b>	2	.0	.0	99.8
	<b>87.00</b>	2	.0	.0	99.8
	<b>88.00</b>	5	.1	.1	99.9
	<b>89.00</b>	4	.0	.1	100.0
	<b>95.00</b>	1	.0	.0	100.0
	<b>Total</b>	5341	66.7	100.0	
<b>Missing</b>	<b>System</b>	2670	33.3		
<b>Total</b>		8011	100.0		

#### MARTH MARITAL STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 never married</b>	877	10.9	10.9	10.9
	<b>2.00 married</b>	5283	65.9	65.9	76.9
	<b>3.00 separated/divorced</b>	395	4.9	4.9	81.8
	<b>4.00 widowed</b>	1456	18.2	18.2	100.0
	<b>Total</b>	8011	100.0	100.0	

#### MARTS MARITAL STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 never married</b>	55	.7	1.0	1.0
	<b>2.00 married</b>	5246	65.5	98.2	99.3
	<b>3.00 separated/divorced</b>	32	.4	.6	99.9
	<b>4.00 widowed</b>	8	.1	.1	100.0
	<b>Total</b>	5341	66.7	100.0	
<b>Missing</b>	<b>System</b>	2670	33.3		
<b>Total</b>		8011	100.0		

#### SMART MARITAL STATUS (STANDARDIZED)

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 single no children</b>	2526	31.5	31.7	31.7
	<b>2.00 lone parent</b>	109	1.4	1.4	33.0
	<b>3.00 couple no children</b>	1853	23.1	23.2	56.3
	<b>4.00 couple with children</b>	3488	43.5	43.7	100.0
	<b>Total</b>	7976	99.6	100.0	
<b>Missing</b>	<b>System</b>	35	.4		
<b>Total</b>		8011	100.0		

#### RACEH RACE/ETHNICITY OF HEAD

		Frequency	Percent
Missing	System	8011	100.0

**RACES RACE/ETNICITY OF SPOUSE**

		Frequency	Percent
Missing	System	8011	100.0

**COBH COUNTRY OF BIRTH OF HEAD**

		Frequency	Percent
Missing	System	8011	100.0

**COBS COUNTRY OF BIRTH OF SPOUSE**

		Frequency	Percent
Missing	System	8011	100.0

**IMMH IMMIGRATION STATUS OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 born outside Italy	255	3.2	3.2	3.2
	2.00 born in the south (incl. islands), lives in the north	474	5.9	5.9	9.1
	3.00 born in the south (incl. islands), lives in the centre	153	1.9	1.9	11.0
	4.00 born in the centre, lives in the north	83	1.0	1.0	12.0
	5.00 born in the centre, lives in the south (incl. islands)	22	.3	.3	12.3
	6.00 born in the north, lives in the centre	65	.8	.8	13.1
	7.00 born in the north, lives in the south (incl. islands)	28	.3	.3	13.5
	8.00 lives in the area of birth	6931	86.5	86.5	100.0
	<b>Total</b>	8011	100.0	100.0	

**IMMS IMMIGRATION STATUS OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 born outside Italy	191	2.4	3.6	3.6
	2.00 born in the south (incl. islands), lives in the north	328	4.1	6.1	9.7
	3.00 born in the south (incl. islands), lives in the centre	109	1.4	2.0	11.8
	4.00 born in the centre, lives in the north	60	.7	1.1	12.9
	5.00 born in the centre, lives in the south (incl. islands)	13	.2	.2	13.1
	6.00 born in the north, lives in the centre	32	.4	.6	13.7
	7.00 born in the north, lives in the south (incl. islands)	17	.2	.3	14.0
	8.00 lives in the area of birth	4591	57.3	86.0	100.0
	<b>Total</b>	5341	66.7	100.0	
Missing	System	2670	33.3		
<b>Total</b>		8011	100.0		

**YSMH YEARS OF RESIDENCE IN  
THIS COUNTRY HEAD**

		Frequency	Percent
Missing	System	8011	100.0

**EDUCH EDUCATIONAL LEVEL OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 none	546	6.8	6.8	6.8
	2.00 Elementary school	2515	31.4	31.4	38.2
	3.00 Middle school	2138	26.7	26.7	64.9
	4.00 High school	2177	27.2	27.2	92.1
	5.00 Bachelor's Degree	617	7.7	7.7	99.8
	6.00 Post-graduate	18	.2	.2	100.0
	Total	8011	100.0	100.0	

**EDUCS EDUCATIONAL LEVEL OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 none	280	3.5	5.2	5.2
	2.00 Elementary school	1656	20.7	31.0	36.2
	3.00 Middle school	1572	19.6	29.4	65.7
	4.00 High school	1471	18.4	27.5	93.2
	5.00 Bachelor's Degree	358	4.5	6.7	99.9
	6.00 Post-graduate	4	.0	.1	100.0
	Total	5341	66.7	100.0	
Missing	System	2670	33.3		
Total		8011	100.0		

**LFSH LABOR FORCE STATUS  
HEAD**

		Frequency	Percent
Missing	System	8011	100.0

**LFSS LABOR FORCE STATUS  
SPOUSE**

		Frequency	Percent
Missing	System	8011	100.0

**MAH MAIN ACTIVITY HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 employee	2608	32.6	32.6	32.6
	2.00 self-employed	899	11.2	11.2	43.8
	3.00 first job-seeker	37	.5	.5	44.2
	4.00 house wife	610	7.6	7.6	51.9
	5.00 rentier	7	.1	.1	51.9

	<b>6.00 pensioner</b>	3620	45.2	45.2	97.1
	<b>7.00 unemployed</b>	189	2.4	2.4	99.5
	<b>8.00 student</b>	38	.5	.5	100.0
	<b>9.00 other not employed</b>	3	.0	.0	100.0
	<b>Total</b>	8011	100.0	100.0	

**MAS MAIN ACTIVITY SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 employee</b>	1621	20.2	30.4	30.4
	<b>2.00 self-employed</b>	460	5.7	8.6	39.0
	<b>3.00 first job-seeker</b>	28	.3	.5	39.5
	<b>4.00 house wife</b>	1904	23.8	35.6	75.1
	<b>5.00 rentier</b>	8	.1	.1	75.3
	<b>6.00 pensioner</b>	1247	15.6	23.3	98.6
	<b>7.00 unemployed</b>	67	.8	1.3	99.9
	<b>8.00 student</b>	6	.1	.1	100.0
	<b>Total</b>	5341	66.7	100.0	
<b>Missing</b>	<b>System</b>	2670	33.3		
<b>Total</b>		8011	100.0		

**OCCH OCCUPATION OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 HS professional studies</b>	185	2.3	7.8	7.8
	<b>2.00 HS technical school</b>	1016	12.7	43.0	50.9
	<b>3.00 HS classical, scientific, language</b>	231	2.9	9.8	60.7
	<b>4.00 HS art school/institute</b>	48	.6	2.0	62.7
	<b>5.00 HS teacher training</b>	209	2.6	8.9	71.5
	<b>6.00 HS other</b>	37	.5	1.6	73.1
	<b>7.00 UNIV math,phys,chem,biol,sciences,pharmacy</b>	79	1.0	3.3	76.5
	<b>8.00 UNIV agricultural or veterinary sciences</b>	17	.2	.7	77.2
	<b>9.00 UNIV medicine &amp; dentistry</b>	58	.7	2.5	79.6
	<b>10.00 UNIV engineering</b>	69	.9	2.9	82.5
	<b>11.00 UNIV architecture/city-planning</b>	25	.3	1.1	83.6
	<b>12.00 UNIV economics or statistics</b>	65	.8	2.8	86.4
	<b>13.00 UNIV political science, sociology</b>	35	.4	1.5	87.8
	<b>14.00 UNIV law</b>	76	.9	3.2	91.1
	<b>15.00 UNIV arts, philosophy, languages</b>	134	1.7	5.7	96.7
	<b>16.00 UNIV other</b>	77	1.0	3.3	100.0
	<b>Total</b>		2361	29.5	100.0
<b>Missing</b>	<b>System</b>	5650	70.5		
<b>Total</b>		8011	100.0		

**OCCS OCCUPATION OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 HS professional studies	159	2.0	10.3	10.3
	2.00 HS technical school	500	6.2	32.5	42.8
	3.00 HS classical, scientific, language	162	2.0	10.5	53.3
	4.00 HS art school/institute	30	.4	1.9	55.3
	5.00 HS teacher training	294	3.7	19.1	74.4
	6.00 HS other	33	.4	2.1	76.5
	7.00 UNIV math,phys,chem,biol,sciences,pharmacy	50	.6	3.2	79.7
	8.00 UNIV agricultural or veterinary sciences	5	.1	.3	80.1
	9.00 UNIV medicine & dentistry	28	.3	1.8	81.9
	10.00 UNIV engineering	17	.2	1.1	83.0
	11.00 UNIV architecture/city-planning	14	.2	.9	83.9
	12.00 UNIV economics or statistics	25	.3	1.6	85.5
	13.00 UNIV political science, sociology	20	.2	1.3	86.8
	14.00 UNIV law	26	.3	1.7	88.5
	15.00 UNIV arts, philosophy, languages	137	1.7	8.9	97.4
	16.00 UNIV other	40	.5	2.6	100.0
	<b>Total</b>	1540	19.2	100.0	
Missing	System	6471	80.8		
<b>Total</b>		8011	100.0		

**INDH INDUSTRY OF HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 agriculture	196	2.4	2.4	2.4
	2.00 manufacturing	849	10.6	10.6	13.0
	3.00 building and construction	302	3.8	3.8	16.8
	4.00 wholesale and retail trade, lodging and catering serv.	538	6.7	6.7	23.5
	5.00 transport and communications	166	2.1	2.1	25.6
	6.00 services of credit and insurance institutions	137	1.7	1.7	27.3
	7.00 real estate & renting serv., other prof. & buis. activities	193	2.4	2.4	29.7
	8.00 domestic services and other private services	143	1.8	1.8	31.5
	9.00 general gov., defence, educ., health & oth. publ. serv.	971	12.1	12.1	43.6
	10.00 extra-territorial org. and entities	12	.1	.1	43.8
	11.00 not employed	4504	56.2	56.2	100.0
		<b>Total</b>	8011	100.0	100.0

**INDS INDUSTRY OF SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.00 agriculture	125	1.6	2.3	2.3
	2.00 manufacturing	482	6.0	9.0	11.4

Valid	3.00 building and construction	113	1.4	2.1	13.5
	4.00 wholesale and retail trade, lodging and catering serv.	338	4.2	6.3	19.8
	5.00 transport and communications	71	.9	1.3	21.1
	6.00 services of credit and insurance institutions	61	.8	1.1	22.3
	7.00 real estate & renting serv., other prof. & buis. activities	126	1.6	2.4	24.6
	8.00 domestic services and other private services	127	1.6	2.4	27.0
	9.00 general gov., defence, educ., health & oth. publ. serv.	633	7.9	11.9	38.9
	10.00 extra-territorial org. and entities	5	.1	.1	39.0
	11.00 not employed	3260	40.7	61.0	100.0
	Total	5341	66.7	100.0	
Missing	System	2670	33.3		
Total		8011	100.0		

#### ACTH ACTIVITY STATUS HEAD

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 blue-collar worker or similar	1178	14.7	14.7	14.7
	2.00 office worker or school teacher	1141	14.2	14.2	28.9
	3.00 junior manager/cadre	188	2.3	2.3	31.3
	4.00 manager, senior official	101	1.3	1.3	32.6
	5.00 member of the arts or professions	223	2.8	2.8	35.3
	6.00 sole proprietor	85	1.1	1.1	36.4
	7.00 freelance	399	5.0	5.0	41.4
	8.00 owner or member of family buisness	107	1.3	1.3	42.7
	9.00 active shareholder/partner	85	1.1	1.1	43.8
	10.00 not employed	4504	56.2	56.2	100.0
	Total	8011	100.0	100.0	

#### ACTS ACTIVITY STATUS SPOUSE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 blue-collar worker or similar	665	8.3	12.5	12.5
	2.00 office worker or school teacher	850	10.6	15.9	28.4
	3.00 junior manager/cadre	72	.9	1.3	29.7
	4.00 manager, senior official	34	.4	.6	30.4
	5.00 member of the arts or professions	80	1.0	1.5	31.8
	6.00 sole proprietor	26	.3	.5	32.3
	7.00 freelance	220	2.7	4.1	36.5
	8.00 owner or member of family buisness	88	1.1	1.6	38.1
	9.00 active shareholder/partner	46	.6	.9	39.0
	10.00 not employed	3260	40.7	61.0	100.0
	Total	5341	66.7	100.0	
Missing	System	2670	33.3		

Total

8011

100.0

**DISH DISABILITY STATUS HEAD**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	7760	96.9	96.9	96.9
	1.00 yes, disabled	251	3.1	3.1	100.0
	Total	8011	100.0	100.0	

**DISS DISABILITY STATUS SPOUSE**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	5232	65.3	98.0	98.0
	1.00 yes, disabled	109	1.4	2.0	100.0
	Total	5341	66.7	100.0	
Missing	System	2670	33.3		
Total		8011	100.0		

**HLTHH HEALTH STATUS OF HEAD**

		Frequency	Percent
Missing	System	8011	100.0

**HLTHS HEALTH STATUS OF SPOUSE**

		Frequency	Percent
Missing	System	8011	100.0

**REGA GEOGRAPHIC REGION A**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00 North West PIEMONTE	780	9.7	9.7	9.7
	2.00 North West VAL D'AOSTA	22	.3	.3	10.0
	3.00 North West LOMBARDIA	905	11.3	11.3	21.3
	4.00 North East TRENTO	129	1.6	1.6	22.9
	5.00 North East VENETO	521	6.5	6.5	29.4
	6.00 North East FRIULI	236	2.9	2.9	32.4
	7.00 North West LIGURIA	372	4.6	4.6	37.0
	8.00 North East EMILIA ROMAGNA	716	8.9	8.9	45.9
	9.00 Central TOSCANA	559	7.0	7.0	52.9
	10.00 Central UMBRIA	270	3.4	3.4	56.3
	11.00 Central MARCHE	379	4.7	4.7	61.0
	12.00 Central LAZIO	457	5.7	5.7	66.7
	13.00 South ABRUZZO	231	2.9	2.9	69.6
	14.00 South MOLISE	85	1.1	1.1	70.7
	15.00 South CAMPANIA	703	8.8	8.8	79.5
	16.00 South PUGLIA	413	5.2	5.2	84.6

<b>17.00 South BASILICATA</b>	78	1.0	1.0	85.6
<b>18.00 South CALABRIA</b>	203	2.5	2.5	88.1
<b>19.00 Islands SICILIA</b>	655	8.2	8.2	96.3
<b>20.00 Islands SARDINIA</b>	297	3.7	3.7	100.0
<b>Total</b>	8011	100.0	100.0	

#### REGB GEOGRAPHIC REGION B

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 North West</b>	2079	26.0	26.0	26.0
	<b>2.00 North East</b>	1602	20.0	20.0	45.9
	<b>3.00 Central</b>	1665	20.8	20.8	66.7
	<b>4.00 South</b>	1713	21.4	21.4	88.1
	<b>5.00 Islands</b>	952	11.9	11.9	100.0
	<b>Total</b>	8011	100.0	100.0	

#### URB URBAN/RURAL INDICATOR

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 up to 5000 inhabitants</b>	1217	15.2	15.2	15.2
	<b>2.00 5000 to 20 000 inhabitants</b>	1122	14.0	14.0	29.2
	<b>3.00 20 000 to 50 000 inhabitants</b>	2297	28.7	28.7	57.9
	<b>4.00 50 000 to 200 000 inhabitants</b>	2347	29.3	29.3	87.2
	<b>5.00 200 000 to 500 000 inhabitants</b>	360	4.5	4.5	91.7
	<b>6.00 more than 500 000 inhabitants</b>	668	8.3	8.3	100.0
	<b>Total</b>	8011	100.0	100.0	

#### HHLD HOUSEHOLD STRUCTURE

		Frequency	Percent
Missing	System	8011	100.0

#### FMLY FAMILY COMPOSITION

		Frequency	Percent
Missing	System	8011	100.0

#### OWN TENURE (OWNED/RENTED HOUSING)

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>1.00 home owner</b>	5540	69.2	69.2	69.2
	<b>2.00 tenant</b>	1673	20.9	20.9	90.0
	<b>3.00 with right of redemption (as owned??)</b>	52	.6	.6	90.7
	<b>4.00 occupied in usufruct, use without charge</b>	746	9.3	9.3	100.0
	<b>Total</b>	8011	100.0	100.0	

#### DWELL TYPE OF DWELLING

		Frequency	Percent



Missing	System	8011	100.0
---------	--------	------	-------

**RISK1 FINANCIAL RISK TAKING  
WILLINGNESS**

		Frequency	Percent
Missing	System	8011	100.0

**RISK2 DEMAND FOR SAFE  
INVESTMENTS**

		Frequency	Percent
Missing	System	8011	100.0

**RISK3 LOTTERY QUESTION**

		Frequency	Percent
Missing	System	8011	100.0

**RISK4 SELF-ASSESSED ACTUAL  
RISK TAKING IN THE PAST**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_1 SAVING MOTIVE  
PRIORITY 1**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_2 SAVING MOTIVE  
PRIORITY 2**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_3 SAVING MOTIVE  
PRIORITY 3**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_4 SAVING MOTIVE  
PRIORITY 4**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_5 SAVING MOTIVE  
PRIORITY 5**

		Frequency	Percent
Missing	System	8011	100.0

**SAVE\_6 SAVING MOTIVE  
PRIORITY 6**

--	--	--	--

		Frequency	Percent
Missing	System	8011	100.0

**HORIZ FINANCIAL TIME  
HORIZON**

		Frequency	Percent
Missing	System	8011	100.0

**SPEND MONEY SHOULD BE  
SPENT**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT1 EFFORT OR TIME SPENT IN  
OBTAINING FINANCIAL  
INFORMATION**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_1 IMPORTANT FINANCIAL  
INFORMATION SOURCES 1**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_2 IMPORTANT FINANCIAL  
INFORMATION SOURCES 2**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_3 IMPORTANT FINANCIAL  
INFORMATION SOURCES 3**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_4 IMPORTANT FINANCIAL  
INFORMATION SOURCES 4**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_5 IMPORTANT FINANCIAL  
INFORMATION SOURCES 5**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_6 IMPORTANT FINANCIAL  
INFORMATION SOURCES 6**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_7 IMPORTANT FINANCIAL  
INFORMATION SOURCES 7**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_8 IMPORTANT FINANCIAL  
INFORMATION SOURCES 8**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_9 IMPORTANT FINANCIAL  
INFORMATION SOURCES 9**

		Frequency	Percent
Missing	System	8011	100.0

**FLIT2\_10 IMPORTANT FINANCIAL  
INFORMATION SOURCES 10**

		Frequency	Percent
Missing	System	8011	100.0

**CARD POSSESSION OF CREDIT CARDS**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	.00 no	4942	61.7	72.1	72.1
	1.00 yes	1911	23.9	27.9	100.0
	Total	6853	85.5	100.0	
Missing	System	1158	14.5		
Total		8011	100.0		

**NCARD NUMBER OF CREDIT CARDS**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1341	16.7	70.2	70.2
	2.00	446	5.6	23.3	93.5
	3.00	90	1.1	4.7	98.2
	4.00	24	.3	1.3	99.5
	5.00	4	.0	.2	99.7
	6.00	5	.1	.3	99.9
	8.00	1	.0	.1	100.0
	Total	1911	23.9	100.0	
Missing	System	6100	76.1		
Total		8011	100.0		

**ONBK USE ONLINE BANKING**

		Frequency	Percent	Valid Percent	Cumulative Percent
	.00 no	73	.9	20.3	20.3

<b>Valid</b>	<b>1.00 yes</b>	286	3.6	79.7	100.0
	<b>Total</b>	359	4.5	100.0	
<b>Missing</b>	<b>System</b>	7652	95.5		
<b>Total</b>		8011	100.0		

**HLTH1 FREQUENCY OF SPORTS**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0

**HLTH2A SMOKER**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0

**HLTH2B CIGARETTES PER DAY**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0

**ATT1 OVERALL HAPPINESS**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0

**ATT2 LEVEL OF WORRY**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0

**ATT3 VOLUNTARY  
COMMITMENT**

		<b>Frequency</b>	<b>Percent</b>
<b>Missing</b>	<b>System</b>	8011	100.0