



SOCIAL AND ECONOMIC WELL-BEING

RAND HRS Detailed Imputations File 2016 (V1) Documentation

Includes 1992-2016 (Early Release)
June 2019

Delia Bugliari, Nancy Campbell, Chris Chan, Orla Hayden, Jessica Hayes, Michael Hurd, Adam Karabatakis, Regan Main, Joshua Mallett, Colleen McCullough, Erik Meijer, Michael Moldoff, Philip Pantoja, Susann Rohwedder, Patricia St.Clair

Funded by the Social Security Administration and the National Institute on Aging
Produced by the RAND Center for the Study of Aging

Preface

The Health and Retirement Study (HRS) is a longitudinal household survey data set for the study of retirement and health among the elderly in the United States. It is extraordinarily rich, and in particular it asks Respondents about their income, wealth, and medical expenditures in great detail. With the goal of making these data more accessible to researchers, the RAND Center for the Study of Aging, with support from the Social Security Administration (SSA) and the National Institute of Aging (NIA), has produced imputations of income, wealth, and medical expenditures for all waves of the HRS, including the initially separate AHEAD study. This document describes the full set of the RAND income, wealth, and medical expenditures.

Many of these variables are also included in the RAND HRS Longitudinal File, which is a user-friendly version of a subset of the HRS. It contains cleaned and processed variables with consistent and intuitive naming conventions, model-based imputations and imputation flags, and spousal counterparts of most individual-level variables. All variables are well-documented, with special attention to comparability of variables across survey waves.

The income, wealth, and medical expenditures variables in this document follow the RAND HRS naming conventions, and the current documentation is also structured after the RAND HRS Longitudinal File documentation.

For more information about the RAND HRS Detailed Imputations File, please visit the RAND Center for the Study of Aging website at <http://www.rand.org/well-being/social-and-behavioral-policy/centers/aging.html>. The RAND HRS Detailed Imputations File may be downloaded from the HRS website (<https://hrs.isr.umich.edu/about>).

We are grateful for the continuing support of and funding from the SSA and the NIA. In gaining access to and interpreting the HRS, we greatly benefited from the help and insights of HRS staff members. In particular, we thank Tom Blackburn, Honggao Cao, Jack Chen, Gwenith Fisher, Dave Howell, Thomas Juster, Janet Keller, Cathy Liebowitz, Michael Nolte, Theresa Norgard, Dorothy Nordness, Mary Beth Ofstedal, Jody Schimmel, Marita Servais, David Weir, and Bob Willis.

Special thanks to Cary Greif, the Research Operations Administrator of the RAND Center for the Study of Aging, who has assisted our data development efforts in many ways and at many levels.

Contents

Preface	2
Note to Users	5
What's New in the RAND HRS Detailed Imputations File 2016 (V1)	5
1. Introduction and Overview	7
1.1. Confidentiality and Access Restrictions	8
1.2. Data Files Structure	9
1.3. Variable Naming Conventions	10
1.4. Missing Values	15
2. Income and Wealth Imputations	16
2.1. Background	16
2.1.1. Alternative Question Sequences	17
2.2. Imputation Process	18
2.2.1. Ownership Imputation	19
2.2.2. Bracket Imputation	19
2.2.3. Amount Imputation	19
2.2.4. Covariates	21
2.3. Asset Verification	23
2.4. Substantive Differences Across Waves	24
3. Imputation Flags and Codes	27
4. Medical Expenditure Imputations	28
4.1. Background	28
4.2. Imputation Process	29
5. Structure of Codebook	31
6. Distribution and Technical Notes	37
6.1. Distribution Files for Web Download	37
6.2. Using the SAS formats	38
6.3. Using the Data with Other HRS Files	38
7. Data Codebook	40
Section A: Identifiers and Flags	42
Section B: Income	49
Section C: Financial and Housing Wealth - Cross-Wave	364
Section D: Financial and Housing Wealth - Cross-Section	497
Section E: Medical Expenditures	632
Appendix A: Detailed List of Changes (Version M Forward)	721

Appendix B: Mobile Home/House Inconsistencies	737
Appendix C: Combining Pension Income from Section Q (Assets & Income) and Section J2 (Pension)	740

Tables

Table 1. Source of Data for Entry Cohorts in RAND HRS Detailed Imputations File by Wave	9
Table 2. Variable Name Prefixes for Income Variables	12
Table 3. Variable Name Prefixes for Wealth Variables	13
Table 4: Variable Name Prefixes for Medical Expenditures Variables	14
Table 5. Missing Codes	15
Table 6. Distribution of Response Types on Stock Holdings (HRS 1994)	17
Table 7. Response Types and Required Imputations	18
Table 8. Loadings on the First Two Principal Components	22
Table 9. RAND HRS Detailed Imputation Data Distribution Files	37

Note to Users

As noted in Section 6C of the [2016 Tracker Early Release \(V3.0\) documentation](#), HHID = 056354 / PN = 031 is a duplicate of HHID = 056354 / PN = 020, and was therefore removed from this Tracker release. In both the current and previous versions of the RAND HRS Longitudinal File, these records can be identified by HHIDPN = 56354031 and 56354020, respectively. Our colleagues at HRS are currently weighing options for how to handle these records in the HRS 2000 Core data. Until then, we have decided to leave both records in the RAND HRS Longitudinal File. HHIDPN = 56354031 is only present in Wave 5 (HRS 2000), and is flagged as being in the same household as HHIDPN = 56354030 (H5HHID = 563541). HHIDPN = 56354020 is also present in Wave 5, but is flagged as being in their own household (H5HHID = 563542). This discrepancy impacts how the spouse/partner variables in the RAND HRS Longitudinal File are assigned in Wave 5. Once a consensus is reached on how these respondents should be handled, we will implement any associated corrections in a future release.

What's New in the RAND HRS Detailed Imputations File 2016 (V1)

All our income, wealth, and medical expenditures data now include the 2016 Early Release data. Accordingly, we now provide imputations for the 2016 data as well. Additionally, we have made a number of improvements to the file and associated documentation, including the following:

IRA withdrawals

We now include data for withdrawals from Individual Retirement Accounts (which includes traditional IRAs, Roth IRAs, and Keogh accounts). This also includes amounts from accounts that have been cashed in completely. These withdrawals are imputed when necessary. These variables are included in the Income section, because for taxation purposes, this is treated as income. However, from an economic viewpoint, this is dissaving and not income, and thus we have not included this in our total household income measure.

Maximum allowable amounts

For several income and transfer variables, especially government-provided benefits and transfers, we ensure that we do not impute amounts above the highest possible amounts as reported by the responsible government agency. We have now tightened these upper bounds after a detailed study of government websites and documents. We do not overwrite *reported* amounts that are over the limit.

Social Security income

We adjusted the age threshold logic used to distinguish receipt of disability benefits from retirement benefits. Previously, income was designated as retirement for Respondents over 66 years of age at time of interview. We now use Respondents' full retirement age defined by the Social Security Administration as a function of birth year. See <https://www.ssa.gov/planners/retire/retirechart.html> for full retirement age table. This change had a small effect on the number of Respondents in the data receiving Social Security income.

General streamlining and improvements

We have made a number of changes to our imputation programs that streamline the process, facilitate maintenance, and improve replicability. Most of this will not be noticeable by typical users, but a few of these affect the resulting data and this codebook. Specifically, we have integrated the imputations for households with and without a Financial Respondent. This implies that the wealth imputations for households without a Financial Respondent now take (imputed) income into

account, thus better reflecting the correlation between income and wealth. The effect of this will in practice be small for most analyses, though, because the number of households without a Financial Respondent per wave tends to be small. For example, the correlation between total wealth and total income increased by about 0.01 on average in levels and 0.004 in logs on a baseline of about 0.5.

Changes to specific variables

We have renamed two sets of variables that contain information about other sources of income in Wave 2H. Specifically, in the previous version of the RAND HRS Detailed Imputations File Documentation (2014, V2), the variables H2IOTHI1/H2IOOTHI1/H2IFOTHI1 were summarized in the "Household Capital Income" section. These have been moved to the "All other household income" section, and renamed to H2IOTHI2/H2IOOTHI2/H2IFOTHI2, since the survey question on which they are based is the *same* as that captured in the variables HwIOTHI2/HwIOOTHI2/HwIFOTHI2 for Wave 3 forward. The previous version of the H2IOTHI2/H2IOOTHI2/H2IFOTHI2 variables have been renamed to H2IOTHI3/H2IOOTHI3/H2IFOTHI3, since the survey question on which they are based *differs* from that captured in the variables HwIOTHI2/HwIOOTHI2/HwIFOTHI2 for Wave 3 forward. The calculations of household capital income and all other household income for Wave 2H, however, have not changed.

1. Introduction and Overview

This document describes the variables on the RAND HRS Detailed Imputations File 2016 (V1). This is a cleaned, processed, streamlined, and where necessary imputed, collection of income, wealth, and medical expenditures variables derived from the Health and Retirement Study (HRS). The HRS is a national panel survey of individuals over age 50 and their spouses. Its main goal is to provide reliable data on the decisions, choices, and behaviors of people as they age and respond to changes in public policy, the economy, and health. The survey elicits information about demographics, income, assets, health, cognition, family structure and connections, health care utilization and costs, housing, job status and history, expectations, and insurance. Over the years the HRS has expanded its multi-disciplinary approach to additional subject areas, including the collection of biomarkers, and added to the external data sources that can be linked to the HRS data.

The HRS is primarily sponsored by the National Institute of Aging (NIA), with additional funding from the Social Security Administration (SSA) and administered by the Institute for Social Research (ISR) at the University of Michigan. It consists of seven cohorts:

- Initial HRS cohort, born 1931 to 1941. This cohort was first interviewed in 1992 and subsequently every two years.
- AHEAD cohort, born before 1924, initially a separate study (The Study of Assets and Health Dynamics Among the Oldest Old). This cohort was first interviewed in 1993 and subsequently in 1995, 1998, and subsequently every two years.
- Children of Depression (CODA) cohort, born 1924 to 1930. This cohort was first interviewed in 1998 and subsequently every two years.
- War Baby (WB) cohort, born 1942 to 1947. This cohort was also first interviewed in 1998 and subsequently every two years.
- Early Baby Boomer (EBB) cohort, born 1948 to 1953. This cohort was first interviewed in 2004.
- Mid Baby Boomer (MBB) cohort, born 1954 to 1959. This cohort was first interviewed in 2010.
- Late Baby Boomer (LBB) cohort, born 1960 to 1965. This cohort was first interviewed in 2016.

In addition to Respondents from eligible birth years, the survey interviewed the spouses of married Respondents or the partner of a Respondent, regardless of age. Some of the HRS and AHEAD entry cohort Respondents were spouses of HRS- and AHEAD-eligible individuals who are age-eligible for the CODA or WB cohorts. These HRS and AHEAD spouses are given weights beginning in 1998 (Wave 4) so that they contribute to the representation of the CODA/WB birth year population. Some spouses of the initial HRS entry cohort Respondents were age 70 or older and were subsequently included in the AHEAD study. These so-called HRS/AHEAD overlap cases may thus have been interviewed in 1992, 1993, 1995, and from 1998 forward.

The RAND HRS Detailed Imputations File is distributed as a companion file to the RAND HRS Fat Files¹ and the RAND HRS Longitudinal File,² and contains all seven cohorts. This document refers to the entire survey as the HRS and the 1931-1941 cohort that was first interviewed in 1992 is labeled the "initial" or "original" HRS entry cohort.

The method used to develop the income and wealth imputations is described in Section 2. Each original income and wealth component is imputed separately. Some original components lend themselves to combination, such as summing up to three IRAs to provide a total IRA value. Some original income components are combined into logical main components,

¹The RAND HRS Fat Files are interview year-specific files containing most raw HRS variables merged to the Respondent level to facilitate merging longitudinally and merging with the RAND HRS Longitudinal File. These are available for download from the HRS website. For more information about these files, please see the RAND HRS Center for the Study of Aging website at <https://www.rand.org/well-being/social-and-behavioral-policy/centers/aging/dataproduct/enhanced-fat.html>.

²The RAND HRS Longitudinal File is a comprehensive but not complete collection of derived variables based on HRS public release data. It contains all waves of data, with consistent variable names across waves. It is available for download from the HRS website. For more information about this file, please see the RAND HRS Center for the Study of Aging website at <https://www.rand.org/well-being/social-and-behavioral-policy/centers/aging/dataproduct/hrs-data.html>.

such as summing income from wages, tips and bonuses, professional practice or trade, and a second job into an earned income component. In addition, total wealth and income variables are derived.

For income, the reference period is the last calendar year. When the HRS questionnaire asks about income received over a different period of time (e.g., last month), we first impute an amount for the original period of time and then using other available information, arrive at an estimate for the income received in the last calendar year. For example, the HRS questionnaire asks how much income a Respondent receives from one pension account in the last month; we first impute the monthly amount and use the date that payments started to determine how many months the income was received in the last calendar year. We then multiply the amount last month by the number of months for which the income was received to produce an estimate of the total income received from that pension account for that year.

The method used to develop the medical expenditures imputations is described in Section 4. Each component of out-of-pocket medical expenditures is imputed separately, and the components are summed to create an aggregate measure of out-of-pocket medical expenditures. A separate measure of total medical expenditures is also provided, but is only available for particular waves. Section 4 describes the differences between out-of-pocket and total medical expenditures, as well as the methods used to perform the imputations.

For medical expenditures, the reference period for Wave 2H forward is since the previous interview (for re-interviews), or in the previous two years (for new interviews). Prior to that, the reference period is the previous 12 months.

Any original measures, such as IRA1, IRA2, and IRA3, that are combined to create an aggregate measure are referred to as "partial components" in this document, while the combinations (total value of IRAs) or uncombined original measures are called "aggregate measures." Analysts may wish to recombine components or to see the individual parts of a total amount. All individually imputed parts are provided in this file. It is important to understand how the parts and the combinations overlap, so that parts of income, wealth, or medical expenditures are not double-counted.

The HRS contains several auxiliary files. The RAND HRS Detailed Imputations File only incorporates the core interviews. It does not include exit interviews or any restricted data, but does use information from the current Tracker, Region and Mobility, and Master ID files.

The data include any individual interviewed at least once. This includes individuals who were age-eligible (born in eligible years) at the time of their first interview, spouses that were not age-eligible at baseline, and spouses who married an age-eligible Respondent between survey waves.

The HRS over-samples Hispanics, Blacks, and residents of Florida, and provides weighting variables to make it representative of the community-based population.

The data described in this document are based on the final data releases of 1992, 1993, 1994, 1995, 1996, 1998, 2000, 2002, 2004, 2006, 2008, 2010, 2012 and 2014, and the early release of 2016.

The file is based on data from the latest release of each wave's HRS or AHEAD core data, and Version 3.0 of Tracker 2016.

1.1. Confidentiality and Access Restrictions

The data described in this document are based on HRS public release files. Before using the data, you must obtain permission from HRS by registering with them to download the public release files. The HRS website contains information on the process to register for access to HRS public release data (<https://ssl.isr.umich.edu/hrs>).

By registering with HRS you agree to the "Conditions of Use" governing access to the data. There are NO RESTRICTED DATA in the RAND HRS Detailed Imputations File.

1.2. Data Files Structure

The RAND HRS Detailed Imputations File is distributed in SAS, Stata, and SPSS formats, as a single file that includes all waves of the HRS. The data contain Respondents within the HRS, AHEAD, CODA, WB, EBB, MBB, and LBB entry cohorts. Table 1 lists the source year of data for each of the entry cohorts, by wave. The 1993 data are treated as Wave 2 data and the 1995 data are treated as Wave 3 data for the AHEAD entry cohort. The 1994 data are treated as Wave 2 data and the 1996 data are treated as Wave 3 data for the HRS entry cohort. The AHEAD and HRS survey instruments in these years differed significantly. This documentation distinguishes between the instruments by using Wave 2A and Wave 3A to refer to the 1993 and 1995 data for the AHEAD entry cohort, and Wave 2H and Wave 3H to refer to the 1994 and 1996 data for the HRS entry cohort.

Table 1. Source of Data for Entry Cohorts in RAND HRS Detailed Imputations File by Wave

Wave	Entry Cohort						
	HRS HACOHORT=3	AHEAD HACOHORT=0,1	CODA HACOHORT=2	WB HACOHORT=4	EBB HACOHORT=5	MBB HACOHORT=6	LBB HACOHORT=7
1	1992	1992 (HRS/AHEAD overlaps only)	Not available				
2	1994 (Wave 2H)	1993 (Wave 2A)					
3	1996 (Wave 3H)	1995 (Wave 3A)					
4	1998	1998	1998	1998	Not available		
5	2000	2000	2000	2000			
6	2002	2002	2002	2002			
7	2004	2004	2004	2004	2004	Not available	
8	2006	2006	2006	2006	2006		
9	2008	2008	2008	2008	2008		
10	2010	2010	2010	2010	2010	2010	Not available
11	2012	2012	2012	2012	2012	2012	
12	2014	2014	2014	2014	2014	2014	
13	2016	2016	2016	2016	2016	2016	2016

The unit of observation is an individual. Each individual is uniquely identified by a household ID (HHID) and a person number (PN). We combined these variables into a single ID variable, HHIDPN (HHIDPN: HHold ID + Person Number /Num), where $HHIDPN = 1000 * HHID + PN$.³ This file may be merged with other HRS data by HHIDPN.

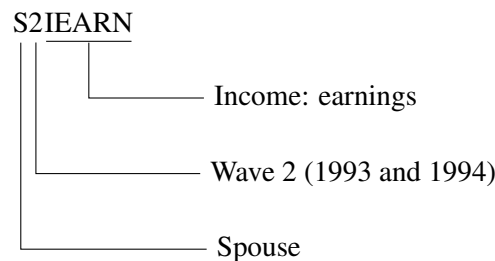
The file includes a flag (HwPICKHH where "w" is the corresponding Wave 1-13) to allow easy reduction to a household level file. A household level file may be extracted by selecting observations where the flag has a value of one (HwPICKHH=1). This will select all single-Respondent households and the record of the Financial Respondent in couple households where both individuals responded. For some households there is no Financial Respondent. HwPICKHH selects a Respondent for every household that participated in a given wave, regardless of whether a Financial Respondent is present. Please note that this only works on a per-wave basis, because household composition may change across waves through divorce and other reasons.

Section A of the data codebook describes identifiers and flags pertaining to the household, Respondent, and spouse. Section B provides descriptive statistics and frequencies for the income variables, and Sections C, D, and E provide the same for the cross-wave wealth, cross-sectional wealth, and medical expenditures variables, respectively. Appendix A provides additional details for any changes made from Version M forward, Appendix B lists the primary residence/mobile home inconsistencies due to Asset Verification, and Appendix C describes methodology that we developed for combining information from the Pension Section (J2) and the Income Section (Q).

³This HHIDPN variable is numeric. Also available is RAHHIDPN (RAHHIDPN: HHold ID + Person Num /9-Char), its 9-character string equivalent.

1.3. Variable Naming Conventions

With few exceptions, variable names in the RAND HRS Detailed Imputations File follow a consistent pattern. The first character indicates whether the variable refers to the reference person ("R"), spouse ("S"), or the household ("H").⁴ The second character indicates the wave to which the variable pertains: "1," "2," "3," "4," "5," "6," "7," "8," "9," "10," "11," "12," "13," or "A." The "A" indicates "all," i.e., the variable is not specific to any single wave. An example is RABDATE, the birth date of the Respondent. The remaining characters describe the concept that the variable captures. For example:



Variable S2IEARN captures the earnings of the spouse. The "I" refers to income, more specifically, income received in the previous calendar year ("M" is used for income received in the previous month).

The name of the variable does not indicate who provided the information. For example, the spouse's earnings may have been reported by the spouse himself or herself, or they may have been reported by a proxy. The HRS obtains many variables, particularly on financial and family matters, by proxy.

In the text below, we may refer to variables such as SwIEARN for example, without specifying the wave. This reference points at the group of variables S1IEARN, S2IEARN, S3IEARN, S4IEARN, S5IEARN, S6IEARN, S7IEARN, S8IEARN, S9IEARN, S10IEARN, S11IEARN, S12IEARN, and S13IEARN.

Variable labels also follow a consistent pattern. The first characters denote the name of the variable, followed by a colon. Then follows the wave to which the variable pertains (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, or 13). The remainder of the label describes the concept that the variable captures. For example, the variable label of S2IEARN is:

S2IEARN:W2 Income:Sp Earnings

It may seem duplicative to include the name of the variable and the wave in the variable label. However, SAS often suppresses the variable name and instead uses its label in the presentation of results.

In previous versions of the income and wealth data, the names of some detailed component variables followed a different convention. As of Version M, naming has been made consistent for all income and wealth variables. For a complete list of which variables have been renamed from previous versions to Version M of this codebook, see Appendix A.

Wealth variables that use the cross-wave imputations (see Section 2) have an "A" after the wave number, whereas the corresponding wealth variables that use the cross-sectional imputations have a "W". For example, H9ASTCK is the value of stocks and mutual funds of the household in Wave 9, using cross-wave imputations if imputation is necessary, and H9WSTCK is the value of stocks and mutual funds of the household in Wave 9, using cross-sectional imputations if imputation is necessary.

⁴The reference person need not be the person who responded to the question. It is the person whose information is recorded in the variable.

For both income and wealth variables, a subsequent "O" is used for variables that indicate ownership (i.e., whether the household owns the asset or the household or individual receives the type of income), whereas "F" is used for variables that indicate the type of imputation necessary (for imputation flags see Section 3).

For out-of-pocket medical expenditures, we also include a series of "ownership" (or "O") variables that indicate if the Respondent paid for at least some portion of a particular medical expense, and a series of "flag" (or "F") variables that indicate the type of imputation necessary.

These variable naming conventions are summarized in Tables 2, 3, and 4 for the income, wealth, and medical expenditures variables, respectively. The remainder of the variable name, called the stem, indicates the type of income, asset, or medical expenditure. For example, "EARN" denotes earnings, "STCK" denotes stocks and mutual funds, and "HOSP" denotes hospital stays.

For example, for Wave 10, R10IOEARN indicates whether the Respondent reports (or is imputed to) having any earned income. R10IEARN is the reported or imputed amount the Respondent earned in the last calendar year, set to zero for those who do not receive any, and R10IFEARN indicates whether the Respondent's earned income is imputed. For the spouse, SwIOEARN, SwIEARN, and SwIFEARN are analogous to RwIOEARN, RwIEARN, and RwIFEARN, respectively. If the Respondent does not have a spouse, the values for the spousal ownership and amount variables are set to .U. The imputation flag for the spouse variable then has the special value 8 (see Section 3).

Table 2. Variable Name Prefixes for Income Variables

Prefix	Description
	<i>Household</i>
HwIF	Household income imputation flag
HwIO	Whether household received income from this source
HwI	Household annual income value, set to zero for no income previous calendar year
HwM	Household partial income component value - monthly value, where original value was reported as a monthly amount. If total amount received last year is available and amount received last month is not, then total annual amount is used to estimate a monthly amount.
HwN	Household partial income component - number of months received in last calendar year, where the original value was reported as a monthly amount. This is computed from month and year began receiving income. If month began is unknown and year began is the last calendar year, then number of months received is assigned a value of 6 months. If year began is unknown, then number of months received is assigned a value of 12 months and a flag is set to 1.
HwNF	Household partial income component - flags cases where there is no information on the number of months received. When the year began receiving income is unknown the number of months received in the last calendar year is assigned a value of 12 and the flag is set to 1.
	<i>Respondent</i>
RwIF	Respondent income imputation flag (previous calendar year)
RwIO	Whether Respondent received any income from this source in the previous calendar year
RwI	Respondent income value, set to zero for non-owners (previous calendar year)
RwM	Respondent monthly income; apart from Respondent vs. household, analogous to HwM
RwN	Respondent income - number of months received in last calendar year; apart from Respondent vs. household, analogous to HwN
RwNF	Respondent income - flags cases where there is no information on the number of months received; apart from Respondent vs. household analogous to HwNF
	<i>Spouse</i>
SwIF	Equivalent of RwIF for the spouse
SwIO	Equivalent of RwIO for the spouse
SwI	Equivalent of RwI for the spouse
SwM	Equivalent of RwM for the spouse
SwN	Equivalent of RwN for the spouse
SwNF	Equivalent of RwNF for the spouse

For monthly income types, we impute a monthly amount where needed, then multiply the resulting value by the number of months income was received in the last calendar year (LCY). There are some respondents who report receiving the income last month, but not in the LCY. The monthly amount is therefore multiplied by zero, resulting in a yearly value of zero. While the original monthly value for all respondents is kept in the data, the ownership and imputation flags for the cases in question indicate that respondents receive the particular type of income, but the LCY value is set to zero.

Table 3. Variable Name Prefixes for Wealth Variables

Prefix	Description
HwAF	Household asset cross-wave imputation flag for a single-component asset, e.g., HwAFIRA1 to summarize imputation status of HwAIRA1.
HwWF	Household asset cross-sectional imputation flag for a single-component asset, e.g., HwWFIRA1 to summarize imputation status of HwWIRA1. (These are equal to the corresponding HwAF variables and only included for convenience.)
HwAX	Household asset cross-wave imputation summary flag for a combined asset, e.g., HwAXIRA to summarize imputation status of HwAIRA, which is the sum of HwAIRA1, HwAIRA2, and HwAIRA3.
HwWX	Household asset cross-sectional imputation summary flag for a combined asset, e.g., HwWXIRA to summarize imputation status of HwWIRA. (These are again equal to the corresponding HwAX variables.)
HwAO	Whether household owns asset, using cross-wave imputations
HwWO	Whether household owns asset, using cross-sectional imputations
HwA	Household asset value, set to zero for non-owners, using cross-wave imputations
HwW	Household asset value, set to zero for non-owners, using cross-sectional imputations

Table 4: Variable Name Prefixes for Medical Expenditures Variables

Prefix	Description
<i>Partial Components</i>	
	<i>Household</i>
HwF	Household medical expenditure imputation flag (last 12 months, Wave 2A only)
HwO	Whether household paid for at least some portion of medical expense (last 12 months, Wave 2A only)
HwM	Household amount paid for medical expense, set to zero for non-owners (last 12 months, Wave 2A only)
	<i>Respondent</i>
RwF	Respondent medical expenditure imputation flag (last 12 months, Wave 2A only; since previous interview, or last two years, for all other waves)
RwO	Whether Respondent paid for at least some portion of medical expense (last 12 months, Wave 2A only; since previous interview, or last two years, for all other waves)
RwM	Respondent amount paid for medical expense, set to zero for non-owners (last 12 months, Wave 2A only; since previous interview, or last two years, for all other waves)
	<i>Spouse</i>
SwF	Equivalent of SwF for the spouse
SwO	Equivalent of SwO for the spouse
SwM	Equivalent of SwM for the spouse
<i>Aggregate Measures</i>	
<i>Out-of-Pocket Medical Expenditures (x = OOP)</i>	
	<i>Household</i>
H2xMDF	Household out-of-pocket medical expenditures imputation flag (last 12 months, Wave 2A only)
H2xMD	Household out-of-pocket medical expenditures amount (last 12 months, Wave 2A only)
H2xMAF	Household out-of-pocket medical expenditures imputation flag for all expenses, not just those for which utilization is asked (last 12 months, Wave 2A only)
H2xMA	Household out-of-pocket medical expenditures amount for all expenses, not just those for which utilization is asked (last 12 months, Wave 2A only)
	<i>Respondent</i>
RwxMDF	Respondent out-of-pocket medical expenditures imputation flag (last 12 months, Wave 2A only; since previous interview, or last two years, for all other waves)
RwxMD	Respondent out-of-pocket medical expenditures amount (last 12 months, Wave 2A only; since previous interview, or last two years, for all other waves)
RwxMDOF	Respondent out-of-pocket medical expenditures imputation flag, including "other" expenditures (since previous interview, or last two years, Wave 10 forward only)
RwxMDO	Respondent out-of-pocket medical expenditures amount, including "other" expenditures (since previous interview, or last two years, Wave 10 forward only)
	<i>Spouse</i>
SwxMDF	Equivalent of RwxMDF for the spouse
SwxMD	Equivalent of RwxMD for the spouse
SwxMDOF	Equivalent of RwxMDOF for the spouse
SwxMDO	Equivalent of RwxMDO for the spouse
<i>Total Medical Expenditures (x = TOT)</i>	
	<i>Respondent</i>
RwxMDF	Respondent total medical expenditures imputation flag (since previous interview, or last two years, Wave 3H only)
RwxMD	Respondent total medical expenditures amount (since previous interview, or last two years, Wave 3H only)
RwxMBF	Respondent total medical expenditures bracket imputation flag (since previous interview, or last two years)
RwxMBI	Respondent total medical expenditures bracket amount (since previous interview, or last two years)
	<i>Spouse</i>
SwxMDF	Equivalent of RwxMDF for the spouse
SwxMD	Equivalent of RwxMD for the spouse
SwxMBF	Equivalent of RwxMBF for the spouse
SwxMBI	Equivalent of RwxMBI for the spouse

1.4. Missing Values

Variables may contain missing values for several reasons. SAS and Stata offer the capability to distinguish multiple types of missing values, and we have attempted to record as much information as possible. SPSS does not support multiple missing codes. Generally, the codes adhere to the classification in Table 5.

Table 5. Missing Codes

Code	Reason for missing
.	Reference person did not respond to this wave
.D	Don't know
.R	Refused
.X	Does not apply (specifics depends on variable)
.Q	Data not available because the question was not asked
.U	Reference person is not married (for spouse variables)
.V	Spouse did not respond this wave (for spousal variables)
.S	Information not available due to skip patterns, typically because the interview is by proxy Respondent
.M	Other missing

The coding scheme varies across variables. Not all missing codes are used in the RAND HRS Detailed Imputations File. Consult the Data Codebook section of this document for details on individual variables. The RAND HRS Detailed Imputations File in Stata format is for use with Version 11 SE or later.

2. Income and Wealth Imputations

2.1. Background

The RAND HRS Detailed Imputations File contains a number of wealth and income variables. Where missing, we impute their values. In this section, we give an overview of the question sequences and imputation methods. A detailed technical description can be found in Hurd, Meijer, Moldoff, and Rohwedder (2016).⁵

Most HRS and AHEAD questions on wealth and income follow the same pattern. Consider holdings of stocks and mutual funds as an example. First, the interviewer asks whether the Respondent (or her/his spouse or partner) owns any shares of stock or stock mutual funds. If affirmative, the interviewer asks the value of these stock holdings. If the Respondent is unable or unwilling to provide an exact amount, the interviewer asks whether it is more than \$25,000. If the answer is "more than \$25,000," the interviewer asks whether it is more than \$125,000, whereas if the answer is "less than \$25,000," the interviewer asks whether it is more than \$2,500. Depending on the responses, the ranges are narrowed down to \$0-2,500; \$2,500-25,000; \$25,000-125,000; \$125,000-400,000; \$400,000 or more. These ranges are known as "brackets," and the sequence of probes into increasingly narrow ranges are known as "unfolding brackets" questions. The brackets vary by asset and income category, and the cut-off values (also known as thresholds), though generally stable, can change between waves. For example, the cut-off values for dividend and interest income in HRS 1994 (Wave 2H) are \$200, \$500, \$2,500, and \$10,000, while in HRS 1996 (Wave 3H) they are \$1,000, \$5,000, and \$25,000.

The Respondent may opt out of the question sequence at any time. As a result, the raw data contain valid zero-value responses, exact amounts, complete bracket responses, incomplete bracket responses, claim of ownership without any information about the value, and unknown ownership. (We also use the term "ownership" to indicate whether a household or individual receives a certain kind of income or holds a certain kind of debt.) An incomplete bracket results if the Respondent provided some information about the value, but was unable or unwilling to respond through the last unfolding bracket probe. For example, if the Respondent indicated that the stock holdings amount to more than \$25,000, but did not say whether they are worth more than \$125,000, the range is an open-ended bracket of \$25,000 or more. A claim of ownership without value results if the Respondent indicated that s/he owns stocks, but revealed neither the exact amount nor a range. A claim of ownership without value is a special case of an incomplete bracket, namely an open-ended bracket of greater than zero dollars.

As an illustration, Table 6 shows the frequency distribution of response types on the ownership and value of stock holdings in HRS 1994 (Wave 2H). The stock holdings question is asked of the Financial Respondent in the household, and the unit of observation in the table is a household. The majority of Financial Respondents, 68.1 percent, report not owning any stocks (other than in retirement plans, which are not covered by this question). About one-fifth, 20.3 percent, own stocks and provide an exact value. All other categories require imputation.

⁵Hurd, M. D., E. Meijer, M. Moldoff, and S. Rohwedder (2016). Improved wealth measures in the Health and Retirement Study: Asset reconciliation and cross-wave imputation. Santa Monica, CA: RAND Corporation, Center for the Study of Aging. (http://www.rand.org/pubs/work_ing_papers/WR1150.html)

Table 6. Distribution of Response Types on Stock Holdings (HRS 1994)

	Frequency	Percent
Continuous value	1,431	20.3
Complete bracket	487	6.9
Incomplete bracket	34	0.5
Owens, no value/bracket	111	1.6
No asset	4,803	68.1
Don't know ownership	66	0.9
No Financial Respondent	119	1.7
Total	7,051	100.0

Note the last category in Table 6 "No Financial Respondent." These are cases in which the HRS, for whatever reason, did not interview a Financial Respondent.⁶ For those cases, virtually nothing is known about financial issues. The RAND HRS data contain imputed values for these households, but the user should be aware that these imputations are subject to potentially large errors. They may be identified through flag variables. For example, Table 6 is derived from variable H2AFSTCK ("H2AFSTCK:W2 Asst Flag:Stocks").

In summary, the data contain valid responses and several types of responses that require imputations. In decreasing order of informational content:

- Case 1: We may know a "complete" range of values;
- Case 2: We may know that the household owns the asset (or has the income type), but have no information on its value, or only coarse information in the form of incomplete brackets; or
- Case 3: We may not even know whether the household owns an asset, much less its value.

2.1.1. Alternative Question Sequences

While the majority of income and asset questions follow the pattern described above, there are deviations.

Some questions, particularly income questions in HRS 1992 (Wave 1), do not probe for brackets if the Respondent is unable or unwilling to provide an exact amount. In the data, we classify missing responses in these cases as if there were unfolding bracket questions, but the Respondent refused to provide any range information, i.e., as Case 2 above.

Some interviewers in Wave 1 used so-called range cards instead of the sequence of unfolding bracket questions. This was especially prevalent for questions on the value of primary residence, mortgages, home loans, equity lines of credit, and debt. The range cards contain a list of ranges. For example, a card may have shown \$0-100; \$100-500; \$500-1,000; \$1,000-5,000; \$5,000-10,000; \$10,000 or more. The cards were intended for other purposes but were sometimes used inadvertently when Respondents were unable or unwilling to provide an exact amount.⁷ Respondents who were presented a range card had instant knowledge of all cut-off values, as opposed to gradual access in unfolding bracket questions. The cut-off values on the range cards were typically different from those in the appropriate unfolding bracket sequence. We treat responses from range cards in the same way as complete brackets, i.e., Case 1 above. Naturally, we account for the cut-off values on the range cards, even if they are different from those in the unfolding bracket sequence.

⁶In some households, a Financial Respondent was designated, but in fact provided no financial data, perhaps due to a partial interview that ended before the main financial section of the survey was conducted. For some of these cases, house and mortgage information may have been provided but no other wealth or income data was collected in the main income and wealth module which follows the housing module in the survey instrument. For imputation of income and non-housing wealth, cases missing the entire module of financial data are treated as though there is no Financial Respondent.

⁷The Wave 1 interview was face-to-face; subsequent interviews were conducted mostly by telephone. For all subsequent waves, interviews with Respondents 80 years of age or older, as well as initial interviews (for all cohorts and new cohorts), are also conducted face-to-face. Starting with the HRS 2006 wave, about half of the sample is interviewed face-to-face (to facilitate the collection of additional content), and half is interviewed by telephone.

Starting in HRS 1998 (Wave 4), the "entry point" of the unfolding bracket sequence was randomized in questions about assets. In other words, Respondents who were unable or unwilling to provide an exact amount were asked whether the value was more than a certain value, where that value varied across Respondents. The underlying idea was to reduce any response bias that may arise from the value of the entry point ("acquiescence bias"). We ignore the fact that the entry point varied across Respondents and process the resulting information in the same way as in previous waves.

Also starting in Wave 4, interviewers were able to record a new response. For example, suppose the interviewer asked "Is the amount greater than \$5,000, less than \$5,000, or what?" The potential answers now are "less than \$5,000," "about \$5,000," and "more than \$5,000." In earlier waves, the second response was combined with the first or third response. The additional option is present at each subsequent branch. Where the Respondent indicates that the amount was "about" equal to a certain value, we take that value as an exact response and do not impute anything. However, this is still classified as a complete bracket in the imputation flag variable and not as a continuous amount. We treat range responses in the same way as those in earlier waves.

Finally, some cut-off values of specific asset and income questions changed between waves, as did the entry point. In addition, the way unfolding bracket information is presented in the raw data changes over time, from variables representing the "yes/no" questions through Wave 5, to variables summarizing them as a "minimum/maximum" of the range in Wave 6 forward. This did not affect the resulting response types.

2.2. Imputation Process

The HRS public release files provide imputations for many asset and income types in earlier waves, but the imputation method is not consistent across all waves, and there are no imputations in more recent waves. The RAND HRS data contain imputations of all asset and income types using a consistent method for all waves. Beginning with HRS 2006, RAND has provided the income and asset imputations for the HRS. The RAND HRS Longitudinal File contains aggregate measures of income and assets. The RAND HRS Detailed Imputations File is a more complete and detailed file, containing all partial component imputations in addition to the aggregate measures.

As defined previously, there are three types of missing values that require separate types of imputation. Correspondingly, we have developed three progressive imputation steps: to impute an exact amount, given that a range is known; to impute a range, given that ownership or only incomplete range is known; and to impute ownership, in case nothing is known. Table 7 illustrates the type of imputation necessary for each type of missing value.

The imputation process is progressive in the sense that we first impute ownership for those for whom nothing is known. Given ownership, we impute brackets. Given brackets, we impute exact amounts. We always use all available information. In particular, where incomplete brackets are known, we impute complete brackets in the given range.

Table 7. Response Types and Required Imputations

Reported Information	Required Imputation
Continuous value	None
Complete bracket	Amount
Incomplete bracket	Bracket, Amount
Owns, no value/bracket	Bracket, Amount
No asset	None
Don't know ownership	Ownership, Bracket, Amount
No Financial Respondent	Ownership, Bracket, Amount

2.2.1. Ownership Imputation

To impute ownership, we first estimate a logistic regression model of ownership based on the sample of Respondents with non-missing ownership information for the asset or income type at issue. The covariates are discussed Section 2.2.4. Next, we calculate the predicted probability of ownership for households with missing ownership information. Finally, we draw a random number from a uniform distribution between zero and one. We impute ownership if the predicted probability exceeds the random number and non-ownership otherwise.

The estimation sample varies by asset and income type. For example, a household that reports whether they own their primary residence, but does not report whether they own stocks or mutual funds, enters the estimation sample for ownership of the former, but not the estimation sample for ownership of the latter.

In some waves and for some asset and income types, ownership is rare and the logistic regression model fits the data poorly. Instead of imputing on the basis of a logistic model, we randomly assign ownership with a probability of ownership found in the nonmissing sample. This is equivalent to fitting a logistic model without covariates. We apply this procedure for assets in waves with fewer than 50 households reporting ownership.

2.2.2. Bracket Imputation

We impute brackets for asset owners and income recipients (imputed and reported) who do not report a continuous value and do not fully complete the questionnaire bracketing sequence on asset or income value. First, we estimate an ordered logit model based on the sample of households who do not report a continuous value but do complete the bracketing sequence. The covariates are discussed in Section 2.2.4. Next, we calculate the predicted probabilities of being in each bracket for Respondents with missing or incomplete bracket information. For those who partially complete the bracketing sequence, we calculate conditional probabilities based on the range of possible values from their answers. Finally, we draw a random number from a uniform distribution between zero and one and assign a bracket based on a comparison of the random number with the cumulative distribution of range probabilities.

For some asset and income types, notably Wave 1 incomes, no bracket questions were asked. For these items, this step is skipped and we treat the strictly positive dollar range as a single large open-ended bracket.

Beginning in Wave 4, those households who do not report a continuous value at the first opportunity but do give an "about" response during the unfolding bracket sequence of questions are included in the logit model. Probabilities are then estimated for being in each bracket and each cutpoint value. Households imputed to one of the cutpoint values need no amount imputation for that particular component.

For some asset and income types, fewer than 50 households completed the bracket sequence in a certain wave. If this is the case, we follow the same strategy as with rare ownership. That is, we impute the bracket using only the marginal probabilities and no covariates. In some rare cases, there is not even enough information in the marginal probabilities, and we skip the bracket imputation and impute amounts directly. This happens when only one complete bracket range is reported (so this would otherwise get probability 1), or when the incomplete bracket range reported is completely outside the range of the reported complete bracket ranges.

2.2.3. Amount Imputation

We impute exact amounts for all cases with (reported or imputed) bracket information. The procedure is different for cases in closed vs. open-ended brackets.⁸ For closed brackets, we use a "nearest neighbor" approach; for open-ended brackets, a tobit-based approach.

⁸ A closed bracket has finite cut-off values; an open-ended bracket is, for example, \$500,000 or more, so the upper limit is infinite.

In the nearest neighbor approach for closed brackets, we first estimate a linear regression model based on the sample of households who report an exact continuous value. The covariates are discussed in Section 2.2.4. The distribution of asset and income amounts tends to be roughly lognormal, so we would like to apply a logarithmic transformation to the outcome (asset, income) variable. However, some outcomes, such as business income, may be negative. The frequency with which this occurs is very low - too low to allow for a fully flexible model specification.

Instead, we therefore apply the inverse hyperbolic sine transformation⁹ and use this as the dependent variable. Next, we compute predicted values for all cases, both with and without exact amounts. For each missing observation in a closed bracket, we find the household that is closest in *predicted value*, among the households that report an exact amount within that bracket. This is the nearest neighbor. We then impute the actual value reported by the nearest neighbor.

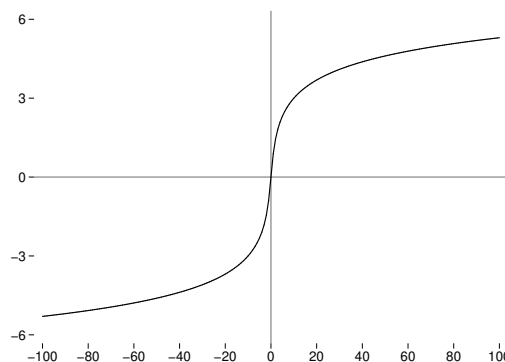
For some asset and income types, fewer than 50 households reported a continuous value in a given wave. In this case, instead of a nearest neighbor from a regression model, a donor household is found using a conditional hotdeck procedure. This can be viewed as a nearest neighbor method without covariates, but because there are multiple households that are equally near (i.e., they all gave continuous answers that fall in the given bracket), one is chosen at random.

Another exception is that sometimes there are not enough donors in the given bracket, where we define "not enough" as being less than two observations. In this case, a value within the bracket is imputed from a lognormal regression model. This is similar to the tobit procedure discussed below, but includes all positive values in the estimation.

In exploratory work, we applied the nearest neighbor method to missing amounts in both closed and open-ended brackets. However, we found that the resulting imputations generated implausible distributions at the top of the distribution. The data contain some outliers which the nearest neighbor approach selects with too high a frequency to be plausible. We therefore developed an alternative approach for open-ended brackets.

For missing observations in open-ended brackets, we estimate a separate model. In essence, we estimate a lognormal regression model. However, as indicated above, the observed distributions differ from the lognormal distribution because there occasionally are negative values, and in general the smaller observed values do not fit the lognormal distribution as well. But we only use this model for imputing values in the upper bracket, so the goal is to approximate the right tail of the distribution closely. Therefore, we first censor observations in the bottom 25 percent of the outcome variable. That is, we keep the information that they are less than the 25th percentile, but not the actual values. This ensures that the values used in the estimation are all positive and that their distribution is close to (censored) lognormal. Based on this sample of non-missing observations, we estimate a censored regression (tobit) model. The covariates are discussed in Section 2.2.4. The dependent variable in this model is a logarithmic transformation of the actual amount, and the residuals on this scale are

⁹The inverse hyperbolic sine transformation is given by $y = \ln(Y + \sqrt{Y^2 + 1})$. For positive values of outcome Y , not close to zero, this transformation closely mimics the logarithmic transformation. Only for small amounts, on the order of between $-\$10$ and $+\$10$ is the transformation appreciably different from the logarithmic transformation. The transformation is point-symmetric around zero. It may be graphed as:



If the logarithmic transformation were added to this graph, it would be indistinguishably close on the north-east quadrant (up to a scale factor).

assumed to be normally distributed and homoskedastic. We then compute predicted values of the log-amount for missing observations. To preserve the spread of the distribution of outcomes in the imputations, we add a draw from the residual distribution to this log-amount, and then untransform (exponentiate) the result. The residual distribution is assumed to be normal (with a zero mean and a standard deviation equal to the estimated standard deviation of the residual in the tobit regression model), but truncated from the left to ensure the resulting value is in the top bracket. Note that this truncation point is higher than the censoring point used in the estimation.

For some asset and income types, fewer than 100 households¹⁰ report a continuous value in certain waves. If this is the case, we follow an analogous strategy as with rare ownership and completed brackets. That is, we impute the value using only the marginal distribution and no covariates, where the marginal distribution is a truncated lognormal distribution. We have implemented this by estimating the aforementioned tobit model, but omitting the covariates and imputing the value accordingly.

2.2.4. Covariates

The number of model specifications in the imputations is large. There were four waves of data when these methods were initially developed, with well over a dozen asset and income types, and each requires four equations. We have experimented extensively with model specifications. On the one hand, we would like to select covariates that predict the outcome variables best. On the other hand, we would like the specifications to be parsimonious and consistent across asset and income types. Consistency across asset and income types has caused problems with those for which only small samples are available. In the end, we have opted for the same set of covariates in all asset model specifications (ownership, bracket, and amount for all asset types) and another set in the income specifications. The sets are formed by principal components of approximately 30 underlying covariates. For income imputations, the underlying covariates include (transformations of) husband and wife's employment status, education, health status, age, race, marital status, occupation class,¹¹ cognition, and bequest expectations. For wealth imputations, the same set applies but excludes employment status and includes a number of income amounts (imputed, when necessary) and indicators of pension or government benefit receipt. We have found that using the first ten principal components results in model fits that in most cases are very close to the fit from the larger set of covariates, with very few sample size issues. (The previous sections have explained what we do in cases where there are sample size issues.) The set of regressors varies slightly across waves, and the principal component loadings are computed separately for each wave. For example, Table 8 shows summary statistics and loading of the covariates that make up the principal components of the Wave 2 income imputations.

The imputations using this set of covariates should be satisfactory for many purposes. Comparisons of the resulting distributions of income and assets with distributions from external sources (e.g., asset distributions from the Survey of Consumer Finances) indicate that the distributions match well. If they differ substantially from distributions in other surveys, the distributions in the HRS often seem to be more plausible. However, the imputations are sometimes less satisfactory for analyses of longitudinal patterns, especially for asset changes between waves. In particular, when a household reports a "no value/bracket" or "don't know ownership," this method may lead to large changes between waves, more than is to be expected in the population, because the method does not take the correlation (or persistence) across time into account. Therefore, starting in Version M, we provide cross-wave imputations of asset variables, which take

¹⁰We use 100 here rather than the 50 used for the other models, because the estimates of the tobit models with covariates were still unstable with sample sizes between 50 and 100.

¹¹Beginning in Wave 8 (2006), HRS changed the coding of occupation from the 1980 U.S. Census Occupation Codes to those for 2000 (a supplemental file has since been released for Wave 7 (2004) that uses the 2000 U.S. Census Occupation Codes as well). One of the covariates we use in the imputation process is an indicator for whether or not a person's occupation is defined as "professional" (See Table 8, M_PROF and F_PROF). The 1980 codes were collapsed into 17 categories, and determining who was professional was relatively straightforward (See JMW201AM in the HRS 2004 codebook for a list of these categories). Specifically, we defined professionals as anyone in the first two categories (i.e., "Managerial specialty operation," or "Professional specialty operation and technical support").

The 2000 U.S. Census Occupation Codes were used for Wave 7 (2004) to Wave 10 (2010) (a supplemental file has since been released for Wave 10 that uses the 2010 Census Occupational Classification System as well). The 2000 codes were collapsed into 25 categories, which were quite different from the 17 categories produced using the 1980 codes. We determined that the first 11 categories could appropriately be considered professional occupations (see KMW201AM in the HRS 2006 codebook for a list of these categories).

The 2010 Census Occupational Classification System was used for Waves 10 and beyond (2010 and later). The 2010 codes were collapsed into 23 categories, and are not that different from the 25 categories produced using the 2000 codes. Therefore, the first 10 categories were considered professional occupations (see NMW201AM in the HRS 2012 codebook for a list of these categories). In the end, we evaluate all of the information described above regarding occupation when deriving the "professional" covariate.

information from adjacent waves into account. These cross-wave wealth imputations are in addition to the cross-sectional wealth imputations, which are computed without using adjacent wave information. The RAND HRS Longitudinal File only includes the cross-wave imputed variables, but the RAND HRS Detailed Imputations File includes both the cross-wave and the cross-sectional imputations.

**Table 8. Loadings on the First Two Principal Components
(Wave 2 Income Imputations)**

Variable	Mean	Std. Dev	Loadings on		Description
			First comp't	Second comp't	
BEQ10	61.46	42.46	0.3179	-0.0661	Probability Bequest \$10,000+
BEQ10M	0.0538	0.2255	-0.1329	0.1173	Bequest \$10,000 missing
BEQ100	31.83	40.41	0.3011	-0.0442	Probability Bequest \$100,000+
BEQ100M	0.0580	0.2338	-0.1260	0.1092	Bequest \$100,000 missing
M_COLLEG	0.1512	0.3583	0.2301	-0.0234	Male: College Graduate
F_COLLEG	0.1245	0.3302	0.1486	-0.1300	Female: College Graduate
M_HSGED	0.3924	0.4883	0.1483	0.1622	Male: HS Diploma or GED
F_HSGED	0.5279	0.4993	0.1072	0.0187	Female: HS Diploma or GED
M_EXHLTH	0.3486	0.4766	0.2871	0.0332	Male: Excellent/Very Good Health
F_EXHLTH	0.4262	0.4946	0.2419	-0.0936	Female: Excellent/Very Good Health
M_PRLTH	0.1730	0.3783	-0.1098	0.2365	Male: Fair/Poor Health
F_PRLTH	0.2000	0.4000	-0.2293	0.0764	Female: Fair/Poor Health
M_PROF	0.2140	0.4102	0.2559	0.0338	Male: Professional Work
F_PROF	0.2075	0.4055	0.1646	-0.1182	Female: Professional Work
M_WORK	0.4526	0.4978	0.2490	-0.0651	Male: Currently Working
F_WORK	0.4848	0.4998	0.1308	-0.2152	Female: Currently Working
M_UNEMP	0.0199	0.1395	-0.0127	-0.0049	Male: Unemployed
F_UNEMP	0.0213	0.1443	-0.0313	-0.0411	Female: Unemployed
M_DISAB	0.0916	0.2885	-0.1164	0.1422	Male: Disabled/Temp Laid Off
F_DISAB	0.0957	0.2942	-0.1995	0.0300	Female: Disabled/Temp Laid Off
M_RETIR	0.1991	0.3994	0.0775	0.3697	Male: Retired
F_RETIR	0.0977	0.2970	0.0326	0.1807	Female: Retired
AGE	58.62	4.89	0.0239	0.4598	Age of Oldest Partner
AGESQ	3460.15	583.82	0.0234	0.4617	Squared Age of Oldest Partner
SINGLFEM	0.2293	0.4204	-0.2650	-0.3009	Single Female Financial Respondent
MARRIED	0.6745	0.4686	0.2806	0.2582	Married Couple
NONWHITE	0.2931	0.4552	-0.2297	-0.0166	Non-White Financial Respondent
MISSCOGN	0.0922	0.2893	-0.1101	0.0807	Missing Cognition Score
LOWCOGN	0.2801	0.4491	-0.1115	0.0743	Low Cognition Score

The cross-wave imputations add a few covariates to the models: In addition to the 10 principal components, we include the (inverse hyperbolic sine of) the value of the asset in the previous wave and the (inverse hyperbolic sine of) the value of the asset in the next wave. If there is a strong persistence in asset values over time, including these past and future values should capture this, and lead to imputations that show smoother patterns across time. If in the adjacent wave, the asset is not owned, we include zero as its value, and we include dummies for whether the household owns the asset in the previous and next wave. Changes in marital status (where we treat cohabitation the same as marriage, as is usual in the HRS) have potentially large effects on wealth, and wealth changes should be less smooth. Therefore, we also include a set of dummies for such changes: divorce or separation, death of the spouse/partner, or remarriage/new partnership. There is one set for changes between last wave and the current wave and one set for changes between the current wave and the next wave. See Hurd et

al. (2016) for details of the definitions.¹²

If the household does not report a continuous value (or a no asset response) in an adjacent wave, we have a missing covariate, and thus we cannot impute the value for the current wave. To solve this problem, we first compute cross-sectional imputations (i.e., without the cross-wave information) for each household, and then use the cross-sectional imputation of the adjacent wave as the covariate in the current wave. However, for households for which we have no adjacent wave information, this still does not solve the issue. This happens when a household enters the sample (the first wave a cohort is entered); in the latest wave; or when a household does not participate in a wave. For imputing these cases, we use imputation models that include the cross-wave information from only the previous wave or only the next wave, whichever is applicable. If neither previous nor next wave information is available for a household, we use the cross-sectional imputation.

In principle, all imputation models are wave-specific. That is, principal components are computed for each wave separately, and coefficients of the covariates in the imputation models are computed for each wave separately. However, the number of marital status changes is typically too small to estimate the coefficients of these dummies with enough precision in each wave separately. Therefore, we use all waves jointly to estimate these coefficients. That is, we estimate wave-specific coefficients for all covariates except the indicator variables for the change in marital status.

2.3. Asset Verification

After a successful experiment in 2001, described in Hill (2006)¹³, the HRS added the *asset verification* section (section U; also called *asset reconciliation* section) to the questionnaire in 2002. Whenever there is a large discrepancy, defined as more than \$50,000, between an asset value in the previous wave and the value of the same asset in the current interview, the Respondent is asked to verify, or correct when necessary, the asset values in the previous and current wave. The idea behind this is that large changes in asset values are rare and therefore, if we see them in the data, there may have been a reporting error or data entry error which we want to correct. The Respondent is only asked these verification questions if the same (Financial) Respondent reported the asset in both waves and total wealth differs by more than \$150,000. The former is for disclosure reasons and the latter is to avoid flagging portfolio rebalancing (e.g., selling stocks and buying bonds instead).

In HRS 2002 and HRS 2004 (Waves 6 and 7), Respondents were asked about at most three assets in the asset verification section. From 2006 onward, Respondents could potentially be asked about all assets that were checked in this section, although it does not happen often that a Respondent is asked to verify more than a few assets. There are other changes between waves, for example in the preloaded information from the previous wave and how it is used. See Hurd et al. (2016) for the details.¹⁴

The RAND wealth measures take corrections from the asset verification section into account. These corrections precede the imputations. First, corrections for the current wave are implemented. Then, corrections of the previous wave's value are evaluated. If the asset is not asked about in the previous wave's asset verification section, then we implement the correction of the previous wave's value. If the asset is also asked about in the previous wave's asset verification section, we generally use the result from the previous wave's asset verification section (the contemporaneous one). However, we inspect all cases where the results from the previous wave's asset verification section and the current wave's asset verification section differ by more than a factor of 9 to catch gross errors, in particular accidental errors in the number of zeros.

The corrections from the asset verification section occasionally lead to some complications, such as inconsistent data that cannot occur in the main questionnaire because of skip patterns and complications with the implementation of the

¹²Hurd, M. D., E. Meijer, M. Moldoff, and S. Rohwedder (2016). Improved wealth measures in the Health and Retirement Study: Asset reconciliation and cross-wave imputation. Santa Monica, CA: RAND Corporation, Center for the Study of Aging. (http://www.rand.org/pubs/work_ing_papers/WR1150.html)

¹³Hill, D. H. (2006). Wealth dynamics: Reducing noise in panel data. *Journal of Applied Econometrics*, 21, 845-860

¹⁴Hurd, M. D., E. Meijer, M. Moldoff, and S. Rohwedder (2016). Improved wealth measures in the Health and Retirement Study: Asset reconciliation and cross-wave imputation. Santa Monica, CA: RAND Corporation, Center for the Study of Aging. (http://www.rand.org/pubs/work_ing_papers/WR1150.html)

imputation methods. An example of the former is that the main questionnaire has a branch of questions in case the primary residence is a mobile home, and another branch of questions if it is another type of dwelling. In some cases the corrections from the asset verification section lead to the household having a number in both branches. We check all such cases and determine what is the most reasonable way to interpret the data and then make it consistent with the logic of the main questionnaire. A list of these primary residence/mobile home inconsistencies is provided in Appendix B. An example of a complication with the imputations is where unfolding bracket thresholds are not always the same. See Hurd et al. (2016)¹⁵ for the details and how we dealt with these issues.

2.4. Substantive Differences Across Waves

In addition to survey-technical changes between waves and the introduction of the asset verification section, there have been a few changes that may affect the comparability of asset values across waves. We discuss the most important changes here.

Notable Differences between Waves HRS 1992 (Wave 1) and HRS 1994 (Wave2)

Net value of vehicles: Wave 1 includes a measure of the value of a recreational vehicle or motor home in the Housing Section and a measure of the value of other vehicles in the Asset Section. We separately impute these values and sum them. Starting in Wave 2, the two components are incorporated into one measure of the net value of vehicles in the Asset Section.

Notable Differences between HRS 1994 (Wave 2) and HRS 1996 (Wave 3)

Asset income: In Waves 1 and 2, asset ownership and value are asked in the Asset Section, whereas income from assets is asked separately in the Income Section. Starting in Wave 3, income from asset questions were incorporated in the Asset Section. For example, if the Respondent indicated owning stocks, the interviewer followed up with a question about dividends. This increased the response rate for asset income. Assuming that this increases the quality of responses, it also improves the accuracy of our asset imputations, because asset income is an explanatory covariate of our wealth imputation model.

Net value of IRA/Keogh accounts: In Waves 1 and 2, Respondents were asked to report the total value of all Individual Retirement Account (IRA) and KEOGH accounts. Starting in Wave 3, separate questions were asked about the largest, second largest, and all other accounts.

Notable Differences between HRS and AHEAD (Waves 2 & 3)

HRS 1994 and AHEAD 1993 (Wave 2)

AHEAD 1993 has a very different structure than HRS 1994. With the exception of Social Security benefits, SSI and food stamps, Respondents are expected to specify the types of income received. For example, they are asked if they have "any regular income," and if so, they are asked to identify the source. So there are no specific questions such as "Do you receive any income from pensions?" However, they can describe up to 4 regular incomes per partner, and up to 3 household investment incomes. The result is many separate components for those combined in other waves, such as stock income and veterans' benefits. Specific question wording differences are described in the "Cross-Wave Differences in Original HRS Data" subsections in the codebook.

HRS 1996 and AHEAD 1995 (Wave 3)

The structures of HRS 1996 and AHEAD 1995 are very similar. However, there are several notable differences. These are outlined under the "Cross-Wave Differences in Original HRS Data" subsections in the codebook.

¹⁵Ibid.

Notable Differences between HRS 1998 (Wave 4), HRS 2000 (Wave 5) and HRS 2002 (Wave 6)

The structures of Waves 4, 5, and 6 are very similar. Any important differences are specified under "Cross-Wave Differences in Original HRS Data" subsections in the codebook.

Notable Differences between HRS 1998 (Wave 4) through HRS 2002 (Wave 6) and HRS 2004 (Wave 7) and later

The structures of questions from Wave 7 forward are very similar to those in Waves 4 to 6. However, Waves 7 and later no longer ask for income from trusts and alimony specifically. One can assume that these types of income would now be reported with non-specific other income. We have looked at this for cases that previously did report alimony or trust income, and found that other income did not increase as one might expect.

Notable Differences between HRS 2000 (Wave 5) and HRS 2002 (Wave 6) and later

In Wave 5, Respondents who are 65 years of age or older and report not working for pay in the last calendar year skip the questions about income from unemployment and worker's compensation. Respondents who are younger than 65 years of age, on the other hand, are asked both sets of questions even if they are not working. From Wave 6 onward, the same pattern is true for Respondents who are 65 years of age or older. However, those who are younger than 65 years of age and report not working for pay in the last calendar year are asked the questions about income from unemployment but skip those related to worker's compensation.

Notable Differences between HRS 2006 (Wave 8) and HRS 2008 (Wave 9) and later

Business assets reported earlier in the interview: Beginning in Wave 6, after the value of business or farm assets is collected, a question (Q492) asks whether these assets were reported previously in the interview. Beginning in Wave 9, a follow-up question was added which asks Respondents to indicate what percentage was previously reported (Q523). For example, in Wave 9, about 30% of business owners indicate that they had reported their business wealth as either primary residence (which could be a farm or ranch), secondary residence, or other real estate earlier in the interview (Q492 = yes), and of these, most say that all of the business asset was previously reported (Q523 = 100%). These two variables are available in the RAND HRS Detailed Imputations File for the convenience of the analyst and can be used for adjusting total wealth to reflect the amount of wealth that is twice reported. We do not use these two variables in the imputations or derivations of any of the variations on total wealth.

Housing loan question wording: In the housing section, there is a series of questions about whether the Respondent has "...a mortgage, land contract, second mortgage, or any other loan that uses the property as collateral." In Wave 9, the qualifier "Do not include reverse mortgages" was added.

Notable Differences between HRS 2008 (Wave 9) and HRS 2010 (Wave 10) and later

Food stamps: The questions asking about number of months receiving food stamps changed in Wave 10. Specifically, questions are only asked for up to four "eligible years." Those are the years spanning the range of a Respondent's current interview and previous interview (or the previous wave year if Respondent was not interviewed). For example, a person interviewed in 2011 and 2008 is asked questions about food stamp receipt in 2008, 2009, 2010, and 2011. Prior to Wave 10, Respondents can report on food stamp receipt for several years prior to the current interview year.

Income from annuities: Beginning in Wave 10, Respondents who report receiving income from annuities, but a value of "0" is indicated for the amount received last month (which indicates that payments have not started yet, or the Respondent did not receive a payment last month) are asked a new sequence of questions about any income they may have received from

those annuities last year. Similar questions are asked of spouses/partners. No unfolding bracket questions are asked.

3. Imputation Flags and Codes

The imputation files include a flag for each partial component that indicates whether it is imputed or not. For income and wealth variables that combine two or more partial components, the corresponding imputation flag is summarized according to the amount of imputation required for the partial components.

The codes used for imputation flags of partial components are:

Code	Description	Imputation Status
1	Continuous value given	No imputation
2	Complete bracket given	Value imputed within bracket
3	Incomplete bracket given	Complete bracket imputed within incomplete bracket, then value imputed
4	Range card bracket (applicable in HRS 1992 only)	Value imputed within range
5	No value or bracket given	Complete bracket imputed, then value imputed
6	Does not receive this type of income or does not own this asset	No imputation
7	Missing whether receives this type of income or owns this asset	Whether receives/owns imputed. If imputed to receive/own, complete brackets then value imputed.
8	No spouse or partner (for spouse/partner income components only)	No imputation
9	No Financial Respondent	Whether receives/owns imputed. If imputed to receive/own, complete brackets then value imputed.

The values of the imputation flags for aggregate variables are:

Code	Description	Imputation Status
0	Does not receive this type of income or does not own this asset	No imputation
1	No imputation in any of the components combined in this type of income/asset	No imputation
2	At least one of the components combined in this type of income/asset is imputed	Some imputation
8	No spouse or partner (for spouse/partner income components only)	No imputation
9	No Financial Respondent	Completely Imputed

4. Medical Expenditure Imputations

4.1. Background

The RAND HRS Detailed Imputations File contains a number of medical expenditure variables. Where missing, we impute their values. In this section, we give an overview of the question sequences and imputation methods.

The construction of medical expenditures variables is complicated by differences in the questions across waves. Medical expenditure questions can be divided into two broad types: out-of-pocket expenditures, which are costs paid by the household, and total medical expenditures, which encompass costs incurred by both the household and by insurance plans on behalf of household members.

Individual out-of-pocket medical expenditure components are summed to create the two total out-of-pocket medical expenditure measures found here and in the RAND HRS Longitudinal File. For each measure, a flag indicates whether any or all of its components have been imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Medical expenditure measures are reported at the Respondent level, with one exception. In Wave 2A, the Financial Respondent reports the medical expenditures for her/himself and spouse, yielding household-level data.

Out-of-Pocket Medical Expenditures

In Wave 1, there are no questions asked about the costs of health care services. In Wave 2A, only the Financial Respondent is asked to estimate out-of-pocket expenses in the last 12 months for the entire household for two service categories: nursing home stays and all other medical expenditures without specific reference to any of the reported utilization. In Wave 2H (1994), and in all waves going forward, both Financial and non-Financial Respondents are asked whether health care costs are covered fully or partially by insurance and asked to estimate out-of-pocket medical expenditures since the previous interview (for re-interviews) or in the previous two years (for new interviews). If Respondents are unable to provide exact estimates, a series of follow-up unfolding bracket questions are asked. In Wave 2H, Respondents are asked to report an estimate of out-of-pocket costs that considers all service categories together. From Waves 3-5, Respondents are asked about out-of-pocket spending in four categories: (1) hospital and nursing home costs; (2) doctor, dentist and outpatient surgery costs; (3) average monthly prescription drug costs; and (4) home health care and special facilities or services costs. Beginning in Wave 6, the number of categories expands to eight: (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) dentist costs; (5) outpatient surgery costs; (6) average monthly prescription drug costs; (7) home health care and (8) special facilities costs. Beginning in Wave 10, a ninth category seeks to capture any additional out-of-pocket medical expenditures that cannot be assigned to any of the other categories.

In Wave 8 only, Respondents are asked different questions about out-of-pocket prescription drug costs depending on whether or not they have enrolled in Medicare Part D. For more information, please refer to the section titled "Prescription Drugs."

Total Medical Expenditures

In Waves 1 and 2, there are no questions about the total costs of all medical services. In Wave 3H, Respondents are asked to estimate total medical costs for all medical services since the previous interview. If the Respondent does not provide an exact amount, unfolding bracket follow-up questions are asked. In Wave 3A and from Wave 4 to Wave 6, an exact amount of total expenditures is not asked; all Respondents are directed into unfolding bracket questions. Starting in Wave 7, there are no questions about total medical expenditures.

4.2. Imputation Process

Utilization

We do not impute health care utilization, so these variables are not included in the RAND HRS Detailed Imputations File. Rather, these variables can be found in the RAND HRS Longitudinal File, and are described in the associated codebook in the subsection titled, "Health care utilization". We do, however, include in this file a series of "ownership" variables that indicate if the Respondent paid out-of-pocket for at least some portion of a particular medical expense. These variables are also not imputed.

Out-of-Pocket Medical Expenditures

Beginning with Wave 3, we impute out-of-pocket medical expenditures across all waves using the following method. If a Respondent reports using a given service category and reports that insurance partially covered or did not cover costs for that category, we use the exact amount s/he reports.¹⁶ Approximately half of those who report using a given service do not provide an exact amount; for those cases, we impute an exact amount using bracketed responses. With one exception, the imputation algorithm for imputing complete brackets and exact amounts for out-of-pocket medical expenditures is the same as the algorithm used for imputing complete brackets and exact amounts for income and wealth; it is described in detail in Section 2. As previously mentioned, we do not impute "ownership" for out-of-pocket medical expenditures.

The one difference between the out-of-pocket medical expenditures imputation process and the income and wealth imputation process occurs when we impute exact amounts for nursing home costs. To impute missing values falling in the highest bracket range for nursing home costs, we use the "nearest neighbor" approach rather than the tobit draw usually used for the open-ended bracket at the top of the distribution. The tobit model has been a particularly poor fit for the data, and we have determined that there are no extreme outliers in the distribution of reported continuous values that would be used as part of the nearest neighbor donor pool. The imputation model predictors are age, age-squared, education, subjective health status, gender, marital status, race, whether an individual has any health insurance, whether an individual reported a hospital or nursing home stay, number of doctor visits, and whether the hospital, nursing, or doctor visit data are missing. A zero value is assigned to each category where Respondents report not using a given service category or report that insurance fully covered all associated costs. Expenditures are then summed across service categories to calculate total out-of-pocket expenditures. The procedure produces an imputed value for out-of-pocket medical expenditures for all individuals in the sample, including those with missing data.

For Wave 2A, the imputation process is slightly different. We start by imputing out-of-pocket expenditures in the two service categories in Wave 2A, nursing home expenses and all other medical expenses, both of which are reported at household-level by the Financial Respondent. If an exact amount is not provided, bracketed responses are available for both categories. There is an additional step in the imputation process for Wave 2A because the out-of-pocket expense also needs to be allocated to individuals in couple households.

Two different allocation processes are used for the spending categories. There is one couple household where both members report a nursing home stay. For this case, the household-level expense is allocated to the individuals based on the relative length of all stays. For all other households, the individual who has the nursing home stay is allocated the household-level amount.

The imputation for all other medical expenses is carried out at the household-level first, and then allocated to individuals in a second step. For consistency with other waves, values are derived for non-nursing home out-of-pocket expenses only if a Respondent reports using at least one service category other than nursing home stay and reports having partial or no insurance for any of those categories. Consistent with other waves, if an exact expenditure is reported, we use that value. If

¹⁶Some Respondents report using a particular service (e.g., hospital stays), and insurance did not pay the full cost. However, when asked how much they paid out-of-pocket for that service, they give an amount of "0" dollars. We treat these Respondents as "owners", since the costs may have been picked up by someone other than the Respondent.

an exact amount is not reported, we impute an exact amount using bracketed responses with the same imputation algorithm used for income and wealth¹⁷ and the same covariates that are used for medical expenditure imputations described above. For the household-level imputation, both male and female covariates are used. If the household is a single individual or if only one individual in a couple reports any utilization, the total imputed household-level amount is assigned to that individual.

Two additional imputation models are used in order to allocate the expense among the couples where both have any service not covered by insurance. In these models, the sample and covariates are at the Respondent level. In the first model, we assume the Financial Respondent is missing the expense and assign the Spouse the entire imputed household-level amount. In the second model, we reverse the situation, assuming the Spouse is missing the expense. We use the resulting imputed expenses only to calculate a proportion based on the Financial Respondent's expense imputed from the first model and the Spouse's expense imputed from the second. We use that proportion to allocate the imputed household-level expense to each individual. The individually allocated amount is then summed with the out-of-pocket nursing home expense.

In addition to the estimate of the Respondent's total out-of-pocket spending, we also provide the imputed household-level amount (H2OOPMD). For some households, no uncovered expenses are reported, but some out-of-pocket medical expenses (excluding nursing home) are. These probably represent expenses for services not specifically asked about, such as durable medical equipment or over-the-counter drugs. If no uncovered expenses are reported, H2OOPMD is set to zero, even if some out-of-pocket expense is given. A second version of total out-of-pocket expenses is imputed without restricting the sample to those reporting an uncovered medical expense. This is included on the file as H2OOPMA.

Total Medical Expenditures

Questions about total medical expenditures are asked in Waves 3-6, but Respondents are only asked to estimate an exact amount in Wave 3H. For Wave 3H, we provide variables that contain the imputed amounts (R3TOTMD) and brackets (R3TOTMBI). For Waves 3A, and for Waves 4-6, there are no questions asking about exact total medical expenditures. Rather, all Respondents are directed into unfolding bracket questions. For these waves, we impute complete brackets when incomplete bracket information is provided (RwTOTMBI) using the imputation methods described above. However, since the HRS did not ask for the exact amount of total expenditures (except in Wave 3H), we cannot impute these amounts by the nearest neighbor approach. Instead, we estimate an ordered logit model, and impute based on the predicted value plus a random draw from the residual distribution, analogous to the approach that was followed for open-ended brackets in the Income and Wealth imputations. Beginning in Wave 7, questions about total medical expenditures are dropped from the survey.

¹⁷ Again, we do not impute ownership for medical expenditures. See Section 2 for complete details on the Income and Wealth imputation methodology.

5. Structure of Codebook

Section 7 contains the codebook documenting all the variables in the RAND HRS Detailed Imputations File. This section explains how to interpret the codebook entries. The figure below shows a typical codebook page; the numbers in circles correspond to comments below.

Net value of real estate (not primary residence)						1
Wave	Variable Name	Variable Label				Type
2	1 → H1ARLES	H1ARLES:W1	Assets:Other	Real	estate--Cross-wave	Cont
	2 H2ARLES	H2ARLES:W2	Assets:Other	Real	estate--Cross-wave	Cont
	3 H3ARLES	H3ARLES:W3	Assets:Other	Real	estate--Cross-wave	Cont
3	4 H4ARLES	H4ARLES:W4	Assets:Other	Real	estate--Cross-wave	Cont
	5 H5ARLES	H5ARLES:W5	Assets:Other	Real	estate--Cross-wave	Cont
	6 H6ARLES	H6ARLES:W6	Assets:Other	Real	estate--Cross-wave	Cont
	7 H7ARLES	H7ARLES:W7	Assets:Other	Real	estate--Cross-wave	Cont
	8 H8ARLES	H8ARLES:W8	Assets:Other	Real	estate--Cross-wave	Cont
	9 H9ARLES	H9ARLES:W9	Assets:Other	Real	estate--Cross-wave	Cont
	10 H10ARLES	H10ARLES:W10	Assets:Other	Real	estate--Cross-wave	Cont
	11 H11ARLES	H11ARLES:W11	Assets:Other	Real	estate--Cross-wave	Cont
	12 H12ARLES	H12ARLES:W12	Assets:Other	Real	estate--Cross-wave	Cont
	13 H13ARLES	H13ARLES:W13	Assets:Other	Real	estate--Cross-wave	Cont
	1 H1AORLES	H1AORLES:W1	Assets Own:Other	Real	estate--Cross-wave	Categ
	2 H2AORLES	H2AORLES:W2	Assets Own:Other	Real	estate--Cross-wave	Categ
	3 H3AORLES	H3AORLES:W3	Assets Own:Other	Real	estate--Cross-wave	Categ
	4 H4AORLES	H4AORLES:W4	Assets Own:Other	Real	estate--Cross-wave	Categ
	5 H5AORLES	H5AORLES:W5	Assets Own:Other	Real	estate--Cross-wave	Categ
	6 H6AORLES	H6AORLES:W6	Assets Own:Other	Real	estate--Cross-wave	Categ
	7 H7AORLES	H7AORLES:W7	Assets Own:Other	Real	estate--Cross-wave	Categ
	8 H8AORLES	H8AORLES:W8	Assets Own:Other	Real	estate--Cross-wave	Categ
	9 H9AORLES	H9AORLES:W9	Assets Own:Other	Real	estate--Cross-wave	Categ
	10 H10AORLES	H10AORLES:W10	Assets Own:Other	Real	estate--Cross-wave	Categ
	11 H11AORLES	H11AORLES:W11	Assets Own:Other	Real	estate--Cross-wave	Categ
	12 H12AORLES	H12AORLES:W12	Assets Own:Other	Real	estate--Cross-wave	Categ
	13 H13AORLES	H13AORLES:W13	Assets Own:Other	Real	estate--Cross-wave	Categ
	1 H1AFRLES	H1AFRLES:W1	Assets Flag:Other	Real	estate--Cross-wave	Categ
	2 H2AFRLES	H2AFRLES:W2	Assets Flag:Other	Real	estate--Cross-wave	Categ
	3 H3AFRLES	H3AFRLES:W3	Assets Flag:Other	Real	estate--Cross-wave	Categ
	4 H4AFRLES	H4AFRLES:W4	Assets Flag:Other	Real	estate--Cross-wave	Categ
	5 H5AFRLES	H5AFRLES:W5	Assets Flag:Other	Real	estate--Cross-wave	Categ
	6 H6AFRLES	H6AFRLES:W6	Assets Flag:Other	Real	estate--Cross-wave	Categ
	7 H7AFRLES	H7AFRLES:W7	Assets Flag:Other	Real	estate--Cross-wave	Categ
	8 H8AFRLES	H8AFRLES:W8	Assets Flag:Other	Real	estate--Cross-wave	Categ
	9 H9AFRLES	H9AFRLES:W9	Assets Flag:Other	Real	estate--Cross-wave	Categ
	10 H10AFRLES	H10AFRLES:W10	Assets Flag:Other	Real	estate--Cross-wave	Categ
	11 H11AFRLES	H11AFRLES:W11	Assets Flag:Other	Real	estate--Cross-wave	Categ
	12 H12AFRLES	H12AFRLES:W12	Assets Flag:Other	Real	estate--Cross-wave	Categ
	13 H13AFRLES	H13AFRLES:W13	Assets Flag:Other	Real	estate--Cross-wave	Categ

5 Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	35441.71	174580.53	-20000.0	4657607.0
H2ARLES	19642	33868.71	170515.28	-1.0	6845949.8
H3ARLES	17991	37160.11	197613.06	0.0	6279510.9
H4ARLES	21384	36548.46	235618.02	0.0	10000000.0

H5ARLES	19579	40036.26	316224.76	0.0	20000000.0
H6ARLES	18165	40908.38	331098.46	0.0	25000000.0
H7ARLES	20129	44638.46	295525.74	0.0	15000000.0
H8ARLES	18469	56292.93	343176.17	0.0	10000000.0
H9ARLES	17217	61341.51	505915.65	0.0	35000000.0
H10ARLES	22034	40473.74	338012.43	-60000.0	19453390.4
H11ARLES	20554	35017.91	274010.23	0.0	20000000.0
H12ARLES	18747	43871.09	463586.72	-10000.0	40000000.0
H13ARLES	20912	45189.61	369536.14	-10000.0	23000000.0
H1AORLES	12652	0.25	0.43	0.0	1.0
H2AORLES	19642	0.24	0.43	0.0	1.0
H3AORLES	17991	0.22	0.41	0.0	1.0
H4AORLES	21384	0.18	0.39	0.0	1.0
H5AORLES	19579	0.18	0.39	0.0	1.0
H6AORLES	18165	0.17	0.38	0.0	1.0
H7AORLES	20129	0.16	0.37	0.0	1.0
H8AORLES	18469	0.16	0.36	0.0	1.0
H9AORLES	17217	0.14	0.35	0.0	1.0
H10AORLES	22034	0.13	0.34	0.0	1.0
H11AORLES	20554	0.13	0.34	0.0	1.0
H12AORLES	18747	0.13	0.34	0.0	1.0
H13AORLES	20912	0.12	0.33	0.0	1.0
H1AFRLES	12652	4.90	2.05	1.0	9.0
H2AFRLES	19642	4.95	2.05	1.0	9.0
H3AFRLES	17991	5.01	1.99	1.0	9.0
H4AFRLES	21384	5.19	1.86	1.0	9.0
H5AFRLES	19579	5.18	1.85	1.0	9.0
H6AFRLES	18165	5.24	1.79	1.0	9.0
H7AFRLES	20129	5.29	1.74	1.0	9.0
H8AFRLES	18469	5.31	1.72	1.0	9.0
H9AFRLES	17217	5.36	1.67	1.0	9.0
H10AFRLES	22034	5.45	1.68	1.0	9.0
H11AFRLES	20554	5.43	1.64	1.0	9.0
H12AFRLES	18747	5.43	1.66	1.0	9.0
H13AFRLES	20912	5.52	1.62	1.0	9.0

6 Categorical Variable Codes

HwAORLES: Assets Own:Other Real estate--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9487	14987	14043	17428	15961	15078	16913	15592	14727	19085
1.Yes	|	3165	4655	3948	3956	3618	3087	3216	2877	2490	2949

Value		w11	w12	w13
0.No	|	17843	16220	18400
1.Yes	|	2711	2527	2512

HwAFRLES: Assets Flag:Other Real estate--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2352	3521	3086	2989	2787	2480	2508	2263	1948	2365
2.Complete bracket	|	464	865	551	659	548	365	432	370	326	340
3.Incomplete bracket	|	39	48	157	71	61	35	47	42	37	38
4.Range card bracket	|	186									
5.No value/bracket	|	98	148	122	187	177	191	203	179	154	159
6.No asset	|	9361	14704	13840	17140	15765	14919	16724	15451	14557	18527
7.DK ownership	|	57	179	109	167	117	130	128	101	121	208
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397

Value		w11	w12	w13
1.Continuous value	|	2198	2070	2067
2.Complete bracket	|	293	236	230
3.Incomplete bracket	|	39	31	23
4.Range card bracket	|			
5.No value/bracket	|	148	134	125
6.No asset	|	17559	15907	17861
7.DK ownership	|	148	173	206
9.No Fin resp	|	169	196	400

7 How Constructed

The reported or imputed net value of real estate is assigned to HwARLES. The HwAFRLES variable indicates if the value is imputed and if so, what level of information is available during the imputation process. Similarly, variables in the form HwAOvar indicate whether the household owns the asset.

8 Cross Wave Differences in Original HRS Data

The net value of real estate, besides the primary residence, is asked at each wave. The question wording is the same at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any real estate and if so, the value of it:

a) "Do you [or your spouse/partner] have any real estate other than your main home (and your second home), such

as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?"

b) "If you sold all that and paid off any debts on it, how much would you get?"

If the Respondent refuses or doesn't know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets (identified by H1AFvar = 4. Range card bracket). We used the information provided in the imputations.

9 HRS Variables Used

```

HRS 1992:
V15201      M2:OTHER REAL ESTATE:IND
V15202      M3:$VAL OF THIS PROP:IND
V5201       M2:OTHER REAL ESTATE:IMP
V5202       M3:$VAL OF THIS PROP:IMP
V5203       M3: ORIGINAL BRACKETS
AHEAD 1993:
B1720       K2. REAL ESTATE: ANY
B1721       K3. REAL ESTATE: NET VALUE
B1721C      CATEG: K3. REAL ESTATE: NET VALUE
HRS 1994:
W15500      K2. Imputation Indicator
W15501      K3. Imputation Indicator
W5500       K2.REAL ESTATE
W5501       K3.VALUE OF REAL ESTATE
W5502       K3a-K3d. Brackets
AHEAD 1995:
D3964       J14.REAL ESTATE
D3965       J15.REAL ESTATE $
D3969B      J15.REAL ESTATE $/Bkt
HRS 1996:
E4070       J76.REAL ESTATE
E4071       J77.REAL ESTATE $
E4072B      J77.REAL ESTATE $/Bkt
HRS 1998:
F4830       J76.REAL ESTATE
F4831       J77.REAL ESTATE $
F4832B      J77.(J15)REAL ESTATE $-Bkt
HRS 2000:
G5275       J76.REAL ESTATE
G5276       J77.REAL ESTATE $
G5277       J77A1.DK-2500
G5278       J77B1.DK-125K
G5279       J77C1.DK-500K
G5280       J77D1.DK-1 MIL
G5281       J77E1.DK-125K
G5282       J77F1.DK-2500
HRS 2002:
TYPASST     TYPE OF ASSETS
HRS 2002:
HU001       U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1     ASSET RECONCILIATION WHICH WRONG -1
HU002M2     ASSET RECONCILIATION WHICH WRONG -2
HU003       ASSET RECONCILIATION HOW MUCH
HU004       ASSET RECONCILIATION - MIN
HU005       ASSET RECONCILIATION - MAX

```

HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ133	REAL ESTATE ASSET
xQ134	REAL ESTATE ASSET AMT
xQ135	REAL ESTATE ASSET AMT - MIN
xQ136	REAL ESTATE ASSET AMT - MAX
xQ137	REAL ESTATE ASSET AMT - RESULT
HRS 2006-2016:	
xU001_11	ASSET RECONCILIATION-REAL ESTATE
xU002_11	ASSET RECON WHICH WRONG-REAL ESTATE
xU003_11A	ASSET RECON HOW MUCH -A-REAL ESTATE
xU003_11B	ASSET RECON HOW MUCH-B-REAL ESTATE
xU004_11A	ASSET RECON -MIN-A-REAL ESTATE
xU004_11B	ASSET RECON-MIN-B-REAL ESTATE
xU005_11A	ASSET RECON -MAX-A -REAL ESTATE
xU005_11B	ASSET RECON-MAX-B -REAL ESTATE
xU006_11A	ASSET RECON - RESULT-A-REAL ESTATE
xU006_11B	ASSET RECON- RESULT-B-REAL ESTATE
xU022_11A	WHICH WAVE WRONG-A-REAL ESTATE
xU022_11B	WHICH WAVE WRONG-B-REAL ESTATE

- 1 *Title*: The variables are documented in groups according to the concept that they measure. For example, there are 3 sets of variables related to net value of real estate. The title is often followed by a short description of the concept that is captured.
- 2 *Variable Names*: This entry shows the names of variables in the group, and which wave they pertain to.
- 3 *Variable Labels*: This entry shows the SAS/Stata variable labels. As discussed above, the labels typically include the name of the variable, the wave in which it is present, and a description of its contents.
- 4 *Variable Type*: This entry indicates the type of variable. It may be continuous (Cont), categorical (Categ), or character (Char).
- 5 *Descriptive Statistics*: This entry shows descriptive statistics on each variable. They include the number of nonmissing values, the mean, standard deviation, minimum value, and maximum value.
- 6 *Categorical Variable Codes*: This entry shows the value label codes. These are only relevant for categorical variables. The first character(s) of the value labels indicate the value to which each label has been assigned. For example, value "1" is mapped into "1. Continuous Value" (not just "Continuous Value"). The entry also indicates which labels are assigned to which variables, and shows frequency tabulations for all categorical variables.
- 7 *How Constructed*: This entry provides background on the manner in which variables were constructed.
- 8 *Cross Wave Differences in Original HRS Data*: This entry briefly describes differences in question wording or contents between interview waves.
- 9 *HRS Variables Used*: This entry provides the names and labels of raw HRS variables that were used to construct the new variables. We have streamlined the manner in which the raw HRS variables appear in this section. Specifically, in cases where the variable suffix is the same across waves, we list that variable only once, and preface it with an "x". The table below shows the variable prefixes for each year.

Year	Core Data Prefix (x)
1992	V
1993	V ¹⁸
1994	W
1995	D
1996	E
1998	F
2000	G
2002	H
2004	J
2006	K
2008	L
2010	M
2012	N
2014	O
2016	P

¹⁸In the RAND HRS Fat File for Ahead 1993, the prefix "V" is replaced by "B"

6. Distribution and Technical Notes

The RAND HRS Detailed Imputations File is distributed with the following:

- Documentation: an electronic version of this documentation.
- Programs: source code of programs that were used to perform the imputations in the RAND HRS Detailed Imputations File. All programs are written in SAS.
- SAS files: all waves of data in SAS format, compatible with Version 8 or later.
- Stata files: all waves of data in Stata format, compatible with Version 11 SE or later.
- SPSS files: all waves of data in SPSS for Windows format, compatible with Version 18 or later.

This is Version 1 of the RAND HRS Detailed Imputations File 2016.

Please contact RANDHRSHelp@rand.org with questions and to report problems with the RAND HRS Detailed Imputations File (or any other RAND file).

6.1. Distribution Files for Web Download

The files can be downloaded from the HRS website (<https://hrs.isr.umich.edu/about>), once you have registered to use HRS data. They are zipped for downloading; you must unzip them to make them usable. They are available for download as an entire package or documentation only. There are three different format packages: SAS, Stata 11 SE, and SPSS 18 for Windows.

SAS and Stata files contain value labels and missing value codes. SPSS does not support multiple missing codes.

Each of the following files - SAS, Stata, or SPSS - contains all waves of data:

- SAS: randhrsimp1992_2016v1.sas7bdat
- Stata: randhrsimp1992_2016v1.dta
- SPSS: randhrsimp1992_2016v1.sav

Table 9. RAND HRS Detailed Imputation Data Distribution Files

Distribution file name	Included files	Description
randhrsimp1992_2016v1_SAS.zip	randhrsimp1992_2016v1.pdf	Codebook
	randhrsimp1992_2016v1.sas7bdat	Dataset (SAS): All waves merged
	randhrsimppgm1992_2016v1.zip	Programs (SAS)
	sasfmts.sas7bdat	Formats (SAS)
randhrsimp1992_2016v1_STATA.zip	randhrsimp1992_2016v1.pdf	Codebook
	randhrsimp1992_2016v1.dta	Dataset (Stata 11 SE): All waves merged
	randhrsimppgm1992_2016v1.zip	Programs (SAS)
randhrsimp1992_2016v1_SPSS.zip	randhrsimp1992_2016v1.pdf	Codebook
	randhrsimp1992_2016v1.sav	Dataset (SPSS 18): All waves merged
	randhrsimppgm1992_2016v1.zip	Programs (SAS)

6.2. Using the SAS formats

Many of the variables in this file have been assigned SAS formats, or value labels. We are no longer distributing SAS formats as a formats catalog (i.e., `formats.sas7bcat`). Instead, we are providing SAS code to allow the user to create their own formats catalog on any computing platform. To create the formats catalog, assuming `sasfmts.sas7bdat` is in `C:\randhrsims\sasdata`, simply run the following code:

```
libname library "C:\randhrsims\sasdata";

proc format library = library cntlin = library.sasfmts;
run;
```

This SAS code will create a file called `C:\randhrsims\sasdata\formats.sas7bcat`. To use them from the SAS format library you must include a `LIBNAME LIBRARY` statement:

```
LIBNAME LIBRARY "your directory";
```

Where `"your directory"` is the name of the directory where the `formats.sas7bcat` file is stored. For example, if the `formats.sas7bcat` file is stored in `C:\randhrsims\sasdata`, you would put the following statement in your SAS programs:

```
libname library "C:\randhrsims\sasdata";
```

If you do not have the `LIBNAME LIBRARY` statement in your program, SAS usually gives you an error message and stops processing, unless you specify `NOFMterr` on an `OPTIONS` statement.

If you prefer not to use the assigned SAS formats, you can use the following statement in SAS PROC steps or just after a `SET` or `MERGE` in a data step to un-assign all formats:

```
FORMAT _ALL_ ;
```

You can then assign formats as you wish. The format assignments we assigned to variables can be found by running a `PROC CONTENTS` on the data files.

6.3. Using the Data with Other HRS Files

To use these data with other HRS files, including the RAND HRS Fat Files, you should be able to simply merge by `HHIDPN`. All RAND files are already sorted by this ID so should not need to be resorted. For instance, to merge additional data from all waves of the RAND HRS Longitudinal File and RAND HRS Fat Files with the RAND HRS Detailed Imputations File, you could use the following:

```
libname mylib "[name of folder to store your files]";
data mylib.newfile;
merge
  mylib.randhrsimpl1992_2016v1 (keep=HHIDPN [list of other variables])
  mylib.randhrs1992_2016v1 (keep=HHIDPN [list of other variables])
  hrs.hd92f1b (keep=HHIDPN [list of raw core variables])
  hrs.ad93f2a (keep=HHIDPN [list of raw core variables])
  hrs.h94f1a (keep=HHIDPN [list of raw core variables])
  hrs.ad95f2b (keep=HHIDPN [list of raw core variables])
  hrs.h96f4a (keep=HHIDPN [list of raw core variables])
  hrs.hd98f2c (keep=HHIDPN [list of raw core variables])
  hrs.h00f1c (keep=HHIDPN [list of raw core variables])
  hrs.h02f2d (keep=HHIDPN [list of raw core variables])
  hrs.h04f1b (keep=HHIDPN [list of raw core variables])
```

```
hrs.h06f3a (keep=HHIDPN [list of raw core variables])
hrs.h08f3a (keep=HHIDPN [list of raw core variables])
hrs.hd10f5e (keep=HHIDPN [list of raw core variables])
hrs.h12f2a (keep=HHIDPN [list of raw core variables])
hrs.h14f2b (keep=HHIDPN [list of raw core variables])
hrs.h16e2a (keep=HHIDPN [list of raw core variables]);
```

```
by HHIDPN;
```

where "[list of (other/raw core) variables]" would be replaced by a list of the SAS variables you want to include. You can omit the KEEP option to include all the variables from a given data set, but in this example the output file would be extremely large if you did so for all the files listed.

If you have HRS data files which use the character version of HHIDPN, the RAHHIDPN variable provides the 9-character equivalent of HHIDPN, filled with leading zeros, the format that corresponds to the concatenated HHID and PN character IDs provided in the raw HRS data. You may wish to rename HHIDPN to NHHIDPN and RAHHIDPN to HHIDPN or whatever variable name you have used on your other HRS data files. HHID and PN are also included as separate variables in the above files, and can be used to perform the merge as well.

Please visit our website at <https://www.rand.org/well-being/social-and-behavioral-policy/centers/aging/dataproducts/helphrs.html> for sample programs with SAS, Stata, and SPSS examples.

7. Data Codebook

Section A: Identifiers and Flags	42
Household	43
Respondent	47
Section B: Income	49
Individual Earnings	50
Household Capital Income	79
Individual Income from Employer Pension or Annuity	132
Individual Income from Social Security DI or SSI	195
Individual Income from Social Security Retirement	221
Individual Unemployment or Workers Compensation	238
Individual income from other government transfers	255
All other household income	288
Total household income (Respondent & Spouse)	323
IRA Withdrawals	328
Section C: Financial and Housing Wealth - Cross-Wave	364
Net value of real estate (not primary residence)	365
Net value of vehicles	371
Net value of businesses	377
Net value of IRA, Keogh accounts	384
Net value of stocks, mutual funds, and investment trusts	396
Value of checking, savings, or money market accounts	402
Value of CD, government savings bonds, and T-bills	408
Net value of bonds and bond funds	414
Net value of all other savings	420
Value of other debt	426
Value of Trust	432
Value of primary residence	437
Value of all mortgages/land contracts (primary residence)	449
Value of other home loans (primary residence)	460
Net value of primary residence	471
Value of secondary residence	473
Value of all mortgages/land contracts (secondary residence)	479
Net value of secondary residence	485
Net value of non-housing financial wealth	487
Total Wealth (Excluding Secondary Residence)	489
Total Wealth (Including Secondary Residence)	491
Total Wealth (Excluding IRAs)	493
Total Non-housing Wealth	495
Section D: Financial and Housing Wealth - Cross-Section	497
Net value of real estate (not primary residence)	498
Net value of vehicles	504
Net value of businesses	512
Net value of IRA, Keogh accounts	519
Net value of stocks, mutual funds, and investment trusts	531
Value of checking, savings, or money market accounts	537

Value of CD, government savings bonds, and T-bills	543
Net value of bonds and bond funds	549
Net value of all other savings	555
Value of other debt	561
Value of other Trust	567
Value of primary residence	572
Value of all mortgages/land contracts (primary residence)	584
Value of other home loans (primary residence)	595
Net value of primary residence	606
Value of secondary residence	608
Value of all mortgages/land contracts (secondary residence)	614
Net value of secondary residence	620
Net value of non-housing financial wealth	622
Total Wealth (Excluding Secondary Residence)	624
Total Wealth (Including Secondary Residence)	626
Total Wealth (Excluding IRAs)	628
Total Non-housing Wealth	630

Section E: Medical Expenditures 632

Hospital	633
Nursing Home	638
Hospital and Nursing Home	646
Outpatient Surgery	651
Doctor Visits	656
Dental Visits	661
Doctor, Dentist and Outpatient Surgery	666
Prescription Drugs	671
Home Health Services	679
Special Facilities	684
Home Health and Special Facilities/Services	689
Other Medical Expenses	694
Total Out of Pocket Medical Expenditures	702
Total Medical Expenditures	714

Appendix A: Detailed List of Changes (Version M Forward) 721

Appendix B: Mobile Home/House Inconsistencies 737

Appendix C: Combining Pension Income from Section Q (Assets & Income) and Section J2 (Pension) 740

Section A: Identifiers and Flags

Household

Wave	Variable Name	Variable Label	Type
1	HHID	HHID: HHold ID / 6-Char	Char
1	H1HHID	H1HHID:W1 HHold ID + SubHHold /Num	Cont
2	H2HHID	H2HHID:W2 HHold ID + SubHHold /Num	Cont
3	H3HHID	H3HHID:W3 HHold ID + SubHHold /Num	Cont
4	H4HHID	H4HHID:W4 HHold ID + SubHHold /Num	Cont
5	H5HHID	H5HHID:W5 HHold ID + SubHHold /Num	Cont
6	H6HHID	H6HHID:W6 HHold ID + SubHHold /Num	Cont
7	H7HHID	H7HHID:W7 HHold ID + SubHHold /Num	Cont
8	H8HHID	H8HHID:W8 HHold ID + SubHHold /Num	Cont
9	H9HHID	H9HHID:W9 HHold ID + SubHHold /Num	Cont
10	H10HHID	H10HHID:W10 HHold ID + SubHHold /Num	Cont
11	H11HHID	H11HHID:W11 HHold ID + SubHHold /Num	Cont
12	H12HHID	H12HHID:W12 HHold ID + SubHHold /Num	Cont
13	H13HHID	H13HHID:W13 HHold ID + SubHHold /Num	Cont
1	H1PICKHH	H1PICKHH:W1 Select subHH level file	Categ
2	H2PICKHH	H2PICKHH:W2 Select subHH level file	Categ
3	H3PICKHH	H3PICKHH:W3 Select subHH level file	Categ
4	H4PICKHH	H4PICKHH:W4 Select subHH level file	Categ
5	H5PICKHH	H5PICKHH:W5 Select subHH level file	Categ
6	H6PICKHH	H6PICKHH:W6 Select subHH level file	Categ
7	H7PICKHH	H7PICKHH:W7 Select subHH level file	Categ
8	H8PICKHH	H8PICKHH:W8 Select subHH level file	Categ
9	H9PICKHH	H9PICKHH:W9 Select subHH level file	Categ
10	H10PICKHH	H10PICKHH:W10 Select subHH level file	Categ
11	H11PICKHH	H11PICKHH:W11 Select subHH level file	Categ
12	H12PICKHH	H12PICKHH:W12 Select subHH level file	Categ
13	H13PICKHH	H13PICKHH:W13 Select subHH level file	Categ
1	H1CPL	H1CPL:W1 Whether couple HHold	Categ
2	H2CPL	H2CPL:W2 Whether couple HHold	Categ
3	H3CPL	H3CPL:W3 Whether couple HHold	Categ
4	H4CPL	H4CPL:W4 Whether couple HHold	Categ
5	H5CPL	H5CPL:W5 Whether couple HHold	Categ
6	H6CPL	H6CPL:W6 Whether couple HHold	Categ
7	H7CPL	H7CPL:W7 Whether couple HHold	Categ
8	H8CPL	H8CPL:W8 Whether couple HHold	Categ
9	H9CPL	H9CPL:W9 Whether couple HHold	Categ
10	H10CPL	H10CPL:W10 Whether couple HHold	Categ
11	H11CPL	H11CPL:W11 Whether couple HHold	Categ
12	H12CPL	H12CPL:W12 Whether couple HHold	Categ
13	H13CPL	H13CPL:W13 Whether couple HHold	Categ
1	H1ANYFIN	H1ANYFIN:W1 Whether any FinR in HH	Categ
2	H2ANYFIN	H2ANYFIN:W2 Whether any FinR in HH	Categ
3	H3ANYFIN	H3ANYFIN:W3 Whether any FinR in HH	Categ
4	H4ANYFIN	H4ANYFIN:W4 Whether any FinR in HH	Categ
5	H5ANYFIN	H5ANYFIN:W5 Whether any FinR in HH	Categ
6	H6ANYFIN	H6ANYFIN:W6 Whether any FinR in HH	Categ
7	H7ANYFIN	H7ANYFIN:W7 Whether any FinR in HH	Categ
8	H8ANYFIN	H8ANYFIN:W8 Whether any FinR in HH	Categ
9	H9ANYFIN	H9ANYFIN:W9 Whether any FinR in HH	Categ
10	H10ANYFIN	H10ANYFIN:W10 Whether any FinR in HH	Categ
11	H11ANYFIN	H11ANYFIN:W11 Whether any FinR in HH	Categ
12	H12ANYFIN	H12ANYFIN:W12 Whether any FinR in HH	Categ
13	H13ANYFIN	H13ANYFIN:W13 Whether any FinR in HH	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1HHID	12652	492181.43	273913.39	10.0	2088670.0
H2HHID	19642	1133404.38	791404.84	10.0	2088980.0
H3HHID	17991	1090001.28	784075.68	20.0	2088980.0
H4HHID	21384	1209708.45	767109.01	20.0	2134790.0
H5HHID	19579	1178813.45	763685.69	20.0	2134790.0
H6HHID	18165	1139184.18	755892.49	30.0	2134790.0
H7HHID	20129	1748203.12	1606542.38	30.0	5027610.0
H8HHID	18469	1716759.78	1610087.26	30.0	5027610.0
H9HHID	17217	1717848.99	1641192.71	30.0	5027610.0
H10HHID	22034	3190737.77	2882407.61	30.0	9597380.0
H11HHID	20554	3227024.24	2899750.15	30.0	9597380.0
H12HHID	18747	3321934.62	2929701.79	30.0	9597380.0
H13HHID	20912	3865295.15	2760183.82	100010.0	9597380.0
H1PICKHH	42053	0.18	0.39	0.0	1.0
H2PICKHH	42053	0.31	0.46	0.0	1.0
H3PICKHH	42053	0.29	0.45	0.0	1.0
H4PICKHH	42053	0.34	0.47	0.0	1.0
H5PICKHH	42053	0.31	0.46	0.0	1.0
H6PICKHH	42053	0.29	0.46	0.0	1.0
H7PICKHH	42053	0.32	0.47	0.0	1.0
H8PICKHH	42053	0.30	0.46	0.0	1.0
H9PICKHH	42053	0.28	0.45	0.0	1.0
H10PICKHH	42053	0.36	0.48	0.0	1.0
H11PICKHH	42053	0.34	0.47	0.0	1.0
H12PICKHH	42053	0.31	0.46	0.0	1.0
H13PICKHH	42053	0.36	0.48	0.0	1.0
H1CPL	12652	0.81	0.39	0.0	1.0
H2CPL	19642	0.70	0.46	0.0	1.0
H3CPL	17991	0.69	0.46	0.0	1.0
H4CPL	21384	0.68	0.47	0.0	1.0
H5CPL	19579	0.67	0.47	0.0	1.0
H6CPL	18165	0.65	0.48	0.0	1.0
H7CPL	20129	0.66	0.47	0.0	1.0
H8CPL	18469	0.65	0.48	0.0	1.0
H9CPL	17217	0.64	0.48	0.0	1.0
H10CPL	22034	0.65	0.48	0.0	1.0
H11CPL	20554	0.64	0.48	0.0	1.0
H12CPL	18747	0.62	0.49	0.0	1.0
H13CPL	20912	0.62	0.49	0.0	1.0
H1ANYFIN	12652	0.99	0.09	0.0	1.0
H2ANYFIN	19642	0.99	0.09	0.0	1.0
H3ANYFIN	17991	1.00	0.07	0.0	1.0
H4ANYFIN	21384	0.99	0.08	0.0	1.0
H5ANYFIN	19579	1.00	0.07	0.0	1.0
H6ANYFIN	18165	1.00	0.04	0.0	1.0
H7ANYFIN	20129	1.00	0.05	0.0	1.0
H8ANYFIN	18469	1.00	0.05	0.0	1.0
H9ANYFIN	17217	1.00	0.06	0.0	1.0
H10ANYFIN	22034	0.99	0.08	0.0	1.0
H11ANYFIN	20554	0.99	0.08	0.0	1.0
H12ANYFIN	18747	0.99	0.09	0.0	1.0
H13ANYFIN	20912	0.99	0.11	0.0	1.0

Categorical Variable Codes

HwPICKHH: Select subHH level file											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Drop for HH-level file	|	34351	28955	30017	27658	28839	29704	28408	29448	30156	26773
1.Select for HH-level file	|	7702	13098	12036	14395	13214	12349	13645	12605	11897	15280
Value		w11	w12	w13							
0.Drop for HH-level file	|	27737	28812	27030							
1.Select for HH-level file	|	14316	13241	15023							
HwCPL: Whether couple HHold											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Not a couple HH	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
1.Couple HH	|	10279	13674	12334	14516	13042	11859	13352	12052	11012	14235
Value		w11	w12	w13							
0.Not a couple HH	|	7474	7125	8024							
1.Couple HH	|	13080	11622	12888							
HwANYFIN: Whether any FinR in HH											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No Fin resp in HH	|	95	161	83	141	97	30	60	47	55	150
1.HH has Fin resp	|	12557	19481	17908	21243	19482	18135	20069	18422	17162	21884
Value		w11	w12	w13							
0.No Fin resp in HH	|	126	145	257							
1.HH has Fin resp	|	20428	18602	20655							

How Constructed

This file is a Respondent level file. For couple households where both individuals responded, each value appears on the file twice, once on each Respondent's record.

HHID is the 6-character HRS household identifier. The HwHHID identifiers combine HHID with a sub-household ID for each wave. They uniquely identify a household in a given wave. Households that split are given different subHH IDs by HRS. HwHHID is numeric ($\text{HHID} \times 10 + \text{subHH}$). For example if HHID is 012345 and the Wave "w" subHH is 2 then HwHHID is 123452.

HwPICKHH can be used to extract a household level file (i.e., one record for each sub-household in the core data) by selecting records where HwPICKHH=1. This will select all individuals in single-Respondent households and just the

Financial Respondent in couple households. For some households there is no Financial Respondent. HwPICKHH selects a Respondent for every household that participated in a given wave, regardless of whether a Financial Respondent is present. For couple households where there is no Financial Respondent, HRS sometimes assigns this role based on the variable xPN_FIN (FINANCIAL RESP PERSON NUMBER). We set HwPICKHH=1 for that Respondent. Otherwise, we set HwPICKHH=1 for the Respondent in the household who is not the Family Respondent. If no Family Respondent is assigned, we set HwPICKHH=1 for the Respondent with the lowest PN. Please note that for some analyses, selecting a different record in couple households may be more appropriate. The analyst will need to determine this based on her/his research goals.

As stated in the "Household Identifier" section of the RAND HRS Longitudinal File Documentation, there are a few households in Wave 3H that appear to be reunited based on answers to questions in the Coverscreen section. They are reunited in Wave 4 in the public use HRS core data, but have different sub-household IDs in Wave 3. We reunite them in Wave 3 in the RAND HRS Longitudinal File. These households are: 17520 (PNs 010 and 040), 22999 (PNs 010 and 020), 40609 (PNs 010 and 020), 40441 (PNs 010 and 020), 50945 (PNs 010 and 040). These cases will have different sub-household IDs in H3HHID from the ESUBHH found in the Tracker and core 1996 files. The spouse PNs will also differ. For households 22999, 40441, and 50945, H3PICKHH will select both members from each household, since each member of the couple is flagged as the Financial Respondent. We did not select just one member from each household to go through the imputation process, but processed their responses as is. Therefore, they may each give different responses about their income and assets.

HwCPL indicates whether this household is treated as a couple household or not. Households in HRS can consist of a single Respondent or a couple. HwCPL is set to "1" if the Respondent is married (RwMSTAT or RwMSTATH is married or partnered), partnered (RwMPART=1), or if there are two Respondents in the wave-specific household (HwHHRESP=2). Otherwise a single Respondent is assumed, and HwCPL is set to "0". As with most other RAND HRS variables, HwCPL is missing in waves where the Respondent does not respond.

HwANYFIN indicates if any individual in the household is the Financial Respondent. A value of "0" in HwANYFIN indicates that there is no Financial Respondent, and thus no household level information on the relevant topics.

Please refer to the RAND HRS Longitudinal File Documentation for more information about the variables mentioned here.

HRS Variables Used

AHEAD 1993:	
BSUBHH	1993 Sub-Household Identifier (char 1)
HRS 1994:	
W2SUBHH	HRS Wave 2 Sub-Household
AHEAD 1995:	
DSUBHH	AHEAD 1995 (W2) SUB-HOUSEHOLD ID (Char)
HRS 1996:	
ESUBHH	HRS WAVE 3 SUB-HOUSEHOLD ID (Char)
HRS 1998:	
FSUBHH	HRS98 SUB-HOUSEHOLD ID (Char)
HRS 2000:	
GSUBHH	HRS00 SUB-HOUSEHOLD ID (Char)
Tracker:	
HHID	HOUSEHOLD IDENTIFIER
OVHHID	OVERLAP CASE: OLD HHID
OVPN	OVERLAP CASE: OLD PN
PN	PERSON NUMBER
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT
xSUBHH	1992-2016 SUB-HOUSEHOLD IDENTIFIER

Respondent

Wave	Variable Name	Variable Label	Type
1	HHIDPN	HHIDPN: HHold ID + Person Number /Num	Cont
1	PN	Person Number (CHAR)	Char
1	RAHHIDPN	RAHHIDPN: HHold ID + Person Num /9-Char	Char
1	R1FINR	R1FINR:W1 Whether Financial Resp	Categ
2	R2FINR	R2FINR:W2 Whether Financial Resp	Categ
3	R3FINR	R3FINR:W3 Whether Financial Resp	Categ
4	R4FINR	R4FINR:W4 Whether Financial Resp	Categ
5	R5FINR	R5FINR:W5 Whether Financial Resp	Categ
6	R6FINR	R6FINR:W6 Whether Financial Resp	Categ
7	R7FINR	R7FINR:W7 Whether Financial Resp	Categ
8	R8FINR	R8FINR:W8 Whether Financial Resp	Categ
9	R9FINR	R9FINR:W9 Whether Financial Resp	Categ
10	R10FINR	R10FINR:W10 Whether Financial Resp	Categ
11	R11FINR	R11FINR:W11 Whether Financial Resp	Categ
12	R12FINR	R12FINR:W12 Whether Financial Resp	Categ
13	R13FINR	R13FINR:W13 Whether Financial Resp	Categ
1	S1HHIDPN	S1HHIDPN:W1 Spouse HHIDPN	Cont
2	S2HHIDPN	S2HHIDPN:W2 Spouse HHIDPN	Cont
3	S3HHIDPN	S3HHIDPN:W3 Spouse HHIDPN	Cont
4	S4HHIDPN	S4HHIDPN:W4 Spouse HHIDPN	Cont
5	S5HHIDPN	S5HHIDPN:W5 Spouse HHIDPN	Cont
6	S6HHIDPN	S6HHIDPN:W6 Spouse HHIDPN	Cont
7	S7HHIDPN	S7HHIDPN:W7 Spouse HHIDPN	Cont
8	S8HHIDPN	S8HHIDPN:W8 Spouse HHIDPN	Cont
9	S9HHIDPN	S9HHIDPN:W9 Spouse HHIDPN	Cont
10	S10HHIDPN	S10HHIDPN:W10 Spouse HHIDPN	Cont
11	S11HHIDPN	S11HHIDPN:W11 Spouse HHIDPN	Cont
12	S12HHIDPN	S12HHIDPN:W12 Spouse HHIDPN	Cont
13	S13HHIDPN	S13HHIDPN:W13 Spouse HHIDPN	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
HHIDPN	42053	287753463.7	251352914.2	1010.0	959738010.0
R1FINR	12652	0.60	0.49	0.0	1.0
R2FINR	19642	0.66	0.47	0.0	1.0
R3FINR	17991	0.66	0.47	0.0	1.0
R4FINR	21384	0.67	0.47	0.0	1.0
R5FINR	19578	0.67	0.47	0.0	1.0
R6FINR	18165	0.68	0.47	0.0	1.0
R7FINR	20129	0.67	0.47	0.0	1.0
R8FINR	18469	0.68	0.47	0.0	1.0
R9FINR	17217	0.69	0.46	0.0	1.0
R10FINR	22034	0.69	0.46	0.0	1.0
R11FINR	20554	0.69	0.46	0.0	1.0
R12FINR	18747	0.70	0.46	0.0	1.0
R13FINR	20912	0.71	0.46	0.0	1.0
S1HHIDPN	12652	40146194.53	31817608.99	0.0	208867020.0
S2HHIDPN	19579	69292205.10	78266466.40	0.0	208898020.0
S3HHIDPN	17923	64714226.32	75514530.01	0.0	208898020.0
S4HHIDPN	21318	73878098.67	79686967.00	0.0	213479020.0
S5HHIDPN	19545	70100055.84	77810791.80	0.0	213479020.0

S6HHIDPN	18144	65995307.78	75312554.74	0.0	213479020.0
S7HHIDPN	20118	114263253.9	160029968.4	0.0	502759020.0
S8HHIDPN	18468	111704937.0	159934303.8	0.0	502759020.0
S9HHIDPN	17216	110966257.4	162224673.2	0.0	502759020.0
S10HHIDPN	22030	211046750.7	279915027.4	0.0	923525020.0
S11HHIDPN	20554	212084841.2	281896335.7	0.0	958361011.0
S12HHIDPN	18699	215851607.3	285191135.1	0.0	923525020.0
S13HHIDPN	20769	248628897.2	289078149.3	0.0	923525020.0

Categorical Variable Codes

RwFINR: Whether Financial Resp											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Not Fin resp	|	5045	6694	6036	7127	6461	5846	6544	5911	5375	6904
1.Fin resp	|	7607	12948	11955	14257	13117	12319	13585	12558	11842	15130

Value		w11	w12	w13
0.Not Fin resp	|	6363	5649	6146
1.Fin resp	|	14191	13098	14766

How Constructed

HHIDPN is the numeric version of the combined household and person identifier that identifies each Respondent uniquely. It is set to $HHID * 1000 + PN$. RAHHIDPN is the 9-character version of HHIDPN, with leading zeros. For example, if the HHID is 012345 and PN is 010 then HHIDPN is 12345010 and RAHHIDPN is 012345010. HHID and PN, HHIDPN, and RAHHIDPN are all equivalent and unique identifiers.

SwHHIDPN gives the HHIDPN of the spouse in Wave "w." The SwHHIDPN variables are derived from HHID and the spouse person numbers found in the core data and on the Tracker file. These are the numeric versions of the IDs.

RwFINR indicates whether the Respondent is the designated Financial Respondent. This flag is set to "1" for the designated Respondent, or "0" if not.

Please refer to the RAND HRS Longitudinal File Documentation for more information about the variables mentioned here.

HRS Variables Used

Tracker:

HHID	HOUSEHOLD IDENTIFIER
OVHHID	OVERLAP CASE: OLD HHID
OVPN	OVERLAP CASE: OLD PN
PN	PERSON NUMBER
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT
xPPN	1992-2016 SPOUSE-PARTNER PERSON NUMBER
xSUBHH	1992-2016 SUB-HOUSEHOLD IDENTIFIER

Section B: Income

Individual Earnings

Wave	Variable Name	Variable Label	Type
1	R1IEARN	R1IEARN:W1 Income:R Earnings	Cont
2	R2IEARN	R2IEARN:W2 Income:R Earnings	Cont
3	R3IEARN	R3IEARN:W3 Income:R Earnings	Cont
4	R4IEARN	R4IEARN:W4 Income:R Earnings	Cont
5	R5IEARN	R5IEARN:W5 Income:R Earnings	Cont
6	R6IEARN	R6IEARN:W6 Income:R Earnings	Cont
7	R7IEARN	R7IEARN:W7 Income:R Earnings	Cont
8	R8IEARN	R8IEARN:W8 Income:R Earnings	Cont
9	R9IEARN	R9IEARN:W9 Income:R Earnings	Cont
10	R10IEARN	R10IEARN:W10 Income:R Earnings	Cont
11	R11IEARN	R11IEARN:W11 Income:R Earnings	Cont
12	R12IEARN	R12IEARN:W12 Income:R Earnings	Cont
13	R13IEARN	R13IEARN:W13 Income:R Earnings	Cont
1	S1IEARN	S1IEARN:W1 Income:Sp Earnings	Cont
2	S2IEARN	S2IEARN:W2 Income:Sp Earnings	Cont
3	S3IEARN	S3IEARN:W3 Income:Sp Earnings	Cont
4	S4IEARN	S4IEARN:W4 Income:Sp Earnings	Cont
5	S5IEARN	S5IEARN:W5 Income:Sp Earnings	Cont
6	S6IEARN	S6IEARN:W6 Income:Sp Earnings	Cont
7	S7IEARN	S7IEARN:W7 Income:Sp Earnings	Cont
8	S8IEARN	S8IEARN:W8 Income:Sp Earnings	Cont
9	S9IEARN	S9IEARN:W9 Income:Sp Earnings	Cont
10	S10IEARN	S10IEARN:W10 Income:Sp Earnings	Cont
11	S11IEARN	S11IEARN:W11 Income:Sp Earnings	Cont
12	S12IEARN	S12IEARN:W12 Income:Sp Earnings	Cont
13	S13IEARN	S13IEARN:W13 Income:Sp Earnings	Cont
1	R1IOEARN	R1IOEARN:W1 Receives:R Earnings	Categ
2	R2IOEARN	R2IOEARN:W2 Receives:R Earnings	Categ
3	R3IOEARN	R3IOEARN:W3 Receives:R Earnings	Categ
4	R4IOEARN	R4IOEARN:W4 Receives:R Earnings	Categ
5	R5IOEARN	R5IOEARN:W5 Receives:R Earnings	Categ
6	R6IOEARN	R6IOEARN:W6 Receives:R Earnings	Categ
7	R7IOEARN	R7IOEARN:W7 Receives:R Earnings	Categ
8	R8IOEARN	R8IOEARN:W8 Receives:R Earnings	Categ
9	R9IOEARN	R9IOEARN:W9 Receives:R Earnings	Categ
10	R10IOEARN	R10IOEARN:W10 Receives:R Earnings	Categ
11	R11IOEARN	R11IOEARN:W11 Receives:R Earnings	Categ
12	R12IOEARN	R12IOEARN:W12 Receives:R Earnings	Categ
13	R13IOEARN	R13IOEARN:W13 Receives:R Earnings	Categ
1	S1IOEARN	S1IOEARN:W1 Receives:Sp Earnings	Categ
2	S2IOEARN	S2IOEARN:W2 Receives:Sp Earnings	Categ
3	S3IOEARN	S3IOEARN:W3 Receives:Sp Earnings	Categ
4	S4IOEARN	S4IOEARN:W4 Receives:Sp Earnings	Categ
5	S5IOEARN	S5IOEARN:W5 Receives:Sp Earnings	Categ
6	S6IOEARN	S6IOEARN:W6 Receives:Sp Earnings	Categ
7	S7IOEARN	S7IOEARN:W7 Receives:Sp Earnings	Categ
8	S8IOEARN	S8IOEARN:W8 Receives:Sp Earnings	Categ
9	S9IOEARN	S9IOEARN:W9 Receives:Sp Earnings	Categ
10	S10IOEARN	S10IOEARN:W10 Receives:Sp Earnings	Categ
11	S11IOEARN	S11IOEARN:W11 Receives:Sp Earnings	Categ
12	S12IOEARN	S12IOEARN:W12 Receives:Sp Earnings	Categ
13	S13IOEARN	S13IOEARN:W13 Receives:Sp Earnings	Categ
1	R1IFEARN	R1IFEARN:W1 ImpFlag:R Earnings	Categ
2	R2IFEARN	R2IFEARN:W2 ImpFlag:R Earnings	Categ
3	R3IFEARN	R3IFEARN:W3 ImpFlag:R Earnings	Categ
4	R4IFEARN	R4IFEARN:W4 ImpFlag:R Earnings	Categ
5	R5IFEARN	R5IFEARN:W5 ImpFlag:R Earnings	Categ
6	R6IFEARN	R6IFEARN:W6 ImpFlag:R Earnings	Categ
7	R7IFEARN	R7IFEARN:W7 ImpFlag:R Earnings	Categ
8	R8IFEARN	R8IFEARN:W8 ImpFlag:R Earnings	Categ
9	R9IFEARN	R9IFEARN:W9 ImpFlag:R Earnings	Categ
10	R10IFEARN	R10IFEARN:W10 ImpFlag:R Earnings	Categ

11	R11FEARN	R11FEARN:W11 ImpFlag:R Earnings	Categ
12	R12FEARN	R12FEARN:W12 ImpFlag:R Earnings	Categ
13	R13FEARN	R13FEARN:W13 ImpFlag:R Earnings	Categ
1	S1FEARN	S1FEARN:W1 ImpFlag:Sp Earnings	Categ
2	S2FEARN	S2FEARN:W2 ImpFlag:Sp Earnings	Categ
3	S3FEARN	S3FEARN:W3 ImpFlag:Sp Earnings	Categ
4	S4FEARN	S4FEARN:W4 ImpFlag:Sp Earnings	Categ
5	S5FEARN	S5FEARN:W5 ImpFlag:Sp Earnings	Categ
6	S6FEARN	S6FEARN:W6 ImpFlag:Sp Earnings	Categ
7	S7FEARN	S7FEARN:W7 ImpFlag:Sp Earnings	Categ
8	S8FEARN	S8FEARN:W8 ImpFlag:Sp Earnings	Categ
9	S9FEARN	S9FEARN:W9 ImpFlag:Sp Earnings	Categ
10	S10FEARN	S10FEARN:W10 ImpFlag:Sp Earnings	Categ
11	S11FEARN	S11FEARN:W11 ImpFlag:Sp Earnings	Categ
12	S12FEARN	S12FEARN:W12 ImpFlag:Sp Earnings	Categ
13	S13FEARN	S13FEARN:W13 ImpFlag:Sp Earnings	Categ
1	R1IWAGE	R1IWAGE:W1 IncPart-Wages, Salary	Cont
2	R2IWAGE	R2IWAGE:W2 IncPart-Wages, Salary	Cont
3	R3IWAGE	R3IWAGE:W3 IncPart-Wages, Salary	Cont
4	R4IWAGE	R4IWAGE:W4 IncPart-Wages, Salary	Cont
5	R5IWAGE	R5IWAGE:W5 IncPart-Wages, Salary	Cont
6	R6IWAGE	R6IWAGE:W6 IncPart-Wages, Salary	Cont
7	R7IWAGE	R7IWAGE:W7 IncPart-Wages, Salary	Cont
8	R8IWAGE	R8IWAGE:W8 IncPart-Wages, Salary	Cont
9	R9IWAGE	R9IWAGE:W9 IncPart-Wages, Salary	Cont
10	R10IWAGE	R10IWAGE:W10 IncPart-Wages, Salary	Cont
11	R11IWAGE	R11IWAGE:W11 IncPart-Wages, Salary	Cont
12	R12IWAGE	R12IWAGE:W12 IncPart-Wages, Salary	Cont
13	R13IWAGE	R13IWAGE:W13 IncPart-Wages, Salary	Cont
1	S1IWAGE	S1IWAGE:W1 IncPart-Wages, Salary	Cont
2	S2IWAGE	S2IWAGE:W2 IncPart-Wages, Salary	Cont
3	S3IWAGE	S3IWAGE:W3 IncPart-Wages, Salary	Cont
4	S4IWAGE	S4IWAGE:W4 IncPart-Wages, Salary	Cont
5	S5IWAGE	S5IWAGE:W5 IncPart-Wages, Salary	Cont
6	S6IWAGE	S6IWAGE:W6 IncPart-Wages, Salary	Cont
7	S7IWAGE	S7IWAGE:W7 IncPart-Wages, Salary	Cont
8	S8IWAGE	S8IWAGE:W8 IncPart-Wages, Salary	Cont
9	S9IWAGE	S9IWAGE:W9 IncPart-Wages, Salary	Cont
10	S10IWAGE	S10IWAGE:W10 IncPart-Wages, Salary	Cont
11	S11IWAGE	S11IWAGE:W11 IncPart-Wages, Salary	Cont
12	S12IWAGE	S12IWAGE:W12 IncPart-Wages, Salary	Cont
13	S13IWAGE	S13IWAGE:W13 IncPart-Wages, Salary	Cont
1	R1IOWAGE	R1IOWAGE:W1 Receives-Wages, Salary	Categ
2	R2IOWAGE	R2IOWAGE:W2 Receives-Wages, Salary	Categ
3	R3IOWAGE	R3IOWAGE:W3 Receives-Wages, Salary	Categ
4	R4IOWAGE	R4IOWAGE:W4 Receives-Wages, Salary	Categ
5	R5IOWAGE	R5IOWAGE:W5 Receives-Wages, Salary	Categ
6	R6IOWAGE	R6IOWAGE:W6 Receives-Wages, Salary	Categ
7	R7IOWAGE	R7IOWAGE:W7 Receives-Wages, Salary	Categ
8	R8IOWAGE	R8IOWAGE:W8 Receives-Wages, Salary	Categ
9	R9IOWAGE	R9IOWAGE:W9 Receives-Wages, Salary	Categ
10	R10IOWAGE	R10IOWAGE:W10 Receives-Wages, Salary	Categ
11	R11IOWAGE	R11IOWAGE:W11 Receives-Wages, Salary	Categ
12	R12IOWAGE	R12IOWAGE:W12 Receives-Wages, Salary	Categ
13	R13IOWAGE	R13IOWAGE:W13 Receives-Wages, Salary	Categ
1	S1IOWAGE	S1IOWAGE:W1 Receives-Wages, Salary	Categ
2	S2IOWAGE	S2IOWAGE:W2 Receives-Wages, Salary	Categ
3	S3IOWAGE	S3IOWAGE:W3 Receives-Wages, Salary	Categ
4	S4IOWAGE	S4IOWAGE:W4 Receives-Wages, Salary	Categ
5	S5IOWAGE	S5IOWAGE:W5 Receives-Wages, Salary	Categ
6	S6IOWAGE	S6IOWAGE:W6 Receives-Wages, Salary	Categ
7	S7IOWAGE	S7IOWAGE:W7 Receives-Wages, Salary	Categ
8	S8IOWAGE	S8IOWAGE:W8 Receives-Wages, Salary	Categ
9	S9IOWAGE	S9IOWAGE:W9 Receives-Wages, Salary	Categ
10	S10IOWAGE	S10IOWAGE:W10 Receives-Wages, Salary	Categ
11	S11IOWAGE	S11IOWAGE:W11 Receives-Wages, Salary	Categ
12	S12IOWAGE	S12IOWAGE:W12 Receives-Wages, Salary	Categ

13	S13IOWAGE	S13IOWAGE:W13 Receives-Wages, Salary	Categ
1	R1IFWAGE	R1IFWAGE:W1 ImpFlag-Wages, Salary	Categ
2	R2IFWAGE	R2IFWAGE:W2 ImpFlag-Wages, Salary	Categ
3	R3IFWAGE	R3IFWAGE:W3 ImpFlag-Wages, Salary	Categ
4	R4IFWAGE	R4IFWAGE:W4 ImpFlag-Wages, Salary	Categ
5	R5IFWAGE	R5IFWAGE:W5 ImpFlag-Wages, Salary	Categ
6	R6IFWAGE	R6IFWAGE:W6 ImpFlag-Wages, Salary	Categ
7	R7IFWAGE	R7IFWAGE:W7 ImpFlag-Wages, Salary	Categ
8	R8IFWAGE	R8IFWAGE:W8 ImpFlag-Wages, Salary	Categ
9	R9IFWAGE	R9IFWAGE:W9 ImpFlag-Wages, Salary	Categ
10	R10IFWAGE	R10IFWAGE:W10 ImpFlag-Wages, Salary	Categ
11	R11IFWAGE	R11IFWAGE:W11 ImpFlag-Wages, Salary	Categ
12	R12IFWAGE	R12IFWAGE:W12 ImpFlag-Wages, Salary	Categ
13	R13IFWAGE	R13IFWAGE:W13 ImpFlag-Wages, Salary	Categ
1	S1IFWAGE	S1IFWAGE:W1 ImpFlag-Wages, Salary	Categ
2	S2IFWAGE	S2IFWAGE:W2 ImpFlag-Wages, Salary	Categ
3	S3IFWAGE	S3IFWAGE:W3 ImpFlag-Wages, Salary	Categ
4	S4IFWAGE	S4IFWAGE:W4 ImpFlag-Wages, Salary	Categ
5	S5IFWAGE	S5IFWAGE:W5 ImpFlag-Wages, Salary	Categ
6	S6IFWAGE	S6IFWAGE:W6 ImpFlag-Wages, Salary	Categ
7	S7IFWAGE	S7IFWAGE:W7 ImpFlag-Wages, Salary	Categ
8	S8IFWAGE	S8IFWAGE:W8 ImpFlag-Wages, Salary	Categ
9	S9IFWAGE	S9IFWAGE:W9 ImpFlag-Wages, Salary	Categ
10	S10IFWAGE	S10IFWAGE:W10 ImpFlag-Wages, Salary	Categ
11	S11IFWAGE	S11IFWAGE:W11 ImpFlag-Wages, Salary	Categ
12	S12IFWAGE	S12IFWAGE:W12 ImpFlag-Wages, Salary	Categ
13	S13IFWAGE	S13IFWAGE:W13 ImpFlag-Wages, Salary	Categ
1	R1IBON	R1IBON:W1 IncPart-Tips,Bonus,Comm	Cont
2	R2IBON	R2IBON:W2 IncPart-Tips,Bonus,Comm	Cont
3	R3IBON	R3IBON:W3 IncPart-Tips,Bonus,Comm	Cont
4	R4IBON	R4IBON:W4 IncPart-Tips,Bonus,Comm	Cont
5	R5IBON	R5IBON:W5 IncPart-Tips,Bonus,Comm	Cont
6	R6IBON	R6IBON:W6 IncPart-Tips,Bonus,Comm	Cont
7	R7IBON	R7IBON:W7 IncPart-Tips,Bonus,Comm	Cont
8	R8IBON	R8IBON:W8 IncPart-Tips,Bonus,Comm	Cont
9	R9IBON	R9IBON:W9 IncPart-Tips,Bonus,Comm	Cont
10	R10IBON	R10IBON:W10 IncPart-Tips,Bonus,Comm	Cont
11	R11IBON	R11IBON:W11 IncPart-Tips,Bonus,Comm	Cont
12	R12IBON	R12IBON:W12 IncPart-Tips,Bonus,Comm	Cont
13	R13IBON	R13IBON:W13 IncPart-Tips,Bonus,Comm	Cont
1	S1IBON	S1IBON:W1 IncPart-Tips,Bonus,Comm	Cont
2	S2IBON	S2IBON:W2 IncPart-Tips,Bonus,Comm	Cont
3	S3IBON	S3IBON:W3 IncPart-Tips,Bonus,Comm	Cont
4	S4IBON	S4IBON:W4 IncPart-Tips,Bonus,Comm	Cont
5	S5IBON	S5IBON:W5 IncPart-Tips,Bonus,Comm	Cont
6	S6IBON	S6IBON:W6 IncPart-Tips,Bonus,Comm	Cont
7	S7IBON	S7IBON:W7 IncPart-Tips,Bonus,Comm	Cont
8	S8IBON	S8IBON:W8 IncPart-Tips,Bonus,Comm	Cont
9	S9IBON	S9IBON:W9 IncPart-Tips,Bonus,Comm	Cont
10	S10IBON	S10IBON:W10 IncPart-Tips,Bonus,Comm	Cont
11	S11IBON	S11IBON:W11 IncPart-Tips,Bonus,Comm	Cont
12	S12IBON	S12IBON:W12 IncPart-Tips,Bonus,Comm	Cont
13	S13IBON	S13IBON:W13 IncPart-Tips,Bonus,Comm	Cont
1	R1IOBON	R1IOBON:W1 Receives-Tips,Bonus,Comm	Categ
2	R2IOBON	R2IOBON:W2 Receives-Tips,Bonus,Comm	Categ
3	R3IOBON	R3IOBON:W3 Receives-Tips,Bonus,Comm	Categ
4	R4IOBON	R4IOBON:W4 Receives-Tips,Bonus,Comm	Categ
5	R5IOBON	R5IOBON:W5 Receives-Tips,Bonus,Comm	Categ
6	R6IOBON	R6IOBON:W6 Receives-Tips,Bonus,Comm	Categ
7	R7IOBON	R7IOBON:W7 Receives-Tips,Bonus,Comm	Categ
8	R8IOBON	R8IOBON:W8 Receives-Tips,Bonus,Comm	Categ
9	R9IOBON	R9IOBON:W9 Receives-Tips,Bonus,Comm	Categ
10	R10IOBON	R10IOBON:W10 Receives-Tips,Bonus,Comm	Categ
11	R11IOBON	R11IOBON:W11 Receives-Tips,Bonus,Comm	Categ
12	R12IOBON	R12IOBON:W12 Receives-Tips,Bonus,Comm	Categ
13	R13IOBON	R13IOBON:W13 Receives-Tips,Bonus,Comm	Categ

1	S1IOBON	S1IOBON:W1 Receives-Tips,Bonus,Comm	Categ
2	S2IOBON	S2IOBON:W2 Receives-Tips,Bonus,Comm	Categ
3	S3IOBON	S3IOBON:W3 Receives-Tips,Bonus,Comm	Categ
4	S4IOBON	S4IOBON:W4 Receives-Tips,Bonus,Comm	Categ
5	S5IOBON	S5IOBON:W5 Receives-Tips,Bonus,Comm	Categ
6	S6IOBON	S6IOBON:W6 Receives-Tips,Bonus,Comm	Categ
7	S7IOBON	S7IOBON:W7 Receives-Tips,Bonus,Comm	Categ
8	S8IOBON	S8IOBON:W8 Receives-Tips,Bonus,Comm	Categ
9	S9IOBON	S9IOBON:W9 Receives-Tips,Bonus,Comm	Categ
10	S10IOBON	S10IOBON:W10 Receives-Tips,Bonus,Comm	Categ
11	S11IOBON	S11IOBON:W11 Receives-Tips,Bonus,Comm	Categ
12	S12IOBON	S12IOBON:W12 Receives-Tips,Bonus,Comm	Categ
13	S13IOBON	S13IOBON:W13 Receives-Tips,Bonus,Comm	Categ
1	R1IFBON	R1IFBON:W1 ImpFlag-Tips,Bonus,Comm	Categ
2	R2IFBON	R2IFBON:W2 ImpFlag-Tips,Bonus,Comm	Categ
3	R3IFBON	R3IFBON:W3 ImpFlag-Tips,Bonus,Comm	Categ
4	R4IFBON	R4IFBON:W4 ImpFlag-Tips,Bonus,Comm	Categ
5	R5IFBON	R5IFBON:W5 ImpFlag-Tips,Bonus,Comm	Categ
6	R6IFBON	R6IFBON:W6 ImpFlag-Tips,Bonus,Comm	Categ
7	R7IFBON	R7IFBON:W7 ImpFlag-Tips,Bonus,Comm	Categ
8	R8IFBON	R8IFBON:W8 ImpFlag-Tips,Bonus,Comm	Categ
9	R9IFBON	R9IFBON:W9 ImpFlag-Tips,Bonus,Comm	Categ
10	R10IFBON	R10IFBON:W10 ImpFlag-Tips,Bonus,Comm	Categ
11	R11IFBON	R11IFBON:W11 ImpFlag-Tips,Bonus,Comm	Categ
12	R12IFBON	R12IFBON:W12 ImpFlag-Tips,Bonus,Comm	Categ
13	R13IFBON	R13IFBON:W13 ImpFlag-Tips,Bonus,Comm	Categ
1	S1IFBON	S1IFBON:W1 ImpFlag-Tips,Bonus,Comm	Categ
2	S2IFBON	S2IFBON:W2 ImpFlag-Tips,Bonus,Comm	Categ
3	S3IFBON	S3IFBON:W3 ImpFlag-Tips,Bonus,Comm	Categ
4	S4IFBON	S4IFBON:W4 ImpFlag-Tips,Bonus,Comm	Categ
5	S5IFBON	S5IFBON:W5 ImpFlag-Tips,Bonus,Comm	Categ
6	S6IFBON	S6IFBON:W6 ImpFlag-Tips,Bonus,Comm	Categ
7	S7IFBON	S7IFBON:W7 ImpFlag-Tips,Bonus,Comm	Categ
8	S8IFBON	S8IFBON:W8 ImpFlag-Tips,Bonus,Comm	Categ
9	S9IFBON	S9IFBON:W9 ImpFlag-Tips,Bonus,Comm	Categ
10	S10IFBON	S10IFBON:W10 ImpFlag-Tips,Bonus,Comm	Categ
11	S11IFBON	S11IFBON:W11 ImpFlag-Tips,Bonus,Comm	Categ
12	S12IFBON	S12IFBON:W12 ImpFlag-Tips,Bonus,Comm	Categ
13	S13IFBON	S13IFBON:W13 ImpFlag-Tips,Bonus,Comm	Categ
1	R1I2ND	R1I2ND:W1 IncPart-2nd Job	Cont
2	R2I2ND	R2I2ND:W2 IncPart-2nd Job	Cont
3	R3I2ND	R3I2ND:W3 IncPart-2nd Job	Cont
4	R4I2ND	R4I2ND:W4 IncPart-2nd Job	Cont
5	R5I2ND	R5I2ND:W5 IncPart-2nd Job	Cont
6	R6I2ND	R6I2ND:W6 IncPart-2nd Job	Cont
7	R7I2ND	R7I2ND:W7 IncPart-2nd Job	Cont
8	R8I2ND	R8I2ND:W8 IncPart-2nd Job	Cont
9	R9I2ND	R9I2ND:W9 IncPart-2nd Job	Cont
10	R10I2ND	R10I2ND:W10 IncPart-2nd Job	Cont
11	R11I2ND	R11I2ND:W11 IncPart-2nd Job	Cont
12	R12I2ND	R12I2ND:W12 IncPart-2nd Job	Cont
13	R13I2ND	R13I2ND:W13 IncPart-2nd Job	Cont
1	S1I2ND	S1I2ND:W1 IncPart-2nd Job	Cont
2	S2I2ND	S2I2ND:W2 IncPart-2nd Job	Cont
3	S3I2ND	S3I2ND:W3 IncPart-2nd Job	Cont
4	S4I2ND	S4I2ND:W4 IncPart-2nd Job	Cont
5	S5I2ND	S5I2ND:W5 IncPart-2nd Job	Cont
6	S6I2ND	S6I2ND:W6 IncPart-2nd Job	Cont
7	S7I2ND	S7I2ND:W7 IncPart-2nd Job	Cont
8	S8I2ND	S8I2ND:W8 IncPart-2nd Job	Cont
9	S9I2ND	S9I2ND:W9 IncPart-2nd Job	Cont
10	S10I2ND	S10I2ND:W10 IncPart-2nd Job	Cont
11	S11I2ND	S11I2ND:W11 IncPart-2nd Job	Cont
12	S12I2ND	S12I2ND:W12 IncPart-2nd Job	Cont
13	S13I2ND	S13I2ND:W13 IncPart-2nd Job	Cont
1	R1IO2ND	R1IO2ND:W1 Receives-2nd Job	Categ
2	R2IO2ND	R2IO2ND:W2 Receives-2nd Job	Categ

3	R3IO2ND	R3IO2ND:W3 Receives-2nd Job	Categ
4	R4IO2ND	R4IO2ND:W4 Receives-2nd Job	Categ
5	R5IO2ND	R5IO2ND:W5 Receives-2nd Job	Categ
6	R6IO2ND	R6IO2ND:W6 Receives-2nd Job	Categ
7	R7IO2ND	R7IO2ND:W7 Receives-2nd Job	Categ
8	R8IO2ND	R8IO2ND:W8 Receives-2nd Job	Categ
9	R9IO2ND	R9IO2ND:W9 Receives-2nd Job	Categ
10	R10IO2ND	R10IO2ND:W10 Receives-2nd Job	Categ
11	R11IO2ND	R11IO2ND:W11 Receives-2nd Job	Categ
12	R12IO2ND	R12IO2ND:W12 Receives-2nd Job	Categ
13	R13IO2ND	R13IO2ND:W13 Receives-2nd Job	Categ
1	S1IO2ND	S1IO2ND:W1 Receives-2nd Job	Categ
2	S2IO2ND	S2IO2ND:W2 Receives-2nd Job	Categ
3	S3IO2ND	S3IO2ND:W3 Receives-2nd Job	Categ
4	S4IO2ND	S4IO2ND:W4 Receives-2nd Job	Categ
5	S5IO2ND	S5IO2ND:W5 Receives-2nd Job	Categ
6	S6IO2ND	S6IO2ND:W6 Receives-2nd Job	Categ
7	S7IO2ND	S7IO2ND:W7 Receives-2nd Job	Categ
8	S8IO2ND	S8IO2ND:W8 Receives-2nd Job	Categ
9	S9IO2ND	S9IO2ND:W9 Receives-2nd Job	Categ
10	S10IO2ND	S10IO2ND:W10 Receives-2nd Job	Categ
11	S11IO2ND	S11IO2ND:W11 Receives-2nd Job	Categ
12	S12IO2ND	S12IO2ND:W12 Receives-2nd Job	Categ
13	S13IO2ND	S13IO2ND:W13 Receives-2nd Job	Categ
1	R1IF2ND	R1IF2ND:W1 ImpFlag-2nd Job	Categ
2	R2IF2ND	R2IF2ND:W2 ImpFlag-2nd Job	Categ
3	R3IF2ND	R3IF2ND:W3 ImpFlag-2nd Job	Categ
4	R4IF2ND	R4IF2ND:W4 ImpFlag-2nd Job	Categ
5	R5IF2ND	R5IF2ND:W5 ImpFlag-2nd Job	Categ
6	R6IF2ND	R6IF2ND:W6 ImpFlag-2nd Job	Categ
7	R7IF2ND	R7IF2ND:W7 ImpFlag-2nd Job	Categ
8	R8IF2ND	R8IF2ND:W8 ImpFlag-2nd Job	Categ
9	R9IF2ND	R9IF2ND:W9 ImpFlag-2nd Job	Categ
10	R10IF2ND	R10IF2ND:W10 ImpFlag-2nd Job	Categ
11	R11IF2ND	R11IF2ND:W11 ImpFlag-2nd Job	Categ
12	R12IF2ND	R12IF2ND:W12 ImpFlag-2nd Job	Categ
13	R13IF2ND	R13IF2ND:W13 ImpFlag-2nd Job	Categ
1	S1IF2ND	S1IF2ND:W1 ImpFlag-2nd Job	Categ
2	S2IF2ND	S2IF2ND:W2 ImpFlag-2nd Job	Categ
3	S3IF2ND	S3IF2ND:W3 ImpFlag-2nd Job	Categ
4	S4IF2ND	S4IF2ND:W4 ImpFlag-2nd Job	Categ
5	S5IF2ND	S5IF2ND:W5 ImpFlag-2nd Job	Categ
6	S6IF2ND	S6IF2ND:W6 ImpFlag-2nd Job	Categ
7	S7IF2ND	S7IF2ND:W7 ImpFlag-2nd Job	Categ
8	S8IF2ND	S8IF2ND:W8 ImpFlag-2nd Job	Categ
9	S9IF2ND	S9IF2ND:W9 ImpFlag-2nd Job	Categ
10	S10IF2ND	S10IF2ND:W10 ImpFlag-2nd Job	Categ
11	S11IF2ND	S11IF2ND:W11 ImpFlag-2nd Job	Categ
12	S12IF2ND	S12IF2ND:W12 ImpFlag-2nd Job	Categ
13	S13IF2ND	S13IF2ND:W13 ImpFlag-2nd Job	Categ
1	R1ITRAD	R1ITRAD:W1 IncPart-Prof Prac,Trade	Cont
2	R2ITRAD	R2ITRAD:W2 IncPart-Prof Prac,Trade	Cont
3	R3ITRAD	R3ITRAD:W3 IncPart-Prof Prac,Trade	Cont
4	R4ITRAD	R4ITRAD:W4 IncPart-Prof Prac,Trade	Cont
5	R5ITRAD	R5ITRAD:W5 IncPart-Prof Prac,Trade	Cont
6	R6ITRAD	R6ITRAD:W6 IncPart-Prof Prac,Trade	Cont
7	R7ITRAD	R7ITRAD:W7 IncPart-Prof Prac,Trade	Cont
8	R8ITRAD	R8ITRAD:W8 IncPart-Prof Prac,Trade	Cont
9	R9ITRAD	R9ITRAD:W9 IncPart-Prof Prac,Trade	Cont
10	R10ITRAD	R10ITRAD:W10 IncPart-Prof Prac,Trade	Cont
11	R11ITRAD	R11ITRAD:W11 IncPart-Prof Prac,Trade	Cont
12	R12ITRAD	R12ITRAD:W12 IncPart-Prof Prac,Trade	Cont
13	R13ITRAD	R13ITRAD:W13 IncPart-Prof Prac,Trade	Cont
1	S1ITRAD	S1ITRAD:W1 IncPart-Prof Prac,Trade	Cont
2	S2ITRAD	S2ITRAD:W2 IncPart-Prof Prac,Trade	Cont
3	S3ITRAD	S3ITRAD:W3 IncPart-Prof Prac,Trade	Cont
4	S4ITRAD	S4ITRAD:W4 IncPart-Prof Prac,Trade	Cont

5	S5ITRAD	S5ITRAD:W5 IncPart-Prof Prac,Trade	Cont
6	S6ITRAD	S6ITRAD:W6 IncPart-Prof Prac,Trade	Cont
7	S7ITRAD	S7ITRAD:W7 IncPart-Prof Prac,Trade	Cont
8	S8ITRAD	S8ITRAD:W8 IncPart-Prof Prac,Trade	Cont
9	S9ITRAD	S9ITRAD:W9 IncPart-Prof Prac,Trade	Cont
10	S10ITRAD	S10ITRAD:W10 IncPart-Prof Prac,Trade	Cont
11	S11ITRAD	S11ITRAD:W11 IncPart-Prof Prac,Trade	Cont
12	S12ITRAD	S12ITRAD:W12 IncPart-Prof Prac,Trade	Cont
13	S13ITRAD	S13ITRAD:W13 IncPart-Prof Prac,Trade	Cont
1	R1IOTRAD	R1IOTRAD:W1 Receives-Prof Prac,Trade	Categ
2	R2IOTRAD	R2IOTRAD:W2 Receives-Prof Prac,Trade	Categ
3	R3IOTRAD	R3IOTRAD:W3 Receives-Prof Prac,Trade	Categ
4	R4IOTRAD	R4IOTRAD:W4 Receives-Prof Prac,Trade	Categ
5	R5IOTRAD	R5IOTRAD:W5 Receives-Prof Prac,Trade	Categ
6	R6IOTRAD	R6IOTRAD:W6 Receives-Prof Prac,Trade	Categ
7	R7IOTRAD	R7IOTRAD:W7 Receives-Prof Prac,Trade	Categ
8	R8IOTRAD	R8IOTRAD:W8 Receives-Prof Prac,Trade	Categ
9	R9IOTRAD	R9IOTRAD:W9 Receives-Prof Prac,Trade	Categ
10	R10IOTRAD	R10IOTRAD:W10 Receives-Prof Prac,Trade	Categ
11	R11IOTRAD	R11IOTRAD:W11 Receives-Prof Prac,Trade	Categ
12	R12IOTRAD	R12IOTRAD:W12 Receives-Prof Prac,Trade	Categ
13	R13IOTRAD	R13IOTRAD:W13 Receives-Prof Prac,Trade	Categ
1	S1IOTRAD	S1IOTRAD:W1 Receives-Prof Prac,Trade	Categ
2	S2IOTRAD	S2IOTRAD:W2 Receives-Prof Prac,Trade	Categ
3	S3IOTRAD	S3IOTRAD:W3 Receives-Prof Prac,Trade	Categ
4	S4IOTRAD	S4IOTRAD:W4 Receives-Prof Prac,Trade	Categ
5	S5IOTRAD	S5IOTRAD:W5 Receives-Prof Prac,Trade	Categ
6	S6IOTRAD	S6IOTRAD:W6 Receives-Prof Prac,Trade	Categ
7	S7IOTRAD	S7IOTRAD:W7 Receives-Prof Prac,Trade	Categ
8	S8IOTRAD	S8IOTRAD:W8 Receives-Prof Prac,Trade	Categ
9	S9IOTRAD	S9IOTRAD:W9 Receives-Prof Prac,Trade	Categ
10	S10IOTRAD	S10IOTRAD:W10 Receives-Prof Prac,Trade	Categ
11	S11IOTRAD	S11IOTRAD:W11 Receives-Prof Prac,Trade	Categ
12	S12IOTRAD	S12IOTRAD:W12 Receives-Prof Prac,Trade	Categ
13	S13IOTRAD	S13IOTRAD:W13 Receives-Prof Prac,Trade	Categ
1	R1IFTRAD	R1IFTRAD:W1 ImpFlag-Prof Prac,Trade	Categ
2	R2IFTRAD	R2IFTRAD:W2 ImpFlag-Prof Prac,Trade	Categ
3	R3IFTRAD	R3IFTRAD:W3 ImpFlag-Prof Prac,Trade	Categ
4	R4IFTRAD	R4IFTRAD:W4 ImpFlag-Prof Prac,Trade	Categ
5	R5IFTRAD	R5IFTRAD:W5 ImpFlag-Prof Prac,Trade	Categ
6	R6IFTRAD	R6IFTRAD:W6 ImpFlag-Prof Prac,Trade	Categ
7	R7IFTRAD	R7IFTRAD:W7 ImpFlag-Prof Prac,Trade	Categ
8	R8IFTRAD	R8IFTRAD:W8 ImpFlag-Prof Prac,Trade	Categ
9	R9IFTRAD	R9IFTRAD:W9 ImpFlag-Prof Prac,Trade	Categ
10	R10IFTRAD	R10IFTRAD:W10 ImpFlag-Prof Prac,Trade	Categ
11	R11IFTRAD	R11IFTRAD:W11 ImpFlag-Prof Prac,Trade	Categ
12	R12IFTRAD	R12IFTRAD:W12 ImpFlag-Prof Prac,Trade	Categ
13	R13IFTRAD	R13IFTRAD:W13 ImpFlag-Prof Prac,Trade	Categ
1	S1IFTRAD	S1IFTRAD:W1 ImpFlag-Prof Prac,Trade	Categ
2	S2IFTRAD	S2IFTRAD:W2 ImpFlag-Prof Prac,Trade	Categ
3	S3IFTRAD	S3IFTRAD:W3 ImpFlag-Prof Prac,Trade	Categ
4	S4IFTRAD	S4IFTRAD:W4 ImpFlag-Prof Prac,Trade	Categ
5	S5IFTRAD	S5IFTRAD:W5 ImpFlag-Prof Prac,Trade	Categ
6	S6IFTRAD	S6IFTRAD:W6 ImpFlag-Prof Prac,Trade	Categ
7	S7IFTRAD	S7IFTRAD:W7 ImpFlag-Prof Prac,Trade	Categ
8	S8IFTRAD	S8IFTRAD:W8 ImpFlag-Prof Prac,Trade	Categ
9	S9IFTRAD	S9IFTRAD:W9 ImpFlag-Prof Prac,Trade	Categ
10	S10IFTRAD	S10IFTRAD:W10 ImpFlag-Prof Prac,Trade	Categ
11	S11IFTRAD	S11IFTRAD:W11 ImpFlag-Prof Prac,Trade	Categ
12	S12IFTRAD	S12IFTRAD:W12 ImpFlag-Prof Prac,Trade	Categ
13	S13IFTRAD	S13IFTRAD:W13 ImpFlag-Prof Prac,Trade	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IEARN	12652	19425.15	30107.24	0.0	1250000.0
R2IEARN	19642	11546.11	33619.27	0.0	3000000.0
R3IEARN	17991	10375.74	23627.42	0.0	770000.0
R4IEARN	21384	11627.77	36604.69	0.0	3530000.0
R5IEARN	19579	11034.17	31034.57	0.0	2000000.0
R6IEARN	18165	10733.89	28189.81	0.0	757000.0
R7IEARN	20129	14139.19	38040.43	0.0	2000000.0
R8IEARN	18469	13106.77	57868.90	0.0	6525000.0
R9IEARN	17217	12796.30	35602.20	0.0	1425000.0
R10IEARN	22034	16939.96	39149.51	0.0	1400000.0
R11IEARN	20554	16343.16	40083.40	0.0	1053000.0
R12IEARN	18747	15996.49	41319.81	0.0	1600000.0
R13IEARN	20912	20536.59	49019.56	0.0	1400000.0
S1IEARN	10279	19679.13	28136.87	0.0	600000.0
S2IEARN	13674	13908.55	38469.43	0.0	3000000.0
S3IEARN	12334	12168.72	25697.69	0.0	770000.0
S4IEARN	14516	13748.27	41355.50	0.0	3530000.0
S5IEARN	13042	13041.46	29944.97	0.0	1102875.1
S6IEARN	11859	12931.66	31415.17	0.0	757000.0
S7IEARN	13352	17135.56	44162.11	0.0	2000000.0
S8IEARN	12052	16044.98	69703.00	0.0	6525000.0
S9IEARN	11012	15763.44	41065.34	0.0	1425000.0
S10IEARN	14235	19724.87	42165.19	0.0	1400000.0
S11IEARN	13080	19674.62	45325.83	0.0	1053000.0
S12IEARN	11622	20062.42	46883.41	0.0	1000000.0
S13IEARN	12888	24910.56	56370.59	0.0	1610000.0
R1IOEARN	12652	0.70	0.46	0.0	1.0
R2IOEARN	19642	0.42	0.49	0.0	1.0
R3IOEARN	17991	0.36	0.48	0.0	1.0
R4IOEARN	21384	0.37	0.48	0.0	1.0
R5IOEARN	19579	0.34	0.47	0.0	1.0
R6IOEARN	18165	0.31	0.46	0.0	1.0
R7IOEARN	20129	0.37	0.48	0.0	1.0
R8IOEARN	18469	0.33	0.47	0.0	1.0
R9IOEARN	17217	0.31	0.46	0.0	1.0
R10IOEARN	22034	0.38	0.49	0.0	1.0
R11IOEARN	20554	0.36	0.48	0.0	1.0
R12IOEARN	18747	0.34	0.47	0.0	1.0
R13IOEARN	20912	0.38	0.49	0.0	1.0
S1IOEARN	10279	0.70	0.46	0.0	1.0
S2IOEARN	13674	0.48	0.50	0.0	1.0
S3IOEARN	12334	0.40	0.49	0.0	1.0
S4IOEARN	14516	0.41	0.49	0.0	1.0
S5IOEARN	13042	0.38	0.49	0.0	1.0
S6IOEARN	11859	0.35	0.48	0.0	1.0
S7IOEARN	13352	0.41	0.49	0.0	1.0
S8IOEARN	12052	0.37	0.48	0.0	1.0
S9IOEARN	11012	0.35	0.48	0.0	1.0
S10IOEARN	14235	0.42	0.49	0.0	1.0
S11IOEARN	13080	0.40	0.49	0.0	1.0
S12IOEARN	11622	0.38	0.48	0.0	1.0
S13IOEARN	12888	0.43	0.50	0.0	1.0

R1IFEARN	12652	0.88	0.93	0.0	9.0
R2IFEARN	19642	0.56	0.95	0.0	9.0
R3IFEARN	17991	0.48	0.93	0.0	9.0
R4IFEARN	21384	0.52	1.04	0.0	9.0
R5IFEARN	19579	0.46	0.94	0.0	9.0
R6IFEARN	18165	0.41	0.75	0.0	9.0
R7IFEARN	20129	0.48	0.85	0.0	9.0
R8IFEARN	18469	0.43	0.79	0.0	9.0
R9IFEARN	17217	0.41	0.82	0.0	9.0
R10IFEARN	22034	0.61	1.32	0.0	9.0
R11IFEARN	20554	0.50	0.99	0.0	9.0
R12IFEARN	18747	0.49	1.06	0.0	9.0
R13IFEARN	20912	0.63	1.33	0.0	9.0
S1IFEARN	12652	2.23	2.91	0.0	9.0
S2IFEARN	19642	2.89	3.47	0.0	9.0
S3IFEARN	17991	2.88	3.55	0.0	9.0
S4IFEARN	21384	2.97	3.58	0.0	9.0
S5IFEARN	19579	3.01	3.61	0.0	9.0
S6IFEARN	18165	3.08	3.64	0.0	9.0
S7IFEARN	20129	3.06	3.60	0.0	9.0
S8IFEARN	18469	3.10	3.64	0.0	9.0
S9IFEARN	17217	3.19	3.68	0.0	9.0
S10IFEARN	22034	3.28	3.68	0.0	9.0
S11IFEARN	20554	3.27	3.68	0.0	9.0
S12IFEARN	18747	3.40	3.72	0.0	9.0
S13IFEARN	20912	3.53	3.72	0.0	9.0
R1IWAGE	12652	17073.61	24965.42	0.0	1250000.0
R2IWAGE	11420	16823.74	25932.57	0.0	900000.0
R3IWAGE	17991	9127.35	18918.02	0.0	350000.0
R4IWAGE	21384	10157.81	31972.70	0.0	3500000.0
R5IWAGE	19579	9818.90	22849.37	0.0	900000.0
R6IWAGE	18165	9698.40	24092.62	0.0	749000.0
R7IWAGE	20129	12443.52	31036.55	0.0	2000000.0
R8IWAGE	18469	11921.43	55040.27	0.0	6500000.0
R9IWAGE	17217	11297.13	27809.30	0.0	800000.0
R10IWAGE	22034	14982.67	32820.73	0.0	1400000.0
R11IWAGE	20554	14205.64	32806.46	0.0	830000.0
R12IWAGE	18747	13769.38	32351.87	0.0	800000.0
R13IWAGE	20912	17556.01	36998.56	0.0	750000.0
S1IWAGE	10279	17260.84	22883.02	0.0	600000.0
S2IWAGE	9125	17600.42	26892.28	0.0	900000.0
S3IWAGE	12334	10702.07	20411.43	0.0	350000.0
S4IWAGE	14516	12038.95	37081.04	0.0	3500000.0
S5IWAGE	13042	11698.97	24405.60	0.0	700000.0
S6IWAGE	11859	11711.20	27192.83	0.0	749000.0
S7IWAGE	13352	15029.81	35725.15	0.0	2000000.0
S8IWAGE	12052	14475.11	66466.34	0.0	6500000.0
S9IWAGE	11012	13783.63	31423.28	0.0	800000.0
S10IWAGE	14235	17360.93	34660.63	0.0	700000.0
S11IWAGE	13080	16987.99	36933.69	0.0	765000.0
S12IWAGE	11622	17012.76	36485.46	0.0	800000.0
S13IWAGE	12888	21061.52	40826.48	0.0	800000.0
R1IOWAGE	12652	0.67	0.47	0.0	1.0
R2IOWAGE	11420	0.62	0.49	0.0	1.0
R3IOWAGE	17991	0.34	0.47	0.0	1.0

R4IOWAGE	21384	0.35	0.48	0.0	1.0
R5IOWAGE	19579	0.33	0.47	0.0	1.0
R6IOWAGE	18165	0.30	0.46	0.0	1.0
R7IOWAGE	20129	0.35	0.48	0.0	1.0
R8IOWAGE	18469	0.32	0.47	0.0	1.0
R9IOWAGE	17217	0.30	0.46	0.0	1.0
R10IOWAGE	22034	0.37	0.48	0.0	1.0
R11IOWAGE	20554	0.34	0.47	0.0	1.0
R12IOWAGE	18747	0.32	0.47	0.0	1.0
R13IOWAGE	20912	0.37	0.48	0.0	1.0
S1IOWAGE	10279	0.66	0.47	0.0	1.0
S2IOWAGE	9125	0.62	0.49	0.0	1.0
S3IOWAGE	12334	0.39	0.49	0.0	1.0
S4IOWAGE	14516	0.39	0.49	0.0	1.0
S5IOWAGE	13042	0.37	0.48	0.0	1.0
S6IOWAGE	11859	0.34	0.47	0.0	1.0
S7IOWAGE	13352	0.39	0.49	0.0	1.0
S8IOWAGE	12052	0.36	0.48	0.0	1.0
S9IOWAGE	11012	0.34	0.47	0.0	1.0
S10IOWAGE	14235	0.40	0.49	0.0	1.0
S11IOWAGE	13080	0.38	0.49	0.0	1.0
S12IOWAGE	11622	0.36	0.48	0.0	1.0
S13IOWAGE	12888	0.41	0.49	0.0	1.0
R1IFWAGE	12652	3.03	2.45	1.0	9.0
R2IFWAGE	11420	3.17	2.45	1.0	9.0
R3IFWAGE	17991	4.41	2.32	1.0	9.0
R4IFWAGE	21384	4.42	2.33	1.0	9.0
R5IFWAGE	19579	4.51	2.28	1.0	9.0
R6IFWAGE	18165	4.68	2.19	1.0	9.0
R7IFWAGE	20129	4.42	2.30	1.0	9.0
R8IFWAGE	18469	4.56	2.24	1.0	9.0
R9IFWAGE	17217	4.64	2.21	1.0	9.0
R10IFWAGE	22034	4.43	2.38	1.0	9.0
R11IFWAGE	20554	4.46	2.32	1.0	9.0
R12IFWAGE	18747	4.56	2.29	1.0	9.0
R13IFWAGE	20912	4.40	2.39	1.0	9.0
S1IFWAGE	12652	3.99	2.94	1.0	9.0
S2IFWAGE	11420	4.13	2.92	1.0	9.0
S3IFWAGE	17991	5.40	2.65	1.0	9.0
S4IFWAGE	21384	5.45	2.65	1.0	9.0
S5IFWAGE	19579	5.55	2.58	1.0	9.0
S6IFWAGE	18165	5.71	2.48	1.0	9.0
S7IFWAGE	20129	5.51	2.62	1.0	9.0
S8IFWAGE	18469	5.64	2.54	1.0	9.0
S9IFWAGE	17217	5.74	2.50	1.0	9.0
S10IFWAGE	22034	5.60	2.65	1.0	9.0
S11IFWAGE	20554	5.65	2.60	1.0	9.0
S12IFWAGE	18747	5.77	2.56	1.0	9.0
S13IFWAGE	20912	5.69	2.66	1.0	9.0
R1IBON	12652	826.20	7135.85	0.0	289000.0
R2IBON	11420	446.51	5022.44	0.0	340000.0
R3IBON	17991	389.49	4610.21	0.0	220000.0
R4IBON	21384	489.09	6899.23	0.0	420000.0
R5IBON	19579	469.68	7182.62	0.0	430000.0
R6IBON	18165	420.73	6068.21	0.0	320000.0

R7IBON	20129	709.08	12153.17	0.0	956237.8
R8IBON	18469	639.50	11448.60	0.0	1000000.0
R9IBON	17217	564.81	7900.49	0.0	400000.0
R10IBON	22034	575.48	7735.24	0.0	484042.1
R11IBON	20554	659.46	9416.18	0.0	500000.0
R12IBON	18747	597.19	7724.74	0.0	500000.0
R13IBON	20912	760.64	10449.52	0.0	750000.0
S1IBON	10279	902.94	7320.58	0.0	250000.0
S2IBON	9125	474.05	5377.28	0.0	340000.0
S3IBON	12334	466.76	5117.79	0.0	220000.0
S4IBON	14516	605.57	7871.66	0.0	420000.0
S5IBON	13042	585.56	8360.28	0.0	430000.0
S6IBON	11859	526.29	6965.60	0.0	320000.0
S7IBON	13352	928.23	14674.80	0.0	956237.8
S8IBON	12052	840.09	13592.75	0.0	1000000.0
S9IBON	11012	730.14	8814.67	0.0	375000.0
S10IBON	14235	683.23	8680.91	0.0	484042.1
S11IBON	13080	777.20	10195.26	0.0	500000.0
S12IBON	11622	807.71	9491.20	0.0	500000.0
S13IBON	12888	936.82	11117.00	0.0	750000.0
R1IOBON	12652	0.10	0.30	0.0	1.0
R2IOBON	11420	0.07	0.26	0.0	1.0
R3IOBON	17991	0.03	0.17	0.0	1.0
R4IOBON	21384	0.03	0.18	0.0	1.0
R5IOBON	19579	0.03	0.17	0.0	1.0
R6IOBON	18165	0.02	0.16	0.0	1.0
R7IOBON	20129	0.03	0.18	0.0	1.0
R8IOBON	18469	0.03	0.17	0.0	1.0
R9IOBON	17217	0.03	0.17	0.0	1.0
R10IOBON	22034	0.04	0.19	0.0	1.0
R11IOBON	20554	0.04	0.19	0.0	1.0
R12IOBON	18747	0.03	0.18	0.0	1.0
R13IOBON	20912	0.04	0.20	0.0	1.0
S1IOBON	10279	0.10	0.30	0.0	1.0
S2IOBON	9125	0.07	0.26	0.0	1.0
S3IOBON	12334	0.04	0.19	0.0	1.0
S4IOBON	14516	0.03	0.18	0.0	1.0
S5IOBON	13042	0.03	0.18	0.0	1.0
S6IOBON	11859	0.03	0.16	0.0	1.0
S7IOBON	13352	0.04	0.19	0.0	1.0
S8IOBON	12052	0.03	0.18	0.0	1.0
S9IOBON	11012	0.03	0.18	0.0	1.0
S10IOBON	14235	0.04	0.20	0.0	1.0
S11IOBON	13080	0.04	0.20	0.0	1.0
S12IOBON	11622	0.04	0.19	0.0	1.0
S13IOBON	12888	0.05	0.22	0.0	1.0
R1IFBON	12652	5.62	1.40	1.0	9.0
R2IFBON	11420	5.71	1.27	1.0	9.0
R3IFBON	17991	5.88	0.87	1.0	9.0
R4IFBON	21384	5.88	0.90	1.0	9.0
R5IFBON	19579	5.90	0.81	1.0	9.0
R6IFBON	18165	5.91	0.75	1.0	9.0
R7IFBON	20129	5.87	0.85	1.0	9.0
R8IFBON	18469	5.88	0.82	1.0	9.0
R9IFBON	17217	5.89	0.81	1.0	9.0

R10IFBON	22034	5.89	1.00	1.0	9.0
R11IFBON	20554	5.87	0.92	1.0	9.0
R12IFBON	18747	5.88	0.92	1.0	9.0
R13IFBON	20912	5.87	1.06	1.0	9.0
S1IFBON	12652	6.08	1.57	1.0	9.0
S2IFBON	11420	6.18	1.44	1.0	9.0
S3IFBON	17991	6.53	1.26	1.0	9.0
S4IFBON	21384	6.56	1.26	1.0	9.0
S5IFBON	19579	6.59	1.22	1.0	9.0
S6IFBON	18165	6.63	1.18	1.0	9.0
S7IFBON	20129	6.58	1.25	1.0	9.0
S8IFBON	18469	6.61	1.23	1.0	9.0
S9IFBON	17217	6.64	1.23	1.0	9.0
S10IFBON	22034	6.64	1.32	1.0	9.0
S11IFBON	20554	6.64	1.29	1.0	9.0
S12IFBON	18747	6.68	1.30	1.0	9.0
S13IFBON	20912	6.69	1.37	1.0	9.0
R1I2ND	12652	195.53	1887.13	0.0	122000.0
R2I2ND	11420	178.59	2241.55	0.0	140000.0
R3I2ND	10964	123.31	1417.49	0.0	38000.0
R4I2ND	21384	117.11	2585.90	0.0	250000.0
R5I2ND	19579	73.85	1125.09	0.0	58987.4
R6I2ND	18165	52.82	749.85	0.0	30000.0
R7I2ND	20129	105.45	1473.29	0.0	82000.0
R8I2ND	18469	98.00	1733.87	0.0	100000.0
R9I2ND	17217	96.20	2183.86	0.0	200000.0
R10I2ND	22034	165.80	2541.94	0.0	150000.0
R11I2ND	20554	154.78	2085.42	0.0	100000.0
R12I2ND	18747	143.17	2313.19	0.0	190000.0
R13I2ND	20912	274.43	8094.61	0.0	1000000.0
S1I2ND	10279	180.54	1932.50	0.0	122000.0
S2I2ND	9125	181.20	2428.20	0.0	140000.0
S3I2ND	8630	104.54	1308.11	0.0	38000.0
S4I2ND	14516	123.40	2223.82	0.0	155000.0
S5I2ND	13042	88.37	1313.49	0.0	58987.4
S6I2ND	11859	55.57	772.11	0.0	30000.0
S7I2ND	13352	111.29	1576.69	0.0	82000.0
S8I2ND	12052	125.08	2016.94	0.0	100000.0
S9I2ND	11012	121.02	2618.76	0.0	200000.0
S10I2ND	14235	166.75	2492.64	0.0	145000.0
S11I2ND	13080	158.55	2038.78	0.0	100000.0
S12I2ND	11622	166.52	2769.53	0.0	190000.0
S13I2ND	12888	327.79	10168.59	0.0	1000000.0
R1IO2ND	12652	0.04	0.19	0.0	1.0
R2IO2ND	11420	0.03	0.17	0.0	1.0
R3IO2ND	10964	0.02	0.14	0.0	1.0
R4IO2ND	21384	0.01	0.12	0.0	1.0
R5IO2ND	19579	0.01	0.11	0.0	1.0
R6IO2ND	18165	0.01	0.10	0.0	1.0
R7IO2ND	20129	0.01	0.12	0.0	1.0
R8IO2ND	18469	0.01	0.10	0.0	1.0
R9IO2ND	17217	0.01	0.10	0.0	1.0
R10IO2ND	22034	0.02	0.13	0.0	1.0
R11IO2ND	20554	0.02	0.12	0.0	1.0
R12IO2ND	18747	0.01	0.12	0.0	1.0

R13IO2ND	20912	0.02	0.14	0.0	1.0
S1IO2ND	10279	0.03	0.18	0.0	1.0
S2IO2ND	9125	0.03	0.16	0.0	1.0
S3IO2ND	8630	0.02	0.13	0.0	1.0
S4IO2ND	14516	0.01	0.12	0.0	1.0
S5IO2ND	13042	0.01	0.11	0.0	1.0
S6IO2ND	11859	0.01	0.10	0.0	1.0
S7IO2ND	13352	0.02	0.12	0.0	1.0
S8IO2ND	12052	0.01	0.11	0.0	1.0
S9IO2ND	11012	0.01	0.10	0.0	1.0
S10IO2ND	14235	0.02	0.13	0.0	1.0
S11IO2ND	13080	0.02	0.12	0.0	1.0
S12IO2ND	11622	0.01	0.12	0.0	1.0
S13IO2ND	12888	0.02	0.13	0.0	1.0
R1IF2ND	12652	5.88	0.95	1.0	9.0
R2IF2ND	11420	5.90	0.86	1.0	9.0
R3IF2ND	10964	5.93	0.70	1.0	9.0
R4IF2ND	21384	5.97	0.63	1.0	9.0
R5IF2ND	19579	5.97	0.57	1.0	9.0
R6IF2ND	18165	5.98	0.49	1.0	9.0
R7IF2ND	20129	5.95	0.60	1.0	9.0
R8IF2ND	18469	5.96	0.52	1.0	9.0
R9IF2ND	17217	5.97	0.52	1.0	9.0
R10IF2ND	22034	5.99	0.74	1.0	9.0
R11IF2ND	20554	5.96	0.65	1.0	9.0
R12IF2ND	18747	5.97	0.66	1.0	9.0
R13IF2ND	20912	5.98	0.77	1.0	9.0
S1IF2ND	12652	6.30	1.16	1.0	9.0
S2IF2ND	11420	6.33	1.13	1.0	9.0
S3IF2ND	10964	6.38	1.03	1.0	9.0
S4IF2ND	21384	6.63	1.09	1.0	9.0
S5IF2ND	19579	6.65	1.07	1.0	9.0
S6IF2ND	18165	6.68	1.05	1.0	9.0
S7IF2ND	20129	6.64	1.09	1.0	9.0
S8IF2ND	18469	6.67	1.07	1.0	9.0
S9IF2ND	17217	6.70	1.06	1.0	9.0
S10IF2ND	22034	6.71	1.13	1.0	9.0
S11IF2ND	20554	6.71	1.11	1.0	9.0
S12IF2ND	18747	6.75	1.12	1.0	9.0
S13IF2ND	20912	6.77	1.15	1.0	9.0
R1ITRAD	12652	1329.80	13828.28	0.0	500000.0
R2ITRAD	11420	791.79	9559.86	0.0	523000.0
R3ITRAD	17991	783.75	9248.70	0.0	650000.0
R4ITRAD	21384	863.75	11057.55	0.0	772906.3
R5ITRAD	19579	671.75	18052.12	0.0	2000000.0
R6ITRAD	18165	561.94	7934.57	0.0	400000.0
R7ITRAD	20129	881.15	8698.84	0.0	300000.0
R8ITRAD	18469	447.83	5750.52	0.0	250000.0
R9ITRAD	17217	838.17	12869.12	0.0	750000.0
R10ITRAD	22034	1216.01	11333.69	0.0	600000.0
R11ITRAD	20554	1323.29	12264.14	0.0	460000.0
R12ITRAD	18747	1486.75	15065.69	0.0	800000.0
R13ITRAD	20912	1945.51	22121.83	0.0	1400000.0
S1ITRAD	10279	1334.82	12825.32	0.0	500000.0

S2ITRAD	9125	954.40	10604.09	0.0	523000.0
S3ITRAD	12334	926.74	10137.51	0.0	650000.0
S4ITRAD	14516	980.35	10432.66	0.0	506988.1
S5ITRAD	13042	668.56	12232.62	0.0	1102875.1
S6ITRAD	11859	638.60	7561.45	0.0	275000.0
S7ITRAD	13352	1066.23	9740.14	0.0	300000.0
S8ITRAD	12052	604.70	6747.90	0.0	250000.0
S9ITRAD	11012	1128.66	15659.34	0.0	750000.0
S10ITRAD	14235	1513.96	12879.11	0.0	600000.0
S11ITRAD	13080	1750.88	14577.40	0.0	460000.0
S12ITRAD	11622	2075.42	17656.57	0.0	550000.0
S13ITRAD	12888	2584.42	27552.59	0.0	1400000.0
R1IOTRAD	12652	0.04	0.20	0.0	1.0
R2IOTRAD	11420	0.03	0.17	0.0	1.0
R3IOTRAD	17991	0.02	0.15	0.0	1.0
R4IOTRAD	21384	0.02	0.15	0.0	1.0
R5IOTRAD	19579	0.01	0.12	0.0	1.0
R6IOTRAD	18165	0.01	0.12	0.0	1.0
R7IOTRAD	20129	0.02	0.15	0.0	1.0
R8IOTRAD	18469	0.01	0.12	0.0	1.0
R9IOTRAD	17217	0.02	0.12	0.0	1.0
R10IOTRAD	22034	0.03	0.17	0.0	1.0
R11IOTRAD	20554	0.03	0.17	0.0	1.0
R12IOTRAD	18747	0.03	0.18	0.0	1.0
R13IOTRAD	20912	0.04	0.19	0.0	1.0
S1IOTRAD	10279	0.04	0.21	0.0	1.0
S2IOTRAD	9125	0.03	0.17	0.0	1.0
S3IOTRAD	12334	0.03	0.17	0.0	1.0
S4IOTRAD	14516	0.03	0.16	0.0	1.0
S5IOTRAD	13042	0.02	0.13	0.0	1.0
S6IOTRAD	11859	0.02	0.13	0.0	1.0
S7IOTRAD	13352	0.03	0.16	0.0	1.0
S8IOTRAD	12052	0.02	0.13	0.0	1.0
S9IOTRAD	11012	0.02	0.13	0.0	1.0
S10IOTRAD	14235	0.03	0.18	0.0	1.0
S11IOTRAD	13080	0.03	0.18	0.0	1.0
S12IOTRAD	11622	0.04	0.19	0.0	1.0
S13IOTRAD	12888	0.04	0.21	0.0	1.0
R1IFTRAD	12652	5.86	0.96	1.0	9.0
R2IFTRAD	11420	5.91	0.83	1.0	9.0
R3IFTRAD	17991	5.92	0.75	1.0	9.0
R4IFTRAD	21384	5.93	0.75	1.0	9.0
R5IFTRAD	19579	5.96	0.62	1.0	9.0
R6IFTRAD	18165	5.97	0.54	1.0	9.0
R7IFTRAD	20129	5.92	0.71	1.0	9.0
R8IFTRAD	18469	5.95	0.57	1.0	9.0
R9IFTRAD	17217	5.95	0.60	1.0	9.0
R10IFTRAD	22034	5.94	0.88	1.0	9.0
R11IFTRAD	20554	5.91	0.82	1.0	9.0
R12IFTRAD	18747	5.90	0.86	1.0	9.0
R13IFTRAD	20912	5.91	0.97	1.0	9.0
S1IFTRAD	12652	6.27	1.21	1.0	9.0
S2IFTRAD	11420	6.32	1.15	1.0	9.0
S3IFTRAD	17991	6.56	1.18	1.0	9.0
S4IFTRAD	21384	6.60	1.17	1.0	9.0

S5IFTRAD	19579	6.64	1.10	1.0	9.0
S6IFTRAD	18165	6.66	1.09	1.0	9.0
S7IFTRAD	20129	6.61	1.17	1.0	9.0
S8IFTRAD	18469	6.66	1.10	1.0	9.0
S9IFTRAD	17217	6.69	1.12	1.0	9.0
S10IFTRAD	22034	6.66	1.25	1.0	9.0
S11IFTRAD	20554	6.66	1.23	1.0	9.0
S12IFTRAD	18747	6.70	1.25	1.0	9.0
S13IFTRAD	20912	6.71	1.31	1.0	9.0

Categorical Variable Codes

RwIOEARN: Receives:R Earnings

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	3734	11384	11551	13577	12953	12560	12772	12403	11872	13696
1.Receives income	|	8918	8258	6440	7807	6626	5605	7357	6066	5345	8338

Value		w11	w12	w13
0.Receives no income	|	13234	12461	12870
1.Receives income	|	7320	6286	8042

SwIOEARN: Receives:Sp Earnings

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	3038	7156	7366	8588	8077	7717	7899	7583	7111	8290
1.Receives income	|	7241	6518	4968	5928	4965	4142	5453	4469	3901	5945

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	7894	7227	7328
1.Receives income	|	5186	4395	5560

RwIFEARN: ImpFlag:R Earnings

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	3624	11307	11455	13423	12824	12365	12671	12312	11773	13407
1.No imputations	|	7595	6580	5343	6290	5387	4421	5844	4879	4321	6744
2.Some imputation	|	1338	1621	1067	1464	1231	1334	1525	1213	1048	1465
9.No Fin resp	|	95	134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
0.No income	|	13044	12258	12544
1.No imputations	|	5998	5172	6441
2.Some imputation	|	1341	1118	1525
9.No Fin resp	|	171	199	402

SwIFEARN: ImpFlag:Sp Earnings

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	2924	6895	7295	8456	7984	7588	7816	7513	7031	8057
1.No imputations	|	6089	5192	4128	4797	4035	3272	4319	3598	3128	4784
2.Some imputation	|	1171	1483	825	1078	930	963	1140	889	791	1067
8.No Sp/part->no incm	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
0.No income	|	7724	7055	7060
1.No imputations	|	4225	3579	4406
2.Some imputation	|	988	828	1084
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOWAGE: Receives-Wages, Salary

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	4214	4373	11806	13916	13184	12749	13032	12612	12059	13985
1.Receives income	|	8438	7047	6185	7468	6395	5416	7097	5857	5158	8049

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	13516	12732	13188
1.Receives income	|	7038	6015	7724

SwIOWAGE: Receives-Wages, Salary

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	3447	3453	7565	8830	8249	7855	8097	7752	7252	8508
1.Receives income	|	6832	5672	4769	5686	4793	4004	5255	4300	3760	5727

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	8102	7424	7574
1.Receives income	|	4978	4198	5314

RwIFWAGE: ImpFlag-Wages, Salary

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	7432	5757	5206	6094	5292	4336	5720	4783	4220	6612
2.Complete bracket	|		892	681	888	656	554	748	603	534	534
3.Incomplete bracket	|		31	32	64	60	41	60	43	49	73
5.No value/bracket	|	875	274	215	306	314	374	489	386	304	572
6.No income	|	4135	4304	11708	13756	13054	12556	12928	12522	11961	13684
7.DK if income	|	115	38	23	69	66	259	95	67	74	141
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	5869	5050	6293
2.Complete bracket	|	607	507	686
3.Incomplete bracket	|	55	56	80
5.No value/bracket	|	390	272	396
6.No income	|	13330	12520	12853
7.DK if income	|	132	143	202
9.No Fin resp	|	171	199	402

SwIFWAGE: ImpFlag-Wages, Salary

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|	5970	4625	4022	4656	3968	3204	4222	3518	3048	4682
2.Complete bracket	|		718	507	625	473	422	530	416	382	392
3.Incomplete bracket	|		29	22	46	48	28	41	33	44	71
5.No value/bracket	|	731	231	182	243	249	281	385	294	245	383
6.No income	|	3367	3383	7495	8699	8155	7727	8009	7684	7173	8270
7.DK if income	|	116	39	20	62	56	161	88	55	58	110
8.No spouse/partner	|	2373	2295	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	86	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	4136	3486	4291
2.Complete bracket	|	405	348	444
3.Incomplete bracket	|	40	45	55
5.No value/bracket	|	301	202	294
6.No income	|	7941	7253	7292
7.DK if income	|	114	128	174
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOBON: Receives-Tips, Bonus, Comm

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	11386	10588	17428	20692	19020	17717	19467	17913	16721	21183
1.Receives income	|	1266	832	563	692	559	448	662	556	496	851

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19815	18111	20026
1.Receives income	|	739	636	886

SwIOBON: Receives-Tips, Bonus, Comm

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9250	8481	11884	14016	12624	11541	12865	11640	10654	13643
1.Receives income	|	1029	644	450	500	418	318	487	412	358	592
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|	7474	7125	8024							
0.Receives no income	|	12552	11166	12257							
1.Receives income	|	528	456	631							

RwIFBON: ImpFlag-Tips, Bonus, Comm

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	1014	631	467	572	428	359	512	434	405	690
2.Complete bracket	|		139	67	76	57	46	66	60	36	63
3.Incomplete bracket	|		7	3	2	5	4	7	3	6	10
5.No value/bracket	|	223	42	22	32	65	33	68	55	45	58
6.No income	|	11077	10427	17271	20412	18819	17413	19290	17768	16571	20633
7.DK if income	|	243	50	35	83	68	265	97	84	79	162
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	606	547	745							
2.Complete bracket	|	51	38	70							
3.Incomplete bracket	|	4	1	5							
5.No value/bracket	|	65	36	49							
6.No income	|	19494	17768	19410							
7.DK if income	|	163	158	231							
9.No Fin resp	|	171	199	402							

SwIFBON: ImpFlag-Tips, Bonus, Comm

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|	812	490	374	415	322	258	385	321	291	482
2.Complete bracket	|		107	53	53	41	31	44	39	28	45
3.Incomplete bracket	|		5	3	2	5	2	4	2	3	10
5.No value/bracket	|	187	29	18	25	47	23	49	47	34	42
6.No income	|	8938	8342	11769	13767	12476	11345	12705	11519	10528	13197
7.DK if income	|	247	52	31	69	58	164	88	72	66	132
8.No spouse/partner	|	2373	2295	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	86	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	428	388	526
2.Complete bracket	|	41	26	45
3.Incomplete bracket	|	4	2	6
5.No value/bracket	|	50	31	32
6.No income	|	12267	10874	11742
7.DK if income	|	147	141	199
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIO2ND: Receives-2nd Job

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
0.Receives no income	|	12166	11083	10752	21087	19337	17990	19835	18267	17035	21656
1.Receives income	|	486	337	212	297	242	175	294	202	182	378

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	20240	18474	20510
1.Receives income	|	314	273	402

SwIO2ND: Receives-2nd Job

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9933	8875	8488	14307	12871	11743	13147	11904	10892	13997
1.Receives income	|	346	250	142	209	171	116	205	148	120	238

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12880	11457	12659
1.Receives income	|	200	165	229

RwIF2ND: ImpFlag-2nd Job

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
1.Continuous value	|	418	272	173	240	192	137	231	164	144	308
2.Complete bracket	|		34	24	39	22	16	32	18	22	25
3.Incomplete bracket	|		2	2	1	1	1	2	5		6
5.No value/bracket	|	58	21	12	13	24	18	24	14	16	26
6.No income	|	11795	10942	10661	20818	19146	17706	19668	18136	16897	21132
7.DK if income	|	286	25	15	66	57	242	83	67	63	119
9.No Fin resp	|	95	124	77	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	269	235	318
2.Complete bracket	|	26	18	35
3.Incomplete bracket	|		2	3
5.No value/bracket	|	17	11	29
6.No income	|	19947	18168	19943
7.DK if income	|	124	114	182
9.No Fin resp	|	171	199	402

SwIF2ND: ImpFlag-2nd Job

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|		3673	3323							
1.Continuous value	|	295	207	117	164	132	94	160	115	93	194
2.Complete bracket	|		25	17	29	19	11	22	16	13	16
3.Incomplete bracket	|		1	1	1	2		1	4		4
5.No value/bracket	|	43	14	6	11	15	11	20	12	14	19
6.No income	|	9556	8751	8413	14068	12733	11561	12994	11795	10779	13581
7.DK if income	|	290	27	12	58	48	146	78	58	51	94
8.No spouse/partner	|	2373	2295	2334	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	64	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	171	144	184
2.Complete bracket	|	15	13	18
3.Incomplete bracket	|		1	3
5.No value/bracket	|	14	6	15
6.No income	|	12625	11192	12174
7.DK if income	|	112	106	156
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOTRAD: Receives-Prof Prac,Trade

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	12113	11097	17564	20906	19287	17913	19654	18204	16951	21367
1.Receives income	|	539	323	427	478	292	252	475	265	266	667

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19951	18142	20115
1.Receives income	|	603	605	797

SwIOTRAD: Receives-Prof Prac, Trade

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9827	8839	11986	14151	12817	11662	12983	11833	10810	13739
1.Receives income	|	452	286	348	365	225	197	369	219	202	496
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|	7474	7125	8024							
0.Receives no income	|	12624	11178	12316							
1.Receives income	|	456	444	572							

RwIFTRAD: ImpFlag-Prof Prac, Trade

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	431	246	332	373	233	170	338	195	205	485
2.Complete bracket	|		34	45	47	23	25	52	21	18	67
3.Incomplete bracket	|		7	2	6	2	3	4	2	5	11
5.No value/bracket	|	98	33	47	44	33	50	75	43	35	90
6.No income	|	11789	10940	17412	20626	19081	17618	19476	18065	16802	20784
7.DK if income	|	239	36	27	81	70	254	95	78	77	179
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	441	441	590							
2.Complete bracket	|	57	58	71							
3.Incomplete bracket	|	11	6	9							
5.No value/bracket	|	84	87	100							
6.No income	|	19619	17792	19496							
7.DK if income	|	171	164	244							
9.No Fin resp	|	171	199	402							

SwIFTRAD: ImpFlag-Prof Prac,Trade											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|	354	215	261	284	172	137	252	156	153	358
2.Complete bracket	|		37	39	33	20	17	44	18	13	49
3.Incomplete bracket	|		6	2	4	1	3	3	2	5	6
5.No value/bracket	|	91	26	46	35	30	37	63	40	27	70
6.No income	|	9497	8706	11880	13908	12671	11474	12827	11720	10691	13282
7.DK if income	|	242	35	20	67	55	155	86	64	61	143
8.No spouse/partner	|	2373	2295	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	86	185	93	36	77	52	62	327
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|										
1.Continuous value	|	326	306	413							
2.Complete bracket	|	40	43	53							
3.Incomplete bracket	|	10	5	5							
5.No value/bracket	|	72	77	77							
6.No income	|	12345	10897	11804							
7.DK if income	|	144	134	198							
8.No spouse/partner	|	7474	7125	8024							
9.No Fin resp	|	143	160	338							

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

For the HRS sample, R_wIEARN is the sum of Respondent's wage/salary income, bonuses/overtime pay/commissions/tips, 2nd job or military reserve earnings, and professional practice or trade income. For the AHEAD sample, Wave 2A R₂IEARN includes only the income from earnings as asked and does not include specifics regarding bonuses, professional practice income, or second jobs. In Wave 3A, the calculation of R₃IEARN includes wages, bonuses, and professional practice income but does not include income from a 2nd job, as it was not asked in this wave.

The individual components summed to produce R_wIEARN are: R_wIWAGE, R_wIBON, R_wI2ND, and R_wITRAD.

SwIEARN, SwIWAGE, SwIBON, SwI2ND, and SwITRAD are the analagous spouse variables.

Variables in the form R_wIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information

is available for imputation. Similarly, variables in the form RwIOvar/SwIOvar indicate whether the Respondent receives this type of income.

Cross Wave Differences in Original HRS Data

The components of earnings remain the same across all HRS waves. However, there are fewer specific questions for the AHEAD sample. In Wave 2A, Respondents are only asked about last year's earnings from all jobs combined. The question was asked as follows: "About how much did you earn on all jobs in (1992/1993) before taxes?"

Wave 3A questions cover wages, bonuses, and professional practice income but did not ask about income from a second job.

From Wave 2H forward, if the Respondent refuses or does not know the value of an income component, a series of unfolding bracket questions are asked. The bracket amounts and entry points for some components vary across waves. In Waves 1 and 2A, no unfolding bracket questions are asked.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Waves 2 and 3, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, R2IFBON, S2IFBON, R2IFTRAD, S2IFTRAD, R2IFWAGE, S2IFWAGE, R2IF2ND, S2IF2ND, R3IF2ND, and S3IF2ND are set to .Q to indicate that the corresponding income components are not available in Waves 2A and 3A.

HRS Variables Used

```
HRS 1992:
V15402      N2A:N4A:91:R1-PAY/SA:IND
V15403      N3:N5:91-R1-GROSS AM:IND
V15404      N6:1991:R2-PAY/SAL I:IND
V15405      N7:1991:R2    AMT REC:IND
V15406      N2B:N4B:91:R1-BONUS/:IND
V15407      N3:N5:91-R1-GROSS AM:IND
V15408      N6:1991:R2-BONUS/TIP:IND
V15409      N7:1991: R2    AMT RE:IND
V15410      N2C:N4C:91:R1-PRO IN:IND
V15411      N3:N5:91-R1-GROSS AM:IND
V15412      N6:1991:R2-PRO PRACT:IND
V15413      N7:1991: R2    AMT RE:IND
V15414      N2D:N4D:91:R1-OTH IN:IND
V15415      N3:N5:91-R1-GROSS AM:IND
V15416      N6:1991:R2-OTHER INC:IND
V15417      N7:1991:R2    AMT REC:IND
V5402      N2A:N4A:91:R1-PAY/SA:IMP
V5403      N3:N5:91:R1-GROS $AM:IMP
V5404      N6:1991:R2-PAY/SAL I:IMP
V5405      N7:1991:R2-$    AMT RE:IMP
V5406      N2B:N4B:91:R1-BONUS/:IMP
V5407      N3:N5:91:R1-GROS $AM:IMP
V5408      N6:1991:R2-BONUS/TIP:IMP
V5409      N7:1991:R2-$    AMT REC:IMP
V5410      N2C:N4C:91:R1-PRO IN:IMP
V5411      N3:N5:91:R1-GROS $AM:IMP
V5412      N6:1991:R2-PRO PRACT:IMP
V5413      N7:1991:R2-$    AMT RE:IMP
V5414      N2D:N4D:91:R1-OTH IN:IMP
```

V5415	N3:N5:91:R1-GROS \$AM:IMP
V5416	N6:1991:R2-OTHER INC:IMP
V5417	N7:1991:R2-\$ AMT RE:IMP
AHEAD 1993:	
B1174	G1. WORKING CURRENTLY?
B1175	G1a. WORK LAST 2 YRS?
B1188	G7. CURR WORK: \$ EARNED LAST MONTH
B1189	G8. CURR WORK: \$ EARNED 1992-1993
B1227	G17. JOB LAST 2 YRS: TOT \$ EARN 1992/93
HRS 1994:	
W15912	N3a. Imputation flag
W15913	N4a1. Imputation flag
W15918	N3b. Imputation flag
W15919	N4b1. Imputation flag
W15924	N3c. Imputation flag
W15925	N4c1. Imputation flag
W15930	N3d. Imputation flag
W15931	N4d1. Imputation flag
W15936	N5a. Imputation flag
W15937	N6a1. Imputation flag
W15942	N7a. Imputation flag
W15943	N8a1. Imputation flag
W15948	N5b. Imputation flag
W15949	N6b1. Imputation flag
W15954	N7b. Imputation flag
W15955	N8b1. Imputation flag
W15960	N5c. Imputation flag
W15961	N6c1. Imputation flag
W15966	N7c. Imputation flag
W15967	N8c1. Imputation flag
W15972	N5d. Imputation flag
W15973	N6d1. Imputation flag
W15978	N7d. Imputation flag
W15979	N8d1. Imputation flag
W5912	N3a.R-WAGE/SALARY FROM J
W5913	N4a1.R-AMOUNT INCOME 199
W5914	N4a1. Brackets
W5918	N3b.R-INCOME FROM PROF P
W5919	N4b1.R-AMT INCOME FROM P
W5920	N4b1. Brackets
W5924	N3c.R-INCOME FROM BONUS
W5925	N4c1.R-AMT INCOME FROM B
W5926	N4c1. Brackets
W5930	N3d.R-INCOME FROM SECOND
W5931	N4d1.R-AMT INCOME FROM S
W5932	N4f1. Brackets
W5936	N5a.R-WAGE/SALARY FROM J
W5937	N6a1.R-AMOUNT INCOME 199
W5938	N6a1. Brackets
W5942	N7a.SP-WAGE/SALARY FROM
W5943	N8a1.SP-AMOUNT INCOME 19
W5944	N8a1. Brackets
W5948	N5b.R-INCOME FROM PROF P
W5949	N6b1.R-AMT INCOME FROM P
W5950	N6b1. Brackets
W5954	N7b.SP-INCOME FROM PROF
W5955	N8b1.SP-AMT INCOME FROM
W5956	N8b1. Brackets
W5960	N5c.R-INCOME FROM BONUS

W5961	N6c1.R-AMT INCOME FROM B
W5962	N6c1. Brackets
W5966	N7c.SP-INCOME FROM BONUS
W5967	N8c1.SP-AMT INCOME FROM
W5968	N8c1. Brackets
W5972	N5d.R-INCOME FROM SECOND
W5973	N6d1.R-AMT INCOME FROM S
W5974	N6d1. Brackets
W5978	N7d.SP-INCOME FROM SECON
W5979	N8d1.SP-AMT INCOME FROM
W5980	N8d1. Brackets
AHEAD 1995:	
D4534_2	J57A.R EARNINGS SELF EMP
D4534_3	J57A.R EARNINGS SELF EMP
D4534_4	J57A.R EARNINGS SELF EMP
D4536_2	J57B.R \$ EARNINGS LCY
D4536_3	J57B.R \$ EARNINGS LCY
D4536_4	J57B.R \$ EARNINGS LCY
D4537_2	J57B.DK-1
D4537_3	J57B.DK-1
D4537_4	J57B.DK-1
D4538_2	J57C.DK-2
D4538_3	J57C.DK-2
D4538_4	J57C.DK-2
D4539_2	J57D.DK-3
D4539_3	J57D.DK-3
D4539_4	J57D.DK-3
D4547_2	J58A.SP EARNINGS SELF EMP
D4547_3	J58A.SP EARNINGS SELF EMP
D4547_4	J58A.SP EARNINGS SELF EMP
D4549_2	J58B.SP \$ EARNINGS LCY
D4549_3	J58B.SP \$ EARNINGS LCY
D4549_4	J58B.SP \$ EARNINGS LCY
D4550_2	J58B.DK-1
D4550_3	J58B.DK-1
D4550_4	J58B.DK-1
D4551_2	J58C.DK-2
D4551_3	J58C.DK-2
D4551_4	J58C.DK-2
D4552_2	J58D.DK-3
D4552_3	J58D.DK-3
D4552_4	J58D.DK-3
HRS 1996:	
E3882	J7.R WAGES AND SALARY LCYEAR
E3883	J8.R HOW MUCH WAGES AND SALARY
E3884	J8A.R \$ WAGES AND SALARY DK-25K
E3885	J8B.R \$ WAGES AND SALARY DK-50K
E3886	J8C.R \$ WAGES AND SALARY DK-100K
E3887	J8D.R \$ WAGES AND SALARY DK-5K
E3889	J9.R PROF PRACTICE OR TRADE LCYEAR
E3890	J10.R HOW MUCH PROF PRACTICE OR TRADE
E3891	J10A.R \$ PROF PRAC TRADE DK-25K
E3892	J10B.R \$ PROF PRAC TRADE DK-50K
E3893	J10C.R \$ PROF PRAC TRADE DK-100K
E3894	J10D.R \$ PROF PRAC TRADE DK-5K
E3896	J11.R TIPS, BONUSSES, COMMISSION LCYEAR
E3897	J11A.R HOW MUCH TIPS, BONUSSES, COMMISSIO
E3898	J11B.R TIPS BONUS COMMS LCY DK-5K
E3899	J11C.R TIPS BONUS COMMS LCY DK-25K

E3900	J11D.R TIPS BONUS COMMS LCY DK-50K
E3901	J11E.R TIPS BONUS COMMS LCY DK-2.5K
E3902	J12.R 2ND JOB
E3903	J12A.HOW MUCH OTHER INCOME LCY
E3904	J12B.\$ OTHER INCOME LCY DK-5K
E3905	J12C.\$ OTHER INCOME LCY DK-25K
E3906	J12D.\$ OTHER INCOME LCY DK-50K
E3907	J12E.\$ OTHER INCOME LCY DK-2.5K
E3915	J15.SP WAGES AND SALARY LCYEAR
E3916	J16.SP HOW MUCH WAGES AND SALARY
E3917	J16A.SP \$ WAGES AND SALARY DK-25K
E3918	J16B.SP \$ WAGES AND SALARY DK-50K
E3919	J16C.SP \$ WAGES AND SALARY DK-100K
E3920	J16D.SP \$ WAGES AND SALARY DK-5K
E3922	J17.SP PROF PRACTICE OR TRADE LCYEAR
E3923	J18.SP HOW MUCH PROF PRACTICE OR TRADE
E3924	J18A.SP \$ PROF PRAC OR TRADE DK-25K
E3925	J18B.SP \$ PROF PRAC OR TRADE DK-50K
E3926	J18C.SP \$ PROF PRAC OR TRADE DK-100K
E3927	J18D.SP \$ PROF PRAC OR TRADE DK-5K
E3929	J19.SP TIPS, BONUSES, COMMISSION LCYEAR
E3930	J19A.SP HOW MUCH TIPS, BONUSES, COMMISSIO
E3931	J19B.SP TIPS BONUS COMM LC_YR DK-5K
E3932	J19C.SP TIPS BONUS COMM LC_YR DK-25K
E3933	J19D.SP TIPS BONUS COMM LC_YR DK-50K
E3934	J19E.SP TIPS BONUS COMM LC_YR DK-2.5K
E3935	J20.SP 2ND JOB RECEIVE OTHER INCOME
E3936	J20A.SP HOW MUCH OTHER INCOME
E3937	J20B.SP \$ OTHER INCOME DK-20K
E3938	J20C.SP \$ OTHER INCOME DK-50K
E3939	J20D.SP \$ OTHER INCOME DK-100K
E3940	J20E.SP \$ OTHER INCOME DK-5K
HRS 1998:	
F4642	J7.R WAGES AND SALARY LCYEAR
F4643	J8.R HOW MUCH WAGES AND SALARY
F4644	J8A.R DK-5K
F4645	J8A.R DK-25,000
F4646	J8B.R DK-50,000
F4647	J8C.R DK-100,000
F4648	J8B.R DK-25,000
F4649	J8D.R DK-5,000
F4651	J9.R PROF PRACTICE OR TRADE LCYEAR
F4652	J10.R HOW MUCH PROF PRACTICE OR TRADE
F4653	J10A.R DK-25,000
F4654	J10B.R DK-50,000
F4655	J10C.R DK-100,000
F4656	J10D.R DK-5,000
F4657	J11.R TIPS, BONUSES, COMMISSION LCYEAR
F4658	J11A.R HOW MUCH TIPS, BONUSES, COMMISSIO
F4659	J11B.R DK-5,000
F4660	J11C.R DK-25,000
F4661	J11D.R DK-50,000
F4662	J11E.R DK-2,500
F4663	J12.R 2ND JOB
F4664	J12A.HOW MUCH OTHER INCOME LCY
F4665	J12B.R DK-5,000
F4666	J12C.R DK-25,000
F4667	J12D.R DK-50,000
F4668	J12E.R DK-2,500

F4675	J15.SP WAGES AND SALARY LCYEAR
F4676	J16.SP HOW MUCH WAGES AND SALARY
F4677	J16A.SP DK-25,000
F4678	J16B.SP DK-50,000
F4679	J16C.SP DK-100,000
F4680	J16D.SP DK-5,000
F4682	J17.SP PROF PRACTICE OR TRADE LCYEAR
F4683	J18.SP HOW MUCH PROF PRACTICE OR TRADE
F4684	J18A.SP DK-25,000
F4685	J18B.SP DK-50,000
F4686	J18C.SP DK-100,000
F4687	J18D.SP DK-5,000
F4689	J19.SP TIPS, BONUSES, COMMISSION LCYEAR
F4690	J19A.SP HOW MUCH TIPS, BONUSES, COMMISSI
F4691	J19B.SP DK-5K
F4692	J19C.SP DK-25K
F4693	J19D.SP DK-50K
F4694	J19E.SP DK-2.5K
F4695	J20.SP 2ND JOB RECEIVE OTHER INCOME
F4696	J20A.SP HOW MUCH OTHER INCOME
F4697	J20B.SP DK-20K
F4698	J20C.SP DK-50K
F4699	J20D.SP DK-100K
F4700	J20E.SP DK-5K
HRS 2000:	
G5081	J7.R WAGES AND SALARY LCYEAR
G5082	J8.R HOW MUCH WAGES AND SALARY
G5083	J8A.R DK-5K
G5084	J8Y1A.R DK-25000
G5085	J8B.R DK-50000
G5086	J8C.R DK-100000
G5087	J8Y1B.R DK-25000
G5088	J8D.R DK-5000
G5090	J9.R PROF PRACTICE OR TRADE LCYEAR
G5091	J10.R HOW MUCH PROF PRACTICE OR TRADE
G5092	J10A.R DK-25000
G5093	J10B.R DK-50000
G5094	J10C.R DK-100000
G5095	J10D.R DK-5000
G5096	J11.R RCV TIPS/BONUSES/COMMISSION LCY
G5097	J11A.R AMT TIPS/BONUS/COMMISSION-LCY
G5098	J11B.R DK-5000
G5100	J11D.R DK-50000
G5101	J11E.R DK-2500
G5102	J12.R 2ND JOB
G5103	J12A.HOW MUCH OTHER INCOME LCY
G5104	J12B.R DK-5000
G5105	J12C.R DK-25000
G5106	J12D.R DK-50000
G5107	J12E.R DK-2500
G5114	J15.SP WAGES AND SALARY LCYEAR
G5115	J16.SP HOW MUCH WAGES AND SALARY
G5116	J16A.SP DK-25000
G5117	J16B.SP DK-50000
G5118	J16C.SP DK-100000
G5119	J16D.SP DK-5000
G5121	J17.SP PROF PRACTICE OR TRADE LCYEAR
G5122	J18.SP HOW MUCH PROF PRACTICE OR TRADE
G5123	J18A.SP DK-25000

G5124	J18B.SP DK-50000
G5125	J18C.SP DK-100000
G5126	J18D.SP DK-5000
G5128	J19.SP RCV TIPS/BONUS/COMMISSION LCY
G5129	J19A.SP AMT TIPS/BONUS/COMMISSION LCY
G5130	J19B.SP DK-5K
G5131	J19C.SP DK-25K
G5132	J19D.SP DK-50K
G5133	J19E.SP DK-2500
G5134	J20.SP 2ND JOB RECEIVE OTHER INCOME
G5135	J20A.SP HOW MUCH OTHER INCOME
G5136	J20B.SP DK-5K
G5137	J20C.SP DK-25K
G5138	J20D.SP DK-50K
G5139	J20E.SP DK-2500
HRS 2002-2016:	
xQ019	R WAGES AND SALARY INCOME - LCY
xQ020	R AMOUNT FROM WAGES AND SALARY LCY
xQ021	R AMT FROM WAGES AND SALARY - MIN
xQ022	R AMT FROM WAGES AND SALARY - MAX
xQ023	R AMT FROM WAGES AND SALARY - RESULT
xQ024	R INCOME FROM PROF PRAC OR TRADE - LCY
xQ025	R AMOUNT FROM PROF PRAC OR TRADE LCY
xQ026	R AMT FROM PROF PRAC OR TRADE - MIN
xQ027	R AMT FROM PROF PRAC OR TRADE - MAX
xQ028	R AMT FROM PROF PRAC OR TRADE - RESULT
xQ029	R INCOME FROM TIP BONUS COMMISSION - LCY
xQ030	R AMOUNT FROM TIP BONUS COMMISSION LCY
xQ031	R AMT FR TIP BONUS COMMISSION - MIN
xQ032	R AMT FR TIP BONUS COMMISSION - MAX
xQ033	R AMT FR TIP BONUS COMMISSION - RESULT
xQ034	R OTHER INCOME FROM WORK 2ND JOB - LCY
xQ035	R AMOUNT FROM WORK 2ND JOB LCY
xQ036	R AMT FROM WORK 2ND JOB - MIN
xQ037	R AMT FROM WORK 2ND JOB - MAX
xQ038	R AMT FROM WORK 2ND JOB - RESULT
xQ044	SP WAGES AND SALARY INCOME - LCY
xQ045	SP AMOUNT FROM WAGES AND SALARY LCY
xQ046	SP AMT FROM WAGES AND SALARY - MIN
xQ047	SP AMT FROM WAGES AND SALARY - MAX
xQ048	SP AMT FROM WAGES AND SALARY - RESULT
xQ049	SP INCOME FROM PROF PRAC TRADE - LCY
xQ050	SP AMOUNT FROM PROF PRAC TRADE LCY
xQ051	SP AMT FROM PROF PRAC TRADE - MIN
xQ052	SP AMT FROM PROF PRAC TRADE - MAX
xQ053	SP AMT FROM PROF PRAC TRADE - RESULT
xQ054	SP INCOME FROM TIP BONUS COMMISS - LCY
xQ055	SP AMOUNT FR TIP BONUS COMMISS LCY
xQ056	SP AMT FR TIP BONUS COMMISS - MIN
xQ057	SP AMT FR TIP BONUS COMMISS - MAX
xQ058	SP AMT FR TIP BONUS COMMISS - RESULT
xQ059	SP OTHER INC FROM WORK 2ND JOB - LCY
xQ060	SP AMOUNT FROM WORK 2ND JOB LCY
xQ061	SP AMT FROM WORK 2ND JOB - MIN
xQ062	SP AMT FROM WORK 2ND JOB - MAX
xQ063	SP AMT FROM WORK 2ND JOB - RESULT
Tracker:	
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT

Household Capital Income

Wave	Variable Name	Variable Label	Type
1	H1ICAP	H1ICAP:W1 Income:Household Capital Income	Cont
2	H2ICAP	H2ICAP:W2 Income:Household Capital Income	Cont
3	H3ICAP	H3ICAP:W3 Income:Household Capital Income	Cont
4	H4ICAP	H4ICAP:W4 Income:Household Capital Income	Cont
5	H5ICAP	H5ICAP:W5 Income:Household Capital Income	Cont
6	H6ICAP	H6ICAP:W6 Income:Household Capital Income	Cont
7	H7ICAP	H7ICAP:W7 Income:Household Capital Income	Cont
8	H8ICAP	H8ICAP:W8 Income:Household Capital Income	Cont
9	H9ICAP	H9ICAP:W9 Income:Household Capital Income	Cont
10	H10ICAP	H10ICAP:W10 Income:Household Capital Income	Cont
11	H11ICAP	H11ICAP:W11 Income:Household Capital Income	Cont
12	H12ICAP	H12ICAP:W12 Income:Household Capital Income	Cont
13	H13ICAP	H13ICAP:W13 Income:Household Capital Income	Cont
1	H1IOCAP	H1IOCAP:W1 Receives:Household Capital Inc	Categ
2	H2IOCAP	H2IOCAP:W2 Receives:Household Capital Inc	Categ
3	H3IOCAP	H3IOCAP:W3 Receives:Household Capital Inc	Categ
4	H4IOCAP	H4IOCAP:W4 Receives:Household Capital Inc	Categ
5	H5IOCAP	H5IOCAP:W5 Receives:Household Capital Inc	Categ
6	H6IOCAP	H6IOCAP:W6 Receives:Household Capital Inc	Categ
7	H7IOCAP	H7IOCAP:W7 Receives:Household Capital Inc	Categ
8	H8IOCAP	H8IOCAP:W8 Receives:Household Capital Inc	Categ
9	H9IOCAP	H9IOCAP:W9 Receives:Household Capital Inc	Categ
10	H10IOCAP	H10IOCAP:W10 Receives:Household Capital Inc	Categ
11	H11IOCAP	H11IOCAP:W11 Receives:Household Capital Inc	Categ
12	H12IOCAP	H12IOCAP:W12 Receives:Household Capital Inc	Categ
13	H13IOCAP	H13IOCAP:W13 Receives:Household Capital Inc	Categ
1	H1IFCAP	H1IFCAP:W1 ImpFlag:Household Capital Inc	Categ
2	H2IFCAP	H2IFCAP:W2 ImpFlag:Household Capital Inc	Categ
3	H3IFCAP	H3IFCAP:W3 ImpFlag:Household Capital Inc	Categ
4	H4IFCAP	H4IFCAP:W4 ImpFlag:Household Capital Inc	Categ
5	H5IFCAP	H5IFCAP:W5 ImpFlag:Household Capital Inc	Categ
6	H6IFCAP	H6IFCAP:W6 ImpFlag:Household Capital Inc	Categ
7	H7IFCAP	H7IFCAP:W7 ImpFlag:Household Capital Inc	Categ
8	H8IFCAP	H8IFCAP:W8 ImpFlag:Household Capital Inc	Categ
9	H9IFCAP	H9IFCAP:W9 ImpFlag:Household Capital Inc	Categ
10	H10IFCAP	H10IFCAP:W10 ImpFlag:Household Capital Inc	Categ
11	H11IFCAP	H11IFCAP:W11 ImpFlag:Household Capital Inc	Categ
12	H12IFCAP	H12IFCAP:W12 ImpFlag:Household Capital Inc	Categ
13	H13IFCAP	H13IFCAP:W13 ImpFlag:Household Capital Inc	Categ
1	H1IBUSIN	H1IBUSIN:W1 IncPart-Business Inc	Cont
2	H2IBUSIN	H2IBUSIN:W2 IncPart-Business Inc	Cont
3	H3IBUSIN	H3IBUSIN:W3 IncPart-Business Inc	Cont
4	H4IBUSIN	H4IBUSIN:W4 IncPart-Business Inc	Cont
5	H5IBUSIN	H5IBUSIN:W5 IncPart-Business Inc	Cont
6	H6IBUSIN	H6IBUSIN:W6 IncPart-Business Inc	Cont
7	H7IBUSIN	H7IBUSIN:W7 IncPart-Business Inc	Cont
8	H8IBUSIN	H8IBUSIN:W8 IncPart-Business Inc	Cont
9	H9IBUSIN	H9IBUSIN:W9 IncPart-Business Inc	Cont
10	H10IBUSIN	H10IBUSIN:W10 IncPart-Business Inc	Cont
11	H11IBUSIN	H11IBUSIN:W11 IncPart-Business Inc	Cont
12	H12IBUSIN	H12IBUSIN:W12 IncPart-Business Inc	Cont
13	H13IBUSIN	H13IBUSIN:W13 IncPart-Business Inc	Cont
1	H1IOBUSIN	H1IOBUSIN:W1 Receives-Business Inc	Categ
2	H2IOBUSIN	H2IOBUSIN:W2 Receives-Business Inc	Categ
3	H3IOBUSIN	H3IOBUSIN:W3 Receives-Business Inc	Categ
4	H4IOBUSIN	H4IOBUSIN:W4 Receives-Business Inc	Categ
5	H5IOBUSIN	H5IOBUSIN:W5 Receives-Business Inc	Categ
6	H6IOBUSIN	H6IOBUSIN:W6 Receives-Business Inc	Categ
7	H7IOBUSIN	H7IOBUSIN:W7 Receives-Business Inc	Categ
8	H8IOBUSIN	H8IOBUSIN:W8 Receives-Business Inc	Categ
9	H9IOBUSIN	H9IOBUSIN:W9 Receives-Business Inc	Categ
10	H10IOBUSIN	H10IOBUSIN:W10 Receives-Business Inc	Categ

11	H11IOBUSIN	H11IOBUSIN:W11 Receives-Business Inc	Categ
12	H12IOBUSIN	H12IOBUSIN:W12 Receives-Business Inc	Categ
13	H13IOBUSIN	H13IOBUSIN:W13 Receives-Business Inc	Categ
1	H1IFBUSIN	H1IFBUSIN:W1 ImpFlag-Business Inc	Categ
2	H2IFBUSIN	H2IFBUSIN:W2 ImpFlag-Business Inc	Categ
3	H3IFBUSIN	H3IFBUSIN:W3 ImpFlag-Business Inc	Categ
4	H4IFBUSIN	H4IFBUSIN:W4 ImpFlag-Business Inc	Categ
5	H5IFBUSIN	H5IFBUSIN:W5 ImpFlag-Business Inc	Categ
6	H6IFBUSIN	H6IFBUSIN:W6 ImpFlag-Business Inc	Categ
7	H7IFBUSIN	H7IFBUSIN:W7 ImpFlag-Business Inc	Categ
8	H8IFBUSIN	H8IFBUSIN:W8 ImpFlag-Business Inc	Categ
9	H9IFBUSIN	H9IFBUSIN:W9 ImpFlag-Business Inc	Categ
10	H10IFBUSIN	H10IFBUSIN:W10 ImpFlag-Business Inc	Categ
11	H11IFBUSIN	H11IFBUSIN:W11 ImpFlag-Business Inc	Categ
12	H12IFBUSIN	H12IFBUSIN:W12 ImpFlag-Business Inc	Categ
13	H13IFBUSIN	H13IFBUSIN:W13 ImpFlag-Business Inc	Categ
1	H1IRNTIN	H1IRNTIN:W1 IncPart-Rental Inc	Cont
2	H2IRNTIN	H2IRNTIN:W2 IncPart-Rental Inc	Cont
3	H3IRNTIN	H3IRNTIN:W3 IncPart-Rental Inc	Cont
4	H4IRNTIN	H4IRNTIN:W4 IncPart-Rental Inc	Cont
5	H5IRNTIN	H5IRNTIN:W5 IncPart-Rental Inc	Cont
6	H6IRNTIN	H6IRNTIN:W6 IncPart-Rental Inc	Cont
7	H7IRNTIN	H7IRNTIN:W7 IncPart-Rental Inc	Cont
8	H8IRNTIN	H8IRNTIN:W8 IncPart-Rental Inc	Cont
9	H9IRNTIN	H9IRNTIN:W9 IncPart-Rental Inc	Cont
10	H10IRNTIN	H10IRNTIN:W10 IncPart-Rental Inc	Cont
11	H11IRNTIN	H11IRNTIN:W11 IncPart-Rental Inc	Cont
12	H12IRNTIN	H12IRNTIN:W12 IncPart-Rental Inc	Cont
13	H13IRNTIN	H13IRNTIN:W13 IncPart-Rental Inc	Cont
1	H1IORNTIN	H1IORNTIN:W1 Receives-Rental Inc	Categ
2	H2IORNTIN	H2IORNTIN:W2 Receives-Rental Inc	Categ
3	H3IORNTIN	H3IORNTIN:W3 Receives-Rental Inc	Categ
4	H4IORNTIN	H4IORNTIN:W4 Receives-Rental Inc	Categ
5	H5IORNTIN	H5IORNTIN:W5 Receives-Rental Inc	Categ
6	H6IORNTIN	H6IORNTIN:W6 Receives-Rental Inc	Categ
7	H7IORNTIN	H7IORNTIN:W7 Receives-Rental Inc	Categ
8	H8IORNTIN	H8IORNTIN:W8 Receives-Rental Inc	Categ
9	H9IORNTIN	H9IORNTIN:W9 Receives-Rental Inc	Categ
10	H10IORNTIN	H10IORNTIN:W10 Receives-Rental Inc	Categ
11	H11IORNTIN	H11IORNTIN:W11 Receives-Rental Inc	Categ
12	H12IORNTIN	H12IORNTIN:W12 Receives-Rental Inc	Categ
13	H13IORNTIN	H13IORNTIN:W13 Receives-Rental Inc	Categ
1	H1IFRNTIN	H1IFRNTIN:W1 ImpFlag-Rental Inc	Categ
2	H2IFRNTIN	H2IFRNTIN:W2 ImpFlag-Rental Inc	Categ
3	H3IFRNTIN	H3IFRNTIN:W3 ImpFlag-Rental Inc	Categ
4	H4IFRNTIN	H4IFRNTIN:W4 ImpFlag-Rental Inc	Categ
5	H5IFRNTIN	H5IFRNTIN:W5 ImpFlag-Rental Inc	Categ
6	H6IFRNTIN	H6IFRNTIN:W6 ImpFlag-Rental Inc	Categ
7	H7IFRNTIN	H7IFRNTIN:W7 ImpFlag-Rental Inc	Categ
8	H8IFRNTIN	H8IFRNTIN:W8 ImpFlag-Rental Inc	Categ
9	H9IFRNTIN	H9IFRNTIN:W9 ImpFlag-Rental Inc	Categ
10	H10IFRNTIN	H10IFRNTIN:W10 ImpFlag-Rental Inc	Categ
11	H11IFRNTIN	H11IFRNTIN:W11 ImpFlag-Rental Inc	Categ
12	H12IFRNTIN	H12IFRNTIN:W12 ImpFlag-Rental Inc	Categ
13	H13IFRNTIN	H13IFRNTIN:W13 ImpFlag-Rental Inc	Categ
2	H2IRNT1	H2IRNT1:W2 IncPart-Rental #1 Inc	Cont
2	H2IRNT2	H2IRNT2:W2 IncPart-Rental #2 Inc	Cont
2	H2IORNT1	H2IORNT1:W2 Receives-Rental #1 Inc	Categ
2	H2IORNT2	H2IORNT2:W2 Receives-Rental #2 Inc	Categ
2	H2IFRNT1	H2IFRNT1:W2 ImpFlag-Rental #1 Inc	Categ
2	H2IFRNT2	H2IFRNT2:W2 ImpFlag-Rental #2 Inc	Categ

1	H1IRNTEX	H1IRNTEX:W1 IncPart-Rental Exp Inc	Cont
2	H2IRNTEX	H2IRNTEX:W2 IncPart-Rental Exp Inc	Cont
1	H1IORNTEX	H1IORNTEX:W1 Receives-Rental Exp Inc	Categ
2	H2IORNTEX	H2IORNTEX:W2 Receives-Rental Exp Inc	Categ
1	H1IFRNTEX	H1IFRNTEX:W1 ImpFlag-Rental Exp Inc	Categ
2	H2IFRNTEX	H2IFRNTEX:W2 ImpFlag-Rental Exp Inc	Categ
1	H1ITRSIN	H1ITRSIN:W1 IncPart-Trust Inc	Cont
2	H2ITRSIN	H2ITRSIN:W2 IncPart-Trust Inc	Cont
3	H3ITRSIN	H3ITRSIN:W3 IncPart-Trust Inc	Cont
4	H4ITRSIN	H4ITRSIN:W4 IncPart-Trust Inc	Cont
5	H5ITRSIN	H5ITRSIN:W5 IncPart-Trust Inc	Cont
6	H6ITRSIN	H6ITRSIN:W6 IncPart-Trust Inc	Cont
1	H1IOTRSIN	H1IOTRSIN:W1 Receives-Trust Inc	Categ
2	H2IOTRSIN	H2IOTRSIN:W2 Receives-Trust Inc	Categ
3	H3IOTRSIN	H3IOTRSIN:W3 Receives-Trust Inc	Categ
4	H4IOTRSIN	H4IOTRSIN:W4 Receives-Trust Inc	Categ
5	H5IOTRSIN	H5IOTRSIN:W5 Receives-Trust Inc	Categ
6	H6IOTRSIN	H6IOTRSIN:W6 Receives-Trust Inc	Categ
1	H1IFTRSIN	H1IFTRSIN:W1 ImpFlag-Trust Inc	Categ
2	H2IFTRSIN	H2IFTRSIN:W2 ImpFlag-Trust Inc	Categ
3	H3IFTRSIN	H3IFTRSIN:W3 ImpFlag-Trust Inc	Categ
4	H4IFTRSIN	H4IFTRSIN:W4 ImpFlag-Trust Inc	Categ
5	H5IFTRSIN	H5IFTRSIN:W5 ImpFlag-Trust Inc	Categ
6	H6IFTRSIN	H6IFTRSIN:W6 ImpFlag-Trust Inc	Categ
2	H2ITRS1	H2ITRS1:W2 IncPart-Trust #1 Inc	Cont
2	H2ITRS2	H2ITRS2:W2 IncPart-Trust #2 Inc	Cont
2	H2IOTRS1	H2IOTRS1:W2 Receives-Trust Inc #1	Categ
2	H2IOTRS2	H2IOTRS2:W2 Receives-Trust Inc #2	Categ
2	H2IFTRS1	H2IFTRS1:W2 ImpFlag-Trust #1 Inc	Categ
2	H2IFTRS2	H2IFTRS2:W2 ImpFlag-Trust #2 Inc	Categ
1	H1IDIVIN	H1IDIVIN:W1 IncPart-Dividend Inc	Cont
2	H2IDIVIN	H2IDIVIN:W2 IncPart-Dividend Inc	Cont
3	H3IDIVIN	H3IDIVIN:W3 IncPart-Dividend Inc	Cont
4	H4IDIVIN	H4IDIVIN:W4 IncPart-Dividend Inc	Cont
5	H5IDIVIN	H5IDIVIN:W5 IncPart-Dividend Inc	Cont
6	H6IDIVIN	H6IDIVIN:W6 IncPart-Dividend Inc	Cont
7	H7IDIVIN	H7IDIVIN:W7 IncPart-Dividend Inc	Cont
8	H8IDIVIN	H8IDIVIN:W8 IncPart-Dividend Inc	Cont
9	H9IDIVIN	H9IDIVIN:W9 IncPart-Dividend Inc	Cont
10	H10IDIVIN	H10IDIVIN:W10 IncPart-Dividend Inc	Cont
11	H11IDIVIN	H11IDIVIN:W11 IncPart-Dividend Inc	Cont
12	H12IDIVIN	H12IDIVIN:W12 IncPart-Dividend Inc	Cont
13	H13IDIVIN	H13IDIVIN:W13 IncPart-Dividend Inc	Cont
1	H1IODIVIN	H1IODIVIN:W1 Receives-Dividend Inc	Categ
2	H2IODIVIN	H2IODIVIN:W2 Receives-Dividend Inc	Categ
3	H3IODIVIN	H3IODIVIN:W3 Receives-Dividend Inc	Categ
4	H4IODIVIN	H4IODIVIN:W4 Receives-Dividend Inc	Categ
5	H5IODIVIN	H5IODIVIN:W5 Receives-Dividend Inc	Categ
6	H6IODIVIN	H6IODIVIN:W6 Receives-Dividend Inc	Categ
7	H7IODIVIN	H7IODIVIN:W7 Receives-Dividend Inc	Categ
8	H8IODIVIN	H8IODIVIN:W8 Receives-Dividend Inc	Categ
9	H9IODIVIN	H9IODIVIN:W9 Receives-Dividend Inc	Categ
10	H10IODIVIN	H10IODIVIN:W10 Receives-Dividend Inc	Categ
11	H11IODIVIN	H11IODIVIN:W11 Receives-Dividend Inc	Categ
12	H12IODIVIN	H12IODIVIN:W12 Receives-Dividend Inc	Categ
13	H13IODIVIN	H13IODIVIN:W13 Receives-Dividend Inc	Categ
1	H1IFDIVIN	H1IFDIVIN:W1 ImpFlag-Dividend Inc	Categ
2	H2IFDIVIN	H2IFDIVIN:W2 ImpFlag-Dividend Inc	Categ

3	H3IFDIVIN	H3IFDIVIN:W3 ImpFlag-Dividend Inc	Categ
4	H4IFDIVIN	H4IFDIVIN:W4 ImpFlag-Dividend Inc	Categ
5	H5IFDIVIN	H5IFDIVIN:W5 ImpFlag-Dividend Inc	Categ
6	H6IFDIVIN	H6IFDIVIN:W6 ImpFlag-Dividend Inc	Categ
7	H7IFDIVIN	H7IFDIVIN:W7 ImpFlag-Dividend Inc	Categ
8	H8IFDIVIN	H8IFDIVIN:W8 ImpFlag-Dividend Inc	Categ
9	H9IFDIVIN	H9IFDIVIN:W9 ImpFlag-Dividend Inc	Categ
10	H10IFDIVIN	H10IFDIVIN:W10 ImpFlag-Dividend Inc	Categ
11	H11IFDIVIN	H11IFDIVIN:W11 ImpFlag-Dividend Inc	Categ
12	H12IFDIVIN	H12IFDIVIN:W12 ImpFlag-Dividend Inc	Categ
13	H13IFDIVIN	H13IFDIVIN:W13 ImpFlag-Dividend Inc	Categ
3	H3IBNDIN	H3IBNDIN:W3 IncPart-Bonds Income	Cont
4	H4IBNDIN	H4IBNDIN:W4 IncPart-Bonds Income	Cont
5	H5IBNDIN	H5IBNDIN:W5 IncPart-Bonds Income	Cont
6	H6IBNDIN	H6IBNDIN:W6 IncPart-Bonds Income	Cont
7	H7IBNDIN	H7IBNDIN:W7 IncPart-Bonds Income	Cont
8	H8IBNDIN	H8IBNDIN:W8 IncPart-Bonds Income	Cont
9	H9IBNDIN	H9IBNDIN:W9 IncPart-Bonds Income	Cont
10	H10IBNDIN	H10IBNDIN:W10 IncPart-Bonds Income	Cont
11	H11IBNDIN	H11IBNDIN:W11 IncPart-Bonds Income	Cont
12	H12IBNDIN	H12IBNDIN:W12 IncPart-Bonds Income	Cont
13	H13IBNDIN	H13IBNDIN:W13 IncPart-Bonds Income	Cont
3	H3IOBNDIN	H3IOBNDIN:W3 Receives-Bonds Income	Categ
4	H4IOBNDIN	H4IOBNDIN:W4 Receives-Bonds Income	Categ
5	H5IOBNDIN	H5IOBNDIN:W5 Receives-Bonds Income	Categ
6	H6IOBNDIN	H6IOBNDIN:W6 Receives-Bonds Income	Categ
7	H7IOBNDIN	H7IOBNDIN:W7 Receives-Bonds Income	Categ
8	H8IOBNDIN	H8IOBNDIN:W8 Receives-Bonds Income	Categ
9	H9IOBNDIN	H9IOBNDIN:W9 Receives-Bonds Income	Categ
10	H10IOBNDIN	H10IOBNDIN:W10 Receives-Bonds Income	Categ
11	H11IOBNDIN	H11IOBNDIN:W11 Receives-Bonds Income	Categ
12	H12IOBNDIN	H12IOBNDIN:W12 Receives-Bonds Income	Categ
13	H13IOBNDIN	H13IOBNDIN:W13 Receives-Bonds Income	Categ
3	H3IFBNDIN	H3IFBNDIN:W3 ImpFlag-Bonds Income	Categ
4	H4IFBNDIN	H4IFBNDIN:W4 ImpFlag-Bonds Income	Categ
5	H5IFBNDIN	H5IFBNDIN:W5 ImpFlag-Bonds Income	Categ
6	H6IFBNDIN	H6IFBNDIN:W6 ImpFlag-Bonds Income	Categ
7	H7IFBNDIN	H7IFBNDIN:W7 ImpFlag-Bonds Income	Categ
8	H8IFBNDIN	H8IFBNDIN:W8 ImpFlag-Bonds Income	Categ
9	H9IFBNDIN	H9IFBNDIN:W9 ImpFlag-Bonds Income	Categ
10	H10IFBNDIN	H10IFBNDIN:W10 ImpFlag-Bonds Income	Categ
11	H11IFBNDIN	H11IFBNDIN:W11 ImpFlag-Bonds Income	Categ
12	H12IFBNDIN	H12IFBNDIN:W12 ImpFlag-Bonds Income	Categ
13	H13IFBNDIN	H13IFBNDIN:W13 ImpFlag-Bonds Income	Categ
2	H2ISTK1	H2ISTK1:W2 IncPart-Stocks #1 Inc	Cont
2	R2ISTK1	R2ISTK1:W2 IncPart-Stock #1 Inc	Cont
2	S2ISTK1	S2ISTK1:W2 IncPart-Stock #1 Inc	Cont
2	H2ISTK2	H2ISTK2:W2 IncPart-Stocks #2 Inc	Cont
2	R2ISTK2	R2ISTK2:W2 IncPart-Stock #2 Inc	Cont
2	S2ISTK2	S2ISTK2:W2 IncPart-Stock #2 Inc	Cont
2	R2ISTK3	R2ISTK3:W2 IncPart-Stock #3 Inc	Cont
2	S2ISTK3	S2ISTK3:W2 IncPart-Stock #3 Inc	Cont
2	H2IOSTK1	H2IOSTK1:W2 Receives-Stocks #1 Inc	Categ
2	R2IOSTK1	R2IOSTK1:W2 Receives-Stock #1 Inc	Categ
2	S2IOSTK1	S2IOSTK1:W2 Receives-Stock #1 Inc	Categ
2	H2IOSTK2	H2IOSTK2:W2 Receives-Stocks #2 Inc	Categ

2	R2IOSTK2	R2IOSTK2:W2 Receives-Stock #2 Inc	Categ
2	S2IOSTK2	S2IOSTK2:W2 Receives-Stock #2 Inc	Categ
2	R2IOSTK3	R2IOSTK3:W2 Receives-Stock #3 Inc	Categ
2	S2IOSTK3	S2IOSTK3:W2 Receives-Stock #3 Inc	Categ
2	H2IFSTK1	H2IFSTK1:W2 ImpFlag-Stocks #1 Inc	Categ
2	R2IFSTK1	R2IFSTK1:W2 ImpFlag-Stock #1 Inc	Categ
2	S2IFSTK1	S2IFSTK1:W2 ImpFlag-Stock #1 Inc	Categ
2	H2IFSTK2	H2IFSTK2:W2 ImpFlag-Stocks #2 Inc	Categ
2	R2IFSTK2	R2IFSTK2:W2 ImpFlag-Stock #2 Inc	Categ
2	S2IFSTK2	S2IFSTK2:W2 ImpFlag-Stock #2 Inc	Categ
2	R2IFSTK3	R2IFSTK3:W2 ImpFlag-Stock #3 Inc	Categ
2	S2IFSTK3	S2IFSTK3:W2 ImpFlag-Stock #3 Inc	Categ
3	H3ICHKIN	H3ICHKIN:W3 IncPart-Chk/Sv Interest Income	Cont
4	H4ICHKIN	H4ICHKIN:W4 IncPart-Chk/Sv Interest Income	Cont
5	H5ICHKIN	H5ICHKIN:W5 IncPart-Chk/Sv Interest Income	Cont
6	H6ICHKIN	H6ICHKIN:W6 IncPart-Chk/Sv Interest Income	Cont
7	H7ICHKIN	H7ICHKIN:W7 IncPart-Chk/Sv Interest Income	Cont
8	H8ICHKIN	H8ICHKIN:W8 IncPart-Chk/Sv Interest Income	Cont
9	H9ICHKIN	H9ICHKIN:W9 IncPart-Chk/Sv Interest Income	Cont
10	H10ICHKIN	H10ICHKIN:W10 IncPart-Chk/Sv Interest Income	Cont
11	H11ICHKIN	H11ICHKIN:W11 IncPart-Chk/Sv Interest Income	Cont
12	H12ICHKIN	H12ICHKIN:W12 IncPart-Chk/Sv Interest Income	Cont
13	H13ICHKIN	H13ICHKIN:W13 IncPart-Chk/Sv Interest Income	Cont
3	H3IOCHKIN	H3IOCHKIN:W3 Receives-Chk/Sv Interest Income	Categ
4	H4IOCHKIN	H4IOCHKIN:W4 Receives-Chk/Sv Interest Income	Categ
5	H5IOCHKIN	H5IOCHKIN:W5 Receives-Chk/Sv Interest Income	Categ
6	H6IOCHKIN	H6IOCHKIN:W6 Receives-Chk/Sv Interest Income	Categ
7	H7IOCHKIN	H7IOCHKIN:W7 Receives-Chk/Sv Interest Income	Categ
8	H8IOCHKIN	H8IOCHKIN:W8 Receives-Chk/Sv Interest Income	Categ
9	H9IOCHKIN	H9IOCHKIN:W9 Receives-Chk/Sv Interest Income	Categ
10	H10IOCHKIN	H10IOCHKIN:W10 Receives-Chk/Sv Interest Income	Categ
11	H11IOCHKIN	H11IOCHKIN:W11 Receives-Chk/Sv Interest Income	Categ
12	H12IOCHKIN	H12IOCHKIN:W12 Receives-Chk/Sv Interest Income	Categ
13	H13IOCHKIN	H13IOCHKIN:W13 Receives-Chk/Sv Interest Income	Categ
3	H3IFCHKIN	H3IFCHKIN:W3 ImpFlag-Chk/Sv Interest Income	Categ
4	H4IFCHKIN	H4IFCHKIN:W4 ImpFlag-Chk/Sv Interest Income	Categ
5	H5IFCHKIN	H5IFCHKIN:W5 ImpFlag-Chk/Sv Interest Income	Categ
6	H6IFCHKIN	H6IFCHKIN:W6 ImpFlag-Chk/Sv Interest Income	Categ
7	H7IFCHKIN	H7IFCHKIN:W7 ImpFlag-Chk/Sv Interest Income	Categ
8	H8IFCHKIN	H8IFCHKIN:W8 ImpFlag-Chk/Sv Interest Income	Categ
9	H9IFCHKIN	H9IFCHKIN:W9 ImpFlag-Chk/Sv Interest Income	Categ
10	H10IFCHKIN	H10IFCHKIN:W10 ImpFlag-Chk/Sv Interest Income	Categ
11	H11IFCHKIN	H11IFCHKIN:W11 ImpFlag-Chk/Sv Interest Income	Categ
12	H12IFCHKIN	H12IFCHKIN:W12 ImpFlag-Chk/Sv Interest Income	Categ
13	H13IFCHKIN	H13IFCHKIN:W13 ImpFlag-Chk/Sv Interest Income	Categ
2	H2ISAV1	H2ISAV1:W2 IncPart-Savings #1 Inc	Cont
2	H2ISAV2	H2ISAV2:W2 IncPart-Savings #2 Inc	Cont
2	H2IOSAV1	H2IOSAV1:W2 Receives-Savings #1 Inc	Categ
2	H2IOSAV2	H2IOSAV2:W2 Receives-Savings #2 Inc	Categ
2	H2IFSAV1	H2IFSAV1:W2 ImpFlag-Savings #1 Inc	Categ
2	H2IFSAV2	H2IFSAV2:W2 ImpFlag-Savings #2 Inc	Categ

3	H3ICDIN	H3ICDIN:W3 IncPart-CD Income	Cont
4	H4ICDIN	H4ICDIN:W4 IncPart-CD Income	Cont
5	H5ICDIN	H5ICDIN:W5 IncPart-CD Income	Cont
6	H6ICDIN	H6ICDIN:W6 IncPart-CD Income	Cont
7	H7ICDIN	H7ICDIN:W7 IncPart-CD Income	Cont
8	H8ICDIN	H8ICDIN:W8 IncPart-CD Income	Cont
9	H9ICDIN	H9ICDIN:W9 IncPart-CD Income	Cont
10	H10ICDIN	H10ICDIN:W10 IncPart-CD Income	Cont
11	H11ICDIN	H11ICDIN:W11 IncPart-CD Income	Cont
12	H12ICDIN	H12ICDIN:W12 IncPart-CD Income	Cont
13	H13ICDIN	H13ICDIN:W13 IncPart-CD Income	Cont
3	H3IOCDIN	H3IOCDIN:W3 Receives-CD Income	Categ
4	H4IOCDIN	H4IOCDIN:W4 Receives-CD Income	Categ
5	H5IOCDIN	H5IOCDIN:W5 Receives-CD Income	Categ
6	H6IOCDIN	H6IOCDIN:W6 Receives-CD Income	Categ
7	H7IOCDIN	H7IOCDIN:W7 Receives-CD Income	Categ
8	H8IOCDIN	H8IOCDIN:W8 Receives-CD Income	Categ
9	H9IOCDIN	H9IOCDIN:W9 Receives-CD Income	Categ
10	H10IOCDIN	H10IOCDIN:W10 Receives-CD Income	Categ
11	H11IOCDIN	H11IOCDIN:W11 Receives-CD Income	Categ
12	H12IOCDIN	H12IOCDIN:W12 Receives-CD Income	Categ
13	H13IOCDIN	H13IOCDIN:W13 Receives-CD Income	Categ
3	H3IFCDIN	H3IFCDIN:W3 ImpFlag-CD Income	Categ
4	H4IFCDIN	H4IFCDIN:W4 ImpFlag-CD Income	Categ
5	H5IFCDIN	H5IFCDIN:W5 ImpFlag-CD Income	Categ
6	H6IFCDIN	H6IFCDIN:W6 ImpFlag-CD Income	Categ
7	H7IFCDIN	H7IFCDIN:W7 ImpFlag-CD Income	Categ
8	H8IFCDIN	H8IFCDIN:W8 ImpFlag-CD Income	Categ
9	H9IFCDIN	H9IFCDIN:W9 ImpFlag-CD Income	Categ
10	H10IFCDIN	H10IFCDIN:W10 ImpFlag-CD Income	Categ
11	H11IFCDIN	H11IFCDIN:W11 ImpFlag-CD Income	Categ
12	H12IFCDIN	H12IFCDIN:W12 ImpFlag-CD Income	Categ
13	H13IFCDIN	H13IFCDIN:W13 ImpFlag-CD Income	Categ
2	R2IIRA1	R2IIRA1:W2 IncPart-IRA #1 Inc	Cont
2	S2IIRA1	S2IIRA1:W2 IncPart-IRA #1 Inc	Cont
2	R2IIRA2	R2IIRA2:W2 IncPart-IRA #2 Inc	Cont
2	S2IIRA2	S2IIRA2:W2 IncPart-IRA #2 Inc	Cont
2	R2IOIRA1	R2IOIRA1:W2 Receives-IRA #1 Inc	Categ
2	S2IOIRA1	S2IOIRA1:W2 Receives-IRA #1 Inc	Categ
2	R2IOIRA2	R2IOIRA2:W2 Receives-IRA #2 Inc	Categ
2	S2IOIRA2	S2IOIRA2:W2 Receives-IRA #2 Inc	Categ
2	R2IFIRA1	R2IFIRA1:W2 ImpFlag-IRA #1 Inc	Categ
2	S2IFIRA1	S2IFIRA1:W2 ImpFlag-IRA #1 Inc	Categ
2	R2IFIRA2	R2IFIRA2:W2 ImpFlag-IRA #2 Inc	Categ
2	S2IFIRA2	S2IFIRA2:W2 ImpFlag-IRA #2 Inc	Categ
3	H3IOTHI1	H3IOTHI1:W3 IncPart-Other HH Inc #1	Cont
4	H4IOTHI1	H4IOTHI1:W4 IncPart-Other HH Inc #1	Cont
5	H5IOTHI1	H5IOTHI1:W5 IncPart-Other HH Inc #1	Cont
6	H6IOTHI1	H6IOTHI1:W6 IncPart-Other HH Inc #1	Cont
7	H7IOTHI1	H7IOTHI1:W7 IncPart-Other HH Inc #1	Cont
8	H8IOTHI1	H8IOTHI1:W8 IncPart-Other HH Inc #1	Cont
9	H9IOTHI1	H9IOTHI1:W9 IncPart-Other HH Inc #1	Cont
10	H10IOTHI1	H10IOTHI1:W10 IncPart-Other HH Inc #1	Cont
11	H11IOTHI1	H11IOTHI1:W11 IncPart-Other HH Inc #1	Cont
12	H12IOTHI1	H12IOTHI1:W12 IncPart-Other HH Inc #1	Cont
13	H13IOTHI1	H13IOTHI1:W13 IncPart-Other HH Inc #1	Cont

3	H3IOOTHI1	H3IOOTHI1:W3 Receives-Other HH Inc #1	Categ
4	H4IOOTHI1	H4IOOTHI1:W4 Receives-Other HH Inc #1	Categ
5	H5IOOTHI1	H5IOOTHI1:W5 Receives-Other HH Inc #1	Categ
6	H6IOOTHI1	H6IOOTHI1:W6 Receives-Other HH Inc #1	Categ
7	H7IOOTHI1	H7IOOTHI1:W7 Receives-Other HH Inc #1	Categ
8	H8IOOTHI1	H8IOOTHI1:W8 Receives-Other HH Inc #1	Categ
9	H9IOOTHI1	H9IOOTHI1:W9 Receives-Other HH Inc #1	Categ
10	H10IOOTHI1	H10IOOTHI1:W10 Receives-Other HH Inc #1	Categ
11	H11IOOTHI1	H11IOOTHI1:W11 Receives-Other HH Inc #1	Categ
12	H12IOOTHI1	H12IOOTHI1:W12 Receives-Other HH Inc #1	Categ
13	H13IOOTHI1	H13IOOTHI1:W13 Receives-Other HH Inc #1	Categ
3	H3IFOTHI1	H3IFOTHI1:W3 ImpFlag-Other HH Inc #1	Categ
4	H4IFOTHI1	H4IFOTHI1:W4 ImpFlag-Other HH Inc #1	Categ
5	H5IFOTHI1	H5IFOTHI1:W5 ImpFlag-Other HH Inc #1	Categ
6	H6IFOTHI1	H6IFOTHI1:W6 ImpFlag-Other HH Inc #1	Categ
7	H7IFOTHI1	H7IFOTHI1:W7 ImpFlag-Other HH Inc #1	Categ
8	H8IFOTHI1	H8IFOTHI1:W8 ImpFlag-Other HH Inc #1	Categ
9	H9IFOTHI1	H9IFOTHI1:W9 ImpFlag-Other HH Inc #1	Categ
10	H10IFOTHI1	H10IFOTHI1:W10 ImpFlag-Other HH Inc #1	Categ
11	H11IFOTHI1	H11IFOTHI1:W11 ImpFlag-Other HH Inc #1	Categ
12	H12IFOTHI1	H12IFOTHI1:W12 ImpFlag-Other HH Inc #1	Categ
13	H13IFOTHI1	H13IFOTHI1:W13 ImpFlag-Other HH Inc #1	Categ
2	H2IOTHI4	H2IOTHI4:W2 IncPart-Other HH Inc #4	Cont
2	H2IOOTHI4	H2IOOTHI4:W2 Receives-Other HH Inc #4	Categ
2	H2IFOTHI4	H2IFOTHI4:W2 ImpFlag-Other HH Inc #4	Categ
2	H2IOTHI5	H2IOTHI5:W2 IncPart-Other HH Inc #5	Cont
2	H2IOOTHI5	H2IOOTHI5:W2 Receives-Other HH Inc #5	Categ
2	H2IFOTHI5	H2IFOTHI5:W2 ImpFlag-Other HH Inc #5	Categ
2	H2ISFEMP	H2ISFEMP:W2 IncPart-Inc from Self-Employment	Cont
2	H2IOSFEMP	H2IOSFEMP:W2 Receives-Inc from Self-Employment	Categ
2	H2IFSFEMP	H2IFSFEMP:W2 ImpFlag-Inc from Self-Employment	Categ
3	R3ISEMP	R3ISEMP:W3 IncPart-Self-Employment Inc	Cont
4	R4ISEMP	R4ISEMP:W4 IncPart-Self-Employment Inc	Cont
5	R5ISEMP	R5ISEMP:W5 IncPart-Self-Employment Inc	Cont
6	R6ISEMP	R6ISEMP:W6 IncPart-Self-Employment Inc	Cont
7	R7ISEMP	R7ISEMP:W7 IncPart-Self-Employment Inc	Cont
8	R8ISEMP	R8ISEMP:W8 IncPart-Self-Employment Inc	Cont
9	R9ISEMP	R9ISEMP:W9 IncPart-Self-Employment Inc	Cont
10	R10ISEMP	R10ISEMP:W10 IncPart-Self-Employment Inc	Cont
11	R11ISEMP	R11ISEMP:W11 IncPart-Self-Employment Inc	Cont
12	R12ISEMP	R12ISEMP:W12 IncPart-Self-Employment Inc	Cont
13	R13ISEMP	R13ISEMP:W13 IncPart-Self-Employment Inc	Cont
3	S3ISEMP	S3ISEMP:W3 IncPart-Self-Employment Inc	Cont
4	S4ISEMP	S4ISEMP:W4 IncPart-Self-Employment Inc	Cont
5	S5ISEMP	S5ISEMP:W5 IncPart-Self-Employment Inc	Cont
6	S6ISEMP	S6ISEMP:W6 IncPart-Self-Employment Inc	Cont
7	S7ISEMP	S7ISEMP:W7 IncPart-Self-Employment Inc	Cont
8	S8ISEMP	S8ISEMP:W8 IncPart-Self-Employment Inc	Cont
9	S9ISEMP	S9ISEMP:W9 IncPart-Self-Employment Inc	Cont
10	S10ISEMP	S10ISEMP:W10 IncPart-Self-Employment Inc	Cont
11	S11ISEMP	S11ISEMP:W11 IncPart-Self-Employment Inc	Cont
12	S12ISEMP	S12ISEMP:W12 IncPart-Self-Employment Inc	Cont
13	S13ISEMP	S13ISEMP:W13 IncPart-Self-Employment Inc	Cont
3	R3IOSEMP	R3IOSEMP:W3 Receives-Self-Employment Inc	Categ
4	R4IOSEMP	R4IOSEMP:W4 Receives-Self-Employment Inc	Categ
5	R5IOSEMP	R5IOSEMP:W5 Receives-Self-Employment Inc	Categ
6	R6IOSEMP	R6IOSEMP:W6 Receives-Self-Employment Inc	Categ
7	R7IOSEMP	R7IOSEMP:W7 Receives-Self-Employment Inc	Categ
8	R8IOSEMP	R8IOSEMP:W8 Receives-Self-Employment Inc	Categ

9	R9IOSEMP	R9IOSEMP:W9 Receives-Self-Employment Inc	Categ
10	R10IOSEMP	R10IOSEMP:W10 Receives-Self-Employment Inc	Categ
11	R11IOSEMP	R11IOSEMP:W11 Receives-Self-Employment Inc	Categ
12	R12IOSEMP	R12IOSEMP:W12 Receives-Self-Employment Inc	Categ
13	R13IOSEMP	R13IOSEMP:W13 Receives-Self-Employment Inc	Categ
3	S3IOSEMP	S3IOSEMP:W3 Receives-Self-Employment Inc	Categ
4	S4IOSEMP	S4IOSEMP:W4 Receives-Self-Employment Inc	Categ
5	S5IOSEMP	S5IOSEMP:W5 Receives-Self-Employment Inc	Categ
6	S6IOSEMP	S6IOSEMP:W6 Receives-Self-Employment Inc	Categ
7	S7IOSEMP	S7IOSEMP:W7 Receives-Self-Employment Inc	Categ
8	S8IOSEMP	S8IOSEMP:W8 Receives-Self-Employment Inc	Categ
9	S9IOSEMP	S9IOSEMP:W9 Receives-Self-Employment Inc	Categ
10	S10IOSEMP	S10IOSEMP:W10 Receives-Self-Employment Inc	Categ
11	S11IOSEMP	S11IOSEMP:W11 Receives-Self-Employment Inc	Categ
12	S12IOSEMP	S12IOSEMP:W12 Receives-Self-Employment Inc	Categ
13	S13IOSEMP	S13IOSEMP:W13 Receives-Self-Employment Inc	Categ
3	R3IFSEMP	R3IFSEMP:W3 ImpFlag-Self-Employment Inc	Categ
4	R4IFSEMP	R4IFSEMP:W4 ImpFlag-Self-Employment Inc	Categ
5	R5IFSEMP	R5IFSEMP:W5 ImpFlag-Self-Employment Inc	Categ
6	R6IFSEMP	R6IFSEMP:W6 ImpFlag-Self-Employment Inc	Categ
7	R7IFSEMP	R7IFSEMP:W7 ImpFlag-Self-Employment Inc	Categ
8	R8IFSEMP	R8IFSEMP:W8 ImpFlag-Self-Employment Inc	Categ
9	R9IFSEMP	R9IFSEMP:W9 ImpFlag-Self-Employment Inc	Categ
10	R10IFSEMP	R10IFSEMP:W10 ImpFlag-Self-Employment Inc	Categ
11	R11IFSEMP	R11IFSEMP:W11 ImpFlag-Self-Employment Inc	Categ
12	R12IFSEMP	R12IFSEMP:W12 ImpFlag-Self-Employment Inc	Categ
13	R13IFSEMP	R13IFSEMP:W13 ImpFlag-Self-Employment Inc	Categ
3	S3IFSEMP	S3IFSEMP:W3 ImpFlag-Self-Employment Inc	Categ
4	S4IFSEMP	S4IFSEMP:W4 ImpFlag-Self-Employment Inc	Categ
5	S5IFSEMP	S5IFSEMP:W5 ImpFlag-Self-Employment Inc	Categ
6	S6IFSEMP	S6IFSEMP:W6 ImpFlag-Self-Employment Inc	Categ
7	S7IFSEMP	S7IFSEMP:W7 ImpFlag-Self-Employment Inc	Categ
8	S8IFSEMP	S8IFSEMP:W8 ImpFlag-Self-Employment Inc	Categ
9	S9IFSEMP	S9IFSEMP:W9 ImpFlag-Self-Employment Inc	Categ
10	S10IFSEMP	S10IFSEMP:W10 ImpFlag-Self-Employment Inc	Categ
11	S11IFSEMP	S11IFSEMP:W11 ImpFlag-Self-Employment Inc	Categ
12	S12IFSEMP	S12IFSEMP:W12 ImpFlag-Self-Employment Inc	Categ
13	S13IFSEMP	S13IFSEMP:W13 ImpFlag-Self-Employment Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ICAP	12652	5358.94	21740.97	0.0	570000.0
H2ICAP	19642	8230.75	44167.80	0.0	3282668.8
H3ICAP	17991	13159.15	49118.47	0.0	2937839.4
H4ICAP	21384	14428.07	92263.82	0.0	7797767.0
H5ICAP	19579	14719.03	58406.03	0.0	3365000.0
H6ICAP	18165	12980.13	73149.80	0.0	7331745.0
H7ICAP	20129	13829.02	65366.46	0.0	3540169.9
H8ICAP	18469	18437.70	280897.05	0.0	25360120.0
H9ICAP	17217	17000.41	73292.33	0.0	3000480.0
H10ICAP	22034	12588.42	58144.33	0.0	3006600.0
H11ICAP	20554	13747.56	73288.33	0.0	3660036.0
H12ICAP	18747	15071.78	112197.81	0.0	9342700.0
H13ICAP	20912	15276.73	128294.05	0.0	10036000.0
H1IOCAP	12652	0.46	0.50	0.0	1.0
H2IOCAP	19642	0.48	0.50	0.0	1.0
H3IOCAP	17991	0.71	0.45	0.0	1.0
H4IOCAP	21384	0.71	0.45	0.0	1.0
H5IOCAP	19579	0.69	0.46	0.0	1.0
H6IOCAP	18165	0.68	0.47	0.0	1.0
H7IOCAP	20129	0.66	0.47	0.0	1.0
H8IOCAP	18469	0.65	0.48	0.0	1.0

H9IOCAP	17217	0.64	0.48	0.0	1.0
H10IOCAP	22034	0.57	0.49	0.0	1.0
H11IOCAP	20554	0.53	0.50	0.0	1.0
H12IOCAP	18747	0.54	0.50	0.0	1.0
H13IOCAP	20912	0.49	0.50	0.0	1.0
H1IFCAP	12652	0.68	1.03	0.0	9.0
H2IFCAP	19642	0.73	1.02	0.0	9.0
H3IFCAP	17991	1.22	1.05	0.0	9.0
H4IFCAP	21384	1.25	1.13	0.0	9.0
H5IFCAP	19579	1.22	1.06	0.0	9.0
H6IFCAP	18165	1.20	0.94	0.0	9.0
H7IFCAP	20129	1.13	1.00	0.0	9.0
H8IFCAP	18469	1.12	0.97	0.0	9.0
H9IFCAP	17217	1.08	1.00	0.0	9.0
H10IFCAP	22034	1.03	1.37	0.0	9.0
H11IFCAP	20554	0.88	1.10	0.0	9.0
H12IFCAP	18747	0.90	1.16	0.0	9.0
H13IFCAP	20912	0.90	1.38	0.0	9.0
H1IBUSIN	12652	1978.40	15637.65	0.0	500000.0
H2IBUSIN	11420	2713.68	19340.06	0.0	523000.0
H3IBUSIN	17991	1123.20	9110.62	0.0	235703.4
H4IBUSIN	21384	428.32	6770.92	0.0	336000.0
H5IBUSIN	19579	320.71	6965.89	0.0	500000.0
H6IBUSIN	18165	523.18	7826.37	0.0	480000.0
H7IBUSIN	20129	3138.32	32626.61	0.0	2500000.0
H8IBUSIN	18469	2778.83	18039.42	0.0	700000.0
H9IBUSIN	17217	3541.63	30583.46	0.0	1374188.1
H10IBUSIN	22034	2737.16	22216.58	0.0	1000000.0
H11IBUSIN	20554	3441.63	64197.22	0.0	6000000.0
H12IBUSIN	18747	2574.68	24580.52	0.0	1040000.0
H13IBUSIN	20912	3308.34	33748.91	0.0	1848000.0
H1IOBUSIN	12652	0.07	0.26	0.0	1.0
H2IOBUSIN	11420	0.09	0.28	0.0	1.0
H3IOBUSIN	17991	0.05	0.21	0.0	1.0
H4IOBUSIN	21384	0.02	0.14	0.0	1.0
H5IOBUSIN	19579	0.02	0.14	0.0	1.0
H6IOBUSIN	18165	0.03	0.17	0.0	1.0
H7IOBUSIN	20129	0.07	0.26	0.0	1.0
H8IOBUSIN	18469	0.07	0.25	0.0	1.0
H9IOBUSIN	17217	0.07	0.25	0.0	1.0
H10IOBUSIN	22034	0.06	0.24	0.0	1.0
H11IOBUSIN	20554	0.06	0.23	0.0	1.0
H12IOBUSIN	18747	0.06	0.23	0.0	1.0
H13IOBUSIN	20912	0.05	0.22	0.0	1.0
H1IFBUSIN	12652	5.74	1.19	1.0	9.0
H2IFBUSIN	11420	5.64	1.36	1.0	9.0
H3IFBUSIN	17991	5.81	1.02	1.0	9.0
H4IFBUSIN	21384	5.94	0.72	1.0	9.0
H5IFBUSIN	19579	5.94	0.67	1.0	9.0
H6IFBUSIN	18165	5.89	0.77	1.0	9.0
H7IFBUSIN	20129	5.69	1.23	1.0	9.0
H8IFBUSIN	18469	5.72	1.17	1.0	9.0
H9IFBUSIN	17217	5.73	1.15	1.0	9.0
H10IFBUSIN	22034	5.78	1.21	1.0	9.0
H11IFBUSIN	20554	5.77	1.12	1.0	9.0
H12IFBUSIN	18747	5.78	1.14	1.0	9.0
H13IFBUSIN	20912	5.83	1.14	1.0	9.0
H1IRNTIN	12652	1391.15	9219.78	0.0	500000.0
H2IRNTIN	11420	1369.01	7631.50	0.0	200000.0
H3IRNTIN	17991	2313.07	21164.90	0.0	999996.0
H4IRNTIN	21384	2146.53	24823.08	0.0	3000000.0
H5IRNTIN	19579	2345.38	16711.09	0.0	623724.0
H6IRNTIN	18165	2015.03	14415.50	0.0	540000.0
H7IRNTIN	20129	2296.48	24279.06	0.0	999996.0
H8IRNTIN	18469	2050.03	18401.20	0.0	1080000.0
H9IRNTIN	17217	1900.98	19683.20	0.0	1395600.0
H10IRNTIN	22034	1810.15	15388.25	0.0	600000.0

H11IRNTIN	20554	1938.17	18548.70	0.0	1200000.0
H12IRNTIN	18747	1737.42	12352.32	0.0	564000.0
H13IRNTIN	20912	2275.49	55089.60	0.0	7560000.0
H1IORNTIN	12652	0.13	0.34	0.0	1.0
H2IORNTIN	11420	0.13	0.34	0.0	1.0
H3IORNTIN	17991	0.11	0.31	0.0	1.0
H4IORNTIN	21384	0.10	0.30	0.0	1.0
H5IORNTIN	19579	0.10	0.29	0.0	1.0
H6IORNTIN	18165	0.08	0.28	0.0	1.0
H7IORNTIN	20129	0.08	0.27	0.0	1.0
H8IORNTIN	18469	0.07	0.26	0.0	1.0
H9IORNTIN	17217	0.07	0.25	0.0	1.0
H10IORNTIN	22034	0.06	0.24	0.0	1.0
H11IORNTIN	20554	0.07	0.25	0.0	1.0
H12IORNTIN	18747	0.07	0.25	0.0	1.0
H13IORNTIN	20912	0.06	0.24	0.0	1.0
H1IFRNTIN	12652	5.45	1.63	1.0	9.0
H2IFRNTIN	11420	5.43	1.64	1.0	9.0
H3IFRNTIN	17991	5.50	1.54	1.0	9.0
H4IFRNTIN	21384	5.59	1.46	1.0	9.0
H5IFRNTIN	19579	5.58	1.44	1.0	9.0
H6IFRNTIN	18165	5.63	1.34	1.0	9.0
H7IFRNTIN	20129	5.67	1.28	1.0	9.0
H8IFRNTIN	18469	5.67	1.27	1.0	9.0
H9IFRNTIN	17217	5.72	1.21	1.0	9.0
H10IFRNTIN	22034	5.77	1.26	1.0	9.0
H11IFRNTIN	20554	5.73	1.22	1.0	9.0
H12IFRNTIN	18747	5.74	1.24	1.0	9.0
H13IFRNTIN	20912	5.79	1.22	1.0	9.0
H2IRNT1	8222	491.00	3052.32	0.0	70000.0
H2IRNT2	8222	14.19	673.01	0.0	40000.0
H2IORNT1	8222	0.07	0.25	0.0	1.0
H2IORNT2	8222	0.00	0.03	0.0	1.0
H2IFRNT1	8222	5.75	1.20	1.0	9.0
H2IFRNT2	8222	6.04	0.27	1.0	9.0
H1IRNTEX	12652	406.32	5169.47	0.0	200000.0
H2IRNTEX	11420	185.23	3226.94	0.0	120000.0
H1IORNTEX	12652	0.03	0.18	0.0	1.0
H2IORNTEX	11420	0.02	0.15	0.0	1.0
H1IFRNTEX	12652	5.94	0.86	1.0	9.0
H2IFRNTEX	11420	5.96	0.68	1.0	9.0
H1ITRSIN	12652	99.01	2107.28	0.0	100000.0
H2ITRSIN	11420	62.78	1107.69	0.0	40000.0
H3ITRSIN	17991	262.50	6373.70	0.0	500000.0
H4ITRSIN	21384	213.68	5691.09	0.0	500000.0
H5ITRSIN	19579	148.99	2465.95	0.0	120000.0
H6ITRSIN	18165	193.74	3203.68	0.0	164439.4
H1IOTRSIN	12652	0.01	0.11	0.0	1.0
H2IOTRSIN	11420	0.01	0.11	0.0	1.0
H3IOTRSIN	17991	0.02	0.13	0.0	1.0
H4IOTRSIN	21384	0.02	0.13	0.0	1.0
H5IOTRSIN	19579	0.02	0.13	0.0	1.0
H6IOTRSIN	18165	0.02	0.13	0.0	1.0
H1IFTR SIN	12652	5.98	0.60	1.0	9.0
H2IFTR SIN	11420	5.98	0.59	1.0	9.0
H3IFTR SIN	17991	5.96	0.64	1.0	9.0
H4IFTR SIN	21384	5.97	0.65	1.0	9.0
H5IFTR SIN	19579	5.96	0.63	1.0	9.0

H6IFTRSIN	18165	5.95	0.62	1.0	9.0
H2ITRS1	8222	153.41	2276.68	0.0	80000.0
H2ITRS2	8222	0.00	0.00	0.0	0.0
H2IOTRS1	8222	0.02	0.12	0.0	1.0
H2IOTRS2	8222	0.00	0.00	0.0	0.0
H2IFTRS1	8222	5.99	0.54	1.0	9.0
H2IFTRS2	8222	6.04	0.22	6.0	9.0
H1IDIVIN	12652	1484.05	6054.94	0.0	150000.0
H2IDIVIN	11420	1304.37	6803.89	0.0	197934.5
H3IDIVIN	17991	2212.94	12851.86	0.0	748000.0
H4IDIVIN	21384	2597.40	15354.27	0.0	727715.6
H5IDIVIN	19579	2736.25	17670.13	0.0	1000000.0
H6IDIVIN	18165	1715.07	12426.34	0.0	720000.0
H7IDIVIN	20129	1601.37	9533.03	0.0	444586.2
H8IDIVIN	18469	2018.80	11953.17	0.0	466125.7
H9IDIVIN	17217	2875.99	22231.86	0.0	1000000.0
H10IDIVIN	22034	1704.03	13801.98	0.0	782583.8
H11IDIVIN	20554	1835.66	13722.60	0.0	399716.0
H12IDIVIN	18747	2854.16	53030.12	0.0	5500000.0
H13IDIVIN	20912	1973.64	19622.41	0.0	1020162.2
H1IODIVIN	12652	0.36	0.48	0.0	1.0
H2IODIVIN	11420	0.30	0.46	0.0	1.0
H3IODIVIN	17991	0.26	0.44	0.0	1.0
H4IODIVIN	21384	0.26	0.44	0.0	1.0
H5IODIVIN	19579	0.26	0.44	0.0	1.0
H6IODIVIN	18165	0.23	0.42	0.0	1.0
H7IODIVIN	20129	0.23	0.42	0.0	1.0
H8IODIVIN	18469	0.21	0.41	0.0	1.0
H9IODIVIN	17217	0.19	0.39	0.0	1.0
H10IODIVIN	22034	0.15	0.36	0.0	1.0
H11IODIVIN	20554	0.14	0.35	0.0	1.0
H12IODIVIN	18747	0.15	0.36	0.0	1.0
H13IODIVIN	20912	0.12	0.33	0.0	1.0
H1IFDIVIN	12652	4.62	2.22	1.0	9.0
H2IFDIVIN	11420	4.72	2.14	1.0	9.0
H3IFDIVIN	17991	4.92	1.98	1.0	9.0
H4IFDIVIN	21384	5.05	1.93	1.0	9.0
H5IFDIVIN	19579	5.07	1.90	1.0	9.0
H6IFDIVIN	18165	5.21	1.76	1.0	9.0
H7IFDIVIN	20129	5.21	1.77	1.0	9.0
H8IFDIVIN	18469	5.24	1.76	1.0	9.0
H9IFDIVIN	17217	5.31	1.71	1.0	9.0
H10IFDIVIN	22034	5.48	1.65	1.0	9.0
H11IFDIVIN	20554	5.49	1.56	1.0	9.0
H12IFDIVIN	18747	5.48	1.59	1.0	9.0
H13IFDIVIN	20912	5.59	1.52	1.0	9.0
H3IBNDIN	17991	524.09	4382.32	0.0	140000.0
H4IBNDIN	21384	461.83	4171.94	0.0	150000.0
H5IBNDIN	19579	489.32	5289.58	0.0	300000.0
H6IBNDIN	18165	549.04	5381.16	0.0	240000.0
H7IBNDIN	20129	556.25	7189.77	0.0	357889.0
H8IBNDIN	18469	434.61	4697.05	0.0	160000.0
H9IBNDIN	17217	517.21	6677.12	0.0	353443.5
H10IBNDIN	22034	369.06	4268.89	0.0	221601.4
H11IBNDIN	20554	557.12	21940.61	0.0	3000000.0
H12IBNDIN	18747	421.33	6202.55	0.0	372000.0
H13IBNDIN	20912	554.14	14320.76	0.0	1000000.0
H3IOBNDIN	17991	0.06	0.24	0.0	1.0
H4IOBNDIN	21384	0.06	0.24	0.0	1.0
H5IOBNDIN	19579	0.06	0.23	0.0	1.0
H6IOBNDIN	18165	0.06	0.23	0.0	1.0

H7IOBNDIN	20129	0.05	0.22	0.0	1.0
H8IOBNDIN	18469	0.05	0.21	0.0	1.0
H9IOBNDIN	17217	0.04	0.20	0.0	1.0
H10IOBNDIN	22034	0.03	0.18	0.0	1.0
H11IOBNDIN	20554	0.03	0.18	0.0	1.0
H12IOBNDIN	18747	0.03	0.18	0.0	1.0
H13IOBNDIN	20912	0.02	0.15	0.0	1.0
H3IFBNDIN	17991	5.77	1.08	1.0	9.0
H4IFBNDIN	21384	5.83	1.03	1.0	9.0
H5IFBNDIN	19579	5.85	0.97	1.0	9.0
H6IFBNDIN	18165	5.84	0.94	1.0	9.0
H7IFBNDIN	20129	5.86	0.91	1.0	9.0
H8IFBNDIN	18469	5.87	0.86	1.0	9.0
H9IFBNDIN	17217	5.87	0.88	1.0	9.0
H10IFBNDIN	22034	5.95	0.89	1.0	9.0
H11IFBNDIN	20554	5.92	0.79	1.0	9.0
H12IFBNDIN	18747	5.94	0.79	1.0	9.0
H13IFBNDIN	20912	5.98	0.79	1.0	9.0
H2ISTK1	8222	1100.23	6532.82	0.0	180000.0
R2ISTK1	8222	486.78	4754.96	0.0	150000.0
S2ISTK1	4549	567.19	5454.42	0.0	150000.0
H2ISTK2	8222	62.94	1383.59	0.0	50000.0
R2ISTK2	8222	18.97	618.00	0.0	40000.0
S2ISTK2	4549	26.09	784.48	0.0	40000.0
R2ISTK3	8222	0.40	31.38	0.0	2800.0
S2ISTK3	4549	0.11	7.47	0.0	504.0
H2IOSTK1	8222	0.13	0.33	0.0	1.0
R2IOSTK1	8222	0.04	0.19	0.0	1.0
S2IOSTK1	4549	0.04	0.19	0.0	1.0
H2IOSTK2	8222	0.01	0.07	0.0	1.0
R2IOSTK2	8222	0.00	0.04	0.0	1.0
S2IOSTK2	4549	0.00	0.04	0.0	1.0
R2IOSTK3	8222	0.00	0.02	0.0	1.0
S2IOSTK3	4549	0.00	0.01	0.0	1.0
H2IFSTK1	8222	5.54	1.49	1.0	9.0
R2IFSTK1	8222	5.88	0.86	1.0	9.0
S2IFSTK1	8222	6.83	1.23	1.0	9.0
H2IFSTK2	8222	6.02	0.41	1.0	9.0
R2IFSTK2	8222	6.01	0.24	1.0	9.0
S2IFSTK2	8222	6.90	1.00	1.0	9.0
R2IFSTK3	8222	6.02	0.18	1.0	9.0
S2IFSTK3	8222	6.91	0.99	1.0	9.0
H3ICHKIN	17991	907.13	4102.77	0.0	174297.9
H4ICHKIN	21384	1083.39	10536.58	0.0	600000.0
H5ICHKIN	19579	896.79	6560.86	0.0	606000.0
H6ICHKIN	18165	1069.61	54474.49	0.0	7330485.0

H7ICHKIN	20129	533.39	3480.08	0.0	228000.0
H8ICHKIN	18469	663.77	3788.79	0.0	143180.1
H9ICHKIN	17217	1065.84	9096.15	0.0	480000.0
H10ICHKIN	22034	554.22	5516.28	0.0	369933.8
H11ICHKIN	20554	387.23	3395.29	0.0	180000.0
H12ICHKIN	18747	628.57	26917.42	0.0	3600000.0
H13ICHKIN	20912	237.82	2472.39	0.0	160503.5
H3IOCHKIN	17991	0.59	0.49	0.0	1.0
H4IOCHKIN	21384	0.57	0.49	0.0	1.0
H5IOCHKIN	19579	0.55	0.50	0.0	1.0
H6IOCHKIN	18165	0.54	0.50	0.0	1.0
H7IOCHKIN	20129	0.51	0.50	0.0	1.0
H8IOCHKIN	18469	0.51	0.50	0.0	1.0
H9IOCHKIN	17217	0.49	0.50	0.0	1.0
H10IOCHKIN	22034	0.41	0.49	0.0	1.0
H11IOCHKIN	20554	0.35	0.48	0.0	1.0
H12IOCHKIN	18747	0.37	0.48	0.0	1.0
H13IOCHKIN	20912	0.31	0.46	0.0	1.0
H3IFCHKIN	17991	3.58	2.30	1.0	9.0
H4IFCHKIN	21384	3.84	2.33	1.0	9.0
H5IFCHKIN	19579	3.96	2.30	1.0	9.0
H6IFCHKIN	18165	4.11	2.24	1.0	9.0
H7IFCHKIN	20129	4.09	2.28	1.0	9.0
H8IFCHKIN	18469	4.14	2.26	1.0	9.0
H9IFCHKIN	17217	4.17	2.28	1.0	9.0
H10IFCHKIN	22034	4.38	2.36	1.0	9.0
H11IFCHKIN	20554	4.62	2.21	1.0	9.0
H12IFCHKIN	18747	4.51	2.28	1.0	9.0
H13IFCHKIN	20912	4.76	2.23	1.0	9.0
H2ISAV1	8222	889.01	3300.72	0.0	80000.0
H2ISAV2	8222	13.69	333.28	0.0	24000.0
H2IOSAV1	8222	0.32	0.47	0.0	1.0
H2IOSAV2	8222	0.01	0.10	0.0	1.0
H2IFSAV1	8222	4.89	2.05	1.0	9.0
H2IFSAV2	8222	6.01	0.48	1.0	9.0
H3ICDIN	17991	585.08	3050.22	0.0	140000.0
H4ICDIN	21384	1456.13	76319.91	0.0	7777777.0
H5ICDIN	19579	632.55	4058.02	0.0	210000.0
H6ICDIN	18165	473.31	2557.81	0.0	100000.0
H7ICDIN	20129	350.13	2404.39	0.0	97610.4
H8ICDIN	18469	519.64	3146.17	0.0	120000.0
H9ICDIN	17217	1075.24	31704.59	0.0	3000000.0
H10ICDIN	22034	332.36	3968.06	0.0	329546.6
H11ICDIN	20554	247.13	5209.89	0.0	400000.0
H12ICDIN	18747	145.20	1716.23	0.0	80000.0
H13ICDIN	20912	118.31	2399.54	0.0	300000.0
H3IOCDIN	17991	0.20	0.40	0.0	1.0
H4IOCDIN	21384	0.20	0.40	0.0	1.0
H5IOCDIN	19579	0.20	0.40	0.0	1.0
H6IOCDIN	18165	0.19	0.39	0.0	1.0
H7IOCDIN	20129	0.15	0.36	0.0	1.0
H8IOCDIN	18469	0.18	0.39	0.0	1.0
H9IOCDIN	17217	0.19	0.39	0.0	1.0
H10IOCDIN	22034	0.11	0.32	0.0	1.0
H11IOCDIN	20554	0.09	0.28	0.0	1.0
H12IOCDIN	18747	0.07	0.26	0.0	1.0
H13IOCDIN	20912	0.06	0.23	0.0	1.0
H3IFCDIN	17991	5.25	1.71	1.0	9.0
H4IFCDIN	21384	5.33	1.69	1.0	9.0
H5IFCDIN	19579	5.36	1.64	1.0	9.0
H6IFCDIN	18165	5.43	1.53	1.0	9.0

H7IFCDIN	20129	5.55	1.40	1.0	9.0
H8IFCDIN	18469	5.43	1.54	1.0	9.0
H9IFCDIN	17217	5.37	1.62	1.0	9.0
H10IFCDIN	22034	5.65	1.44	1.0	9.0
H11IFCDIN	20554	5.73	1.21	1.0	9.0
H12IFCDIN	18747	5.79	1.15	1.0	9.0
H13IFCDIN	20912	5.87	1.08	1.0	9.0
R2IIRA1	8222	172.31	1344.44	0.0	45600.0
S2IIRA1	4549	244.46	1687.76	0.0	45600.0
R2IIRA2	8222	0.32	24.45	0.0	2172.0
S2IIRA2	4549	0.10	6.60	0.0	445.0
R2IOIRA1	8222	0.06	0.24	0.0	1.0
S2IOIRA1	4549	0.08	0.27	0.0	1.0
R2IOIRA2	8222	0.00	0.02	0.0	1.0
S2IOIRA2	4549	0.00	0.02	0.0	1.0
R2IFIRA1	8222	5.77	1.13	1.0	9.0
S2IFIRA1	8222	6.72	1.50	1.0	9.0
R2IFIRA2	8222	6.02	0.18	1.0	9.0
S2IFIRA2	8222	6.91	0.99	1.0	9.0
H3IOTHI1	17991	203.63	4416.34	0.0	500000.0
H4IOTHI1	21384	167.90	2056.78	0.0	80000.0
H5IOTHI1	19579	356.89	8926.05	0.0	475000.0
H6IOTHI1	18165	199.61	2939.48	0.0	100000.0
H7IOTHI1	20129	221.05	3233.06	0.0	142164.1
H8IOTHI1	18469	350.50	9232.83	0.0	1000000.0
H9IOTHI1	17217	234.70	4132.64	0.0	200000.0
H10IOTHI1	22034	214.53	3463.48	0.0	120000.0
H11IOTHI1	20554	214.12	3950.13	0.0	255000.0
H12IOTHI1	18747	227.38	3620.63	0.0	187419.1
H13IOTHI1	20912	146.82	3338.43	0.0	190000.0
H3IOOTHI1	17991	0.02	0.14	0.0	1.0
H4IOOTHI1	21384	0.02	0.14	0.0	1.0
H5IOOTHI1	19579	0.02	0.13	0.0	1.0
H6IOOTHI1	18165	0.01	0.12	0.0	1.0
H7IOOTHI1	20129	0.02	0.14	0.0	1.0
H8IOOTHI1	18469	0.02	0.13	0.0	1.0
H9IOOTHI1	17217	0.01	0.12	0.0	1.0
H10IOOTHI1	22034	0.01	0.12	0.0	1.0
H11IOOTHI1	20554	0.01	0.12	0.0	1.0
H12IOOTHI1	18747	0.01	0.12	0.0	1.0
H13IOOTHI1	20912	0.01	0.10	0.0	1.0
H3IFOTHI1	17991	5.93	0.71	1.0	9.0
H4IFOTHI1	21384	5.97	0.67	1.0	9.0
H5IFOTHI1	19579	5.97	0.60	1.0	9.0
H6IFOTHI1	18165	5.97	0.56	1.0	9.0
H7IFOTHI1	20129	5.96	0.64	1.0	9.0
H8IFOTHI1	18469	5.95	0.63	1.0	9.0
H9IFOTHI1	17217	5.97	0.59	1.0	9.0
H10IFOTHI1	22034	6.02	0.68	1.0	9.0
H11IFOTHI1	20554	5.98	0.63	1.0	9.0
H12IFOTHI1	18747	5.99	0.64	1.0	9.0
H13IFOTHI1	20912	6.04	0.63	1.0	9.0
H2IOTHI4	8222	321.75	2483.49	0.0	70000.0
H2IOOTHI4	8222	0.04	0.20	0.0	1.0

H2IFOTH14	8222	5.87	0.94	1.0	9.0
H2IOTH15	8222	2.32	109.92	0.0	8000.0
H2IOOTH15	8222	0.00	0.03	0.0	1.0
H2IFOTH15	8222	6.04	0.26	1.0	9.0
H2ISFEMP	11420	5504.05	48836.35	0.0	3000000.0
H2IOSFEMP	11420	0.11	0.31	0.0	1.0
H2IFSFEMP	11420	5.53	1.51	1.0	9.0
R3ISEMP	17991	2796.36	25329.56	0.0	2500000.0
R4ISEMP	21384	3280.23	22018.04	0.0	750000.0
R5ISEMP	19579	3761.56	30614.54	0.0	2000000.0
R6ISEMP	18165	3506.90	30570.36	0.0	2500000.0
R7ISEMP	20129	3995.15	36118.92	0.0	3500000.0
R8ISEMP	18469	6310.28	196397.33	0.0	25000000.0
R9ISEMP	17217	4336.02	33262.29	0.0	1513847.3
R10ISEMP	22034	3615.32	34709.31	0.0	3000000.0
R11ISEMP	20554	4317.77	41833.40	0.0	3000000.0
R12ISEMP	18747	4260.77	52083.30	0.0	4000000.0
R13ISEMP	20912	5034.91	78011.42	0.0	10000000.0
S3ISEMP	12334	3254.45	19203.16	0.0	900000.0
S4ISEMP	14516	3819.34	22293.88	0.0	700000.0
S5ISEMP	13042	4549.60	30442.08	0.0	1100000.0
S6ISEMP	11859	4188.79	26964.38	0.0	900000.0
S7ISEMP	13352	4838.93	30660.13	0.0	1572528.8
S8ISEMP	12052	7996.65	237795.79	0.0	25000000.0
S9ISEMP	11012	5759.51	37040.90	0.0	1467593.1
S10ISEMP	14235	4805.54	34592.61	0.0	1900000.0
S11ISEMP	13080	5181.40	38777.69	0.0	1260736.6
S12ISEMP	11622	5592.57	62206.68	0.0	4000000.0
S13ISEMP	12888	6386.58	97156.50	0.0	10000000.0
R3IOSEMP	17991	0.10	0.30	0.0	1.0
R4IOSEMP	21384	0.10	0.30	0.0	1.0
R5IOSEMP	19579	0.10	0.30	0.0	1.0
R6IOSEMP	18165	0.09	0.28	0.0	1.0
R7IOSEMP	20129	0.11	0.31	0.0	1.0
R8IOSEMP	18469	0.10	0.30	0.0	1.0
R9IOSEMP	17217	0.10	0.29	0.0	1.0
R10IOSEMP	22034	0.10	0.30	0.0	1.0
R11IOSEMP	20554	0.11	0.31	0.0	1.0
R12IOSEMP	18747	0.10	0.30	0.0	1.0
R13IOSEMP	20912	0.11	0.31	0.0	1.0
S3IOSEMP	12334	0.12	0.32	0.0	1.0
S4IOSEMP	14516	0.12	0.32	0.0	1.0
S5IOSEMP	13042	0.11	0.32	0.0	1.0
S6IOSEMP	11859	0.10	0.30	0.0	1.0
S7IOSEMP	13352	0.12	0.33	0.0	1.0
S8IOSEMP	12052	0.12	0.32	0.0	1.0
S9IOSEMP	11012	0.11	0.32	0.0	1.0
S10IOSEMP	14235	0.12	0.33	0.0	1.0
S11IOSEMP	13080	0.12	0.32	0.0	1.0
S12IOSEMP	11622	0.12	0.32	0.0	1.0
S13IOSEMP	12888	0.12	0.32	0.0	1.0
R3IFSEMP	17991	5.56	1.45	1.0	9.0
R4IFSEMP	21384	5.57	1.45	1.0	9.0
R5IFSEMP	19579	5.59	1.41	1.0	9.0
R6IFSEMP	18165	5.64	1.32	1.0	9.0
R7IFSEMP	20129	5.55	1.45	1.0	9.0
R8IFSEMP	18469	5.58	1.40	1.0	9.0
R9IFSEMP	17217	5.59	1.39	1.0	9.0
R10IFSEMP	22034	5.60	1.49	1.0	9.0
R11IFSEMP	20554	5.55	1.48	1.0	9.0
R12IFSEMP	18747	5.59	1.45	1.0	9.0

R13IFSEMP	20912	5.59	1.52	1.0	9.0
S3IFSEMP	17991	6.27	1.74	1.0	9.0
S4IFSEMP	21384	6.32	1.72	1.0	9.0
S5IFSEMP	19579	6.34	1.70	1.0	9.0
S6IFSEMP	18165	6.41	1.63	1.0	9.0
S7IFSEMP	20129	6.33	1.73	1.0	9.0
S8IFSEMP	18469	6.37	1.70	1.0	9.0
S9IFSEMP	17217	6.41	1.69	1.0	9.0
S10IFSEMP	22034	6.42	1.74	1.0	9.0
S11IFSEMP	20554	6.41	1.73	1.0	9.0
S12IFSEMP	18747	6.47	1.72	1.0	9.0
S13IFSEMP	20912	6.50	1.72	1.0	9.0

Categorical Variable Codes

HwIOCAP: Receives:Household Capital Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	6891	10169	5134	6226	5986	5889	6813	6493	6258	9424
1.Receives income	|	5761	9473	12857	15158	13593	12276	13316	11976	10959	12610

Value		w11	w12	w13
0.Receives no income	|	9690	8634	10611
1.Receives income	|	10864	10113	10301

HwIFCAP: ImpFlag:Household Capital Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	6715	9829	4894	5841	5581	5382	6373	5986	5774	8585
1.No imputations	|	3995	6223	5183	5853	5094	4057	5401	4796	4738	7142
2.Some imputation	|	1847	3456	7788	9483	8767	8681	8266	7622	6630	5889
9.No Fin resp	|	95	134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
0.No income	|	9019	8034	9740
1.No imputations	|	6143	5941	6297
2.Some imputation	|	5221	4573	4473
9.No Fin resp	|	171	199	402

HwIOBUSIN: Receives-Business Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	11735	10424	17126	20926	19190	17656	18621	17186	16059	20630
1.Receives income	|	917	996	865	458	389	509	1508	1283	1158	1404

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19363	17670	19797
1.Receives income	|	1191	1077	1115

HwIFBUSIN: ImpFlag-Business Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	700	739	652	326	270	394	1130	949	858	1092
2.Complete bracket	|		162	119	61	46	37	168	123	94	118
3.Incomplete bracket	|		19	9	8	7	2	22	15	17	19
5.No value/bracket	|	199	67	79	59	59	74	177	193	174	148
6.No income	|	11478	10269	16978	20590	18956	17520	18450	17056	15915	20094
7.DK if income	|	180	40	28	133	104	93	93	68	84	145
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	944	886	894
2.Complete bracket	|	90	62	84
3.Incomplete bracket	|	24	14	15
5.No value/bracket	|	124	101	100
6.No income	|	19084	17349	19277
7.DK if income	|	117	136	140
9.No Fin resp	|	171	199	402

HwIORNTIN: Receives-Rental Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	10972	9928	15988	19319	17698	16630	18575	17090	16056	20629
1.Receives income	|	1680	1492	2003	2065	1881	1535	1554	1379	1161	1405

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19201	17498	19662
1.Receives income	|	1353	1249	1250

HwIFRNTIN: ImpFlag-Rental Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	1453	1227	1722	1799	1612	1340	1325	1187	984	1235
2.Complete bracket	|		157	168	124	125	54	70	74	54	65
3.Incomplete bracket	|		18	15	6	19	8	3	14	5	9
5.No value/bracket	|	197	71	91	113	113	124	143	97	110	75
6.No income	|	10720	9798	15855	18983	17452	16449	18359	16923	15856	20028
7.DK if income	|	187	25	14	152	121	145	140	109	133	204
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	1180	1098	1094
2.Complete bracket	|	47	33	37
3.Incomplete bracket	|	8	14	12
5.No value/bracket	|	98	81	71
6.No income	|	18887	17126	19075
7.DK if income	|	163	196	221
9.No Fin resp	|	171	199	402

H2IORNT1: Receives-Rental #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7673								
1.Receives income	|		549								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IORNT2: Receives-Rental #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8212								
1.Receives income	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IFRNT1: ImpFlag-Rental #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		472								
5.No value/bracket	|		67								
6.No income	|		7327								
7.DK if income	|		346								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H2IFRNT2: ImpFlag-Rental #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		8								
5.No value/bracket	|		2								
6.No income	|		7888								
7.DK if income	|		314								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIORNTEX: Receives-Rental Exp Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	12218	11161								
1.Receives income	|	434	259								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

HwIFRNTEX: ImpFlag-Rental Exp Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	317	158								
5.No value/bracket	|	92	99								
6.No income	|	11560	10976								
7.DK if income	|	588	63								
9.No Fin resp	|	95	124								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIOTRSIN: Receives-Trust Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	12488	11285	17701	21039	19238	17863				
1.Receives income	|	164	135	290	345	341	302				

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

HwIFTRSIN: ImpFlag-Trust Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	142	114	244	271	256	241				
2.Complete bracket	|						24				
3.Incomplete bracket	|						4				
5.No value/bracket	|	20	18	44	65	82	33				
6.No income	|	12188	11125	17451	20591	18910	17585				
7.DK if income	|	207	39	126	250	194	233				
9.No Fin resp	|	95	124	126	207	137	45				

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H2IOTRS1: Receives-Trust Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8097								
1.Receives income	|		125								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IOTRS2: Receives-Trust Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8222								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			

H2IFTRS1: ImpFlag-Trust #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		77								
5.No value/bracket	|		43								
6.No income	|		7748								
7.DK if income	|		344								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H2IFTRS2: ImpFlag-Trust #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
6.No income	|		7896								
7.DK if income	|		316								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIODIVIN: Receives-Dividend Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	8054	7987	13245	15828	14461	13999	15553	14574	13908	18718
1.Receives income	|	4598	3433	4746	5556	5118	4166	4576	3895	3309	3316

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	17641	15971	18379
1.Receives income	|	2913	2776	2533

HwIFDIVIN: ImpFlag-Dividend Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	3361	2081	2501	2679	2383	1849	2171	1946	1735	1989
2.Complete bracket	|		1061	1691	1775	1545	1196	1155	1039	788	662
3.Incomplete bracket	|		68	78	71	73	62	77	66	52	73
5.No value/bracket	|	1142	184	431	846	935	917	1013	741	644	470
6.No income	|	7835	7849	13075	15238	13893	13462	15055	14098	13420	17835
7.DK if income	|	219	53	89	568	613	634	569	514	503	587
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	1719	1648	1604
2.Complete bracket	|	562	508	433
3.Incomplete bracket	|	70	65	55
5.No value/bracket	|	453	457	316
6.No income	|	17058	15366	17602
7.DK if income	|	521	504	500
9.No Fin resp	|	171	199	402

[illegible]

RwIOSTK1: Receives-Stock #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7906								
1.Receives income	|		316								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOSTK1: Receives-Stock #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4373								
1.Receives income	|		176								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

HwIOSTK2: Receives-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8177								
1.Receives income	|		45								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

RwIOSTK2: Receives-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8208								
1.Receives income	|		14								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOSTK2: Receives-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4541								
1.Receives income	|		8								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIOSTK3: Receives-Stock #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8220								
1.Receives income	|		2								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOSTK3: Receives-Stock #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4548								
1.Receives income	|		1								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

HwIFSTK1: ImpFlag-Stock #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		776								
5.No value/bracket	|		246								
6.No income	|		6853								
7.DK if income	|		337								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

RwIFSTK1: ImpFlag-Stock #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		231								
5.No value/bracket	|		78								
6.No income	|		7674								
7.DK if income	|		229								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFSTK1: ImpFlag-Stock #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		126								
5.No value/bracket	|		45								
6.No income	|		4211								
7.DK if income	|		163								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

HwIFSTK2: ImpFlag-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		39								
5.No value/bracket	|		6								
6.No income	|		7846								
7.DK if income	|		321								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

RwIFSTK2: ImpFlag-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		10								
5.No value/bracket	|		4								
6.No income	|		8084								
7.DK if income	|		114								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFSTK2: ImpFlag-Stock #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		5								
5.No value/bracket	|		3								
6.No income	|		4440								
7.DK if income	|		97								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIFSTK3: ImpFlag-Stock #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		2								
6.No income	|		8096								
7.DK if income	|		114								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFSTK3: ImpFlag-Stock #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		1								
6.No income	|		4448								
7.DK if income	|		96								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

HwIOCHKIN: Receives-Chk/Sv Interest Income

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|			7388	9108	8791	8329	9806	9052	8764	12901
1.Receives income	|			10603	12276	10788	9836	10323	9417	8453	9133

Value		w11	w12	w13
0.Receives no income	|	13387	11752	14347
1.Receives income	|	7167	6995	6565

HwIFCHKIN: ImpFlag-Chk/Sv Interest Income

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			5055	5495	4682	3892	4739	4280	4143	5703
2.Complete bracket	|			4409	4576	3958	3406	3451	2972	2491	1934
3.Incomplete bracket	|			171	153	157	113	122	138	143	146
5.No value/bracket	|			794	1460	1514	1963	1629	1673	1350	950
6.No income	|			7204	8649	8297	7841	9373	8603	8277	12107
7.DK if income	|			232	844	834	905	726	738	738	776
9.No Fin resp	|			126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	4430	4526	4409
2.Complete bracket	|	1576	1413	1224
3.Incomplete bracket	|	109	92	87
5.No value/bracket	|	817	655	572
6.No income	|	12786	11245	13484
7.DK if income	|	665	617	734
9.No Fin resp	|	171	199	402

H2IOSAV1: Receives-Savings #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		5611								
1.Receives income	|		2611								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IOSAV2: Receives-Savings #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8144								
1.Receives income	|		78								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IFSAV1: ImpFlag-Savings #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		1736								
5.No value/bracket	|		770								
6.No income	|		5375								
7.DK if income	|		331								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H2IFSAV2: ImpFlag-Savings #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		59								
5.No value/bracket	|		16								
6.No income	|		7814								
7.DK if income	|		323								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIOCDIN: Receives-CD Income

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|			14464	17118	15641	14706	17140	15102	13889	19521
1.Receives income	|			3527	4266	3938	3459	2989	3367	3328	2513

Value		w11	w12	w13
0.Receives no income	|	18799	17414	19738
1.Receives income	|	1755	1333	1174

HwIFCDIN: ImpFlag-CD Income

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			1418	1661	1419	1093	1040	1243	1397	1344
2.Complete bracket	|			1564	1577	1339	1159	949	1020	906	586
3.Incomplete bracket	|			62	48	67	43	36	45	66	44
5.No value/bracket	|			447	831	948	1026	855	937	834	458
6.No income	|			14280	16408	14990	14077	16545	14550	13373	18568
7.DK if income	|			94	652	679	722	615	609	566	616
9.No Fin resp	|			126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	883	706	634
2.Complete bracket	|	440	317	277
3.Incomplete bracket	|	24	23	28
5.No value/bracket	|	336	243	182
6.No income	|	18142	16743	18855
7.DK if income	|	558	516	534
9.No Fin resp	|	171	199	402

RwIOIRA1: Receives-IRA #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7731								
1.Receives income	|		491								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOIRA1: Receives-IRA #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4186								
1.Receives income	|		363								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIOIRA2: Receives-IRA #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8218								
1.Receives income	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOIRA2: Receives-IRA #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4547								
1.Receives income	|		2								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFIRA1: ImpFlag-IRA #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		419								
5.No value/bracket	|		58								
6.No income	|		7496								
7.DK if income	|		239								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFIRA1: ImpFlag-IRA #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		310								
5.No value/bracket	|		40								
6.No income	|		4024								
7.DK if income	|		171								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIFIRA2: ImpFlag-IRA #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		3								
5.No value/bracket	|		1								
6.No income	|		8094								
7.DK if income	|		114								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFIRA2: ImpFlag-IRA #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		2								
6.No income	|		4447								
7.DK if income	|		96								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

HwIOOTH1: Receives-Other HH Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|			17606	20955	19240	17904	19751	18136	16959	21730
1.Receives income	|			385	429	339	261	378	333	258	304

Value		w11	w12	w13
0.Receives no income	|	20256	18476	20716
1.Receives income	|	298	271	196

HwIFOTH1: ImpFlag-Other HH Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			254	293	221	157	228	218	174	208
2.Complete bracket	|			96			55	75	57	35	44
3.Incomplete bracket	|			6			2	4	3	2	1
5.No value/bracket	|			27	131	109	44	62	48	41	38
6.No income	|			17446	20364	18807	17498	19314	17806	16615	20894
7.DK if income	|			36	389	305	364	357	272	275	431
9.No Fin resp	|			126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	227	195	150
2.Complete bracket	|	28	29	27
3.Incomplete bracket	|	8	3	3
5.No value/bracket	|	25	34	14
6.No income	|	19708	17869	19903
7.DK if income	|	387	418	413
9.No Fin resp	|	171	199	402

H2IOOTH14: Receives-Other HH Inc #4

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7878								
1.Receives income	|		344								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IFOTH14: ImpFlag-Other HH Inc #4

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		274								
5.No value/bracket	|		51								
6.No income	|		7543								
7.DK if income	|		344								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H2IOOTH15: Receives-Other HH Inc #5

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8216								
1.Receives income	|		6								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IFOTH15: ImpFlag-Other HH Inc #5

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		6								
6.No income	|		7891								
7.DK if income	|		315								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

RwIOSEMP: Receives-Self-Employment Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|			16164	19205	17669	16575	17983	16656	15562	19751
1.Receives income	|			1827	2179	1910	1590	2146	1813	1655	2283

Value		w11	w12	w13
0.Receives no income	|	18385	16854	18650
1.Receives income	|	2169	1893	2262

SwIOSEMP: Receives-Self-Employment Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|			10868	12817	11549	10643	11687	10653	9765	12518
1.Receives income	|			1466	1699	1493	1216	1665	1399	1247	1717

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	11516	10248	11359
1.Receives income	|	1564	1374	1529

RwIFSEMP: ImpFlag-Self-Employment Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			1404	1631	1454	1188	1616	1383	1289	1789
2.Complete bracket	|			290	345	267	197	278	232	180	212
3.Incomplete bracket	|			30	40	32	20	36	15	28	27
5.No value/bracket	|			92	136	145	151	201	177	143	212
6.No income	|			16030	18968	17496	16323	17828	16536	15443	19262
7.DK if income	|			19	57	48	241	81	61	59	114
9.No Fin resp	|			126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	1719	1496	1746
2.Complete bracket	|	255	196	259
3.Incomplete bracket	|	13	20	27
5.No value/bracket	|	160	141	172
6.No income	|	18119	16571	18145
7.DK if income	|	117	124	161
9.No Fin resp	|	171	199	402

SwIFSEMP: ImpFlag-Self-Employment Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			1121	1256	1139	921	1229	1063	964	1332
2.Complete bracket	|			236	272	211	146	222	176	133	153
3.Incomplete bracket	|			24	30	20	12	29	13	21	29
5.No value/bracket	|			78	108	111	112	165	139	113	158
6.No income	|			10773	12616	11426	10486	11556	10559	9674	12145
7.DK if income	|			16	49	42	146	74	50	45	91
8.No spouse/partner	|			5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|			86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	1225	1081	1165
2.Complete bracket	|	179	138	176
3.Incomplete bracket	|	14	15	16
5.No value/bracket	|	128	106	125
6.No income	|	11293	10011	10938
7.DK if income	|	98	111	130
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

HwICAP is the sum of household business or farm income, self-employment earnings, business income, gross rent, dividend and interest income, trust funds or royalties, and other asset income. In Waves 1 and 2H, gross rent is calculated from net rent minus rental expenses. HwIFCAP is a flag that indicates whether any components are imputed.

The components vary across waves because the survey questions ask about different components. From Wave 3-6, the components are the same, as is the case from Wave 7 forward. The components summed in each wave are:

H1ICAP sums income from business, rental, dividend and interest, and trust fund or royalties.

H2ICAP sums income from business; IRAs; stocks, bonds and other dividends; rental property; savings, CDs and other interest income; investment trusts; self-employment; and other investment income.

H3ICAP sums income from self-employment, business, rental, stocks and mutual funds, bonds, CDs and treasury bills, checking and savings accounts, other assets, and trust fund or royalties.

H7ICAP contains the same components as those described for H3ICAP, the only difference being that income from trust funds or royalties was not asked about from Wave 7 forward.

For income from business, there is a question beginning in Wave 3H that asks whether this income was reported earlier in the interview. If yes, the amount from business income is still imputed (or kept if an amount is present) but is NOT included in HwICAP, as it is assumed to be double-reported, usually as self-employment income. It is important to note that this improvement is currently available from Wave 7 forward, and will be applied in future data releases to Wave 3H - Wave 6, where roughly 3.6% - 4.4% of households already reported business income earlier in the interview, depending on the wave.

The individual components: HwIBUSIN, HwIRNTIN, HwITRSIN, HwIDIVIN, HwIBNDIN, HwISTK, HwICHKIN, HwISAV, HwICDIN, RwiIRA, HwIOTHix and RwiSEMP.

Variables in the form HwIFvar/RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form HwIOvar/RwIOvar/SwIOvar indicate whether the Respondent receives this type of capital income.

Cross Wave Differences in Original HRS Data

The components of household capital income vary across waves.

Income from self-employment is not asked in Waves 1 and 2A but is added in Wave 2H. In Wave 2H, if the Financial Respondent reported s/he (Respondent only) was self-employed in the last wave, then s/he is asked how much s/he received in 1993. Then the Financial Respondent is asked if s/he or her/his spouse has received any other income privately-held businesses, farms, professional practices, or partnerships owned or shared by the Respondent and spouse. As a result, if the spouse was self-employed last wave or if the Respondent is newly self-employed, s/he will skip the first question and so their self-employment income will be bundled with the business income.

From Wave 3 forward, self-employment income is reported for the Respondent and spouse separately. In Waves 1 and 2H, one question asks about total interest and dividend income. Beginning in Wave 3, the survey adds separate questions

about interest from bonds, CDs or treasury bills, and checking, savings, or money market accounts. Also added in Wave 3 are questions about income from other assets.

Most income from assets from Wave 3 forward ask for an amount, how often received, and whether it is the same amount each period. If the same amount is not received each period, then the total amount received last calendar year is asked. If the same amount is received each period, then the amount is multiplied appropriately for the period to arrive at the total per year. Beginning in Wave 3, questions ask the income from assets immediately following questions on whether the asset is owned. If no asset is owned, then income from the asset is assumed to be zero. In Waves 1 and 2, income from assets questions are asked in a completely different section of the interview.

From Wave 2H forward, with the exception of trust fund income, if the Respondent refuses or does not know the value of an income component a series of unfolding bracket questions are asked. The bracket amounts for income from business, rent, and dividends or interest change from Wave 2H to 3. The entry points for some components vary across waves. In Waves 1 and 2A, no unfolding bracket questions are asked.

The income questions in Wave 2A are very different from other waves. Most distinctive are the "regular income" for Respondent and spouse and "other household income." After standard questions about Social Security income, SSI and food stamps, other income is asked about in a general way. If other income is present, Respondents are asked to specify the source of income. In other waves, most income types are asked specifically (e.g., Do you receive income from stocks?).

In Wave 2A, Financial Respondents are asked the following questions about their own income and then are asked about their spouse's income:

- a) "Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits, annuities, payments from an IRA account, or anything like that?"
- b) "Please think about the largest (other) regular income you receive. What type of income is that?"

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

This set of questions is repeated twice so that Respondents can report up to 3 current other regular incomes. Then they are asked:

- a) "Did you receive any other regular income in [last calendar year] that you no longer receive?"

b) "What type of income was that?" (Same categories as above)

So there are a total of 4 other regular incomes that can be reported. Categories may be specified more than once, and there are up to 3 different instances of an income like pensions or stocks. Besides pensions and annuities, other waves allow only one reported amount for most income categories, so that a Respondent would give a total of all dividend income received.

Financial Respondents are then asked the following questions about their household income:

a) "(Aside from anything you have already told me about,) Do you (or your (husband/wife/partner)) receive any income from financial investments like savings accounts, CDs, stocks and bonds, rental property, or investment trusts?"

b) "What do you receive the largest income from?"

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.SAVINGS ACCOUNTS/CDs/INTEREST

2.STOCKS OR BONDS/DIVIDENDS

3.RENTAL PROPERTY

4.INVESTMENT TRUSTS

5.RELATIVE

7.OTHER

8.DK

9.RF

This set of questions is repeated once so that Respondents can report up to 2 current household investment incomes. Then they are asked:

a) "Did you (or your (husband/wife/partner)) receive any income from savings or investments in [last calendar year] that you no longer receive?"

b) "What did you receive that income from?"

So there are a total of 3 household investment incomes that can be reported. Categories may be specified more than once, and there are up to 2 different instances of an income like savings.

If income is received, subsequent questions serve to identify the date of receipt (was income received in last calendar year?) and amount received. There are no unfolding brackets for income in Wave 2A.

Resulting Wave 2A Household Capital Income components:

Respondent/Spouse or Partner (R/S)

IRA1-2

ISTK1-3

Household (H)

ISAV1-2

ISTK1-2

IRNT1-2

ITRS1-2

IOTHI4-5

In Wave 6, the introductory question wording for real estate ownership differs from previous waves. Up until Wave 6, the question reads:

"Do you (or your husband/or your wife/or your partner/...) have any real estate (other than your main home or second home), such as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?"

The new question wording is as follows:

"Do you and (your (husband/wife/partner)) have any real estate (other than your main home or second home,/other than your main home,/other than your second home,) such as land, rental real estate, or money owed to you on a land contract or mortgage? Please do not include business or farm real estate."

From Wave 7 forward, income from trust funds or royalties was not asked about. Therefore, this type of income is not included among the components that are used to derive household capital income.

Because of the differences in the way income information was collected for the HRS and Ahead samples in Wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For Ahead entry cohort Respondents, H2IFBUSIN, H2IFSFEEMP, H2IFRNTIN, H2IFRNTTEX, H2IFDIVIN, and H2IFTRSIN are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, R2IFIRA1, S2IFIRA1, R2IFIRA2, S2IFIRA2, R2IFSTK1, S2IFSTK1, R2IFSTK2, S2IFSTK2, R2IFSTK3, S2IFSTK3, H2IFSAV1, H2IFSAV2, H2IFSTK1, H2IFSTK2, H2IFRNT1, H2IFRNT2, H2IFTRS1, H2IFTRS2, H2IFOTHI4, and H2IFOTHI5 are set to .Q to indicate that the corresponding income components are not available in Wave 2H.

HRS Variables Used

HRS 1992:

V15904	N38A:OTHR INCME:FARM:IND
V15905	N39A:OTHR INC AMT :IND
V15906	N38B:OTHR INCME:RENT:IND
V15907	N39B:OTHR INCME AMT :IND
V15908	N40B:OTHER INCME NET:IND
V15909	N40B:OTHR INCME EXP :IND
V15910	N38C:OTHR INCME:INTE:IND
V15911	N39C:OTHR INCME AMT :IND

V15912	N38D:OTHR INCME:TRST:IND
V15913	N39D:OTHR INCME AMT :IND
V5904	N38A:OTHR INCME:FARM:IMP
V5905	N39A:OTHR INCME: AM:IMP
V5906	N38B:OTHR INCME:RENT:IMP
V5907	N39B:OTHR INCME: AM:IMP
V5908	N40B:OTHR INCME:NET :IMP
V5909	N40Bb:OTHR INCM: EX:IMP
V5910	N38C:OTHR INCME:INTE:IMP
V5911	N39C:OTHR INCME: AM:IMP
V5912	N38D:OTHR INCME:TRST:IMP
V5913	N39D:OTHR INCME: AM:IMP
AHEAD 1993:	
B1456	J19. R REG INC: RECEIVE ANY
B1457	J20-1. R REG INC: TYPE-1
B1458	J21-1. R REG INC: PAID PER MONTH-1
B1459	J21b-1. R REG INC: \$ PERIOD-1
B1460	J21c-1. R REG INC: \$ LAST PERIOD-1
B1462	J21e-1. R REG INC: START >2YRS AGO-1
B1463	J21f-1. R REG INC: START MONTH-1
B1473	J26-1. R REG INC: ANY OTHER-1
B1475	J20-2. R REG INC: TYPE-2
B1476	J21-2. R REG INC: PAID PER MONTH-2
B1477	J21b-2. R REG INC: \$ PERIOD-2
B1478	J21c-2. R REG INC: \$ LAST PERIOD-2
B1479	J21d-2. R REG INC: FED INC TAXED-2
B1480	J21e-2. R REG INC: START >2YRS AGO-2
B1481	J21f-2. R REG INC: START MONTH-2
B1482	J21g-2. R REG INC: START YEAR-2
B1491	J26-2. R REG INC: ANY OTHER-2
B1492	J20-3. R REG INC: TYPE-3
B1493	J21-3. R REG INC: PAID PER MONTH-3
B1494	J21b-3. R REG INC: \$ PERIOD-3
B1495	J21c-3. R REG INC: \$ LAST PERIOD-3
B1496	J21d-3. R REG INC: FED INC TAXED-3
B1497	J21e-3. R REG INC: START >2YRS AGO-3
B1498	J21f-3. R REG INC: START MONTH-3
B1499	J21g-3. R REG INC: START YEAR-3
B1508	J27. R REG INC: ANY END 1992/3
B1509	J27a. R REG INC END1992/3: TYPE
B1510	J28. R REG INC END 1992/3: PAID PER MO
B1511	J28a. R REG INC END 1992/3: \$ PERIOD
B1512	J28b. R REG INC END1992/3:\$ LAST PERIOD
B1513	J28c. R REG INC END92/3: LAST MO RECD
B1514	J28d. R REG INC END92/3: LAST YR RECD
B1515	J29. SP REG INC: RECEIVE ANY
B1517	J30-1. SP REG INC: TYPE-1
B1518	J31-1. SP REG INC: PAID PER MONTH-1
B1519	J31b-1. SP REG INC: \$ PERIOD-1
B1520	J31c-1. SP REG INC: \$ LAST PERIOD-1
B1521	J31d-1. SP REG INC: FED INC TAXED-1
B1522	J31e-1. SP REG INC: START >2YRS AGO-1
B1523	J31f-1. SP REG INC: START MONTH-1
B1524	J31g-1. SP REG INC: START YEAR-1
B1533	J36-1. SP REG INC: ANY OTHER-1
B1539	J30-2. SP REG INC: TYPE-2
B1540	J31-2. SP REG INC: PAID PER MONTH-2
B1541	J31b-2. SP REG INC: \$ PERIOD-2
B1542	J31c-2. SP REG INC: \$ LAST PERIOD-2

B1543	J31d-2. SP REG INC: FED INC TAXED-2
B1544	J31e-2. SP REG INC: START >2YRS AGO-2
B1545	J31f-2. SP REG INC: START MONTH-2
B1546	J31g-2. SP REG INC: START YEAR-2
B1555	J36-2. SP REG INC: ANY OTHER-2
B1560	J30-3. SP REG INC: TYPE-3
B1561	J31-3. SP REG INC: PAID PER MONTH-3
B1562	J31b-3. SP REG INC: \$ PERIOD-3
B1563	J31c-3. SP REG INC: \$ LAST PERIOD-3
B1564	J31d-3. SP REG INC: FED INC TAXED-3
B1565	J31e-3. SP REG INC: START >2YRS AGO-3
B1566	J31f-3. SP REG INC: START MONTH-3
B1567	J31g-3. SP REG INC: START YEAR-3
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
B1583	J40-1. INVEST INC: RECEIVE ANY-1
B1584	J41-1. INVEST INC: TYPE-1
B1585	J42-1. INVEST INC: \$ PERIOD-1
B1586	J42a-1. INVEST INC: \$ LAST PERIOD-1
B1587	J42b-1. INVEST INC: TOTAL \$ PD 1992/3-1
B1588	J42c-1. INVEST INC: 1992/3 \$ PERIOD-1
B1589	J40-2. INVEST INC: RECEIVE ANY-2
B1590	J41-2. INVEST INC: TYPE-2
B1591	J42-2. INVEST INC: \$ PERIOD-2
B1592	J42a-2. INVEST INC: \$ LAST PERIOD-2
B1593	J42b-2. INVEST INC: TOTAL \$ PD 1992/3-2
B1594	J42c-2. INVEST INC: 1992/3 \$ PERIOD-2
B1595	J43. INVEST INC: ANY END 1992/3
B1596	J43a. INVEST INC END 1992/3: TYPE
B1597	J43b. INVES INC END 92/3: LAST MO RECD-1
B1598	J43c. INVES INC END 92/3: LAST YR RECD-2
B1599	J43d. INVEST INC END1992/3: \$ LAST MO
HRS 1994:	
W15900	N1. Imputation flag
W15901	N1a. Imputation flag
W15906	N2. Imputation flag
W15907	N2a. Imputation flag
W16287	N28a. Imputation flag
W16288	N29a1. Imputation flag
W16295	N28b. Imputation flag
W16296	N29b1. Imputation flag
W16301	N28c. Imputation flag
W16302	N29c1. Imputation flag
W5900	N1.SELF-EMPLOYMENT INCOM
W5901	N1a.AMOUNT SELF-EMPLOYME
W5902	N1a1. Brackets
W5906	N2.INCOME FROM BUSINESS/
W5907	N2a.AMOUNT BUSINESS INCO
W5908	N2a1. Brackets
W6287	N28a.RENTAL INCOME IN 19
W6288	N29a1.AMT RENTAL INCOME
W6289	N29a1. Brackets
W6293	N29-x1.BEFORE/AFTER EXPE
W6294	N29-x2.EXPENSES IN 1993

W6295	N28b.DIVIDEND/INTEREST I
W6296	N29b1.AMOUNT DIVIDEND/IN
W6297	N29b1. Brackets
W6301	N28c.INCOME FROM TRUST F
W6302	N29c1.AMT TRUST FUND/ROY
AHEAD 1995:	
D3983	J16.RENTAL INCOME
D3984	J16A.RENTAL OFTEN PAID
D3985	J16B.RENTAL RECEIVE \$ PERIOD
D3986	J16BA.RENTAL RECEIVE SAME AMOUNT
D3987	J16C.RENTAL RECEIVE \$ LCYEAR
D3989	J16E.RENTAL INCOME DK-1
D3990	J16F.RENTAL INC DK-2
D3991	J16G.RENTAL INC DK-3
D3992	J16H.RENTAL INC DK-4
D4024	J19.BUSINESS INCOME
D4025	J19A.BUSINESS INC OFTEN PAID
D4026	J19B.BUSINESS INC RECEIVE \$ PERIOD
D4027	J19C.BUSINESS INC SAME
D4029	J19D.BUS/FARM INCOME \$ LCYEAR
D4030	J19E.BUSINESS INCOME DK-1
D4031	J19F.BUSINESS INC DK-2
D4032	J19G.BUSINESS INC DK-3
D4033	J19H.BUSINESS INC DK-4
D4357	J38.STOCKS INCOME
D4358	J38A.STOCK INC OFTEN
D4359	J38B.STOCK INCOME \$ PERIOD
D4361	J38D.STOCK INCOME LCY
D4363	J38E.STOCK INCOME DK-1
D4364	J38F.STOCK INC DK-2
D4365	J38G.STOCK INC DK-3
D4400	J42.BONDS INCOME
D4401	J42A.BOND INC OFTEN
D4402	J42B.BOND INCOME \$ PERIOD
D4403	J42C.BOND INCOME SAME
D4404	J42D.BOND INCOME LCY
D4406	J42E.BOND INCOME DK-1
D4407	J42F.BOND INC DK-2
D4408	J42G.BOND INC DK-3
D4440	J45.CHECKING, SAVINGS INCOME
D4441	J45A.CHECKING INC OFTEN
D4442	J45B.CHECKING INCOME \$ PERIOD
D4443	J45C.CHECKING INCOME SAME
D4444	J45D.SAVINGS INTEREST LCY
D4445	J45E.CHECKING, SAVING INCOME DK-1
D4446	J45F.CHECKING, SAVING INC DK-2
D4447	J45G.CHECKING, SAVING INC DK-3
D4482	J49.CDS INCOME
D4483	J49A.CD INC OFTEN
D4484	J49B.CD INCOME \$ PERIOD
D4485	J49C.CD INCOME SAME
D4486	J49D.CD INCOME LCY
D4488	J49E.CD INCOME DK-1
D4489	J49F.CD INC DK-2
D4490	J49G.CD INC DK-3
D4517	J54.OTHER ASSETS INCOME
D4518	J55.OTHER ASSETS INCOME \$
D4519	J55A.J55-DK 1
D4520	J55B.J55-DK 2

D4521	J55C.J55 DK-3
D4522	J55D.J55-DK 4
D4523	J55E.J55 DK-5
D4524	J55F.J55-DK 6
D4534_1	J57A.R EARNINGS SELF EMP
D4536_1	J57B.R \$ EARNINGS LCY
D4537_1	J57B.DK-1
D4538_1	J57C.DK-2
D4539_1	J57D.DK-3
D4540_1	J57E.REPORT PREVIOUS
D4547_1	J58A.SP EARNINGS SELF EMP
D4549_1	J58B.SP \$ EARNINGS LCY
D4550_1	J58B.DK-1
D4551_1	J58C.DK-2
D4552_1	J58D.DK-3
D4562	J60.TRUST FUND INCOME
D4563	J60A. TRUST FUNDS \$ 1994
HRS 1996:	
E3871	J1.R OR SP WORK FOR PAY LCYEAR
E3875	J5.R SELF-EMPLOYMENT LCYEAR
E3876	J6. R SELF-EMPLOYMENT INCOME AMOUNT
E3877	J6A.R \$ SELF-EMPLOYMENT DK-10K
E3878	J6B.R \$ SELF-EMPLOYMENT DK-25K
E3879	J6C.R \$ SELF-EMPLOYMENT DK-100K
E3880	J6D.R \$ SELF-EMPLOYMENT DK-5K
E3908	J13.SP SELF-EMPLOYMENT LCYEAR
E3909	J14.SP HOW MUCH SELF-EMPLOYMENT
E3910	J14A.SP \$ SELF-EMPLOYMENT DK-10K
E3911	J14B.SP \$ SELF-EMPLOYMENT DK-25K
E3912	J14C.SP \$ SELF-EMPLOYMENT DK-100K
E3913	J14D.SP \$ SELF-EMPLOYMENT DK-5K
E4070	J76.REAL ESTATE
E4085	J78.RENTAL INCOME
E4086	J79.RENTAL OFTEN PAID
E4087	J80.RENTAL RECEIVE \$ PERIOD
E4088	J81.RENTAL RECEIVE SAME AMOUNT
E4089	J82.RENTAL RECEIVE \$ LCYEAR
E4091	J82A.RENTAL RECEIVE \$ LC_YR DK-50K
E4092	J82B.RENTAL RECEIVE \$ LC_YR DK-75K
E4093	J82C.RENTAL RECEIVE \$ LC_YR DK-25K
E4096	J83.OWN BUSINESS OR FARM
E4112	J85.BUSINESS INCOME
E4113	J86.BUSINESS INC OFTEN PAID
E4114	J87.BUSINESS INC RECEIVE \$ PERIOD
E4115	J88.BUSINESS INC SAME
E4117	J89.BUS/FARM INCOME \$ LCYEAR
E4118	J89A.BUS/FARM INCOME \$ LC_YR DK-20K
E4119	J89B.BUS/FARM INCOME \$ LC_YR DK-50K
E4120	J89C.BUS/FARM INCOME \$ LC_YR DK-5K
E4121	J89D.BUS/FARM INCOME \$ LC_YR DK-2K
E4122	J89E.BUSINESS TELL EARLIER
E4339	J207.STOCK ASSETS
E4358	J209.STOCKS INCOME
E4359	J210.STOCK INC OFTEN
E4360	J211.STOCK INC RECEIVE \$ PERIOD
E4361	J212.STOCK INC SAME
E4362	J213.STOCK INCOME \$ LCYEAR
E4364	J213A.STOCK INCOME \$ LC_YR DK-5K
E4365	J213B.STOCK INCOME \$ LC_YR DK-2

E4366	J213C.STOCK INCOME \$ LC_YR DK-1K
E4382	J215.BOND ASSETS
E4401	J217.BONDS INCOME
E4402	J218.BONDS INC OFTEN PAID
E4403	J219.BONDS INC RECEIVE \$ PERIOD
E4404	J220.BONDS INC SAME
E4405	J221.BOND INCOME \$ LCYEAR
E4407	J221A.BOND INCOME \$ LC_YR DK-5K
E4408	J221B.BOND INCOME \$ LC_YR DK-20K
E4409	J221C.BOND INCOME \$ LC_YR DK-1K
E4425	J222.CHECKING,SAVING ASSETS
E4441	J224.CHECKING, SAVINGS INCOME
E4442	J225.CHECKING INC OFTEN
E4443	J226.CHECKING INC RECEIVE \$ PERIOD
E4444	J227.CHECKING INC SAME
E4445	J228.CHECKING INCOME \$ LCYEAR
E4446	J228A.CHKNG INCOME \$ LC_YR DK-2
E4447	J228B.CHKNG INCOME \$ LC_YR DK-5K
E4448	J228C.CHKNG INCOME \$ LC_YR DK-1K
E4464	J229.CD,TBILL ASSETS
E4483	J232.CDS INCOME
E4484	J233.CD INC OFTEN
E4485	J234.CD INC RECEIVE \$ PERIOD
E4486	J235.CD INC SAME
E4487	J236.CD INCOME \$ LCYEAR
E4489	J236A.CD INCOME \$ LC_YR DK-2K
E4490	J236B.CD INCOME \$ LC_YR DK-5K
E4491	J236C.CD INCOME \$ LC_YR DK-1K
E4513	J239.OTHER ASSETS
E4515	J240A.OTHER ASSETS DK-50K
E4519	J242.OTHER ASSETS INCOME \$
E4520	J242A.OTHER ASSETS INCOME \$ DK-5K
E4521	J242B.OTHER ASSETS INCOME \$ DK-25K
E4522	J242C.OTHER ASSETS INCOME \$ DK-1K
E4563	J244.TRUST FUND INCOME LCY
E4564	J245.TRUST FUNDS \$LCY
HRS 1998:	
F4633	J5.R SELF-EMPLOYMENT LCYEAR
F4634	J6.R HOW MUCH SELF-EMPLOYMENT
F4635	J6A.R DK-5K
F4636	J6A.R DK-10,000
F4637	J6B.R DK-25,000
F4638	J6C.R DK-100,000
F4639	J6B.R DK-10,000
F4640	J6D.R DK-5,000
F4669	J13.SP SELF-EMPLOYMENT LCYEAR
F4670	J14.SP HOW MUCH SELF-EMPLOYMENT
F4671	J14A.SP DK-10,000
F4672	J14B.SP DK-25,000
F4673	J14C.SP DK-100,000
F4674	J14D.SP DK-5,000
F4830	J76.REAL ESTATE
F4845	J78.RENTAL INCOME
F4846	J79.RENTAL OFTEN PAID
F4847	J80.RENTAL RECEIVE \$ PERIOD
F4848	J81.RENTAL RECEIVE SAME AMOUNT
F4849	J82.RENTAL RECEIVE \$ LCYEAR
F4851	J82A.RENTAL INCOME DK-50,000
F4852	J82B.RENTAL INC DK-75,000

F4853	J82C.RENTAL INC DK-25,000
F4856	J83.BUSINESS
F4872	J85.BUSINESS INCOME
F4873	J86.BUSINESS INC OFTEN PAID
F4874	J87.BUSINESS INC RECEIVE \$ PERIOD
F4875	J88.BUSINESS INC SAME
F4877	J89.BUS/FARM INCOME \$ LCYEAR
F4878	J89A.BUSINESS INCOME DK-20,000
F4879	J89B.BUSINESS INC DK-50,000
F4880	J89C.BUSINESS INC DK-5,000
F4881	J89D.BUSINESS INC DK-2,000
F4882	J89E.BUSINESS TELL EARLIER
F5099	J207.STOCK ASSETS
F5118	J209.STOCKS INCOME
F5119	J210.STOCK INC OFTEN
F5120	J211.STOCK INC RECEIVE \$ PERIOD
F5121	J212.STOCK INC SAME
F5122	J213.STOCK INCOME \$ LCYEAR
F5124	J213A.STOCK INCOME DK-5K
F5125	J213B.STOCK INC DK-25K
F5126	J213C.STOCK INC DK-1K
F5142	J215.BOND ASSETS
F5161	J217.BONDS INCOME
F5162	J218.BONDS INC OFTEN PAID
F5163	J219.BONDS INC RECEIVE \$ PERIOD
F5164	J220.BONDS INC SAME
F5165	J221.BOND INCOME \$ LCYEAR
F5167	J221A.BOND INCOME DK-5K
F5168	J221B.BOND INC DK-20K
F5169	J221C.BOND INC DK-1K
F5185	J222.CHECKING, SAVING ASSETS
F5201	J224.CHECKING, SAVINGS INCOME
F5202	J225.CHECKING INC OFTEN
F5203	J226.CHECKING INC RECEIVE \$ PERIOD
F5204	J227.CHECKING INC SAME
F5205	J228.CHECKING INCOME \$ LCYEAR
F5206	J228A.CHECKING, SAVING INCOME DK-2
F5207	J228B.CHECKING, SAVING INC DK-5K
F5208	J228C.CHECKING, SAVING INC DK-1K
F5224	J229.CD,TBILL ASSETS
F5243	J232.CDS INCOME
F5244	J233.CD INC OFTEN
F5245	J234.CD INC RECEIVE \$ PERIOD
F5246	J235.CD INC SAME
F5247	J236.CD INCOME \$ LCYEAR
F5249	J236A.CD INCOME DK-2K
F5250	J236B.CD INC DK-5K
F5251	J236C.CD INC DK-1K
F5273	J239.OTHER ASSETS
F5282	J241.OTHER ASSETS INCOME
F5283	J242.OTHER ASSETS INCOME \$
F5284	J242A.DK-5K
F5285	J242B.DK-25K
F5286	J242C.DK-1K
F5323	J244.TRUST FUND INCOME LCY
F5324	J245.TRUST FUNDS \$LCY
HRS 2000:	
G5072	J5.R SELF-EMPLOYMENT LCYEAR
G5073	J6.R HOW MUCH SELF-EMPLOYMENT

G5074	J6A.R DK-5K
G5075	J6Y1A.R DK-10000
G5076	J6B.R DK-25000
G5077	J6C.R DK-100000
G5078	J6Y1B.R DK-10000
G5079	J6D.R DK-5000
G5108	J13.SP SELF-EMPLOYMENT LCYEAR
G5109	J14.SP HOW MUCH SELF-EMPLOYMENT
G5110	J14A.SP DK-10000
G5111	J14B.SP DK-25000
G5112	J14C.SP DK-100000
G5113	J14D.SP DK-5000
G5275	J76.REAL ESTATE
G5290	J78.RENTAL INCOME
G5291	J79.RENTAL OFTEN PAID
G5292	J80.RENTAL RECEIVE \$ PERIOD
G5293	J81.RENTAL RECEIVE SAME AMOUNT
G5294	J82.RENTAL RECEIVE \$ LCYEAR
G5296	J82A.RENTAL INCOME DK-50000
G5297	J82B.RENTAL INC DK-75000
G5298	J82C.RENTAL INC DK-25000
G5301	J83.BUSINESS
G5317	J85.BUSINESS INCOME
G5318	J86.BUSINESS INC OFTEN PAID
G5319	J87.BUSINESS INC RECEIVE \$ PERIOD
G5320	J88.BUSINESS INC SAME
G5322	J89.BUS/FARM INCOME \$ LCYEAR
G5323	J89A.BUSINESS INCOME DK-20000
G5324	J89B.BUSINESS INC DK-50000
G5325	J89C.BUSINESS INC DK-5000
G5326	J89D.BUSINESS INC DK-2000
G5327	J89E.BUSINESS TELL EARLIER
G5554	J207.STOCK ASSETS
G5568	J209.STOCKS INCOME
G5569	J210.STOCK INC OFTEN
G5570	J211.STOCK INC RECEIVE \$ PERIOD
G5571	J212.STOCK INC SAME
G5572	J213.STOCK INCOME \$ LCYEAR
G5574	J213A.STOCK INCOME DK-5K
G5575	J213B.STOCK INC DK-25K
G5576	J213C.STOCK INC DK-1K
G5587	J215.BOND ASSETS
G5602	J217.BONDS INCOME
G5603	J218.BONDS INC OFTEN PAID
G5604	J219.BONDS INC RECEIVE \$ PERIOD
G5605	J220.BONDS INC SAME
G5606	J221.BOND INCOME \$ LCYEAR
G5608	J221A. BOND INCOME DK-5K
G5609	J221B.BOND INC DK-20K
G5610	J221C.BOND INC DK-1K
G5620	J222.CHECKING-SAVING ASSETS
G5636	J224.CHECKING-SAVINGS INCOME
G5637	J225.CHECKING INC OFTEN
G5638	J226.CHECKING INC RECEIVE \$ PERIOD
G5639	J227.CHECKING INC SAME
G5640	J228.CHECKING INCOME \$ LCYEAR
G5641	J228A.CHECKING-SAVING INCOME DK-2K
G5642	J228B.CHECKING-SAVING INC DK-5K
G5643	J228C.CHECKING-SAVING INC DK-1K

G5650	J229.CD-TBILL ASSETS
G5664	J232.CDS INCOME
G5665	J233.CD INC OFTEN
G5666	J234.CD INC RECEIVE \$ PERIOD
G5667	J235.CD INC SAME
G5668	J236.CD INCOME \$ LCYEAR
G5670	J236A.CD INCOME DK-2K
G5671	J236B.CD INC DK-5K
G5672	J236C.CD INC DK-1K
G5694	J239.OTHER ASSETS
G5703	J241.OTHER ASSETS INCOME
G5704	J242.OTHER ASSETS INCOME \$
G5705	J242A.DK-5K
G5706	J242B.DK-25K
G5707	J242C.DK-1K
G5717	J244.TRUST FUND INCOME LCY
G5718	J245.TRUST FUNDS AMT RCV-LCY
HRS 2002:	
HQ385	TRUST OR ROYALTIES INCOME
HQ386	TRUSTS INCOME AMOUNT - LCY
HRS 2002-2016:	
xQ014	R INCOME FROM WORK SELF EMPL - LCY
xQ015	R AMOUNT FROM WORK SELF EMPL LCY
xQ016	R INCOME FROM SELF EMPLOYMENT - MIN
xQ017	R INCOME FROM SELF EMPLOYMENT - MAX
xQ018	R INCOME FROM SELF EMPLOYMENT - RESULT
xQ039	SP INCOME FROM SELF EMPLOYMENT - LCY
xQ040	SP AMOUNT FROM SELF EMPL INCOME LCY
xQ041	SP INC FROM SELF EMPL INC - MIN
xQ042	SP INC FROM SELF EMPL INC - MAX
xQ043	SP INC FROM SELF EMPL INC - RESULT
xQ133	REAL ESTATE ASSET
xQ138	RENTAL INCOME FROM THIS PROPERTY
xQ139	RENTAL INCOME RECEIVE HOW OFTEN
xQ141	RENTAL INCOME AMOUNT LAST PERIOD
xQ142	RENTAL INC SAME AMOUNT PER PERIOD
xQ143	RENTAL INCOME AMOUNT - LCY
xQ144	RENTAL INCOME AMT - MIN
xQ145	RENTAL INCOME AMT - MAX
xQ146	RENTAL INCOME AMT - RESULT
xQ147	BUSINESS OR FARM ASSETS
xQ152	BUSINESS OR FARM INCOME
xQ153	BUSINESS OR FARM INC RECEIVE HOW OFTEN
xQ155	BUSINESS OR FARM INC AMT LAST PERIOD
xQ156	BUSINESS OR FARM INC SAME AMT PER PERIOD
xQ157	BUSINESS OR FARM INC - LCY
xQ158	BUSINESS OR FARM INC - MIN
xQ159	BUSINESS OR FARM INC - MAX
xQ160	BUSINESS OR FARM INC - RESULT
xQ161	BUSINESS INC REPORTED EARLIER IN IW
xQ316	STOCK AND STOCK MUTUAL FUNDS
xQ321	STOCK INCOME
xQ322	STOCK INCOME HOW OFTEN
xQ324	STOCK INCOME AMOUNT LAST PERIOD
xQ325	STOCK INCOME AMOUNT SAME PER PERIOD
xQ326	STOCK INCOME AMOUNT - LCY
xQ327	STOCK INCOME AMOUNT - MIN
xQ328	STOCK INCOME AMOUNT - MAX
xQ329	STOCK INCOME AMOUNT - RESULT

xQ330	BOND ASSETS
xQ335	BOND ASSET INTEREST INCOME
xQ336	BOND INCOME HOW OFTEN
xQ338	BOND INCOME AMOUNT LAST PERIOD
xQ339	BOND INCOME AMOUNT SAME PER PERIOD
xQ340	BOND INCOME AMOUNT - LCY
xQ341	BOND INCOME AMOUNT - MIN
xQ342	BOND INCOME AMOUNT - MAX
xQ343	BOND INCOME AMOUNT - RESULT
xQ344	CHECKING SAVINGS MARKET FUNDS
xQ349	CHECKING INTEREST INCOME
xQ350	CHECKING INCOME HOW OFTEN
xQ352	CHECKING INCOME LAST PERIOD
xQ353	CHECKING INCOME PER PERIOD
xQ354	CHECKING INCOME AMOUNT - LCY
xQ356	CDS GOVT SAVINGS TBILLS
xQ361	CDS INTEREST INCOME
xQ362	CDS INCOME HOW OFTEN
xQ364	CDS INCOME LAST PERIOD
xQ365	CDS INCOME SAME PER PERIOD
xQ366	CDS INCOME AMOUNT - LCY
xQ367	CDS INCOME AMOUNT - MIN
xQ368	CDS INCOME AMOUNT - MAX
xQ369	CDS INCOME AMOUNT - RESULT
xQ375	OTHER ASSETS
xQ380	OTHER ASSET INCOME
xQ381	OTHER ASSET INCOME AMOUNT
xQ382	OTHER ASSET INCOME - MIN
xQ383	OTHER ASSET INCOME - MAX
xQ384	OTHER ASSET INCOME - RESULT
xQ494	CHECKING INCOME - MIN
xQ495	CHECKING INCOME - MAX
xQ496	CHECKING INCOME - RESULT

Individual Income from Employer Pension or Annuity

Wave	Variable Name	Variable Label	Type
1	R1IPENA	R1IPENA:W1 Income:R Pension + Annuity	Cont
2	R2IPENA	R2IPENA:W2 Income:R Pension + Annuity	Cont
3	R3IPENA	R3IPENA:W3 Income:R Pension + Annuity	Cont
4	R4IPENA	R4IPENA:W4 Income:R Pension + Annuity	Cont
5	R5IPENA	R5IPENA:W5 Income:R Pension + Annuity	Cont
6	R6IPENA	R6IPENA:W6 Income:R Pension + Annuity	Cont
7	R7IPENA	R7IPENA:W7 Income:R Pension + Annuity	Cont
8	R8IPENA	R8IPENA:W8 Income:R Pension + Annuity	Cont
9	R9IPENA	R9IPENA:W9 Income:R Pension + Annuity	Cont
10	R10IPENA	R10IPENA:W10 Income:R Pension + Annuity	Cont
11	R11IPENA	R11IPENA:W11 Income:R Pension + Annuity	Cont
12	R12IPENA	R12IPENA:W12 Income:R Pension + Annuity	Cont
13	R13IPENA	R13IPENA:W13 Income:R Pension + Annuity	Cont
1	S1IPENA	S1IPENA:W1 Income:Sp Pension + Annuity	Cont
2	S2IPENA	S2IPENA:W2 Income:Sp Pension + Annuity	Cont
3	S3IPENA	S3IPENA:W3 Income:Sp Pension + Annuity	Cont
4	S4IPENA	S4IPENA:W4 Income:Sp Pension + Annuity	Cont
5	S5IPENA	S5IPENA:W5 Income:Sp Pension + Annuity	Cont
6	S6IPENA	S6IPENA:W6 Income:Sp Pension + Annuity	Cont
7	S7IPENA	S7IPENA:W7 Income:Sp Pension + Annuity	Cont
8	S8IPENA	S8IPENA:W8 Income:Sp Pension + Annuity	Cont
9	S9IPENA	S9IPENA:W9 Income:Sp Pension + Annuity	Cont
10	S10IPENA	S10IPENA:W10 Income:Sp Pension + Annuity	Cont
11	S11IPENA	S11IPENA:W11 Income:Sp Pension + Annuity	Cont
12	S12IPENA	S12IPENA:W12 Income:Sp Pension + Annuity	Cont
13	S13IPENA	S13IPENA:W13 Income:Sp Pension + Annuity	Cont
1	R1IOPENA	R1IOPENA:W1 Receives:R Pension + Annuity	Categ
2	R2IOPENA	R2IOPENA:W2 Receives:R Pension + Annuity	Categ
3	R3IOPENA	R3IOPENA:W3 Receives:R Pension + Annuity	Categ
4	R4IOPENA	R4IOPENA:W4 Receives:R Pension + Annuity	Categ
5	R5IOPENA	R5IOPENA:W5 Receives:R Pension + Annuity	Categ
6	R6IOPENA	R6IOPENA:W6 Receives:R Pension + Annuity	Categ
7	R7IOPENA	R7IOPENA:W7 Receives:R Pension + Annuity	Categ
8	R8IOPENA	R8IOPENA:W8 Receives:R Pension + Annuity	Categ
9	R9IOPENA	R9IOPENA:W9 Receives:R Pension + Annuity	Categ
10	R10IOPENA	R10IOPENA:W10 Receives:R Pension + Annuity	Categ
11	R11IOPENA	R11IOPENA:W11 Receives:R Pension + Annuity	Categ
12	R12IOPENA	R12IOPENA:W12 Receives:R Pension + Annuity	Categ
13	R13IOPENA	R13IOPENA:W13 Receives:R Pension + Annuity	Categ
1	S1IOPENA	S1IOPENA:W1 Receives:Sp Pension + Annuity	Categ
2	S2IOPENA	S2IOPENA:W2 Receives:Sp Pension + Annuity	Categ
3	S3IOPENA	S3IOPENA:W3 Receives:Sp Pension + Annuity	Categ
4	S4IOPENA	S4IOPENA:W4 Receives:Sp Pension + Annuity	Categ
5	S5IOPENA	S5IOPENA:W5 Receives:Sp Pension + Annuity	Categ
6	S6IOPENA	S6IOPENA:W6 Receives:Sp Pension + Annuity	Categ
7	S7IOPENA	S7IOPENA:W7 Receives:Sp Pension + Annuity	Categ
8	S8IOPENA	S8IOPENA:W8 Receives:Sp Pension + Annuity	Categ
9	S9IOPENA	S9IOPENA:W9 Receives:Sp Pension + Annuity	Categ
10	S10IOPENA	S10IOPENA:W10 Receives:Sp Pension + Annuity	Categ
11	S11IOPENA	S11IOPENA:W11 Receives:Sp Pension + Annuity	Categ
12	S12IOPENA	S12IOPENA:W12 Receives:Sp Pension + Annuity	Categ
13	S13IOPENA	S13IOPENA:W13 Receives:Sp Pension + Annuity	Categ
1	R1IFPENA	R1IFPENA:W1 ImpFlag:R Pension + Annuity	Categ
2	R2IFPENA	R2IFPENA:W2 ImpFlag:R Pension + Annuity	Categ
3	R3IFPENA	R3IFPENA:W3 ImpFlag:R Pension + Annuity	Categ
4	R4IFPENA	R4IFPENA:W4 ImpFlag:R Pension + Annuity	Categ
5	R5IFPENA	R5IFPENA:W5 ImpFlag:R Pension + Annuity	Categ
6	R6IFPENA	R6IFPENA:W6 ImpFlag:R Pension + Annuity	Categ
7	R7IFPENA	R7IFPENA:W7 ImpFlag:R Pension + Annuity	Categ
8	R8IFPENA	R8IFPENA:W8 ImpFlag:R Pension + Annuity	Categ
9	R9IFPENA	R9IFPENA:W9 ImpFlag:R Pension + Annuity	Categ
10	R10IFPENA	R10IFPENA:W10 ImpFlag:R Pension + Annuity	Categ

11	R11IFPENA	R11IFPENA:W11 ImpFlag:R Pension + Annuity	Categ
12	R12IFPENA	R12IFPENA:W12 ImpFlag:R Pension + Annuity	Categ
13	R13IFPENA	R13IFPENA:W13 ImpFlag:R Pension + Annuity	Categ
1	S1IFPENA	S1IFPENA:W1 ImpFlag:Sp Pension + Annuity	Categ
2	S2IFPENA	S2IFPENA:W2 ImpFlag:Sp Pension + Annuity	Categ
3	S3IFPENA	S3IFPENA:W3 ImpFlag:Sp Pension + Annuity	Categ
4	S4IFPENA	S4IFPENA:W4 ImpFlag:Sp Pension + Annuity	Categ
5	S5IFPENA	S5IFPENA:W5 ImpFlag:Sp Pension + Annuity	Categ
6	S6IFPENA	S6IFPENA:W6 ImpFlag:Sp Pension + Annuity	Categ
7	S7IFPENA	S7IFPENA:W7 ImpFlag:Sp Pension + Annuity	Categ
8	S8IFPENA	S8IFPENA:W8 ImpFlag:Sp Pension + Annuity	Categ
9	S9IFPENA	S9IFPENA:W9 ImpFlag:Sp Pension + Annuity	Categ
10	S10IFPENA	S10IFPENA:W10 ImpFlag:Sp Pension + Annuity	Categ
11	S11IFPENA	S11IFPENA:W11 ImpFlag:Sp Pension + Annuity	Categ
12	S12IFPENA	S12IFPENA:W12 ImpFlag:Sp Pension + Annuity	Categ
13	S13IFPENA	S13IFPENA:W13 ImpFlag:Sp Pension + Annuity	Categ
1	R1IPEN	R1IPEN:W1 Income:R Pension	Cont
2	R2IPEN	R2IPEN:W2 Income:R Pension	Cont
3	R3IPEN	R3IPEN:W3 Income:R Pension	Cont
4	R4IPEN	R4IPEN:W4 Income:R Pension	Cont
5	R5IPEN	R5IPEN:W5 Income:R Pension	Cont
6	R6IPEN	R6IPEN:W6 Income:R Pension	Cont
7	R7IPEN	R7IPEN:W7 Income:R Pension	Cont
8	R8IPEN	R8IPEN:W8 Income:R Pension	Cont
9	R9IPEN	R9IPEN:W9 Income:R Pension	Cont
10	R10IPEN	R10IPEN:W10 Income:R Pension	Cont
11	R11IPEN	R11IPEN:W11 Income:R Pension	Cont
12	R12IPEN	R12IPEN:W12 Income:R Pension	Cont
13	R13IPEN	R13IPEN:W13 Income:R Pension	Cont
1	S1IPEN	S1IPEN:W1 Income:Sp Pension	Cont
2	S2IPEN	S2IPEN:W2 Income:Sp Pension	Cont
3	S3IPEN	S3IPEN:W3 Income:Sp Pension	Cont
4	S4IPEN	S4IPEN:W4 Income:Sp Pension	Cont
5	S5IPEN	S5IPEN:W5 Income:Sp Pension	Cont
6	S6IPEN	S6IPEN:W6 Income:Sp Pension	Cont
7	S7IPEN	S7IPEN:W7 Income:Sp Pension	Cont
8	S8IPEN	S8IPEN:W8 Income:Sp Pension	Cont
9	S9IPEN	S9IPEN:W9 Income:Sp Pension	Cont
10	S10IPEN	S10IPEN:W10 Income:Sp Pension	Cont
11	S11IPEN	S11IPEN:W11 Income:Sp Pension	Cont
12	S12IPEN	S12IPEN:W12 Income:Sp Pension	Cont
13	S13IPEN	S13IPEN:W13 Income:Sp Pension	Cont
1	R1IOPEN	R1IOPEN:W1 Receives:R Pension	Categ
2	R2IOPEN	R2IOPEN:W2 Receives:R Pension	Categ
3	R3IOPEN	R3IOPEN:W3 Receives:R Pension	Categ
4	R4IOPEN	R4IOPEN:W4 Receives:R Pension	Categ
5	R5IOPEN	R5IOPEN:W5 Receives:R Pension	Categ
6	R6IOPEN	R6IOPEN:W6 Receives:R Pension	Categ
7	R7IOPEN	R7IOPEN:W7 Receives:R Pension	Categ
8	R8IOPEN	R8IOPEN:W8 Receives:R Pension	Categ
9	R9IOPEN	R9IOPEN:W9 Receives:R Pension	Categ
10	R10IOPEN	R10IOPEN:W10 Receives:R Pension	Categ
11	R11IOPEN	R11IOPEN:W11 Receives:R Pension	Categ
12	R12IOPEN	R12IOPEN:W12 Receives:R Pension	Categ
13	R13IOPEN	R13IOPEN:W13 Receives:R Pension	Categ
1	S1IOPEN	S1IOPEN:W1 Receives:Sp Pension	Categ
2	S2IOPEN	S2IOPEN:W2 Receives:Sp Pension	Categ
3	S3IOPEN	S3IOPEN:W3 Receives:Sp Pension	Categ
4	S4IOPEN	S4IOPEN:W4 Receives:Sp Pension	Categ
5	S5IOPEN	S5IOPEN:W5 Receives:Sp Pension	Categ
6	S6IOPEN	S6IOPEN:W6 Receives:Sp Pension	Categ
7	S7IOPEN	S7IOPEN:W7 Receives:Sp Pension	Categ
8	S8IOPEN	S8IOPEN:W8 Receives:Sp Pension	Categ
9	S9IOPEN	S9IOPEN:W9 Receives:Sp Pension	Categ
10	S10IOPEN	S10IOPEN:W10 Receives:Sp Pension	Categ
11	S11IOPEN	S11IOPEN:W11 Receives:Sp Pension	Categ
12	S12IOPEN	S12IOPEN:W12 Receives:Sp Pension	Categ

13	S13IOPEN	S13IOPEN:W13 Receives:Sp Pension	Categ
1	R1IFPEN	R1IFPEN:W1 ImpFlag:R Pension	Categ
2	R2IFPEN	R2IFPEN:W2 ImpFlag:R Pension	Categ
3	R3IFPEN	R3IFPEN:W3 ImpFlag:R Pension	Categ
4	R4IFPEN	R4IFPEN:W4 ImpFlag:R Pension	Categ
5	R5IFPEN	R5IFPEN:W5 ImpFlag:R Pension	Categ
6	R6IFPEN	R6IFPEN:W6 ImpFlag:R Pension	Categ
7	R7IFPEN	R7IFPEN:W7 ImpFlag:R Pension	Categ
8	R8IFPEN	R8IFPEN:W8 ImpFlag:R Pension	Categ
9	R9IFPEN	R9IFPEN:W9 ImpFlag:R Pension	Categ
10	R10IFPEN	R10IFPEN:W10 ImpFlag:R Pension	Categ
11	R11IFPEN	R11IFPEN:W11 ImpFlag:R Pension	Categ
12	R12IFPEN	R12IFPEN:W12 ImpFlag:R Pension	Categ
13	R13IFPEN	R13IFPEN:W13 ImpFlag:R Pension	Categ
1	S1IFPEN	S1IFPEN:W1 ImpFlag:Sp Pension	Categ
2	S2IFPEN	S2IFPEN:W2 ImpFlag:Sp Pension	Categ
3	S3IFPEN	S3IFPEN:W3 ImpFlag:Sp Pension	Categ
4	S4IFPEN	S4IFPEN:W4 ImpFlag:Sp Pension	Categ
5	S5IFPEN	S5IFPEN:W5 ImpFlag:Sp Pension	Categ
6	S6IFPEN	S6IFPEN:W6 ImpFlag:Sp Pension	Categ
7	S7IFPEN	S7IFPEN:W7 ImpFlag:Sp Pension	Categ
8	S8IFPEN	S8IFPEN:W8 ImpFlag:Sp Pension	Categ
9	S9IFPEN	S9IFPEN:W9 ImpFlag:Sp Pension	Categ
10	S10IFPEN	S10IFPEN:W10 ImpFlag:Sp Pension	Categ
11	S11IFPEN	S11IFPEN:W11 ImpFlag:Sp Pension	Categ
12	S12IFPEN	S12IFPEN:W12 ImpFlag:Sp Pension	Categ
13	S13IFPEN	S13IFPEN:W13 ImpFlag:Sp Pension	Categ
1	R1IANN	R1IANN:W1 Income:R Annuity	Cont
2	R2IANN	R2IANN:W2 Income:R Annuity	Cont
3	R3IANN	R3IANN:W3 Income:R Annuity	Cont
4	R4IANN	R4IANN:W4 Income:R Annuity	Cont
5	R5IANN	R5IANN:W5 Income:R Annuity	Cont
6	R6IANN	R6IANN:W6 Income:R Annuity	Cont
7	R7IANN	R7IANN:W7 Income:R Annuity	Cont
8	R8IANN	R8IANN:W8 Income:R Annuity	Cont
9	R9IANN	R9IANN:W9 Income:R Annuity	Cont
10	R10IANN	R10IANN:W10 Income:R Annuity	Cont
11	R11IANN	R11IANN:W11 Income:R Annuity	Cont
12	R12IANN	R12IANN:W12 Income:R Annuity	Cont
13	R13IANN	R13IANN:W13 Income:R Annuity	Cont
1	S1IANN	S1IANN:W1 Income:Sp Annuity	Cont
2	S2IANN	S2IANN:W2 Income:Sp Annuity	Cont
3	S3IANN	S3IANN:W3 Income:Sp Annuity	Cont
4	S4IANN	S4IANN:W4 Income:Sp Annuity	Cont
5	S5IANN	S5IANN:W5 Income:Sp Annuity	Cont
6	S6IANN	S6IANN:W6 Income:Sp Annuity	Cont
7	S7IANN	S7IANN:W7 Income:Sp Annuity	Cont
8	S8IANN	S8IANN:W8 Income:Sp Annuity	Cont
9	S9IANN	S9IANN:W9 Income:Sp Annuity	Cont
10	S10IANN	S10IANN:W10 Income:Sp Annuity	Cont
11	S11IANN	S11IANN:W11 Income:Sp Annuity	Cont
12	S12IANN	S12IANN:W12 Income:Sp Annuity	Cont
13	S13IANN	S13IANN:W13 Income:Sp Annuity	Cont
1	R1IOANN	R1IOANN:W1 Receives:R Annuity	Categ
2	R2IOANN	R2IOANN:W2 Receives:R Annuity	Categ
3	R3IOANN	R3IOANN:W3 Receives:R Annuity	Categ
4	R4IOANN	R4IOANN:W4 Receives:R Annuity	Categ
5	R5IOANN	R5IOANN:W5 Receives:R Annuity	Categ
6	R6IOANN	R6IOANN:W6 Receives:R Annuity	Categ
7	R7IOANN	R7IOANN:W7 Receives:R Annuity	Categ
8	R8IOANN	R8IOANN:W8 Receives:R Annuity	Categ
9	R9IOANN	R9IOANN:W9 Receives:R Annuity	Categ
10	R10IOANN	R10IOANN:W10 Receives:R Annuity	Categ
11	R11IOANN	R11IOANN:W11 Receives:R Annuity	Categ
12	R12IOANN	R12IOANN:W12 Receives:R Annuity	Categ
13	R13IOANN	R13IOANN:W13 Receives:R Annuity	Categ

1	S1IOANN	S1IOANN:W1	Receives:Sp	Annuity	Categ
2	S2IOANN	S2IOANN:W2	Receives:Sp	Annuity	Categ
3	S3IOANN	S3IOANN:W3	Receives:Sp	Annuity	Categ
4	S4IOANN	S4IOANN:W4	Receives:Sp	Annuity	Categ
5	S5IOANN	S5IOANN:W5	Receives:Sp	Annuity	Categ
6	S6IOANN	S6IOANN:W6	Receives:Sp	Annuity	Categ
7	S7IOANN	S7IOANN:W7	Receives:Sp	Annuity	Categ
8	S8IOANN	S8IOANN:W8	Receives:Sp	Annuity	Categ
9	S9IOANN	S9IOANN:W9	Receives:Sp	Annuity	Categ
10	S10IOANN	S10IOANN:W10	Receives:Sp	Annuity	Categ
11	S11IOANN	S11IOANN:W11	Receives:Sp	Annuity	Categ
12	S12IOANN	S12IOANN:W12	Receives:Sp	Annuity	Categ
13	S13IOANN	S13IOANN:W13	Receives:Sp	Annuity	Categ
1	R1IFANN	R1IFANN:W1	ImpFlag:R	Annuity	Categ
2	R2IFANN	R2IFANN:W2	ImpFlag:R	Annuity	Categ
3	R3IFANN	R3IFANN:W3	ImpFlag:R	Annuity	Categ
4	R4IFANN	R4IFANN:W4	ImpFlag:R	Annuity	Categ
5	R5IFANN	R5IFANN:W5	ImpFlag:R	Annuity	Categ
6	R6IFANN	R6IFANN:W6	ImpFlag:R	Annuity	Categ
7	R7IFANN	R7IFANN:W7	ImpFlag:R	Annuity	Categ
8	R8IFANN	R8IFANN:W8	ImpFlag:R	Annuity	Categ
9	R9IFANN	R9IFANN:W9	ImpFlag:R	Annuity	Categ
10	R10IFANN	R10IFANN:W10	ImpFlag:R	Annuity	Categ
11	R11IFANN	R11IFANN:W11	ImpFlag:R	Annuity	Categ
12	R12IFANN	R12IFANN:W12	ImpFlag:R	Annuity	Categ
13	R13IFANN	R13IFANN:W13	ImpFlag:R	Annuity	Categ
1	S1IFANN	S1IFANN:W1	ImpFlag:Sp	Annuity	Categ
2	S2IFANN	S2IFANN:W2	ImpFlag:Sp	Annuity	Categ
3	S3IFANN	S3IFANN:W3	ImpFlag:Sp	Annuity	Categ
4	S4IFANN	S4IFANN:W4	ImpFlag:Sp	Annuity	Categ
5	S5IFANN	S5IFANN:W5	ImpFlag:Sp	Annuity	Categ
6	S6IFANN	S6IFANN:W6	ImpFlag:Sp	Annuity	Categ
7	S7IFANN	S7IFANN:W7	ImpFlag:Sp	Annuity	Categ
8	S8IFANN	S8IFANN:W8	ImpFlag:Sp	Annuity	Categ
9	S9IFANN	S9IFANN:W9	ImpFlag:Sp	Annuity	Categ
10	S10IFANN	S10IFANN:W10	ImpFlag:Sp	Annuity	Categ
11	S11IFANN	S11IFANN:W11	ImpFlag:Sp	Annuity	Categ
12	S12IFANN	S12IFANN:W12	ImpFlag:Sp	Annuity	Categ
13	S13IFANN	S13IFANN:W13	ImpFlag:Sp	Annuity	Categ
2	R2IPEN1	R2IPEN1:W2	IncPart-Pension	#1 Inc	Cont
3	R3IPEN1	R3IPEN1:W3	IncPart-Pension	#1 Inc	Cont
4	R4IPEN1	R4IPEN1:W4	IncPart-Pension	#1 Inc	Cont
5	R5IPEN1	R5IPEN1:W5	IncPart-Pension	#1 Inc	Cont
6	R6IPEN1	R6IPEN1:W6	IncPart-Pension	#1 Inc	Cont
7	R7IPEN1	R7IPEN1:W7	IncPart-Pension	#1 Inc	Cont
8	R8IPEN1	R8IPEN1:W8	IncPart-Pension	#1 Inc	Cont
9	R9IPEN1	R9IPEN1:W9	IncPart-Pension	#1 Inc	Cont
10	R10IPEN1	R10IPEN1:W10	IncPart-Pension	#1 Inc	Cont
11	R11IPEN1	R11IPEN1:W11	IncPart-Pension	#1 Inc	Cont
12	R12IPEN1	R12IPEN1:W12	IncPart-Pension	#1 Inc	Cont
13	R13IPEN1	R13IPEN1:W13	IncPart-Pension	#1 Inc	Cont
2	S2IPEN1	S2IPEN1:W2	IncPart-Pension	#1 Inc	Cont
3	S3IPEN1	S3IPEN1:W3	IncPart-Pension	#1 Inc	Cont
4	S4IPEN1	S4IPEN1:W4	IncPart-Pension	#1 Inc	Cont
5	S5IPEN1	S5IPEN1:W5	IncPart-Pension	#1 Inc	Cont
6	S6IPEN1	S6IPEN1:W6	IncPart-Pension	#1 Inc	Cont
7	S7IPEN1	S7IPEN1:W7	IncPart-Pension	#1 Inc	Cont
8	S8IPEN1	S8IPEN1:W8	IncPart-Pension	#1 Inc	Cont
9	S9IPEN1	S9IPEN1:W9	IncPart-Pension	#1 Inc	Cont
10	S10IPEN1	S10IPEN1:W10	IncPart-Pension	#1 Inc	Cont
11	S11IPEN1	S11IPEN1:W11	IncPart-Pension	#1 Inc	Cont
12	S12IPEN1	S12IPEN1:W12	IncPart-Pension	#1 Inc	Cont
13	S13IPEN1	S13IPEN1:W13	IncPart-Pension	#1 Inc	Cont
2	R2IOPEN1	R2IOPEN1:W2	Receives-Pension	#1 Inc	Categ
3	R3IOPEN1	R3IOPEN1:W3	Receives-Pension	#1 Inc	Categ
4	R4IOPEN1	R4IOPEN1:W4	Receives-Pension	#1 Inc	Categ
5	R5IOPEN1	R5IOPEN1:W5	Receives-Pension	#1 Inc	Categ

6	R6IOPEN1	R6IOPEN1:W6 Receives-Pension #1 Inc	Categ
7	R7IOPEN1	R7IOPEN1:W7 Receives-Pension #1 Inc	Categ
8	R8IOPEN1	R8IOPEN1:W8 Receives-Pension #1 Inc	Categ
9	R9IOPEN1	R9IOPEN1:W9 Receives-Pension #1 Inc	Categ
10	R10IOPEN1	R10IOPEN1:W10 Receives-Pension #1 Inc	Categ
11	R11IOPEN1	R11IOPEN1:W11 Receives-Pension #1 Inc	Categ
12	R12IOPEN1	R12IOPEN1:W12 Receives-Pension #1 Inc	Categ
13	R13IOPEN1	R13IOPEN1:W13 Receives-Pension #1 Inc	Categ
2	S2IOPEN1	S2IOPEN1:W2 Receives-Pension #1 Inc	Categ
3	S3IOPEN1	S3IOPEN1:W3 Receives-Pension #1 Inc	Categ
4	S4IOPEN1	S4IOPEN1:W4 Receives-Pension #1 Inc	Categ
5	S5IOPEN1	S5IOPEN1:W5 Receives-Pension #1 Inc	Categ
6	S6IOPEN1	S6IOPEN1:W6 Receives-Pension #1 Inc	Categ
7	S7IOPEN1	S7IOPEN1:W7 Receives-Pension #1 Inc	Categ
8	S8IOPEN1	S8IOPEN1:W8 Receives-Pension #1 Inc	Categ
9	S9IOPEN1	S9IOPEN1:W9 Receives-Pension #1 Inc	Categ
10	S10IOPEN1	S10IOPEN1:W10 Receives-Pension #1 Inc	Categ
11	S11IOPEN1	S11IOPEN1:W11 Receives-Pension #1 Inc	Categ
12	S12IOPEN1	S12IOPEN1:W12 Receives-Pension #1 Inc	Categ
13	S13IOPEN1	S13IOPEN1:W13 Receives-Pension #1 Inc	Categ
2	R2IFPEN1	R2IFPEN1:W2 ImpFlag-Pension #1 Inc	Categ
3	R3IFPEN1	R3IFPEN1:W3 ImpFlag-Pension #1 Inc	Categ
4	R4IFPEN1	R4IFPEN1:W4 ImpFlag-Pension #1 Inc	Categ
5	R5IFPEN1	R5IFPEN1:W5 ImpFlag-Pension #1 Inc	Categ
6	R6IFPEN1	R6IFPEN1:W6 ImpFlag-Pension #1 Inc	Categ
7	R7IFPEN1	R7IFPEN1:W7 ImpFlag-Pension #1 Inc	Categ
8	R8IFPEN1	R8IFPEN1:W8 ImpFlag-Pension #1 Inc	Categ
9	R9IFPEN1	R9IFPEN1:W9 ImpFlag-Pension #1 Inc	Categ
10	R10IFPEN1	R10IFPEN1:W10 ImpFlag-Pension #1 Inc	Categ
11	R11IFPEN1	R11IFPEN1:W11 ImpFlag-Pension #1 Inc	Categ
12	R12IFPEN1	R12IFPEN1:W12 ImpFlag-Pension #1 Inc	Categ
13	R13IFPEN1	R13IFPEN1:W13 ImpFlag-Pension #1 Inc	Categ
2	S2IFPEN1	S2IFPEN1:W2 ImpFlag-Pension #1 Inc	Categ
3	S3IFPEN1	S3IFPEN1:W3 ImpFlag-Pension #1 Inc	Categ
4	S4IFPEN1	S4IFPEN1:W4 ImpFlag-Pension #1 Inc	Categ
5	S5IFPEN1	S5IFPEN1:W5 ImpFlag-Pension #1 Inc	Categ
6	S6IFPEN1	S6IFPEN1:W6 ImpFlag-Pension #1 Inc	Categ
7	S7IFPEN1	S7IFPEN1:W7 ImpFlag-Pension #1 Inc	Categ
8	S8IFPEN1	S8IFPEN1:W8 ImpFlag-Pension #1 Inc	Categ
9	S9IFPEN1	S9IFPEN1:W9 ImpFlag-Pension #1 Inc	Categ
10	S10IFPEN1	S10IFPEN1:W10 ImpFlag-Pension #1 Inc	Categ
11	S11IFPEN1	S11IFPEN1:W11 ImpFlag-Pension #1 Inc	Categ
12	S12IFPEN1	S12IFPEN1:W12 ImpFlag-Pension #1 Inc	Categ
13	S13IFPEN1	S13IFPEN1:W13 ImpFlag-Pension #1 Inc	Categ
3	R3MPEN1	R3MPEN1:W3 Monthly-Pension #1 Inc	Cont
4	R4MPEN1	R4MPEN1:W4 Monthly-Pension #1 Inc	Cont
5	R5MPEN1	R5MPEN1:W5 Monthly-Pension #1 Inc	Cont
6	R6MPEN1	R6MPEN1:W6 Monthly-Pension #1 Inc	Cont
7	R7MPEN1	R7MPEN1:W7 Monthly-Pension #1 Inc	Cont
8	R8MPEN1	R8MPEN1:W8 Monthly-Pension #1 Inc	Cont
9	R9MPEN1	R9MPEN1:W9 Monthly-Pension #1 Inc	Cont
10	R10MPEN1	R10MPEN1:W10 Monthly-Pension #1 Inc	Cont
11	R11MPEN1	R11MPEN1:W11 Monthly-Pension #1 Inc	Cont
12	R12MPEN1	R12MPEN1:W12 Monthly-Pension #1 Inc	Cont
13	R13MPEN1	R13MPEN1:W13 Monthly-Pension #1 Inc	Cont
3	S3MPEN1	S3MPEN1:W3 Monthly-Pension #1 Inc	Cont
4	S4MPEN1	S4MPEN1:W4 Monthly-Pension #1 Inc	Cont
5	S5MPEN1	S5MPEN1:W5 Monthly-Pension #1 Inc	Cont
6	S6MPEN1	S6MPEN1:W6 Monthly-Pension #1 Inc	Cont
7	S7MPEN1	S7MPEN1:W7 Monthly-Pension #1 Inc	Cont
8	S8MPEN1	S8MPEN1:W8 Monthly-Pension #1 Inc	Cont
9	S9MPEN1	S9MPEN1:W9 Monthly-Pension #1 Inc	Cont
10	S10MPEN1	S10MPEN1:W10 Monthly-Pension #1 Inc	Cont
11	S11MPEN1	S11MPEN1:W11 Monthly-Pension #1 Inc	Cont
12	S12MPEN1	S12MPEN1:W12 Monthly-Pension #1 Inc	Cont
13	S13MPEN1	S13MPEN1:W13 Monthly-Pension #1 Inc	Cont

3	R3NFPEN1	R3NFPEN1:W3 IncMons DK Flag-Pension #1 Inc	Categ
4	R4NFPEN1	R4NFPEN1:W4 Incmons DK Flag-Pension #1 Inc	Categ
5	R5NFPEN1	R5NFPEN1:W5 IncMons DK Flag-Pension #1 Inc	Categ
6	R6NFPEN1	R6NFPEN1:W6 Incmons DK Flag-Pension #1 Inc	Categ
7	R7NFPEN1	R7NFPEN1:W7 IncMons DK Flag-Pension #1 Inc	Categ
8	R8NFPEN1	R8NFPEN1:W8 IncMons DK Flag-Pension #1 Inc	Categ
9	R9NFPEN1	R9NFPEN1:W9 IncMons DK Flag-Pension #1 Inc	Categ
10	R10NFPEN1	R10NFPEN1:W10 IncMons DK Flag-Pension #1 Inc	Categ
11	R11NFPEN1	R11NFPEN1:W11 IncMons DK Flag-Pension #1 Inc	Categ
12	R12NFPEN1	R12NFPEN1:W12 IncMons DK Flag-Pension #1 Inc	Categ
13	R13NFPEN1	R13NFPEN1:W13 IncMons DK Flag-Pension #1 Inc	Categ
3	S3NFPEN1	S3NFPEN1:W3 IncMons DK Flag-Pension #1 Inc	Categ
4	S4NFPEN1	S4NFPEN1:W4 Incmons DK Flag-Pension #1 Inc	Categ
5	S5NFPEN1	S5NFPEN1:W5 IncMons DK Flag-Pension #1 Inc	Categ
6	S6NFPEN1	S6NFPEN1:W6 Incmons DK Flag-Pension #1 Inc	Categ
7	S7NFPEN1	S7NFPEN1:W7 IncMons DK Flag-Pension #1 Inc	Categ
8	S8NFPEN1	S8NFPEN1:W8 IncMons DK Flag-Pension #1 Inc	Categ
9	S9NFPEN1	S9NFPEN1:W9 IncMons DK Flag-Pension #1 Inc	Categ
10	S10NFPEN1	S10NFPEN1:W10 IncMons DK Flag-Pension #1 Inc	Categ
11	S11NFPEN1	S11NFPEN1:W11 IncMons DK Flag-Pension #1 Inc	Categ
12	S12NFPEN1	S12NFPEN1:W12 IncMons DK Flag-Pension #1 Inc	Categ
13	S13NFPEN1	S13NFPEN1:W13 IncMons DK Flag-Pension #1 Inc	Categ
2	R2IPEN2	R2IPEN2:W2 IncPart-Pension #2 Inc	Cont
3	R3IPEN2	R3IPEN2:W3 IncPart-Pension #2 Inc	Cont
4	R4IPEN2	R4IPEN2:W4 IncPart-Pension #2 Inc	Cont
5	R5IPEN2	R5IPEN2:W5 IncPart-Pension #2 Inc	Cont
6	R6IPEN2	R6IPEN2:W6 IncPart-Pension #2 Inc	Cont
7	R7IPEN2	R7IPEN2:W7 IncPart-Pension #2 Inc	Cont
8	R8IPEN2	R8IPEN2:W8 IncPart-Pension #2 Inc	Cont
9	R9IPEN2	R9IPEN2:W9 IncPart-Pension #2 Inc	Cont
10	R10IPEN2	R10IPEN2:W10 IncPart-Pension #2 Inc	Cont
11	R11IPEN2	R11IPEN2:W11 IncPart-Pension #2 Inc	Cont
12	R12IPEN2	R12IPEN2:W12 IncPart-Pension #2 Inc	Cont
13	R13IPEN2	R13IPEN2:W13 IncPart-Pension #2 Inc	Cont
2	S2IPEN2	S2IPEN2:W2 IncPart-Pension #2 Inc	Cont
3	S3IPEN2	S3IPEN2:W3 IncPart-Pension #2 Inc	Cont
4	S4IPEN2	S4IPEN2:W4 IncPart-Pension #2 Inc	Cont
5	S5IPEN2	S5IPEN2:W5 IncPart-Pension #2 Inc	Cont
6	S6IPEN2	S6IPEN2:W6 IncPart-Pension #2 Inc	Cont
7	S7IPEN2	S7IPEN2:W7 IncPart-Pension #2 Inc	Cont
8	S8IPEN2	S8IPEN2:W8 IncPart-Pension #2 Inc	Cont
9	S9IPEN2	S9IPEN2:W9 IncPart-Pension #2 Inc	Cont
10	S10IPEN2	S10IPEN2:W10 IncPart-Pension #2 Inc	Cont
11	S11IPEN2	S11IPEN2:W11 IncPart-Pension #2 Inc	Cont
12	S12IPEN2	S12IPEN2:W12 IncPart-Pension #2 Inc	Cont
13	S13IPEN2	S13IPEN2:W13 IncPart-Pension #2 Inc	Cont
2	R2IOPEN2	R2IOPEN2:W2 Receives-Pension #2 Inc	Categ
3	R3IOPEN2	R3IOPEN2:W3 Receives-Pension #2 Inc	Categ
4	R4IOPEN2	R4IOPEN2:W4 Receives-Pension #2 Inc	Categ
5	R5IOPEN2	R5IOPEN2:W5 Receives-Pension #2 Inc	Categ
6	R6IOPEN2	R6IOPEN2:W6 Receives-Pension #2 Inc	Categ
7	R7IOPEN2	R7IOPEN2:W7 Receives-Pension #2 Inc	Categ
8	R8IOPEN2	R8IOPEN2:W8 Receives-Pension #2 Inc	Categ
9	R9IOPEN2	R9IOPEN2:W9 Receives-Pension #2 Inc	Categ
10	R10IOPEN2	R10IOPEN2:W10 Receives-Pension #2 Inc	Categ
11	R11IOPEN2	R11IOPEN2:W11 Receives-Pension #2 Inc	Categ
12	R12IOPEN2	R12IOPEN2:W12 Receives-Pension #2 Inc	Categ
13	R13IOPEN2	R13IOPEN2:W13 Receives-Pension #2 Inc	Categ
2	S2IOPEN2	S2IOPEN2:W2 Receives-Pension #2 Inc	Categ
3	S3IOPEN2	S3IOPEN2:W3 Receives-Pension #2 Inc	Categ
4	S4IOPEN2	S4IOPEN2:W4 Receives-Pension #2 Inc	Categ
5	S5IOPEN2	S5IOPEN2:W5 Receives-Pension #2 Inc	Categ
6	S6IOPEN2	S6IOPEN2:W6 Receives-Pension #2 Inc	Categ
7	S7IOPEN2	S7IOPEN2:W7 Receives-Pension #2 Inc	Categ
8	S8IOPEN2	S8IOPEN2:W8 Receives-Pension #2 Inc	Categ
9	S9IOPEN2	S9IOPEN2:W9 Receives-Pension #2 Inc	Categ
10	S10IOPEN2	S10IOPEN2:W10 Receives-Pension #2 Inc	Categ

11	S11IOPEN2	S11IOPEN2:W11 Receives-Pension #2 Inc	Categ
12	S12IOPEN2	S12IOPEN2:W12 Receives-Pension #2 Inc	Categ
13	S13IOPEN2	S13IOPEN2:W13 Receives-Pension #2 Inc	Categ
2	R2IFPEN2	R2IFPEN2:W2 ImpFlag-Pension #2 Inc	Categ
3	R3IFPEN2	R3IFPEN2:W3 ImpFlag-Pension #2 Inc	Categ
4	R4IFPEN2	R4IFPEN2:W4 ImpFlag-Pension #2 Inc	Categ
5	R5IFPEN2	R5IFPEN2:W5 ImpFlag-Pension #2 Inc	Categ
6	R6IFPEN2	R6IFPEN2:W6 ImpFlag-Pension #2 Inc	Categ
7	R7IFPEN2	R7IFPEN2:W7 ImpFlag-Pension #2 Inc	Categ
8	R8IFPEN2	R8IFPEN2:W8 ImpFlag-Pension #2 Inc	Categ
9	R9IFPEN2	R9IFPEN2:W9 ImpFlag-Pension #2 Inc	Categ
10	R10IFPEN2	R10IFPEN2:W10 ImpFlag-Pension #2 Inc	Categ
11	R11IFPEN2	R11IFPEN2:W11 ImpFlag-Pension #2 Inc	Categ
12	R12IFPEN2	R12IFPEN2:W12 ImpFlag-Pension #2 Inc	Categ
13	R13IFPEN2	R13IFPEN2:W13 ImpFlag-Pension #2 Inc	Categ
2	S2IFPEN2	S2IFPEN2:W2 ImpFlag-Pension #2 Inc	Categ
3	S3IFPEN2	S3IFPEN2:W3 ImpFlag-Pension #2 Inc	Categ
4	S4IFPEN2	S4IFPEN2:W4 ImpFlag-Pension #2 Inc	Categ
5	S5IFPEN2	S5IFPEN2:W5 ImpFlag-Pension #2 Inc	Categ
6	S6IFPEN2	S6IFPEN2:W6 ImpFlag-Pension #2 Inc	Categ
7	S7IFPEN2	S7IFPEN2:W7 ImpFlag-Pension #2 Inc	Categ
8	S8IFPEN2	S8IFPEN2:W8 ImpFlag-Pension #2 Inc	Categ
9	S9IFPEN2	S9IFPEN2:W9 ImpFlag-Pension #2 Inc	Categ
10	S10IFPEN2	S10IFPEN2:W10 ImpFlag-Pension #2 Inc	Categ
11	S11IFPEN2	S11IFPEN2:W11 ImpFlag-Pension #2 Inc	Categ
12	S12IFPEN2	S12IFPEN2:W12 ImpFlag-Pension #2 Inc	Categ
13	S13IFPEN2	S13IFPEN2:W13 ImpFlag-Pension #2 Inc	Categ
3	R3MPEN2	R3MPEN2:W3 Monthly-Pension #2 Inc	Cont
4	R4MPEN2	R4MPEN2:W4 Monthly-Pension #2 Inc	Cont
5	R5MPEN2	R5MPEN2:W5 Monthly-Pension #2 Inc	Cont
6	R6MPEN2	R6MPEN2:W6 Monthly-Pension #2 Inc	Cont
7	R7MPEN2	R7MPEN2:W7 Monthly-Pension #2 Inc	Cont
8	R8MPEN2	R8MPEN2:W8 Monthly-Pension #2 Inc	Cont
9	R9MPEN2	R9MPEN2:W9 Monthly-Pension #2 Inc	Cont
10	R10MPEN2	R10MPEN2:W10 Monthly-Pension #2 Inc	Cont
11	R11MPEN2	R11MPEN2:W11 Monthly-Pension #2 Inc	Cont
12	R12MPEN2	R12MPEN2:W12 Monthly-Pension #2 Inc	Cont
13	R13MPEN2	R13MPEN2:W13 Monthly-Pension #2 Inc	Cont
3	S3MPEN2	S3MPEN2:W3 Monthly-Pension #2 Inc	Cont
4	S4MPEN2	S4MPEN2:W4 Monthly-Pension #2 Inc	Cont
5	S5MPEN2	S5MPEN2:W5 Monthly-Pension #2 Inc	Cont
6	S6MPEN2	S6MPEN2:W6 Monthly-Pension #2 Inc	Cont
7	S7MPEN2	S7MPEN2:W7 Monthly-Pension #2 Inc	Cont
8	S8MPEN2	S8MPEN2:W8 Monthly-Pension #2 Inc	Cont
9	S9MPEN2	S9MPEN2:W9 Monthly-Pension #2 Inc	Cont
10	S10MPEN2	S10MPEN2:W10 Monthly-Pension #2 Inc	Cont
11	S11MPEN2	S11MPEN2:W11 Monthly-Pension #2 Inc	Cont
12	S12MPEN2	S12MPEN2:W12 Monthly-Pension #2 Inc	Cont
13	S13MPEN2	S13MPEN2:W13 Monthly-Pension #2 Inc	Cont
3	R3NFPEN2	R3NFPEN2:W3 IncMons DK Flag-Pension #2 Inc	Categ
4	R4NFPEN2	R4NFPEN2:W4 Incmons DK Flag-Pension #2 Inc	Categ
5	R5NFPEN2	R5NFPEN2:W5 IncMons DK Flag-Pension #2 Inc	Categ
6	R6NFPEN2	R6NFPEN2:W6 Incmons DK Flag-Pension #2 Inc	Categ
7	R7NFPEN2	R7NFPEN2:W7 IncMons DK Flag-Pension #2 Inc	Categ
8	R8NFPEN2	R8NFPEN2:W8 IncMons DK Flag-Pension #2 Inc	Categ
9	R9NFPEN2	R9NFPEN2:W9 IncMons DK Flag-Pension #2 Inc	Categ
10	R10NFPEN2	R10NFPEN2:W10 IncMons DK Flag-Pension #2 Inc	Categ
11	R11NFPEN2	R11NFPEN2:W11 IncMons DK Flag-Pension #2 Inc	Categ
12	R12NFPEN2	R12NFPEN2:W12 IncMons DK Flag-Pension #2 Inc	Categ
13	R13NFPEN2	R13NFPEN2:W13 IncMons DK Flag-Pension #2 Inc	Categ
3	S3NFPEN2	S3NFPEN2:W3 IncMons DK Flag-Pension #2 Inc	Categ
4	S4NFPEN2	S4NFPEN2:W4 Incmons DK Flag-Pension #2 Inc	Categ
5	S5NFPEN2	S5NFPEN2:W5 IncMons DK Flag-Pension #2 Inc	Categ
6	S6NFPEN2	S6NFPEN2:W6 Incmons DK Flag-Pension #2 Inc	Categ
7	S7NFPEN2	S7NFPEN2:W7 IncMons DK Flag-Pension #2 Inc	Categ
8	S8NFPEN2	S8NFPEN2:W8 IncMons DK Flag-Pension #2 Inc	Categ

9	S9NFPEN2	S9NFPEN2:W9 IncMons DK Flag-Pension #2 Inc	Categ
10	S10NFPEN2	S10NFPEN2:W10 IncMons DK Flag-Pension #2 Inc	Categ
11	S11NFPEN2	S11NFPEN2:W11 IncMons DK Flag-Pension #2 Inc	Categ
12	S12NFPEN2	S12NFPEN2:W12 IncMons DK Flag-Pension #2 Inc	Categ
13	S13NFPEN2	S13NFPEN2:W13 IncMons DK Flag-Pension #2 Inc	Categ
2	R2IPEN3	R2IPEN3:W2 IncPart-Pension #3 Inc	Cont
3	R3IPEN3	R3IPEN3:W3 IncPart-Pension #3 Inc	Cont
4	R4IPEN3	R4IPEN3:W4 IncPart-Pension #3 Inc	Cont
5	R5IPEN3	R5IPEN3:W5 IncPart-Pension #3 Inc	Cont
6	R6IPEN3	R6IPEN3:W6 IncPart-Pension #3 Inc	Cont
7	R7IPEN3	R7IPEN3:W7 IncPart-Pension #3 Inc	Cont
8	R8IPEN3	R8IPEN3:W8 IncPart-Pension #3 Inc	Cont
9	R9IPEN3	R9IPEN3:W9 IncPart-Pension #3 Inc	Cont
10	R10IPEN3	R10IPEN3:W10 IncPart-Pension #3 Inc	Cont
11	R11IPEN3	R11IPEN3:W11 IncPart-Pension #3 Inc	Cont
12	R12IPEN3	R12IPEN3:W12 IncPart-Pension #3 Inc	Cont
13	R13IPEN3	R13IPEN3:W13 IncPart-Pension #3 Inc	Cont
2	S2IPEN3	S2IPEN3:W2 IncPart-Pension #3 Inc	Cont
3	S3IPEN3	S3IPEN3:W3 IncPart-Pension #3 Inc	Cont
4	S4IPEN3	S4IPEN3:W4 IncPart-Pension #3 Inc	Cont
5	S5IPEN3	S5IPEN3:W5 IncPart-Pension #3 Inc	Cont
6	S6IPEN3	S6IPEN3:W6 IncPart-Pension #3 Inc	Cont
7	S7IPEN3	S7IPEN3:W7 IncPart-Pension #3 Inc	Cont
8	S8IPEN3	S8IPEN3:W8 IncPart-Pension #3 Inc	Cont
9	S9IPEN3	S9IPEN3:W9 IncPart-Pension #3 Inc	Cont
10	S10IPEN3	S10IPEN3:W10 IncPart-Pension #3 Inc	Cont
11	S11IPEN3	S11IPEN3:W11 IncPart-Pension #3 Inc	Cont
12	S12IPEN3	S12IPEN3:W12 IncPart-Pension #3 Inc	Cont
13	S13IPEN3	S13IPEN3:W13 IncPart-Pension #3 Inc	Cont
2	R2IOPEN3	R2IOPEN3:W2 Receives-Pension #3 Inc	Categ
3	R3IOPEN3	R3IOPEN3:W3 Receives-Pension #3 Inc	Categ
4	R4IOPEN3	R4IOPEN3:W4 Receives-Pension #3 Inc	Categ
5	R5IOPEN3	R5IOPEN3:W5 Receives-Pension #3 Inc	Categ
6	R6IOPEN3	R6IOPEN3:W6 Receives-Pension #3 Inc	Categ
7	R7IOPEN3	R7IOPEN3:W7 Receives-Pension #3 Inc	Categ
8	R8IOPEN3	R8IOPEN3:W8 Receives-Pension #3 Inc	Categ
9	R9IOPEN3	R9IOPEN3:W9 Receives-Pension #3 Inc	Categ
10	R10IOPEN3	R10IOPEN3:W10 Receives-Pension #3 Inc	Categ
11	R11IOPEN3	R11IOPEN3:W11 Receives-Pension #3 Inc	Categ
12	R12IOPEN3	R12IOPEN3:W12 Receives-Pension #3 Inc	Categ
13	R13IOPEN3	R13IOPEN3:W13 Receives-Pension #3 Inc	Categ
2	S2IOPEN3	S2IOPEN3:W2 Receives-Pension #3 Inc	Categ
3	S3IOPEN3	S3IOPEN3:W3 Receives-Pension #3 Inc	Categ
4	S4IOPEN3	S4IOPEN3:W4 Receives-Pension #3 Inc	Categ
5	S5IOPEN3	S5IOPEN3:W5 Receives-Pension #3 Inc	Categ
6	S6IOPEN3	S6IOPEN3:W6 Receives-Pension #3 Inc	Categ
7	S7IOPEN3	S7IOPEN3:W7 Receives-Pension #3 Inc	Categ
8	S8IOPEN3	S8IOPEN3:W8 Receives-Pension #3 Inc	Categ
9	S9IOPEN3	S9IOPEN3:W9 Receives-Pension #3 Inc	Categ
10	S10IOPEN3	S10IOPEN3:W10 Receives-Pension #3 Inc	Categ
11	S11IOPEN3	S11IOPEN3:W11 Receives-Pension #3 Inc	Categ
12	S12IOPEN3	S12IOPEN3:W12 Receives-Pension #3 Inc	Categ
13	S13IOPEN3	S13IOPEN3:W13 Receives-Pension #3 Inc	Categ
2	R2IFPEN3	R2IFPEN3:W2 ImpFlag-Pension #3 Inc	Categ
3	R3IFPEN3	R3IFPEN3:W3 ImpFlag-Pension #3 Inc	Categ
4	R4IFPEN3	R4IFPEN3:W4 ImpFlag-Pension #3 Inc	Categ
5	R5IFPEN3	R5IFPEN3:W5 ImpFlag-Pension #3 Inc	Categ
6	R6IFPEN3	R6IFPEN3:W6 ImpFlag-Pension #3 Inc	Categ
7	R7IFPEN3	R7IFPEN3:W7 ImpFlag-Pension #3 Inc	Categ
8	R8IFPEN3	R8IFPEN3:W8 ImpFlag-Pension #3 Inc	Categ
9	R9IFPEN3	R9IFPEN3:W9 ImpFlag-Pension #3 Inc	Categ
10	R10IFPEN3	R10IFPEN3:W10 ImpFlag-Pension #3 Inc	Categ
11	R11IFPEN3	R11IFPEN3:W11 ImpFlag-Pension #3 Inc	Categ
12	R12IFPEN3	R12IFPEN3:W12 ImpFlag-Pension #3 Inc	Categ
13	R13IFPEN3	R13IFPEN3:W13 ImpFlag-Pension #3 Inc	Categ
2	S2IFPEN3	S2IFPEN3:W2 ImpFlag-Pension #3 Inc	Categ

3	S3IFPEN3	S3IFPEN3:W3 ImpFlag-Pension #3 Inc	Categ
4	S4IFPEN3	S4IFPEN3:W4 ImpFlag-Pension #3 Inc	Categ
5	S5IFPEN3	S5IFPEN3:W5 ImpFlag-Pension #3 Inc	Categ
6	S6IFPEN3	S6IFPEN3:W6 ImpFlag-Pension #3 Inc	Categ
7	S7IFPEN3	S7IFPEN3:W7 ImpFlag-Pension #3 Inc	Categ
8	S8IFPEN3	S8IFPEN3:W8 ImpFlag-Pension #3 Inc	Categ
9	S9IFPEN3	S9IFPEN3:W9 ImpFlag-Pension #3 Inc	Categ
10	S10IFPEN3	S10IFPEN3:W10 ImpFlag-Pension #3 Inc	Categ
11	S11IFPEN3	S11IFPEN3:W11 ImpFlag-Pension #3 Inc	Categ
12	S12IFPEN3	S12IFPEN3:W12 ImpFlag-Pension #3 Inc	Categ
13	S13IFPEN3	S13IFPEN3:W13 ImpFlag-Pension #3 Inc	Categ
3	R3MPEN3	R3MPEN3:W3 Monthly-Pension #3 Inc	Cont
4	R4MPEN3	R4MPEN3:W4 Monthly-Pension #3 Inc	Cont
5	R5MPEN3	R5MPEN3:W5 Monthly-Pension #3 Inc	Cont
6	R6MPEN3	R6MPEN3:W6 Monthly-Pension #3 Inc	Cont
7	R7MPEN3	R7MPEN3:W7 Monthly-Pension #3 Inc	Cont
8	R8MPEN3	R8MPEN3:W8 Monthly-Pension #3 Inc	Cont
9	R9MPEN3	R9MPEN3:W9 Monthly-Pension #3 Inc	Cont
10	R10MPEN3	R10MPEN3:W10 Monthly-Pension #3 Inc	Cont
11	R11MPEN3	R11MPEN3:W11 Monthly-Pension #3 Inc	Cont
12	R12MPEN3	R12MPEN3:W12 Monthly-Pension #3 Inc	Cont
13	R13MPEN3	R13MPEN3:W13 Monthly-Pension #3 Inc	Cont
3	S3MPEN3	S3MPEN3:W3 Monthly-Pension #3 Inc	Cont
4	S4MPEN3	S4MPEN3:W4 Monthly-Pension #3 Inc	Cont
5	S5MPEN3	S5MPEN3:W5 Monthly-Pension #3 Inc	Cont
6	S6MPEN3	S6MPEN3:W6 Monthly-Pension #3 Inc	Cont
7	S7MPEN3	S7MPEN3:W7 Monthly-Pension #3 Inc	Cont
8	S8MPEN3	S8MPEN3:W8 Monthly-Pension #3 Inc	Cont
9	S9MPEN3	S9MPEN3:W9 Monthly-Pension #3 Inc	Cont
10	S10MPEN3	S10MPEN3:W10 Monthly-Pension #3 Inc	Cont
11	S11MPEN3	S11MPEN3:W11 Monthly-Pension #3 Inc	Cont
12	S12MPEN3	S12MPEN3:W12 Monthly-Pension #3 Inc	Cont
13	S13MPEN3	S13MPEN3:W13 Monthly-Pension #3 Inc	Cont
3	R3NFPEN3	R3NFPEN3:W3 IncMons DK Flag-Pension #3 Inc	Categ
4	R4NFPEN3	R4NFPEN3:W4 Incmons DK Flag-Pension #3 Inc	Categ
5	R5NFPEN3	R5NFPEN3:W5 IncMons DK Flag-Pension #3 Inc	Categ
6	R6NFPEN3	R6NFPEN3:W6 Incmons DK Flag-Pension #3 Inc	Categ
7	R7NFPEN3	R7NFPEN3:W7 IncMons DK Flag-Pension #3 Inc	Categ
8	R8NFPEN3	R8NFPEN3:W8 IncMons DK Flag-Pension #3 Inc	Categ
9	R9NFPEN3	R9NFPEN3:W9 IncMons DK Flag-Pension #3 Inc	Categ
10	R10NFPEN3	R10NFPEN3:W10 IncMons DK Flag-Pension #3 Inc	Categ
11	R11NFPEN3	R11NFPEN3:W11 IncMons DK Flag-Pension #3 Inc	Categ
12	R12NFPEN3	R12NFPEN3:W12 IncMons DK Flag-Pension #3 Inc	Categ
13	R13NFPEN3	R13NFPEN3:W13 IncMons DK Flag-Pension #3 Inc	Categ
3	S3NFPEN3	S3NFPEN3:W3 IncMons DK Flag-Pension #3 Inc	Categ
4	S4NFPEN3	S4NFPEN3:W4 Incmons DK Flag-Pension #3 Inc	Categ
5	S5NFPEN3	S5NFPEN3:W5 IncMons DK Flag-Pension #3 Inc	Categ
6	S6NFPEN3	S6NFPEN3:W6 Incmons DK Flag-Pension #3 Inc	Categ
7	S7NFPEN3	S7NFPEN3:W7 IncMons DK Flag-Pension #3 Inc	Categ
8	S8NFPEN3	S8NFPEN3:W8 IncMons DK Flag-Pension #3 Inc	Categ
9	S9NFPEN3	S9NFPEN3:W9 IncMons DK Flag-Pension #3 Inc	Categ
10	S10NFPEN3	S10NFPEN3:W10 IncMons DK Flag-Pension #3 Inc	Categ
11	S11NFPEN3	S11NFPEN3:W11 IncMons DK Flag-Pension #3 Inc	Categ
12	S12NFPEN3	S12NFPEN3:W12 IncMons DK Flag-Pension #3 Inc	Categ
13	S13NFPEN3	S13NFPEN3:W13 IncMons DK Flag-Pension #3 Inc	Categ
2	R2IANN1	R2IANN1:W2 IncPart-Annuity #1 Inc	Cont
3	R3IANN1	R3IANN1:W3 IncPart-Annuity #1 Inc	Cont
4	R4IANN1	R4IANN1:W4 IncPart-Annuity #1 Inc	Cont
5	R5IANN1	R5IANN1:W5 IncPart-Annuity #1 Inc	Cont
6	R6IANN1	R6IANN1:W6 IncPart-Annuity #1 Inc	Cont
7	R7IANN1	R7IANN1:W7 IncPart-Annuity #1 Inc	Cont
8	R8IANN1	R8IANN1:W8 IncPart-Annuity #1 Inc	Cont
9	R9IANN1	R9IANN1:W9 IncPart-Annuity #1 Inc	Cont
10	R10IANN1	R10IANN1:W10 IncPart-Annuity #1 Inc	Cont
11	R11IANN1	R11IANN1:W11 IncPart-Annuity #1 Inc	Cont
12	R12IANN1	R12IANN1:W12 IncPart-Annuity #1 Inc	Cont
13	R13IANN1	R13IANN1:W13 IncPart-Annuity #1 Inc	Cont

2	S2IANN1	S2IANN1:W2 IncPart-Annuity #1 Inc	Cont
3	S3IANN1	S3IANN1:W3 IncPart-Annuity #1 Inc	Cont
4	S4IANN1	S4IANN1:W4 IncPart-Annuity #1 Inc	Cont
5	S5IANN1	S5IANN1:W5 IncPart-Annuity #1 Inc	Cont
6	S6IANN1	S6IANN1:W6 IncPart-Annuity #1 Inc	Cont
7	S7IANN1	S7IANN1:W7 IncPart-Annuity #1 Inc	Cont
8	S8IANN1	S8IANN1:W8 IncPart-Annuity #1 Inc	Cont
9	S9IANN1	S9IANN1:W9 IncPart-Annuity #1 Inc	Cont
10	S10IANN1	S10IANN1:W10 IncPart-Annuity #1 Inc	Cont
11	S11IANN1	S11IANN1:W11 IncPart-Annuity #1 Inc	Cont
12	S12IANN1	S12IANN1:W12 IncPart-Annuity #1 Inc	Cont
13	S13IANN1	S13IANN1:W13 IncPart-Annuity #1 Inc	Cont
2	R2IOANN1	R2IOANN1:W2 Receives-Annuity #1 Inc	Categ
3	R3IOANN1	R3IOANN1:W3 Receives-Annuity #1 Inc	Categ
4	R4IOANN1	R4IOANN1:W4 Receives-Annuity #1 Inc	Categ
5	R5IOANN1	R5IOANN1:W5 Receives-Annuity #1 Inc	Categ
6	R6IOANN1	R6IOANN1:W6 Receives-Annuity #1 Inc	Categ
7	R7IOANN1	R7IOANN1:W7 Receives-Annuity #1 Inc	Categ
8	R8IOANN1	R8IOANN1:W8 Receives-Annuity #1 Inc	Categ
9	R9IOANN1	R9IOANN1:W9 Receives-Annuity #1 Inc	Categ
10	R10IOANN1	R10IOANN1:W10 Receives-Annuity #1 Inc	Categ
11	R11IOANN1	R11IOANN1:W11 Receives-Annuity #1 Inc	Categ
12	R12IOANN1	R12IOANN1:W12 Receives-Annuity #1 Inc	Categ
13	R13IOANN1	R13IOANN1:W13 Receives-Annuity #1 Inc	Categ
2	S2IOANN1	S2IOANN1:W2 Receives-Annuity #1 Inc	Categ
3	S3IOANN1	S3IOANN1:W3 Receives-Annuity #1 Inc	Categ
4	S4IOANN1	S4IOANN1:W4 Receives-Annuity #1 Inc	Categ
5	S5IOANN1	S5IOANN1:W5 Receives-Annuity #1 Inc	Categ
6	S6IOANN1	S6IOANN1:W6 Receives-Annuity #1 Inc	Categ
7	S7IOANN1	S7IOANN1:W7 Receives-Annuity #1 Inc	Categ
8	S8IOANN1	S8IOANN1:W8 Receives-Annuity #1 Inc	Categ
9	S9IOANN1	S9IOANN1:W9 Receives-Annuity #1 Inc	Categ
10	S10IOANN1	S10IOANN1:W10 Receives-Annuity #1 Inc	Categ
11	S11IOANN1	S11IOANN1:W11 Receives-Annuity #1 Inc	Categ
12	S12IOANN1	S12IOANN1:W12 Receives-Annuity #1 Inc	Categ
13	S13IOANN1	S13IOANN1:W13 Receives-Annuity #1 Inc	Categ
2	R2IFANN1	R2IFANN1:W2 ImpFlag-Annuity #1 Inc	Categ
3	R3IFANN1	R3IFANN1:W3 ImpFlag-Annuity #1 Inc	Categ
4	R4IFANN1	R4IFANN1:W4 ImpFlag-Annuity #1 Inc	Categ
5	R5IFANN1	R5IFANN1:W5 ImpFlag-Annuity #1 Inc	Categ
6	R6IFANN1	R6IFANN1:W6 ImpFlag-Annuity #1 Inc	Categ
7	R7IFANN1	R7IFANN1:W7 ImpFlag-Annuity #1 Inc	Categ
8	R8IFANN1	R8IFANN1:W8 ImpFlag-Annuity #1 Inc	Categ
9	R9IFANN1	R9IFANN1:W9 ImpFlag-Annuity #1 Inc	Categ
10	R10IFANN1	R10IFANN1:W10 ImpFlag-Annuity #1 Inc	Categ
11	R11IFANN1	R11IFANN1:W11 ImpFlag-Annuity #1 Inc	Categ
12	R12IFANN1	R12IFANN1:W12 ImpFlag-Annuity #1 Inc	Categ
13	R13IFANN1	R13IFANN1:W13 ImpFlag-Annuity #1 Inc	Categ
2	S2IFANN1	S2IFANN1:W2 ImpFlag-Annuity #1 Inc	Categ
3	S3IFANN1	S3IFANN1:W3 ImpFlag-Annuity #1 Inc	Categ
4	S4IFANN1	S4IFANN1:W4 ImpFlag-Annuity #1 Inc	Categ
5	S5IFANN1	S5IFANN1:W5 ImpFlag-Annuity #1 Inc	Categ
6	S6IFANN1	S6IFANN1:W6 ImpFlag-Annuity #1 Inc	Categ
7	S7IFANN1	S7IFANN1:W7 ImpFlag-Annuity #1 Inc	Categ
8	S8IFANN1	S8IFANN1:W8 ImpFlag-Annuity #1 Inc	Categ
9	S9IFANN1	S9IFANN1:W9 ImpFlag-Annuity #1 Inc	Categ
10	S10IFANN1	S10IFANN1:W10 ImpFlag-Annuity #1 Inc	Categ
11	S11IFANN1	S11IFANN1:W11 ImpFlag-Annuity #1 Inc	Categ
12	S12IFANN1	S12IFANN1:W12 ImpFlag-Annuity #1 Inc	Categ
13	S13IFANN1	S13IFANN1:W13 ImpFlag-Annuity #1 Inc	Categ
3	R3MANN1	R3MANN1:W3 Monthly-Annuity #1 Inc	Cont
4	R4MANN1	R4MANN1:W4 Monthly-Annuity #1 Inc	Cont
5	R5MANN1	R5MANN1:W5 Monthly-Annuity #1 Inc	Cont
6	R6MANN1	R6MANN1:W6 Monthly-Annuity #1 Inc	Cont
7	R7MANN1	R7MANN1:W7 Monthly-Annuity #1 Inc	Cont
8	R8MANN1	R8MANN1:W8 Monthly-Annuity #1 Inc	Cont

9	R9MANN1	R9MANN1:W9 Monthly-Annuity #1 Inc	Cont
10	R10MANN1	R10MANN1:W10 Monthly-Annuity #1 Inc	Cont
11	R11MANN1	R11MANN1:W11 Monthly-Annuity #1 Inc	Cont
12	R12MANN1	R12MANN1:W12 Monthly-Annuity #1 Inc	Cont
13	R13MANN1	R13MANN1:W13 Monthly-Annuity #1 Inc	Cont
3	S3MANN1	S3MANN1:W3 Monthly-Annuity #1 Inc	Cont
4	S4MANN1	S4MANN1:W4 Monthly-Annuity #1 Inc	Cont
5	S5MANN1	S5MANN1:W5 Monthly-Annuity #1 Inc	Cont
6	S6MANN1	S6MANN1:W6 Monthly-Annuity #1 Inc	Cont
7	S7MANN1	S7MANN1:W7 Monthly-Annuity #1 Inc	Cont
8	S8MANN1	S8MANN1:W8 Monthly-Annuity #1 Inc	Cont
9	S9MANN1	S9MANN1:W9 Monthly-Annuity #1 Inc	Cont
10	S10MANN1	S10MANN1:W10 Monthly-Annuity #1 Inc	Cont
11	S11MANN1	S11MANN1:W11 Monthly-Annuity #1 Inc	Cont
12	S12MANN1	S12MANN1:W12 Monthly-Annuity #1 Inc	Cont
13	S13MANN1	S13MANN1:W13 Monthly-Annuity #1 Inc	Cont
3	R3NFANN1	R3NFANN1:W3 IncMons DK Flag-Annuity #1 Inc	Categ
4	R4NFANN1	R4NFANN1:W4 Incmons DK Flag-Annuity #1 Inc	Categ
5	R5NFANN1	R5NFANN1:W5 IncMons DK Flag-Annuity #1 Inc	Categ
6	R6NFANN1	R6NFANN1:W6 Incmons DK Flag-Annuity #1 Inc	Categ
7	R7NFANN1	R7NFANN1:W7 IncMons DK Flag-Annuity #1 Inc	Categ
8	R8NFANN1	R8NFANN1:W8 IncMons DK Flag-Annuity #1 Inc	Categ
9	R9NFANN1	R9NFANN1:W9 IncMons DK Flag-Annuity #1 Inc	Categ
10	R10NFANN1	R10NFANN1:W10 IncMons DK Flag-Annuity #1 Inc	Categ
11	R11NFANN1	R11NFANN1:W11 IncMons DK Flag-Annuity #1 Inc	Categ
12	R12NFANN1	R12NFANN1:W12 IncMons DK Flag-Annuity #1 Inc	Categ
13	R13NFANN1	R13NFANN1:W13 IncMons DK Flag-Annuity #1 Inc	Categ
3	S3NFANN1	S3NFANN1:W3 IncMons DK Flag-Annuity #1 Inc	Categ
4	S4NFANN1	S4NFANN1:W4 Incmons DK Flag-Annuity #1 Inc	Categ
5	S5NFANN1	S5NFANN1:W5 IncMons DK Flag-Annuity #1 Inc	Categ
6	S6NFANN1	S6NFANN1:W6 Incmons DK Flag-Annuity #1 Inc	Categ
7	S7NFANN1	S7NFANN1:W7 IncMons DK Flag-Annuity #1 Inc	Categ
8	S8NFANN1	S8NFANN1:W8 IncMons DK Flag-Annuity #1 Inc	Categ
9	S9NFANN1	S9NFANN1:W9 IncMons DK Flag-Annuity #1 Inc	Categ
10	S10NFANN1	S10NFANN1:W10 IncMons DK Flag-Annuity #1 Inc	Categ
11	S11NFANN1	S11NFANN1:W11 IncMons DK Flag-Annuity #1 Inc	Categ
12	S12NFANN1	S12NFANN1:W12 IncMons DK Flag-Annuity #1 Inc	Categ
13	S13NFANN1	S13NFANN1:W13 IncMons DK Flag-Annuity #1 Inc	Categ
2	R2IANN2	R2IANN2:W2 IncPart-Annuity #2 Inc	Cont
3	R3IANN2	R3IANN2:W3 IncPart-Annuity #2 Inc	Cont
4	R4IANN2	R4IANN2:W4 IncPart-Annuity #2 Inc	Cont
5	R5IANN2	R5IANN2:W5 IncPart-Annuity #2 Inc	Cont
6	R6IANN2	R6IANN2:W6 IncPart-Annuity #2 Inc	Cont
7	R7IANN2	R7IANN2:W7 IncPart-Annuity #2 Inc	Cont
8	R8IANN2	R8IANN2:W8 IncPart-Annuity #2 Inc	Cont
9	R9IANN2	R9IANN2:W9 IncPart-Annuity #2 Inc	Cont
10	R10IANN2	R10IANN2:W10 IncPart-Annuity #2 Inc	Cont
11	R11IANN2	R11IANN2:W11 IncPart-Annuity #2 Inc	Cont
12	R12IANN2	R12IANN2:W12 IncPart-Annuity #2 Inc	Cont
13	R13IANN2	R13IANN2:W13 IncPart-Annuity #2 Inc	Cont
2	S2IANN2	S2IANN2:W2 IncPart-Annuity #2 Inc	Cont
3	S3IANN2	S3IANN2:W3 IncPart-Annuity #2 Inc	Cont
4	S4IANN2	S4IANN2:W4 IncPart-Annuity #2 Inc	Cont
5	S5IANN2	S5IANN2:W5 IncPart-Annuity #2 Inc	Cont
6	S6IANN2	S6IANN2:W6 IncPart-Annuity #2 Inc	Cont
7	S7IANN2	S7IANN2:W7 IncPart-Annuity #2 Inc	Cont
8	S8IANN2	S8IANN2:W8 IncPart-Annuity #2 Inc	Cont
9	S9IANN2	S9IANN2:W9 IncPart-Annuity #2 Inc	Cont
10	S10IANN2	S10IANN2:W10 IncPart-Annuity #2 Inc	Cont
11	S11IANN2	S11IANN2:W11 IncPart-Annuity #2 Inc	Cont
12	S12IANN2	S12IANN2:W12 IncPart-Annuity #2 Inc	Cont
13	S13IANN2	S13IANN2:W13 IncPart-Annuity #2 Inc	Cont
2	R2IOANN2	R2IOANN2:W2 Receives-Annuity #2 Inc	Categ
3	R3IOANN2	R3IOANN2:W3 Receives-Annuity #2 Inc	Categ
4	R4IOANN2	R4IOANN2:W4 Receives-Annuity #2 Inc	Categ
5	R5IOANN2	R5IOANN2:W5 Receives-Annuity #2 Inc	Categ

6	R6IOANN2	R6IOANN2:W6 Receives-Annuity #2 Inc	Categ
7	R7IOANN2	R7IOANN2:W7 Receives-Annuity #2 Inc	Categ
8	R8IOANN2	R8IOANN2:W8 Receives-Annuity #2 Inc	Categ
9	R9IOANN2	R9IOANN2:W9 Receives-Annuity #2 Inc	Categ
10	R10IOANN2	R10IOANN2:W10 Receives-Annuity #2 Inc	Categ
11	R11IOANN2	R11IOANN2:W11 Receives-Annuity #2 Inc	Categ
12	R12IOANN2	R12IOANN2:W12 Receives-Annuity #2 Inc	Categ
13	R13IOANN2	R13IOANN2:W13 Receives-Annuity #2 Inc	Categ
2	S2IOANN2	S2IOANN2:W2 Receives-Annuity #2 Inc	Categ
3	S3IOANN2	S3IOANN2:W3 Receives-Annuity #2 Inc	Categ
4	S4IOANN2	S4IOANN2:W4 Receives-Annuity #2 Inc	Categ
5	S5IOANN2	S5IOANN2:W5 Receives-Annuity #2 Inc	Categ
6	S6IOANN2	S6IOANN2:W6 Receives-Annuity #2 Inc	Categ
7	S7IOANN2	S7IOANN2:W7 Receives-Annuity #2 Inc	Categ
8	S8IOANN2	S8IOANN2:W8 Receives-Annuity #2 Inc	Categ
9	S9IOANN2	S9IOANN2:W9 Receives-Annuity #2 Inc	Categ
10	S10IOANN2	S10IOANN2:W10 Receives-Annuity #2 Inc	Categ
11	S11IOANN2	S11IOANN2:W11 Receives-Annuity #2 Inc	Categ
12	S12IOANN2	S12IOANN2:W12 Receives-Annuity #2 Inc	Categ
13	S13IOANN2	S13IOANN2:W13 Receives-Annuity #2 Inc	Categ
2	R2IFANN2	R2IFANN2:W2 ImpFlag-Annuity #2 Inc	Categ
3	R3IFANN2	R3IFANN2:W3 ImpFlag-Annuity #2 Inc	Categ
4	R4IFANN2	R4IFANN2:W4 ImpFlag-Annuity #2 Inc	Categ
5	R5IFANN2	R5IFANN2:W5 ImpFlag-Annuity #2 Inc	Categ
6	R6IFANN2	R6IFANN2:W6 ImpFlag-Annuity #2 Inc	Categ
7	R7IFANN2	R7IFANN2:W7 ImpFlag-Annuity #2 Inc	Categ
8	R8IFANN2	R8IFANN2:W8 ImpFlag-Annuity #2 Inc	Categ
9	R9IFANN2	R9IFANN2:W9 ImpFlag-Annuity #2 Inc	Categ
10	R10IFANN2	R10IFANN2:W10 ImpFlag-Annuity #2 Inc	Categ
11	R11IFANN2	R11IFANN2:W11 ImpFlag-Annuity #2 Inc	Categ
12	R12IFANN2	R12IFANN2:W12 ImpFlag-Annuity #2 Inc	Categ
13	R13IFANN2	R13IFANN2:W13 ImpFlag-Annuity #2 Inc	Categ
2	S2IFANN2	S2IFANN2:W2 ImpFlag-Annuity #2 Inc	Categ
3	S3IFANN2	S3IFANN2:W3 ImpFlag-Annuity #2 Inc	Categ
4	S4IFANN2	S4IFANN2:W4 ImpFlag-Annuity #2 Inc	Categ
5	S5IFANN2	S5IFANN2:W5 ImpFlag-Annuity #2 Inc	Categ
6	S6IFANN2	S6IFANN2:W6 ImpFlag-Annuity #2 Inc	Categ
7	S7IFANN2	S7IFANN2:W7 ImpFlag-Annuity #2 Inc	Categ
8	S8IFANN2	S8IFANN2:W8 ImpFlag-Annuity #2 Inc	Categ
9	S9IFANN2	S9IFANN2:W9 ImpFlag-Annuity #2 Inc	Categ
10	S10IFANN2	S10IFANN2:W10 ImpFlag-Annuity #2 Inc	Categ
11	S11IFANN2	S11IFANN2:W11 ImpFlag-Annuity #2 Inc	Categ
12	S12IFANN2	S12IFANN2:W12 ImpFlag-Annuity #2 Inc	Categ
13	S13IFANN2	S13IFANN2:W13 ImpFlag-Annuity #2 Inc	Categ
3	R3MANN2	R3MANN2:W3 Monthly-Annuity #2 Inc	Cont
4	R4MANN2	R4MANN2:W4 Monthly-Annuity #2 Inc	Cont
5	R5MANN2	R5MANN2:W5 Monthly-Annuity #2 Inc	Cont
6	R6MANN2	R6MANN2:W6 Monthly-Annuity #2 Inc	Cont
7	R7MANN2	R7MANN2:W7 Monthly-Annuity #2 Inc	Cont
8	R8MANN2	R8MANN2:W8 Monthly-Annuity #2 Inc	Cont
9	R9MANN2	R9MANN2:W9 Monthly-Annuity #2 Inc	Cont
10	R10MANN2	R10MANN2:W10 Monthly-Annuity #2 Inc	Cont
11	R11MANN2	R11MANN2:W11 Monthly-Annuity #2 Inc	Cont
12	R12MANN2	R12MANN2:W12 Monthly-Annuity #2 Inc	Cont
13	R13MANN2	R13MANN2:W13 Monthly-Annuity #2 Inc	Cont
3	S3MANN2	S3MANN2:W3 Monthly-Annuity #2 Inc	Cont
4	S4MANN2	S4MANN2:W4 Monthly-Annuity #2 Inc	Cont
5	S5MANN2	S5MANN2:W5 Monthly-Annuity #2 Inc	Cont
6	S6MANN2	S6MANN2:W6 Monthly-Annuity #2 Inc	Cont
7	S7MANN2	S7MANN2:W7 Monthly-Annuity #2 Inc	Cont
8	S8MANN2	S8MANN2:W8 Monthly-Annuity #2 Inc	Cont
9	S9MANN2	S9MANN2:W9 Monthly-Annuity #2 Inc	Cont
10	S10MANN2	S10MANN2:W10 Monthly-Annuity #2 Inc	Cont
11	S11MANN2	S11MANN2:W11 Monthly-Annuity #2 Inc	Cont
12	S12MANN2	S12MANN2:W12 Monthly-Annuity #2 Inc	Cont
13	S13MANN2	S13MANN2:W13 Monthly-Annuity #2 Inc	Cont

3	R3NFANN2	R3NFANN2:W3 IncMons DK Flag-Annuity #2 Inc	Categ
4	R4NFANN2	R4NFANN2:W4 Incmons DK Flag-Annuity #2 Inc	Categ
5	R5NFANN2	R5NFANN2:W5 IncMons DK Flag-Annuity #2 Inc	Categ
6	R6NFANN2	R6NFANN2:W6 Incmons DK Flag-Annuity #2 Inc	Categ
7	R7NFANN2	R7NFANN2:W7 IncMons DK Flag-Annuity #2 Inc	Categ
8	R8NFANN2	R8NFANN2:W8 IncMons DK Flag-Annuity #2 Inc	Categ
9	R9NFANN2	R9NFANN2:W9 IncMons DK Flag-Annuity #2 Inc	Categ
10	R10NFANN2	R10NFANN2:W10 IncMons DK Flag-Annuity #2 Inc	Categ
11	R11NFANN2	R11NFANN2:W11 IncMons DK Flag-Annuity #2 Inc	Categ
12	R12NFANN2	R12NFANN2:W12 IncMons DK Flag-Annuity #2 Inc	Categ
13	R13NFANN2	R13NFANN2:W13 IncMons DK Flag-Annuity #2 Inc	Categ
3	S3NFANN2	S3NFANN2:W3 IncMons DK Flag-Annuity #2 Inc	Categ
4	S4NFANN2	S4NFANN2:W4 Incmons DK Flag-Annuity #2 Inc	Categ
5	S5NFANN2	S5NFANN2:W5 IncMons DK Flag-Annuity #2 Inc	Categ
6	S6NFANN2	S6NFANN2:W6 Incmons DK Flag-Annuity #2 Inc	Categ
7	S7NFANN2	S7NFANN2:W7 IncMons DK Flag-Annuity #2 Inc	Categ
8	S8NFANN2	S8NFANN2:W8 IncMons DK Flag-Annuity #2 Inc	Categ
9	S9NFANN2	S9NFANN2:W9 IncMons DK Flag-Annuity #2 Inc	Categ
10	S10NFANN2	S10NFANN2:W10 IncMons DK Flag-Annuity #2 Inc	Categ
11	S11NFANN2	S11NFANN2:W11 IncMons DK Flag-Annuity #2 Inc	Categ
12	S12NFANN2	S12NFANN2:W12 IncMons DK Flag-Annuity #2 Inc	Categ
13	S13NFANN2	S13NFANN2:W13 IncMons DK Flag-Annuity #2 Inc	Categ
2	R2IANN3	R2IANN3:W2 IncPart-Annuity #3 Inc	Cont
3	R3IANN3	R3IANN3:W3 IncPart-Annuity #3 Inc	Cont
4	R4IANN3	R4IANN3:W4 IncPart-Annuity #3 Inc	Cont
5	R5IANN3	R5IANN3:W5 IncPart-Annuity #3 Inc	Cont
6	R6IANN3	R6IANN3:W6 IncPart-Annuity #3 Inc	Cont
7	R7IANN3	R7IANN3:W7 IncPart-Annuity #3 Inc	Cont
8	R8IANN3	R8IANN3:W8 IncPart-Annuity #3 Inc	Cont
9	R9IANN3	R9IANN3:W9 IncPart-Annuity #3 Inc	Cont
10	R10IANN3	R10IANN3:W10 IncPart-Annuity #3 Inc	Cont
11	R11IANN3	R11IANN3:W11 IncPart-Annuity #3 Inc	Cont
12	R12IANN3	R12IANN3:W12 IncPart-Annuity #3 Inc	Cont
13	R13IANN3	R13IANN3:W13 IncPart-Annuity #3 Inc	Cont
2	S2IANN3	S2IANN3:W2 IncPart-Annuity #3 Inc	Cont
3	S3IANN3	S3IANN3:W3 IncPart-Annuity #3 Inc	Cont
4	S4IANN3	S4IANN3:W4 IncPart-Annuity #3 Inc	Cont
5	S5IANN3	S5IANN3:W5 IncPart-Annuity #3 Inc	Cont
6	S6IANN3	S6IANN3:W6 IncPart-Annuity #3 Inc	Cont
7	S7IANN3	S7IANN3:W7 IncPart-Annuity #3 Inc	Cont
8	S8IANN3	S8IANN3:W8 IncPart-Annuity #3 Inc	Cont
9	S9IANN3	S9IANN3:W9 IncPart-Annuity #3 Inc	Cont
10	S10IANN3	S10IANN3:W10 IncPart-Annuity #3 Inc	Cont
11	S11IANN3	S11IANN3:W11 IncPart-Annuity #3 Inc	Cont
12	S12IANN3	S12IANN3:W12 IncPart-Annuity #3 Inc	Cont
13	S13IANN3	S13IANN3:W13 IncPart-Annuity #3 Inc	Cont
2	R2IOANN3	R2IOANN3:W2 Receives-Annuity #3 Inc	Categ
3	R3IOANN3	R3IOANN3:W3 Receives-Annuity #3 Inc	Categ
4	R4IOANN3	R4IOANN3:W4 Receives-Annuity #3 Inc	Categ
5	R5IOANN3	R5IOANN3:W5 Receives-Annuity #3 Inc	Categ
6	R6IOANN3	R6IOANN3:W6 Receives-Annuity #3 Inc	Categ
7	R7IOANN3	R7IOANN3:W7 Receives-Annuity #3 Inc	Categ
8	R8IOANN3	R8IOANN3:W8 Receives-Annuity #3 Inc	Categ
9	R9IOANN3	R9IOANN3:W9 Receives-Annuity #3 Inc	Categ
10	R10IOANN3	R10IOANN3:W10 Receives-Annuity #3 Inc	Categ
11	R11IOANN3	R11IOANN3:W11 Receives-Annuity #3 Inc	Categ
12	R12IOANN3	R12IOANN3:W12 Receives-Annuity #3 Inc	Categ
13	R13IOANN3	R13IOANN3:W13 Receives-Annuity #3 Inc	Categ
2	S2IOANN3	S2IOANN3:W2 Receives-Annuity #3 Inc	Categ
3	S3IOANN3	S3IOANN3:W3 Receives-Annuity #3 Inc	Categ
4	S4IOANN3	S4IOANN3:W4 Receives-Annuity #3 Inc	Categ
5	S5IOANN3	S5IOANN3:W5 Receives-Annuity #3 Inc	Categ
6	S6IOANN3	S6IOANN3:W6 Receives-Annuity #3 Inc	Categ
7	S7IOANN3	S7IOANN3:W7 Receives-Annuity #3 Inc	Categ
8	S8IOANN3	S8IOANN3:W8 Receives-Annuity #3 Inc	Categ
9	S9IOANN3	S9IOANN3:W9 Receives-Annuity #3 Inc	Categ
10	S10IOANN3	S10IOANN3:W10 Receives-Annuity #3 Inc	Categ

11	S11IOANN3	S11IOANN3:W11 Receives-Annuity #3 Inc	Categ
12	S12IOANN3	S12IOANN3:W12 Receives-Annuity #3 Inc	Categ
13	S13IOANN3	S13IOANN3:W13 Receives-Annuity #3 Inc	Categ
2	R2IFANN3	R2IFANN3:W2 ImpFlag-Annuity #3 Inc	Categ
3	R3IFANN3	R3IFANN3:W3 ImpFlag-Annuity #3 Inc	Categ
4	R4IFANN3	R4IFANN3:W4 ImpFlag-Annuity #3 Inc	Categ
5	R5IFANN3	R5IFANN3:W5 ImpFlag-Annuity #3 Inc	Categ
6	R6IFANN3	R6IFANN3:W6 ImpFlag-Annuity #3 Inc	Categ
7	R7IFANN3	R7IFANN3:W7 ImpFlag-Annuity #3 Inc	Categ
8	R8IFANN3	R8IFANN3:W8 ImpFlag-Annuity #3 Inc	Categ
9	R9IFANN3	R9IFANN3:W9 ImpFlag-Annuity #3 Inc	Categ
10	R10IFANN3	R10IFANN3:W10 ImpFlag-Annuity #3 Inc	Categ
11	R11IFANN3	R11IFANN3:W11 ImpFlag-Annuity #3 Inc	Categ
12	R12IFANN3	R12IFANN3:W12 ImpFlag-Annuity #3 Inc	Categ
13	R13IFANN3	R13IFANN3:W13 ImpFlag-Annuity #3 Inc	Categ
2	S2IFANN3	S2IFANN3:W2 ImpFlag-Annuity #3 Inc	Categ
3	S3IFANN3	S3IFANN3:W3 ImpFlag-Annuity #3 Inc	Categ
4	S4IFANN3	S4IFANN3:W4 ImpFlag-Annuity #3 Inc	Categ
5	S5IFANN3	S5IFANN3:W5 ImpFlag-Annuity #3 Inc	Categ
6	S6IFANN3	S6IFANN3:W6 ImpFlag-Annuity #3 Inc	Categ
7	S7IFANN3	S7IFANN3:W7 ImpFlag-Annuity #3 Inc	Categ
8	S8IFANN3	S8IFANN3:W8 ImpFlag-Annuity #3 Inc	Categ
9	S9IFANN3	S9IFANN3:W9 ImpFlag-Annuity #3 Inc	Categ
10	S10IFANN3	S10IFANN3:W10 ImpFlag-Annuity #3 Inc	Categ
11	S11IFANN3	S11IFANN3:W11 ImpFlag-Annuity #3 Inc	Categ
12	S12IFANN3	S12IFANN3:W12 ImpFlag-Annuity #3 Inc	Categ
13	S13IFANN3	S13IFANN3:W13 ImpFlag-Annuity #3 Inc	Categ
3	R3MANN3	R3MANN3:W3 Monthly-Annuity #3 Inc	Cont
4	R4MANN3	R4MANN3:W4 Monthly-Annuity #3 Inc	Cont
5	R5MANN3	R5MANN3:W5 Monthly-Annuity #3 Inc	Cont
6	R6MANN3	R6MANN3:W6 Monthly-Annuity #3 Inc	Cont
7	R7MANN3	R7MANN3:W7 Monthly-Annuity #3 Inc	Cont
8	R8MANN3	R8MANN3:W8 Monthly-Annuity #3 Inc	Cont
9	R9MANN3	R9MANN3:W9 Monthly-Annuity #3 Inc	Cont
10	R10MANN3	R10MANN3:W10 Monthly-Annuity #3 Inc	Cont
11	R11MANN3	R11MANN3:W11 Monthly-Annuity #3 Inc	Cont
12	R12MANN3	R12MANN3:W12 Monthly-Annuity #3 Inc	Cont
13	R13MANN3	R13MANN3:W13 Monthly-Annuity #3 Inc	Cont
3	S3MANN3	S3MANN3:W3 Monthly-Annuity #3 Inc	Cont
4	S4MANN3	S4MANN3:W4 Monthly-Annuity #3 Inc	Cont
5	S5MANN3	S5MANN3:W5 Monthly-Annuity #3 Inc	Cont
6	S6MANN3	S6MANN3:W6 Monthly-Annuity #3 Inc	Cont
7	S7MANN3	S7MANN3:W7 Monthly-Annuity #3 Inc	Cont
8	S8MANN3	S8MANN3:W8 Monthly-Annuity #3 Inc	Cont
9	S9MANN3	S9MANN3:W9 Monthly-Annuity #3 Inc	Cont
10	S10MANN3	S10MANN3:W10 Monthly-Annuity #3 Inc	Cont
11	S11MANN3	S11MANN3:W11 Monthly-Annuity #3 Inc	Cont
12	S12MANN3	S12MANN3:W12 Monthly-Annuity #3 Inc	Cont
13	S13MANN3	S13MANN3:W13 Monthly-Annuity #3 Inc	Cont
3	R3NFANN3	R3NFANN3:W3 IncMons DK Flag-Annuity #3 Inc	Categ
4	R4NFANN3	R4NFANN3:W4 Incmons DK Flag-Annuity #3 Inc	Categ
5	R5NFANN3	R5NFANN3:W5 IncMons DK Flag-Annuity #3 Inc	Categ
6	R6NFANN3	R6NFANN3:W6 Incmons DK Flag-Annuity #3 Inc	Categ
7	R7NFANN3	R7NFANN3:W7 IncMons DK Flag-Annuity #3 Inc	Categ
8	R8NFANN3	R8NFANN3:W8 IncMons DK Flag-Annuity #3 Inc	Categ
9	R9NFANN3	R9NFANN3:W9 IncMons DK Flag-Annuity #3 Inc	Categ
10	R10NFANN3	R10NFANN3:W10 IncMons DK Flag-Annuity #3 Inc	Categ
11	R11NFANN3	R11NFANN3:W11 IncMons DK Flag-Annuity #3 Inc	Categ
12	R12NFANN3	R12NFANN3:W12 IncMons DK Flag-Annuity #3 Inc	Categ
13	R13NFANN3	R13NFANN3:W13 IncMons DK Flag-Annuity #3 Inc	Categ
3	S3NFANN3	S3NFANN3:W3 IncMons DK Flag-Annuity #3 Inc	Categ
4	S4NFANN3	S4NFANN3:W4 Incmons DK Flag-Annuity #3 Inc	Categ
5	S5NFANN3	S5NFANN3:W5 IncMons DK Flag-Annuity #3 Inc	Categ
6	S6NFANN3	S6NFANN3:W6 Incmons DK Flag-Annuity #3 Inc	Categ
7	S7NFANN3	S7NFANN3:W7 IncMons DK Flag-Annuity #3 Inc	Categ
8	S8NFANN3	S8NFANN3:W8 IncMons DK Flag-Annuity #3 Inc	Categ

9	S9NFANN3	S9NFANN3:W9 IncMons DK Flag-Annuity #3 Inc	Categ
10	S10NFANN3	S10NFANN3:W10 IncMons DK Flag-Annuity #3 Inc	Categ
11	S11NFANN3	S11NFANN3:W11 IncMons DK Flag-Annuity #3 Inc	Categ
12	S12NFANN3	S12NFANN3:W12 IncMons DK Flag-Annuity #3 Inc	Categ
13	S13NFANN3	S13NFANN3:W13 IncMons DK Flag-Annuity #3 Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IPENA	12652	1148.86	4777.92	0.0	85000.0
R2IPENA	19642	2526.15	10403.58	0.0	480800.0
R3IPENA	17991	2974.14	11906.88	0.0	732000.0
R4IPENA	21384	3274.66	9520.59	0.0	300000.0
R5IPENA	19579	3928.83	13499.92	0.0	696240.0
R6IPENA	18165	4388.76	15656.38	0.0	1196388.0
R7IPENA	20129	4730.98	33606.16	0.0	2748372.0
R8IPENA	18469	4779.09	19939.58	0.0	1390440.0
R9IPENA	17217	8738.11	457824.12	0.0	60000000.0
R10IPENA	22034	3888.91	40130.71	0.0	5401560.0
R11IPENA	20554	4476.05	14879.81	0.0	678300.0
R12IPENA	18747	5436.00	25593.05	0.0	2160000.0
R13IPENA	20912	4626.50	16119.26	0.0	857280.0
S1IPENA	10279	1222.14	4975.79	0.0	85000.0
S2IPENA	13674	2637.46	10859.22	0.0	459600.0
S3IPENA	12334	2978.22	11093.86	0.0	642000.0
S4IPENA	14516	3151.20	8975.85	0.0	225000.0
S5IPENA	13042	3893.82	13581.60	0.0	696240.0
S6IPENA	11859	4438.57	17183.52	0.0	1196388.0
S7IPENA	13352	4677.12	32402.04	0.0	2160000.0
S8IPENA	12052	4633.61	20381.38	0.0	1390440.0
S9IPENA	11012	5630.02	70804.79	0.0	7200000.0
S10IPENA	14235	3399.20	12671.18	0.0	516000.0
S11IPENA	13080	4206.47	14296.67	0.0	492000.0
S12IPENA	11622	4999.51	26366.11	0.0	2160000.0
S13IPENA	12888	4125.31	15079.64	0.0	360000.0
R1IOPENA	12652	0.10	0.30	0.0	1.0
R2IOPENA	19642	0.24	0.43	0.0	1.0
R3IOPENA	17991	0.28	0.45	0.0	1.0
R4IOPENA	21384	0.28	0.45	0.0	1.0
R5IOPENA	19579	0.31	0.46	0.0	1.0
R6IOPENA	18165	0.32	0.47	0.0	1.0
R7IOPENA	20129	0.28	0.45	0.0	1.0
R8IOPENA	18469	0.29	0.46	0.0	1.0
R9IOPENA	17217	0.30	0.46	0.0	1.0
R10IOPENA	22034	0.21	0.40	0.0	1.0
R11IOPENA	20554	0.24	0.43	0.0	1.0
R12IOPENA	18747	0.26	0.44	0.0	1.0
R13IOPENA	20912	0.22	0.41	0.0	1.0
S1IOPENA	10279	0.10	0.30	0.0	1.0
S2IOPENA	13674	0.22	0.42	0.0	1.0
S3IOPENA	12334	0.26	0.44	0.0	1.0
S4IOPENA	14516	0.25	0.43	0.0	1.0
S5IOPENA	13042	0.27	0.45	0.0	1.0

S6IOPENA	11859	0.28	0.45	0.0	1.0
S7IOPENA	13352	0.25	0.43	0.0	1.0
S8IOPENA	12052	0.26	0.44	0.0	1.0
S9IOPENA	11012	0.26	0.44	0.0	1.0
S10IOPENA	14235	0.18	0.38	0.0	1.0
S11IOPENA	13080	0.20	0.40	0.0	1.0
S12IOPENA	11622	0.22	0.41	0.0	1.0
S13IOPENA	12888	0.18	0.38	0.0	1.0
R1IFPENA	12652	0.19	0.85	0.0	9.0
R2IFPENA	19642	0.36	0.90	0.0	9.0
R3IFPENA	17991	0.41	0.92	0.0	9.0
R4IFPENA	21384	0.44	1.03	0.0	9.0
R5IFPENA	19579	0.45	0.94	0.0	9.0
R6IFPENA	18165	0.43	0.76	0.0	9.0
R7IFPENA	20129	0.40	0.83	0.0	9.0
R8IFPENA	18469	0.40	0.79	0.0	9.0
R9IFPENA	17217	0.41	0.82	0.0	9.0
R10IFPENA	22034	0.44	1.31	0.0	9.0
R11IFPENA	20554	0.37	0.97	0.0	9.0
R12IFPENA	18747	0.42	1.06	0.0	9.0
R13IFPENA	20912	0.45	1.32	0.0	9.0
S1IFPENA	12652	1.67	3.16	0.0	9.0
S2IFPENA	19642	2.67	3.60	0.0	9.0
S3IFPENA	17991	2.77	3.62	0.0	9.0
S4IFPENA	21384	2.86	3.66	0.0	9.0
S5IFPENA	19579	2.94	3.66	0.0	9.0
S6IFPENA	18165	3.03	3.67	0.0	9.0
S7IFPENA	20129	2.93	3.68	0.0	9.0
S8IFPENA	18469	3.02	3.69	0.0	9.0
S9IFPENA	17217	3.13	3.72	0.0	9.0
S10IFPENA	22034	3.12	3.79	0.0	9.0
S11IFPENA	20554	3.13	3.77	0.0	9.0
S12IFPENA	18747	3.29	3.80	0.0	9.0
S13IFPENA	20912	3.36	3.84	0.0	9.0
R1IPEN	12652	1044.01	4513.93	0.0	85000.0
R2IPEN	19642	2319.74	9563.90	0.0	459600.0
R3IPEN	17991	2679.07	9631.91	0.0	642000.0
R4IPEN	21384	2961.34	8637.30	0.0	300000.0
R5IPEN	19579	3529.20	11552.55	0.0	696240.0
R6IPEN	18165	3974.77	14531.90	0.0	1196388.0
R7IPEN	20129	4222.92	29400.05	0.0	2748372.0
R8IPEN	18469	4142.74	17231.05	0.0	1374108.0
R9IPEN	17217	8045.80	457539.14	0.0	60000000.0
R10IPEN	22034	3323.54	37893.61	0.0	5401560.0
R11IPEN	20554	4026.65	12455.05	0.0	346836.0
R12IPEN	18747	4811.26	21767.66	0.0	2160000.0
R13IPEN	20912	4178.83	14702.46	0.0	857280.0
S1IPEN	10279	1118.48	4689.95	0.0	85000.0
S2IPEN	13681	2467.99	10582.62	0.0	459600.0
S3IPEN	12334	2724.58	9938.05	0.0	642000.0
S4IPEN	14516	2940.44	8382.56	0.0	225000.0
S5IPEN	13042	3645.95	13042.33	0.0	696240.0
S6IPEN	11859	4088.41	16236.72	0.0	1196388.0
S7IPEN	13352	4227.47	26126.82	0.0	2023644.0
S8IPEN	12052	4164.66	18981.81	0.0	1374108.0

S9IPEN	11012	5147.65	70303.35	0.0	7200000.0
S10IPEN	14235	3020.13	11334.76	0.0	516000.0
S11IPEN	13080	3899.80	12977.90	0.0	300000.0
S12IPEN	11622	4624.44	25521.09	0.0	2160000.0
S13IPEN	12888	3755.54	13616.38	0.0	360000.0
R1IOPEN	12652	0.09	0.29	0.0	1.0
R2IOPEN	19642	0.23	0.42	0.0	1.0
R3IOPEN	17991	0.27	0.44	0.0	1.0
R4IOPEN	21384	0.26	0.44	0.0	1.0
R5IOPEN	19579	0.29	0.46	0.0	1.0
R6IOPEN	18165	0.30	0.46	0.0	1.0
R7IOPEN	20129	0.26	0.44	0.0	1.0
R8IOPEN	18469	0.27	0.44	0.0	1.0
R9IOPEN	17217	0.27	0.45	0.0	1.0
R10IOPEN	22034	0.19	0.39	0.0	1.0
R11IOPEN	20554	0.22	0.42	0.0	1.0
R12IOPEN	18747	0.24	0.43	0.0	1.0
R13IOPEN	20912	0.20	0.40	0.0	1.0
S1IOPEN	10279	0.10	0.29	0.0	1.0
S2IOPEN	13681	0.21	0.41	0.0	1.0
S3IOPEN	12334	0.24	0.43	0.0	1.0
S4IOPEN	14516	0.23	0.42	0.0	1.0
S5IOPEN	13042	0.26	0.44	0.0	1.0
S6IOPEN	11859	0.27	0.44	0.0	1.0
S7IOPEN	13352	0.23	0.42	0.0	1.0
S8IOPEN	12052	0.24	0.43	0.0	1.0
S9IOPEN	11012	0.24	0.43	0.0	1.0
S10IOPEN	14235	0.16	0.37	0.0	1.0
S11IOPEN	13080	0.19	0.39	0.0	1.0
S12IOPEN	11622	0.20	0.40	0.0	1.0
S13IOPEN	12888	0.17	0.37	0.0	1.0
R1IFPEN	12652	0.18	0.85	0.0	9.0
R2IFPEN	19642	0.34	0.89	0.0	9.0
R3IFPEN	17991	0.37	0.91	0.0	9.0
R4IFPEN	21384	0.41	1.02	0.0	9.0
R5IFPEN	19579	0.42	0.92	0.0	9.0
R6IFPEN	18165	0.39	0.73	0.0	9.0
R7IFPEN	20129	0.36	0.80	0.0	9.0
R8IFPEN	18469	0.36	0.76	0.0	9.0
R9IFPEN	17217	0.37	0.80	0.0	9.0
R10IFPEN	22034	0.40	1.29	0.0	9.0
R11IFPEN	20554	0.34	0.95	0.0	9.0
R12IFPEN	18747	0.38	1.04	0.0	9.0
R13IFPEN	20912	0.42	1.31	0.0	9.0
S1IFPEN	12652	1.66	3.16	0.0	9.0
S2IFPEN	19642	2.66	3.61	0.0	9.0
S3IFPEN	17991	2.75	3.63	0.0	9.0
S4IFPEN	21384	2.84	3.67	0.0	9.0
S5IFPEN	19579	2.93	3.67	0.0	9.0
S6IFPEN	18165	3.01	3.69	0.0	9.0
S7IFPEN	20129	2.91	3.69	0.0	9.0
S8IFPEN	18469	3.00	3.71	0.0	9.0
S9IFPEN	17217	3.10	3.74	0.0	9.0
S10IFPEN	22034	3.09	3.80	0.0	9.0
S11IFPEN	20554	3.11	3.78	0.0	9.0

S12IFPEN	18747	3.27	3.81	0.0	9.0
S13IFPEN	20912	3.34	3.86	0.0	9.0
R1IANN	12652	104.84	1633.87	0.0	80000.0
R2IANN	19642	206.41	3968.42	0.0	480800.0
R3IANN	17991	295.07	6799.59	0.0	732000.0
R4IANN	21384	313.33	3574.33	0.0	156480.0
R5IANN	19579	399.63	6810.63	0.0	600000.0
R6IANN	18165	413.99	5619.83	0.0	312000.0
R7IANN	20129	508.06	16208.96	0.0	2160000.0
R8IANN	18469	636.35	9536.97	0.0	817224.0
R9IANN	17217	692.31	16227.88	0.0	1860000.0
R10IANN	22034	565.37	12987.18	0.0	1273200.0
R11IANN	20554	449.40	7908.03	0.0	678300.0
R12IANN	18747	624.75	11559.81	0.0	1000008.0
R13IANN	20912	447.67	6063.05	0.0	324000.0
S1IANN	10279	103.67	1730.55	0.0	80000.0
S2IANN	13674	170.48	2100.83	0.0	114000.0
S3IANN	12334	253.64	4680.70	0.0	277200.0
S4IANN	14516	210.76	2701.69	0.0	143980.1
S5IANN	13042	247.87	3592.90	0.0	204000.0
S6IANN	11859	350.15	5420.05	0.0	312000.0
S7IANN	13352	449.65	19106.74	0.0	2160000.0
S8IANN	12052	468.95	6920.20	0.0	468000.0
S9IANN	11012	482.37	8231.42	0.0	613058.4
S10IANN	14235	379.07	5394.89	0.0	396000.0
S11IANN	13080	306.67	5854.19	0.0	492000.0
S12IANN	11622	375.06	5727.14	0.0	456000.0
S13IANN	12888	369.77	6010.02	0.0	324000.0
R1IOANN	12652	0.01	0.09	0.0	1.0
R2IOANN	19642	0.02	0.15	0.0	1.0
R3IOANN	17991	0.03	0.18	0.0	1.0
R4IOANN	21384	0.03	0.18	0.0	1.0
R5IOANN	19579	0.03	0.18	0.0	1.0
R6IOANN	18165	0.04	0.19	0.0	1.0
R7IOANN	20129	0.04	0.19	0.0	1.0
R8IOANN	18469	0.04	0.20	0.0	1.0
R9IOANN	17217	0.04	0.20	0.0	1.0
R10IOANN	22034	0.03	0.18	0.0	1.0
R11IOANN	20554	0.04	0.18	0.0	1.0
R12IOANN	18747	0.04	0.19	0.0	1.0
R13IOANN	20912	0.03	0.17	0.0	1.0
S1IOANN	10279	0.01	0.09	0.0	1.0
S2IOANN	13674	0.02	0.14	0.0	1.0
S3IOANN	12334	0.03	0.16	0.0	1.0
S4IOANN	14516	0.02	0.15	0.0	1.0
S5IOANN	13042	0.03	0.16	0.0	1.0
S6IOANN	11859	0.03	0.17	0.0	1.0
S7IOANN	13352	0.03	0.16	0.0	1.0
S8IOANN	12052	0.03	0.18	0.0	1.0
S9IOANN	11012	0.03	0.18	0.0	1.0
S10IOANN	14235	0.03	0.16	0.0	1.0
S11IOANN	13080	0.03	0.16	0.0	1.0
S12IOANN	11622	0.03	0.16	0.0	1.0
S13IOANN	12888	0.02	0.15	0.0	1.0

R1IFANN	12652	0.09	0.80	0.0	9.0
R2IFANN	19642	0.13	0.82	0.0	9.0
R3IFANN	17991	0.13	0.81	0.0	9.0
R4IFANN	21384	0.16	0.94	0.0	9.0
R5IFANN	19579	0.13	0.82	0.0	9.0
R6IFANN	18165	0.11	0.58	0.0	9.0
R7IFANN	20129	0.12	0.69	0.0	9.0
R8IFANN	18469	0.12	0.64	0.0	9.0
R9IFANN	17217	0.13	0.69	0.0	9.0
R10IFANN	22034	0.25	1.27	0.0	9.0
R11IFANN	20554	0.14	0.87	0.0	9.0
R12IFANN	18747	0.17	0.98	0.0	9.0
R13IFANN	20912	0.24	1.27	0.0	9.0
S1IFANN	12652	1.58	3.18	0.0	9.0
S2IFANN	19642	2.52	3.69	0.0	9.0
S3IFANN	17991	2.60	3.72	0.0	9.0
S4IFANN	21384	2.69	3.76	0.0	9.0
S5IFANN	19579	2.75	3.77	0.0	9.0
S6IFANN	18165	2.84	3.79	0.0	9.0
S7IFANN	20129	2.77	3.78	0.0	9.0
S8IFANN	18469	2.85	3.80	0.0	9.0
S9IFANN	17217	2.96	3.83	0.0	9.0
S10IFANN	22034	3.01	3.86	0.0	9.0
S11IFANN	20554	3.01	3.85	0.0	9.0
S12IFANN	18747	3.15	3.89	0.0	9.0
S13IFANN	20912	3.25	3.92	0.0	9.0
R2IPEN1	19642	2250.17	9414.48	0.0	456000.0
R3IPEN1	17991	2558.51	9376.67	0.0	642000.0
R4IPEN1	21384	2816.95	8073.46	0.0	228000.0
R5IPEN1	19579	3367.83	10958.87	0.0	696240.0
R6IPEN1	18165	3804.75	14278.41	0.0	1196388.0
R7IPEN1	20129	3961.08	26596.61	0.0	2748372.0
R8IPEN1	18469	3938.92	16775.47	0.0	1374108.0
R9IPEN1	17217	7808.68	457510.28	0.0	60000000.0
R10IPEN1	22034	3141.84	37755.32	0.0	5400000.0
R11IPEN1	20554	3787.41	11789.42	0.0	346836.0
R12IPEN1	18747	4550.19	21339.33	0.0	2160000.0
R13IPEN1	20912	3910.40	13877.78	0.0	857280.0
S2IPEN1	13674	2390.45	10416.61	0.0	456000.0
S3IPEN1	12334	2615.51	9714.58	0.0	642000.0
S4IPEN1	14516	2823.83	8072.23	0.0	225000.0
S5IPEN1	13042	3501.86	12385.81	0.0	696240.0
S6IPEN1	11859	3947.86	16037.43	0.0	1196388.0
S7IPEN1	13352	3961.10	21259.44	0.0	1262280.0
S8IPEN1	12052	3993.22	18632.20	0.0	1374108.0
S9IPEN1	11012	4924.79	70034.26	0.0	7200000.0
S10IPEN1	14235	2876.02	10927.62	0.0	516000.0
S11IPEN1	13080	3696.10	12365.85	0.0	300000.0
S12IPEN1	11622	4407.11	25165.52	0.0	2160000.0
S13IPEN1	12888	3528.30	12658.06	0.0	360000.0
R2IOPEN1	19642	0.23	0.42	0.0	1.0
R3IOPEN1	17991	0.27	0.44	0.0	1.0
R4IOPEN1	21384	0.26	0.44	0.0	1.0
R5IOPEN1	19579	0.29	0.46	0.0	1.0
R6IOPEN1	18165	0.30	0.46	0.0	1.0

R7IOPEN1	20129	0.26	0.44	0.0	1.0
R8IOPEN1	18469	0.27	0.44	0.0	1.0
R9IOPEN1	17217	0.27	0.45	0.0	1.0
R10IOPEN1	22034	0.19	0.39	0.0	1.0
R11IOPEN1	20554	0.22	0.42	0.0	1.0
R12IOPEN1	18747	0.24	0.43	0.0	1.0
R13IOPEN1	20912	0.20	0.40	0.0	1.0
S2IOPEN1	13674	0.21	0.41	0.0	1.0
S3IOPEN1	12334	0.24	0.43	0.0	1.0
S4IOPEN1	14516	0.23	0.42	0.0	1.0
S5IOPEN1	13042	0.26	0.44	0.0	1.0
S6IOPEN1	11859	0.27	0.44	0.0	1.0
S7IOPEN1	13352	0.23	0.42	0.0	1.0
S8IOPEN1	12052	0.24	0.43	0.0	1.0
S9IOPEN1	11012	0.24	0.43	0.0	1.0
S10IOPEN1	14235	0.16	0.37	0.0	1.0
S11IOPEN1	13080	0.19	0.39	0.0	1.0
S12IOPEN1	11622	0.20	0.40	0.0	1.0
S13IOPEN1	12888	0.17	0.37	0.0	1.0
R2IFPEN1	19642	5.02	2.02	1.0	9.0
R3IFPEN1	17991	4.83	2.14	1.0	9.0
R4IFPEN1	21384	4.84	2.14	1.0	9.0
R5IFPEN1	19579	4.70	2.21	1.0	9.0
R6IFPEN1	18165	4.68	2.19	1.0	9.0
R7IFPEN1	20129	4.84	2.11	1.0	9.0
R8IFPEN1	18469	4.79	2.14	1.0	9.0
R9IFPEN1	17217	4.77	2.16	1.0	9.0
R10IFPEN1	22034	5.22	1.93	1.0	9.0
R11IFPEN1	20554	5.03	2.01	1.0	9.0
R12IFPEN1	18747	4.97	2.07	1.0	9.0
R13IFPEN1	20912	5.16	1.98	1.0	9.0
S2IFPEN1	19642	5.98	2.12	1.0	9.0
S3IFPEN1	17991	5.89	2.23	1.0	9.0
S4IFPEN1	21384	5.95	2.21	1.0	9.0
S5IFPEN1	19579	5.90	2.28	1.0	9.0
S6IFPEN1	18165	5.93	2.28	1.0	9.0
S7IFPEN1	20129	6.00	2.17	1.0	9.0
S8IFPEN1	18469	6.00	2.21	1.0	9.0
S9IFPEN1	17217	6.03	2.22	1.0	9.0
S10IFPEN1	22034	6.29	1.94	1.0	9.0
S11IFPEN1	20554	6.21	2.03	1.0	9.0
S12IFPEN1	18747	6.22	2.08	1.0	9.0
S13IFPEN1	20912	6.36	1.95	1.0	9.0
R3MPEN1	2103	1108.12	1686.89	9.0	53500.0
R4MPEN1	5641	934.98	1100.85	3.0	25000.0
R5MPEN1	5743	994.50	1491.74	2.0	58020.0
R6MPEN1	5428	1113.56	2003.31	3.0	99699.0
R7MPEN1	5299	1304.09	4185.82	1.0	229031.0
R8MPEN1	5015	1256.17	2553.42	3.0	114509.0
R9MPEN1	4710	2412.08	72870.60	4.0	5000000.0
R10MPEN1	4092	1445.21	7191.23	2.0	450000.0
R11MPEN1	4548	1483.68	1691.86	4.0	28903.0
R12MPEN1	4469	1634.16	3368.40	4.0	180000.0
R13MPEN1	4267	1672.44	2255.83	0.1	71440.0

S3MPEN1	1593	1150.59	1769.67	22.0	53500.0
S4MPEN1	3402	1054.10	1128.93	3.0	25000.0
S5MPEN1	3400	1161.89	1779.86	5.0	58020.0
S6MPEN1	3174	1291.16	2376.19	17.0	99699.0
S7MPEN1	3078	1492.52	3471.66	12.0	105190.0
S8MPEN1	2908	1432.55	3030.49	13.0	114509.0
S9MPEN1	2684	1720.49	11734.43	17.0	600000.0
S10MPEN1	2271	1539.34	1822.28	20.0	43000.0
S11MPEN1	2448	1701.58	1881.69	8.0	25000.0
S12MPEN1	2334	1879.87	4385.86	4.0	180000.0
S13MPEN1	2136	1841.03	2026.99	5.8	30000.0
R3NFPEN1	2103	0.02	0.14	0.0	1.0
R4NFPEN1	5641	0.05	0.22	0.0	1.0
R5NFPEN1	5743	0.05	0.21	0.0	1.0
R6NFPEN1	5428	0.06	0.24	0.0	1.0
R7NFPEN1	5299	0.06	0.23	0.0	1.0
R8NFPEN1	5015	0.07	0.25	0.0	1.0
R9NFPEN1	4710	0.06	0.24	0.0	1.0
R10NFPEN1	4092	0.07	0.26	0.0	1.0
R11NFPEN1	4548	0.12	0.32	0.0	1.0
R12NFPEN1	4469	0.11	0.32	0.0	1.0
R13NFPEN1	4267	0.12	0.33	0.0	1.0
S3NFPEN1	1593	0.02	0.14	0.0	1.0
S4NFPEN1	3402	0.05	0.22	0.0	1.0
S5NFPEN1	3400	0.04	0.20	0.0	1.0
S6NFPEN1	3174	0.06	0.23	0.0	1.0
S7NFPEN1	3078	0.05	0.23	0.0	1.0
S8NFPEN1	2908	0.06	0.24	0.0	1.0
S9NFPEN1	2684	0.06	0.23	0.0	1.0
S10NFPEN1	2271	0.06	0.24	0.0	1.0
S11NFPEN1	2448	0.11	0.31	0.0	1.0
S12NFPEN1	2334	0.09	0.29	0.0	1.0
S13NFPEN1	2136	0.10	0.30	0.0	1.0
R2IPEN2	19642	62.72	725.73	0.0	21060.0
R3IPEN2	17991	107.89	992.41	0.0	36000.0
R4IPEN2	21384	132.54	1856.79	0.0	150000.0
R5IPEN2	19579	136.39	1440.61	0.0	96000.0
R6IPEN2	18165	155.31	1384.02	0.0	60000.0
R7IPEN2	20129	249.72	6963.23	0.0	902004.0
R8IPEN2	18469	190.70	2243.01	0.0	145094.5
R9IPEN2	17217	221.10	3095.11	0.0	288000.0
R10IPEN2	22034	162.77	1475.70	0.0	54000.0
R11IPEN2	20554	212.06	1783.49	0.0	60000.0
R12IPEN2	18747	226.67	1969.74	0.0	132000.0
R13IPEN2	20912	241.38	2498.80	0.0	129000.0
S2IPEN2	13674	68.87	773.01	0.0	21060.0
S3IPEN2	12334	100.22	971.83	0.0	36000.0
S4IPEN2	14516	104.84	1137.01	0.0	72622.4
S5IPEN2	13042	113.21	1377.67	0.0	96000.0
S6IPEN2	11859	130.43	1294.96	0.0	60000.0
S7IPEN2	13352	254.12	8365.33	0.0	902004.0
S8IPEN2	12052	157.33	2117.81	0.0	145094.5
S9IPEN2	11012	211.22	3687.27	0.0	288000.0
S10IPEN2	14235	129.68	1403.80	0.0	54000.0
S11IPEN2	13080	180.43	1642.97	0.0	40000.0

S12IPEN2	11622	185.28	1961.53	0.0	132000.0
S13IPEN2	12888	206.06	2637.72	0.0	129000.0
R2IOPEN2	19642	0.01	0.12	0.0	1.0
R3IOPEN2	17991	0.03	0.16	0.0	1.0
R4IOPEN2	21384	0.03	0.16	0.0	1.0
R5IOPEN2	19579	0.03	0.18	0.0	1.0
R6IOPEN2	18165	0.03	0.18	0.0	1.0
R7IOPEN2	20129	0.03	0.18	0.0	1.0
R8IOPEN2	18469	0.03	0.18	0.0	1.0
R9IOPEN2	17217	0.04	0.19	0.0	1.0
R10IOPEN2	22034	0.03	0.17	0.0	1.0
R11IOPEN2	20554	0.03	0.18	0.0	1.0
R12IOPEN2	18747	0.04	0.18	0.0	1.0
R13IOPEN2	20912	0.03	0.17	0.0	1.0
S2IOPEN2	13674	0.01	0.12	0.0	1.0
S3IOPEN2	12334	0.02	0.15	0.0	1.0
S4IOPEN2	14516	0.02	0.15	0.0	1.0
S5IOPEN2	13042	0.03	0.16	0.0	1.0
S6IOPEN2	11859	0.03	0.16	0.0	1.0
S7IOPEN2	13352	0.03	0.16	0.0	1.0
S8IOPEN2	12052	0.03	0.16	0.0	1.0
S9IOPEN2	11012	0.03	0.17	0.0	1.0
S10IOPEN2	14235	0.02	0.15	0.0	1.0
S11IOPEN2	13080	0.03	0.16	0.0	1.0
S12IOPEN2	11622	0.03	0.16	0.0	1.0
S13IOPEN2	12888	0.02	0.15	0.0	1.0
R2IFPEN2	19642	5.97	0.61	1.0	9.0
R3IFPEN2	17991	5.90	0.82	1.0	9.0
R4IFPEN2	21384	5.91	0.84	1.0	9.0
R5IFPEN2	19579	5.88	0.88	1.0	9.0
R6IFPEN2	18165	5.87	0.87	1.0	9.0
R7IFPEN2	20129	5.86	0.88	1.0	9.0
R8IFPEN2	18469	5.85	0.89	1.0	9.0
R9IFPEN2	17217	5.84	0.92	1.0	9.0
R10IFPEN2	22034	5.92	0.91	1.0	9.0
R11IFPEN2	20554	5.88	0.88	1.0	9.0
R12IFPEN2	18747	5.87	0.94	1.0	9.0
R13IFPEN2	20912	5.92	0.91	1.0	9.0
S2IFPEN2	19642	6.59	1.07	1.0	9.0
S3IFPEN2	17991	6.57	1.15	1.0	9.0
S4IFPEN2	21384	6.61	1.15	1.0	9.0
S5IFPEN2	19579	6.61	1.17	1.0	9.0
S6IFPEN2	18165	6.63	1.18	1.0	9.0
S7IFPEN2	20129	6.60	1.19	1.0	9.0
S8IFPEN2	18469	6.63	1.18	1.0	9.0
S9IFPEN2	17217	6.65	1.22	1.0	9.0
S10IFPEN2	22034	6.69	1.19	1.0	9.0
S11IFPEN2	20554	6.67	1.20	1.0	9.0
S12IFPEN2	18747	6.71	1.22	1.0	9.0
S13IFPEN2	20912	6.75	1.19	1.0	9.0
R3MPEN2	207	405.79	367.61	13.0	1700.0
R4MPEN2	595	417.72	842.37	5.0	12500.0
R5MPEN2	632	373.23	572.37	1.0	8000.0
R6MPEN2	603	451.52	697.86	11.0	11000.0

R7MPEN2	685	633.70	3089.89	9.0	75167.0
R8MPEN2	627	484.05	925.12	1.0	12091.2
R9MPEN2	629	511.58	1255.50	8.0	24000.0
R10MPEN2	645	482.82	555.67	1.0	4500.0
R11MPEN2	664	569.50	638.63	4.2	5000.0
R12MPEN2	660	565.11	706.61	12.0	11000.0
R13MPEN2	625	703.71	1014.63	1.0	10750.0
S3MPEN2	152	426.37	367.30	13.0	1700.0
S4MPEN2	319	420.01	511.07	9.0	6051.9
S5MPEN2	327	403.06	625.39	7.0	8000.0
S6MPEN2	318	450.90	583.93	11.0	5000.0
S7MPEN2	369	779.50	4129.22	11.0	75167.0
S8MPEN2	304	530.15	1019.72	7.0	12091.2
S9MPEN2	317	622.14	1709.41	11.0	24000.0
S10MPEN2	319	506.72	622.26	11.0	4500.0
S11MPEN2	341	592.82	629.11	4.2	3333.3
S12MPEN2	321	589.15	817.34	25.0	11000.0
S13MPEN2	290	801.27	1270.83	1.0	10750.0
R3NFPEN2	207	0.02	0.14	0.0	1.0
R4NFPEN2	595	0.06	0.23	0.0	1.0
R5NFPEN2	632	0.06	0.23	0.0	1.0
R6NFPEN2	602	0.06	0.23	0.0	1.0
R7NFPEN2	685	0.05	0.21	0.0	1.0
R8NFPEN2	627	0.04	0.20	0.0	1.0
R9NFPEN2	629	0.05	0.22	0.0	1.0
R10NFPEN2	645	0.06	0.23	0.0	1.0
R11NFPEN2	664	0.11	0.31	0.0	1.0
R12NFPEN2	660	0.10	0.29	0.0	1.0
R13NFPEN2	625	0.09	0.28	0.0	1.0
S3NFPEN2	152	0.03	0.16	0.0	1.0
S4NFPEN2	319	0.06	0.24	0.0	1.0
S5NFPEN2	327	0.06	0.23	0.0	1.0
S6NFPEN2	318	0.07	0.25	0.0	1.0
S7NFPEN2	369	0.04	0.19	0.0	1.0
S8NFPEN2	304	0.03	0.18	0.0	1.0
S9NFPEN2	317	0.04	0.21	0.0	1.0
S10NFPEN2	319	0.04	0.21	0.0	1.0
S11NFPEN2	341	0.11	0.31	0.0	1.0
S12NFPEN2	321	0.10	0.30	0.0	1.0
S13NFPEN2	290	0.08	0.27	0.0	1.0
R2IPEN3	19642	6.85	297.27	0.0	27996.0
R3IPEN3	17991	12.66	534.05	0.0	60000.0
R4IPEN3	21384	11.85	404.22	0.0	38400.0
R5IPEN3	19579	24.97	2250.00	0.0	313152.0
R6IPEN3	18165	14.71	424.27	0.0	28800.0
R7IPEN3	20129	12.11	292.06	0.0	15600.0
R8IPEN3	18469	13.12	444.25	0.0	34068.0
R9IPEN3	17217	16.02	390.26	0.0	28200.0
R10IPEN3	22034	18.94	751.86	0.0	84000.0
R11IPEN3	20554	27.18	1032.88	0.0	92500.0
R12IPEN3	18747	34.40	916.43	0.0	63996.0
R13IPEN3	20912	27.06	816.23	0.0	72300.0
S2IPEN3	13674	7.66	333.87	0.0	27996.0
S3IPEN3	12334	8.85	300.22	0.0	22800.0

S4IPEN3	14516	11.77	458.25	0.0	38400.0
S5IPEN3	13042	30.88	2748.28	0.0	313152.0
S6IPEN3	11859	10.12	298.79	0.0	15000.0
S7IPEN3	13352	12.25	310.83	0.0	15600.0
S8IPEN3	12052	14.12	524.21	0.0	34068.0
S9IPEN3	11012	11.65	278.97	0.0	13440.0
S10IPEN3	14235	14.43	573.02	0.0	57480.0
S11IPEN3	13080	23.26	1052.89	0.0	92500.0
S12IPEN3	11622	32.06	906.01	0.0	63996.0
S13IPEN3	12888	21.17	790.33	0.0	72300.0
R2IOPEN3	19642	0.00	0.04	0.0	1.0
R3IOPEN3	17991	0.00	0.05	0.0	1.0
R4IOPEN3	21384	0.00	0.06	0.0	1.0
R5IOPEN3	19579	0.00	0.06	0.0	1.0
R6IOPEN3	18165	0.00	0.06	0.0	1.0
R7IOPEN3	20129	0.00	0.06	0.0	1.0
R8IOPEN3	18469	0.00	0.06	0.0	1.0
R9IOPEN3	17217	0.00	0.07	0.0	1.0
R10IOPEN3	22034	0.00	0.06	0.0	1.0
R11IOPEN3	20554	0.00	0.06	0.0	1.0
R12IOPEN3	18747	0.00	0.07	0.0	1.0
R13IOPEN3	20912	0.00	0.06	0.0	1.0
S2IOPEN3	13674	0.00	0.04	0.0	1.0
S3IOPEN3	12334	0.00	0.05	0.0	1.0
S4IOPEN3	14516	0.00	0.05	0.0	1.0
S5IOPEN3	13042	0.00	0.06	0.0	1.0
S6IOPEN3	11859	0.00	0.05	0.0	1.0
S7IOPEN3	13352	0.00	0.05	0.0	1.0
S8IOPEN3	12052	0.00	0.05	0.0	1.0
S9IOPEN3	11012	0.00	0.06	0.0	1.0
S10IOPEN3	14235	0.00	0.05	0.0	1.0
S11IOPEN3	13080	0.00	0.05	0.0	1.0
S12IOPEN3	11622	0.00	0.06	0.0	1.0
S13IOPEN3	12888	0.00	0.05	0.0	1.0
R2IFPEN3	19642	6.02	0.31	1.0	9.0
R3IFPEN3	17991	6.02	0.35	1.0	9.0
R4IFPEN3	21384	6.03	0.40	1.0	9.0
R5IFPEN3	19579	6.02	0.38	1.0	9.0
R6IFPEN3	18165	6.01	0.33	1.0	9.0
R7IFPEN3	20129	6.00	0.33	1.0	9.0
R8IFPEN3	18469	6.00	0.32	1.0	9.0
R9IFPEN3	17217	5.99	0.36	1.0	9.0
R10IFPEN3	22034	6.04	0.50	1.0	9.0
R11IFPEN3	20554	6.01	0.39	1.0	9.0
R12IFPEN3	18747	6.01	0.44	1.0	9.0
R13IFPEN3	20912	6.04	0.50	1.0	9.0
S2IFPEN3	19642	6.62	0.95	1.0	9.0
S3IFPEN3	17991	6.64	0.97	1.0	9.0
S4IFPEN3	21384	6.67	0.98	1.0	9.0
S5IFPEN3	19579	6.68	0.98	1.0	9.0
S6IFPEN3	18165	6.70	0.98	1.0	9.0
S7IFPEN3	20129	6.68	0.98	1.0	9.0
S8IFPEN3	18469	6.70	0.99	1.0	9.0
S9IFPEN3	17217	6.72	1.00	1.0	9.0
S10IFPEN3	22034	6.74	1.02	1.0	9.0

S11IFPEN3	20554	6.74	1.00	1.0	9.0
S12IFPEN3	18747	6.78	1.02	1.0	9.0
S13IFPEN3	20912	6.81	1.03	1.0	9.0
R3MPEN3	17	417.59	476.35	50.0	1900.0
R4MPEN3	65	324.75	521.85	10.0	3200.0
R5MPEN3	69	590.49	3125.59	23.0	26096.0
R6MPEN3	58	383.98	498.79	38.0	2400.0
R7MPEN3	67	303.22	296.02	30.6	1300.0
R8MPEN3	63	320.51	551.55	16.0	2839.0
R9MPEN3	79	290.98	384.82	26.0	2350.0
R10MPEN3	83	418.96	936.91	25.0	7000.0
R11MPEN3	79	589.38	1265.58	22.0	7708.3
R12MPEN3	86	624.82	945.03	30.0	5333.0
R13MPEN3	81	582.12	931.43	15.8	6025.0
S3MPEN3	13	422.92	521.47	50.0	1900.0
S4MPEN3	40	355.83	642.83	10.0	3200.0
S5MPEN3	40	838.90	4101.15	23.0	26096.0
S6MPEN3	30	333.23	372.73	38.0	1250.0
S7MPEN3	39	349.60	332.66	33.0	1300.0
S8MPEN3	34	416.95	719.90	18.0	2839.0
S9MPEN3	41	260.67	281.75	34.0	1120.0
S10MPEN3	41	417.39	795.83	42.0	4790.0
S11MPEN3	39	650.17	1489.00	22.0	7708.3
S12MPEN3	42	739.35	1028.46	30.0	5333.0
S13MPEN3	34	668.86	1110.95	42.0	6025.0
R3NFPEN3	17	0.12	0.33	0.0	1.0
R4NFPEN3	65	1.00	0.00	1.0	1.0
R5NFPEN3	69	1.00	0.00	1.0	1.0
R6NFPEN3	58	1.00	0.00	1.0	1.0
R7NFPEN3	67	1.00	0.00	1.0	1.0
R8NFPEN3	63	1.00	0.00	1.0	1.0
R9NFPEN3	79	1.00	0.00	1.0	1.0
R10NFPEN3	83	1.00	0.00	1.0	1.0
R11NFPEN3	79	1.00	0.00	1.0	1.0
R12NFPEN3	86	1.00	0.00	1.0	1.0
R13NFPEN3	81	1.00	0.00	1.0	1.0
S3NFPEN3	13	0.00	0.00	0.0	0.0
S4NFPEN3	40	1.00	0.00	1.0	1.0
S5NFPEN3	40	1.00	0.00	1.0	1.0
S6NFPEN3	30	1.00	0.00	1.0	1.0
S7NFPEN3	39	1.00	0.00	1.0	1.0
S8NFPEN3	34	1.00	0.00	1.0	1.0
S9NFPEN3	41	1.00	0.00	1.0	1.0
S10NFPEN3	41	1.00	0.00	1.0	1.0
S11NFPEN3	39	1.00	0.00	1.0	1.0
S12NFPEN3	42	1.00	0.00	1.0	1.0
S13NFPEN3	34	1.00	0.00	1.0	1.0
R2IANN1	19642	199.87	3933.95	0.0	480000.0
R3IANN1	17991	256.56	6521.17	0.0	720000.0
R4IANN1	21384	268.51	3074.64	0.0	156480.0
R5IANN1	19579	363.21	6666.53	0.0	600000.0
R6IANN1	18165	359.65	5078.02	0.0	288000.0
R7IANN1	20129	439.46	16058.45	0.0	2160000.0
R8IANN1	18469	513.85	8152.06	0.0	810528.0

R9IANN1	17217	585.08	15629.73	0.0	1860000.0
R10IANN1	22034	385.76	4238.06	0.0	240000.0
R11IANN1	20554	355.61	6284.06	0.0	672000.0
R12IANN1	18747	465.00	8846.65	0.0	1000008.0
R13IANN1	20912	379.82	5051.87	0.0	248323.0
S2IANN1	13674	163.49	2032.25	0.0	114000.0
S3IANN1	12334	207.35	4056.14	0.0	276000.0
S4IANN1	14516	189.06	2501.90	0.0	143980.1
S5IANN1	13042	224.73	3402.90	0.0	204000.0
S6IANN1	11859	314.19	5033.58	0.0	288000.0
S7IANN1	13352	394.99	18997.68	0.0	2160000.0
S8IANN1	12052	379.02	5284.09	0.0	360000.0
S9IANN1	11012	387.30	6828.47	0.0	613058.4
S10IANN1	14235	309.67	3587.52	0.0	159380.2
S11IANN1	13080	241.74	3071.10	0.0	144436.4
S12IANN1	11622	296.38	3250.95	0.0	151609.4
S13IANN1	12888	317.15	4904.79	0.0	248323.0
R2IOANN1	19642	0.02	0.15	0.0	1.0
R3IOANN1	17991	0.03	0.18	0.0	1.0
R4IOANN1	21384	0.03	0.18	0.0	1.0
R5IOANN1	19579	0.03	0.18	0.0	1.0
R6IOANN1	18165	0.04	0.19	0.0	1.0
R7IOANN1	20129	0.04	0.19	0.0	1.0
R8IOANN1	18469	0.04	0.20	0.0	1.0
R9IOANN1	17217	0.04	0.20	0.0	1.0
R10IOANN1	22034	0.03	0.18	0.0	1.0
R11IOANN1	20554	0.03	0.18	0.0	1.0
R12IOANN1	18747	0.04	0.19	0.0	1.0
R13IOANN1	20912	0.03	0.17	0.0	1.0
S2IOANN1	13674	0.02	0.14	0.0	1.0
S3IOANN1	12334	0.03	0.16	0.0	1.0
S4IOANN1	14516	0.02	0.15	0.0	1.0
S5IOANN1	13042	0.03	0.16	0.0	1.0
S6IOANN1	11859	0.03	0.17	0.0	1.0
S7IOANN1	13352	0.03	0.16	0.0	1.0
S8IOANN1	12052	0.03	0.18	0.0	1.0
S9IOANN1	11012	0.03	0.18	0.0	1.0
S10IOANN1	14235	0.03	0.16	0.0	1.0
S11IOANN1	13080	0.02	0.16	0.0	1.0
S12IOANN1	11622	0.03	0.16	0.0	1.0
S13IOANN1	12888	0.02	0.15	0.0	1.0
R2IFANN1	19642	5.94	0.73	1.0	9.0
R3IFANN1	17991	5.92	0.77	1.0	9.0
R4IFANN1	21384	5.91	0.84	1.0	9.0
R5IFANN1	19579	5.90	0.82	1.0	9.0
R6IFANN1	18165	5.88	0.84	1.0	9.0
R7IFANN1	20129	5.89	0.83	1.0	9.0
R8IFANN1	18469	5.86	0.91	1.0	9.0
R9IFANN1	17217	5.85	0.94	1.0	9.0
R10IFANN1	22034	5.93	0.93	1.0	9.0
R11IFANN1	20554	5.89	0.89	1.0	9.0
R12IFANN1	18747	5.89	0.91	1.0	9.0
R13IFANN1	20912	5.95	0.87	1.0	9.0
S2IFANN1	19642	6.58	1.10	1.0	9.0

S3IFANN1	17991	6.58	1.12	1.0	9.0
S4IFANN1	21384	6.61	1.14	1.0	9.0
S5IFANN1	19579	6.62	1.14	1.0	9.0
S6IFANN1	18165	6.64	1.17	1.0	9.0
S7IFANN1	20129	6.63	1.14	1.0	9.0
S8IFANN1	18469	6.63	1.20	1.0	9.0
S9IFANN1	17217	6.66	1.21	1.0	9.0
S10IFANN1	22034	6.69	1.20	1.0	9.0
S11IFANN1	20554	6.69	1.17	1.0	9.0
S12IFANN1	18747	6.73	1.18	1.0	9.0
S13IFANN1	20912	6.77	1.17	1.0	9.0
R3MANN1	153	880.08	2654.96	16.0	23000.0
R4MANN1	679	779.06	1355.94	1.0	13040.0
R5MANN1	642	1016.69	3032.95	10.0	50000.0
R6MANN1	666	896.59	2083.59	11.0	24000.0
R7MANN1	717	1143.69	7059.01	1.0	180000.0
R8MANN1	780	1131.57	3282.95	8.0	67544.0
R9MANN1	748	1175.46	6164.21	1.0	155000.0
R10MANN1	794	970.71	1836.55	0.0	20496.4
R11MANN1	751	825.23	2602.85	0.0	56000.0
R12MANN1	722	1126.06	4544.90	0.0	83334.0
R13MANN1	674	1081.27	2886.74	0.0	50000.0
S3MANN1	120	1069.06	3019.52	16.0	23000.0
S4MANN1	351	722.85	1292.08	10.0	11998.3
S5MANN1	331	807.66	1722.37	10.0	17000.0
S6MANN1	342	1013.64	2338.47	11.0	24000.0
S7MANN1	343	1452.32	9853.03	5.0	180000.0
S8MANN1	394	1052.82	2272.37	8.0	30000.0
S9MANN1	357	1051.78	3042.20	5.0	51088.2
S10MANN1	396	1039.06	1892.95	0.0	20496.4
S11MANN1	349	749.61	1376.59	0.0	12036.4
S12MANN1	328	902.02	1393.65	0.0	12634.1
S13MANN1	329	1234.05	3627.22	0.0	50000.0
R3NFANN1	153	0.07	0.25	0.0	1.0
R4NFANN1	679	0.19	0.39	0.0	1.0
R5NFANN1	642	0.18	0.38	0.0	1.0
R6NFANN1	666	0.16	0.37	0.0	1.0
R7NFANN1	717	0.22	0.41	0.0	1.0
R8NFANN1	780	0.18	0.39	0.0	1.0
R9NFANN1	748	0.16	0.37	0.0	1.0
R10NFANN1	759	0.15	0.36	0.0	1.0
R11NFANN1	718	0.14	0.35	0.0	1.0
R12NFANN1	695	0.17	0.37	0.0	1.0
R13NFANN1	641	0.19	0.39	0.0	1.0
S3NFANN1	120	0.08	0.28	0.0	1.0
S4NFANN1	351	0.19	0.39	0.0	1.0
S5NFANN1	331	0.18	0.38	0.0	1.0
S6NFANN1	342	0.16	0.37	0.0	1.0
S7NFANN1	343	0.22	0.42	0.0	1.0
S8NFANN1	394	0.20	0.40	0.0	1.0
S9NFANN1	357	0.15	0.36	0.0	1.0
S10NFANN1	381	0.12	0.33	0.0	1.0
S11NFANN1	326	0.11	0.31	0.0	1.0
S12NFANN1	313	0.18	0.38	0.0	1.0
S13NFANN1	305	0.19	0.39	0.0	1.0

R2IANN2	19642	3.60	133.87	0.0	8160.0
R3IANN2	17991	23.54	576.43	0.0	60000.0
R4IANN2	21384	29.00	716.32	0.0	48000.0
R5IANN2	19579	24.56	630.86	0.0	36000.0
R6IANN2	18165	43.77	1197.65	0.0	120000.0
R7IANN2	20129	39.01	747.08	0.0	36000.0
R8IANN2	18469	76.28	2384.29	0.0	168000.0
R9IANN2	17217	55.12	1211.94	0.0	79536.0
R10IANN2	22034	34.46	805.64	0.0	60000.0
R11IANN2	20554	37.49	854.99	0.0	60000.0
R12IANN2	18747	125.68	6169.80	0.0	581904.0
R13IANN2	20912	40.51	1260.31	0.0	120000.0
S2IANN2	13674	2.96	117.71	0.0	8160.0
S3IANN2	12334	25.91	788.49	0.0	60000.0
S4IANN2	14516	14.87	369.72	0.0	21600.0
S5IANN2	13042	14.95	481.27	0.0	30000.0
S6IANN2	11859	25.44	762.40	0.0	66000.0
S7IANN2	13352	26.08	622.24	0.0	36000.0
S8IANN2	12052	51.43	1078.65	0.0	60000.0
S9IANN2	11012	46.70	1141.71	0.0	79536.0
S10IANN2	14235	26.64	775.65	0.0	60000.0
S11IANN2	13080	23.84	779.36	0.0	60000.0
S12IANN2	11622	40.73	1089.77	0.0	56000.0
S13IANN2	12888	25.29	813.94	0.0	60000.0
R2IOANN2	19642	0.00	0.03	0.0	1.0
R3IOANN2	17991	0.01	0.08	0.0	1.0
R4IOANN2	21384	0.01	0.08	0.0	1.0
R5IOANN2	19579	0.01	0.07	0.0	1.0
R6IOANN2	18165	0.01	0.09	0.0	1.0
R7IOANN2	20129	0.01	0.09	0.0	1.0
R8IOANN2	18469	0.01	0.09	0.0	1.0
R9IOANN2	17217	0.01	0.09	0.0	1.0
R10IOANN2	22034	0.01	0.08	0.0	1.0
R11IOANN2	20554	0.01	0.08	0.0	1.0
R12IOANN2	18747	0.01	0.09	0.0	1.0
R13IOANN2	20912	0.01	0.07	0.0	1.0
S2IOANN2	13674	0.00	0.03	0.0	1.0
S3IOANN2	12334	0.01	0.07	0.0	1.0
S4IOANN2	14516	0.00	0.07	0.0	1.0
S5IOANN2	13042	0.00	0.06	0.0	1.0
S6IOANN2	11859	0.00	0.07	0.0	1.0
S7IOANN2	13352	0.00	0.07	0.0	1.0
S8IOANN2	12052	0.01	0.08	0.0	1.0
S9IOANN2	11012	0.01	0.08	0.0	1.0
S10IOANN2	14235	0.00	0.07	0.0	1.0
S11IOANN2	13080	0.00	0.06	0.0	1.0
S12IOANN2	11622	0.01	0.07	0.0	1.0
S13IOANN2	12888	0.00	0.06	0.0	1.0
R2IFANN2	19642	6.02	0.30	1.0	9.0
R3IFANN2	17991	6.01	0.43	1.0	9.0
R4IFANN2	21384	6.02	0.46	1.0	9.0
R5IFANN2	19579	6.02	0.42	1.0	9.0
R6IFANN2	18165	6.00	0.41	1.0	9.0
R7IFANN2	20129	5.99	0.41	1.0	9.0

R8IFANN2	18469	5.98	0.44	1.0	9.0
R9IFANN2	17217	5.98	0.44	1.0	9.0
R10IFANN2	22034	6.03	0.53	1.0	9.0
R11IFANN2	20554	6.00	0.45	1.0	9.0
R12IFANN2	18747	6.00	0.49	1.0	9.0
R13IFANN2	20912	6.04	0.51	1.0	9.0
S2IFANN2	19642	6.63	0.94	1.0	9.0
S3IFANN2	17991	6.64	0.98	1.0	9.0
S4IFANN2	21384	6.67	0.99	1.0	9.0
S5IFANN2	19579	6.68	0.98	1.0	9.0
S6IFANN2	18165	6.70	0.99	1.0	9.0
S7IFANN2	20129	6.67	0.99	1.0	9.0
S8IFANN2	18469	6.69	1.01	1.0	9.0
S9IFANN2	17217	6.72	1.02	1.0	9.0
S10IFANN2	22034	6.74	1.03	1.0	9.0
S11IFANN2	20554	6.74	1.01	1.0	9.0
S12IFANN2	18747	6.77	1.03	1.0	9.0
S13IFANN2	20912	6.81	1.04	1.0	9.0
R3MANN2	22	215.59	213.45	7.0	650.0
R4MANN2	137	415.72	693.04	6.0	4000.0
R5MANN2	110	399.89	632.75	12.5	3000.0
R6MANN2	137	503.46	1043.82	7.0	10000.0
R7MANN2	152	582.57	1128.66	16.6	12000.0
R8MANN2	160	783.46	2033.46	13.0	14000.0
R9MANN2	140	590.33	968.91	10.0	6628.0
R10MANN2	142	458.72	728.27	0.0	5000.0
R11MANN2	136	454.38	738.53	0.0	5000.0
R12MANN2	151	1443.43	5680.38	0.0	48492.0
R13MANN2	124	538.43	1175.10	0.0	10000.0
S3MANN2	15	474.13	1004.28	7.0	4000.0
S4MANN2	65	292.82	368.17	20.0	1800.0
S5MANN2	43	384.57	592.90	25.9	2500.0
S6MANN2	53	500.76	829.50	20.0	5500.0
S7MANN2	64	550.17	700.61	16.6	3000.0
S8MANN2	77	731.78	1023.67	13.0	5000.0
S9MANN2	69	623.06	1036.86	25.0	6628.0
S10MANN2	68	482.65	848.63	0.0	5000.0
S11MANN2	54	480.79	898.97	0.0	5000.0
S12MANN2	62	714.32	1332.04	0.0	8000.0
S13MANN2	57	511.85	900.57	0.0	5000.0
R3NFANN2	22	0.14	0.35	0.0	1.0
R4NFANN2	137	0.26	0.44	0.0	1.0
R5NFANN2	110	0.24	0.43	0.0	1.0
R6NFANN2	134	0.14	0.35	0.0	1.0
R7NFANN2	152	0.22	0.42	0.0	1.0
R8NFANN2	160	0.26	0.44	0.0	1.0
R9NFANN2	140	0.16	0.37	0.0	1.0
R10NFANN2	129	0.18	0.38	0.0	1.0
R11NFANN2	126	0.13	0.34	0.0	1.0
R12NFANN2	144	0.18	0.39	0.0	1.0
R13NFANN2	113	0.20	0.40	0.0	1.0
S3NFANN2	15	0.07	0.26	0.0	1.0
S4NFANN2	65	0.25	0.43	0.0	1.0
S5NFANN2	43	0.16	0.37	0.0	1.0

S6NFANN2	52	0.12	0.32	0.0	1.0
S7NFANN2	64	0.25	0.44	0.0	1.0
S8NFANN2	77	0.29	0.45	0.0	1.0
S9NFANN2	69	0.14	0.35	0.0	1.0
S10NFANN2	61	0.16	0.37	0.0	1.0
S11NFANN2	51	0.12	0.33	0.0	1.0
S12NFANN2	60	0.12	0.32	0.0	1.0
S13NFANN2	54	0.15	0.36	0.0	1.0
R2IANN3	11420	5.06	360.33	0.0	36000.0
R3IANN3	17991	14.97	740.88	0.0	84000.0
R4IANN3	21384	15.81	698.17	0.0	67200.0
R5IANN3	19579	11.86	347.28	0.0	24000.0
R6IANN3	18165	10.57	392.63	0.0	36000.0
R7IANN3	20129	29.58	1324.04	0.0	99540.0
R8IANN3	18469	46.22	2936.03	0.0	276000.0
R9IANN3	17217	52.11	2935.93	0.0	216000.0
R10IANN3	22034	145.15	11621.61	0.0	1200000.0
R11IANN3	20554	56.29	2890.54	0.0	300000.0
R12IANN3	18747	34.07	2687.60	0.0	360000.0
R13IANN3	20912	27.34	1427.31	0.0	132000.0
S2IANN3	9125	6.05	402.75	0.0	36000.0
S3IANN3	12334	20.37	981.90	0.0	84000.0
S4IANN3	14516	6.83	230.78	0.0	18000.0
S5IANN3	13042	8.19	258.44	0.0	14400.0
S6IANN3	11859	10.52	460.95	0.0	36000.0
S7IANN3	13352	28.57	1347.23	0.0	87600.0
S8IANN3	12052	38.50	2608.83	0.0	276000.0
S9IANN3	11012	48.37	2936.54	0.0	216000.0
S10IANN3	14235	42.76	2544.19	0.0	204000.0
S11IANN3	13080	41.09	2928.00	0.0	300000.0
S12IANN3	11622	37.96	3348.11	0.0	360000.0
S13IANN3	12888	27.32	1676.92	0.0	132000.0
R2IOANN3	11420	0.00	0.02	0.0	1.0
R3IOANN3	17991	0.00	0.06	0.0	1.0
R4IOANN3	21384	0.00	0.06	0.0	1.0
R5IOANN3	19579	0.00	0.05	0.0	1.0
R6IOANN3	18165	0.00	0.05	0.0	1.0
R7IOANN3	20129	0.00	0.05	0.0	1.0
R8IOANN3	18469	0.00	0.05	0.0	1.0
R9IOANN3	17217	0.00	0.05	0.0	1.0
R10IOANN3	22034	0.00	0.05	0.0	1.0
R11IOANN3	20554	0.00	0.05	0.0	1.0
R12IOANN3	18747	0.00	0.05	0.0	1.0
R13IOANN3	20912	0.00	0.04	0.0	1.0
S2IOANN3	9125	0.00	0.02	0.0	1.0
S3IOANN3	12334	0.00	0.05	0.0	1.0
S4IOANN3	14516	0.00	0.05	0.0	1.0
S5IOANN3	13042	0.00	0.04	0.0	1.0
S6IOANN3	11859	0.00	0.04	0.0	1.0
S7IOANN3	13352	0.00	0.04	0.0	1.0
S8IOANN3	12052	0.00	0.05	0.0	1.0
S9IOANN3	11012	0.00	0.04	0.0	1.0
S10IOANN3	14235	0.00	0.04	0.0	1.0
S11IOANN3	13080	0.00	0.03	0.0	1.0
S12IOANN3	11622	0.00	0.04	0.0	1.0

S13IOANN3	12888	0.00	0.04	0.0	1.0
R2IFANN3	11420	6.03	0.33	1.0	9.0
R3IFANN3	17991	6.02	0.33	1.0	9.0
R4IFANN3	21384	6.03	0.38	1.0	9.0
R5IFANN3	19579	6.03	0.34	1.0	9.0
R6IFANN3	18165	6.02	0.28	1.0	9.0
R7IFANN3	20129	6.01	0.28	1.0	9.0
R8IFANN3	18469	6.00	0.28	1.0	9.0
R9IFANN3	17217	6.01	0.28	1.0	9.0
R10IFANN3	22034	6.05	0.47	1.0	9.0
R11IFANN3	20554	6.02	0.35	1.0	9.0
R12IFANN3	18747	6.02	0.38	1.0	9.0
R13IFANN3	20912	6.05	0.45	1.0	9.0
S2IFANN3	11420	6.43	0.84	1.0	9.0
S3IFANN3	17991	6.64	0.96	1.0	9.0
S4IFANN3	21384	6.67	0.97	1.0	9.0
S5IFANN3	19579	6.69	0.96	1.0	9.0
S6IFANN3	18165	6.71	0.97	1.0	9.0
S7IFANN3	20129	6.68	0.97	1.0	9.0
S8IFANN3	18469	6.70	0.97	1.0	9.0
S9IFANN3	17217	6.73	0.98	1.0	9.0
S10IFANN3	22034	6.75	1.01	1.0	9.0
S11IFANN3	20554	6.75	0.99	1.0	9.0
S12IFANN3	18747	6.78	1.00	1.0	9.0
S13IFANN3	20912	6.81	1.02	1.0	9.0
R3MANN3	10	446.40	1249.34	7.0	4000.0
R4MANN3	66	426.91	963.90	15.0	5600.0
R5MANN3	49	394.75	427.69	15.0	2000.0
R6MANN3	40	401.43	577.74	15.0	3000.0
R7MANN3	46	1078.70	2063.65	15.0	8295.0
R8MANN3	50	1422.70	4527.97	35.0	23000.0
R9MANN3	40	1869.23	4780.01	12.2	18000.0
R10MANN3	59	4467.55	18328.10	0.0	100000.0
R11MANN3	48	1772.53	4476.10	0.0	25000.0
R12MANN3	53	994.82	4132.06	0.0	30000.0
R13MANN3	40	1059.12	2490.74	0.0	11000.0
S3MANN3	8	1028.63	1834.15	7.0	4000.0
S4MANN3	34	243.06	319.31	15.0	1500.0
S5MANN3	20	445.00	332.01	40.0	1200.0
S6MANN3	19	550.16	808.25	15.0	3000.0
S7MANN3	21	1513.86	2451.83	29.0	7300.0
S8MANN3	25	1546.79	4609.26	38.8	23000.0
S9MANN3	18	2466.07	5688.44	12.2	18000.0
S10MANN3	25	2022.86	4733.28	0.0	17000.0
S11MANN3	17	2580.71	6447.77	0.0	25000.0
S12MANN3	21	1731.44	6487.10	0.0	30000.0
S13MANN3	17	1603.40	3570.84	0.0	11000.0
R3NFANN3	10	0.10	0.32	0.0	1.0
R4NFANN3	66	1.00	0.00	1.0	1.0
R5NFANN3	49	1.00	0.00	1.0	1.0
R6NFANN3	39	1.00	0.00	1.0	1.0
R7NFANN3	46	1.00	0.00	1.0	1.0
R8NFANN3	50	1.00	0.00	1.0	1.0
R9NFANN3	40	1.00	0.00	1.0	1.0

RwIFPENA: ImpFlag:R Pension + Annuity

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	11235	14549	12682	15033	13220	12112	14175	12787	11817	16800
1.No imputations	|	1126	4070	4199	4789	4926	4640	4556	4445	4266	3750
2.Some imputation	|	196	889	984	1355	1296	1368	1309	1172	1059	1066
9.No Fin resp	|	95	134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
0.No income	|	15249	13514	15712
1.No imputations	|	4115	4015	3708
2.Some imputation	|	1019	1019	1090
9.No Fin resp	|	171	199	402

SwIFPENA: ImpFlag:Sp Pension + Annuity

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	9079	10360	9017	10634	9262	8309	9888	8741	7922	11209
1.No imputations	|	947	2622	2606	2876	2859	2688	2626	2560	2416	2084
2.Some imputation	|	158	588	625	821	828	826	761	699	612	615
8.No Sp/part->no incm	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
0.No income	|	10169	8822	10088
1.No imputations	|	2223	2119	1878
2.Some imputation	|	545	521	584
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOPEN: Receives:R Pension

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	11490	15139	13177	15735	13829	12736	14830	13453	12507	17941
1.Receives income	|	1162	4503	4814	5649	5750	5429	5299	5016	4710	4093

Value		w11	w12	w13
0.Receives no income	|	16006	14278	16645
1.Receives income	|	4548	4469	4267

RwIOANN: Receives:R Annuity										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	12544	19197	17413	20698	18930	17496	19410	17687	16468	21273
1.Receives income	108	445	578	686	649	669	719	782	749	761

Value	w11	w12	w13
0.Receives no income	19834	18051	20269
1.Receives income	720	696	643

SwIOANN: Receives:Sp Annuity										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	10200	13419	11991	14162	12709	11516	13009	11656	10655	13854
1.Receives income	79	255	343	354	333	343	343	396	357	381

Value	w11	w12	w13
.U=Unmarried	7474	7125	8024
0.Receives no income	12753	11309	12582
1.Receives income	327	313	306

RwIFANN: ImpFlag:R Annuity											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	12386	18792	17128	20209	18539	17134	19048	17368	16127	20520
1.No imputations	|	85	88	343	432	407	430	446	524	530	524
2.Some imputation	|	86	628	394	536	496	556	546	512	485	572
9.No Fin resp	|	95	134	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
0.No income	|	19413	17599	19569							
1.No imputations	|	527	498	423							
2.Some imputation	|	443	451	518							
9.No Fin resp	|	171	199	402							

SwIFANN: ImpFlag:Sp Annuity

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	10053	13110	11821	13796	12453	11271	12773	11444	10427	13326
1.No imputations	|	66	70	181	227	205	218	214	268	260	275
2.Some imputation	|	65	390	246	308	291	334	288	288	263	307
8.No Sp/part->no incm	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
0.No income	|	12470	11013	12072
1.No imputations	|	242	220	195
2.Some imputation	|	225	229	283
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOPEN1: Receives-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		15148	13184	15743	13836	12737	14830	13454	12507	17942
1.Receives income	|		4494	4807	5641	5743	5428	5299	5015	4710	4092

Value		w11	w12	w13
0.Receives no income	|	16006	14278	16645
1.Receives income	|	4548	4469	4267

SwIOPEN1: Receives-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|		10780	9335	11114	9642	8685	10274	9144	8328	11964
1.Receives income	|		2894	2999	3402	3400	3174	3078	2908	2684	2271

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	10632	9288	10752
1.Receives income	|	2448	2334	2136

RwIFPEN1: ImpFlag-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		3880	4136	4683	4829	4498	4432	4258	4058	3509
2.Complete bracket	|			106	433	327	293	283	244	204	206
3.Incomplete bracket	|			13	47	56	49	34	37	41	51
5.No value/bracket	|		498	485	379	445	515	463	416	346	243
6.No income	|		14847	13001	15422	13582	12524	14627	13270	12314	17387
7.DK if income	|		283	124	213	203	241	201	179	179	220
9.No Fin resp	|		134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	3920	3800	3584
2.Complete bracket	|	139	173	171
3.Incomplete bracket	|	25	35	33
5.No value/bracket	|	394	356	370
6.No income	|	15721	14000	16154
7.DK if income	|	184	184	198
9.No Fin resp	|	171	199	402

SwIFPEN1: ImpFlag-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		2521	2578	2818	2819	2614	2561	2445	2294	1925
2.Complete bracket	|			90	256	213	168	163	134	118	123
3.Incomplete bracket	|			11	22	39	32	19	23	27	22
5.No value/bracket	|		303	280	246	296	318	287	272	208	157
6.No income	|		10538	9224	10851	9461	8544	10131	9022	8194	11553
7.DK if income	|		208	65	138	121	147	114	104	109	128
8.No spouse/partner	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	2111	2010	1799
2.Complete bracket	|	71	90	99
3.Incomplete bracket	|	14	19	16
5.No value/bracket	|	216	180	184
6.No income	|	10421	9065	10332
7.DK if income	|	104	98	120
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFPEN1: IncMons DK Flag-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8861	15743	13836	12737	14830	13454	12507	17942
.Q=Not asked this wv	|			7027							
0.Num mos known	|			2062	5366	5482	5093	4998	4687	4412	3794
1.DK num mos,used 12	|			41	275	261	335	301	328	298	298

Value		w11	w12	w13
.M=Oth Missing	|	16006	14278	16645
.Q=Not asked this wv	|			
0.Num mos known	|	4005	3962	3748
1.DK num mos,used 12	|	543	507	519

SwNFPEN1: IncMons DK Flag-Pension #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			7037	11114	9642	8685	10274	9144	8327	11964
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			1563	3230	3259	2996	2912	2723	2534	2128
1.DK num mos,used 12	|			30	172	141	178	166	185	150	143

Value		w11	w12	w13
.M=Oth Missing	|	10632	9288	10752
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	2180	2118	1927
1.DK num mos,used 12	|	268	216	209

RwIOPEN2: Receives-Pension #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19364	17500	20789	18947	17562	19444	17842	16588	21389
1.Receives income	|		278	491	595	632	603	685	627	629	645

Value		w11	w12	w13
0.Receives no income	|	19890	18087	20287
1.Receives income	|	664	660	625

SwIFPEN2: ImpFlag-Pension #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		164	247	266	270	265	306	262	278	279
2.Complete bracket	|			9	20	21	18	16	16	16	12
3.Incomplete bracket	|				1	2	3	1	2	1	2
5.No value/bracket	|		24	25	26	29	32	45	24	22	25
6.No income	|		13264	11908	13874	12507	11358	12906	11692	10631	13583
7.DK if income	|		118	59	144	120	147	1	4	2	7
8.No spouse/partner	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	294	281	248
2.Complete bracket	|	6	10	13
3.Incomplete bracket	|	3		
5.No value/bracket	|	38	29	29
6.No income	|	12593	11142	12256
7.DK if income	|	3		4
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFPEN2: IncMons DK Flag-Pension #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10757	20789	18947	17563	19444	17842	16588	21389
.Q=Not asked this wv	|			7027							
0.Num mos known	|			203	561	597	568	652	600	597	609
1.DK num mos,used 12	|			4	34	35	34	33	27	32	36

Value		w11	w12	w13
.M=Oth Missing	|	19890	18087	20287
.Q=Not asked this wv	|			
0.Num mos known	|	592	597	570
1.DK num mos,used 12	|	72	63	55

SwNFPEN2: IncMons DK Flag-Pension #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8478	14197	12715	11541	12983	11748	10694	13916
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			148	299	308	296	355	294	303	305
1.DK num mos,used 12	|			4	20	19	22	14	10	14	14

Value		w11	w12	w13
.M=Oth Missing	|	12739	11301	12598
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	304	289	267
1.DK num mos,used 12	|	37	32	23

RwIOPEN3: Receives-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19616	17945	21319	19510	18107	20062	18406	17138	21951
1.Receives income	|		26	46	65	69	58	67	63	79	83

Value		w11	w12	w13
0.Receives no income	|	20475	18661	20831
1.Receives income	|	79	86	81

SwIOPEN3: Receives-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|		13656	12303	14476	13002	11829	13313	12018	10971	14194
1.Receives income	|		18	31	40	40	30	39	34	41	41

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	13041	11580	12854
1.Receives income	|	39	42	34

RwIFPEN3: ImpFlag-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		23	39	52	53	51	51	49	58	68
2.Complete bracket	|							5	7	7	6
3.Incomplete bracket	|										
5.No value/bracket	|		2	4	11	15	7	11	7	14	9
6.No income	|		19351	17712	20892	19170	17817	19970	18336	17059	21522
7.DK if income	|		132	110	222	204	245	3	5	4	11
9.No Fin resp	|		134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	61	75	65
2.Complete bracket	|	3	1	3
3.Incomplete bracket	|	1		
5.No value/bracket	|	14	10	13
6.No income	|	20298	18456	20417
7.DK if income	|	6	6	12
9.No Fin resp	|	171	199	402

SwIFPEN3: ImpFlag-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		17	29	32	29	26	28	26	31	36
2.Complete bracket	|							3	5	3	1
5.No value/bracket	|		1	2	6	9	4	8	3	7	4
6.No income	|		13441	12158	14149	12791	11646	13235	11962	10907	13860
7.DK if income	|		111	59	144	120	147	1	4	2	7
8.No spouse/partner	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	30	38	25
2.Complete bracket	|	2		2
5.No value/bracket	|	7	4	7
6.No income	|	12895	11420	12512
7.DK if income	|	3		4
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFPEN3: IncMons DK Flag-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10947	21319	19510	18107	20062	18406	17138	21951
.Q=Not asked this wv	|			7027							
0.Num mos known	|			15							
1.DK num mos,used 12	|			2	65	69	58	67	63	79	83

Value		w11	w12	w13
.M=Oth Missing	|	20475	18661	20831
.Q=Not asked this wv	|			
0.Num mos known	|			
1.DK num mos,used 12	|	79	86	81

SwNFPEN3: IncMons DK Flag-Pension #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8617	14476	13002	11829	13313	12018	10970	14194
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			13							
1.DK num mos,used 12	|				40	40	30	39	34	41	41

Value		w11	w12	w13
.M=Oth Missing	|	13041	11580	12854
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|			
1.DK num mos,used 12	|	39	42	34

RwIOANN1: Receives-Annuity #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19199	17417	20705	18937	17499	19412	17689	16469	21275
1.Receives income	|		443	574	679	642	666	717	780	748	759

Value		w11	w12	w13
0.Receives no income	|	19836	18052	20271
1.Receives income	|	718	695	641

SwIFANN1: ImpFlag-Annuity #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		204	187	229	209	221	220	275	261	278
2.Complete bracket	|			21	52	46	48	29	37	24	37
3.Incomplete bracket	|			1	5	3	1	3	3	4	6
5.No value/bracket	|		48	123	54	68	67	88	74	61	54
6.No income	|		13110	11821	13798	12454	11272	12773	11446	10427	13326
7.DK if income	|		208	95	193	169	214	162	165	173	207
8.No spouse/partner	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	244	221	201
2.Complete bracket	|	29	29	28
3.Incomplete bracket	|	6	4	5
5.No value/bracket	|	46	50	61
6.No income	|	12471	11013	12073
7.DK if income	|	141	145	182
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFANN1: IncMons DK Flag-Annuity #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10811	20705	18937	17499	19412	17689	16469	21275
.Q=Not asked this wv	|			7027							
0.Num mos known	|			143	553	527	558	562	638	626	643
1.DK num mos,used 12	|			10	126	115	108	155	142	122	116

Value		w11	w12	w13
.M=Oth Missing	|	19836	18052	20271
.Q=Not asked this wv	|			
0.Num mos known	|	618	579	519
1.DK num mos,used 12	|	100	116	122

SwNFANN1: IncMons DK Flag-Annuity #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8510	14165	12711	11517	13009	11658	10654	13854
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			110	284	273	288	266	316	304	334
1.DK num mos,used 12	|			10	67	58	54	77	78	53	47

Value		w11	w12	w13
.M=Oth Missing	|	12754	11309	12583
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	290	258	247
1.DK num mos,used 12	|	36	55	58

RwIOANN2: Receives-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19619	17865	21247	19469	18028	19977	18309	17077	21905
1.Receives income	|		23	126	137	110	137	152	160	140	129

Value		w11	w12	w13
0.Receives no income	|	20428	18603	20799
1.Receives income	|	126	144	113

SwIOANN2: Receives-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|		13660	12268	14451	12999	11806	13288	11975	10943	14174
1.Receives income	|		14	66	65	43	53	64	77	69	61

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	13029	11562	12834
1.Receives income	|	51	60	54

RwIFANN2: ImpFlag-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		17	78	80	65	78	91	99	96	88
2.Complete bracket	|			1	23	15	19	18	25	14	17
3.Incomplete bracket	|				5	2	1	3	3	1	3
5.No value/bracket	|		4	44	26	25	38	39	32	28	20
6.No income	|		19333	17578	20721	19033	17658	19858	18217	16978	21466
7.DK if income	|		154	164	322	302	326	31	28	25	22
9.No Fin resp	|		134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	91	97	67
2.Complete bracket	|	14	19	11
3.Incomplete bracket	|	2		1
5.No value/bracket	|	19	28	33
6.No income	|	20236	18389	20373
7.DK if income	|	21	15	25
9.No Fin resp	|	171	199	402

SwIFANN2: ImpFlag-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		10	40	39	26	34	41	41	49	43
2.Complete bracket	|			1	9	9	7	4	16	4	5
3.Incomplete bracket	|				1				2		
5.No value/bracket	|		4	24	15	8	12	19	18	16	13
6.No income	|		13426	12092	14074	12728	11559	13204	11917	10874	13839
7.DK if income	|		130	91	193	178	211	7	6	7	8
8.No spouse/partner	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		104	86	185	93	36	77	52	62	327

Value		w11	w12	w13
1.Continuous value	|	38	37	36
2.Complete bracket	|	5	8	3
3.Incomplete bracket	|	2		
5.No value/bracket	|	6	15	15
6.No income	|	12880	11401	12488
7.DK if income	|	6	1	8
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFANN2: IncMons DK Flag-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10942	21247	19469	18031	19977	18309	17077	21905
.Q=Not asked this wv	|			7027							
0.Num mos known	|			19	101	84	115	118	118	118	106
1.DK num mos,used 12	|			3	36	26	19	34	42	22	23

Value		w11	w12	w13
.M=Oth Missing	|	20428	18603	20799
.Q=Not asked this wv	|			
0.Num mos known	|	109	118	90
1.DK num mos,used 12	|	17	26	23

SwNFANN2: IncMons DK Flag-Annuity #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8615	14451	12999	11807	13288	11975	10942	14174
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			14	49	36	46	48	55	59	51
1.DK num mos,used 12	|			1	16	7	6	16	22	10	10

Value		w11	w12	w13
.M=Oth Missing	|	13029	11562	12834
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	45	53	46
1.DK num mos,used 12	|	6	7	8

RwIOANN3: Receives-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11414	17933	21318	19530	18125	20083	18419	17177	21979
1.Receives income	|		6	58	66	49	40	46	50	40	55

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	20509	18699	20874
1.Receives income	|	45	48	38

SwIOANN3: Receives-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|		9122	12300	14482	13022	11840	13331	12027	10994	14211
1.Receives income	|		3	34	34	20	19	21	25	18	24

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	13064	11602	12871
1.Receives income	|	16	20	17

RwIFANN3: ImpFlag-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		5	27	33	27	22	24	27	23	41
2.Complete bracket	|						7	5	6	6	10
3.Incomplete bracket	|								2	1	
5.No value/bracket	|		1	30	33	20	11	17	15	10	4
6.No income	|		11254	17644	20789	19093	17754	19963	18326	17077	21539
7.DK if income	|		36	164	322	302	326	31	28	25	22
9.No Fin resp	|		124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	31	30	22
2.Complete bracket	|	7	5	3
3.Incomplete bracket	|	1	1	
5.No value/bracket	|	6	12	13
6.No income	|	20317	18485	20447
7.DK if income	|	21	15	25
9.No Fin resp	|	171	199	402

SwIFANN3: ImpFlag-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|		2	15	17	10	14	11	13	10	19
2.Complete bracket	|						1	1	2	2	2
3.Incomplete bracket	|								2		
5.No value/bracket	|		1	19	17	9	4	9	8	6	3
6.No income	|		8989	12123	14104	12752	11593	13247	11969	10925	13876
7.DK if income	|		33	91	193	178	211	7	6	7	8
8.No spouse/partner	|		2295	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|		100	86	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	12	9	9
2.Complete bracket	|		2	2
3.Incomplete bracket	|		1	
5.No value/bracket	|	4	8	6
6.No income	|	12915	11441	12525
7.DK if income	|	6	1	8
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFANN3: IncMons DK Flag-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10954	21318	19530	18126	20083	18419	17177	21979
.Q=Not asked this wv	|			7027							
0.Num mos known	|			9							
1.DK num mos,used 12	|			1	66	49	39	46	50	40	55

Value		w11	w12	w13
.M=Oth Missing	|	20509	18699	20874
.Q=Not asked this wv	|			
0.Num mos known	|			
1.DK num mos,used 12	|	45	48	38

SwNFANN3: IncMons DK Flag-Annuity #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8622	14482	13022	11841	13331	12027	10993	14211
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			7							
1.DK num mos,used 12	|			1	34	20	18	21	25	18	24

Value		w11	w12	w13
.M=Oth Missing	|	13064	11602	12871
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|			
1.DK num mos,used 12	|	16	20	17

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwIPENA is the sum of the Respondent's income from all pensions and annuities. RwIPEN is the Respondent's income from all pensions. RwlANN is the Respondent's income from all annuities.

SwIPENA, SwIPEN, and SwlANN are the analogous spouse variables.

Variables in the form RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form RwIOvar/SwIOvar indicate whether the Respondent receives this type of income, regardless of whether it was received LCY.

Users should note a few outliers who required further examination:

1. HHIDPN: 10013010 reported receiving a (monthly) first pension (LQ220_1) of \$5,000,000 in Wave 9. Multiplying this amount by 12 months results in \$60,000,000 annually from this pension alone. The accuracy of this amount has been confirmed by HRS.
2. HHIDPN: 79230030 reported receiving a (monthly) first pension (LQ246_1) of \$600,000 in Wave 9. Multiplying this amount by 12 months results in \$7,200,000 annually from this pension alone. HRS has stated that the reported amount is a lump sum. However, examination of other questions suggest that this pension started in 2003 (LQ257_1). Therefore, we

have decided to consider this a monthly amount, which again will result in the large annual total stated above.

Cross Wave Differences in Original HRS Data

In Wave 1, income is reported as the total amount received in 1991 from all pensions. Pension income is reported separately for Respondent and spouse. From Wave 2 forward, monthly income from up to 2 pensions are asked about individually, and monthly income from any additional pensions are reported as a 3rd amount. These three amounts are reported separately for Respondent and spouse. Also, beginning in Wave 2, the month the Respondent or spouse first received the pension is asked for the first two pensions. The same is true for annuities.

Beginning in Wave 2, the start month is checked for the first 2 pensions or annuities, and the appropriate number of months are used to calculate yearly income. For the third monthly amount reported, no start month is available beginning in Wave 2H, and the monthly amount is multiplied by 12 months.

Beginning in Wave 3H, if the Respondent refuses or does not know the amount received last month from the first 2 pensions and annuities, a series of unfolding bracket questions are asked. The bracket amounts and entry points are the same across waves. In Waves 1, 2, and 3A, no unfolding bracket questions are asked. Beginning in Wave 6, bracket questions are asked for the third pension and annuity.

Beginning with Wave 10, those who report receiving \$0 in the last month for their first or second annuities are asked if they received any income in the last year and the amount in total that they received.

The income questions in Wave 2A are very different from other waves. Most distinctive are the "regular income" for Respondent and spouse and "other household income". After standard questions about Social Security income, SSI and food stamps, other income is asked about in a general way. If other income is present, Respondents are asked to specify the source of income. In other waves, most income types are asked specifically (e.g., Do you receive pension income?).

In Wave 2A, Financial Respondents are asked the following questions about their own income then their spouse's:

a) "Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans' Benefits, annuities, payments from an IRA account, or anything like that?"

b) "Please think about the largest (other) regular income you receive. What type of income is that?"

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

This set of questions is repeated twice so that Respondents can report up to 3 current other regular incomes. Then they are asked:

a) "Did you receive any other regular income in [last calendar year] that you no longer receive?"

b) "What type of income was that?"

(Same categories as above)

So there are a total of 4 other regular incomes that can be reported. Categories may be specified more than once, and there are up to 3 different instances of pension income and up to 2 different reports of annuity income.

If income is received, Financial Respondents are then asked questions that serve to identify the frequency (was that paid to you monthly?), amount received (how much did you receive last [month/period/year] from that?), and when payments were stopped (what month did you stop receiving that?). There are no unfolding brackets for income in Wave 2A.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, R2IFANN3 and S2IFANN3 are set to .Q to indicate that the corresponding income components are not available in Wave 2A.

Beginning in Wave 10, if a Respondent states s/he is currently receiving an annuity and that the amount received last month was zero, s/he is asked if any income was received last year and the total amount received last year. If provided, we apply the total amount received last year as the annual amount from the LCY and also use it to estimate a monthly amount.

An examination of the pension income (RwIPEN) variables in RAND HRS Version O showed markedly lower average pension income in Wave 11 compared to Wave 10. After a thorough analysis, we have concluded that this is largely due to the introduction of a new Pension Section (J2) in the 2012 questionnaire, which precedes and therefore affects some answers in the Assets and Income Section (Q). Because the question about pension income in the Assets and Income Section uses the wording "Not including Social Security or other retirement income you've already told me about," some Financial Respondents did not report pension income s/he had reported earlier in the Pension Section. This interaction between different sections of the surveys was not intended by the survey designers.

To remedy this problem in the data, we incorporate logic in Waves 11 forward to pull information about pension income of Financial Respondents from both Section Q and Section J2 of the questionnaire. We did not change the derivation of pension income for earlier waves, because those did not yet have the Pension Section (J2) that caused the interaction with the pension income questions in Section Q. Pension income for earlier waves continues to be calculated using only information from Section Q. See Appendix C: Combining Pension Income from Section Q (Assets & Income) and Section J2 (Pension) for a detailed description of the methodology that we developed for combining information from the Pension Section (J2) and the Income Section (Q).

HRS Variables Used

HRS 1992:

V15714	N25A:WHO RECVD RET P:IND
V15715	N26:RET PN:R1TYPE IN:IND
V15716	N26A RET PEN:R1 AMTI:IND
V15720	N26C:ANNUIT:R1 RECIN:IND

V15724	N27:RET PN:R2TYPE IN:IND
V15725	N27A RET PEN:R2 AMTI:IND
V15729	N27C:ANNUIT:R2 RECIN:IND
V5713	N25:RECV RET PENS-NO:IMP
V5714	N25A:WHO RECVD RET P:IMP
V5715	N26:RET PEN:R1TYPE R:IMP
V5716	N26A:RET PN:R1\$AMT R:IMP
V5717	N26A:RET PN:R1RECVD :IMP
V5720	N26C:ANNUIT:R1\$AMT R:IMP
V5721	N26C:ANNUIT:R1RECVD :IMP
V5724	N27:RET PEN:R2TYPE R:IMP
V5725	N27A:RET PN:R2\$AMT R:IMP
V5726	N27A:RET PN:R2RECVD :IMP
V5729	N27C:ANNUIT:R2\$AMT R:IMP
V5730	N27C:ANNUIT:R2RECVD :IMP
AHEAD 1993:	
B1456	J19. R REG INC: RECEIVE ANY
B1457	J20-1. R REG INC: TYPE-1
B1458	J21-1. R REG INC: PAID PER MONTH-1
B1459	J21b-1. R REG INC: \$ PERIOD-1
B1460	J21c-1. R REG INC: \$ LAST PERIOD-1
B1462	J21e-1. R REG INC: START >2YRS AGO-1
B1463	J21f-1. R REG INC: START MONTH-1
B1473	J26-1. R REG INC: ANY OTHER-1
B1475	J20-2. R REG INC: TYPE-2
B1476	J21-2. R REG INC: PAID PER MONTH-2
B1477	J21b-2. R REG INC: \$ PERIOD-2
B1478	J21c-2. R REG INC: \$ LAST PERIOD-2
B1479	J21d-2. R REG INC: FED INC TAXED-2
B1480	J21e-2. R REG INC: START >2YRS AGO-2
B1481	J21f-2. R REG INC: START MONTH-2
B1482	J21g-2. R REG INC: START YEAR-2
B1491	J26-2. R REG INC: ANY OTHER-2
B1492	J20-3. R REG INC: TYPE-3
B1493	J21-3. R REG INC: PAID PER MONTH-3
B1494	J21b-3. R REG INC: \$ PERIOD-3
B1495	J21c-3. R REG INC: \$ LAST PERIOD-3
B1496	J21d-3. R REG INC: FED INC TAXED-3
B1497	J21e-3. R REG INC: START >2YRS AGO-3
B1498	J21f-3. R REG INC: START MONTH-3
B1499	J21g-3. R REG INC: START YEAR-3
B1508	J27. R REG INC: ANY END 1992/3
B1509	J27a. R REG INC END1992/3: TYPE
B1510	J28. R REG INC END 1992/3: PAID PER MO
B1511	J28a. R REG INC END 1992/3: \$ PERIOD
B1512	J28b. R REG INC END1992/3:\$ LAST PERIOD
B1513	J28c. R REG INC END92/3: LAST MO RECD
B1514	J28d. R REG INC END92/3: LAST YR RECD
B1515	J29. SP REG INC: RECEIVE ANY
B1517	J30-1. SP REG INC: TYPE-1
B1518	J31-1. SP REG INC: PAID PER MONTH-1
B1519	J31b-1. SP REG INC: \$ PERIOD-1
B1520	J31c-1. SP REG INC: \$ LAST PERIOD-1
B1521	J31d-1. SP REG INC: FED INC TAXED-1
B1522	J31e-1. SP REG INC: START >2YRS AGO-1
B1523	J31f-1. SP REG INC: START MONTH-1
B1524	J31g-1. SP REG INC: START YEAR-1
B1533	J36-1. SP REG INC: ANY OTHER-1
B1539	J30-2. SP REG INC: TYPE-2

B1540	J31-2. SP REG INC: PAID PER MONTH-2
B1541	J31b-2. SP REG INC: \$ PERIOD-2
B1542	J31c-2. SP REG INC: \$ LAST PERIOD-2
B1543	J31d-2. SP REG INC: FED INC TAXED-2
B1544	J31e-2. SP REG INC: START >2YRS AGO-2
B1545	J31f-2. SP REG INC: START MONTH-2
B1546	J31g-2. SP REG INC: START YEAR-2
B1555	J36-2. SP REG INC: ANY OTHER-2
B1560	J30-3. SP REG INC: TYPE-3
B1561	J31-3. SP REG INC: PAID PER MONTH-3
B1562	J31b-3. SP REG INC: \$ PERIOD-3
B1563	J31c-3. SP REG INC: \$ LAST PERIOD-3
B1564	J31d-3. SP REG INC: FED INC TAXED-3
B1565	J31e-3. SP REG INC: START >2YRS AGO-3
B1566	J31f-3. SP REG INC: START MONTH-3
B1567	J31g-3. SP REG INC: START YEAR-3
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
HRS 1994:	
W16071	N20. Imputation flag
W16072	N20a. Imputation flag
W16074	N20c. Imputation flag
W16075	N20d. Imputation flag
W16083	N20q. Imputation flag
W16091	N20x1. Imputation flag
W16095	N20aa. Imputation flag
W16103	N20mm. Imputation flag
W16111	N20uu. Imputation flag
W16114	N21. Imputation flag
W16116	N21b. Imputation flag
W16117	N21c. Imputation flag
W16118	N21d. Imputation flag
W16126	N21q. Imputation flag
W16134	N21x1. Imputation flag
W16136	N21y. Imputation flag
W16137	N21z. Imputation flag
W16138	N21aa. Imputation flag
W16146	N21mm. Imputation flag
W16154	N21uu. Imputation flag
W6071	N20.RETIREMENT PENSIONS?
W6072	N20a.WHO RECEIVES PENSIO
W6073	N20b.>1 PENSION?
W6074	N20c.NUMBER PENSIONS
W6075	N20d.AMT LAST MONTH-PENS
W6077	N20f.MONTH START RECEIVI
W6078	N20f.YEAR START RECEIVIN
W6083	N20q.AMT LAST MONTH-PENS
W6085	N20s.MONTH START RECEIVI
W6086	N20s.YEAR START RECEIVIN
W6091	N20x1.AMT LAST MONTH-OTH
W6093	N20y.SP->1 PENSION?
W6094	N20z.SP-NUMBER PENSIONS
W6095	N20aa.SP-AMT LAST MONTH-
W6097	N20cc.SP-MONTH START REC

W6098	N20cc.SP-YEAR START RECE
W6103	N20mm.SP-AMT LAST MONTH-
W6105	N20pp.SP-MONTH START REC
W6106	N20pp.SP-YEAR START RECE
W6111	N20uu.SP-AMT LAST MONTH-
W6114	N21.ANNUITIES?
W6115	N21a.WHO RECEIVES ANNUIT
W6116	N21b.>1 ANNUITY?
W6117	N21c.NUMBER OF ANNUITIES
W6118	N21d.AMT LAST MONTH-ANNU
W6120	N21f.MONTH START RECEIVI
W6121	N21f.YEAR START RECEIVIN
W6126	N21q.AMT LAST MONTH-ANNU
W6128	N21s.MONTH START RECEIVI
W6129	N21s.YEAR START RECEIVIN
W6134	N21x1.AMT LAST MONTH-OTH
W6136	N21y.SP->1 ANNUITY?
W6137	N21z.SP-NUMBER OF ANNUIT
W6138	N21aa.SP-AMT LAST MONTH-
W6140	N21cc.SP-MONTH START REC
W6141	N21cc.SP-YEAR START RECE
W6146	N21mm.SP-AMT LAST MONTH-
W6148	N21pp.SP-MONTH START REC
W6149	N21pp.SP-YEAR START RECE
W6154	N21uu.SP-AMT LAST MONTH-
AHEAD 1995:	
D4191	J30.RET PENSION
D4192	J30A.WHO RECD PENSION
D4193	J30B.>1 PENSION
D4194	J30C.#PENSIONS
D4198	J30D.AMT PENSION-1
D4200	J30F.YEAR START PENSION-1
D4201	J30G.YEAR START PENSION-1
D4213	J30D.2ND (LARGEST) PENSION-2
D4215	J30F.YEAR START PENSION-2
D4216	J30G.MONTH START PENSION-2
D4221	J30U.OTHER PENSIONS
D4226	J31.PENSION SP
D4227	J31A.#PENSIONS SP
D4229	J31C.AMT PENSION SP-1
D4231	J31E.YEAR START PENSION SP-1
D4232	J31F.MONTH START PENSION SP-1
D4238	J31K. 2ND (LARGEST) PENSION SP-2
D4246	J31E.YEAR START PENSION SP-2
D4247	J31F.MONTH START PENSION SP-2
D4253	J31U.OTHER PENSIONS SP
D4266	J33.INCOME ANNUITIES
D4267	J33A.WHO RECD ANNUITY
D4268	J33B.>1 ANNUITY INC
D4269	J33C.# ANNUITIES INC
D4271	J33D.AMT ANNUITY INC-1
D4273	J33F.YEAR START ANNUITY INC-1
D4274	J33G.MONTH START ANNUITY INC-1
D4285	J33D.2ND (LARGEST) ANNUITY INC-2
D4288	J33F.YEAR START ANNUITY INC-2
D4289	J33G.MONTH START ANNUITY INC-2
D4294	J34.OTHER ANNUITIES
D4299	J35.>1 ANNUITIES SPOUSE
D4300	J35A.# ANNUITIES SP

D4302	J35C.AMT ANNUITY INC SP-1
D4304	J35E.YEAR START ANNUITY INC SP-1
D4305	J35E.MONTH START ANNTY
D4315	J35B.2ND (LARGEST) ANNUITY INC SP-2
D4318	J35E.YEAR START ANNUITY INC SP-2
D4319	J35P.MONTH START ANNUITY INC SP-2
D4324	J35U.OTHER ANNUITY INC SP
HRS 1996:	
E4209	J127.RET PENSION
E4210	J128.WHO RECD PENSION
E4211	J129.>1 PENSION
E4212	J130.#PENSIONS
E4214_1	J132.AMT PENSION LAST MONTH
E4214_2	J132.AMT PENSION LAST MONTH
E4215_1	J132A.\$ PENSION LAST MONTH DK-1K
E4215_2	J132A.\$ PENSION LAST MONTH DK-1K
E4216_1	J132B.\$ PENSION LAST MONTH DK-2K
E4216_2	J132B.\$ PENSION LAST MONTH DK-2K
E4217_1	J143C.\$ PENSION LAST MONTH DK-4K
E4217_2	J143C.\$ PENSION LAST MONTH DK-4K
E4218_1	J143D.\$ PENSION LAST MONTH DK-500
E4218_2	J143D.\$ PENSION LAST MONTH DK-500
E4223_1	J137.PENSION START YEAR
E4223_2	J137.PENSION START YEAR
E4224_1	J138.PENSION START MONTH
E4224_2	J138.PENSION START MONTH
E4232	J143.OTHER PENSIONS
E4234	J145.PENSION SP
E4235	J146.#PENSIONS SP
E4237_1	J148.SP AMT PENSION LAST MONTH
E4237_2	J148.SP AMT PENSION LAST MONTH
E4238_1	J148A.\$ SP PENSION LAST MONTH DK-1K
E4238_2	J148A.\$ SP PENSION LAST MONTH DK-1K
E4239_1	J148B.\$ SP PENSION LAST MONTH DK-2K
E4239_2	J148B.\$ SP PENSION LAST MONTH DK-2K
E4240_1	J148C.\$ SP PENSION LAST MONTH DK-4K
E4240_2	J148C.\$ SP PENSION LAST MONTH DK-4K
E4241_1	J148D.\$ SP PENSION LAST MONTH DK-500
E4241_2	J148D.\$ SP PENSION LAST MONTH DK-500
E4246_1	J153.SP PENSION START YEAR
E4246_2	J153.SP PENSION START YEAR
E4247_1	J153.SP PENSION START MONTH
E4247_2	J153.SP PENSION START MONTH
E4258	J159.OTHER PENSIONS SP
E4263	J163.INCOME ANNUITIES
E4264	J164.WHO RECD ANNUITY
E4265	J165.>1 ANNUITY INC
E4266	J166.# ANNUITIES INC
E4269_1	J168.AMT ANNUITY INC
E4269_2	J168.AMT ANNUITY INC
E4270_1	J168A.\$ ANNUITY INC DK-1K
E4270_2	J168A.\$ ANNUITY INC DK-1K
E4271_1	J168B.\$ ANNUITY INC DK-2K
E4271_2	J168B.\$ ANNUITY INC DK-2K
E4272_1	J168C.\$ ANNUITY INC DK-4K
E4272_2	J168C.\$ ANNUITY INC DK-4K
E4273_1	J168D.\$ ANNUITY INC DK-500
E4273_2	J168D.\$ ANNUITY INC DK-500
E4275_1	J170.ANNUITY INC START YEAR

E4275_2	J170.ANNUITY INC START YEAR
E4276_1	J171.ANNUITY INC START MONTH
E4276_2	J171.ANNUITY INC START MONTH
E4291	J176.OTHER ANNUITIES
E4295	J178.>1 ANNUITIES SPOUSE
E4296	J179.# ANNUITIES SP
E4298_1	J181.SP AMT ANNUITY INC
E4298_2	J181.SP AMT ANNUITY INC
E4299_1	J181A.\$ SP ANNUITY INC DK-1K
E4299_2	J181A.\$ SP ANNUITY INC DK-1K
E4300_1	J181B.\$ SP ANNUITY INC DK-2K
E4300_2	J181B.\$ SP ANNUITY INC DK-2K
E4301_1	J181C.\$ SP ANNUITY INC DK-4K
E4301_2	J181C.\$ SP ANNUITY INC DK-4K
E4302_1	J181D.\$ SP ANNUITY INC DK-500
E4302_2	J181D.\$ SP ANNUITY INC DK-500
E4304_1	J183.SP ANNUITY INC START YEAR
E4304_2	J183.SP ANNUITY INC START YEAR
E4305_1	J184.SP ANNTY START MONTH
E4305_2	J184.SP ANNTY START MONTH
E4320	J188A.OTHER ANNUITY INC SP
HRS 1998:	
F4969	J127.RET PENSION
F4970	J128.WHO RECD PENSION
F4971	J129.>1 PENSION
F4972	J130.#PENSIONS
F4974_1	J132.AMT PENSION LAST MONTH
F4974_2	J132.AMT PENSION LAST MONTH
F4975_1	J132A.DK-1K
F4975_2	J132A.DK-1K
F4976_1	J132B.DK-2K
F4976_2	J132B.DK-2K
F4977_1	J132C.DK-4K
F4977_2	J132C.DK-4K
F4978_1	J132D.DK-500
F4978_2	J132D.DK-500
F4983_1	J137.PENSION START YEAR
F4983_2	J137.PENSION START YEAR
F4984_1	J138.PENSION START MONTH
F4984_2	J138.PENSION START MONTH
F4992	J143.OTHER PENSIONS
F4994	J145.PENSION SP
F4995	J146.#PENSIONS SP
F4996_1	J147.SP PENSION LOOP
F4996_2	J147.SP PENSION LOOP
F4998_1	J148A.DK-1K
F4998_2	J148A.DK-1K
F4999_1	J148B.DK-2K
F4999_2	J148B.DK-2K
F5000_1	J148C.DK-4K
F5000_2	J148C.DK-4K
F5001_1	J148D.DK-500
F5001_2	J148D.DK-500
F5006_1	J153.PENSION START YEAR
F5006_2	J153.PENSION START YEAR
F5007_1	J153.PENSION START MONTH
F5007_2	J153.PENSION START MONTH
F5018	J159.OTHER PENSIONS SP
F5023	J163.INCOME ANNUITIES

F5024	J164.WHO RECD ANNUITY
F5025	J165.>1 ANNUITY INC
F5026	J166.# ANNUITIES INC
F5029_1	J168.AMT ANNUITY INC
F5029_2	J168.AMT ANNUITY INC
F5030_1	J168A.DK-1K
F5030_2	J168A.DK-1K
F5031_1	J168B.DK-2K
F5031_2	J168B.DK-2K
F5032_1	J168C.DK-4K
F5032_2	J168C.DK-4K
F5033_1	J168D.DK-500
F5033_2	J168D.DK-500
F5035_1	J170.ANNUITY INC START YEAR
F5035_2	J170.ANNUITY INC START YEAR
F5036_1	J171.ANNUITY INC START MONTH
F5036_2	J171.ANNUITY INC START MONTH
F5051	J176.OTHER ANNUITIES
F5055	J178.>1 ANNUITIES SPOUSE
F5056	J179.# ANNUITIES SP
F5058_1	J181.AMT ANNUITY INC SP
F5058_2	J181.AMT ANNUITY INC SP
F5059_1	J181A.DK-1K
F5059_2	J181A.DK-1K
F5060_1	J181B.DK-2K
F5060_2	J181B.DK-2K
F5061_1	J181C.DK-4K
F5061_2	J181C.DK-4K
F5062_1	J181D.DK-500
F5062_2	J181D.DK-500
F5064_1	J183.ANNUITY INC SP START YEAR
F5064_2	J183.ANNUITY INC SP START YEAR
F5065_1	J184.ANNTY START MONTH
F5065_2	J184.ANNTY START MONTH
F5079	J188A.OTHER ANNUITY INC SP
HRS 2000:	
G5424	J127.RET PENSION
G5425	J128.WHO RECD PENSION
G5426	J129.>1 PENSION
G5427	J130.#PENSIONS
G5429_1	J132.AMT PENSION LAST MONTH
G5429_2	J132.AMT PENSION LAST MONTH
G5430_1	J132A.DK-1K
G5430_2	J132A.DK-1K
G5431_1	J132B.DK-2K
G5431_2	J132B.DK-2K
G5432_1	J132C.DK-4K
G5432_2	J132C.DK-4K
G5433_1	J132D.DK-500
G5433_2	J132D.DK-500
G5438_1	J137.PENSION START YEAR
G5438_2	J137.PENSION START YEAR
G5439_1	J138.PENSION START MONTH
G5439_2	J138.PENSION START MONTH
G5447	J143.OTHER PENSIONS
G5449	J145.PENSION SP
G5450	J146.#PENSIONS SP
G5453_1	J148A.DK-1K
G5453_2	J148A.DK-1K

G5454_1	J148B.DK-2K
G5454_2	J148B.DK-2K
G5455_1	J148C.DK-4K
G5455_2	J148C.DK-4K
G5456_1	J148D.DK-500
G5456_2	J148D.DK-500
G5461_1	J153.PENSION START YEAR
G5461_2	J153.PENSION START YEAR
G5462_1	J153Y1.PENSION START MONTH
G5462_2	J153Y1.PENSION START MONTH
G5473	J159.OTHER PENSIONS SP
G5478	J163.INCOME ANNUITIES
G5479	J164.WHO RECD ANNUITY
G5480	J165.>1 ANNUITY INC
G5481	J166.# ANNUITIES INC
G5484_1	J168.AMT ANNUITY INC
G5484_2	J168.AMT ANNUITY INC
G5485_1	J168A.DK-1K
G5485_2	J168A.DK-1K
G5486_1	J168B.DK-2K
G5486_2	J168B.DK-2K
G5487_1	J168C.DK-4K
G5487_2	J168C.DK-4K
G5488_1	J168D.DK-500
G5488_2	J168D.DK-500
G5490_1	J170.ANNUITY INC START YEAR
G5490_2	J170.ANNUITY INC START YEAR
G5491_1	J171.ANNUITY INC START MONTH
G5491_2	J171.ANNUITY INC START MONTH
G5506	J176.OTHER ANNUITIES
G5510	J178.>1 ANNUITIES SPOUSE
G5511	J179.# ANNUITIES SP
G5513_1	J181.AMT ANNUITY INC SP
G5513_2	J181.AMT ANNUITY INC SP
G5514_1	J181A.DK-1K
G5514_2	J181A.DK-1K
G5515_1	J181B.DK-2K
G5515_2	J181B.DK-2K
G5516_1	J181C.DK-4K
G5516_2	J181C.DK-4K
G5517_1	J181D.DK-500
G5517_2	J181D.DK-500
G5519_1	J183.ANNUITY INC SP START YEAR
G5519_2	J183.ANNUITY INC SP START YEAR
G5520_1	J184.ANNTY START MONTH
G5520_2	J184.ANNTY START MONTH
G5534	J188A.OTHER ANNUITY INC SP
HRS 2002-2016:	
xQ215	PENSION RETIREMENT INCOME
xQ216	WHO REC PENSION RETIREMENT INC
xQ217	R INCOME FR MORE THAN ONE PENSION
xQ218	NUMBER OF PENSIONS R RECEIVED
xQ220_1	R AMT RECV FR PENSION - LAST MONTH -1
xQ220_2	R AMT RECV FR PENSION - LAST MONTH -2
xQ221_1	R AMT RECV FROM PENSION - MIN -1
xQ221_2	R AMT RECV FROM PENSION - MIN -2
xQ222_1	R AMT RECV FROM PENSION - MAX -1
xQ222_2	R AMT RECV FROM PENSION - MAX -2
xQ223_1	R AMT RECV FROM PENSION - RESULT -1

xQ223_2	R AMT RECV FROM PENSION - RESULT -2
xQ231_1	R YEAR PENSION STARTED -1
xQ231_2	R YEAR PENSION STARTED -2
xQ232_1	R MONTH PENSION STARTED -1
xQ232_2	R MONTH PENSION STARTED -2
xQ238	OTHER PENSIONS
xQ243	SP PENSION
xQ244	SP NUMBER OF PENSIONS
xQ246_1	SP AMT RECV FR PENSION - LAST MONTH -1
xQ246_2	SP AMT RECV FR PENSION - LAST MONTH -2
xQ247_1	SP AMT RECV FROM PENSION - MIN -1
xQ247_2	SP AMT RECV FROM PENSION - MIN -2
xQ248_1	SP AMT RECV FROM PENSION - MAX -1
xQ248_2	SP AMT RECV FROM PENSION - MAX -2
xQ249_1	SP AMT RECV FROM PENSION - RESULT -1
xQ249_2	SP AMT RECV FROM PENSION - RESULT -2
xQ257_1	SP YEAR PENSION STARTED -1
xQ257_2	SP YEAR PENSION STARTED -2
xQ258_1	SP MONTH PENSION STARTED -1
xQ258_2	SP MONTH PENSION STARTED -2
xQ264	SP ALL OTH PENS AMT REC - LAST MONTH
xQ273	R OR SP INCOME FROM ANNUITIES
xQ274	WHO RECEIVED INC FROM ANNUITIES
xQ275	R INCOME FROM MORE THAN ONE ANNUITIES
xQ276	R NUMBER OF ANNUITIES INCOME
xQ278_1	R AMT FROM ANNUITY - LAST MONTH -1
xQ278_2	R AMT FROM ANNUITY - LAST MONTH -2
xQ279_1	R AMT FROM ANNUITY - MIN -1
xQ279_2	R AMT FROM ANNUITY - MIN -2
xQ280_1	R AMT FROM ANNUITY - MAX -1
xQ280_2	R AMT FROM ANNUITY - MAX -2
xQ281_1	R AMT FROM ANNUITY - RESULT -1
xQ281_2	R AMT FROM ANNUITY - RESULT -2
xQ283_1	R YEAR ANNUITY PMT STARTED -1
xQ283_2	R YEAR ANNUITY PMT STARTED -2
xQ284_1	R MONTH ANNUITY PMT STARTED -1
xQ284_2	R MONTH ANNUITY PMT STARTED -2
xQ290	OTHER ANNUITIES
xQ295	>1 ANNUITIES SP
xQ296	NUMBER OF ANNUITIES SP
xQ298_1	SP AMT FROM ANNUITY - LAST MONTH -1
xQ298_2	SP AMT FROM ANNUITY - LAST MONTH -2
xQ299_1	SP AMT FROM ANNUITY - MIN -1
xQ299_2	SP AMT FROM ANNUITY - MIN -2
xQ300_1	SP AMT FROM ANNUITY - MAX -1
xQ300_2	SP AMT FROM ANNUITY - MAX -2
xQ301_1	SP AMT FROM ANNUITY - RESULT -1
xQ301_2	SP AMT FROM ANNUITY - RESULT -2
xQ303_1	SP YEAR ANNUITY PMT STARTED -1
xQ303_2	SP YEAR ANNUITY PMT STARTED -2
xQ304_1	SP MONTH ANNUITY PMT STARTED -1
xQ304_2	SP MONTH ANNUITY PMT STARTED -2
xQ310	SP OTH ANNUIT PMT AMT LAST MONTH
HRS 2010-2016:	
xQ524_1	R INCOME FROM ANNUITY - LAST YEAR -1
xQ524_2	R INCOME FROM ANNUITY - LAST YEAR -2
xQ525_1	R AMOUNT FROM ANNUITY - LAST YEAR -1
xQ525_2	R AMOUNT FROM ANNUITY - LAST YEAR -2
xQ526	R INCOME FROM OTHER ANNUITY - LAST YEAR

xQ527	R AMOUNT FROM OTHER ANNUITY - LAST YEAR
xQ528_1	SP INCOME FROM ANNUITY - LAST YEAR -1
xQ529_1	SP AMOUNT FROM ANNUITY - LAST YEAR -1
xQ530	SP INCOME FROM OTHER ANNUITY - LAST YEAR
xQ531	SP AMOUNT FROM OTHER ANNUITY - LAST YR
HRS 2012-2016:	
xJ2W014_1	AGE WHEN BENEFITS STARTED -1_1
xJ2W014_10	AGE WHEN BENEFITS STARTED -1_10
xJ2W014_2	AGE WHEN BENEFITS STARTED -1_2
xJ2W014_3	AGE WHEN BENEFITS STARTED -1_3
xJ2W014_4	AGE WHEN BENEFITS STARTED -1_4
xJ2W014_5	AGE WHEN BENEFITS STARTED -1_5
xJ2W014_6	AGE WHEN BENEFITS STARTED -1_6
xJ2W014_7	AGE WHEN BENEFITS STARTED -1_7
xJ2W014_8	AGE WHEN BENEFITS STARTED -1_8
xJ2W014_9	AGE WHEN BENEFITS STARTED -1_9
xJ2W015_1	AMOUNT OF BENEFITS -1_1
xJ2W015_10	AMOUNT OF BENEFITS -1_10
xJ2W015_2	AMOUNT OF BENEFITS -1_2
xJ2W015_3	AMOUNT OF BENEFITS -1_3
xJ2W015_4	AMOUNT OF BENEFITS -1_4
xJ2W015_5	AMOUNT OF BENEFITS -1_5
xJ2W015_6	AMOUNT OF BENEFITS -1_6
xJ2W015_7	AMOUNT OF BENEFITS -1_7
xJ2W015_8	AMOUNT OF BENEFITS -1_8
xJ2W015_9	AMOUNT OF BENEFITS -1_9
xJ2W016_1	AMOUNT OF BENEFITS PER -1_1
xJ2W016_10	AMOUNT OF BENEFITS PER -1_10
xJ2W016_2	AMOUNT OF BENEFITS PER -1_2
xJ2W016_3	AMOUNT OF BENEFITS PER -1_3
xJ2W016_4	AMOUNT OF BENEFITS PER -1_4
xJ2W016_5	AMOUNT OF BENEFITS PER -1_5
xJ2W016_6	AMOUNT OF BENEFITS PER -1_6
xJ2W016_7	AMOUNT OF BENEFITS PER -1_7
xJ2W016_8	AMOUNT OF BENEFITS PER -1_8
xJ2W016_9	AMOUNT OF BENEFITS PER -1_9
xJ2W086_1	AGE WHEN BENEFITS STARTED MONTHS -1_1
xJ2W086_10	AGE WHEN BENEFITS STARTED MONTHS -1_10
xJ2W086_2	AGE WHEN BENEFITS STARTED MONTHS -1_2
xJ2W086_3	AGE WHEN BENEFITS STARTED MONTHS -1_3
xJ2W086_4	AGE WHEN BENEFITS STARTED MONTHS -1_4
xJ2W086_5	AGE WHEN BENEFITS STARTED MONTHS -1_5
xJ2W086_6	AGE WHEN BENEFITS STARTED MONTHS -1_6
xJ2W086_7	AGE WHEN BENEFITS STARTED MONTHS -1_7
xJ2W086_8	AGE WHEN BENEFITS STARTED MONTHS -1_8
xJ2W086_9	AGE WHEN BENEFITS STARTED MONTHS -1_9
xJ2W108_1	STARTED RECEIVING ANNUITY -1_1
xJ2W108_10	STARTED RECEIVING ANNUITY -1_10
xJ2W108_2	STARTED RECEIVING ANNUITY -1_2
xJ2W108_3	STARTED RECEIVING ANNUITY -1_3
xJ2W108_4	STARTED RECEIVING ANNUITY -1_4
xJ2W108_5	STARTED RECEIVING ANNUITY -1_5
xJ2W108_6	STARTED RECEIVING ANNUITY -1_6
xJ2W108_7	STARTED RECEIVING ANNUITY -1_7
xJ2W108_8	STARTED RECEIVING ANNUITY -1_8
xJ2W108_9	STARTED RECEIVING ANNUITY -1_9
xJ2W426_1	RECEIVING BENEFITS -1_1
xJ2W426_10	RECEIVING BENEFITS -1_10
xJ2W426_2	RECEIVING BENEFITS -1_2

xJ2W426_3	RECEIVING BENEFITS -1_3
xJ2W426_4	RECEIVING BENEFITS -1_4
xJ2W426_5	RECEIVING BENEFITS -1_5
xJ2W426_6	RECEIVING BENEFITS -1_6
xJ2W426_7	RECEIVING BENEFITS -1_7
xJ2W426_8	RECEIVING BENEFITS -1_8
xJ2W426_9	RECEIVING BENEFITS -1_9
xJ2W434_1	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_1
xJ2W434_10	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_10
xJ2W434_2	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_2
xJ2W434_3	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_3
xJ2W434_4	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_4
xJ2W434_5	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_5
xJ2W434_6	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_6
xJ2W434_7	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_7
xJ2W434_8	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_8
xJ2W434_9	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_9
xJ2W440_1	PLAN STATUS-CONVERTED TO ANNUITY -1_1
xJ2W440_10	PLAN STATUS-CONVERTED TO ANNUITY -1_10
xJ2W440_2	PLAN STATUS-CONVERTED TO ANNUITY -1_2
xJ2W440_3	PLAN STATUS-CONVERTED TO ANNUITY -1_3
xJ2W440_4	PLAN STATUS-CONVERTED TO ANNUITY -1_4
xJ2W440_5	PLAN STATUS-CONVERTED TO ANNUITY -1_5
xJ2W440_6	PLAN STATUS-CONVERTED TO ANNUITY -1_6
xJ2W440_7	PLAN STATUS-CONVERTED TO ANNUITY -1_7
xJ2W440_8	PLAN STATUS-CONVERTED TO ANNUITY -1_8
xJ2W440_9	PLAN STATUS-CONVERTED TO ANNUITY -1_9

Tracker:

xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT
-------	--

Individual Income from Social Security DI or SSI

Wave	Variable Name	Variable Label	Type
1	R1ISSDI	R1ISSDI:W1 Income:R SSI + SS Disability	Cont
2	R2ISSDI	R2ISSDI:W2 Income:R SSI + SS Disability	Cont
3	R3ISSDI	R3ISSDI:W3 Income:R SSI + SS Disability	Cont
4	R4ISSDI	R4ISSDI:W4 Income:R SSI + SS Disability	Cont
5	R5ISSDI	R5ISSDI:W5 Income:R SSI + SS Disability	Cont
6	R6ISSDI	R6ISSDI:W6 Income:R SSI + SS Disability	Cont
7	R7ISSDI	R7ISSDI:W7 Income:R SSI + SS Disability	Cont
8	R8ISSDI	R8ISSDI:W8 Income:R SSI + SS Disability	Cont
9	R9ISSDI	R9ISSDI:W9 Income:R SSI + SS Disability	Cont
10	R10ISSDI	R10ISSDI:W10 Income:R SSI + SS Disability	Cont
11	R11ISSDI	R11ISSDI:W11 Income:R SSI + SS Disability	Cont
12	R12ISSDI	R12ISSDI:W12 Income:R SSI + SS Disability	Cont
13	R13ISSDI	R13ISSDI:W13 Income:R SSI + SS Disability	Cont
1	S1ISSDI	S1ISSDI:W1 Income:Sp SSI + SS Disability	Cont
2	S2ISSDI	S2ISSDI:W2 Income:Sp SSI + SS Disability	Cont
3	S3ISSDI	S3ISSDI:W3 Income:Sp SSI + SS Disability	Cont
4	S4ISSDI	S4ISSDI:W4 Income:Sp SSI + SS Disability	Cont
5	S5ISSDI	S5ISSDI:W5 Income:Sp SSI + SS Disability	Cont
6	S6ISSDI	S6ISSDI:W6 Income:Sp SSI + SS Disability	Cont
7	S7ISSDI	S7ISSDI:W7 Income:Sp SSI + SS Disability	Cont
8	S8ISSDI	S8ISSDI:W8 Income:Sp SSI + SS Disability	Cont
9	S9ISSDI	S9ISSDI:W9 Income:Sp SSI + SS Disability	Cont
10	S10ISSDI	S10ISSDI:W10 Income:Sp SSI + SS Disability	Cont
11	S11ISSDI	S11ISSDI:W11 Income:Sp SSI + SS Disability	Cont
12	S12ISSDI	S12ISSDI:W12 Income:Sp SSI + SS Disability	Cont
13	S13ISSDI	S13ISSDI:W13 Income:Sp SSI + SS Disability	Cont
1	R1IOSSDI	R1IOSSDI:W1 Receives:R SSI + SS Disability	Categ
2	R2IOSSDI	R2IOSSDI:W2 Receives:R SSI + SS Disability	Categ
3	R3IOSSDI	R3IOSSDI:W3 Receives:R SSI + SS Disability	Categ
4	R4IOSSDI	R4IOSSDI:W4 Receives:R SSI + SS Disability	Categ
5	R5IOSSDI	R5IOSSDI:W5 Receives:R SSI + SS Disability	Categ
6	R6IOSSDI	R6IOSSDI:W6 Receives:R SSI + SS Disability	Categ
7	R7IOSSDI	R7IOSSDI:W7 Receives:R SSI + SS Disability	Categ
8	R8IOSSDI	R8IOSSDI:W8 Receives:R SSI + SS Disability	Categ
9	R9IOSSDI	R9IOSSDI:W9 Receives:R SSI + SS Disability	Categ
10	R10IOSSDI	R10IOSSDI:W10 Receives:R SSI + SS Disability	Categ
11	R11IOSSDI	R11IOSSDI:W11 Receives:R SSI + SS Disability	Categ
12	R12IOSSDI	R12IOSSDI:W12 Receives:R SSI + SS Disability	Categ
13	R13IOSSDI	R13IOSSDI:W13 Receives:R SSI + SS Disability	Categ
1	S1IOSSDI	S1IOSSDI:W1 Receives:Sp SSI + SS Disability	Categ
2	S2IOSSDI	S2IOSSDI:W2 Receives:Sp SSI + SS Disability	Categ
3	S3IOSSDI	S3IOSSDI:W3 Receives:Sp SSI + SS Disability	Categ
4	S4IOSSDI	S4IOSSDI:W4 Receives:Sp SSI + SS Disability	Categ
5	S5IOSSDI	S5IOSSDI:W5 Receives:Sp SSI + SS Disability	Categ
6	S6IOSSDI	S6IOSSDI:W6 Receives:Sp SSI + SS Disability	Categ
7	S7IOSSDI	S7IOSSDI:W7 Receives:Sp SSI + SS Disability	Categ
8	S8IOSSDI	S8IOSSDI:W8 Receives:Sp SSI + SS Disability	Categ
9	S9IOSSDI	S9IOSSDI:W9 Receives:Sp SSI + SS Disability	Categ
10	S10IOSSDI	S10IOSSDI:W10 Receives:Sp SSI + SS Disability	Categ
11	S11IOSSDI	S11IOSSDI:W11 Receives:Sp SSI + SS Disability	Categ
12	S12IOSSDI	S12IOSSDI:W12 Receives:Sp SSI + SS Disability	Categ
13	S13IOSSDI	S13IOSSDI:W13 Receives:Sp SSI + SS Disability	Categ
1	R1IFSSDI	R1IFSSDI:W1 ImpFlag:R SSI + SS Disability	Categ
2	R2IFSSDI	R2IFSSDI:W2 ImpFlag:R SSI + SS Disability	Categ
3	R3IFSSDI	R3IFSSDI:W3 ImpFlag:R SSI + SS Disability	Categ
4	R4IFSSDI	R4IFSSDI:W4 ImpFlag:R SSI + SS Disability	Categ
5	R5IFSSDI	R5IFSSDI:W5 ImpFlag:R SSI + SS Disability	Categ
6	R6IFSSDI	R6IFSSDI:W6 ImpFlag:R SSI + SS Disability	Categ
7	R7IFSSDI	R7IFSSDI:W7 ImpFlag:R SSI + SS Disability	Categ
8	R8IFSSDI	R8IFSSDI:W8 ImpFlag:R SSI + SS Disability	Categ
9	R9IFSSDI	R9IFSSDI:W9 ImpFlag:R SSI + SS Disability	Categ
10	R10IFSSDI	R10IFSSDI:W10 ImpFlag:R SSI + SS Disability	Categ

11	R11IFSSDI	R11IFSSDI:W11 ImpFlag:R SSI + SS Disability	Categ
12	R12IFSSDI	R12IFSSDI:W12 ImpFlag:R SSI + SS Disability	Categ
13	R13IFSSDI	R13IFSSDI:W13 ImpFlag:R SSI + SS Disability	Categ
1	S1IFSSDI	S1IFSSDI:W1 ImpFlag:Sp SSI + SS Disability	Categ
2	S2IFSSDI	S2IFSSDI:W2 ImpFlag:Sp SSI + SS Disability	Categ
3	S3IFSSDI	S3IFSSDI:W3 ImpFlag:Sp SSI + SS Disability	Categ
4	S4IFSSDI	S4IFSSDI:W4 ImpFlag:Sp SSI + SS Disability	Categ
5	S5IFSSDI	S5IFSSDI:W5 ImpFlag:Sp SSI + SS Disability	Categ
6	S6IFSSDI	S6IFSSDI:W6 ImpFlag:Sp SSI + SS Disability	Categ
7	S7IFSSDI	S7IFSSDI:W7 ImpFlag:Sp SSI + SS Disability	Categ
8	S8IFSSDI	S8IFSSDI:W8 ImpFlag:Sp SSI + SS Disability	Categ
9	S9IFSSDI	S9IFSSDI:W9 ImpFlag:Sp SSI + SS Disability	Categ
10	S10IFSSDI	S10IFSSDI:W10 ImpFlag:Sp SSI + SS Disability	Categ
11	S11IFSSDI	S11IFSSDI:W11 ImpFlag:Sp SSI + SS Disability	Categ
12	S12IFSSDI	S12IFSSDI:W12 ImpFlag:Sp SSI + SS Disability	Categ
13	S13IFSSDI	S13IFSSDI:W13 ImpFlag:Sp SSI + SS Disability	Categ
1	R1ISDI	R1ISDI:W1 IncPart-SocSec DI	Cont
2	R2ISDI	R2ISDI:W2 IncPart-SocSec DI	Cont
3	R3ISDI	R3ISDI:W3 IncPart-SocSec DI	Cont
4	R4ISDI	R4ISDI:W4 IncPart-SocSec DI	Cont
5	R5ISDI	R5ISDI:W5 IncPart-SocSec DI	Cont
6	R6ISDI	R6ISDI:W6 IncPart-SocSec DI	Cont
7	R7ISDI	R7ISDI:W7 IncPart-SocSec DI	Cont
8	R8ISDI	R8ISDI:W8 IncPart-SocSec DI	Cont
9	R9ISDI	R9ISDI:W9 IncPart-SocSec DI	Cont
10	R10ISDI	R10ISDI:W10 IncPart-SocSec DI	Cont
11	R11ISDI	R11ISDI:W11 IncPart-SocSec DI	Cont
12	R12ISDI	R12ISDI:W12 IncPart-SocSec DI	Cont
13	R13ISDI	R13ISDI:W13 IncPart-SocSec DI	Cont
1	S1ISDI	S1ISDI:W1 IncPart-SocSec DI	Cont
2	S2ISDI	S2ISDI:W2 IncPart-SocSec DI	Cont
3	S3ISDI	S3ISDI:W3 IncPart-SocSec DI	Cont
4	S4ISDI	S4ISDI:W4 IncPart-SocSec DI	Cont
5	S5ISDI	S5ISDI:W5 IncPart-SocSec DI	Cont
6	S6ISDI	S6ISDI:W6 IncPart-SocSec DI	Cont
7	S7ISDI	S7ISDI:W7 IncPart-SocSec DI	Cont
8	S8ISDI	S8ISDI:W8 IncPart-SocSec DI	Cont
9	S9ISDI	S9ISDI:W9 IncPart-SocSec DI	Cont
10	S10ISDI	S10ISDI:W10 IncPart-SocSec DI	Cont
11	S11ISDI	S11ISDI:W11 IncPart-SocSec DI	Cont
12	S12ISDI	S12ISDI:W12 IncPart-SocSec DI	Cont
13	S13ISDI	S13ISDI:W13 IncPart-SocSec DI	Cont
1	R1IOSDI	R1IOSDI:W1 Receives-SocSec DI	Categ
2	R2IOSDI	R2IOSDI:W2 Receives-SocSec DI	Categ
3	R3IOSDI	R3IOSDI:W3 Receives-SocSec DI	Categ
4	R4IOSDI	R4IOSDI:W4 Receives-SocSec DI	Categ
5	R5IOSDI	R5IOSDI:W5 Receives-SocSec DI	Categ
6	R6IOSDI	R6IOSDI:W6 Receives-SocSec DI	Categ
7	R7IOSDI	R7IOSDI:W7 Receives-SocSec DI	Categ
8	R8IOSDI	R8IOSDI:W8 Receives-SocSec DI	Categ
9	R9IOSDI	R9IOSDI:W9 Receives-SocSec DI	Categ
10	R10IOSDI	R10IOSDI:W10 Receives-SocSec DI	Categ
11	R11IOSDI	R11IOSDI:W11 Receives-SocSec DI	Categ
12	R12IOSDI	R12IOSDI:W12 Receives-SocSec DI	Categ
13	R13IOSDI	R13IOSDI:W13 Receives-SocSec DI	Categ
1	S1IOSDI	S1IOSDI:W1 Receives-SocSec DI	Categ
2	S2IOSDI	S2IOSDI:W2 Receives-SocSec DI	Categ
3	S3IOSDI	S3IOSDI:W3 Receives-SocSec DI	Categ
4	S4IOSDI	S4IOSDI:W4 Receives-SocSec DI	Categ
5	S5IOSDI	S5IOSDI:W5 Receives-SocSec DI	Categ
6	S6IOSDI	S6IOSDI:W6 Receives-SocSec DI	Categ
7	S7IOSDI	S7IOSDI:W7 Receives-SocSec DI	Categ
8	S8IOSDI	S8IOSDI:W8 Receives-SocSec DI	Categ
9	S9IOSDI	S9IOSDI:W9 Receives-SocSec DI	Categ
10	S10IOSDI	S10IOSDI:W10 Receives-SocSec DI	Categ
11	S11IOSDI	S11IOSDI:W11 Receives-SocSec DI	Categ
12	S12IOSDI	S12IOSDI:W12 Receives-SocSec DI	Categ

13	S13IOSDI	S13IOSDI:W13 Receives-SocSec DI	Categ
1	R1IFSDI	R1IFSDI:W1 ImpFlag-SocSec DI	Categ
2	R2IFSDI	R2IFSDI:W2 ImpFlag-SocSec DI	Categ
3	R3IFSDI	R3IFSDI:W3 ImpFlag-SocSec DI	Categ
4	R4IFSDI	R4IFSDI:W4 ImpFlag-SocSec DI	Categ
5	R5IFSDI	R5IFSDI:W5 ImpFlag-SocSec DI	Categ
6	R6IFSDI	R6IFSDI:W6 ImpFlag-SocSec DI	Categ
7	R7IFSDI	R7IFSDI:W7 ImpFlag-SocSec DI	Categ
8	R8IFSDI	R8IFSDI:W8 ImpFlag-SocSec DI	Categ
9	R9IFSDI	R9IFSDI:W9 ImpFlag-SocSec DI	Categ
10	R10IFSDI	R10IFSDI:W10 ImpFlag-SocSec DI	Categ
11	R11IFSDI	R11IFSDI:W11 ImpFlag-SocSec DI	Categ
12	R12IFSDI	R12IFSDI:W12 ImpFlag-SocSec DI	Categ
13	R13IFSDI	R13IFSDI:W13 ImpFlag-SocSec DI	Categ
1	S1IFSDI	S1IFSDI:W1 ImpFlag-SocSec DI	Categ
2	S2IFSDI	S2IFSDI:W2 ImpFlag-SocSec DI	Categ
3	S3IFSDI	S3IFSDI:W3 ImpFlag-SocSec DI	Categ
4	S4IFSDI	S4IFSDI:W4 ImpFlag-SocSec DI	Categ
5	S5IFSDI	S5IFSDI:W5 ImpFlag-SocSec DI	Categ
6	S6IFSDI	S6IFSDI:W6 ImpFlag-SocSec DI	Categ
7	S7IFSDI	S7IFSDI:W7 ImpFlag-SocSec DI	Categ
8	S8IFSDI	S8IFSDI:W8 ImpFlag-SocSec DI	Categ
9	S9IFSDI	S9IFSDI:W9 ImpFlag-SocSec DI	Categ
10	S10IFSDI	S10IFSDI:W10 ImpFlag-SocSec DI	Categ
11	S11IFSDI	S11IFSDI:W11 ImpFlag-SocSec DI	Categ
12	S12IFSDI	S12IFSDI:W12 ImpFlag-SocSec DI	Categ
13	S13IFSDI	S13IFSDI:W13 ImpFlag-SocSec DI	Categ
3	R3MSDI	R3MSDI:W3 Monthly-SocSec DI	Cont
4	R4MSDI	R4MSDI:W4 Monthly-SocSec DI	Cont
5	R5MSDI	R5MSDI:W5 Monthly-SocSec DI	Cont
6	R6MSDI	R6MSDI:W6 Monthly-SocSec DI	Cont
7	R7MSDI	R7MSDI:W7 Monthly-SocSec DI	Cont
8	R8MSDI	R8MSDI:W8 Monthly-SocSec DI	Cont
9	R9MSDI	R9MSDI:W9 Monthly-SocSec DI	Cont
10	R10MSDI	R10MSDI:W10 Monthly-SocSec DI	Cont
11	R11MSDI	R11MSDI:W11 Monthly-SocSec DI	Cont
12	R12MSDI	R12MSDI:W12 Monthly-SocSec DI	Cont
13	R13MSDI	R13MSDI:W13 Monthly-SocSec DI	Cont
3	S3MSDI	S3MSDI:W3 Monthly-SocSec DI	Cont
4	S4MSDI	S4MSDI:W4 Monthly-SocSec DI	Cont
5	S5MSDI	S5MSDI:W5 Monthly-SocSec DI	Cont
6	S6MSDI	S6MSDI:W6 Monthly-SocSec DI	Cont
7	S7MSDI	S7MSDI:W7 Monthly-SocSec DI	Cont
8	S8MSDI	S8MSDI:W8 Monthly-SocSec DI	Cont
9	S9MSDI	S9MSDI:W9 Monthly-SocSec DI	Cont
10	S10MSDI	S10MSDI:W10 Monthly-SocSec DI	Cont
11	S11MSDI	S11MSDI:W11 Monthly-SocSec DI	Cont
12	S12MSDI	S12MSDI:W12 Monthly-SocSec DI	Cont
13	S13MSDI	S13MSDI:W13 Monthly-SocSec DI	Cont
3	R3NSDI	R3NSDI:W3 IncMons-SocSec DI	Cont
4	R4NSDI	R4NSDI:W4 IncMons-SocSec DI	Cont
5	R5NSDI	R5NSDI:W5 IncMons-SocSec DI	Cont
6	R6NSDI	R6NSDI:W6 IncMons-SocSec DI	Cont
7	R7NSDI	R7NSDI:W7 IncMons-SocSec DI	Cont
8	R8NSDI	R8NSDI:W8 IncMons-SocSec DI	Cont
9	R9NSDI	R9NSDI:W9 IncMons-SocSec DI	Cont
10	R10NSDI	R10NSDI:W10 IncMons-SocSec DI	Cont
11	R11NSDI	R11NSDI:W11 IncMons-SocSec DI	Cont
12	R12NSDI	R12NSDI:W12 IncMons-SocSec DI	Cont
13	R13NSDI	R13NSDI:W13 IncMons-SocSec DI	Cont
3	S3NSDI	S3NSDI:W3 IncMons-SocSec DI	Cont
4	S4NSDI	S4NSDI:W4 IncMons-SocSec DI	Cont
5	S5NSDI	S5NSDI:W5 IncMons-SocSec DI	Cont
6	S6NSDI	S6NSDI:W6 IncMons-SocSec DI	Cont
7	S7NSDI	S7NSDI:W7 IncMons-SocSec DI	Cont
8	S8NSDI	S8NSDI:W8 IncMons-SocSec DI	Cont

9	S9NSDI	S9NSDI:W9 IncMons-SocSec DI	Cont
10	S10NSDI	S10NSDI:W10 IncMons-SocSec DI	Cont
11	S11NSDI	S11NSDI:W11 IncMons-SocSec DI	Cont
12	S12NSDI	S12NSDI:W12 IncMons-SocSec DI	Cont
13	S13NSDI	S13NSDI:W13 IncMons-SocSec DI	Cont
3	R3NFSDI	R3NFSDI:W3 IncMons DK Flag-SocSec DI	Categ
4	R4NFSDI	R4NFSDI:W4 Incmons DK Flag-SocSec DI	Categ
5	R5NFSDI	R5NFSDI:W5 IncMons DK Flag-SocSec DI	Categ
6	R6NFSDI	R6NFSDI:W6 Incmons DK Flag-SocSec DI	Categ
7	R7NFSDI	R7NFSDI:W7 IncMons DK Flag-SocSec DI	Categ
8	R8NFSDI	R8NFSDI:W8 IncMons DK Flag-SocSec DI	Categ
9	R9NFSDI	R9NFSDI:W9 IncMons DK Flag-SocSec DI	Categ
10	R10NFSDI	R10NFSDI:W10 IncMons DK Flag-SocSec DI	Categ
11	R11NFSDI	R11NFSDI:W11 IncMons DK Flag-SocSec DI	Categ
12	R12NFSDI	R12NFSDI:W12 IncMons DK Flag-SocSec DI	Categ
13	R13NFSDI	R13NFSDI:W13 IncMons DK Flag-SocSec DI	Categ
3	S3NFSDI	S3NFSDI:W3 IncMons DK Flag-SocSec DI	Categ
4	S4NFSDI	S4NFSDI:W4 Incmons DK Flag-SocSec DI	Categ
5	S5NFSDI	S5NFSDI:W5 IncMons DK Flag-SocSec DI	Categ
6	S6NFSDI	S6NFSDI:W6 Incmons DK Flag-SocSec DI	Categ
7	S7NFSDI	S7NFSDI:W7 IncMons DK Flag-SocSec DI	Categ
8	S8NFSDI	S8NFSDI:W8 IncMons DK Flag-SocSec DI	Categ
9	S9NFSDI	S9NFSDI:W9 IncMons DK Flag-SocSec DI	Categ
10	S10NFSDI	S10NFSDI:W10 IncMons DK Flag-SocSec DI	Categ
11	S11NFSDI	S11NFSDI:W11 IncMons DK Flag-SocSec DI	Categ
12	S12NFSDI	S12NFSDI:W12 IncMons DK Flag-SocSec DI	Categ
13	S13NFSDI	S13NFSDI:W13 IncMons DK Flag-SocSec DI	Categ
2	H2ISSI	H2ISSI:W2 IncPart-SSI Inc	Cont
3	H3ISSI	H3ISSI:W3 IncPart-SSI Inc	Cont
4	H4ISSI	H4ISSI:W4 IncPart-SSI Inc	Cont
5	H5ISSI	H5ISSI:W5 IncPart-SSI Inc	Cont
6	H6ISSI	H6ISSI:W6 IncPart-SSI Inc	Cont
7	H7ISSI	H7ISSI:W7 IncPart-SSI Inc	Cont
8	H8ISSI	H8ISSI:W8 IncPart-SSI Inc	Cont
9	H9ISSI	H9ISSI:W9 IncPart-SSI Inc	Cont
10	H10ISSI	H10ISSI:W10 IncPart-SSI Inc	Cont
11	H11ISSI	H11ISSI:W11 IncPart-SSI Inc	Cont
12	H12ISSI	H12ISSI:W12 IncPart-SSI Inc	Cont
13	H13ISSI	H13ISSI:W13 IncPart-SSI Inc	Cont
1	R1ISSI	R1ISSI:W1 IncPart-SSI Inc	Cont
2	R2ISSI	R2ISSI:W2 IncPart-SSI Inc	Cont
3	R3ISSI	R3ISSI:W3 IncPart-SSI Inc	Cont
4	R4ISSI	R4ISSI:W4 IncPart-SSI Inc	Cont
5	R5ISSI	R5ISSI:W5 IncPart-SSI Inc	Cont
6	R6ISSI	R6ISSI:W6 IncPart-SSI Inc	Cont
7	R7ISSI	R7ISSI:W7 IncPart-SSI Inc	Cont
8	R8ISSI	R8ISSI:W8 IncPart-SSI Inc	Cont
9	R9ISSI	R9ISSI:W9 IncPart-SSI Inc	Cont
10	R10ISSI	R10ISSI:W10 IncPart-SSI Inc	Cont
11	R11ISSI	R11ISSI:W11 IncPart-SSI Inc	Cont
12	R12ISSI	R12ISSI:W12 IncPart-SSI Inc	Cont
13	R13ISSI	R13ISSI:W13 IncPart-SSI Inc	Cont
1	S1ISSI	S1ISSI:W1 IncPart-SSI Inc	Cont
2	S2ISSI	S2ISSI:W2 IncPart-SSI Inc	Cont
3	S3ISSI	S3ISSI:W3 IncPart-SSI Inc	Cont
4	S4ISSI	S4ISSI:W4 IncPart-SSI Inc	Cont
5	S5ISSI	S5ISSI:W5 IncPart-SSI Inc	Cont
6	S6ISSI	S6ISSI:W6 IncPart-SSI Inc	Cont
7	S7ISSI	S7ISSI:W7 IncPart-SSI Inc	Cont
8	S8ISSI	S8ISSI:W8 IncPart-SSI Inc	Cont
9	S9ISSI	S9ISSI:W9 IncPart-SSI Inc	Cont
10	S10ISSI	S10ISSI:W10 IncPart-SSI Inc	Cont
11	S11ISSI	S11ISSI:W11 IncPart-SSI Inc	Cont
12	S12ISSI	S12ISSI:W12 IncPart-SSI Inc	Cont
13	S13ISSI	S13ISSI:W13 IncPart-SSI Inc	Cont
2	H2IOSSI	H2IOSSI:W2 Receives-SSI Inc	Categ

3	H3IOSSI	H3IOSSI:W3 Receives-SSI Inc	Categ
4	H4IOSSI	H4IOSSI:W4 Receives-SSI Inc	Categ
5	H5IOSSI	H5IOSSI:W5 Receives-SSI Inc	Categ
6	H6IOSSI	H6IOSSI:W6 Receives-SSI Inc	Categ
7	H7IOSSI	H7IOSSI:W7 Receives-SSI Inc	Categ
8	H8IOSSI	H8IOSSI:W8 Receives-SSI Inc	Categ
9	H9IOSSI	H9IOSSI:W9 Receives-SSI Inc	Categ
10	H10IOSSI	H10IOSSI:W10 Receives-SSI Inc	Categ
11	H11IOSSI	H11IOSSI:W11 Receives-SSI Inc	Categ
12	H12IOSSI	H12IOSSI:W12 Receives-SSI Inc	Categ
13	H13IOSSI	H13IOSSI:W13 Receives-SSI Inc	Categ
1	R1IOSSI	R1IOSSI:W1 Receives-SSI Inc	Categ
2	R2IOSSI	R2IOSSI:W2 Receives-SSI Inc	Categ
1	S1IOSSI	S1IOSSI:W1 Receives-SSI Inc	Categ
2	S2IOSSI	S2IOSSI:W2 Receives-SSI Inc	Categ
2	H2IFSSI	H2IFSSI:W2 ImpFlag-SSI Inc	Categ
3	H3IFSSI	H3IFSSI:W3 ImpFlag-SSI Inc	Categ
4	H4IFSSI	H4IFSSI:W4 ImpFlag-SSI Inc	Categ
5	H5IFSSI	H5IFSSI:W5 ImpFlag-SSI Inc	Categ
6	H6IFSSI	H6IFSSI:W6 ImpFlag-SSI Inc	Categ
7	H7IFSSI	H7IFSSI:W7 ImpFlag-SSI Inc	Categ
8	H8IFSSI	H8IFSSI:W8 ImpFlag-SSI Inc	Categ
9	H9IFSSI	H9IFSSI:W9 ImpFlag-SSI Inc	Categ
10	H10IFSSI	H10IFSSI:W10 ImpFlag-SSI Inc	Categ
11	H11IFSSI	H11IFSSI:W11 ImpFlag-SSI Inc	Categ
12	H12IFSSI	H12IFSSI:W12 ImpFlag-SSI Inc	Categ
13	H13IFSSI	H13IFSSI:W13 ImpFlag-SSI Inc	Categ
1	R1IFSSI	R1IFSSI:W1 ImpFlag-SSI Inc	Categ
2	R2IFSSI	R2IFSSI:W2 ImpFlag-SSI Inc	Categ
1	S1IFSSI	S1IFSSI:W1 ImpFlag-SSI Inc	Categ
2	S2IFSSI	S2IFSSI:W2 ImpFlag-SSI Inc	Categ
3	H3MSSI	H3MSSI:W3 Monthly-SSI Inc	Cont
4	H4MSSI	H4MSSI:W4 Monthly-SSI Inc	Cont
5	H5MSSI	H5MSSI:W5 Monthly-SSI Inc	Cont
6	H6MSSI	H6MSSI:W6 Monthly-SSI Inc	Cont
7	H7MSSI	H7MSSI:W7 Monthly-SSI Inc	Cont
8	H8MSSI	H8MSSI:W8 Monthly-SSI Inc	Cont
9	H9MSSI	H9MSSI:W9 Monthly-SSI Inc	Cont
10	H10MSSI	H10MSSI:W10 Monthly-SSI Inc	Cont
11	H11MSSI	H11MSSI:W11 Monthly-SSI Inc	Cont
12	H12MSSI	H12MSSI:W12 Monthly-SSI Inc	Cont
13	H13MSSI	H13MSSI:W13 Monthly-SSI Inc	Cont
3	H3NSSI	H3NSSI:W3 IncMons-SSI Inc	Cont
4	H4NSSI	H4NSSI:W4 IncMons-SSI Inc	Cont
5	H5NSSI	H5NSSI:W5 IncMons-SSI Inc	Cont
6	H6NSSI	H6NSSI:W6 IncMons-SSI Inc	Cont
7	H7NSSI	H7NSSI:W7 IncMons-SSI Inc	Cont
8	H8NSSI	H8NSSI:W8 IncMons-SSI Inc	Cont
9	H9NSSI	H9NSSI:W9 IncMons-SSI Inc	Cont
10	H10NSSI	H10NSSI:W10 IncMons-SSI Inc	Cont
11	H11NSSI	H11NSSI:W11 IncMons-SSI Inc	Cont
12	H12NSSI	H12NSSI:W12 IncMons-SSI Inc	Cont
13	H13NSSI	H13NSSI:W13 IncMons-SSI Inc	Cont
3	H3NFSSI	H3NFSSI:W3 IncMons DK Flag-SSI Inc	Categ
4	H4NFSSI	H4NFSSI:W4 IncMons DK Flag-SSI Inc	Categ
5	H5NFSSI	H5NFSSI:W5 IncMons DK Flag-SSI Inc	Categ
6	H6NFSSI	H6NFSSI:W6 IncMons DK Flag-SSI Inc	Categ
7	H7NFSSI	H7NFSSI:W7 IncMons DK Flag-SSI Inc	Categ
8	H8NFSSI	H8NFSSI:W8 IncMons DK Flag-SSI Inc	Categ
9	H9NFSSI	H9NFSSI:W9 IncMons DK Flag-SSI Inc	Categ
10	H10NFSSI	H10NFSSI:W10 IncMons DK Flag-SSI Inc	Categ
11	H11NFSSI	H11NFSSI:W11 IncMons DK Flag-SSI Inc	Categ
12	H12NFSSI	H12NFSSI:W12 IncMons DK Flag-SSI Inc	Categ
13	H13NFSSI	H13NFSSI:W13 IncMons DK Flag-SSI Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1ISSDI	12652	398.81	1760.02	0.0	30000.0
R2ISSDI	19642	396.72	1961.64	0.0	128604.0
R3ISSDI	17991	450.88	2461.12	0.0	144000.0
R4ISSDI	21384	373.64	2200.55	0.0	149760.0
R5ISSDI	19579	309.08	1771.16	0.0	105816.0
R6ISSDI	18165	395.07	1931.02	0.0	51072.0
R7ISSDI	20129	425.02	2071.14	0.0	38832.0
R8ISSDI	18469	502.67	2321.70	0.0	37200.0
R9ISSDI	17217	477.46	2323.35	0.0	33276.6
R10ISSDI	22034	695.71	2953.91	0.0	50400.0
R11ISSDI	20554	697.95	2993.97	0.0	74400.0
R12ISSDI	18747	807.53	3320.10	0.0	56400.0
R13ISSDI	20912	1009.49	3826.22	0.0	95136.0
S1ISSDI	10279	309.42	1613.89	0.0	30000.0
S2ISSDI	13674	294.31	1896.19	0.0	128604.0
S3ISSDI	12334	321.21	2243.39	0.0	132732.0
S4ISSDI	14516	283.45	1970.74	0.0	119940.0
S5ISSDI	13042	221.84	1716.93	0.0	105816.0
S6ISSDI	11859	314.93	1833.96	0.0	31740.0
S7ISSDI	13352	321.88	1927.64	0.0	38832.0
S8ISSDI	12052	419.78	2271.93	0.0	37200.0
S9ISSDI	11012	375.80	2194.46	0.0	33276.6
S10ISSDI	14235	491.83	2634.77	0.0	50400.0
S11ISSDI	13080	506.00	2696.23	0.0	74400.0
S12ISSDI	11622	579.37	3032.52	0.0	54000.0
S13ISSDI	12888	702.30	3335.95	0.0	52800.0
R1IOSSDI	12652	0.06	0.24	0.0	1.0
R2IOSSDI	19642	0.08	0.27	0.0	1.0
R3IOSSDI	17991	0.08	0.28	0.0	1.0
R4IOSSDI	21384	0.07	0.25	0.0	1.0
R5IOSSDI	19579	0.06	0.24	0.0	1.0
R6IOSSDI	18165	0.07	0.25	0.0	1.0
R7IOSSDI	20129	0.06	0.25	0.0	1.0
R8IOSSDI	18469	0.07	0.25	0.0	1.0
R9IOSSDI	17217	0.06	0.24	0.0	1.0
R10IOSSDI	22034	0.08	0.26	0.0	1.0
R11IOSSDI	20554	0.08	0.27	0.0	1.0
R12IOSSDI	18747	0.08	0.27	0.0	1.0
R13IOSSDI	20912	0.09	0.29	0.0	1.0
S1IOSSDI	10279	0.05	0.21	0.0	1.0
S2IOSSDI	13674	0.05	0.22	0.0	1.0
S3IOSSDI	12334	0.05	0.22	0.0	1.0
S4IOSSDI	14516	0.04	0.20	0.0	1.0
S5IOSSDI	13042	0.03	0.18	0.0	1.0
S6IOSSDI	11859	0.04	0.20	0.0	1.0
S7IOSSDI	13352	0.04	0.20	0.0	1.0
S8IOSSDI	12052	0.05	0.21	0.0	1.0
S9IOSSDI	11012	0.04	0.20	0.0	1.0

S10IOSSDI	14235	0.05	0.22	0.0	1.0
S11IOSSDI	13080	0.05	0.22	0.0	1.0
S12IOSSDI	11622	0.05	0.22	0.0	1.0
S13IOSSDI	12888	0.06	0.24	0.0	1.0
R1IFSSDI	12652	0.15	0.83	0.0	9.0
R2IFSSDI	19642	0.18	0.83	0.0	9.0
R3IFSSDI	17991	0.17	0.82	0.0	9.0
R4IFSSDI	21384	0.18	0.93	0.0	9.0
R5IFSSDI	19579	0.15	0.81	0.0	9.0
R6IFSSDI	18165	0.12	0.54	0.0	9.0
R7IFSSDI	20129	0.12	0.63	0.0	9.0
R8IFSSDI	18469	0.12	0.60	0.0	9.0
R9IFSSDI	17217	0.12	0.64	0.0	9.0
R10IFSSDI	22034	0.25	1.14	0.0	9.0
R11IFSSDI	20554	0.19	0.86	0.0	9.0
R12IFSSDI	18747	0.20	0.94	0.0	9.0
R13IFSSDI	20912	0.29	1.21	0.0	9.0
S1IFSSDI	12652	1.62	3.17	0.0	9.0
S2IFSSDI	19642	2.54	3.68	0.0	9.0
S3IFSSDI	17991	2.61	3.71	0.0	9.0
S4IFSSDI	21384	2.69	3.75	0.0	9.0
S5IFSSDI	19579	2.75	3.77	0.0	9.0
S6IFSSDI	18165	2.84	3.79	0.0	9.0
S7IFSSDI	20129	2.77	3.77	0.0	9.0
S8IFSSDI	18469	2.85	3.79	0.0	9.0
S9IFSSDI	17217	2.96	3.83	0.0	9.0
S10IFSSDI	22034	3.00	3.84	0.0	9.0
S11IFSSDI	20554	3.03	3.84	0.0	9.0
S12IFSSDI	18747	3.17	3.87	0.0	9.0
S13IFSSDI	20912	3.27	3.89	0.0	9.0
R1ISDI	12652	265.29	1502.21	0.0	30000.0
R2ISDI	19642	244.65	1756.20	0.0	128604.0
R3ISDI	17991	282.89	2247.77	0.0	144000.0
R4ISDI	21384	190.19	1672.04	0.0	149760.0
R5ISDI	19579	150.29	1466.68	0.0	105816.0
R6ISDI	18165	244.49	1631.20	0.0	22800.0
R7ISDI	20129	264.71	1747.27	0.0	38832.0
R8ISDI	18469	337.91	2048.31	0.0	37200.0
R9ISDI	17217	303.93	1996.93	0.0	30696.0
R10ISDI	22034	480.34	2519.75	0.0	39600.0
R11ISDI	20554	471.20	2510.38	0.0	49200.0
R12ISDI	18747	553.82	2807.09	0.0	38400.0
R13ISDI	20912	675.32	3069.21	0.0	44400.0
S1ISDI	10279	238.37	1448.37	0.0	30000.0
S2ISDI	13674	231.40	1795.53	0.0	128604.0
S3ISDI	12334	249.35	2133.40	0.0	132732.0
S4ISDI	14516	180.52	1351.85	0.0	17052.0
S5ISDI	13042	156.09	1577.94	0.0	105816.0
S6ISDI	11859	253.63	1695.91	0.0	22800.0
S7ISDI	13352	251.96	1760.52	0.0	38832.0
S8ISDI	12052	347.10	2123.99	0.0	37200.0
S9ISDI	11012	299.24	2020.92	0.0	30696.0
S10ISDI	14235	387.29	2341.73	0.0	39600.0
S11ISDI	13080	400.62	2420.48	0.0	49200.0
S12ISDI	11622	440.12	2619.65	0.0	38400.0

S13ISDI	12888	514.18	2795.14	0.0	44400.0
R1IOSDI	12652	0.04	0.20	0.0	1.0
R2IOSDI	19642	0.03	0.18	0.0	1.0
R3IOSDI	17991	0.04	0.19	0.0	1.0
R4IOSDI	21384	0.02	0.15	0.0	1.0
R5IOSDI	19579	0.02	0.13	0.0	1.0
R6IOSDI	18165	0.03	0.16	0.0	1.0
R7IOSDI	20129	0.03	0.16	0.0	1.0
R8IOSDI	18469	0.03	0.18	0.0	1.0
R9IOSDI	17217	0.03	0.16	0.0	1.0
R10IOSDI	22034	0.04	0.20	0.0	1.0
R11IOSDI	20554	0.04	0.20	0.0	1.0
R12IOSDI	18747	0.05	0.21	0.0	1.0
R13IOSDI	20912	0.06	0.23	0.0	1.0
S1IOSDI	10279	0.03	0.18	0.0	1.0
S2IOSDI	13674	0.03	0.17	0.0	1.0
S3IOSDI	12334	0.03	0.17	0.0	1.0
S4IOSDI	14516	0.02	0.15	0.0	1.0
S5IOSDI	13042	0.02	0.13	0.0	1.0
S6IOSDI	11859	0.03	0.16	0.0	1.0
S7IOSDI	13352	0.02	0.16	0.0	1.0
S8IOSDI	12052	0.03	0.17	0.0	1.0
S9IOSDI	11012	0.03	0.16	0.0	1.0
S10IOSDI	14235	0.03	0.18	0.0	1.0
S11IOSDI	13080	0.03	0.18	0.0	1.0
S12IOSDI	11622	0.03	0.18	0.0	1.0
S13IOSDI	12888	0.04	0.20	0.0	1.0
R1IFSDI	12652	5.84	0.97	1.0	9.0
R2IFSDI	19642	5.88	0.89	1.0	9.0
R3IFSDI	17991	5.85	0.94	1.0	9.0
R4IFSDI	21384	5.92	0.80	1.0	9.0
R5IFSDI	19579	5.95	0.66	1.0	9.0
R6IFSDI	18165	5.89	0.76	1.0	9.0
R7IFSDI	20129	5.89	0.80	1.0	9.0
R8IFSDI	18469	5.86	0.85	1.0	9.0
R9IFSDI	17217	5.89	0.80	1.0	9.0
R10IFSDI	22034	5.86	1.02	1.0	9.0
R11IFSDI	20554	5.83	0.99	1.0	9.0
R12IFSDI	18747	5.82	1.03	1.0	9.0
R13IFSDI	20912	5.80	1.16	1.0	9.0
S1IFSDI	12652	6.27	1.17	1.0	9.0
S2IFSDI	19642	6.54	1.19	1.0	9.0
S3IFSDI	17991	6.55	1.22	1.0	9.0
S4IFSDI	21384	6.60	1.16	1.0	9.0
S5IFSDI	19579	6.63	1.11	1.0	9.0
S6IFSDI	18165	6.62	1.18	1.0	9.0
S7IFSDI	20129	6.61	1.17	1.0	9.0
S8IFSDI	18469	6.61	1.22	1.0	9.0
S9IFSDI	17217	6.66	1.18	1.0	9.0
S10IFSDI	22034	6.66	1.24	1.0	9.0
S11IFSDI	20554	6.66	1.24	1.0	9.0
S12IFSDI	18747	6.69	1.25	1.0	9.0
S13IFSDI	20912	6.71	1.30	1.0	9.0
R3MSDI	527	721.57	816.33	16.0	12000.0

R4MSDI	507	704.83	606.03	56.0	12480.0
R5MSDI	320	794.22	575.02	10.0	8818.0
R6MSDI	477	813.96	334.86	1.0	1900.0
R7MSDI	560	857.21	370.49	100.0	3236.0
R8MSDI	588	920.07	389.04	134.0	3100.0
R9MSDI	461	975.70	400.41	78.0	2558.0
R10MSDI	943	986.00	423.26	9.0	3300.0
R11MSDI	881	1020.89	454.32	5.0	4100.0
R12MSDI	853	1046.38	462.98	44.0	3200.0
R13MSDI	1175	1031.72	458.80	22.0	3700.0
S3MSDI	304	784.09	822.41	16.0	11061.0
S4MSDI	320	727.56	318.48	75.0	1421.0
S5MSDI	213	822.48	655.35	10.0	8818.0
S6MSDI	315	845.29	356.11	1.0	1900.0
S7MSDI	329	910.55	387.25	187.0	3236.0
S8MSDI	379	954.86	405.84	134.0	3100.0
S9MSDI	280	1016.42	425.44	78.0	2558.0
S10MSDI	469	1035.70	464.93	74.0	3300.0
S11MSDI	442	1081.68	504.16	5.0	4100.0
S12MSDI	398	1112.11	524.26	44.0	3200.0
S13MSDI	524	1090.88	508.05	36.0	3700.0
R3NSDI	527	11.14	2.59	0.0	12.0
R4NSDI	507	11.24	2.46	0.0	12.0
R5NSDI	320	11.55	1.80	1.0	12.0
R6NSDI	477	11.46	1.98	0.0	12.0
R7NSDI	560	11.23	2.55	0.0	12.0
R8NSDI	588	11.59	1.83	0.0	12.0
R9NSDI	461	11.70	1.60	0.0	12.0
R10NSDI	943	11.42	2.06	0.0	12.0
R11NSDI	881	10.82	2.64	0.0	12.0
R12NSDI	853	11.66	1.48	0.0	12.0
R13NSDI	1175	11.66	1.63	0.0	12.0
S3NSDI	304	11.05	2.76	0.0	12.0
S4NSDI	320	11.11	2.66	0.0	12.0
S5NSDI	213	11.60	1.64	1.0	12.0
S6NSDI	315	11.30	2.27	0.0	12.0
S7NSDI	329	11.33	2.40	0.0	12.0
S8NSDI	379	11.57	1.84	0.0	12.0
S9NSDI	280	11.69	1.58	1.0	12.0
S10NSDI	469	11.42	2.08	0.0	12.0
S11NSDI	442	11.04	2.47	0.0	12.0
S12NSDI	398	11.59	1.67	0.0	12.0
S13NSDI	524	11.57	1.89	0.0	12.0
R3NFSDI	527	0.01	0.10	0.0	1.0
R4NFSDI	507	0.03	0.16	0.0	1.0
R5NFSDI	320	0.03	0.17	0.0	1.0
R6NFSDI	477	0.04	0.21	0.0	1.0
R7NFSDI	560	0.03	0.18	0.0	1.0
R8NFSDI	588	0.02	0.13	0.0	1.0
R9NFSDI	461	0.03	0.18	0.0	1.0
R10NFSDI	943	0.08	0.28	0.0	1.0
R11NFSDI	881	0.03	0.17	0.0	1.0
R12NFSDI	853	0.03	0.18	0.0	1.0
R13NFSDI	1175	0.05	0.23	0.0	1.0

S3NFSDI	304	0.01	0.11	0.0	1.0
S4NFSDI	320	0.03	0.17	0.0	1.0
S5NFSDI	213	0.04	0.19	0.0	1.0
S6NFSDI	315	0.03	0.17	0.0	1.0
S7NFSDI	329	0.05	0.22	0.0	1.0
S8NFSDI	379	0.02	0.13	0.0	1.0
S9NFSDI	280	0.05	0.21	0.0	1.0
S10NFSDI	469	0.11	0.31	0.0	1.0
S11NFSDI	442	0.06	0.23	0.0	1.0
S12NFSDI	398	0.06	0.23	0.0	1.0
S13NFSDI	524	0.10	0.30	0.0	1.0
H2ISSI	8222	207.01	1043.63	0.0	28578.0
H3ISSI	17991	217.26	1141.64	0.0	22270.0
H4ISSI	21384	253.31	1791.39	0.0	119940.0
H5ISSI	19579	202.58	1161.72	0.0	35000.0
H6ISSI	18165	190.60	1174.87	0.0	51072.0
H7ISSI	20129	206.68	1240.12	0.0	37200.0
H8ISSI	18469	212.19	1251.05	0.0	20400.0
H9ISSI	17217	222.50	1377.97	0.0	33276.6
H10ISSI	22034	282.91	1611.71	0.0	38545.1
H11ISSI	20554	293.81	1725.56	0.0	72000.0
H12ISSI	18747	340.04	1896.04	0.0	56400.0
H13ISSI	20912	450.11	2323.09	0.0	85668.0
R1ISSI	12652	133.52	878.43	0.0	16800.0
R2ISSI	19642	152.07	867.43	0.0	16152.0
R3ISSI	17991	167.99	944.05	0.0	22270.0
R4ISSI	21384	183.45	1365.72	0.0	119940.0
R5ISSI	19579	158.79	985.44	0.0	35000.0
R6ISSI	18165	150.58	1000.41	0.0	51072.0
R7ISSI	20129	160.31	1044.22	0.0	37200.0
R8ISSI	18469	164.76	1047.83	0.0	20400.0
R9ISSI	17217	173.53	1166.73	0.0	33276.6
R10ISSI	22034	215.37	1353.28	0.0	38545.1
R11ISSI	20554	226.75	1496.64	0.0	72000.0
R12ISSI	18747	253.71	1565.36	0.0	56400.0
R13ISSI	20912	334.17	1893.28	0.0	85668.0
S1ISSI	10279	71.04	666.15	0.0	16800.0
S2ISSI	13674	62.91	593.63	0.0	16152.0
S3ISSI	12334	71.86	654.80	0.0	19674.7
S4ISSI	14516	102.92	1344.39	0.0	119940.0
S5ISSI	13042	65.74	651.26	0.0	15600.0
S6ISSI	11859	61.30	616.51	0.0	16800.0
S7ISSI	13352	69.92	700.16	0.0	17520.0
S8ISSI	12052	72.68	731.17	0.0	20400.0
S9ISSI	11012	76.56	825.34	0.0	33276.6
S10ISSI	14235	104.54	988.62	0.0	38545.1
S11ISSI	13080	105.39	936.68	0.0	25200.0
S12ISSI	11622	139.25	1233.96	0.0	29081.9
S13ISSI	12888	188.13	1425.16	0.0	26400.0
H2IOSSI	8222	0.07	0.26	0.0	1.0
H3IOSSI	17991	0.06	0.23	0.0	1.0
H4IOSSI	21384	0.06	0.23	0.0	1.0
H5IOSSI	19579	0.05	0.22	0.0	1.0
H6IOSSI	18165	0.05	0.21	0.0	1.0
H7IOSSI	20129	0.05	0.21	0.0	1.0

H8IOSSI	18469	0.05	0.21	0.0	1.0
H9IOSSI	17217	0.04	0.21	0.0	1.0
H10IOSSI	22034	0.05	0.21	0.0	1.0
H11IOSSI	20554	0.05	0.22	0.0	1.0
H12IOSSI	18747	0.05	0.22	0.0	1.0
H13IOSSI	20912	0.06	0.24	0.0	1.0
R1IOSSI	12652	0.03	0.17	0.0	1.0
R2IOSSI	11420	0.03	0.18	0.0	1.0
S1IOSSI	10279	0.02	0.13	0.0	1.0
S2IOSSI	9125	0.01	0.12	0.0	1.0
H2IFSSI	8222	5.68	1.26	1.0	9.0
H3IFSSI	17991	5.76	1.14	1.0	9.0
H4IFSSI	21384	5.77	1.16	1.0	9.0
H5IFSSI	19579	5.79	1.09	1.0	9.0
H6IFSSI	18165	5.80	1.02	1.0	9.0
H7IFSSI	20129	5.81	1.03	1.0	9.0
H8IFSSI	18469	5.80	1.02	1.0	9.0
H9IFSSI	17217	5.81	1.01	1.0	9.0
H10IFSSI	22034	5.85	1.11	1.0	9.0
H11IFSSI	20554	5.80	1.09	1.0	9.0
H12IFSSI	18747	5.80	1.12	1.0	9.0
H13IFSSI	20912	5.80	1.22	1.0	9.0
R1IFSSI	12652	5.89	0.86	1.0	9.0
R2IFSSI	11420	5.90	0.90	1.0	9.0
S1IFSSI	12652	6.34	1.00	1.0	9.0
S2IFSSI	11420	6.38	1.00	1.0	9.0
H3MSSI	557	427.33	354.97	4.0	4454.0
H4MSSI	1243	390.90	510.55	1.0	9995.0
H5MSSI	997	347.34	340.09	1.0	7000.0
H6MSSI	846	358.92	311.82	1.0	4256.0
H7MSSI	923	394.52	319.44	1.0	3100.0
H8MSSI	855	401.96	308.96	3.0	1700.0
H9MSSI	768	431.66	359.33	3.0	2773.0
H10MSSI	1064	523.32	381.33	2.0	3212.1
H11MSSI	1052	536.32	445.47	1.0	6000.0
H12MSSI	980	562.34	443.03	1.0	4700.0
H13MSSI	1246	656.79	499.20	1.0	7139.0
H3NSSI	557	10.81	3.34	0.0	12.0
H4NSSI	1243	11.28	2.62	0.0	12.0
H5NSSI	997	11.52	2.12	0.0	12.0
H6NSSI	846	11.44	2.30	0.0	12.0
H7NSSI	923	11.51	2.17	0.0	12.0
H8NSSI	855	11.43	2.39	0.0	12.0
H9NSSI	768	11.54	2.18	0.0	12.0
H10NSSI	1064	11.23	2.66	0.0	12.0
H11NSSI	1052	10.79	2.85	0.0	12.0
H12NSSI	980	11.49	2.14	0.0	12.0
H13NSSI	1246	11.42	2.28	0.0	12.0
H3NFSSI	557	0.05	0.22	0.0	1.0
H4NFSSI	1243	0.09	0.29	0.0	1.0
H5NFSSI	997	0.06	0.23	0.0	1.0

H6NFSSI	846	0.10	0.30	0.0	1.0
H7NFSSI	923	0.10	0.30	0.0	1.0
H8NFSSI	855	0.08	0.27	0.0	1.0
H9NFSSI	768	0.08	0.27	0.0	1.0
H10NFSSI	1064	0.10	0.30	0.0	1.0
H11NFSSI	1052	0.08	0.27	0.0	1.0
H12NFSSI	980	0.08	0.27	0.0	1.0
H13NFSSI	1246	0.09	0.29	0.0	1.0

Categorical Variable Codes

RwIOSSDI: Receives:R SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	11842	18109	16503	19905	18420	16975	18833	17202	16136	20369
1.Receives income	|	810	1533	1488	1479	1159	1190	1296	1267	1081	1665

Value		w11	w12	w13
0.Receives no income	|	18953	17244	18992
1.Receives income	|	1601	1503	1920

SwIOSSDI: Receives:Sp SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9797	13004	11689	13895	12591	11340	12805	11468	10547	13535
1.Receives income	|	482	670	645	621	451	519	547	584	465	700

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12410	11026	12127
1.Receives income	|	670	596	761

RwIFSSDI: ImpFlag:R SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	11703	17698	16220	19456	18043	16710	18530	16934	15857	19611
1.No imputations	|	726	1347	1379	1430	1125	1071	1212	1184	1032	1551
2.Some imputation	|	128	463	266	291	274	346	314	294	262	545
9.No Fin resp	|	95	134	126	207	137	38	73	57	66	327

Value		w11	w12	w13
0.No income	|	18451	16741	18215
1.No imputations	|	1483	1405	1767
2.Some imputation	|	463	425	583
9.No Fin resp	|	157	176	347

SwIFSSDI: ImpFlag:Sp SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	9667	12709	11463	13506	12310	11161	12557	11264	10338	12931
1.No imputations	|	430	591	663	657	499	489	564	584	488	717
2.Some imputation	|	87	270	122	168	140	176	162	155	128	313
8.No Sp/part->no incm	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	33	69	49	58	274

Value		w11	w12	w13
0.No income	|	11990	10619	11482
1.No imputations	|	662	603	760
2.Some imputation	|	288	248	346
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	140	152	300

RwIOSDI: Receives-SocSec DI

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	12150	18998	17332	20877	19259	17688	19569	17881	16756	21091
1.Receives income	|	502	644	659	507	320	477	560	588	461	943

Value		w11	w12	w13
0.Receives no income	|	19673	17894	19737
1.Receives income	|	881	853	1175

SwIOSDI: Receives-SocSec DI

SwIFS DI: ImpFlag-SocSec DI

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	312	349	334	283	184	256	276	320	236	371
2.Complete bracket	|			16	21	14	20	13	22	15	19
3.Incomplete bracket	|			2	4	2		3	3	2	7
5.No value/bracket	|	36	37	13	9	11	38	35	34	26	68
6.No income	|	9795	13020	11852	13978	12700	11476	12925	11607	10654	13445
7.DK if income	|	41	164	31	36	38	36	31	17	21	51
8.No spouse/partner	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	33	69	49	58	274

Value		w11	w12	w13
1.Continuous value	|	348	314	406
2.Complete bracket	|	20	24	26
3.Incomplete bracket	|	3	5	4
5.No value/bracket	|	67	50	76
6.No income	|	12452	11026	12020
7.DK if income	|	50	51	56
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	140	152	300

RwNFS DI: IncMons DK Flag-SocSec DI

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10437	20877	19259	17688	19569	17881	16756	21091
.Q=Not asked this wv	|			7027							
0.Num mos known	|			522	494	311	456	541	578	446	863
1.DK num mos,used 12	|			5	13	9	21	19	10	15	80

Value		w11	w12	w13
.M=Oth Missing	|	19673	17894	19737
.Q=Not asked this wv	|			
0.Num mos known	|	855	824	1111
1.DK num mos,used 12	|	26	29	64

SwNFSDI: IncMons DK Flag-SocSec DI

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8326	14196	12829	11544	13023	11673	10731	13766
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			300	311	205	306	313	372	267	418
1.DK num mos,used 12	|			4	9	8	9	16	7	13	51

Value		w11	w12	w13
.M=Oth Missing	|	12638	11224	12364
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	417	375	471
1.DK num mos,used 12	|	25	23	53

HwIOSSI: Receives-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7613	16936	20141	18582	17319	19206	17614	16449	20970
1.Receives income	|		609	1055	1243	997	846	923	855	768	1064

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19502	17767	19666
1.Receives income	|	1052	980	1246

RwIOSSI: Receives-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	12270	11055								
1.Receives income	|	382	365								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOSSI: Receives-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|	2373	5968								
0.Receives no income	|	10115	8995								
1.Receives income	|	164	130								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

HwIFSSI: ImpFlag-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		548	906	1067	876	722	804	743	674	926
2.Complete bracket	|			43	79	48	56	53	45	34	36
3.Incomplete bracket	|			2	8	3	8	3	5	4	8
5.No value/bracket	|		38	79	54	53	50	45	47	42	64
6.No income	|		7477	16781	19886	18346	17171	19023	17455	16279	20384
7.DK if income	|		149	54	83	116	113	112	109	109	198
9.No Fin resp	|		10	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	886	850	1071
2.Complete bracket	|	64	70	63
3.Incomplete bracket	|	10	8	6
5.No value/bracket	|	77	34	66
6.No income	|	19181	17420	19085
7.DK if income	|	165	166	219
9.No Fin resp	|	171	199	402

RwIFSSI: ImpFlag-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	347	324								
5.No value/bracket	|	29	17								
6.No income	|	12133	10858								
7.DK if income	|	48	97								
9.No Fin resp	|	95	124								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFSSI: ImpFlag-SSI Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|	147	114								
5.No value/bracket	|	12	8								
6.No income	|	9988	8846								
7.DK if income	|	37	57								
8.No spouse/partner	|	2373	2295								
9.No Fin resp	|	95	100								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

HwNFSSI: IncMons DK Flag-SSI Inc											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10407	20141	18582	17319	19206	17614	16449	20970
.Q=Not asked this wv	|			7027							
0.Num mos known	|			529	1125	939	762	830	788	707	958
1.DK num mos, used 12	|			28	118	58	84	93	67	61	106
Value		w11	w12	w13							
.M=Oth Missing	|	19502	17767	19666							
.Q=Not asked this wv	|										
0.Num mos known	|	966	903	1129							
1.DK num mos, used 12	|	86	77	117							

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwISSDI is the sum of the Respondent's income from Social Security disability (SDI) and Supplemental Security income (SSI). SSI income is always included in the sum, but Social Security income is only included in the sum if it is received due to disability. Income from SDI and SSI are available separately in RwISDI and RwISSI.

RwISDI is the portion of RwISSDI that represents the Respondent's Social Security disability income, and RwISSI is the portion that represents the Respondent's income from SSI. Note that RwISDI and RwISSI are included in RwISSDI, i.e., RwISSDI is equal to the sum of RwISDI and RwISSI.

SwISSDI, SwISDI, and SwISSI are the analogous spouse values.

In Waves 1 and 2H, SSI income is reported individually. In Wave 2A and from Wave 3 forward, it is reported for the household. In a single household, it is assigned to the Respondent. In couple households in Waves 2A and 3A, the household amount is split evenly between the Respondent and spouse. That is, RwISSI is the same as SwISSI, and both are equal to household SSI divided by two ($RwISSI = SwISSI = SSI / 2$). In couple households in Waves 3H forward, it is allocated to the Respondent and/or spouse using an HRS core variable indicating who received income from SSI. If that variable is missing or indicates both Respondent and spouse jointly received income from SSI, the household amount is split evenly between the Respondent and spouse. RwISSI and SwISSI reflect the last calendar year amounts allocated to Respondent and spouse, respectively.

In Waves 1, 2, and 3A, the type of Social Security income received is asked. The type can be retirement, disability, survivor benefits, dependent of retired, dependent of disabled or other, and Respondents can name up to two different types. The total Social Security income amount is reported, rather than separated by types received. Therefore, we decided that if a person reports receiving disability income, even if s/he also reports getting another type of income from Social Security, the amount s/he indicated would be considered disability income. In Wave 1, if a joint check is received, the type is not asked and is assumed to be retirement income unless disability income is otherwise indicated. From Wave 3H forward, the type of Social Security income is not asked. Instead, variables in the disability section indicating whether the Respondent and spouse receive Social Security disability are used to determine whether Social Security reported in the income section is disability income.

In Waves 1 and 2H and from Wave 3H forward, we incorporated logic that examines the ages of Respondents and spouses. For those who have reached full retirement age at the time of the interview and receive Social Security disability income, we override the disability income and assign it instead retirement income. This is based on the notion that disability benefits automatically convert to retirement benefits at full retirement age.

Respondents are asked to report monthly amounts for both Social Security and SSI (RwMSDI, SwMSDI, HwMSSI), which are multiplied by the appropriate number of months (RwNSDI, SwNSDI, HwNSSI) to derive the amount received in the last calendar year (RwISDI, SwISDI, HwISSI). If the start month is missing and the start year is within the last year, the number of months is set to 6 and a flag is set to one (RwNFSDI, SwNFSDI, HwNFSSI). If both the start month and the year are missing, the number of months is set to 12 and the flag is set to one. If income was not received any months of LCY, the income equals zero.

Variables in the form HwIFvar/RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form HwIOvar/RwIOvar/SwIOvar indicate whether the Respondent receives this type of income, regardless of whether it was received LCY.

Cross Wave Differences in Original HRS Data

The way the Social Security and Supplemental Security Income questions are asked varies across waves.

In Wave 1, the questions asked the annual amount of Social Security and SSI received in 1991. In Wave 1 and Wave 2A, if the Respondent and spouse received a joint check for Social Security, only one amount is asked; if they received separate checks, amounts were asked for each individual. From Wave 2 forward, a monthly amount is asked. For social security the first month received is also asked. Beginning in Wave 2H, the SSI questions ask which months since the last interview SSI was received. The variable derivation checks that the monthly income was received and multiplies the monthly amount appropriately to calculate a yearly amount.

From Wave 3 forward, if the Respondent refuses or does not know the value of monthly Social Security or Supplemental Security income, a series of unfolding bracket questions are asked. The bracket amounts for Social Security income change in Wave 5 but otherwise are the same across waves. The exception to this is in Wave 3A, where the bracket amounts are based on the last year rather than the last month. In Waves 1 and 2, no unfolding bracket questions are asked.

Beginning in Wave 6, there are two possible sources of information about whether the spouse receives social security: (1) the Financial Respondent's report in the income section (Section Q); and (2) the spouse's self-report in the employment section (Section J). To determine whether the spouse has any social security income, we use the spouse's self-report. However, if the spouse did not respond, or the self-report is missing, we use the Financial Respondent's report. Our rationale for doing this is that the self-report is probably more accurate. It is also important to note that the self-report in the employment section is the only explicit question about whether the Financial Respondent currently receives social security income.

From Wave 7 forward, an additional response option ("6. SSDI HAS CONVERTED TO SOCIAL SECURITY (VOL)") was

added to the following question, which helped us determine whether the type of social security income being received was for retirement or disability:

According to our records, in [PREV WAVE FIRST R IW MONTH]/[Prev Wave Iw Mo] [Previous Wave First R Interview Year]/[Prev Wave Iw Yr] you were receiving benefits from the Social Security Disability program or the Supplemental Security Income program. Which program was this: the Social Security Disability or the Supplemental Security Income program, or both?

There were fewer than 50 individuals who selected this category. We added logic to check the ages of these individuals before designating them as receiving social security retirement income. Specifically, to designate as retirement income instead of disability income, we required that a person be full retirement age at the time of the interview or have an end year for their social security income before the last calendar year.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, R2IFSSI and S2IFSSI are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, H2IFSSI is set to .Q to indicate that the corresponding income components are not available in Wave 2.

HRS Variables Used

HRS 1992:

V15801	N28:RECV SSI IN 1991:IND
V15802	N28A:WHO RECEIVED SS:IND
V15803	N29 SSI:R1 REC91IND :IND
V15823	N33 SSI:R2 REC91IND :IND
V16001	N41:SS:RCV SOC SEC I:IND
V16003	N41B:SS: AMT RECD I:IND
V16012	N42A:SS:R1: AMT REC:IND
V16021	N42A:SS:R2 AMT RECV:IND
V16030	N43A:SS:R1: AMT REC:IND
V16107	N44A:SS:R2 AMT RECV:IND
V5801	N28:RECV SSI IN 1991:IMP
V5802	N28A:WHO RECEIVED SS:IMP
V5803	N29:SSI:R1\$AMT RECV :IMP
V5804	N29:SSI:R1RECEIVED P:IMP
V5823	N33:SSI:R2 AMT RECV :IMP
V5824	N33:SSI:R2RECEIVED P:IMP
V6001	N41:SS:RCV SOC SEC I:IMP
V6002	N41A:SS:1CHK/SEPARATE CK
V6003	N41B:SS: AMT RECVD :IMP
V6007	N42:SS:R1DISABILITY
V6012	N42A:SS:R1 AMT RECV:IMP
V6016	N42:SS:R2DISABILITY
V6021	N42A:SS:R2 AMT RECV:IMP
V6025	N43:SS:R1DISABILITY
V6030	N43A:SS:R1 AMT RECV:IMP
V6102	N44:SS:R2DISABILITY
V6107	N44A:SS:R2 AMT RECV:IMP

AHEAD 1993:

B1376	J1. SS: RECEIVE ANY
B1377	J1a. SS: 1 OR 2 CHECKS
B1378	J2. SS: R TYPE
B1379	J2b. SS: R \$ LAST MONTH
B1381	J2d. SS: R START MONTH

B1382	J2e. SS: R START YEAR
B1389	J3. SS: SP TYPE
B1390	J3a. SS: SP \$ LAST MONTH
B1392	J3c. SS: SP START MONTH
B1393	J3d. SS: SP START YEAR
B1413	J6. SSI: RECEIVE ANY LAST MONTH
B1414	J7. SSI: \$ LAST MONTH
B1415	J8. SSI: START >2YRS AGO
B1416	J8a. SSI: START MONTH
B1417	J8b. SSI: START YEAR
B1418	J9. SSI: RECEIVE ANY 1992/3
B1419	J10. SSI: LAST MONTH RECD 1992/3
B1420	J10a. SSI: LAST YEAR RECD 1992/3
B1421	J11. SSI: \$ LAST MONTH 1992/3
HRS 1994:	
W16204	N22d. Imputation flag
W16253	N23. Imputation flag
W16254	N23a. Imputation flag
W16260	N23c. Imputation flag
W16268	N23g. Imputation flag
W6157	N22.SUPPLEMENTAL SECURIT
W6158	N22a.WHO RECEIVED SSI
W6159	N22b.WHICH MONTHS
W6160	N22b.START/STOP RECEIVIN
W6161	N22b.START/STOP RECEIVIN
W6174	N22c. Jan 1993
W6175	N22c. Feb 1993
W6176	N22c. Mar 1993
W6177	N22c. Apr 1993
W6178	N22c. May 1993
W6179	N22c. Jun 1993
W6180	N22c. Jul 1993
W6181	N22c. Aug 1993
W6182	N22c. Sep 1993
W6183	N22c. Oct 1993
W6184	N22c. Nov 1993
W6185	N22c. Dec 1993
W6199	N22c. All of 1993
W6201	N22c. Other
W6202	N22c. DK
W6203	N22c. RF
W6204	N22d.AMT SSI LAST MONTH
W6205	N22e.AMT SSI LAST MONTH
W6206	N22f.SP-WHICH MONTHS
W6207	N22f.SP-START/STOP RECEI
W6208	N22f.SP-START/STOP RECEI
W6221	N22g. Jan 1993
W6222	N22g. Feb 1993
W6223	N22g. Mar 1993
W6224	N22g. Apr 1993
W6225	N22g. May 1993
W6226	N22g. Jun 1993
W6227	N22g. Jul 1993
W6228	N22g. Aug 1993
W6229	N22g. Sep 1993
W6230	N22g. Oct 1993
W6231	N22g. Nov 1993
W6232	N22g. Dec 1993
W6248	N22g. Other

W6249	N22g. DK
W6250	N22g. RF
W6251	N22h.SP-AMT SSI LAST MON
W6252	N22k.SP-AMT SSI LAST MON
W6253	N23.SOCIAL SECURITY?
W6254	N23a.WHO RECEIVED SOCIAL
W6255	N23b.TYPE SOCIAL SECURIT
W6256	N23b.TYPE SOCIAL SECURIT
W6260	N23c.AMT SS LAST MONTH
W6261	N23e.START RECEIVING SS-
W6262	N23e.START RECEIVING SS-
W6263	N23f.SP-TYPE SOCIAL SECU
W6264	N23f.SP-TYPE SOCIAL SECU
W6268	N23g.SP-AMT SS LAST MONT
W6269	N23h.SP-START RECEIVING
W6270	N23h.SP-START RECEIVING
AHEAD 1995:	
D3875	J1.RECEIVE SOC SEC
D3877M1	J2.R TYPE SOC SEC
D3877M2	J2.R TYPE SOC SEC
D3878	J3.AMT SOC SEC LAST MNTH
D3879	J3A.AMT SS R DK-1
D3880	J3B.AMT SS R DK-2
D3881	J3C.AMT SS R DK-3
D3883	J4A.MONTH START SOC SEC
D3884	J4A.YEAR START SOC SEC
D3885	J5.SP REC SS
D3886M1	J5A.SP TYPE SOC SEC
D3886M2	J5A.SP TYPE SOC SEC
D3888	J6.AMT SOC SEC LAST MNTH SP/PT
D3889	J6A.AMT SS S DK-1
D3890	J6B.AMT SS S DK-2
D3891	J6C.AMT SS S DK-3
D3893	J7A.MONTH START SOC SEC SP/PT
D3894	J7B.YEAR START SOC SEC SP/PT
D3911	J10. SSI-MONTH
D3912	J11. SSI \$
D3913	J11A.AMT SS R DK-1
D3914	J11B.AMT SS R DK-2
D3915	J11C.AMT SS R DK-3
D3917	J11E. SSI-MONTH
D3918	J11F. SSI
HRS 1996:	
E3580	GD18. RECEIVE SSD/SSI
E3582	GD18B. SS STOP-YR
E3606	GD26F1. SS RECEIVE-YR
E3614	GD26J. SS-STILL RECEIVING
E3616	GD26K1. SS STOP-YR
E3983	J45.SOC SEC INCOME
E3984	J46.WHO RECEIVE SOC SEC INCOME
E3985	J47.R AMT RECVD SS LAST MO
E3986	J47A.R \$ RECVD SS LAST MO DK-1K
E3987	J47B.R \$ RECVD SS LAST MO DK-1.5K
E3989	J47D.R \$ RECVD SS LAST MO DK-500
E3990	J48.R RECV SS BENEFITS START YEAR
E3991	J49.SS BENEFITS START MONTH
E3996	J50A1.SP HOW MUCH SS BENEFITS
E3997	J50A2.SP \$ SS BENEFITS DK-1K
E3998	J50A3.SP \$ SS BENEFITS DK-1.5K

E4000	J50A5.SP \$ SS BENEFITS DK-500
E4001	J50B1.SP BENEFITS START - YEAR
E4002	J50B2.SP BENEFITS START - MONTH
E4021	J59.R/S SSI-LAST MONTH
E4022	J60.WHO RECEIVED SSI
E4023	J61.R/S SSI \$
E4024	J61A.R/S SSI \$ DK-500
E4025	J61B.R/S SSI \$ DK-750
E4026	J61C.R/S SSI \$ DK-250
E4027	J62.SSI START YEAR
E4028	J62B.SSI START MONTH
HRS 1998:	
F272	PREV WAVE R REC SS
F273	PREV WAVE S/P REC SS
F274	PREV WAVE SSI
F4088	GD18. RECEIVE SSD/SSI
F4090	GD18B. SS STOP-YR
F4135	GD26F1. SS RECEIVE-YR
F4139	GD26J. SS-STILL RECEIVING
F4141	GD26K1. SS STOP-YR
F4498	GJ123F1.SS AWARDED - YEAR
F4502	GJ123J.STILL RECEIVING BENEFITS
F4504	GJ123K1.BENEFITS STOPPED - YEAR
F4743	J45.SOC SEC INCOME
F4744	J46.WHO RECEIVE SOC SEC INCOME
F4745	J47.R AMT RECVD SS LAST MO
F4746	J47A.R DK-1K
F4747	J47B.R DK-1,500
F4749	J47D.R DK-500
F4750	J48.R SS BENEFITS START YEAR
F4751	J49.R SS BENEFITS START MONTH
F4756	J50A1.SP HOW MUCH SS BENEFITS
F4757	J50A2.SP DK-1K
F4758	J50A3.SP DK-1,500
F4760	J50A5.SP DK-500
F4761	J50B1.SP SS BENEFITS START YEAR
F4762	J50B2.SP SS BENEFITS START MONTH
F4781	J59.R/S SSI-LAST MONTH
F4782	J60.WHO RECEIVED SSI
F4783	J61.R/S SSI \$
F4784	J61A.R/S AMT SS R DK-500
F4785	J61B.AMT SS R DK-750
F4786	J61C.AMT SS R DK-250
F4787	J62.SSI START YEAR
F4788	J62B.SSI START MONTH
HRS 2000:	
G272	PR272.PREV WAVE R REC SS
G273	PR273.PREV WAVE S/P REC SS
G274	PR274.PREV WAVE SSI
G4374	GD18AA. REC`D SSDI BENEFITS
G4378	GD18AD. SSDI START-YEAR
G4382	GD18AF. SSDI STOP-YR
G4392	GD18CC. SSDI START-YEAR
G4396	GD18CG.STILL RECEIVING SSDI BENEFITS
G4399	GD18CK. SSDI STOP-YR
G4405	GD18DF. SSDI START-YEAR
G4409	GD18DK.STILL RECEIVING SSDI BENEFITS
G4412	GD18DP. SSDI STOP-YR
G4465	GD26F1.SSD LAST APP BENEFITS START-YR

G4466	GD26G.SSD-STILL RECEIVING
G4472	GD26M1.SSD BENEFITS STOP-YR
G4870	GJ123F1.SSDI AWARDED - YEAR
G4875	GJ123J.STILL RECEIVING BENEFITS
G4877	GJ123K.BENEFITS STOPPED - YEAR
G5182	J45.SOC SEC INCOME
G5185	J46.WHO RECEIVE SOC SEC INCOME
G5186	J47.R AMT RECVD SS LAST MO
G5187	J47A.R DK-700
G5188	J47B.R DK-1000
G5190	J47D.R DK-500
G5193	J48.R SS BENEFITS START YEAR
G5194	J49.R SS BENEFITS START MONTH
G5199	J50A1.SP HOW MUCH SS BENEFITS
G5200	J50A2.SP DK-700
G5201	J50A3.SP DK-1000
G5203	J50A5.SP DK-500
G5204	J50B1.SP SS BENEFITS START YEAR
G5205	J50B2.SP SS BENEFITS START MONTH
G5224	J59.R/S SSI-LAST MONTH
G5225	J60.WHO RECEIVED SSI
G5226	J61.R/S SSI \$
G5227	J61A.R/S AMT SS R DK-500
G5228	J61B.AMT SS R DK-750
G5229	J61C.AMT SS R DK-250
G5230	J62.SSI START YEAR
G5231	J62B.SSI START MONTH
HRS 2002:	
HM030F1	HM030F1 STILL RECEIVING SSDI BENEFITS
HM030L1	HM030L1 SSDI STOP-YR
HM032B1	HM032B1 SSDI START-YR
HM032F1	HM032F1 STILL RECEIVING SSDI BENEFITS
HM032L1	HM032L1 SSDI STOP-YR
HM040K	HM040K SSDI START-YR
HM040P	HM040P STILL RECEIVING SSDI BENEFITS
HM040V	HM040VSSDI STOP-YR
HM648B1	SSDI START YEAR-1
HM648B2	SSDI START YEAR-2
HM648F1	STILL RECEIVING SSDI BENEFITS-1
HM648F2	STILL RECEIVING SSDI BENEFITS-2
HM648L1	SSDI STOP YEAR-1
HRS 2002-2014:	
xJ478	CURRENTLY RECV SOC SEC INCOME
xQ084	SP SOCIAL SECURITY INCOME
xQ085	R AMOUNT OF SS INCOME - LAST MONTH
xQ086	R AMT FROM SS INCOME - MIN
xQ087	R AMT FROM SS INCOME - MAX
xQ088	R AMT FROM SS INCOME - RESULT
xQ089	R YEAR STARTED TO RECEIVE SS BENEFITS
xQ090	R MONTH STARTED TO RECEIVE SS BENEFITS
xQ091	SP AMOUNT OF SS INCOME - LAST MONTH
xQ092	SP AMT FROM SS INCOME - MIN
xQ093	SP AMT FROM SS INCOME - MAX
xQ094	SP AMT FROM SS INCOME - RESULT
xQ095	SP YEAR STARTED TO RECEIVE SS BENEFITS
xQ096	SP MONTH STARTED TO RECEIVE SS BENEFITS
xQ105	R OR SP INCOME FROM SSI - LAST MONTH
xQ106	WHO RECEIVED INC FROM SSI LAST MONTH
xQ107	AMOUNT RECEIVED FROM SSI LAST MONTH

xQ108	AMT RECEIVED FROM SSI - MIN
xQ109	AMT RECEIVED FROM SSI - MAX
xQ110	AMT RECEIVED FROM SSI - RESULT
xQ111	YEAR STARTED TO RECEIVE SSI INCOME
xQ112	MONTH STARTED TO RECEIVE SSI INCOME
xZ125	PREV WAVE R RECEIVES SS
xZ126	PREV WAVE S/P RECEIVES SS
xZ127	PREV WAVE R RECEIVES SSI
HRS 2004-2016:	
xM030	HM030 REC SSDI/SSI/BOTH
xMW234C	HM032B2 SSDI START-YR -2
xMW234I	HM040K SSDI START-YR -3
xMW234Q	HM648B1 SSDI START YEAR-1
xMW234R	HM648B2 SSDI START-YR -2
xMW238A	HM030F1 STILL RECEIVING SSDI BENEFITS -1
xMW238C	HM032F1 STILL RECEIVING SSDI BENEFITS -2
xMW238I	HM040P STILL RECEIVING SSDI BENEFITS -3
xMW238Q	HM648F1 STILL REC SSDI BENS-1
xMW238R	HM648F2 STILL RECEIVING SSDI BENEFITS -2
xMW244A	HM030K1 SSDI STOP-YR
xMW244C	HM030L1 SSDI STOP-YR -2
xMW244I	HM032L1 SSDI STOP-YR -3
xMW244Q	SSDI STOP YEAR-1
xMW244R	HM648L2 SSDI STOP-YR -2
Tracker:	
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT

Individual Income from Social Security Retirement

Wave	Variable Name	Variable Label	Type
1	R1ISRET	R1ISRET:W1 Income:R SocSec Retirement	Cont
2	R2ISRET	R2ISRET:W2 Income:R SocSec Retirement	Cont
3	R3ISRET	R3ISRET:W3 Income:R SocSec Retirement	Cont
4	R4ISRET	R4ISRET:W4 Income:R SocSec Retirement	Cont
5	R5ISRET	R5ISRET:W5 Income:R SocSec Retirement	Cont
6	R6ISRET	R6ISRET:W6 Income:R SocSec Retirement	Cont
7	R7ISRET	R7ISRET:W7 Income:R SocSec Retirement	Cont
8	R8ISRET	R8ISRET:W8 Income:R SocSec Retirement	Cont
9	R9ISRET	R9ISRET:W9 Income:R SocSec Retirement	Cont
10	R10ISRET	R10ISRET:W10 Income:R SocSec Retirement	Cont
11	R11ISRET	R11ISRET:W11 Income:R SocSec Retirement	Cont
12	R12ISRET	R12ISRET:W12 Income:R SocSec Retirement	Cont
13	R13ISRET	R13ISRET:W13 Income:R SocSec Retirement	Cont
1	S1ISRET	S1ISRET:W1 Income:Sp SocSec Retirement	Cont
2	S2ISRET	S2ISRET:W2 Income:Sp SocSec Retirement	Cont
3	S3ISRET	S3ISRET:W3 Income:Sp SocSec Retirement	Cont
4	S4ISRET	S4ISRET:W4 Income:Sp SocSec Retirement	Cont
5	S5ISRET	S5ISRET:W5 Income:Sp SocSec Retirement	Cont
6	S6ISRET	S6ISRET:W6 Income:Sp SocSec Retirement	Cont
7	S7ISRET	S7ISRET:W7 Income:Sp SocSec Retirement	Cont
8	S8ISRET	S8ISRET:W8 Income:Sp SocSec Retirement	Cont
9	S9ISRET	S9ISRET:W9 Income:Sp SocSec Retirement	Cont
10	S10ISRET	S10ISRET:W10 Income:Sp SocSec Retirement	Cont
11	S11ISRET	S11ISRET:W11 Income:Sp SocSec Retirement	Cont
12	S12ISRET	S12ISRET:W12 Income:Sp SocSec Retirement	Cont
13	S13ISRET	S13ISRET:W13 Income:Sp SocSec Retirement	Cont
1	R1IFSRET	R1IFSRET:W1 ImpFlag:R SocSec Retirement	Categ
2	R2IFSRET	R2IFSRET:W2 ImpFlag:R SocSec Retirement	Categ
3	R3IFSRET	R3IFSRET:W3 ImpFlag:R SocSec Retirement	Categ
4	R4IFSRET	R4IFSRET:W4 ImpFlag:R SocSec Retirement	Categ
5	R5IFSRET	R5IFSRET:W5 ImpFlag:R SocSec Retirement	Categ
6	R6IFSRET	R6IFSRET:W6 ImpFlag:R SocSec Retirement	Categ
7	R7IFSRET	R7IFSRET:W7 ImpFlag:R SocSec Retirement	Categ
8	R8IFSRET	R8IFSRET:W8 ImpFlag:R SocSec Retirement	Categ
9	R9IFSRET	R9IFSRET:W9 ImpFlag:R SocSec Retirement	Categ
10	R10IFSRET	R10IFSRET:W10 ImpFlag:R SocSec Retirement	Categ
11	R11IFSRET	R11IFSRET:W11 ImpFlag:R SocSec Retirement	Categ
12	R12IFSRET	R12IFSRET:W12 ImpFlag:R SocSec Retirement	Categ
13	R13IFSRET	R13IFSRET:W13 ImpFlag:R SocSec Retirement	Categ
1	S1IFSRET	S1IFSRET:W1 ImpFlag:Sp SocSec Retirement	Categ
2	S2IFSRET	S2IFSRET:W2 ImpFlag:Sp SocSec Retirement	Categ
3	S3IFSRET	S3IFSRET:W3 ImpFlag:Sp SocSec Retirement	Categ
4	S4IFSRET	S4IFSRET:W4 ImpFlag:Sp SocSec Retirement	Categ
5	S5IFSRET	S5IFSRET:W5 ImpFlag:Sp SocSec Retirement	Categ
6	S6IFSRET	S6IFSRET:W6 ImpFlag:Sp SocSec Retirement	Categ
7	S7IFSRET	S7IFSRET:W7 ImpFlag:Sp SocSec Retirement	Categ
8	S8IFSRET	S8IFSRET:W8 ImpFlag:Sp SocSec Retirement	Categ
9	S9IFSRET	S9IFSRET:W9 ImpFlag:Sp SocSec Retirement	Categ
10	S10IFSRET	S10IFSRET:W10 ImpFlag:Sp SocSec Retirement	Categ
11	S11IFSRET	S11IFSRET:W11 ImpFlag:Sp SocSec Retirement	Categ
12	S12IFSRET	S12IFSRET:W12 ImpFlag:Sp SocSec Retirement	Categ
13	S13IFSRET	S13IFSRET:W13 ImpFlag:Sp SocSec Retirement	Categ
1	R1ISS	R1ISS:W1 IncPart-SocSec Retire, Surv	Cont
2	R2ISS	R2ISS:W2 IncPart-SocSec Retire, Surv	Cont
3	R3ISS	R3ISS:W3 IncPart-SocSec Retire, Surv	Cont
4	R4ISS	R4ISS:W4 IncPart-SocSec Retire, Surv	Cont
5	R5ISS	R5ISS:W5 IncPart-SocSec Retire, Surv	Cont
6	R6ISS	R6ISS:W6 IncPart-SocSec Retire, Surv	Cont
7	R7ISS	R7ISS:W7 IncPart-SocSec Retire, Surv	Cont
8	R8ISS	R8ISS:W8 IncPart-SocSec Retire, Surv	Cont
9	R9ISS	R9ISS:W9 IncPart-SocSec Retire, Surv	Cont
10	R10ISS	R10ISS:W10 IncPart-SocSec Retire, Surv	Cont

11	R11ISS	R11ISS:W11 IncPart-SocSec Retire, Surv	Cont
12	R12ISS	R12ISS:W12 IncPart-SocSec Retire, Surv	Cont
13	R13ISS	R13ISS:W13 IncPart-SocSec Retire, Surv	Cont
1	S1ISS	S1ISS:W1 IncPart-SocSec Retire, Surv	Cont
2	S2ISS	S2ISS:W2 IncPart-SocSec Retire, Surv	Cont
3	S3ISS	S3ISS:W3 IncPart-SocSec Retire, Surv	Cont
4	S4ISS	S4ISS:W4 IncPart-SocSec Retire, Surv	Cont
5	S5ISS	S5ISS:W5 IncPart-SocSec Retire, Surv	Cont
6	S6ISS	S6ISS:W6 IncPart-SocSec Retire, Surv	Cont
7	S7ISS	S7ISS:W7 IncPart-SocSec Retire, Surv	Cont
8	S8ISS	S8ISS:W8 IncPart-SocSec Retire, Surv	Cont
9	S9ISS	S9ISS:W9 IncPart-SocSec Retire, Surv	Cont
10	S10ISS	S10ISS:W10 IncPart-SocSec Retire, Surv	Cont
11	S11ISS	S11ISS:W11 IncPart-SocSec Retire, Surv	Cont
12	S12ISS	S12ISS:W12 IncPart-SocSec Retire, Surv	Cont
13	S13ISS	S13ISS:W13 IncPart-SocSec Retire, Surv	Cont
1	R1IOSS	R1IOSS:W1 Receives-SocSec Retire, Surv	Categ
2	R2IOSS	R2IOSS:W2 Receives-SocSec Retire, Surv	Categ
3	R3IOSS	R3IOSS:W3 Receives-SocSec Retire, Surv	Categ
4	R4IOSS	R4IOSS:W4 Receives-SocSec Retire, Surv	Categ
5	R5IOSS	R5IOSS:W5 Receives-SocSec Retire, Surv	Categ
6	R6IOSS	R6IOSS:W6 Receives-SocSec Retire, Surv	Categ
7	R7IOSS	R7IOSS:W7 Receives-SocSec Retire, Surv	Categ
8	R8IOSS	R8IOSS:W8 Receives-SocSec Retire, Surv	Categ
9	R9IOSS	R9IOSS:W9 Receives-SocSec Retire, Surv	Categ
10	R10IOSS	R10IOSS:W10 Receives-SocSec Retire, Surv	Categ
11	R11IOSS	R11IOSS:W11 Receives-SocSec Retire, Surv	Categ
12	R12IOSS	R12IOSS:W12 Receives-SocSec Retire, Surv	Categ
13	R13IOSS	R13IOSS:W13 Receives-SocSec Retire, Surv	Categ
1	S1IOSS	S1IOSS:W1 Receives-SocSec Retire, Surv	Categ
2	S2IOSS	S2IOSS:W2 Receives-SocSec Retire, Surv	Categ
3	S3IOSS	S3IOSS:W3 Receives-SocSec Retire, Surv	Categ
4	S4IOSS	S4IOSS:W4 Receives-SocSec Retire, Surv	Categ
5	S5IOSS	S5IOSS:W5 Receives-SocSec Retire, Surv	Categ
6	S6IOSS	S6IOSS:W6 Receives-SocSec Retire, Surv	Categ
7	S7IOSS	S7IOSS:W7 Receives-SocSec Retire, Surv	Categ
8	S8IOSS	S8IOSS:W8 Receives-SocSec Retire, Surv	Categ
9	S9IOSS	S9IOSS:W9 Receives-SocSec Retire, Surv	Categ
10	S10IOSS	S10IOSS:W10 Receives-SocSec Retire, Surv	Categ
11	S11IOSS	S11IOSS:W11 Receives-SocSec Retire, Surv	Categ
12	S12IOSS	S12IOSS:W12 Receives-SocSec Retire, Surv	Categ
13	S13IOSS	S13IOSS:W13 Receives-SocSec Retire, Surv	Categ
1	R1IFSS	R1IFSS:W1 ImpFlag-SocSec Retire, Surv	Categ
2	R2IFSS	R2IFSS:W2 ImpFlag-SocSec Retire, Surv	Categ
3	R3IFSS	R3IFSS:W3 ImpFlag-SocSec Retire, Surv	Categ
4	R4IFSS	R4IFSS:W4 ImpFlag-SocSec Retire, Surv	Categ
5	R5IFSS	R5IFSS:W5 ImpFlag-SocSec Retire, Surv	Categ
6	R6IFSS	R6IFSS:W6 ImpFlag-SocSec Retire, Surv	Categ
7	R7IFSS	R7IFSS:W7 ImpFlag-SocSec Retire, Surv	Categ
8	R8IFSS	R8IFSS:W8 ImpFlag-SocSec Retire, Surv	Categ
9	R9IFSS	R9IFSS:W9 ImpFlag-SocSec Retire, Surv	Categ
10	R10IFSS	R10IFSS:W10 ImpFlag-SocSec Retire, Surv	Categ
11	R11IFSS	R11IFSS:W11 ImpFlag-SocSec Retire, Surv	Categ
12	R12IFSS	R12IFSS:W12 ImpFlag-SocSec Retire, Surv	Categ
13	R13IFSS	R13IFSS:W13 ImpFlag-SocSec Retire, Surv	Categ
1	S1IFSS	S1IFSS:W1 ImpFlag-SocSec Retire, Surv	Categ
2	S2IFSS	S2IFSS:W2 ImpFlag-SocSec Retire, Surv	Categ
3	S3IFSS	S3IFSS:W3 ImpFlag-SocSec Retire, Surv	Categ
4	S4IFSS	S4IFSS:W4 ImpFlag-SocSec Retire, Surv	Categ
5	S5IFSS	S5IFSS:W5 ImpFlag-SocSec Retire, Surv	Categ
6	S6IFSS	S6IFSS:W6 ImpFlag-SocSec Retire, Surv	Categ
7	S7IFSS	S7IFSS:W7 ImpFlag-SocSec Retire, Surv	Categ
8	S8IFSS	S8IFSS:W8 ImpFlag-SocSec Retire, Surv	Categ
9	S9IFSS	S9IFSS:W9 ImpFlag-SocSec Retire, Surv	Categ
10	S10IFSS	S10IFSS:W10 ImpFlag-SocSec Retire, Surv	Categ
11	S11IFSS	S11IFSS:W11 ImpFlag-SocSec Retire, Surv	Categ
12	S12IFSS	S12IFSS:W12 ImpFlag-SocSec Retire, Surv	Categ

13	S13IFSS	S13IFSS:W13 ImpFlag-SocSec Retire, Surv	Categ
3	R3MSS	R3MSS:W3 Monthly-SocSec Retire, Surv	Cont
4	R4MSS	R4MSS:W4 Monthly-SocSec Retire, Surv	Cont
5	R5MSS	R5MSS:W5 Monthly-SocSec Retire, Surv	Cont
6	R6MSS	R6MSS:W6 Monthly-SocSec Retire, Surv	Cont
7	R7MSS	R7MSS:W7 Monthly-SocSec Retire, Surv	Cont
8	R8MSS	R8MSS:W8 Monthly-SocSec Retire, Surv	Cont
9	R9MSS	R9MSS:W9 Monthly-SocSec Retire, Surv	Cont
10	R10MSS	R10MSS:W10 Monthly-SocSec Retire, Surv	Cont
11	R11MSS	R11MSS:W11 Monthly-SocSec Retire, Surv	Cont
12	R12MSS	R12MSS:W12 Monthly-SocSec Retire, Surv	Cont
13	R13MSS	R13MSS:W13 Monthly-SocSec Retire, Surv	Cont
3	S3MSS	S3MSS:W3 Monthly-SocSec Retire, Surv	Cont
4	S4MSS	S4MSS:W4 Monthly-SocSec Retire, Surv	Cont
5	S5MSS	S5MSS:W5 Monthly-SocSec Retire, Surv	Cont
6	S6MSS	S6MSS:W6 Monthly-SocSec Retire, Surv	Cont
7	S7MSS	S7MSS:W7 Monthly-SocSec Retire, Surv	Cont
8	S8MSS	S8MSS:W8 Monthly-SocSec Retire, Surv	Cont
9	S9MSS	S9MSS:W9 Monthly-SocSec Retire, Surv	Cont
10	S10MSS	S10MSS:W10 Monthly-SocSec Retire, Surv	Cont
11	S11MSS	S11MSS:W11 Monthly-SocSec Retire, Surv	Cont
12	S12MSS	S12MSS:W12 Monthly-SocSec Retire, Surv	Cont
13	S13MSS	S13MSS:W13 Monthly-SocSec Retire, Surv	Cont
3	R3NSS	R3NSS:W3 IncMons-SocSec Retire, Surv	Cont
4	R4NSS	R4NSS:W4 IncMons-SocSec Retire, Surv	Cont
5	R5NSS	R5NSS:W5 IncMons-SocSec Retire, Surv	Cont
6	R6NSS	R6NSS:W6 IncMons-SocSec Retire, Surv	Cont
7	R7NSS	R7NSS:W7 IncMons-SocSec Retire, Surv	Cont
8	R8NSS	R8NSS:W8 IncMons-SocSec Retire, Surv	Cont
9	R9NSS	R9NSS:W9 IncMons-SocSec Retire, Surv	Cont
10	R10NSS	R10NSS:W10 IncMons-SocSec Retire, Surv	Cont
11	R11NSS	R11NSS:W11 IncMons-SocSec Retire, Surv	Cont
12	R12NSS	R12NSS:W12 IncMons-SocSec Retire, Surv	Cont
13	R13NSS	R13NSS:W13 IncMons-SocSec Retire, Surv	Cont
3	S3NSS	S3NSS:W3 IncMons-SocSec Retire, Surv	Cont
4	S4NSS	S4NSS:W4 IncMons-SocSec Retire, Surv	Cont
5	S5NSS	S5NSS:W5 IncMons-SocSec Retire, Surv	Cont
6	S6NSS	S6NSS:W6 IncMons-SocSec Retire, Surv	Cont
7	S7NSS	S7NSS:W7 IncMons-SocSec Retire, Surv	Cont
8	S8NSS	S8NSS:W8 IncMons-SocSec Retire, Surv	Cont
9	S9NSS	S9NSS:W9 IncMons-SocSec Retire, Surv	Cont
10	S10NSS	S10NSS:W10 IncMons-SocSec Retire, Surv	Cont
11	S11NSS	S11NSS:W11 IncMons-SocSec Retire, Surv	Cont
12	S12NSS	S12NSS:W12 IncMons-SocSec Retire, Surv	Cont
13	S13NSS	S13NSS:W13 IncMons-SocSec Retire, Surv	Cont
3	R3NFSS	R3NFSS:W3 IncMons DK Flag-SocSec Retire, Surv	Categ
4	R4NFSS	R4NFSS:W4 Incmons DK Flag-SocSec Retire, Surv	Categ
5	R5NFSS	R5NFSS:W5 IncMons DK Flag-SocSec Retire, Surv	Categ
6	R6NFSS	R6NFSS:W6 Incmons DK Flag-SocSec Retire, Surv	Categ
7	R7NFSS	R7NFSS:W7 IncMons DK Flag-SocSec Retire, Surv	Categ
8	R8NFSS	R8NFSS:W8 IncMons DK Flag-SocSec Retire, Surv	Categ
9	R9NFSS	R9NFSS:W9 IncMons DK Flag-SocSec Retire, Surv	Categ
10	R10NFSS	R10NFSS:W10 IncMons DK Flag-SocSec Retire, Surv	Categ
11	R11NFSS	R11NFSS:W11 IncMons DK Flag-SocSec Retire, Surv	Categ
12	R12NFSS	R12NFSS:W12 IncMons DK Flag-SocSec Retire, Surv	Categ
13	R13NFSS	R13NFSS:W13 IncMons DK Flag-SocSec Retire, Surv	Categ
3	S3NFSS	S3NFSS:W3 IncMons DK Flag-SocSec Retire, Surv	Categ
4	S4NFSS	S4NFSS:W4 Incmons DK Flag-SocSec Retire, Surv	Categ
5	S5NFSS	S5NFSS:W5 IncMons DK Flag-SocSec Retire, Surv	Categ
6	S6NFSS	S6NFSS:W6 Incmons DK Flag-SocSec Retire, Surv	Categ
7	S7NFSS	S7NFSS:W7 IncMons DK Flag-SocSec Retire, Surv	Categ
8	S8NFSS	S8NFSS:W8 IncMons DK Flag-SocSec Retire, Surv	Categ
9	S9NFSS	S9NFSS:W9 IncMons DK Flag-SocSec Retire, Surv	Categ
10	S10NFSS	S10NFSS:W10 IncMons DK Flag-SocSec Retire, Surv	Categ
11	S11NFSS	S11NFSS:W11 IncMons DK Flag-SocSec Retire, Surv	Categ
12	S12NFSS	S12NFSS:W12 IncMons DK Flag-SocSec Retire, Surv	Categ

13	S13NFSS	S13NFSS:W13 IncMons DK Flag-SocSec Retire, Surv	Categ
1	H1ISSJ	H1ISSJ:W1 IncPart-Soc Sec/joint check	Cont
2	H2ISSJ	H2ISSJ:W2 IncPart-Soc Sec/joint check	Cont
1	H1IOSSJ	H1IOSSJ:W1 Receives-Soc Sec/joint check	Categ
2	H2IOSSJ	H2IOSSJ:W2 Receives-Soc Sec/joint check	Categ
1	H1IFSSJ	H1IFSSJ:W1 ImpFlag-Soc Sec/joint check	Categ
2	H2IFSSJ	H2IFSSJ:W2 ImpFlag-Soc Sec/joint check	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1ISRET	12652	340.83	1618.53	0.0	26000.0
R2ISRET	19642	3170.06	4256.82	0.0	120000.0
R3ISRET	17991	3700.05	4617.82	0.0	74400.0
R4ISRET	21384	4388.27	5237.76	0.0	144000.0
R5ISRET	19579	5030.29	5278.55	0.0	96000.0
R6ISRET	18165	6035.35	5926.82	0.0	115200.0
R7ISRET	20129	5777.60	6079.64	0.0	96600.0
R8ISRET	18469	6625.46	6586.29	0.0	108000.0
R9ISRET	17217	7499.02	6987.82	0.0	108000.0
R10ISRET	22034	6283.10	7663.77	0.0	264000.0
R11ISRET	20554	6838.73	7823.38	0.0	96000.0
R12ISRET	18747	7631.08	8296.51	0.0	96000.0
R13ISRET	20912	6665.70	8439.57	0.0	108000.0
S1ISRET	10279	391.00	1721.89	0.0	26000.0
S2ISRET	13674	2592.70	4094.55	0.0	120000.0
S3ISRET	12334	3097.68	4458.02	0.0	74400.0
S4ISRET	14516	3723.86	4985.34	0.0	120000.0
S5ISRET	13042	4314.01	5153.00	0.0	48000.0
S6ISRET	11859	5267.09	5765.95	0.0	108000.0
S7ISRET	13352	5127.33	6096.76	0.0	96600.0
S8ISRET	12052	5878.34	6537.40	0.0	108000.0
S9ISRET	11012	6779.81	7063.33	0.0	108000.0
S10ISRET	14235	5598.62	7610.34	0.0	264000.0
S11ISRET	13080	6161.63	7784.93	0.0	96000.0
S12ISRET	11622	6840.70	8241.19	0.0	84000.0
S13ISRET	12888	5867.20	8293.02	0.0	96000.0
R1IFSRET	12652	0.14	0.82	0.0	9.0
R2IFSRET	19642	0.59	0.93	0.0	9.0
R3IFSRET	17991	0.68	0.97	0.0	9.0
R4IFSRET	21384	0.71	1.03	0.0	9.0
R5IFSRET	19579	0.74	0.93	0.0	9.0
R6IFSRET	18165	0.79	0.74	0.0	9.0
R7IFSRET	20129	0.72	0.81	0.0	9.0
R8IFSRET	18469	0.77	0.78	0.0	9.0
R9IFSRET	17217	0.81	0.81	0.0	9.0
R10IFSRET	22034	0.75	1.20	0.0	9.0
R11IFSRET	20554	0.73	0.98	0.0	9.0
R12IFSRET	18747	0.77	1.04	0.0	9.0
R13IFSRET	20912	0.73	1.26	0.0	9.0
S1IFSRET	12652	1.63	3.17	0.0	9.0

S2IFSRET	19642	2.78	3.54	0.0	9.0
S3IFSRET	17991	2.92	3.53	0.0	9.0
S4IFSRET	21384	3.01	3.56	0.0	9.0
S5IFSRET	19579	3.11	3.55	0.0	9.0
S6IFSRET	18165	3.25	3.52	0.0	9.0
S7IFSRET	20129	3.14	3.54	0.0	9.0
S8IFSRET	18469	3.24	3.54	0.0	9.0
S9IFSRET	17217	3.37	3.55	0.0	9.0
S10IFSRET	22034	3.30	3.64	0.0	9.0
S11IFSRET	20554	3.35	3.62	0.0	9.0
S12IFSRET	18747	3.50	3.64	0.0	9.0
S13IFSRET	20912	3.52	3.71	0.0	9.0
R1ISS	12652	338.30	1615.38	0.0	26000.0
R2ISS	19642	3120.37	4254.16	0.0	120000.0
R3ISS	17991	3700.05	4617.82	0.0	74400.0
R4ISS	21384	4388.27	5237.76	0.0	144000.0
R5ISS	19579	5030.29	5278.55	0.0	96000.0
R6ISS	18165	6035.35	5926.82	0.0	115200.0
R7ISS	20129	5777.60	6079.64	0.0	96600.0
R8ISS	18469	6625.46	6586.29	0.0	108000.0
R9ISS	17217	7499.02	6987.82	0.0	108000.0
R10ISS	22034	6283.10	7663.77	0.0	264000.0
R11ISS	20554	6838.73	7823.38	0.0	96000.0
R12ISS	18747	7631.08	8296.51	0.0	96000.0
R13ISS	20912	6665.70	8439.57	0.0	108000.0
S1ISS	10279	387.92	1718.34	0.0	26000.0
S2ISS	13674	2521.34	4080.30	0.0	120000.0
S3ISS	12334	3097.68	4458.02	0.0	74400.0
S4ISS	14516	3723.86	4985.34	0.0	120000.0
S5ISS	13042	4314.01	5153.00	0.0	48000.0
S6ISS	11859	5267.09	5765.95	0.0	108000.0
S7ISS	13352	5127.33	6096.76	0.0	96600.0
S8ISS	12052	5878.34	6537.40	0.0	108000.0
S9ISS	11012	6779.81	7063.33	0.0	108000.0
S10ISS	14235	5598.62	7610.34	0.0	264000.0
S11ISS	13080	6161.63	7784.93	0.0	96000.0
S12ISS	11622	6840.70	8241.19	0.0	84000.0
S13ISS	12888	5867.20	8293.02	0.0	96000.0
R1IOSS	12652	0.06	0.23	0.0	1.0
R2IOSS	19642	0.44	0.50	0.0	1.0
R3IOSS	17991	0.51	0.50	0.0	1.0
R4IOSS	21384	0.54	0.50	0.0	1.0
R5IOSS	19579	0.59	0.49	0.0	1.0
R6IOSS	18165	0.66	0.47	0.0	1.0
R7IOSS	20129	0.60	0.49	0.0	1.0
R8IOSS	18469	0.64	0.48	0.0	1.0
R9IOSS	17217	0.67	0.47	0.0	1.0
R10IOSS	22034	0.52	0.50	0.0	1.0
R11IOSS	20554	0.55	0.50	0.0	1.0
R12IOSS	18747	0.58	0.49	0.0	1.0
R13IOSS	20912	0.49	0.50	0.0	1.0
S1IOSS	10279	0.06	0.24	0.0	1.0
S2IOSS	13674	0.37	0.48	0.0	1.0
S3IOSS	12334	0.44	0.50	0.0	1.0
S4IOSS	14516	0.47	0.50	0.0	1.0

S5IOSS	13042	0.52	0.50	0.0	1.0
S6IOSS	11859	0.59	0.49	0.0	1.0
S7IOSS	13352	0.54	0.50	0.0	1.0
S8IOSS	12052	0.58	0.49	0.0	1.0
S9IOSS	11012	0.61	0.49	0.0	1.0
S10IOSS	14235	0.47	0.50	0.0	1.0
S11IOSS	13080	0.50	0.50	0.0	1.0
S12IOSS	11622	0.52	0.50	0.0	1.0
S13IOSS	12888	0.43	0.50	0.0	1.0
R1IFSS	12652	5.77	1.13	1.0	9.0
R2IFSS	19642	4.08	2.44	1.0	9.0
R3IFSS	17991	3.83	2.43	1.0	9.0
R4IFSS	21384	3.51	2.48	1.0	9.0
R5IFSS	19579	3.29	2.46	1.0	9.0
R6IFSS	18165	3.04	2.38	1.0	9.0
R7IFSS	20129	3.29	2.43	1.0	9.0
R8IFSS	18469	3.11	2.40	1.0	9.0
R9IFSS	17217	2.98	2.37	1.0	9.0
R10IFSS	22034	3.72	2.49	1.0	9.0
R11IFSS	20554	3.57	2.45	1.0	9.0
R12IFSS	18747	3.44	2.46	1.0	9.0
R13IFSS	20912	3.88	2.48	1.0	9.0
S1IFSS	12652	6.17	1.39	1.0	9.0
S2IFSS	19642	5.49	2.57	1.0	9.0
S3IFSS	17991	5.34	2.67	1.0	9.0
S4IFSS	21384	5.18	2.82	1.0	9.0
S5IFSS	19579	5.08	2.89	1.0	9.0
S6IFSS	18165	4.95	2.97	1.0	9.0
S7IFSS	20129	5.07	2.89	1.0	9.0
S8IFSS	18469	4.99	2.95	1.0	9.0
S9IFSS	17217	4.96	3.00	1.0	9.0
S10IFSS	22034	5.40	2.77	1.0	9.0
S11IFSS	20554	5.35	2.80	1.0	9.0
S12IFSS	18747	5.35	2.84	1.0	9.0
S13IFSS	20912	5.64	2.68	1.0	9.0
R3MSS	2597	672.67	305.08	1.0	6200.0
R4MSS	11635	705.03	374.98	2.0	12000.0
R5MSS	11624	742.49	341.43	2.0	8000.0
R6MSS	11967	809.21	392.37	1.0	9600.0
R7MSS	12005	848.73	389.64	1.0	8050.0
R8MSS	11749	901.46	433.96	1.0	9000.0
R9MSS	11485	963.30	453.76	1.0	9000.0
R10MSS	11441	1042.65	530.95	5.0	22000.0
R11MSS	11322	1093.62	524.07	1.0	9000.0
R12MSS	10805	1147.16	551.51	1.0	8000.0
R13MSS	10219	1182.15	571.56	1.0	9000.0
S3MSS	2045	681.60	314.66	1.0	6200.0
S4MSS	6885	695.58	374.09	2.0	10000.0
S5MSS	6840	728.42	349.35	2.0	6800.0
S6MSS	7056	794.37	386.14	1.0	9000.0
S7MSS	7187	844.52	412.59	1.0	8050.0
S8MSS	6950	891.44	442.90	13.0	9000.0
S9MSS	6729	955.69	473.24	6.0	9000.0
S10MSS	6708	1030.47	565.21	13.0	22000.0
S11MSS	6537	1088.37	545.16	1.0	8000.0

S12MSS	6062	1138.51	570.70	1.0	7300.0
S13MSS	5597	1175.23	597.96	1.0	8000.0
R3NSS	2597	9.58	4.38	0.0	12.0
R4NSS	11636	11.46	2.24	0.0	12.0
R5NSS	11624	11.46	2.20	0.0	12.0
R6NSS	11968	11.36	2.46	0.0	12.0
R7NSS	12005	11.45	2.28	0.0	12.0
R8NSS	11749	11.60	1.96	0.0	12.0
R9NSS	11485	11.71	1.69	0.0	12.0
R10NSS	11441	11.64	1.87	0.0	12.0
R11NSS	11322	11.36	2.13	0.0	12.0
R12NSS	10805	11.58	1.93	0.0	12.0
R13NSS	10219	11.55	2.07	0.0	12.0
S3NSS	2045	9.64	4.35	0.0	12.0
S4NSS	6885	11.34	2.44	0.0	12.0
S5NSS	6840	11.36	2.37	0.0	12.0
S6NSS	7056	11.21	2.73	0.0	12.0
S7NSS	7187	11.33	2.51	0.0	12.0
S8NSS	6950	11.50	2.18	0.0	12.0
S9NSS	6729	11.66	1.83	0.0	12.0
S10NSS	6708	11.58	2.01	0.0	12.0
S11NSS	6537	11.34	2.17	0.0	12.0
S12NSS	6062	11.57	1.96	0.0	12.0
S13NSS	5598	11.52	2.15	0.0	12.0
R3NFSS	2597	0.02	0.13	0.0	1.0
R4NFSS	11635	0.02	0.15	0.0	1.0
R5NFSS	11624	0.02	0.13	0.0	1.0
R6NFSS	11967	0.02	0.13	0.0	1.0
R7NFSS	12005	0.01	0.11	0.0	1.0
R8NFSS	11749	0.01	0.10	0.0	1.0
R9NFSS	11485	0.01	0.11	0.0	1.0
R10NFSS	11441	0.03	0.16	0.0	1.0
R11NFSS	11322	0.02	0.14	0.0	1.0
R12NFSS	10805	0.02	0.13	0.0	1.0
R13NFSS	10219	0.02	0.15	0.0	1.0
S3NFSS	2045	0.02	0.13	0.0	1.0
S4NFSS	6885	0.03	0.16	0.0	1.0
S5NFSS	6840	0.02	0.13	0.0	1.0
S6NFSS	7056	0.02	0.14	0.0	1.0
S7NFSS	7187	0.02	0.13	0.0	1.0
S8NFSS	6950	0.01	0.12	0.0	1.0
S9NFSS	6729	0.02	0.13	0.0	1.0
S10NFSS	6708	0.03	0.18	0.0	1.0
S11NFSS	6537	0.02	0.15	0.0	1.0
S12NFSS	6062	0.03	0.16	0.0	1.0
S13NFSS	5597	0.03	0.18	0.0	1.0
H1ISSJ	12652	5.04	217.95	0.0	13200.0
H2ISSJ	8222	237.38	1773.93	0.0	24000.0
H1IOSSJ	12652	0.00	0.03	0.0	1.0
H2IOSSJ	8222	0.02	0.14	0.0	1.0
H1IFSSJ	12652	6.02	0.32	1.0	9.0
H2IFSSJ	8222	6.82	1.24	1.0	9.0

Categorical Variable Codes

RwIFSRET: ImpFlag:R SocSec Retirement

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	11796	10405	8747	9606	7877	6170	8070	6693	5697	10338
1.No imputations	|	643	7871	7096	9845	9913	9919	10076	9816	9529	9234
2.Some imputation	|	118	1232	2022	1727	1652	2038	1910	1903	1925	2135
9.No Fin resp	|	95	134	126	206	137	38	73	57	66	327

Value		w11	w12	w13
0.No income	|	9140	7824	10429
1.No imputations	|	9023	8676	8171
2.Some imputation	|	2234	2071	1965
9.No Fin resp	|	157	176	347

SwIFSRET: ImpFlag:Sp SocSec Retirement

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|	9501	8374	6840	7506	6143	4778	6113	5068	4249	7300
1.No imputations	|	582	4501	4230	5855	5839	5848	5998	5809	5571	5379
2.Some imputation	|	101	695	1178	970	967	1200	1172	1126	1134	1282
8.No Sp/part->no incm	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	33	69	49	58	274

Value		w11	w12	w13
0.No income	|	6421	5437	7035
1.No imputations	|	5179	4808	4420
2.Some imputation	|	1340	1225	1133
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	140	152	300

SwIFSS: ImpFlag-SocSec Retire, Surv

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	568	4366	4230	5855	5839	5848	5998	5809	5571	5379
2.Complete bracket	|			367	534	403	428	451	440	445	482
3.Incomplete bracket	|			46	45	59	59	51	45	67	88
5.No value/bracket	|	60	508	738	356	472	684	639	624	601	661
6.No income	|	9515	8533	6840	7506	6143	4778	6113	5068	4249	7300
7.DK if income	|	41	163	27	35	33	29	31	17	21	51
8.No spouse/partner	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	104	86	185	93	33	69	49	58	274

Value		w11	w12	w13
1.Continuous value	|	5179	4808	4420
2.Complete bracket	|	493	495	437
3.Incomplete bracket	|	85	91	61
5.No value/bracket	|	712	588	579
6.No income	|	6421	5437	7035
7.DK if income	|	50	51	56
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	140	152	300

RwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8367	9749	7955	6198	8124	6720	5732	10593
.Q=Not asked this wv	|			7027							
0.Num mos known	|			2555	11370	11421	11775	11852	11627	11334	11132
1.DK num mos,used 12	|			42	265	203	192	153	122	151	309

Value		w11	w12	w13
.M=Oth Missing	|	9232	7942	10693
.Q=Not asked this wv	|			
0.Num mos known	|	11096	10608	9971
1.DK num mos,used 12	|	226	197	248

SwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			6585	7631	6202	4803	6165	5102	4282	7527
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			2012	6705	6720	6923	7056	6854	6608	6483
1.DK num mos,used 12	|			33	180	120	133	131	96	121	225

Value		w11	w12	w13
.M=Oth Missing	|	6543	5560	7291
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	6384	5893	5403
1.DK num mos,used 12	|	153	169	194

HwIOSSJ: Receives-Soc Sec/joint check

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|	12637	8063								
1.Receives income	|	15	159								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

HwIFSSJ: ImpFlag-Soc Sec/joint check

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|	15	135								
5.No value/bracket	|		24								
6.No income	|	12490	4285								
7.DK if income	|	52	101								
8.No spouse/partner	|		3673								
9.No Fin resp	|	95	4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwISRET is the Respondent's income from Social Security retirement, spouse or widow benefits.

SwISRET is the spouse's income from Social Security retirement, spouse or widow benefits.

The variable derivation checks the months in which income was received and multiplies the monthly amount appropriately to calculate a yearly amount.

In Waves 1, 2, and 3A, the type of Social Security income received is asked. The type can be retirement, disability, survivor benefits, dependent of retired, dependent of disabled or other, and Respondents can name up to two different types. The total Social Security income amount is reported, rather than separated by types received. Therefore, we decided that if a person reports receiving retirement income, even if s/he also reports getting another type of income from Social Security (EXCEPT disability), the amount s/he indicated would be considered retirement income. In Wave 1, if a joint check is received, the type is not asked and is assumed to be retirement income unless disability income is otherwise indicated. From Wave 3H forward, the type of Social Security income is not asked and is assumed to be retirement income unless disability income is indicated in the disability section of the questionnaire.

In Waves 1 and 2H and from Wave 3H forward, we incorporated logic that examines the ages of Respondents and spouses. For those who have reached full retirement age at the time of the interview and receive Social Security disability income, we override the disability income and assign it instead retirement income. This is based on the notion that disability benefits automatically convert to retirement benefits at full retirement age.

RwISRET and SwISRET only include Social Security income if it is NOT received due to disability. These variables report annual income and are constructed by taking the monthly amount (RwMSS, SwMSS) and multiplying by the appropriate number of months (RwNSS, SwNSS) to derive the amount received in the last calendar year (RwISS, SwISS). If the start month is missing and the start year is within the past year, the number of months received is set to 6 and a flag is set to one (RwNFSS, SwNFSS). If both the start month and year are unknown, the number of months received is set to 12 and the flag is set to one. If income was not received any months of LCY, the income equals zero.

Variables in the form HwIFvar/RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form HwIOvar/RwIOvar/SwIOvar indicate whether the Respondent receives this type of income, regardless of whether it was received LCY.

Cross Wave Differences in Original HRS Data

The way the Social Security income questions are asked varies across waves.

In Waves 1 and 2A, Social Security income could be reported individually or, if the Respondent is married, jointly. If the income is reported jointly, the income is split between the Respondent and spouse.

In Waves 1, 2, and 3A, the type of Social Security income received is asked. The type can be retirement, disability, survivor benefits, dependent of retired, dependent of disabled or other. In Wave 1, if a joint check is received, the type is not asked. From Wave 3H forward, the type of Social Security income is not asked.

In Wave 1, the questions ask the annual amount of social security received in 1991. In Wave 1 and Wave 2A, if the Respondent and spouse received a joint check only, one amount is asked; if they received separate checks, amounts are asked for each individual. From Wave 2 forward, a monthly amount is asked. The first month Social Security was received is also asked.

From Wave 3 forward, if the Respondent refuses or does not know the value of monthly Social Security income, a series of unfolding bracket questions are asked. The bracket amounts for Social Security income change in Wave 5 but otherwise are the same across waves. The exception to this is in Wave 3A, where the bracket amounts are based on the last year rather than the last month. In Waves 1 and 2, no unfolding bracket questions are asked.

Beginning in Wave 6, there are two possible sources of information about whether the spouse receives social security: (1) the Financial Respondent's report in the income section (Section Q); and (2) the spouse's self-report in the employment section (Section J). To determine whether the spouse has any social security income, we use the spouse's self-report. However, if the spouse did not respond, or the self-report is missing, we use the Financial Respondent's report. Our rationale for doing this is that the self-report is probably more accurate. It is also important to note that the self-report in the employment section is the only explicit question about whether the Financial Respondent currently receives social security income.

From Wave 7 forward, an additional response option ("6. SSDI HAS CONVERTED TO SOCIAL SECURITY (VOL)") was added to the following question, which helped us determine whether the type of social security income being received was for retirement or disability:

According to our records, in [PREV WAVE FIRST R IW MONTH]/[Prev Wave Iw Mo] [Previous Wave First R Interview Year]/[Prev Wave Iw Yr] you were receiving benefits from the Social Security Disability program or the Supplemental Security Income program. Which program was this: the Social Security Disability or the Supplemental Security Income program, or both?

There were fewer than 50 individuals who selected this category. We added logic to check the ages of these individuals before designating them as receiving social security retirement income. Specifically, to designate as retirement income instead of disability income, we required that a person be full retirement age at the time of the interview or have an end year for their social security income before the last calendar year.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Wave 2, the income component imputation flags that apply vary depending on the entry cohort of the Respondent. For HRS entry cohort Respondents, H2IFSSJ is set to .Q to indicate that the corresponding income components are not available in Wave 2.

HRS Variables Used

HRS 1992:

V16001	N41:SS:RCV SOC SEC I:IND
V16003	N41B:SS: AMT RECD I:IND
V16012	N42A:SS:R1: AMT REC:IND
V16021	N42A:SS:R2 AMT RECV:IND
V16030	N43A:SS:R1: AMT REC:IND
V16107	N44A:SS:R2 AMT RECV:IND
V6001	N41:SS:RCV SOC SEC I:IMP
V6002	N41A:SS:1CHK/SEPARATE CK
V6003	N41B:SS: AMT RECVD :IMP
V6006	N42:SS:R1RETIREMENT
V6008	N42:SS:R1SURVIVORS BEN
V6009	N42:SS:R1DEPND OF DISAB
V6010	N42:SS:R1DEPND OR RETIR
V6011	N42:SS:R1OTHER
V6012	N42A:SS:R1 AMT RECV:IMP
V6015	N42:SS:R2RETIREMENT
V6017	N42:SS:R2SURVIVORS BEN
V6018	N42:SS:R2DEPND OF DISAB
V6019	N42:SS:R2DEPND OR RETIR
V6020	N42:SS:R2OTHER
V6021	N42A:SS:R2 AMT RECV:IMP
V6024	N43:SS:R1RETIREMENT
V6026	N43:SS:R1SURVIVORS BENFT
V6027	N43:SS:R1DPEND OF DSABLD
V6028	N43:SS:R1DPEND OF RTIRED
V6029	N43:SS:R1OTHER
V6030	N43A:SS:R1 AMT RECV:IMP
V6101	N44:SS:R2RETIREMENT
V6103	N44:SS:R2SURVIVORS BENFT
V6104	N44:SS:R2DPEND OF DSABLD
V6105	N44:SS:R2DPEND OF RTIRED
V6106	N44:SS:R2OTHER
V6107	N44A:SS:R2 AMT RECV:IMP

AHEAD 1993:

B1376	J1. SS: RECEIVE ANY
B1377	J1a. SS: 1 OR 2 CHECKS
B1378	J2. SS: R TYPE
B1379	J2b. SS: R \$ LAST MONTH
B1381	J2d. SS: R START MONTH
B1382	J2e. SS: R START YEAR
B1389	J3. SS: SP TYPE
B1390	J3a. SS: SP \$ LAST MONTH
B1392	J3c. SS: SP START MONTH
B1393	J3d. SS: SP START YEAR

HRS 1994:

W16253	N23. Imputation flag
W16254	N23a. Imputation flag
W16260	N23c. Imputation flag
W16268	N23g. Imputation flag
W6253	N23.SOCIAL SECURITY?
W6254	N23a.WHO RECEIVED SOCIAL
W6255	N23b.TYPE SOCIAL SECURIT
W6256	N23b.TYPE SOCIAL SECURIT
W6260	N23c.AMT SS LAST MONTH
W6261	N23e.START RECEIVING SS-
W6262	N23e.START RECEIVING SS-
W6263	N23f.SP-TYPE SOCIAL SECU

W6264	N23f.SP-TYPE SOCIAL SECU
W6268	N23g.SP-AMT SS LAST MONT
W6269	N23h.SP-START RECEIVING
W6270	N23h.SP-START RECEIVING
AHEAD 1995:	
D3875	J1.RECEIVE SOC SEC
D3877M1	J2.R TYPE SOC SEC
D3877M2	J2.R TYPE SOC SEC
D3878	J3.AMT SOC SEC LAST MNTH
D3879	J3A.AMT SS R DK-1
D3880	J3B.AMT SS R DK-2
D3881	J3C.AMT SS R DK-3
D3883	J4A.MONTH START SOC SEC
D3884	J4A.YEAR START SOC SEC
D3885	J5.SP REC SS
D3886M1	J5A.SP TYPE SOC SEC
D3886M2	J5A.SP TYPE SOC SEC
D3888	J6.AMT SOC SEC LAST MNTH SP/PT
D3889	J6A.AMT SS S DK-1
D3890	J6B.AMT SS S DK-2
D3891	J6C.AMT SS S DK-3
D3893	J7A.MONTH START SOC SEC SP/PT
D3894	J7B.YEAR START SOC SEC SP/PT
HRS 1996:	
E3580	GD18. RECEIVE SSD/SSI
E3582	GD18B. SS STOP-YR
E3606	GD26F1. SS RECEIVE-YR
E3614	GD26J. SS-STILL RECEIVING
E3616	GD26K1. SS STOP-YR
E3983	J45.SOC SEC INCOME
E3984	J46.WHO RECEIVE SOC SEC INCOME
E3985	J47.R AMT RECVD SS LAST MO
E3986	J47A.R \$ RECVD SS LAST MO DK-1K
E3987	J47B.R \$ RECVD SS LAST MO DK-1.5K
E3989	J47D.R \$ RECVD SS LAST MO DK-500
E3990	J48.R RECV SS BENEFITS START YEAR
E3991	J49.SS BENEFITS START MONTH
E3996	J50A1.SP HOW MUCH SS BENEFITS
E3997	J50A2.SP \$ SS BENEFITS DK-1K
E3998	J50A3.SP \$ SS BENEFITS DK-1.5K
E4000	J50A5.SP \$ SS BENEFITS DK-500
E4001	J50B1.SP BENEFITS START - YEAR
E4002	J50B2.SP BENEFITS START - MONTH
HRS 1998:	
F272	PREV WAVE R REC SS
F273	PREV WAVE S/P REC SS
F4088	GD18. RECEIVE SSD/SSI
F4090	GD18B. SS STOP-YR
F4135	GD26F1. SS RECEIVE-YR
F4139	GD26J. SS-STILL RECEIVING
F4141	GD26K1. SS STOP-YR
F4498	GJ123F1.SS AWARDED - YEAR
F4502	GJ123J.STILL RECEIVING BENEFITS
F4504	GJ123K1.BENEFITS STOPPED - YEAR
F4743	J45.SOC SEC INCOME
F4744	J46.WHO RECEIVE SOC SEC INCOME
F4745	J47.R AMT RECVD SS LAST MO
F4746	J47A.R DK-1K
F4747	J47B.R DK-1,500

F4749	J47D.R DK-500
F4750	J48.R SS BENEFITS START YEAR
F4751	J49.R SS BENEFITS START MONTH
F4756	J50A1.SP HOW MUCH SS BENEFITS
F4757	J50A2.SP DK-1K
F4758	J50A3.SP DK-1,500
F4760	J50A5.SP DK-500
F4761	J50B1.SP SS BENEFITS START YEAR
F4762	J50B2.SP SS BENEFITS START MONTH
HRS 2000:	
G272	PR272.PREV WAVE R REC SS
G273	PR273.PREV WAVE S/P REC SS
G4374	GD18AA. REC`D SSDI BENEFITS
G4378	GD18AD. SSDI START-YEAR
G4382	GD18AF. SSDI STOP-YR
G4392	GD18CC. SSDI START-YEAR
G4396	GD18CG.STILL RECEIVING SSDI BENEFITS
G4399	GD18CK. SSDI STOP-YR
G4405	GD18DF. SSDI START-YEAR
G4409	GD18DK.STILL RECEIVING SSDI BENEFITS
G4412	GD18DP. SSDI STOP-YR
G4465	GD26F1.SSD LAST APP BENEFITS START-YR
G4466	GD26G.SSD-STILL RECEIVING
G4472	GD26M1.SSD BENEFITS STOP-YR
G4870	GJ123F1.SSDI AWARDED - YEAR
G4875	GJ123J.STILL RECEIVING BENEFITS
G4877	GJ123K.BENEFITS STOPPED - YEAR
G5182	J45.SOC SEC INCOME
G5185	J46.WHO RECEIVE SOC SEC INCOME
G5186	J47.R AMT RECVD SS LAST MO
G5187	J47A.R DK-700
G5188	J47B.R DK-1000
G5190	J47D.R DK-500
G5193	J48.R SS BENEFITS START YEAR
G5194	J49.R SS BENEFITS START MONTH
G5199	J50A1.SP HOW MUCH SS BENEFITS
G5200	J50A2.SP DK-700
G5201	J50A3.SP DK-1000
G5203	J50A5.SP DK-500
G5204	J50B1.SP SS BENEFITS START YEAR
G5205	J50B2.SP SS BENEFITS START MONTH
HRS 2002:	
HM030F1	HM030F1 STILL RECEIVING SSDI BENEFITS
HM030L1	HM030L1 SSDI STOP-YR
HM032B1	HM032B1 SSDI START-YR
HM032F1	HM032F1 STILL RECEIVING SSDI BENEFITS
HM032L1	HM032L1 SSDI STOP-YR
HM040K	HM040K SSDI START-YR
HM040P	HM040P STILL RECEIVING SSDI BENEFITS
HM040V	HM040VSSDI STOP-YR
HM648B1	SSDI START YEAR-1
HM648B2	SSDI START YEAR-2
HM648F1	STILL RECEIVING SSDI BENEFITS-1
HM648F2	STILL RECEIVING SSDI BENEFITS-2
HM648L1	SSDI STOP YEAR-1
HRS 2002-2014:	
xJ478	CURRENTLY RECV SOC SEC INCOME
xQ084	SP SOCIAL SECURITY INCOME
xQ085	R AMOUNT OF SS INCOME - LAST MONTH

xQ086	R AMT FROM SS INCOME - MIN
xQ087	R AMT FROM SS INCOME - MAX
xQ088	R AMT FROM SS INCOME - RESULT
xQ089	R YEAR STARTED TO RECEIVE SS BENEFITS
xQ090	R MONTH STARTED TO RECEIVE SS BENEFITS
xQ091	SP AMOUNT OF SS INCOME - LAST MONTH
xQ092	SP AMT FROM SS INCOME - MIN
xQ093	SP AMT FROM SS INCOME - MAX
xQ094	SP AMT FROM SS INCOME - RESULT
xQ095	SP YEAR STARTED TO RECEIVE SS BENEFITS
xQ096	SP MONTH STARTED TO RECEIVE SS BENEFITS
xQ106	WHO RECEIVED INC FROM SSI LAST MONTH
xZ125	PREV WAVE R RECEIVES SS
xZ126	PREV WAVE S/P RECEIVES SS
HRS 2004-2016:	
xM030	HM030 REC SSDI/SSI/BOTH
xMW234C	HM032B2 SSDI START-YR -2
xMW234I	HM040K SSDI START-YR -3
xMW234Q	HM648B1 SSDI START YEAR-1
xMW234R	HM648B2 SSDI START-YR -2
xMW238A	HM030F1 STILL RECEIVING SSDI BENEFITS -1
xMW238C	HM032F1 STILL RECEIVING SSDI BENEFITS -2
xMW238I	HM040P STILL RECEIVING SSDI BENEFITS -3
xMW238Q	HM648F1 STILL REC SSDI BENS-1
xMW238R	HM648F2 STILL RECEIVING SSDI BENEFITS -2
xMW244A	HM030K1 SSDI STOP-YR
xMW244C	HM030L1 SSDI STOP-YR -2
xMW244I	HM032L1 SSDI STOP-YR -3
xMW244Q	SSDI STOP YEAR-1
xMW244R	HM648L2 SSDI STOP-YR -2
Tracker:	
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT

Individual Unemployment or Workers Compensation

Wave	Variable Name	Variable Label	Type
1	R1IUNWC	R1IUNWC:W1 Income:R Unemp + Workers Comp	Cont
2	R2IUNWC	R2IUNWC:W2 Income:R Unemp + Workers Comp	Cont
3	R3IUNWC	R3IUNWC:W3 Income:R Unemp + Workers Comp	Cont
4	R4IUNWC	R4IUNWC:W4 Income:R Unemp + Workers Comp	Cont
5	R5IUNWC	R5IUNWC:W5 Income:R Unemp + Workers Comp	Cont
6	R6IUNWC	R6IUNWC:W6 Income:R Unemp + Workers Comp	Cont
7	R7IUNWC	R7IUNWC:W7 Income:R Unemp + Workers Comp	Cont
8	R8IUNWC	R8IUNWC:W8 Income:R Unemp + Workers Comp	Cont
9	R9IUNWC	R9IUNWC:W9 Income:R Unemp + Workers Comp	Cont
10	R10IUNWC	R10IUNWC:W10 Income:R Unemp + Workers Comp	Cont
11	R11IUNWC	R11IUNWC:W11 Income:R Unemp + Workers Comp	Cont
12	R12IUNWC	R12IUNWC:W12 Income:R Unemp + Workers Comp	Cont
13	R13IUNWC	R13IUNWC:W13 Income:R Unemp + Workers Comp	Cont
1	S1IUNWC	S1IUNWC:W1 Income:Sp Unemp + Workers Comp	Cont
2	S2IUNWC	S2IUNWC:W2 Income:Sp Unemp + Workers Comp	Cont
3	S3IUNWC	S3IUNWC:W3 Income:Sp Unemp + Workers Comp	Cont
4	S4IUNWC	S4IUNWC:W4 Income:Sp Unemp + Workers Comp	Cont
5	S5IUNWC	S5IUNWC:W5 Income:Sp Unemp + Workers Comp	Cont
6	S6IUNWC	S6IUNWC:W6 Income:Sp Unemp + Workers Comp	Cont
7	S7IUNWC	S7IUNWC:W7 Income:Sp Unemp + Workers Comp	Cont
8	S8IUNWC	S8IUNWC:W8 Income:Sp Unemp + Workers Comp	Cont
9	S9IUNWC	S9IUNWC:W9 Income:Sp Unemp + Workers Comp	Cont
10	S10IUNWC	S10IUNWC:W10 Income:Sp Unemp + Workers Comp	Cont
11	S11IUNWC	S11IUNWC:W11 Income:Sp Unemp + Workers Comp	Cont
12	S12IUNWC	S12IUNWC:W12 Income:Sp Unemp + Workers Comp	Cont
13	S13IUNWC	S13IUNWC:W13 Income:Sp Unemp + Workers Comp	Cont
1	R1IOUNWC	R1IOUNWC:W1 Receives:R Unemp + Workers Comp	Categ
2	R2IOUNWC	R2IOUNWC:W2 Receives:R Unemp + Workers Comp	Categ
3	R3IOUNWC	R3IOUNWC:W3 Receives:R Unemp + Workers Comp	Categ
4	R4IOUNWC	R4IOUNWC:W4 Receives:R Unemp + Workers Comp	Categ
5	R5IOUNWC	R5IOUNWC:W5 Receives:R Unemp + Workers Comp	Categ
6	R6IOUNWC	R6IOUNWC:W6 Receives:R Unemp + Workers Comp	Categ
7	R7IOUNWC	R7IOUNWC:W7 Receives:R Unemp + Workers Comp	Categ
8	R8IOUNWC	R8IOUNWC:W8 Receives:R Unemp + Workers Comp	Categ
9	R9IOUNWC	R9IOUNWC:W9 Receives:R Unemp + Workers Comp	Categ
10	R10IOUNWC	R10IOUNWC:W10 Receives:R Unemp + Workers Comp	Categ
11	R11IOUNWC	R11IOUNWC:W11 Receives:R Unemp + Workers Comp	Categ
12	R12IOUNWC	R12IOUNWC:W12 Receives:R Unemp + Workers Comp	Categ
13	R13IOUNWC	R13IOUNWC:W13 Receives:R Unemp + Workers Comp	Categ
1	S1IOUNWC	S1IOUNWC:W1 Receives:Sp Unemp + Workers Comp	Categ
2	S2IOUNWC	S2IOUNWC:W2 Receives:Sp Unemp + WorkerComp	Categ
3	S3IOUNWC	S3IOUNWC:W3 Receives:Sp Unemp + WorkerComp	Categ
4	S4IOUNWC	S4IOUNWC:W4 Receives:Sp Unemp + Workers Comp	Categ
5	S5IOUNWC	S5IOUNWC:W5 Receives:Sp Unemp + Workers Comp	Categ
6	S6IOUNWC	S6IOUNWC:W6 Receives:Sp Unemp + WorkerComp	Categ
7	S7IOUNWC	S7IOUNWC:W7 Receives:Sp Unemp + Workers Comp	Categ
8	S8IOUNWC	S8IOUNWC:W8 Receives:Sp Unemp + Workers Comp	Categ
9	S9IOUNWC	S9IOUNWC:W9 Receives:Sp Unemp + Workers Comp	Categ
10	S10IOUNWC	S10IOUNWC:W10 Receives:Sp Unemp + Workers Comp	Categ
11	S11IOUNWC	S11IOUNWC:W11 Receives:Sp Unemp + Workers Comp	Categ
12	S12IOUNWC	S12IOUNWC:W12 Receives:Sp Unemp + Workers Comp	Categ
13	S13IOUNWC	S13IOUNWC:W13 Receives:Sp Unemp + Workers Comp	Categ
1	R1IFUNWC	R1IFUNWC:W1 ImpFlag:R Unemp + Workers Comp	Categ
2	R2IFUNWC	R2IFUNWC:W2 ImpFlag:R Unemp + Workers Comp	Categ
3	R3IFUNWC	R3IFUNWC:W3 ImpFlag:R Unemp + Workers Comp	Categ
4	R4IFUNWC	R4IFUNWC:W4 ImpFlag:R Unemp + Workers Comp	Categ
5	R5IFUNWC	R5IFUNWC:W5 ImpFlag:R Unemp + Workers Comp	Categ
6	R6IFUNWC	R6IFUNWC:W6 ImpFlag:R Unemp + Workers Comp	Categ
7	R7IFUNWC	R7IFUNWC:W7 ImpFlag:R Unemp + Workers Comp	Categ
8	R8IFUNWC	R8IFUNWC:W8 ImpFlag:R Unemp + Workers Comp	Categ
9	R9IFUNWC	R9IFUNWC:W9 ImpFlag:R Unemp + Workers Comp	Categ
10	R10IFUNWC	R10IFUNWC:W10 ImpFlag:R Unemp + Workers Comp	Categ

11	R11IFUNWC	R11IFUNWC:W11 ImpFlag:R Unemp + Workers Comp	Categ
12	R12IFUNWC	R12IFUNWC:W12 ImpFlag:R Unemp + Workers Comp	Categ
13	R13IFUNWC	R13IFUNWC:W13 ImpFlag:R Unemp + Workers Comp	Categ
1	S1IFUNWC	S1IFUNWC:W1 ImpFlag:Sp Unemp + Workers Comp	Categ
2	S2IFUNWC	S2IFUNWC:W2 ImpFlag:Sp Unemp + WorkerComp	Categ
3	S3IFUNWC	S3IFUNWC:W3 ImpFlag:Sp Unemp + WorkerComp	Categ
4	S4IFUNWC	S4IFUNWC:W4 ImpFlag:Sp Unemp + Workers Comp	Categ
5	S5IFUNWC	S5IFUNWC:W5 ImpFlag:Sp Unemp + Workers Comp	Categ
6	S6IFUNWC	S6IFUNWC:W6 ImpFlag:Sp Unemp + WorkerComp	Categ
7	S7IFUNWC	S7IFUNWC:W7 ImpFlag:Sp Unemp + Workers Comp	Categ
8	S8IFUNWC	S8IFUNWC:W8 ImpFlag:Sp Unemp + Workers Comp	Categ
9	S9IFUNWC	S9IFUNWC:W9 ImpFlag:Sp Unemp + Workers Comp	Categ
10	S10IFUNWC	S10IFUNWC:W10 ImpFlag:Sp Unemp + Workers Comp	Categ
11	S11IFUNWC	S11IFUNWC:W11 ImpFlag:Sp Unemp + Workers Comp	Categ
12	S12IFUNWC	S12IFUNWC:W12 ImpFlag:Sp Unemp + Workers Comp	Categ
13	S13IFUNWC	S13IFUNWC:W13 ImpFlag:Sp Unemp + Workers Comp	Categ
1	R1IUNEM	R1IUNEM:W1 IncPart-Unemployment	Cont
2	R2IUNEM	R2IUNEM:W2 IncPart-Unemployment	Cont
3	R3IUNEM	R3IUNEM:W3 IncPart-Unemployment	Cont
4	R4IUNEM	R4IUNEM:W4 IncPart-Unemployment	Cont
5	R5IUNEM	R5IUNEM:W5 IncPart-Unemployment	Cont
6	R6IUNEM	R6IUNEM:W6 IncPart-Unemployment	Cont
7	R7IUNEM	R7IUNEM:W7 IncPart-Unemployment	Cont
8	R8IUNEM	R8IUNEM:W8 IncPart-Unemployment	Cont
9	R9IUNEM	R9IUNEM:W9 IncPart-Unemployment	Cont
10	R10IUNEM	R10IUNEM:W10 IncPart-Unemployment	Cont
11	R11IUNEM	R11IUNEM:W11 IncPart-Unemployment	Cont
12	R12IUNEM	R12IUNEM:W12 IncPart-Unemployment	Cont
13	R13IUNEM	R13IUNEM:W13 IncPart-Unemployment	Cont
1	S1IUNEM	S1IUNEM:W1 IncPart-Unemployment	Cont
2	S2IUNEM	S2IUNEM:W2 IncPart-Unemployment	Cont
3	S3IUNEM	S3IUNEM:W3 IncPart-Unemployment	Cont
4	S4IUNEM	S4IUNEM:W4 IncPart-Unemployment	Cont
5	S5IUNEM	S5IUNEM:W5 IncPart-Unemployment	Cont
6	S6IUNEM	S6IUNEM:W6 IncPart-Unemployment	Cont
7	S7IUNEM	S7IUNEM:W7 IncPart-Unemployment	Cont
8	S8IUNEM	S8IUNEM:W8 IncPart-Unemployment	Cont
9	S9IUNEM	S9IUNEM:W9 IncPart-Unemployment	Cont
10	S10IUNEM	S10IUNEM:W10 IncPart-Unemployment	Cont
11	S11IUNEM	S11IUNEM:W11 IncPart-Unemployment	Cont
12	S12IUNEM	S12IUNEM:W12 IncPart-Unemployment	Cont
13	S13IUNEM	S13IUNEM:W13 IncPart-Unemployment	Cont
1	R1IOUNEM	R1IOUNEM:W1 Receives-Unemployment	Categ
2	R2IOUNEM	R2IOUNEM:W2 Receives-Unemployment	Categ
3	R3IOUNEM	R3IOUNEM:W3 Receives-Unemployment	Categ
4	R4IOUNEM	R4IOUNEM:W4 Receives-Unemployment	Categ
5	R5IOUNEM	R5IOUNEM:W5 Receives-Unemployment	Categ
6	R6IOUNEM	R6IOUNEM:W6 Receives-Unemployment	Categ
7	R7IOUNEM	R7IOUNEM:W7 Receives-Unemployment	Categ
8	R8IOUNEM	R8IOUNEM:W8 Receives-Unemployment	Categ
9	R9IOUNEM	R9IOUNEM:W9 Receives-Unemployment	Categ
10	R10IOUNEM	R10IOUNEM:W10 Receives-Unemployment	Categ
11	R11IOUNEM	R11IOUNEM:W11 Receives-Unemployment	Categ
12	R12IOUNEM	R12IOUNEM:W12 Receives-Unemployment	Categ
13	R13IOUNEM	R13IOUNEM:W13 Receives-Unemployment	Categ
1	S1IOUNEM	S1IOUNEM:W1 Receives-Unemployment	Categ
2	S2IOUNEM	S2IOUNEM:W2 Receives-Unemployment	Categ
3	S3IOUNEM	S3IOUNEM:W3 Receives-Unemployment	Categ
4	S4IOUNEM	S4IOUNEM:W4 Receives-Unemployment	Categ
5	S5IOUNEM	S5IOUNEM:W5 Receives-Unemployment	Categ
6	S6IOUNEM	S6IOUNEM:W6 Receives-Unemployment	Categ
7	S7IOUNEM	S7IOUNEM:W7 Receives-Unemployment	Categ
8	S8IOUNEM	S8IOUNEM:W8 Receives-Unemployment	Categ
9	S9IOUNEM	S9IOUNEM:W9 Receives-Unemployment	Categ
10	S10IOUNEM	S10IOUNEM:W10 Receives-Unemployment	Categ
11	S11IOUNEM	S11IOUNEM:W11 Receives-Unemployment	Categ
12	S12IOUNEM	S12IOUNEM:W12 Receives-Unemployment	Categ

13	S13IOUNEM	S13IOUNEM:W13	Receives-Unemployment	Categ
1	R1IFUNEM	R1IFUNEM:W1	ImpFlag-Unemployment	Categ
2	R2IFUNEM	R2IFUNEM:W2	ImpFlag-Unemployment	Categ
3	R3IFUNEM	R3IFUNEM:W3	ImpFlag-Unemployment	Categ
4	R4IFUNEM	R4IFUNEM:W4	ImpFlag-Unemployment	Categ
5	R5IFUNEM	R5IFUNEM:W5	ImpFlag-Unemployment	Categ
6	R6IFUNEM	R6IFUNEM:W6	ImpFlag-Unemployment	Categ
7	R7IFUNEM	R7IFUNEM:W7	ImpFlag-Unemployment	Categ
8	R8IFUNEM	R8IFUNEM:W8	ImpFlag-Unemployment	Categ
9	R9IFUNEM	R9IFUNEM:W9	ImpFlag-Unemployment	Categ
10	R10IFUNEM	R10IFUNEM:W10	ImpFlag-Unemployment	Categ
11	R11IFUNEM	R11IFUNEM:W11	ImpFlag-Unemployment	Categ
12	R12IFUNEM	R12IFUNEM:W12	ImpFlag-Unemployment	Categ
13	R13IFUNEM	R13IFUNEM:W13	ImpFlag-Unemployment	Categ
1	S1IFUNEM	S1IFUNEM:W1	ImpFlag-Unemployment	Categ
2	S2IFUNEM	S2IFUNEM:W2	ImpFlag-Unemployment	Categ
3	S3IFUNEM	S3IFUNEM:W3	ImpFlag-Unemployment	Categ
4	S4IFUNEM	S4IFUNEM:W4	ImpFlag-Unemployment	Categ
5	S5IFUNEM	S5IFUNEM:W5	ImpFlag-Unemployment	Categ
6	S6IFUNEM	S6IFUNEM:W6	ImpFlag-Unemployment	Categ
7	S7IFUNEM	S7IFUNEM:W7	ImpFlag-Unemployment	Categ
8	S8IFUNEM	S8IFUNEM:W8	ImpFlag-Unemployment	Categ
9	S9IFUNEM	S9IFUNEM:W9	ImpFlag-Unemployment	Categ
10	S10IFUNEM	S10IFUNEM:W10	ImpFlag-Unemployment	Categ
11	S11IFUNEM	S11IFUNEM:W11	ImpFlag-Unemployment	Categ
12	S12IFUNEM	S12IFUNEM:W12	ImpFlag-Unemployment	Categ
13	S13IFUNEM	S13IFUNEM:W13	ImpFlag-Unemployment	Categ
1	R1IWCMP	R1IWCMP:W1	IncPart-Workers Comp	Cont
2	R2IWCMP	R2IWCMP:W2	IncPart-Workers Comp	Cont
3	R3IWCMP	R3IWCMP:W3	IncPart-Workers Comp	Cont
4	R4IWCMP	R4IWCMP:W4	IncPart-Workers Comp	Cont
5	R5IWCMP	R5IWCMP:W5	IncPart-Workers Comp	Cont
6	R6IWCMP	R6IWCMP:W6	IncPart-Workers Comp	Cont
7	R7IWCMP	R7IWCMP:W7	IncPart-Workers Comp	Cont
8	R8IWCMP	R8IWCMP:W8	IncPart-Workers Comp	Cont
9	R9IWCMP	R9IWCMP:W9	IncPart-Workers Comp	Cont
10	R10IWCMP	R10IWCMP:W10	IncPart-Workers Comp	Cont
11	R11IWCMP	R11IWCMP:W11	IncPart-Workers Comp	Cont
12	R12IWCMP	R12IWCMP:W12	IncPart-Workers Comp	Cont
13	R13IWCMP	R13IWCMP:W13	IncPart-Workers Comp	Cont
1	S1IWCMP	S1IWCMP:W1	IncPart-Workers Comp	Cont
2	S2IWCMP	S2IWCMP:W2	IncPart-Workers Comp	Cont
3	S3IWCMP	S3IWCMP:W3	IncPart-Workers Comp	Cont
4	S4IWCMP	S4IWCMP:W4	IncPart-Workers Comp	Cont
5	S5IWCMP	S5IWCMP:W5	IncPart-Workers Comp	Cont
6	S6IWCMP	S6IWCMP:W6	IncPart-Workers Comp	Cont
7	S7IWCMP	S7IWCMP:W7	IncPart-Workers Comp	Cont
8	S8IWCMP	S8IWCMP:W8	IncPart-Workers Comp	Cont
9	S9IWCMP	S9IWCMP:W9	IncPart-Workers Comp	Cont
10	S10IWCMP	S10IWCMP:W10	IncPart-Workers Comp	Cont
11	S11IWCMP	S11IWCMP:W11	IncPart-Workers Comp	Cont
12	S12IWCMP	S12IWCMP:W12	IncPart-Workers Comp	Cont
13	S13IWCMP	S13IWCMP:W13	IncPart-Workers Comp	Cont
1	R1IOWCMP	R1IOWCMP:W1	Receives-Workers Comp	Categ
2	R2IOWCMP	R2IOWCMP:W2	Receives-Workers Comp	Categ
3	R3IOWCMP	R3IOWCMP:W3	Receives-Workers Comp	Categ
4	R4IOWCMP	R4IOWCMP:W4	Receives-Workers Comp	Categ
5	R5IOWCMP	R5IOWCMP:W5	Receives-Workers Comp	Categ
6	R6IOWCMP	R6IOWCMP:W6	Receives-Workers Comp	Categ
7	R7IOWCMP	R7IOWCMP:W7	Receives-Workers Comp	Categ
8	R8IOWCMP	R8IOWCMP:W8	Receives-Workers Comp	Categ
9	R9IOWCMP	R9IOWCMP:W9	Receives-Workers Comp	Categ
10	R10IOWCMP	R10IOWCMP:W10	Receives-Workers Comp	Categ
11	R11IOWCMP	R11IOWCMP:W11	Receives-Workers Comp	Categ
12	R12IOWCMP	R12IOWCMP:W12	Receives-Workers Comp	Categ
13	R13IOWCMP	R13IOWCMP:W13	Receives-Workers Comp	Categ

1	S1IOWCMP	S1IOWCMP:W1	Receives-Workers	Comp	Categ
2	S2IOWCMP	S2IOWCMP:W2	Receives-Workers	Comp	Categ
3	S3IOWCMP	S3IOWCMP:W3	Receives-Workers	Comp	Categ
4	S4IOWCMP	S4IOWCMP:W4	Receives-Workers	Comp	Categ
5	S5IOWCMP	S5IOWCMP:W5	Receives-Workers	Comp	Categ
6	S6IOWCMP	S6IOWCMP:W6	Receives-Workers	Comp	Categ
7	S7IOWCMP	S7IOWCMP:W7	Receives-Workers	Comp	Categ
8	S8IOWCMP	S8IOWCMP:W8	Receives-Workers	Comp	Categ
9	S9IOWCMP	S9IOWCMP:W9	Receives-Workers	Comp	Categ
10	S10IOWCMP	S10IOWCMP:W10	Receives-Workers	Comp	Categ
11	S11IOWCMP	S11IOWCMP:W11	Receives-Workers	Comp	Categ
12	S12IOWCMP	S12IOWCMP:W12	Receives-Workers	Comp	Categ
13	S13IOWCMP	S13IOWCMP:W13	Receives-Workers	Comp	Categ
1	R1IFWCMP	R1IFWCMP:W1	ImpFlag-Workers	Comp	Categ
2	R2IFWCMP	R2IFWCMP:W2	ImpFlag-Workers	Comp	Categ
3	R3IFWCMP	R3IFWCMP:W3	ImpFlag-Workers	Comp	Categ
4	R4IFWCMP	R4IFWCMP:W4	ImpFlag-Workers	Comp	Categ
5	R5IFWCMP	R5IFWCMP:W5	ImpFlag-Workers	Comp	Categ
6	R6IFWCMP	R6IFWCMP:W6	ImpFlag-Workers	Comp	Categ
7	R7IFWCMP	R7IFWCMP:W7	ImpFlag-Workers	Comp	Categ
8	R8IFWCMP	R8IFWCMP:W8	ImpFlag-Workers	Comp	Categ
9	R9IFWCMP	R9IFWCMP:W9	ImpFlag-Workers	Comp	Categ
10	R10IFWCMP	R10IFWCMP:W10	ImpFlag-Workers	Comp	Categ
11	R11IFWCMP	R11IFWCMP:W11	ImpFlag-Workers	Comp	Categ
12	R12IFWCMP	R12IFWCMP:W12	ImpFlag-Workers	Comp	Categ
13	R13IFWCMP	R13IFWCMP:W13	ImpFlag-Workers	Comp	Categ
1	S1IFWCMP	S1IFWCMP:W1	ImpFlag-Workers	Comp	Categ
2	S2IFWCMP	S2IFWCMP:W2	ImpFlag-Workers	Comp	Categ
3	S3IFWCMP	S3IFWCMP:W3	ImpFlag-Workers	Comp	Categ
4	S4IFWCMP	S4IFWCMP:W4	ImpFlag-Workers	Comp	Categ
5	S5IFWCMP	S5IFWCMP:W5	ImpFlag-Workers	Comp	Categ
6	S6IFWCMP	S6IFWCMP:W6	ImpFlag-Workers	Comp	Categ
7	S7IFWCMP	S7IFWCMP:W7	ImpFlag-Workers	Comp	Categ
8	S8IFWCMP	S8IFWCMP:W8	ImpFlag-Workers	Comp	Categ
9	S9IFWCMP	S9IFWCMP:W9	ImpFlag-Workers	Comp	Categ
10	S10IFWCMP	S10IFWCMP:W10	ImpFlag-Workers	Comp	Categ
11	S11IFWCMP	S11IFWCMP:W11	ImpFlag-Workers	Comp	Categ
12	S12IFWCMP	S12IFWCMP:W12	ImpFlag-Workers	Comp	Categ
13	S13IFWCMP	S13IFWCMP:W13	ImpFlag-Workers	Comp	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IUNWC	12652	204.11	1243.59	0.0	30800.0
R2IUNWC	19642	129.89	1083.03	0.0	31000.0
R3IUNWC	17991	103.18	1262.85	0.0	60000.0
R4IUNWC	21384	107.55	1056.86	0.0	30000.0
R5IUNWC	19579	99.73	1422.66	0.0	100000.0
R6IUNWC	18165	65.94	769.91	0.0	32760.0
R7IUNWC	20129	115.09	1191.67	0.0	80000.0
R8IUNWC	18469	74.42	827.11	0.0	39000.0
R9IUNWC	17217	77.94	1112.21	0.0	100000.0
R10IUNWC	22034	314.96	1984.12	0.0	50000.0
R11IUNWC	20554	235.40	1831.33	0.0	50000.0
R12IUNWC	18747	157.74	1677.39	0.0	117000.0
R13IUNWC	20912	123.80	1460.64	0.0	67598.6
S1IUNWC	10279	209.39	1302.73	0.0	30800.0
S2IUNWC	17347	111.31	1015.98	0.0	31000.0
S3IUNWC	15657	92.45	1261.25	0.0	60000.0
S4IUNWC	14516	121.10	1112.39	0.0	28000.0

S5IUNWC	13042	111.78	1646.27	0.0	100000.0
S6IUNWC	11859	77.45	837.51	0.0	32760.0
S7IUNWC	13352	117.30	1096.31	0.0	50000.0
S8IUNWC	12052	93.25	1066.35	0.0	39000.0
S9IUNWC	11012	94.91	1321.45	0.0	100000.0
S10IUNWC	14235	350.95	2106.25	0.0	36000.0
S11IUNWC	13080	255.49	1944.19	0.0	36000.0
S12IUNWC	11622	172.12	1871.51	0.0	117000.0
S13IUNWC	12888	111.77	1305.12	0.0	60000.0
R1IOUNWC	12652	0.06	0.24	0.0	1.0
R2IOUNWC	11420	0.06	0.23	0.0	1.0
R3IOUNWC	10964	0.04	0.20	0.0	1.0
R4IOUNWC	21384	0.03	0.16	0.0	1.0
R5IOUNWC	19579	0.02	0.15	0.0	1.0
R6IOUNWC	18165	0.02	0.13	0.0	1.0
R7IOUNWC	20129	0.02	0.16	0.0	1.0
R8IOUNWC	18469	0.02	0.13	0.0	1.0
R9IOUNWC	17217	0.02	0.13	0.0	1.0
R10IOUNWC	22034	0.05	0.21	0.0	1.0
R11IOUNWC	20554	0.04	0.18	0.0	1.0
R12IOUNWC	18747	0.03	0.16	0.0	1.0
R13IOUNWC	20912	0.02	0.14	0.0	1.0
S1IOUNWC	10279	0.06	0.23	0.0	1.0
S2IOUNWC	9125	0.05	0.22	0.0	1.0
S3IOUNWC	8630	0.04	0.19	0.0	1.0
S4IOUNWC	14516	0.03	0.17	0.0	1.0
S5IOUNWC	13042	0.02	0.15	0.0	1.0
S6IOUNWC	11859	0.02	0.14	0.0	1.0
S7IOUNWC	13352	0.03	0.16	0.0	1.0
S8IOUNWC	12052	0.02	0.14	0.0	1.0
S9IOUNWC	11012	0.02	0.13	0.0	1.0
S10IOUNWC	14235	0.05	0.22	0.0	1.0
S11IOUNWC	13080	0.04	0.18	0.0	1.0
S12IOUNWC	11622	0.03	0.16	0.0	1.0
S13IOUNWC	12888	0.02	0.14	0.0	1.0
R1IFUNWC	12652	0.14	0.83	0.0	9.0
R2IFUNWC	11420	0.17	0.98	0.0	9.0
R3IFUNWC	10964	0.12	0.79	0.0	9.0
R4IFUNWC	21384	0.12	0.90	0.0	9.0
R5IFUNWC	19579	0.09	0.78	0.0	9.0
R6IFUNWC	18165	0.05	0.50	0.0	9.0
R7IFUNWC	20129	0.08	0.64	0.0	9.0
R8IFUNWC	18469	0.06	0.57	0.0	9.0
R9IFUNWC	17217	0.07	0.62	0.0	9.0
R10IFUNWC	22034	0.24	1.26	0.0	9.0
R11IFUNWC	20554	0.13	0.86	0.0	9.0
R12IFUNWC	18747	0.14	0.95	0.0	9.0
R13IFUNWC	20912	0.21	1.26	0.0	9.0
S1IFUNWC	12652	1.63	3.17	0.0	9.0
S2IFUNWC	11420	1.74	3.26	0.0	9.0
S3IFUNWC	10964	1.79	3.31	0.0	9.0
S4IFUNWC	21384	2.67	3.76	0.0	9.0
S5IFUNWC	19579	2.74	3.78	0.0	9.0
S6IFUNWC	18165	2.82	3.80	0.0	9.0
S7IFUNWC	20129	2.76	3.78	0.0	9.0

S8IFUNWC	18469	2.83	3.81	0.0	9.0
S9IFUNWC	17217	2.94	3.84	0.0	9.0
S10IFUNWC	22034	3.01	3.85	0.0	9.0
S11IFUNWC	20554	3.01	3.85	0.0	9.0
S12IFUNWC	18747	3.15	3.89	0.0	9.0
S13IFUNWC	20912	3.24	3.92	0.0	9.0
R1IUNEM	12652	117.38	789.75	0.0	28000.0
R2IUNEM	19642	79.70	706.05	0.0	19000.0
R3IUNEM	17991	41.62	476.34	0.0	20000.0
R4IUNEM	21384	53.61	562.85	0.0	25000.0
R5IUNEM	19579	38.40	416.25	0.0	12000.0
R6IUNEM	18165	42.08	521.38	0.0	20520.9
R7IUNEM	20129	82.89	962.08	0.0	80000.0
R8IUNEM	18469	55.45	696.27	0.0	39000.0
R9IUNEM	17217	52.14	628.80	0.0	18200.0
R10IUNEM	22034	280.00	1831.61	0.0	32400.0
R11IUNEM	20554	195.72	1579.77	0.0	35000.0
R12IUNEM	18747	113.04	1055.66	0.0	25000.0
R13IUNEM	20912	71.49	848.46	0.0	36000.0
S1IUNEM	10279	116.28	797.57	0.0	28000.0
S2IUNEM	17347	67.43	658.20	0.0	19000.0
S3IUNEM	15657	36.01	461.96	0.0	20000.0
S4IUNEM	14516	60.75	598.94	0.0	25000.0
S5IUNEM	13042	39.10	424.40	0.0	12000.0
S6IUNEM	11859	48.40	567.73	0.0	20000.0
S7IUNEM	13352	75.48	727.91	0.0	21082.7
S8IUNEM	12052	65.38	894.57	0.0	39000.0
S9IUNEM	11012	60.01	695.63	0.0	18200.0
S10IUNEM	14235	301.97	1913.34	0.0	32400.0
S11IUNEM	13080	209.01	1682.84	0.0	35000.0
S12IUNEM	11622	112.00	1045.02	0.0	24000.0
S13IUNEM	12888	59.23	741.65	0.0	36000.0
R1IOUNEM	12652	0.04	0.20	0.0	1.0
R2IOUNEM	11420	0.04	0.20	0.0	1.0
R3IOUNEM	10964	0.03	0.17	0.0	1.0
R4IOUNEM	21384	0.02	0.14	0.0	1.0
R5IOUNEM	19579	0.01	0.12	0.0	1.0
R6IOUNEM	18165	0.01	0.12	0.0	1.0
R7IOUNEM	20129	0.02	0.14	0.0	1.0
R8IOUNEM	18469	0.01	0.12	0.0	1.0
R9IOUNEM	17217	0.01	0.11	0.0	1.0
R10IOUNEM	22034	0.04	0.20	0.0	1.0
R11IOUNEM	20554	0.03	0.17	0.0	1.0
R12IOUNEM	18747	0.02	0.15	0.0	1.0
R13IOUNEM	20912	0.02	0.13	0.0	1.0
S1IOUNEM	10279	0.04	0.20	0.0	1.0
S2IOUNEM	9125	0.04	0.19	0.0	1.0
S3IOUNEM	8630	0.03	0.16	0.0	1.0
S4IOUNEM	14516	0.02	0.14	0.0	1.0
S5IOUNEM	13042	0.02	0.12	0.0	1.0
S6IOUNEM	11859	0.02	0.12	0.0	1.0
S7IOUNEM	13352	0.02	0.14	0.0	1.0
S8IOUNEM	12052	0.01	0.12	0.0	1.0
S9IOUNEM	11012	0.01	0.12	0.0	1.0
S10IOUNEM	14235	0.04	0.21	0.0	1.0

S11IOUNEM	13080	0.03	0.17	0.0	1.0
S12IOUNEM	11622	0.02	0.15	0.0	1.0
S13IOUNEM	12888	0.02	0.12	0.0	1.0
R1IFUNEM	12652	5.83	1.01	1.0	9.0
R2IFUNEM	11420	5.85	0.98	1.0	9.0
R3IFUNEM	10964	5.90	0.81	1.0	9.0
R4IFUNEM	21384	5.95	0.70	1.0	9.0
R5IFUNEM	19579	5.96	0.61	1.0	9.0
R6IFUNEM	18165	5.95	0.58	1.0	9.0
R7IFUNEM	20129	5.93	0.68	1.0	9.0
R8IFUNEM	18469	5.95	0.59	1.0	9.0
R9IFUNEM	17217	5.96	0.56	1.0	9.0
R10IFUNEM	22034	5.87	1.05	1.0	9.0
R11IFUNEM	20554	5.89	0.86	1.0	9.0
R12IFUNEM	18747	5.93	0.77	1.0	9.0
R13IFUNEM	20912	5.99	0.73	1.0	9.0
S1IFUNEM	12652	6.25	1.23	1.0	9.0
S2IFUNEM	11420	6.30	1.19	1.0	9.0
S3IFUNEM	10964	6.36	1.10	1.0	9.0
S4IFUNEM	21384	6.61	1.14	1.0	9.0
S5IFUNEM	19579	6.64	1.09	1.0	9.0
S6IFUNEM	18165	6.66	1.09	1.0	9.0
S7IFUNEM	20129	6.63	1.12	1.0	9.0
S8IFUNEM	18469	6.66	1.09	1.0	9.0
S9IFUNEM	17217	6.70	1.08	1.0	9.0
S10IFUNEM	22034	6.63	1.33	1.0	9.0
S11IFUNEM	20554	6.66	1.22	1.0	9.0
S12IFUNEM	18747	6.73	1.17	1.0	9.0
S13IFUNEM	20912	6.78	1.13	1.0	9.0
R1IWCMP	12652	86.73	965.30	0.0	30800.0
R2IWCMP	19642	50.19	806.26	0.0	31000.0
R3IWCMP	17991	61.56	1158.67	0.0	60000.0
R4IWCMP	21384	53.93	884.18	0.0	30000.0
R5IWCMP	19579	61.33	1354.20	0.0	100000.0
R6IWCMP	18165	23.87	554.12	0.0	32760.0
R7IWCMP	20129	32.20	697.24	0.0	50000.0
R8IWCMP	18469	18.97	445.70	0.0	21900.0
R9IWCMP	17217	25.79	918.23	0.0	100000.0
R10IWCMP	22034	34.95	724.71	0.0	50000.0
R11IWCMP	20554	39.68	901.94	0.0	50000.0
R12IWCMP	18747	44.70	1295.72	0.0	117000.0
R13IWCMP	20912	52.32	1158.97	0.0	67598.6
S1IWCMP	10279	93.11	1034.35	0.0	30800.0
S2IWCMP	17347	43.88	774.65	0.0	31000.0
S3IWCMP	15657	56.44	1166.95	0.0	60000.0
S4IWCMP	14516	60.35	924.49	0.0	28000.0
S5IWCMP	13042	72.68	1584.69	0.0	100000.0
S6IWCMP	11859	29.05	613.56	0.0	32760.0
S7IWCMP	13352	41.82	822.10	0.0	50000.0
S8IWCMP	12052	27.87	580.13	0.0	21900.0
S9IWCMP	11012	34.90	1124.58	0.0	100000.0
S10IWCMP	14235	48.99	831.34	0.0	30000.0
S11IWCMP	13080	46.48	934.28	0.0	36000.0
S12IWCMP	11622	60.12	1547.44	0.0	117000.0
S13IWCMP	12888	52.54	1065.66	0.0	60000.0

R1IOWCMP	12652	0.02	0.13	0.0	1.0
R2IOWCMP	11420	0.02	0.12	0.0	1.0
R3IOWCMP	10964	0.01	0.12	0.0	1.0
R4IOWCMP	21384	0.01	0.09	0.0	1.0
R5IOWCMP	19579	0.01	0.09	0.0	1.0
R6IOWCMP	18165	0.00	0.06	0.0	1.0
R7IOWCMP	20129	0.00	0.07	0.0	1.0
R8IOWCMP	18469	0.00	0.06	0.0	1.0
R9IOWCMP	17217	0.00	0.06	0.0	1.0
R10IOWCMP	22034	0.01	0.07	0.0	1.0
R11IOWCMP	20554	0.00	0.06	0.0	1.0
R12IOWCMP	18747	0.00	0.07	0.0	1.0
R13IOWCMP	20912	0.01	0.07	0.0	1.0
S1IOWCMP	10279	0.02	0.13	0.0	1.0
S2IOWCMP	9125	0.01	0.12	0.0	1.0
S3IOWCMP	8630	0.01	0.11	0.0	1.0
S4IOWCMP	14516	0.01	0.09	0.0	1.0
S5IOWCMP	13042	0.01	0.09	0.0	1.0
S6IOWCMP	11859	0.00	0.07	0.0	1.0
S7IOWCMP	13352	0.01	0.08	0.0	1.0
S8IOWCMP	12052	0.00	0.07	0.0	1.0
S9IOWCMP	11012	0.00	0.06	0.0	1.0
S10IOWCMP	14235	0.01	0.08	0.0	1.0
S11IOWCMP	13080	0.00	0.07	0.0	1.0
S12IOWCMP	11622	0.01	0.07	0.0	1.0
S13IOWCMP	12888	0.01	0.07	0.0	1.0
R1IFWCMP	12652	5.95	0.66	1.0	9.0
R2IFWCMP	11420	5.97	0.65	1.0	9.0
R3IFWCMP	10964	5.96	0.60	1.0	9.0
R4IFWCMP	21384	6.00	0.50	1.0	9.0
R5IFWCMP	19579	5.99	0.47	1.0	9.0
R6IFWCMP	18165	5.99	0.33	1.0	9.0
R7IFWCMP	20129	6.00	0.38	1.0	9.0
R8IFWCMP	18469	6.00	0.33	1.0	9.0
R9IFWCMP	17217	6.00	0.35	1.0	9.0
R10IFWCMP	22034	6.04	0.53	1.0	9.0
R11IFWCMP	20554	6.01	0.41	1.0	9.0
R12IFWCMP	18747	6.02	0.44	1.0	9.0
R13IFWCMP	20912	6.04	0.53	1.0	9.0
S1IFWCMP	12652	6.34	0.99	1.0	9.0
S2IFWCMP	11420	6.38	0.99	1.0	9.0
S3IFWCMP	10964	6.40	0.98	1.0	9.0
S4IFWCMP	21384	6.65	1.03	1.0	9.0
S5IFWCMP	19579	6.66	1.02	1.0	9.0
S6IFWCMP	18165	6.69	1.00	1.0	9.0
S7IFWCMP	20129	6.67	1.01	1.0	9.0
S8IFWCMP	18469	6.69	1.00	1.0	9.0
S9IFWCMP	17217	6.72	1.01	1.0	9.0
S10IFWCMP	22034	6.74	1.04	1.0	9.0
S11IFWCMP	20554	6.74	1.02	1.0	9.0
S12IFWCMP	18747	6.78	1.03	1.0	9.0
S13IFWCMP	20912	6.81	1.05	1.0	9.0

Categorical Variable Codes

RwIOUNWC: Receives:R Unemp + Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
0.Receives no income	|	11893	10771	10518	20816	19147	17835	19628	18139	16937	20984
1.Receives income	|	759	649	446	568	432	330	501	330	280	1050

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19831	18259	20480
1.Receives income	|	723	488	432

SwIOUNWC: Receives:Sp Unemp + Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9688	8653	8310	14101	12740	11625	12999	11825	10815	13518
1.Receives income	|	591	472	320	415	302	234	353	227	197	717

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12617	11314	12625
1.Receives income	|	463	308	263

RwIFUNWC: ImpFlag:R Unemp + Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
0.No income	|	11749	10604	10407	20562	18962	17715	19466	18005	16801	20466
1.No imputations	|	668	531	377	470	351	247	355	243	217	806
2.Some imputation	|	140	161	103	145	129	158	219	156	124	344
9.No Fin resp	|	95	124	77	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.No income	|	19544	17958	19925
1.No imputations	|	549	382	320
2.Some imputation	|	290	208	265
9.No Fin resp	|	171	199	402

SwIFUNWC: ImpFlag:Sp Unemp + Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|		3673	3323							
0.No income	|	9558	8520	8226	13878	12608	11536	12873	11722	10708	13113
1.No imputations	|	512	384	270	346	241	173	237	159	149	537
2.Some imputation	|	114	121	70	107	100	114	165	119	93	258
8.No Sp/part->no incm	|	2373	2295	2334	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	64	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.No income	|	12394	11076	12178
1.No imputations	|	341	231	195
2.Some imputation	|	202	155	177
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOUNEM: Receives-Unemployment

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
0.Receives no income	|	12097	10935	10653	20976	19286	17901	19717	18199	16995	21078
1.Receives income	|	555	485	311	408	293	264	412	270	222	956

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19906	18328	20575
1.Receives income	|	648	419	337

SwIOUNEM: Receives-Unemployment

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9850	8775	8406	14212	12838	11675	13073	11873	10859	13598
1.Receives income	|	429	350	224	304	204	184	279	179	153	637
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|	7474	7125	8024							
0.Receives no income	|	12673	11366	12685							
1.Receives income	|	407	256	203							

RwIFUNEM: ImpFlag-Unemployment

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
1.Continuous value	|	495	400	262	338	242	203	296	201	172	747
2.Complete bracket	|						37	66	47	23	122
3.Incomplete bracket	|						4	10	4	2	14
5.No value/bracket	|	53	78	44	67	50	18	39	17	21	50
6.No income	|	11960	10771	10543	20719	19102	17793	19568	18078	16867	20586
7.DK if income	|	49	47	38	53	48	65	61	57	57	97
9.No Fin resp	|	95	124	77	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	493	331	259							
2.Complete bracket	|	94	58	47							
3.Incomplete bracket	|	8	6	6							
5.No value/bracket	|	44	17	21							
6.No income	|	19656	18057	20053							
7.DK if income	|	88	79	124							
9.No Fin resp	|	171	199	402							

SwIFUNEM: ImpFlag-Unemployment

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|		3673	3323							
1.Continuous value	|	378	279	185	252	164	139	186	128	115	489
2.Complete bracket	|						27	48	34	16	83
3.Incomplete bracket	|						3	9	4	1	11
5.No value/bracket	|	43	63	37	49	40	12	33	11	17	38
6.No income	|	9724	8649	8323	13990	12708	11598	12959	11781	10758	13212
7.DK if income	|	39	34	21	40	37	44	40	42	43	75
8.No spouse/partner	|	2373	2295	2334	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	64	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	297	194	152
2.Complete bracket	|	58	35	25
3.Incomplete bracket	|	9	6	4
5.No value/bracket	|	38	15	15
6.No income	|	12472	11157	12272
7.DK if income	|	63	55	82
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwIOWCMP: Receives-Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
0.Receives no income	|	12435	11241	10816	21214	19431	18093	20032	18404	17157	21922
1.Receives income	|	217	179	148	170	148	72	97	65	60	112

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	20469	18663	20807
1.Receives income	|	85	84	105

SwIOWCMP: Receives-Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	10107	8997	8527	14398	12937	11805	13275	12000	10966	14143
1.Receives income	|	172	128	103	118	105	54	77	52	46	92

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	13015	11560	12823
1.Receives income	|	65	62	65

RwIFWCMP: ImpFlag-Workers Comp

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222	7027							
1.Continuous value	|	184	144	127	139	117	50	65	45	46	76
2.Complete bracket	|						12	24	14	10	23
3.Incomplete bracket	|						3	1	1	1	1
5.No value/bracket	|	29	31	19	28	30	6	6	5	3	11
6.No income	|	12287	11081	10705	20967	19245	17976	19871	18275	17024	21395
7.DK if income	|	57	40	36	43	50	73	73	64	58	110
9.No Fin resp	|	95	124	77	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	63	62	72
2.Complete bracket	|	16	13	21
3.Incomplete bracket	|	1	3	2
5.No value/bracket	|	5	5	6
6.No income	|	20192	18364	20264
7.DK if income	|	106	101	145
9.No Fin resp	|	171	199	402

SwIFWCMP: ImpFlag-Workers Comp											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549	3704							
.U=Unmarried	|		3673	3323							
1.Continuous value	|	143	110	91	98	83	38	53	33	35	60
2.Complete bracket	|						10	17	13	7	19
3.Incomplete bracket	|						2	1	1	1	1
5.No value/bracket	|	25	18	11	20	22	3	4	5	2	12
6.No income	|	9970	8868	8445	14183	12805	11715	13146	11900	10862	13733
7.DK if income	|	46	29	19	30	39	55	54	48	43	83
8.No spouse/partner	|	2373	2295	2334	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	64	185	93	36	77	52	62	327
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|										
1.Continuous value	|	50	43	48							
2.Complete bracket	|	9	8	10							
3.Incomplete bracket	|	2	3	1							
5.No value/bracket	|	4	6	6							
6.No income	|	12803	11321	12382							
7.DK if income	|	69	81	103							
8.No spouse/partner	|	7474	7125	8024							
9.No Fin resp	|	143	160	338							

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwIUNWC sums the Respondent's income from unemployment and worker's compensation. Income from unemployment and worker's compensation are available separately in RwIUNEM and RwIWCMP.

SwIUNWC, SwIUNEM and SwIWCMP are the analogous spouse variables.

Variables in the form RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form RwIOvar/SwIOvar indicate whether the Respondent receives this type of income.

Cross Wave Differences in Original HRS Data

The unemployment and worker's compensation questions are asked in all HRS waves for Respondent and spouse. The question wording varies slightly. In AHEAD (Waves 2A and 3A), there are no questions about unemployment and worker's compensation.

In Wave 1, the questions ask for income received in 1991. In Wave 2H, the questions ask for income received in 1993. Beginning in Wave 3H, the questions ask for income received in the last calendar year. The last calendar year is the year before the year of the interview.

The question about the amount received is:

"How much did you receive in [year]?"

Beginning in Wave 4, the question changes slightly to:

"How much did you receive in [year] (before taxes and other deductions)?"

In Wave 5, Respondents who are 65 years of age or older and report not working for pay in the last calendar year skip the questions about income from unemployment and worker's compensation. Respondents who are under 65 years of age, on the other hand, are asked both sets of questions, even if they are not working. From Wave 6 forward, the same pattern is true for Respondents who are 65 years of age or older. However, those who are under 65 years of age and report not working for pay in the last calendar year are asked the questions about income from unemployment but skip those related to worker's compensation.

Beginning in Wave 6, unfolding bracket questions are asked for unemployment and worker's compensation.

Unemployment and worker's compensation are not available for AHEAD Respondents in Waves 2A and 3A. RwiUNWC and SwiUNWC are set to zero for all AHEAD Respondents in these waves. The same applies for RwiUNEM, RwiWCMP, SwiUNEM and SwiWCMP. Additionally, RwiFUNWC and SwiFUNWC are set to .Q to flag the cases where this is done, as well as for RwiFUNEM, SwiFUNEM, RwiFWCMP and SwiFWCMP.

HRS Variables Used

```
HRS 1992:
V15501      N8:1991:RECV UNEMP C:IND
V15502      N8A:WHO RECVD UNEMP :IND
V15503      N9:UNEMP COMP: AMTRE:IND
V15523      N9:UNEMP COMP: AMTRE:IND
V15601      N13:1991:RECV WRKRS :IND
V15602      N13A:WHO RECVD WRKRS:IND
V15603      N16 WORK COMP: AMTRE:IND
V15623      N16 WORK COMP: AMTRE:IND
V5501       N8:1991:RECV UNEMP C:IMP
V5502       N8A:WHO RECVD UNEMP :IMP
V5503       N9:UNEMP COMP:$AMT R:IMP
V5523       N11:UNEMP COMP:$AMT :IMP
V5601       N13:1991:RECV WRKRS :IMP
V5602       N13A:WHO RECVD WRKRS:IMP
V5603       N14:WRKRS COMP:$AMT :IMP
V5623       N16:WRK COMP:$AMT RE:IMP
HRS 1994:
```

W15984	N9. Imputation flag
W15985	N9a. Imputation flag
W15986	N10. Imputation flag
W16003	N12. Imputation flag
W16020	N14. Imputation flag
W16021	N14a. Imputation flag
W16022	N15. Imputation flag
W16039	N17. Imputation flag
W5984	N9.UNEMPLOYMENT COMPENSA
W5985	N9a.WHO RECD UNEMPLOYMEN
W5986	N10.R-AMT UNEMPLOYMENT C
W6003	N12.SP-AMT UNEMPLOYMENT
W6020	N14.WORKERS COMPENSATION
W6021	N14a.WHO RECD WORKERS CO
W6022	N15.R-AMT WORKERS COMPEN
W6039	N17.SP-AMT WORKERS COMPE
HRS 1996:	
E3871	J1.R OR SP WORK FOR PAY LCYEAR
E3942	J21.WHETHER UNEMPL COMP LCY
E3943	J22.WHO RECD UNEMPL COMP
E3944	J23.AMT UNEMPL COMP LCY
E3952	J28.AMT S/P UNEMPL COMP LCY
E3961	J33.WHETHER WORKERS COMP LCY
E3962	J34.WHO RECD WORKERS COMP
E3963	J35.AMT WORKERS COMP LCY
E3974	J40.AMT S/P WORKERS COMP LCY
HRS 1998:	
F4629	J1.R OR SP WORK FOR PAY LCYEAR
F4702	J21.WHETHER UNEMPL COMP LCY
F4703	J22.WHO RECD UNEMPL COMP
F4704	J23.AMT UNEMPL COMP LCY
F4712	J28.AMT S/P UNEMPL COMP LCY
F4721	J33.WHETHER WORKERS COMP LCY
F4722	J34.WHO RECD WORKERS COMP
F4723	J35.AMT WORKERS COMP LCY
F4734	J40.AMT S/P WORKERS COMP LCY
HRS 2000:	
G5068	J1.R OR SP WORK FOR PAY LCYEAR
G5141	J21.WHETHER UNEMPL COMP LCY
G5142	J22.WHO RECD UNEMPL COMP
G5143	J23.AMT UNEMPL COMP LCY
G5151	J28.AMT S/P UNEMPL COMP LCY
G5160	J33.WHETHER WORKERS COMP LCY
G5161	J34.WHO RECD WORKERS COMP
G5162	J35.AMT WORKERS COMP LCY
G5173	J40.AMT S/P WORKERS COMP LCY
HRS 2002-2016:	
xQ010	R OR SP WORK FOR PAY - LCY
xQ064	R OR SP INCOME FROM UNEMPLOYMENT - LCY
xQ065	WHO RECEIVED INC FROM UNEMPLOYMENT LCY
xQ066	R AMOUNT FROM UNEMPLOYMENT - LCY
xQ067	R AMT FROM UNEMPLOYMENT- MIN
xQ068	R AMT FROM UNEMPLOYMENT - MAX
xQ070	SP AMOUNT FROM UNEMPLOYMENT - LCY
xQ071	SP AMT FROM UNEMPLOYMENT - MIN
xQ072	SP AMT FROM UNEMPLOYMENT - MAX
xQ074	R OR SP INCOME FROM WORKERS COMP - LCY
xQ075	WHO RECEIVED FROM WORKERS COMP LCY
xQ076	R AMOUNT FROM WORKERS COMP LCY

xQ077	R AMT FROM WORKERS COMP - MIN
xQ078	R AMT FROM WORKERS COMP - MAX
xQ080	SP AMOUNT FROM WORKERS COMP LCY
xQ081	SP AMT FROM WORKERS COMP - MIN
xQ082	SP AMT FROM WORKERS COMP - MAX
Tracker:	
xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT

Individual income from other government transfers
--

Wave	Variable Name	Variable Label	Type
1	R1IGXFR	R1IGXFR:W1 Income:R Other Gov Transfer	Cont
2	R2IGXFR	R2IGXFR:W2 Income:R Other Gov Transfer	Cont
3	R3IGXFR	R3IGXFR:W3 Income:R Other Gov Transfer	Cont
4	R4IGXFR	R4IGXFR:W4 Income:R Other Gov Transfer	Cont
5	R5IGXFR	R5IGXFR:W5 Income:R Other Gov Transfer	Cont
6	R6IGXFR	R6IGXFR:W6 Income:R Other Gov Transfer	Cont
7	R7IGXFR	R7IGXFR:W7 Income:R Other Gov Transfer	Cont
8	R8IGXFR	R8IGXFR:W8 Income:R Other Gov Transfer	Cont
9	R9IGXFR	R9IGXFR:W9 Income:R Other Gov Transfer	Cont
10	R10IGXFR	R10IGXFR:W10 Income:R Other Gov Transfer	Cont
11	R11IGXFR	R11IGXFR:W11 Income:R Other Gov Transfer	Cont
12	R12IGXFR	R12IGXFR:W12 Income:R Other Gov Transfer	Cont
13	R13IGXFR	R13IGXFR:W13 Income:R Other Gov Transfer	Cont
1	S1IGXFR	S1IGXFR:W1 Income:Sp Other Gov Transfer	Cont
2	S2IGXFR	S2IGXFR:W2 Income:Sp Other Gov Transfer	Cont
3	S3IGXFR	S3IGXFR:W3 Income:Sp Other Gov Transfer	Cont
4	S4IGXFR	S4IGXFR:W4 Income:Sp Other Gov Transfer	Cont
5	S5IGXFR	S5IGXFR:W5 Income:Sp Other Gov Transfer	Cont
6	S6IGXFR	S6IGXFR:W6 Income:Sp Other Gov Transfer	Cont
7	S7IGXFR	S7IGXFR:W7 Income:Sp Other Gov Transfer	Cont
8	S8IGXFR	S8IGXFR:W8 Income:Sp Other Gov Transfer	Cont
9	S9IGXFR	S9IGXFR:W9 Income:Sp Other Gov Transfer	Cont
10	S10IGXFR	S10IGXFR:W10 Income:Sp Other Gov Transfer	Cont
11	S11IGXFR	S11IGXFR:W11 Income:Sp Other Gov Transfer	Cont
12	S12IGXFR	S12IGXFR:W12 Income:Sp Other Gov Transfer	Cont
13	S13IGXFR	S13IGXFR:W13 Income:Sp Other Gov Transfer	Cont
1	R1IOGXFR	R1IOGXFR:W1 Receives:R Other Gov Transfer	Categ
2	R2IOGXFR	R2IOGXFR:W2 Receives:R Other Gov Transfer	Categ
3	R3IOGXFR	R3IOGXFR:W3 Receives:R Other Gov Transfer	Categ
4	R4IOGXFR	R4IOGXFR:W4 Receives:R Other Gov Transfer	Categ
5	R5IOGXFR	R5IOGXFR:W5 Receives:R Other Gov Transfer	Categ
6	R6IOGXFR	R6IOGXFR:W6 Receives:R Other Gov Transfer	Categ
7	R7IOGXFR	R7IOGXFR:W7 Receives:R Other Gov Transfer	Categ
8	R8IOGXFR	R8IOGXFR:W8 Receives:R Other Gov Transfer	Categ
9	R9IOGXFR	R9IOGXFR:W9 Receives:R Other Gov Transfer	Categ
10	R10IOGXFR	R10IOGXFR:W10 Receives:R Other Gov Transfer	Categ
11	R11IOGXFR	R11IOGXFR:W11 Receives:R Other Gov Transfer	Categ
12	R12IOGXFR	R12IOGXFR:W12 Receives:R Other Gov Transfer	Categ
13	R13IOGXFR	R13IOGXFR:W13 Receives:R Other Gov Transfer	Categ
1	S1IOGXFR	S1IOGXFR:W1 Receives:Sp Other Gov Transfer	Categ
2	S2IOGXFR	S2IOGXFR:W2 Receives:Sp Other Gov Transfer	Categ
3	S3IOGXFR	S3IOGXFR:W3 Receives:Sp Other Gov Transfer	Categ
4	S4IOGXFR	S4IOGXFR:W4 Receives:Sp Other Gov Transfer	Categ
5	S5IOGXFR	S5IOGXFR:W5 Receives:Sp Other Gov Transfer	Categ
6	S6IOGXFR	S6IOGXFR:W6 Receives:Sp Other Gov Transfer	Categ
7	S7IOGXFR	S7IOGXFR:W7 Receives:Sp Other Gov Transfer	Categ
8	S8IOGXFR	S8IOGXFR:W8 Receives:Sp Other Gov Transfer	Categ
9	S9IOGXFR	S9IOGXFR:W9 Receives:Sp Other Gov Transfer	Categ
10	S10IOGXFR	S10IOGXFR:W10 Receives:Sp Other Gov Transfer	Categ
11	S11IOGXFR	S11IOGXFR:W11 Receives:Sp Other Gov Transfer	Categ
12	S12IOGXFR	S12IOGXFR:W12 Receives:Sp Other Gov Transfer	Categ
13	S13IOGXFR	S13IOGXFR:W13 Receives:Sp Other Gov Transfer	Categ
1	R1IFGXFR	R1IFGXFR:W1 ImpFlag:R Other Gov Transfer	Categ
2	R2IFGXFR	R2IFGXFR:W2 ImpFlag:R Other Gov Transfer	Categ
3	R3IFGXFR	R3IFGXFR:W3 ImpFlag:R Other Gov Transfer	Categ
4	R4IFGXFR	R4IFGXFR:W4 ImpFlag:R Other Gov Transfer	Categ
5	R5IFGXFR	R5IFGXFR:W5 ImpFlag:R Other Gov Transfer	Categ
6	R6IFGXFR	R6IFGXFR:W6 ImpFlag:R Other Gov Transfer	Categ
7	R7IFGXFR	R7IFGXFR:W7 ImpFlag:R Other Gov Transfer	Categ
8	R8IFGXFR	R8IFGXFR:W8 ImpFlag:R Other Gov Transfer	Categ
9	R9IFGXFR	R9IFGXFR:W9 ImpFlag:R Other Gov Transfer	Categ
10	R10IFGXFR	R10IFGXFR:W10 ImpFlag:R Other Gov Transfer	Categ

11	R11IFGXFR	R11IFGXFR:W11 ImpFlag:R Other Gov Transfer	Categ
12	R12IFGXFR	R12IFGXFR:W12 ImpFlag:R Other Gov Transfer	Categ
13	R13IFGXFR	R13IFGXFR:W13 ImpFlag:R Other Gov Transfer	Categ
1	S1IFGXFR	S1IFGXFR:W1 ImpFlag:Sp Other Gov Transfer	Categ
2	S2IFGXFR	S2IFGXFR:W2 ImpFlag:Sp Other Gov Transfer	Categ
3	S3IFGXFR	S3IFGXFR:W3 ImpFlag:Sp Other Gov Transfer	Categ
4	S4IFGXFR	S4IFGXFR:W4 ImpFlag:Sp Other Gov Transfer	Categ
5	S5IFGXFR	S5IFGXFR:W5 ImpFlag:Sp Other Gov Transfer	Categ
6	S6IFGXFR	S6IFGXFR:W6 ImpFlag:Sp Other Gov Transfer	Categ
7	S7IFGXFR	S7IFGXFR:W7 ImpFlag:Sp Other Gov Transfer	Categ
8	S8IFGXFR	S8IFGXFR:W8 ImpFlag:Sp Other Gov Transfer	Categ
9	S9IFGXFR	S9IFGXFR:W9 ImpFlag:Sp Other Gov Transfer	Categ
10	S10IFGXFR	S10IFGXFR:W10 ImpFlag:Sp Other Gov Transfer	Categ
11	S11IFGXFR	S11IFGXFR:W11 ImpFlag:Sp Other Gov Transfer	Categ
12	S12IFGXFR	S12IFGXFR:W12 ImpFlag:Sp Other Gov Transfer	Categ
13	S13IFGXFR	S13IFGXFR:W13 ImpFlag:Sp Other Gov Transfer	Categ
1	R1IVET	R1IVET:W1 IncPart-Veteran Benefits	Cont
2	R2IVET	R2IVET:W2 IncPart-Veteran Benefits	Cont
3	R3IVET	R3IVET:W3 IncPart-Veteran Benefits	Cont
4	R4IVET	R4IVET:W4 IncPart-Veteran Benefits	Cont
5	R5IVET	R5IVET:W5 IncPart-Veteran Benefits	Cont
6	R6IVET	R6IVET:W6 IncPart-Veteran Benefits	Cont
7	R7IVET	R7IVET:W7 IncPart-Veteran Benefits	Cont
8	R8IVET	R8IVET:W8 IncPart-Veteran Benefits	Cont
9	R9IVET	R9IVET:W9 IncPart-Veteran Benefits	Cont
10	R10IVET	R10IVET:W10 IncPart-Veteran Benefits	Cont
11	R11IVET	R11IVET:W11 IncPart-Veteran Benefits	Cont
12	R12IVET	R12IVET:W12 IncPart-Veteran Benefits	Cont
13	R13IVET	R13IVET:W13 IncPart-Veteran Benefits	Cont
1	S1IVET	S1IVET:W1 IncPart-Veteran Benefits	Cont
2	S2IVET	S2IVET:W2 IncPart-Veteran Benefits	Cont
3	S3IVET	S3IVET:W3 IncPart-Veteran Benefits	Cont
4	S4IVET	S4IVET:W4 IncPart-Veteran Benefits	Cont
5	S5IVET	S5IVET:W5 IncPart-Veteran Benefits	Cont
6	S6IVET	S6IVET:W6 IncPart-Veteran Benefits	Cont
7	S7IVET	S7IVET:W7 IncPart-Veteran Benefits	Cont
8	S8IVET	S8IVET:W8 IncPart-Veteran Benefits	Cont
9	S9IVET	S9IVET:W9 IncPart-Veteran Benefits	Cont
10	S10IVET	S10IVET:W10 IncPart-Veteran Benefits	Cont
11	S11IVET	S11IVET:W11 IncPart-Veteran Benefits	Cont
12	S12IVET	S12IVET:W12 IncPart-Veteran Benefits	Cont
13	S13IVET	S13IVET:W13 IncPart-Veteran Benefits	Cont
1	R1IOVET	R1IOVET:W1 Receives-Veteran Benefits	Categ
2	R2IOVET	R2IOVET:W2 Receives-Veteran Benefits	Categ
3	R3IOVET	R3IOVET:W3 Receives-Veteran Benefits	Categ
4	R4IOVET	R4IOVET:W4 Receives-Veteran Benefits	Categ
5	R5IOVET	R5IOVET:W5 Receives-Veteran Benefits	Categ
6	R6IOVET	R6IOVET:W6 Receives-Veteran Benefits	Categ
7	R7IOVET	R7IOVET:W7 Receives-Veteran Benefits	Categ
8	R8IOVET	R8IOVET:W8 Receives-Veteran Benefits	Categ
9	R9IOVET	R9IOVET:W9 Receives-Veteran Benefits	Categ
10	R10IOVET	R10IOVET:W10 Receives-Veteran Benefits	Categ
11	R11IOVET	R11IOVET:W11 Receives-Veteran Benefits	Categ
12	R12IOVET	R12IOVET:W12 Receives-Veteran Benefits	Categ
13	R13IOVET	R13IOVET:W13 Receives-Veteran Benefits	Categ
1	S1IOVET	S1IOVET:W1 Receives-Veteran Benefits	Categ
2	S2IOVET	S2IOVET:W2 Receives-Veteran Benefits	Categ
3	S3IOVET	S3IOVET:W3 Receives-Veteran Benefits	Categ
4	S4IOVET	S4IOVET:W4 Receives-Veteran Benefits	Categ
5	S5IOVET	S5IOVET:W5 Receives-Veteran Benefits	Categ
6	S6IOVET	S6IOVET:W6 Receives-Veteran Benefits	Categ
7	S7IOVET	S7IOVET:W7 Receives-Veteran Benefits	Categ
8	S8IOVET	S8IOVET:W8 Receives-Veteran Benefits	Categ
9	S9IOVET	S9IOVET:W9 Receives-Veteran Benefits	Categ
10	S10IOVET	S10IOVET:W10 Receives-Veteran Benefits	Categ
11	S11IOVET	S11IOVET:W11 Receives-Veteran Benefits	Categ
12	S12IOVET	S12IOVET:W12 Receives-Veteran Benefits	Categ

13	S13IOVET	S13IOVET:W13 Receives-Veteran Benefits	Categ
1	R1IFVET	R1IFVET:W1 ImpFlag-Veteran Benefits	Categ
2	R2IFVET	R2IFVET:W2 ImpFlag-Veteran Benefits	Categ
3	R3IFVET	R3IFVET:W3 ImpFlag-Veteran Benefits	Categ
4	R4IFVET	R4IFVET:W4 ImpFlag-Veteran Benefits	Categ
5	R5IFVET	R5IFVET:W5 ImpFlag-Veteran Benefits	Categ
6	R6IFVET	R6IFVET:W6 ImpFlag-Veteran Benefits	Categ
7	R7IFVET	R7IFVET:W7 ImpFlag-Veteran Benefits	Categ
8	R8IFVET	R8IFVET:W8 ImpFlag-Veteran Benefits	Categ
9	R9IFVET	R9IFVET:W9 ImpFlag-Veteran Benefits	Categ
10	R10IFVET	R10IFVET:W10 ImpFlag-Veteran Benefits	Categ
11	R11IFVET	R11IFVET:W11 ImpFlag-Veteran Benefits	Categ
12	R12IFVET	R12IFVET:W12 ImpFlag-Veteran Benefits	Categ
13	R13IFVET	R13IFVET:W13 ImpFlag-Veteran Benefits	Categ
1	S1IFVET	S1IFVET:W1 ImpFlag-Veteran Benefits	Categ
2	S2IFVET	S2IFVET:W2 ImpFlag-Veteran Benefits	Categ
3	S3IFVET	S3IFVET:W3 ImpFlag-Veteran Benefits	Categ
4	S4IFVET	S4IFVET:W4 ImpFlag-Veteran Benefits	Categ
5	S5IFVET	S5IFVET:W5 ImpFlag-Veteran Benefits	Categ
6	S6IFVET	S6IFVET:W6 ImpFlag-Veteran Benefits	Categ
7	S7IFVET	S7IFVET:W7 ImpFlag-Veteran Benefits	Categ
8	S8IFVET	S8IFVET:W8 ImpFlag-Veteran Benefits	Categ
9	S9IFVET	S9IFVET:W9 ImpFlag-Veteran Benefits	Categ
10	S10IFVET	S10IFVET:W10 ImpFlag-Veteran Benefits	Categ
11	S11IFVET	S11IFVET:W11 ImpFlag-Veteran Benefits	Categ
12	S12IFVET	S12IFVET:W12 ImpFlag-Veteran Benefits	Categ
13	S13IFVET	S13IFVET:W13 ImpFlag-Veteran Benefits	Categ
3	R3MVET	R3MVET:W3 Monthly-Veteran Benefits	Cont
4	R4MVET	R4MVET:W4 Monthly-Veteran Benefits	Cont
5	R5MVET	R5MVET:W5 Monthly-Veteran Benefits	Cont
6	R6MVET	R6MVET:W6 Monthly-Veteran Benefits	Cont
7	R7MVET	R7MVET:W7 Monthly-Veteran Benefits	Cont
8	R8MVET	R8MVET:W8 Monthly-Veteran Benefits	Cont
9	R9MVET	R9MVET:W9 Monthly-Veteran Benefits	Cont
10	R10MVET	R10MVET:W10 Monthly-Veteran Benefits	Cont
11	R11MVET	R11MVET:W11 Monthly-Veteran Benefits	Cont
12	R12MVET	R12MVET:W12 Monthly-Veteran Benefits	Cont
13	R13MVET	R13MVET:W13 Monthly-Veteran Benefits	Cont
3	S3MVET	S3MVET:W3 Monthly-Veteran Benefits	Cont
4	S4MVET	S4MVET:W4 Monthly-Veteran Benefits	Cont
5	S5MVET	S5MVET:W5 Monthly-Veteran Benefits	Cont
6	S6MVET	S6MVET:W6 Monthly-Veteran Benefits	Cont
7	S7MVET	S7MVET:W7 Monthly-Veteran Benefits	Cont
8	S8MVET	S8MVET:W8 Monthly-Veteran Benefits	Cont
9	S9MVET	S9MVET:W9 Monthly-Veteran Benefits	Cont
10	S10MVET	S10MVET:W10 Monthly-Veteran Benefits	Cont
11	S11MVET	S11MVET:W11 Monthly-Veteran Benefits	Cont
12	S12MVET	S12MVET:W12 Monthly-Veteran Benefits	Cont
13	S13MVET	S13MVET:W13 Monthly-Veteran Benefits	Cont
3	R3NVET	R3NVET:W3 IncMons-Veteran Benefits	Cont
4	R4NVET	R4NVET:W4 IncMons-Veteran Benefits	Cont
5	R5NVET	R5NVET:W5 IncMons-Veteran Benefits	Cont
6	R6NVET	R6NVET:W6 IncMons-Veteran Benefits	Cont
7	R7NVET	R7NVET:W7 IncMons-Veteran Benefits	Cont
8	R8NVET	R8NVET:W8 IncMons-Veteran Benefits	Cont
9	R9NVET	R9NVET:W9 IncMons-Veteran Benefits	Cont
10	R10NVET	R10NVET:W10 IncMons-Veteran Benefits	Cont
11	R11NVET	R11NVET:W11 IncMons-Veteran Benefits	Cont
12	R12NVET	R12NVET:W12 IncMons-Veteran Benefits	Cont
13	R13NVET	R13NVET:W13 IncMons-Veteran Benefits	Cont
3	S3NVET	S3NVET:W3 IncMons-Veteran Benefits	Cont
4	S4NVET	S4NVET:W4 IncMons-Veteran Benefits	Cont
5	S5NVET	S5NVET:W5 IncMons-Veteran Benefits	Cont
6	S6NVET	S6NVET:W6 IncMons-Veteran Benefits	Cont
7	S7NVET	S7NVET:W7 IncMons-Veteran Benefits	Cont
8	S8NVET	S8NVET:W8 IncMons-Veteran Benefits	Cont

9	S9NVET	S9NVET:W9 IncMons-Veteran Benefits	Cont
10	S10NVET	S10NVET:W10 IncMons-Veteran Benefits	Cont
11	S11NVET	S11NVET:W11 IncMons-Veteran Benefits	Cont
12	S12NVET	S12NVET:W12 IncMons-Veteran Benefits	Cont
13	S13NVET	S13NVET:W13 IncMons-Veteran Benefits	Cont
3	R3NFVET	R3NFVET:W3 IncMons DK Flag-Veteran Benefits	Categ
4	R4NFVET	R4NFVET:W4 Incmons DK Flag-Veteran Benefits	Categ
5	R5NFVET	R5NFVET:W5 IncMons DK Flag-Veteran Benefits	Categ
6	R6NFVET	R6NFVET:W6 Incmons DK Flag-Veteran Benefits	Categ
7	R7NFVET	R7NFVET:W7 IncMons DK Flag-Veteran Benefits	Categ
8	R8NFVET	R8NFVET:W8 IncMons DK Flag-Veteran Benefits	Categ
9	R9NFVET	R9NFVET:W9 IncMons DK Flag-Veteran Benefits	Categ
10	R10NFVET	R10NFVET:W10 IncMons DK Flag-Veteran Benefits	Categ
11	R11NFVET	R11NFVET:W11 IncMons DK Flag-Veteran Benefits	Categ
12	R12NFVET	R12NFVET:W12 IncMons DK Flag-Veteran Benefits	Categ
13	R13NFVET	R13NFVET:W13 IncMons DK Flag-Veteran Benefits	Categ
3	S3NFVET	S3NFVET:W3 IncMons DK Flag-Veteran Benefits	Categ
4	S4NFVET	S4NFVET:W4 Incmons DK Flag-Veteran Benefits	Categ
5	S5NFVET	S5NFVET:W5 IncMons DK Flag-Veteran Benefits	Categ
6	S6NFVET	S6NFVET:W6 Incmons DK Flag-Veteran Benefits	Categ
7	S7NFVET	S7NFVET:W7 IncMons DK Flag-Veteran Benefits	Categ
8	S8NFVET	S8NFVET:W8 IncMons DK Flag-Veteran Benefits	Categ
9	S9NFVET	S9NFVET:W9 IncMons DK Flag-Veteran Benefits	Categ
10	S10NFVET	S10NFVET:W10 IncMons DK Flag-Veteran Benefits	Categ
11	S11NFVET	S11NFVET:W11 IncMons DK Flag-Veteran Benefits	Categ
12	S12NFVET	S12NFVET:W12 IncMons DK Flag-Veteran Benefits	Categ
13	S13NFVET	S13NFVET:W13 IncMons DK Flag-Veteran Benefits	Categ
2	R2IVET1	R2IVET1:W2 IncPart-Veteran Benefits #1	Cont
2	S2IVET1	S2IVET1:W2 IncPart-Veteran Benefits #1	Cont
2	R2IVET2	R2IVET2:W2 IncPart-Veteran Benefits #2	Cont
2	S2IVET2	S2IVET2:W2 IncPart-Veteran Benefits #2	Cont
2	R2IOVET1	R2IOVET1:W2 Receives-Veteran Benefits #1	Categ
2	S2IOVET1	S2IOVET1:W2 Receives-Veteran Benefits #1	Categ
2	R2IOVET2	R2IOVET2:W2 Receives-Veteran Benefits #2	Categ
2	S2IOVET2	S2IOVET2:W2 Receives-Veteran Benefits #2	Categ
2	R2IFVET1	R2IFVET1:W2 ImpFlag-Veteran Benefits #1	Categ
2	S2IFVET1	S2IFVET1:W2 ImpFlag-Veteran Benefits #1	Categ
2	R2IFVET2	R2IFVET2:W2 ImpFlag-Veteran Benefits #2	Categ
2	S2IFVET2	S2IFVET2:W2 ImpFlag-Veteran Benefits #2	Categ
1	H1IWELF	H1IWELF:W1 IncPart-Welfare Inc	Cont
3	H3IWELF	H3IWELF:W3 IncPart-Welfare Inc	Cont
4	H4IWELF	H4IWELF:W4 IncPart-Welfare Inc	Cont
5	H5IWELF	H5IWELF:W5 IncPart-Welfare Inc	Cont
6	H6IWELF	H6IWELF:W6 IncPart-Welfare Inc	Cont
7	H7IWELF	H7IWELF:W7 IncPart-Welfare Inc	Cont
8	H8IWELF	H8IWELF:W8 IncPart-Welfare Inc	Cont
9	H9IWELF	H9IWELF:W9 IncPart-Welfare Inc	Cont
10	H10IWELF	H10IWELF:W10 IncPart-Welfare Inc	Cont
11	H11IWELF	H11IWELF:W11 IncPart-Welfare Inc	Cont
12	H12IWELF	H12IWELF:W12 IncPart-Welfare Inc	Cont
13	H13IWELF	H13IWELF:W13 IncPart-Welfare Inc	Cont
2	R2IWELF	R2IWELF:W2 IncPart-Welfare Inc	Cont
2	S2IWELF	S2IWELF:W2 IncPart-Welfare Inc	Cont
1	H1IOWELF	H1IOWELF:W1 Receives-Welfare Inc	Categ

3	H3IOWELF	H3IOWELF:W3 Receives-Welfare Inc	Categ
4	H4IOWELF	H4IOWELF:W4 Receives-Welfare Inc	Categ
5	H5IOWELF	H5IOWELF:W5 Receives-Welfare Inc	Categ
6	H6IOWELF	H6IOWELF:W6 Receives-Welfare Inc	Categ
7	H7IOWELF	H7IOWELF:W7 Receives-Welfare Inc	Categ
8	H8IOWELF	H8IOWELF:W8 Receives-Welfare Inc	Categ
9	H9IOWELF	H9IOWELF:W9 Receives-Welfare Inc	Categ
10	H10IOWELF	H10IOWELF:W10 Receives-Welfare Inc	Categ
11	H11IOWELF	H11IOWELF:W11 Receives-Welfare Inc	Categ
12	H12IOWELF	H12IOWELF:W12 Receives-Welfare Inc	Categ
13	H13IOWELF	H13IOWELF:W13 Receives-Welfare Inc	Categ
2	R2IOWELF	R2IOWELF:W2 Receives-Welfare Inc	Categ
2	S2IOWELF	S2IOWELF:W2 Receives-Welfare Inc	Categ
1	H1IFWELF	H1IFWELF:W1 ImpFlag-Welfare Inc	Categ
3	H3IFWELF	H3IFWELF:W3 ImpFlag-Welfare Inc	Categ
4	H4IFWELF	H4IFWELF:W4 ImpFlag-Welfare Inc	Categ
5	H5IFWELF	H5IFWELF:W5 ImpFlag-Welfare Inc	Categ
6	H6IFWELF	H6IFWELF:W6 ImpFlag-Welfare Inc	Categ
7	H7IFWELF	H7IFWELF:W7 ImpFlag-Welfare Inc	Categ
8	H8IFWELF	H8IFWELF:W8 ImpFlag-Welfare Inc	Categ
9	H9IFWELF	H9IFWELF:W9 ImpFlag-Welfare Inc	Categ
10	H10IFWELF	H10IFWELF:W10 ImpFlag-Welfare Inc	Categ
11	H11IFWELF	H11IFWELF:W11 ImpFlag-Welfare Inc	Categ
12	H12IFWELF	H12IFWELF:W12 ImpFlag-Welfare Inc	Categ
13	H13IFWELF	H13IFWELF:W13 ImpFlag-Welfare Inc	Categ
2	R2IFWELF	R2IFWELF:W2 ImpFlag-Welfare Inc	Categ
2	S2IFWELF	S2IFWELF:W2 ImpFlag-Welfare Inc	Categ
1	H1IFOOD	H1IFOOD:W1 IncPart-Food Stamps	Cont
2	H2IFOOD	H2IFOOD:W2 IncPart-Food Stamps	Cont
3	H3IFOOD	H3IFOOD:W3 IncPart-Food Stamps	Cont
4	H4IFOOD	H4IFOOD:W4 IncPart-Food Stamps	Cont
5	H5IFOOD	H5IFOOD:W5 IncPart-Food Stamps	Cont
6	H6IFOOD	H6IFOOD:W6 IncPart-Food Stamps	Cont
7	H7IFOOD	H7IFOOD:W7 IncPart-Food Stamps	Cont
8	H8IFOOD	H8IFOOD:W8 IncPart-Food Stamps	Cont
9	H9IFOOD	H9IFOOD:W9 IncPart-Food Stamps	Cont
10	H10IFOOD	H10IFOOD:W10 IncPart-Food Stamps	Cont
11	H11IFOOD	H11IFOOD:W11 IncPart-Food Stamps	Cont
12	H12IFOOD	H12IFOOD:W12 IncPart-Food Stamps	Cont
13	H13IFOOD	H13IFOOD:W13 IncPart-Food Stamps	Cont
1	H1IOFOOD	H1IOFOOD:W1 Receives-Food Stamps	Categ
2	H2IOFOOD	H2IOFOOD:W2 Receives-Food Stamps	Categ
3	H3IOFOOD	H3IOFOOD:W3 Receives-Food Stamps	Categ
4	H4IOFOOD	H4IOFOOD:W4 Receives-Food Stamps	Categ
5	H5IOFOOD	H5IOFOOD:W5 Receives-Food Stamps	Categ
6	H6IOFOOD	H6IOFOOD:W6 Receives-Food Stamps	Categ
7	H7IOFOOD	H7IOFOOD:W7 Receives-Food Stamps	Categ
8	H8IOFOOD	H8IOFOOD:W8 Receives-Food Stamps	Categ
9	H9IOFOOD	H9IOFOOD:W9 Receives-Food Stamps	Categ
10	H10IOFOOD	H10IOFOOD:W10 Receives-Food Stamps	Categ
11	H11IOFOOD	H11IOFOOD:W11 Receives-Food Stamps	Categ
12	H12IOFOOD	H12IOFOOD:W12 Receives-Food Stamps	Categ
13	H13IOFOOD	H13IOFOOD:W13 Receives-Food Stamps	Categ
1	H1IFFOOD	H1IFFOOD:W1 ImpFlag-Food Stamps	Categ
2	H2IFFOOD	H2IFFOOD:W2 ImpFlag-Food Stamps	Categ
3	H3IFFOOD	H3IFFOOD:W3 ImpFlag-Food Stamps	Categ
4	H4IFFOOD	H4IFFOOD:W4 ImpFlag-Food Stamps	Categ
5	H5IFFOOD	H5IFFOOD:W5 ImpFlag-Food Stamps	Categ
6	H6IFFOOD	H6IFFOOD:W6 ImpFlag-Food Stamps	Categ
7	H7IFFOOD	H7IFFOOD:W7 ImpFlag-Food Stamps	Categ
8	H8IFFOOD	H8IFFOOD:W8 ImpFlag-Food Stamps	Categ
9	H9IFFOOD	H9IFFOOD:W9 ImpFlag-Food Stamps	Categ
10	H10IFFOOD	H10IFFOOD:W10 ImpFlag-Food Stamps	Categ
11	H11IFFOOD	H11IFFOOD:W11 ImpFlag-Food Stamps	Categ

12	H12IFFOOD	H12IFFOOD:W12 ImpFlag-Food Stamps	Categ
13	H13IFFOOD	H13IFFOOD:W13 ImpFlag-Food Stamps	Categ
3	H3MFOOD	H3MFOOD:W3 Monthly-Food Stamps	Cont
4	H4MFOOD	H4MFOOD:W4 Monthly-Food Stamps	Cont
5	H5MFOOD	H5MFOOD:W5 Monthly-Food Stamps	Cont
6	H6MFOOD	H6MFOOD:W6 Monthly-Food Stamps	Cont
7	H7MFOOD	H7MFOOD:W7 Monthly-Food Stamps	Cont
8	H8MFOOD	H8MFOOD:W8 Monthly-Food Stamps	Cont
9	H9MFOOD	H9MFOOD:W9 Monthly-Food Stamps	Cont
10	H10MFOOD	H10MFOOD:W10 Monthly-Food Stamps	Cont
11	H11MFOOD	H11MFOOD:W11 Monthly-Food Stamps	Cont
12	H12MFOOD	H12MFOOD:W12 Monthly-Food Stamps	Cont
13	H13MFOOD	H13MFOOD:W13 Monthly-Food Stamps	Cont
3	H3NFOOD	H3NFOOD:W3 IncMons-Food Stamps	Cont
4	H4NFOOD	H4NFOOD:W4 IncMons-Food Stamps	Cont
5	H5NFOOD	H5NFOOD:W5 IncMons-Food Stamps	Cont
6	H6NFOOD	H6NFOOD:W6 IncMons-Food Stamps	Cont
7	H7NFOOD	H7NFOOD:W7 IncMons-Food Stamps	Cont
8	H8NFOOD	H8NFOOD:W8 IncMons-Food Stamps	Cont
9	H9NFOOD	H9NFOOD:W9 IncMons-Food Stamps	Cont
10	H10NFOOD	H10NFOOD:W10 IncMons-Food Stamps	Cont
11	H11NFOOD	H11NFOOD:W11 IncMons-Food Stamps	Cont
12	H12NFOOD	H12NFOOD:W12 IncMons-Food Stamps	Cont
13	H13NFOOD	H13NFOOD:W13 IncMons-Food Stamps	Cont
3	H3NFFOOD	H3NFFOOD:W3 IncMons DK Flag-Food Stamps	Categ
4	H4NFFOOD	H4NFFOOD:W4 Incmons DK Flag-Food Stamps	Categ
5	H5NFFOOD	H5NFFOOD:W5 IncMons DK Flag-Food Stamps	Categ
6	H6NFFOOD	H6NFFOOD:W6 Incmons DK Flag-Food Stamps	Categ
7	H7NFFOOD	H7NFFOOD:W7 IncMons DK Flag-Food Stamps	Categ
8	H8NFFOOD	H8NFFOOD:W8 IncMons DK Flag-Food Stamps	Categ
9	H9NFFOOD	H9NFFOOD:W9 IncMons DK Flag-Food Stamps	Categ
10	H10NFFOOD	H10NFFOOD:W10 IncMons DK Flag-Food Stamps	Categ
11	H11NFFOOD	H11NFFOOD:W11 IncMons DK Flag-Food Stamps	Categ
12	H12NFFOOD	H12NFFOOD:W12 IncMons DK Flag-Food Stamps	Categ
13	H13NFFOOD	H13NFFOOD:W13 IncMons DK Flag-Food Stamps	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IGXFR	12652	491.38	2682.31	0.0	60000.0
R2IGXFR	19642	6391.04	856226.10	0.0	119999928.0
R3IGXFR	17991	490.42	5367.65	0.0	396000.0
R4IGXFR	21384	506.64	4096.42	0.0	360000.0
R5IGXFR	19579	512.51	3220.50	0.0	96000.0
R6IGXFR	18165	561.14	3568.71	0.0	99600.0
R7IGXFR	20129	571.23	3467.42	0.0	66000.0
R8IGXFR	18469	667.97	3987.55	0.0	79656.0
R9IGXFR	17217	716.87	4194.51	0.0	98400.0
R10IGXFR	22034	787.65	4300.66	0.0	83076.0
R11IGXFR	20554	850.07	4637.90	0.0	96000.0
R12IGXFR	18747	959.28	4851.84	0.0	85704.0
R13IGXFR	20912	955.34	5082.01	0.0	119952.0
S1IGXFR	10279	419.71	2677.79	0.0	60000.0
S2IGXFR	13674	9019.80	1026203.31	0.0	119999928.0
S3IGXFR	12334	518.05	6353.21	0.0	396000.0
S4IGXFR	14516	499.03	4675.50	0.0	360000.0
S5IGXFR	13042	495.71	3477.12	0.0	96000.0
S6IGXFR	11859	546.99	3830.39	0.0	99600.0

S7IGXFR	13352	557.52	3771.90	0.0	66000.0
S8IGXFR	12052	654.40	4303.86	0.0	79656.0
S9IGXFR	11012	706.60	4483.64	0.0	78000.0
S10IGXFR	14235	744.17	4631.80	0.0	83076.0
S11IGXFR	13080	789.61	4920.31	0.0	96000.0
S12IGXFR	11622	884.97	5198.68	0.0	85704.0
S13IGXFR	12888	908.90	5573.91	0.0	119952.0
R1IOGXFR	12652	0.10	0.30	0.0	1.0
R2IOGXFR	19642	0.09	0.29	0.0	1.0
R3IOGXFR	17991	0.10	0.30	0.0	1.0
R4IOGXFR	21384	0.09	0.29	0.0	1.0
R5IOGXFR	19579	0.09	0.28	0.0	1.0
R6IOGXFR	18165	0.08	0.28	0.0	1.0
R7IOGXFR	20129	0.09	0.29	0.0	1.0
R8IOGXFR	18469	0.10	0.30	0.0	1.0
R9IOGXFR	17217	0.10	0.31	0.0	1.0
R10IOGXFR	22034	0.15	0.36	0.0	1.0
R11IOGXFR	20554	0.16	0.37	0.0	1.0
R12IOGXFR	18747	0.17	0.37	0.0	1.0
R13IOGXFR	20912	0.18	0.38	0.0	1.0
S1IOGXFR	10279	0.08	0.26	0.0	1.0
S2IOGXFR	13674	0.06	0.24	0.0	1.0
S3IOGXFR	12334	0.07	0.26	0.0	1.0
S4IOGXFR	14516	0.06	0.25	0.0	1.0
S5IOGXFR	13042	0.06	0.24	0.0	1.0
S6IOGXFR	11859	0.06	0.24	0.0	1.0
S7IOGXFR	13352	0.07	0.25	0.0	1.0
S8IOGXFR	12052	0.07	0.26	0.0	1.0
S9IOGXFR	11012	0.08	0.27	0.0	1.0
S10IOGXFR	14235	0.12	0.32	0.0	1.0
S11IOGXFR	13080	0.12	0.33	0.0	1.0
S12IOGXFR	11622	0.13	0.33	0.0	1.0
S13IOGXFR	12888	0.13	0.34	0.0	1.0
R1IFGXFR	12652	0.18	0.85	0.0	9.0
R2IFGXFR	19642	0.20	0.84	0.0	9.0
R3IFGXFR	17991	0.18	0.83	0.0	9.0
R4IFGXFR	21384	0.20	0.94	0.0	9.0
R5IFGXFR	19579	0.17	0.83	0.0	9.0
R6IFGXFR	18165	0.13	0.58	0.0	9.0
R7IFGXFR	20129	0.15	0.69	0.0	9.0
R8IFGXFR	18469	0.16	0.65	0.0	9.0
R9IFGXFR	17217	0.17	0.70	0.0	9.0
R10IFGXFR	22034	0.35	1.28	0.0	9.0
R11IFGXFR	20554	0.27	0.92	0.0	9.0
R12IFGXFR	18747	0.30	1.02	0.0	9.0
R13IFGXFR	20912	0.39	1.30	0.0	9.0
S1IFGXFR	12652	1.64	3.16	0.0	9.0
S2IFGXFR	19642	2.55	3.67	0.0	9.0
S3IFGXFR	17991	2.62	3.71	0.0	9.0
S4IFGXFR	21384	2.70	3.74	0.0	9.0
S5IFGXFR	19579	2.77	3.76	0.0	9.0
S6IFGXFR	18165	2.85	3.79	0.0	9.0
S7IFGXFR	20129	2.78	3.77	0.0	9.0
S8IFGXFR	18469	2.86	3.79	0.0	9.0
S9IFGXFR	17217	2.98	3.82	0.0	9.0

S10IFGXFR	22034	3.06	3.83	0.0	9.0
S11IFGXFR	20554	3.07	3.81	0.0	9.0
S12IFGXFR	18747	3.21	3.85	0.0	9.0
S13IFGXFR	20912	3.32	3.87	0.0	9.0
R1IVET	12652	373.18	2599.69	0.0	60000.0
R2IVET	11420	10730.04	1122918.13	0.0	119999928.0
R3IVET	17991	437.61	5354.43	0.0	396000.0
R4IVET	21384	460.46	4072.86	0.0	360000.0
R5IVET	19579	479.19	3208.73	0.0	96000.0
R6IVET	18165	526.33	3529.61	0.0	99600.0
R7IVET	20129	520.55	3445.48	0.0	66000.0
R8IVET	18469	618.03	3980.24	0.0	79656.0
R9IVET	17217	658.75	4185.60	0.0	98400.0
R10IVET	22034	653.53	4265.37	0.0	83076.0
R11IVET	20554	712.95	4592.91	0.0	96000.0
R12IVET	18747	815.16	4824.29	0.0	85704.0
R13IVET	20912	790.18	5049.48	0.0	119952.0
S1IVET	10279	355.18	2635.88	0.0	60000.0
S2IVET	9125	13375.33	1256216.87	0.0	119999928.0
S3IVET	12334	497.23	6350.80	0.0	396000.0
S4IVET	14516	479.96	4672.44	0.0	360000.0
S5IVET	13042	482.46	3475.36	0.0	96000.0
S6IVET	11859	532.39	3782.59	0.0	99600.0
S7IVET	13352	538.01	3767.96	0.0	66000.0
S8IVET	12052	633.78	4302.72	0.0	79656.0
S9IVET	11012	677.60	4479.41	0.0	78000.0
S10IVET	14235	672.97	4620.38	0.0	83076.0
S11IVET	13080	720.69	4911.73	0.0	96000.0
S12IVET	11622	811.21	5190.31	0.0	85704.0
S13IVET	12888	826.38	5564.73	0.0	119952.0
R1IOVET	12652	0.04	0.19	0.0	1.0
R2IOVET	11420	0.03	0.16	0.0	1.0
R3IOVET	17991	0.04	0.21	0.0	1.0
R4IOVET	21384	0.05	0.21	0.0	1.0
R5IOVET	19579	0.05	0.21	0.0	1.0
R6IOVET	18165	0.04	0.21	0.0	1.0
R7IOVET	20129	0.04	0.20	0.0	1.0
R8IOVET	18469	0.05	0.21	0.0	1.0
R9IOVET	17217	0.05	0.21	0.0	1.0
R10IOVET	22034	0.04	0.20	0.0	1.0
R11IOVET	20554	0.05	0.21	0.0	1.0
R12IOVET	18747	0.05	0.22	0.0	1.0
R13IOVET	20912	0.05	0.21	0.0	1.0
S1IOVET	10279	0.03	0.18	0.0	1.0
S2IOVET	9125	0.02	0.15	0.0	1.0
S3IOVET	12334	0.04	0.20	0.0	1.0
S4IOVET	14516	0.04	0.20	0.0	1.0
S5IOVET	13042	0.04	0.19	0.0	1.0
S6IOVET	11859	0.04	0.19	0.0	1.0
S7IOVET	13352	0.04	0.19	0.0	1.0
S8IOVET	12052	0.04	0.20	0.0	1.0
S9IOVET	11012	0.04	0.20	0.0	1.0
S10IOVET	14235	0.04	0.19	0.0	1.0
S11IOVET	13080	0.04	0.20	0.0	1.0
S12IOVET	11622	0.04	0.20	0.0	1.0

S13IOVET	12888	0.04	0.20	0.0	1.0
R1IFVET	12652	5.86	0.93	1.0	9.0
R2IFVET	11420	5.92	0.82	1.0	9.0
R3IFVET	17991	5.83	1.00	1.0	9.0
R4IFVET	21384	5.82	1.04	1.0	9.0
R5IFVET	19579	5.82	1.03	1.0	9.0
R6IFVET	18165	5.81	0.99	1.0	9.0
R7IFVET	20129	5.82	0.99	1.0	9.0
R8IFVET	18469	5.80	1.02	1.0	9.0
R9IFVET	17217	5.80	1.03	1.0	9.0
R10IFVET	22034	5.86	1.06	1.0	9.0
R11IFVET	20554	5.82	1.03	1.0	9.0
R12IFVET	18747	5.81	1.09	1.0	9.0
R13IFVET	20912	5.86	1.07	1.0	9.0
S1IFVET	12652	6.28	1.16	1.0	9.0
S2IFVET	11420	6.35	1.09	1.0	9.0
S3IFVET	17991	6.52	1.28	1.0	9.0
S4IFVET	21384	6.54	1.30	1.0	9.0
S5IFVET	19579	6.56	1.28	1.0	9.0
S6IFVET	18165	6.59	1.27	1.0	9.0
S7IFVET	20129	6.58	1.26	1.0	9.0
S8IFVET	18469	6.59	1.29	1.0	9.0
S9IFVET	17217	6.61	1.31	1.0	9.0
S10IFVET	22034	6.65	1.29	1.0	9.0
S11IFVET	20554	6.64	1.29	1.0	9.0
S12IFVET	18747	6.67	1.32	1.0	9.0
S13IFVET	20912	6.71	1.32	1.0	9.0
R3MVET	446	1141.86	2544.27	2.0	33000.0
R4MVET	967	876.02	1365.05	3.0	30000.0
R5MVET	891	894.84	910.07	1.0	8000.0
R6MVET	814	1002.71	1004.64	19.0	8300.0
R7MVET	881	1017.60	962.51	10.0	5500.0
R8MVET	873	1126.81	1084.74	8.0	6638.0
R9MVET	822	1178.72	1130.47	10.0	8200.0
R10MVET	967	1273.99	1181.09	1.0	6923.0
R11MVET	959	1366.00	1270.19	5.0	8500.0
R12MVET	969	1376.85	1213.77	12.0	7142.0
R13MVET	961	1484.15	1365.14	1.0	9996.0
S3MVET	336	1303.89	2900.41	2.0	33000.0
S4MVET	581	1024.04	1686.14	3.0	30000.0
S5MVET	515	1034.13	1059.28	1.0	8000.0
S6MVET	456	1173.77	1136.07	59.0	8300.0
S7MVET	494	1232.82	1113.83	25.0	5500.0
S8MVET	486	1331.27	1234.61	30.0	6638.0
S9MVET	471	1338.48	1256.05	25.0	6500.0
S10MVET	531	1529.86	1329.13	15.0	6923.0
S11MVET	522	1579.76	1430.60	5.0	8500.0
S12MVET	500	1630.69	1408.91	12.0	7142.0
S13MVET	533	1724.18	1581.07	1.0	9996.0
R3NVET	446	11.59	1.92	0.0	12.0
R4NVET	967	11.54	2.08	0.0	12.0
R5NVET	891	11.70	1.73	0.0	12.0
R6NVET	814	11.61	1.95	0.0	12.0
R7NVET	881	11.54	2.15	0.0	12.0

R8NVET	873	11.47	2.33	0.0	12.0
R9NVET	822	11.60	1.98	0.0	12.0
R10NVET	967	11.57	1.98	0.0	12.0
R11NVET	959	11.10	2.92	0.0	12.0
R12NVET	969	11.27	2.58	0.0	12.0
R13NVET	961	11.42	2.30	0.0	12.0
S3NVET	336	11.65	1.82	0.0	12.0
S4NVET	581	11.71	1.66	0.0	12.0
S5NVET	515	11.77	1.52	0.0	12.0
S6NVET	456	11.64	1.89	0.0	12.0
S7NVET	494	11.71	1.75	0.0	12.0
S8NVET	486	11.58	2.03	0.0	12.0
S9NVET	471	11.68	1.76	0.0	12.0
S10NVET	531	11.58	1.97	0.0	12.0
S11NVET	522	11.30	2.59	0.0	12.0
S12NVET	500	11.35	2.46	0.0	12.0
S13NVET	533	11.35	2.49	0.0	12.0
R3NFVET	446	0.01	0.12	0.0	1.0
R4NFVET	967	0.07	0.26	0.0	1.0
R5NFVET	891	0.08	0.27	0.0	1.0
R6NFVET	814	0.09	0.29	0.0	1.0
R7NFVET	881	0.09	0.29	0.0	1.0
R8NFVET	873	0.10	0.30	0.0	1.0
R9NFVET	822	0.09	0.28	0.0	1.0
R10NFVET	967	0.12	0.32	0.0	1.0
R11NFVET	959	0.09	0.29	0.0	1.0
R12NFVET	969	0.10	0.30	0.0	1.0
R13NFVET	961	0.11	0.31	0.0	1.0
S3NFVET	336	0.01	0.08	0.0	1.0
S4NFVET	581	0.07	0.25	0.0	1.0
S5NFVET	515	0.08	0.28	0.0	1.0
S6NFVET	456	0.09	0.29	0.0	1.0
S7NFVET	494	0.11	0.32	0.0	1.0
S8NFVET	486	0.11	0.31	0.0	1.0
S9NFVET	471	0.10	0.30	0.0	1.0
S10NFVET	531	0.13	0.33	0.0	1.0
S11NFVET	522	0.09	0.29	0.0	1.0
S12NFVET	500	0.08	0.27	0.0	1.0
S13NFVET	533	0.13	0.34	0.0	1.0
R2IVET1	8222	212.11	1631.01	0.0	48000.0
S2IVET1	4549	196.16	1719.73	0.0	48000.0
R2IVET2	8222	1.39	115.62	0.0	10440.0
S2IVET2	4549	0.21	14.23	0.0	960.0
R2IOVET1	8222	0.04	0.20	0.0	1.0
S2IOVET1	4549	0.04	0.19	0.0	1.0
R2IOVET2	8222	0.00	0.02	0.0	1.0
S2IOVET2	4549	0.00	0.01	0.0	1.0

R2IFVET1	8222	5.85	0.96	1.0	9.0
S2IFVET1	8222	6.83	1.25	1.0	9.0
R2IFVET2	8222	6.02	0.18	1.0	9.0
S2IFVET2	8222	6.91	0.99	1.0	9.0
H1IWELF	12652	59.90	608.69	0.0	28000.0
H3IWELF	17991	19.12	325.72	0.0	16000.0
H4IWELF	21384	19.76	429.10	0.0	48000.0
H5IWELF	19579	9.16	257.47	0.0	24000.0
H6IWELF	18165	10.56	458.82	0.0	41000.0
H7IWELF	20129	10.42	275.26	0.0	26377.7
H8IWELF	18469	7.35	173.11	0.0	10000.0
H9IWELF	17217	9.63	251.97	0.0	17000.0
H10IWELF	22034	14.65	254.52	0.0	12773.0
H11IWELF	20554	23.31	520.12	0.0	36000.0
H12IWELF	18747	14.56	279.01	0.0	13737.6
H13IWELF	20912	21.01	355.11	0.0	15000.0
R2IWELF	11420	29.07	346.04	0.0	12120.0
S2IWELF	9125	11.93	192.11	0.0	5244.0
H1IOWELF	12652	0.02	0.14	0.0	1.0
H3IOWELF	17991	0.01	0.10	0.0	1.0
H4IOWELF	21384	0.01	0.09	0.0	1.0
H5IOWELF	19579	0.00	0.07	0.0	1.0
H6IOWELF	18165	0.00	0.07	0.0	1.0
H7IOWELF	20129	0.00	0.07	0.0	1.0
H8IOWELF	18469	0.00	0.06	0.0	1.0
H9IOWELF	17217	0.00	0.07	0.0	1.0
H10IOWELF	22034	0.01	0.08	0.0	1.0
H11IOWELF	20554	0.01	0.08	0.0	1.0
H12IOWELF	18747	0.01	0.09	0.0	1.0
H13IOWELF	20912	0.01	0.10	0.0	1.0
R2IOWELF	11420	0.01	0.12	0.0	1.0
S2IOWELF	9125	0.01	0.08	0.0	1.0
H1IFWELF	12652	5.93	0.72	1.0	9.0
H3IFWELF	17991	5.98	0.52	1.0	9.0
H4IFWELF	21384	6.00	0.51	1.0	9.0
H5IFWELF	19579	6.00	0.41	1.0	9.0
H6IFWELF	18165	5.99	0.36	1.0	9.0
H7IFWELF	20129	5.99	0.38	1.0	9.0
H8IFWELF	18469	6.00	0.35	1.0	9.0
H9IFWELF	17217	5.99	0.38	1.0	9.0
H10IFWELF	22034	6.03	0.57	1.0	9.0
H11IFWELF	20554	6.00	0.48	1.0	9.0
H12IFWELF	18747	6.00	0.51	1.0	9.0
H13IFWELF	20912	6.02	0.61	1.0	9.0
R2IFWELF	11420	5.97	0.65	1.0	9.0
S2IFWELF	11420	6.40	0.92	1.0	9.0

H1IFOOD	12652	110.72	550.33	0.0	14400.0
H2IFOOD	19642	60.75	339.14	0.0	5316.0
H3IFOOD	17991	47.96	317.60	0.0	13248.0
H4IFOOD	21384	39.38	265.17	0.0	6600.0
H5IFOOD	19579	32.98	234.99	0.0	8400.0
H6IFOOD	18165	33.78	240.38	0.0	6000.0
H7IFOOD	20129	53.21	433.65	0.0	24036.0
H8IFOOD	18469	56.04	340.08	0.0	9000.0
H9IFOOD	17217	67.03	388.70	0.0	9159.5
H10IFOOD	22034	165.47	773.44	0.0	26700.0
H11IFOOD	20554	157.66	691.14	0.0	11760.0
H12IFOOD	18747	175.29	737.01	0.0	15157.3
H13IFOOD	20912	195.00	783.83	0.0	18939.6
H1IOFOOD	12652	0.06	0.24	0.0	1.0
H2IOFOOD	19642	0.06	0.24	0.0	1.0
H3IOFOOD	17991	0.05	0.22	0.0	1.0
H4IOFOOD	21384	0.05	0.21	0.0	1.0
H5IOFOOD	19579	0.04	0.20	0.0	1.0
H6IOFOOD	18165	0.04	0.19	0.0	1.0
H7IOFOOD	20129	0.05	0.22	0.0	1.0
H8IOFOOD	18469	0.06	0.23	0.0	1.0
H9IOFOOD	17217	0.06	0.23	0.0	1.0
H10IOFOOD	22034	0.11	0.31	0.0	1.0
H11IOFOOD	20554	0.11	0.32	0.0	1.0
H12IOFOOD	18747	0.12	0.32	0.0	1.0
H13IOFOOD	20912	0.13	0.34	0.0	1.0
H1IFFOOD	12652	5.73	1.21	1.0	9.0
H2IFFOOD	19642	5.77	1.16	1.0	9.0
H3IFFOOD	17991	5.79	1.08	1.0	9.0
H4IFFOOD	21384	5.82	1.04	1.0	9.0
H5IFFOOD	19579	5.84	0.97	1.0	9.0
H6IFFOOD	18165	5.83	0.95	1.0	9.0
H7IFFOOD	20129	5.77	1.10	1.0	9.0
H8IFFOOD	18469	5.75	1.13	1.0	9.0
H9IFFOOD	17217	5.75	1.14	1.0	9.0
H10IFFOOD	22034	5.56	1.56	1.0	9.0
H11IFFOOD	20554	5.50	1.56	1.0	9.0
H12IFFOOD	18747	5.48	1.60	1.0	9.0
H13IFFOOD	20912	5.44	1.71	1.0	9.0
H3MFOOD	564	112.00	91.62	6.0	500.0
H4MFOOD	992	81.39	75.82	7.0	550.0
H5MFOOD	816	83.07	79.21	10.0	752.0
H6MFOOD	715	89.06	79.68	9.0	500.0
H7MFOOD	1025	115.10	141.59	1.0	2003.0
H8MFOOD	1024	109.09	100.82	8.0	750.0
H9MFOOD	982	121.24	105.39	2.0	763.3
H10MFOOD	2390	197.32	153.83	9.0	2225.0
H11MFOOD	2316	185.37	152.04	1.0	1133.0
H12MFOOD	2230	173.79	144.30	5.0	1263.1
H13MFOOD	2796	177.23	153.08	1.0	1800.0
H3NFOOD	564	9.51	4.60	0.0	12.0
H4NFOOD	992	10.45	3.72	0.0	12.0
H5NFOOD	816	10.26	3.84	0.0	12.0
H6NFOOD	715	10.24	3.90	0.0	12.0
H7NFOOD	1025	9.58	4.50	0.0	12.0

RwIOVET: Receives-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|	12188	11132	17182	20417	18688	17351	19248	17596	16395	21067
1.Receives income	|	464	288	809	967	891	814	881	873	822	967
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.Receives no income	|	19595	17778	19951							
1.Receives income	|	959	969	961							

SwIOVET: Receives-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|	2373	5968	5657	6868	6537	6306	6777	6417	6205	7799
0.Receives no income	|	9938	8918	11822	13935	12527	11403	12858	11566	10541	13704
1.Receives income	|	341	207	512	581	515	456	494	486	471	531
Value		w11	w12	w13							
.Q=Not asked this wv	|										
.U=Unmarried	|	7474	7125	8024							
0.Receives no income	|	12558	11122	12355							
1.Receives income	|	522	500	533							

RwIFVET: ImpFlag-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	406	263	659	824	760	689	753	734	691	796
2.Complete bracket	|			45	72	51	50	49	49	61	71
3.Incomplete bracket	|			6	9	8	6	5	9	7	11
5.No value/bracket	|	49	19	92	51	64	64	68	74	59	75
6.No income	|	12051	10980	16995	20160	18496	17245	19109	17477	16280	20584
7.DK if income	|	51	34	68	61	63	66	56	61	44	79
9.No Fin resp	|	95	124	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	791	781	772							
2.Complete bracket	|	57	77	64							
3.Incomplete bracket	|	16	12	13							
5.No value/bracket	|	80	80	88							
6.No income	|	19358	17514	19496							
7.DK if income	|	81	84	77							
9.No Fin resp	|	171	199	402							

SwIFVET: ImpFlag-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|	298	191	412	498	438	381	404	406	383	438
2.Complete bracket	|			31	44	28	32	33	28	42	31
3.Incomplete bracket	|			3	4	4	5	5	6	7	7
5.No value/bracket	|	41	15	64	28	43	35	48	44	31	45
6.No income	|	9804	8790	11711	13720	12398	11328	12756	11489	10466	13338
7.DK if income	|	41	29	27	37	38	42	29	27	21	49
8.No spouse/partner	|	2373	2295	5657	6868	6537	6306	6777	6417	6205	7799
9.No Fin resp	|	95	100	86	185	93	36	77	52	62	327

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|	433	415	433
2.Complete bracket	|	27	37	33
3.Incomplete bracket	|	9	4	8
5.No value/bracket	|	48	42	41
6.No income	|	12372	10912	11989
7.DK if income	|	48	52	46
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	160	338

RwNFVET: IncMons DK Flag-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10518	20417	18688	17351	19248	17596	16395	21067
.Q=Not asked this wv	|			7027							
0.Num mos known	|			440	895	823	738	800	788	752	853
1.DK num mos,used 12	|			6	72	68	76	81	85	70	114

Value		w11	w12	w13
.M=Oth Missing	|	19595	17778	19951
.Q=Not asked this wv	|			
0.Num mos known	|	871	873	854
1.DK num mos,used 12	|	88	96	107

SwNFVET: IncMons DK Flag-Veteran Benefits

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			8294	13935	12527	11403	12858	11566	10540	13704
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
0.Num mos known	|			334	543	472	413	438	434	423	463
1.DK num mos,used 12	|			2	38	43	43	56	52	48	68

Value		w11	w12	w13
.M=Oth Missing	|	12558	11122	12355
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
0.Num mos known	|	475	459	463
1.DK num mos,used 12	|	47	41	70

RwIOVET1: Receives-Veteran Benefits #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7890								
1.Receives income	|		332								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOVET1: Receives-Veteran Benefits #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4385								
1.Receives income	|		164								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIOVET2: Receives-Veteran Benefits #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8220								
1.Receives income	|		2								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOVET2: Receives-Veteran Benefits #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4548								
1.Receives income	|		1								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFVET1: ImpFlag-Veteran Benefits #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		294								
5.No value/bracket	|		29								
6.No income	|		7660								
7.DK if income	|		229								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFVET1: ImpFlag-Veteran Benefits #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		143								
5.No value/bracket	|		16								
6.No income	|		4221								
7.DK if income	|		165								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIFVET2: ImpFlag-Veteran Benefits #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		2								
6.No income	|		8096								
7.DK if income	|		114								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFVET2: ImpFlag-Veteran Benefits #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		1								
6.No income	|		4448								
7.DK if income	|		96								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIOWELF: Receives-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11256								
1.Receives income	|		164								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOWELF: Receives-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		5968								
0.Receives no income	|		9062								
1.Receives income	|		63								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFWELF: ImpFlag-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		149								
5.No value/bracket	|		14								
6.No income	|		11119								
7.DK if income	|		14								
9.No Fin resp	|		124								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFWELF: ImpFlag-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		4549								
.U=Unmarried	|		3673								
1.Continuous value	|		56								
5.No value/bracket	|		5								
6.No income	|		8951								
7.DK if income	|		13								
8.No spouse/partner	|		2295								
9.No Fin resp	|		100								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

HwIOWELF: Receives-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	12402		17823	21208	19486	18079	20032	18396	17136	21883
1.Receives income	|	250		168	176	93	86	97	73	81	151

Value		w11	w12	w13
0.Receives no income	|	20410	18608	20720
1.Receives income	|	144	139	192

HwIFWELF: ImpFlag-Welfare Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	230		146	147	79	68	68	55	60	114
2.Complete bracket	|						9	22	11	17	28
3.Incomplete bracket	|						1	1	1	1	
5.No value/bracket	|	18		21	25	13	6	5	6	3	7
6.No income	|	12255		17669	20950	19285	17948	19881	18278	17008	21374
7.DK if income	|	54		29	55	65	88	63	53	53	93
9.No Fin resp	|	95		126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	115	105	134
2.Complete bracket	|	21	27	37
3.Incomplete bracket	|		1	2
5.No value/bracket	|	7	5	14
6.No income	|	20170	18337	20231
7.DK if income	|	70	73	92
9.No Fin resp	|	171	199	402

HwIOFOOD: Receives-Food Stamps

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	11848	18485	17064	20392	18763	17450	19104	17445	16235	19644
1.Receives income	|	804	1157	927	992	816	715	1025	1024	982	2390

Value		w11	w12	w13
0.Receives no income	|	18238	16517	18116
1.Receives income	|	2316	2230	2796

HwIFFOOD: ImpFlag-Food Stamps

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	740	1043	827	870	707	634	942	937	869	2093
2.Complete bracket	|						27	46	42	46	104
3.Incomplete bracket	|						12	6	8	14	19
5.No value/bracket	|	53	68	90	110	101	34	16	31	40	97
6.No income	|	11717	18125	16920	20125	18588	17322	18990	17348	16126	19190
7.DK if income	|	47	272	28	72	46	91	40	38	47	113
9.No Fin resp	|	95	134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	2058	1971	2454
2.Complete bracket	|	107	100	117
3.Incomplete bracket	|	21	19	19
5.No value/bracket	|	90	102	133
6.No income	|	18015	16263	17672
7.DK if income	|	92	93	115
9.No Fin resp	|	171	199	402

HwNFFOOD: IncMons DK Flag-Food Stamps

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing	|			10400	20392	18763	17450	19104	17445	16235	19644
.Q=Not asked this wv	|			7027							
0.Num mos known	|			534	904	782	679	972	959	901	2313
1.DK num mos, used 12	|			30	88	34	36	53	65	81	77

Value		w11	w12	w13
.M=Oth Missing	|	18238	16517	18116
.Q=Not asked this wv	|			
0.Num mos known	|	2276	2192	2723
1.DK num mos, used 12	|	40	38	73

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwIGXFR sums the Respondent's income from veterans' benefits, welfare, and food stamps.

SwIGXFR sums the spouse's income from veterans' benefits, welfare, and food stamps.

Veterans' benefits and food stamps are given as monthly amounts (RwMVET, SwMVET, HwMFOOD), which are multiplied by the appropriate number of months (RwNVET, SwNVET, HwNFFOOD) to derive the amount received in the last calendar year (RwIVET, SwIVET, HwIFOOD). For veterans' benefits, when we know the income was first received last calendar year, but no month information is available, we assume 6 months. Prior to Wave 10, we assumed 12 months. When neither the year of first receipt nor the months are known, we use 12 months, and a flag is set to "1" (RwNFVET, SwNFVET). For food stamps, when we know the income was received last calendar year, but no month information is available, we assume 6 months, accounting for the fact that this benefit is not necessarily received for an entire year and that households may get off food stamps when their economic circumstances change. Prior to Wave 10, we assumed 12 months, and in Wave 10, we inadvertently used 0 months. When the Respondent reports receiving food stamps sometime since the last interview or in the last two years, but we know neither the year nor the month of receipt, we assume 6 months as well, and a flag is set to "1" (HwNFFOOD). Prior to Wave 11, we assumed 12 months. The assumptions that were used prior to Wave 11 will be updated as necessary in a future data release.

In all waves, veterans' benefits are reported individually and food stamps are reported for the household. In Wave 1, and from Wave 3 forward, welfare is reported for the household, but in Wave 2H it is reported individually. In Wave 2A, it

is not reported at all.

Welfare income is split between the Respondent and spouse if the Respondent is married or partnered and the income is reported jointly. However, income from welfare is not split between the two members of the couple if only one reports receiving it, that is - it is assigned to the appropriate recipient. Income from food stamps is always divided equally between the Respondent and spouse.

The individual components summed to produce `RwIGXFR` are: `RwIVET`, `R2IVETn`, `HwIFOOD`, `R2IWELF`, and `HwIWELF`.

Variables in the form `HwIFvar/RwIFvar/SwIFvar` indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form `HwIOvar/RwIOvar/SwIOvar` indicate whether the Respondent receives this type of income, regardless of whether it was received LCY.

Users should note a particularly large outlier skewing the distribution of `R2IGXFR`, `S2IGXFR`, `R2IVET`, and `S2IVET`:

HHID: 086148 reported receiving \$9,999,994 or more last month in veteran's benefits in HRS Wave 2. Multiplying this amount by 12 months results in \$119,999,928 annually from veteran's benefits. This high value is incorporated in `S2IGXFR` for the Financial Respondent and in `R2IGXFR` for her spouse.

Cross Wave Differences in Original HRS Data

The way the income component questions are asked varies across waves.

In all waves, veterans' benefits are reported for Respondent and spouse individually, and food stamps are reported for the household. In Wave 1, and from Wave 3 forward, welfare is reported for the household, but in Wave 2H it can be reported individually or, if both the Respondent and spouse receive it, jointly.

In Wave 1, the questions ask for the annual amount of veterans' benefits and food stamps received in 1991. From Wave 2 forward, the amount of veterans' benefits received last month and the amount of food stamps in the latest month received are asked. For veterans' benefits the first month received is also asked. Beginning in Wave 2H, the questions about food stamps ask which months since last interview they were received. For welfare the question asks for the annual amount in all waves. Beginning in Wave 6, bracket amounts are asked for welfare, food stamps, and transfer income.

From Wave 3 forward, if the Respondent refuses or does not know the value of monthly veterans' benefits, a series of unfolding bracket questions are asked. The bracket amounts are the same across waves. The exception to this is in Wave 3A, where the bracket amounts are based on the last year, rather than the last month. In Waves 1 and 2, no unfolding bracket questions are asked.

The income questions in the Wave 2A are very different from other waves. Most distinctive are the "regular income" for Respondent and spouse and "other household income." After standard questions about Social Security income, SSI and food stamps, other income is asked about in a general way. If other income is present, Respondents are asked to specify the source of income. In other waves, most income types are asked specifically (eg, Do you receive veterans' benefits?).

In Wave 2A, Financial Respondents are asked the following questions about their own income then their spouse's:

- a) "Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits, annuities, payments from an IRA account, or anything like that?"
- b) "Please think about the largest (other) regular income you receive. What type of income is that?"

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

This set of questions is repeated twice so that Respondents can report up to 3 current other regular incomes. Then they are asked:

a) "Did you receive any other regular income in [last calendar year] that you no longer receive?"

b) "What type of income was that?"

(Same categories as above)

So there are a total of 4 other regular incomes that can be reported. Categories may be specified more than once, and there are up to 2 different instances of veterans' benefits. Besides pensions and annuities, other waves allow only one reported amount for most income categories, so that a Respondent would give a total of all veterans' benefits income received.

If income is received, subsequent questions serve to identify the date of receipt (was income received in last calendar year?) and amount received. There are no unfolding brackets for income in Wave 2A.

In Wave 12, there are 64 Respondents who report receiving food stamps (OQ400 = 1), have missing (.) values for the "year received food stamps" questions (OQW776_1, OQW776_2, OQW776_3, OQW776_4), but do answer the "amount received" questions (OQ406 or OQ410). According to HRS, this is due to a programming oversight, resulting in the OQW776 questions being skipped for Respondents who completed the survey in 2015. We assume that these Respondents received food stamps for 6 months in the last calendar year.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, R2IFVET, S2IFVET, R2IFWELF, and S2IFWELF are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, R2IFVET1, S2IFVET1, R2IFVET2, and S2IFVET2 are set to .Q to indicate that the corresponding income components are not available in Wave 2H.

HRS Variables Used**HRS 1992:**

V15701	N18:RECV VETERANS BE:IND
V15702	N18A:WHO RECVD VET B:IND
V15704	N20:VET BN:R1 REC91I:IND
V15709	N20:VET BN:R2 REC91I:IND
V15901	N36:RECV WELFARE IN :IND
V15903	N37A:B:C AMT RECDIND:IND
V16211	N51:RCV FOOD STAMPS :IND
V16212	N51A:FOOD ST/M AMT I:IND
V5701	N18:RECV VETERANS BE:IMP
V5702	N18A:WHO RECVD VET B:IMP
V5704	N20:VET BN:R1\$AMT RE:IMP
V5705	N20:VET BN:R1PAY PER:IMP
V5709	N23:VET BN:R2\$AMT RE:IMP
V5710	N23:VET BN:R2PAY PER:IMP
V5901	N36:RECV WELFARE IN :IMP
V5903	N37A:B:C: AMT RECVD :IMP
V6211	N51:RCV FOOD STAMPS :IMP
V6212	N51A:FD STMP: AMT/M:IMP
V6213	N51A:FD STMP:PER 2 W:IMP

AHEAD 1993:

B1430	J13. FS: RECEIVE ANY FOOD STAMPS LAST MO
B1432	J13a. FS: \$ LAST MONTH
B1442	J14a. FS: START MONTH FOOD STAMPS
B1443	J14b. FS: START YEAR FOOD STAMPS
B1444	J15. FS: RECEIVE ANY 1992/93
B1450	J16. FS: LAST MONTH RECD 1992/3
B1451	J16a. FS: LAST YEAR RECD 1992/3
B1452	J17. FS: \$ LAST MONTH 1992/3
B1456	J19. R REG INC: RECEIVE ANY
B1457	J20-1. R REG INC: TYPE-1
B1458	J21-1. R REG INC: PAID PER MONTH-1
B1459	J21b-1. R REG INC: \$ PERIOD-1
B1460	J21c-1. R REG INC: \$ LAST PERIOD-1
B1462	J21e-1. R REG INC: START >2YRS AGO-1
B1463	J21f-1. R REG INC: START MONTH-1
B1473	J26-1. R REG INC: ANY OTHER-1
B1475	J20-2. R REG INC: TYPE-2
B1476	J21-2. R REG INC: PAID PER MONTH-2
B1477	J21b-2. R REG INC: \$ PERIOD-2
B1478	J21c-2. R REG INC: \$ LAST PERIOD-2
B1479	J21d-2. R REG INC: FED INC TAXED-2
B1480	J21e-2. R REG INC: START >2YRS AGO-2
B1481	J21f-2. R REG INC: START MONTH-2
B1482	J21g-2. R REG INC: START YEAR-2
B1491	J26-2. R REG INC: ANY OTHER-2
B1492	J20-3. R REG INC: TYPE-3
B1493	J21-3. R REG INC: PAID PER MONTH-3
B1494	J21b-3. R REG INC: \$ PERIOD-3
B1495	J21c-3. R REG INC: \$ LAST PERIOD-3
B1496	J21d-3. R REG INC: FED INC TAXED-3
B1497	J21e-3. R REG INC: START >2YRS AGO-3
B1498	J21f-3. R REG INC: START MONTH-3
B1499	J21g-3. R REG INC: START YEAR-3
B1508	J27. R REG INC: ANY END 1992/3
B1509	J27a. R REG INC END1992/3: TYPE
B1510	J28. R REG INC END 1992/3: PAID PER MO
B1511	J28a. R REG INC END 1992/3: \$ PERIOD

B1512	J28b.R REG INC END1992/3:\$ LAST PERIOD
B1513	J28c. R REG INC END92/3: LAST MO RECD
B1514	J28d. R REG INC END92/3: LAST YR RECD
B1515	J29. SP REG INC: RECEIVE ANY
B1517	J30-1. SP REG INC: TYPE-1
B1518	J31-1. SP REG INC: PAID PER MONTH-1
B1519	J31b-1. SP REG INC: \$ PERIOD-1
B1520	J31c-1. SP REG INC: \$ LAST PERIOD-1
B1521	J31d-1. SP REG INC: FED INC TAXED-1
B1522	J31e-1. SP REG INC: START >2YRS AGO-1
B1523	J31f-1. SP REG INC: START MONTH-1
B1524	J31g-1. SP REG INC: START YEAR-1
B1533	J36-1. SP REG INC: ANY OTHER-1
B1539	J30-2. SP REG INC: TYPE-2
B1540	J31-2. SP REG INC: PAID PER MONTH-2
B1541	J31b-2. SP REG INC: \$ PERIOD-2
B1542	J31c-2. SP REG INC: \$ LAST PERIOD-2
B1543	J31d-2. SP REG INC: FED INC TAXED-2
B1544	J31e-2. SP REG INC: START >2YRS AGO-2
B1545	J31f-2. SP REG INC: START MONTH-2
B1546	J31g-2. SP REG INC: START YEAR-2
B1555	J36-2. SP REG INC: ANY OTHER-2
B1560	J30-3. SP REG INC: TYPE-3
B1561	J31-3. SP REG INC: PAID PER MONTH-3
B1562	J31b-3. SP REG INC: \$ PERIOD-3
B1563	J31c-3. SP REG INC: \$ LAST PERIOD-3
B1564	J31d-3. SP REG INC: FED INC TAXED-3
B1565	J31e-3. SP REG INC: START >2YRS AGO-3
B1566	J31f-3. SP REG INC: START MONTH-3
B1567	J31g-3. SP REG INC: START YEAR-3
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
HRS 1994:	
W16056	N19. Imputation flag
W16063	N19g. Imputation flag
W16067	N19m. Imputation flag
W16282	N26. Imputation flag
W16283	N27. Imputation flag
W16284	N27a1. Imputation flag
W16285	N27b1. Imputation flag
W6056	N19.VETERANS BENEFITS?
W6057	N19a.WHO RECD VETERANS B
W6063	N19g.R-AMT VETERANS BENE
W6064	N19h.R-MONTH START VETER
W6065	N19h.R-YEAR START VETERA
W6067	N19m.SP-AMT VETERANS BEN
W6068	N19n.SP-MONTH START VETE
W6069	N19n.SP-YEAR START VETER
W6282	N26.WELFARE?
W6283	N27.WHO RECEIVED WELFARE
W6284	N27a1.R-AMT WELFARE 1993
W6285	N27b1.SP-AMT WELFARE 199
W6286	N27c1.BOTH-AMT WELFARE 1
W6311	N32.GOV'T FOOD STAMPS SIN

W6312	N32a.WHICH MONTHS
W6313	N32a.START/STOP FOOD STA
W6314	N32a.START/STOP FOOD STA
W6327	N32b. Jan 1993
W6328	N32b. Feb 1993
W6329	N32b. Mar 1993
W6330	N32b. Apr 1993
W6331	N32b. May 1993
W6332	N32b. Jun 1993
W6333	N32b. Jul 1993
W6334	N32b. Aug 1993
W6335	N32b. Sep 1993
W6336	N32b. Oct 1993
W6337	N32b. Nov 1993
W6338	N32b. Dec 1993
W6352	N32b. All of 1993
W6354	N32b. Other
W6355	N32b. DK
W6356	N32b. RF
W6357	N32c.AMT FOOD STAMPS LAS
AHEAD 1995:	
D3927	J12.WHETHER WELFARE 1993
D3929	J12B.AMT WELFARE LCY
D3935	J13.VET BENEFITS
D3936	J13A.VET WHO REC
D3937	J13A.R VET BENEFIT OPEN
D3940	J13D.J13C,DK
D3941	J13E.J13C,DK-2
D3942	J13F.J13C,DK-3
D3950	J13N.SP VET BENEFIT OPEN
D3953	J13Q.DK-1
D3954	J13R.J13C,DK-2
D3955	J13S.J13C,DK-3
D4587	J65.WHETHER FOOD STAMPS 1994
D4595	J65E.AMT FOOD STAMPS
D4597	J65G.AMT FOOD STAMPS LAST MONTH
HRS 1996:	
E4036	J64.R/S WHETHER WELFARE LCY
E4038	J66.AMT WELFARE LCY
E4041	J67.VET BENEFITS
E4042	J68.VET WHO REC
E4043	J69.R VET BENEFIT LAST MONTH
E4046B	J69.R VET BENEFIT LAST MONTH/Bkt
E4051	J70.R VET BENEFIT START YEAR
E4052	J70A.R VET BENEFIT START MONTH
E4056	J72.AMT SP VET BEN LAST MO
E4059B	J72.AMT SP VET BEN LAST MO/Bkt
E4064	J73.SP VET BENEFIT START YEAR
E4065	J73A.SP VET BENEFIT START MONTH
E4588	J255.WHETHER FOOD STAMPS 1994
E4589	J256.WHICH MONTHS
E4590	J257.MONTH
E4591	J258.YEAR
E4593M16	J259.SPECIFIC MONTH - JAN 95
E4593M17	J259.SPECIFIC MONTH - FEB 95
E4593M18	J259.SPECIFIC MONTH - MAR 95
E4593M19	J259.SPECIFIC MONTH - APR 95
E4593M20	J259.SPECIFIC MONTH - MAY 95
E4593M21	J259.SPECIFIC MONTH - JUN 95

E4593M22	J259.SPECIFIC MONTH - JUL 95
E4593M23	J259.SPECIFIC MONTH - AUG 95
E4593M24	J259.SPECIFIC MONTH - SEP 95
E4593M25	J259.SPECIFIC MONTH - OCT 95
E4593M26	J259.SPECIFIC MONTH - NOV 95
E4593M27	J259.SPECIFIC MONTH - DEC 95
E4593M28	J259.SPECIFIC MONTH - JAN 96
E4593M29	J259.SPECIFIC MONTH - FEB 96
E4593M30	J259.SPECIFIC MONTH - MAR 96
E4593M31	J259.SPECIFIC MONTH - APR 96
E4593M32	J259.SPECIFIC MONTH - MAY 96
E4593M33	J259.SPECIFIC MONTH - JUN 96
E4593M34	J259.SPECIFIC MONTH - JUL 96
E4596	J260.AMT FOOD STAMPS
E4598	J262.AMT FOOD STAMPS LAST MONTH
HRS 1998:	
F4796	J64.R/S WHETHER WELFARE LCY
F4798	J66.AMT WELFARE LCY
F4801	J67.VET BENEFITS
F4802	J68.VET WHO REC
F4803	J69.R VET BENEFIT LAST MONTH
F4806	J69A.DK-1K
F4807	J69B.DK-1500
F4808	J69C.DK-500
F4811	J70.R VET BENEFIT START YEAR
F4812	J70A.R VET BENEFIT START MONTH
F4816	J72.AMT SP VET BEN LAST MO
F4819	J72A.DK-1K
F4820	J72B.DK-1,500
F4821	J72C.DK-500
F4824	J73.SP VET BENEFIT START YEAR
F4825	J73A.SP VET BENEFIT START MONTH
F5348	J255.WHETHER FOOD STAMPS 1996
F5349	J256.WHICH MONTHS
F5350	J257.MONTH
F5351	J258.YEAR
F5353M1	J259.SPECIFIC MONTHS
F5353M10	J259.SPECIFIC MONTHS
F5353M2	J259.SPECIFIC MONTHS
F5353M3	J259.SPECIFIC MONTHS
F5353M4	J259.SPECIFIC MONTHS
F5353M5	J259.SPECIFIC MONTHS
F5353M6	J259.SPECIFIC MONTHS
F5353M7	J259.SPECIFIC MONTHS
F5353M8	J259.SPECIFIC MONTHS
F5353M9	J259.SPECIFIC MONTHS
F5356	J260.AMT FOOD STAMPS
F5358	J262.AMT FOOD STAMPS LAST MONTH
HRS 2000:	
G5239	J64.R/S WHETHER WELFARE LCY
G5241	J66.AMT WELFARE LCY
G5244	J67.VET BENEFITS
G5247	J68.VET WHO REC
G5248	J69.R VET BENEFIT LAST MONTH
G5251	J69A.DK-1K
G5252	J69B.DK-1500
G5253	J69C.DK-500
G5256	J70.R VET BENEFIT START YEAR
G5257	J70A.R VET BENEFIT START MONTH

G5261	J72.AMT SP VET BEN LAST MO
G5264	J72A.DK-1K
G5265	J72B.DK-1500
G5266	J72C.DK-500
G5269	J73.SP VET BENEFIT START YEAR
G5270	J73A.SP VET BENEFIT START MONTH
G5735	J255. FOOD STAMPS SINCE LAST IW
G5736	J256.WHICH MONTHS
G5737	J257.MONTH
G5738	J258.YEAR
G5740M1	J259.SPECIFIC MONTHS
G5740M10	J259.SPECIFIC MONTHS
G5740M2	J259.SPECIFIC MONTHS
G5740M3	J259.SPECIFIC MONTHS
G5740M4	J259.SPECIFIC MONTHS
G5740M5	J259.SPECIFIC MONTHS
G5740M6	J259.SPECIFIC MONTHS
G5740M7	J259.SPECIFIC MONTHS
G5740M8	J259.SPECIFIC MONTHS
G5740M9	J259.SPECIFIC MONTHS
G5743	J260.AMT FOOD STAMPS
G5745	J262.AMT FOOD STAMPS LAST MONTH
HRS 2002:	
HQ404M01	SPECIFIC MONTH -1
HQ404M02	SPECIFIC MONTH -2
HQ404M03	SPECIFIC MONTH -3
HQ404M04	SPECIFIC MONTH -4
HQ404M05	SPECIFIC MONTH -5
HQ404M06	SPECIFIC MONTH -6
HQ404M07	SPECIFIC MONTH -7
HQ404M08	SPECIFIC MONTH -8
HQ404M09	SPECIFIC MONTH -9
HRS 2004:	
JQ404M27	FOOD STAMPS-MONTH -27
JQ404M28	FOOD STAMPS-MONTH -28
JQ404M29	FOOD STAMPS-MONTH -29
JQ404M30	FOOD STAMPS-MONTH -30
JQ404M31	FOOD STAMPS-MONTH -31
JQ404M32	FOOD STAMPS-MONTH -32
HRS 2010:	
MQW778_1M6	ANY MONTHS RECIEVED FOOD STAMPS - 1
HRS 2002-2016:	
xQ113	R OR SP INCOME FR WELFARE NOT SSI - LCY
xQ115	AMOUNT FROM WELFARE LCY
xQ119	R OR SP INC FR VETERAN BEN MILITARY PENS
xQ120	WHO RECEIVES VET BEN MILITARY PENSION
xQ121	R AMT FR VETERAN BENEFITS - LAST MONTH
xQ122	R AMT FR VETERAN BENEFITS - MIN
xQ123	R AMT FR VETERAN BENEFITS - MAX
xQ124	R AMT FR VETERAN BENEFITS - RESULT
xQ125	R YEAR STARTED VETERAN BENEFITS
xQ126	R MONTH STARTED VETERAN BENEFITS
xQ127	SP AMT FR VETERAN BENEFITS - LAST MONTH
xQ128	SP AMT FR VETERAN BENEFITS - MIN
xQ129	SP AMT FR VETERAN BENEFITS - MAX
xQ130	SP AMT VETERAN BENEFITS - RESULT
xQ131	SP YEAR STARTED VETERAN BENEFITS
xQ132	SP MONTH STARTED VETERAN BENEFITS
xQ400	HH FOOD STAMPS SINCE LAST IW

xQ401	WHICH MONTHS HH FOOD STAMPS
xQ402	MONTH HH STARTED RECEIVING FOOD STAMPS
xQ403	YEAR HH STARTED RECEIVING FOOD STAMPS
xQ404M10	SPECIFIC MONTH -10
xQ404M11	SPECIFIC MONTH -11
xQ404M12	SPECIFIC MONTH -12
xQ404M13	SPECIFIC MONTH -13
xQ404M14	SPECIFIC MONTH -14
xQ404M15	SPECIFIC MONTH -15
xQ404M16	SPECIFIC MONTH -16
xQ404M17	SPECIFIC MONTH -17
xQ404M18	SPECIFIC MONTH -18
xQ404M19	SPECIFIC MONTH -19
xQ404M20	SPECIFIC MONTH -20
xQ404M21	SPECIFIC MONTH -21
xQ404M22	SPECIFIC MONTH -22
xQ404M23	SPECIFIC MONTH -23
xQ404M24	SPECIFIC MONTH -24
xQ404M25	SPECIFIC MONTH -25
xQ404M26	SPECIFIC MONTH -26
xQ406	AMT FOOD STAMPS HH RECD - LAST MONTH
xQ410	AMT FOOD STAMPS HH CURR REC - LAST MONTH

HRS 2004-2008:

xQ404M1	FOOD STAMPS-MONTH -1
xQ404M2	FOOD STAMPS-MONTH -2
xQ404M3	FOOD STAMPS-MONTH -3
xQ404M4	FOOD STAMPS-MONTH -4
xQ404M5	FOOD STAMPS-MONTH -5
xQ404M6	FOOD STAMPS-MONTH -6
xQ404M7	FOOD STAMPS-MONTH -7
xQ404M8	FOOD STAMPS-MONTH -8
xQ404M9	FOOD STAMPS-MONTH -9

HRS 2010-2016:

xQW776_1	YEAR RECIEVED FOOD STAMPS - 1
xQW776_2	YEAR RECIEVED FOOD STAMPS - 2
xQW776_3	YEAR RECIEVED FOOD STAMPS - 3
xQW776_4	YEAR RECIEVED FOOD STAMPS - 4
xQW777_1	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW777_2	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW777_3	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW777_4	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_1M1	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M2	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M3	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M4	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M5	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_2M1	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M10	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M11	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M12	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M2	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M3	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M4	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M5	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M6	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M7	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M8	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M9	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_3M1	ANY MONTHS RECIEVED FOOD STAMPS - 3

xQW778_3M10	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M11	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M12	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M2	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M3	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M4	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M5	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M6	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M7	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M8	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M9	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_4M1	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M10	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M11	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M12	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M2	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M3	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M4	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M5	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M6	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M7	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M8	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M9	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW786	PRIOR MONTHS

Tracker:

xFINR	1992-2016 WHETHER FINANCIAL RESPONDENT
-------	--

All other household income

Wave	Variable Name	Variable Label	Type
1	H1IOTHR	H1IOTHR:W1 Income:Other Household	Cont
2	H2IOTHR	H2IOTHR:W2 Income:Other Household	Cont
3	H3IOTHR	H3IOTHR:W3 Income:Other Household	Cont
4	H4IOTHR	H4IOTHR:W4 Income:Other Household	Cont
5	H5IOTHR	H5IOTHR:W5 Income:Other Household	Cont
6	H6IOTHR	H6IOTHR:W6 Income:Other Household	Cont
7	H7IOTHR	H7IOTHR:W7 Income:Other Household	Cont
8	H8IOTHR	H8IOTHR:W8 Income:Other Household	Cont
9	H9IOTHR	H9IOTHR:W9 Income:Other Household	Cont
10	H10IOTHR	H10IOTHR:W10 Income:Other Household	Cont
11	H11IOTHR	H11IOTHR:W11 Income:Other Household	Cont
12	H12IOTHR	H12IOTHR:W12 Income:Other Household	Cont
13	H13IOTHR	H13IOTHR:W13 Income:Other Household	Cont
1	H1IOOTHR	H1IOOTHR:W1 Receives:Other Household Inc	Categ
2	H2IOOTHR	H2IOOTHR:W2 Receives:Other Household Inc	Categ
3	H3IOOTHR	H3IOOTHR:W3 Receives:Other Household Inc	Categ
4	H4IOOTHR	H4IOOTHR:W4 Receives:Other Household Inc	Categ
5	H5IOOTHR	H5IOOTHR:W5 Receives:Other Household Inc	Categ
6	H6IOOTHR	H6IOOTHR:W6 Receives:Other Household Inc	Categ
7	H7IOOTHR	H7IOOTHR:W7 Receives:Other Household Inc	Categ
8	H8IOOTHR	H8IOOTHR:W8 Receives:Other Household Inc	Categ
9	H9IOOTHR	H9IOOTHR:W9 Receives:Other Household Inc	Categ
10	H10IOOTHR	H10IOOTHR:W10 Receives:Other Household Inc	Categ
11	H11IOOTHR	H11IOOTHR:W11 Receives:Other Household Inc	Categ
12	H12IOOTHR	H12IOOTHR:W12 Receives:Other Household Inc	Categ
13	H13IOOTHR	H13IOOTHR:W13 Receives:Other Household Inc	Categ
1	H1IFOTHR	H1IFOTHR:W1 ImpFlag:Other Household Inc	Categ
2	H2IFOTHR	H2IFOTHR:W2 ImpFlag:Other Household Inc	Categ
3	H3IFOTHR	H3IFOTHR:W3 ImpFlag:Other Household Inc	Categ
4	H4IFOTHR	H4IFOTHR:W4 ImpFlag:Other Household Inc	Categ
5	H5IFOTHR	H5IFOTHR:W5 ImpFlag:Other Household Inc	Categ
6	H6IFOTHR	H6IFOTHR:W6 ImpFlag:Other Household Inc	Categ
7	H7IFOTHR	H7IFOTHR:W7 ImpFlag:Other Household Inc	Categ
8	H8IFOTHR	H8IFOTHR:W8 ImpFlag:Other Household Inc	Categ
9	H9IFOTHR	H9IFOTHR:W9 ImpFlag:Other Household Inc	Categ
10	H10IFOTHR	H10IFOTHR:W10 ImpFlag:Other Household Inc	Categ
11	H11IFOTHR	H11IFOTHR:W11 ImpFlag:Other Household Inc	Categ
12	H12IFOTHR	H12IFOTHR:W12 ImpFlag:Other Household Inc	Categ
13	H13IFOTHR	H13IFOTHR:W13 ImpFlag:Other Household Inc	Categ
1	H1IALMNY	H1IALMNY:W1 IncPart-Alimony	Cont
2	H2IALMNY	H2IALMNY:W2 IncPart-Alimony	Cont
3	H3IALMNY	H3IALMNY:W3 IncPart-Alimony	Cont
4	H4IALMNY	H4IALMNY:W4 IncPart-Alimony	Cont
5	H5IALMNY	H5IALMNY:W5 IncPart-Alimony	Cont
6	H6IALMNY	H6IALMNY:W6 IncPart-Alimony	Cont
1	H1IOALMNY	H1IOALMNY:W1 Receives-Alimony	Categ
2	H2IOALMNY	H2IOALMNY:W2 Receives-Alimony	Categ
3	H3IOALMNY	H3IOALMNY:W3 Receives-Alimony	Categ
4	H4IOALMNY	H4IOALMNY:W4 Receives-Alimony	Categ
5	H5IOALMNY	H5IOALMNY:W5 Receives-Alimony	Categ
6	H6IOALMNY	H6IOALMNY:W6 Receives-Alimony	Categ
1	H1IFALMNY	H1IFALMNY:W1 ImpFlag-Alimony	Categ
2	H2IFALMNY	H2IFALMNY:W2 ImpFlag-Alimony	Categ
3	H3IFALMNY	H3IFALMNY:W3 ImpFlag-Alimony	Categ
4	H4IFALMNY	H4IFALMNY:W4 ImpFlag-Alimony	Categ
5	H5IFALMNY	H5IFALMNY:W5 ImpFlag-Alimony	Categ
6	H6IFALMNY	H6IFALMNY:W6 ImpFlag-Alimony	Categ
1	H1IINSLU	H1IINSLU:W1 IncPart-Insurance Lump Sum	Cont
1	H1IOINSLU	H1IOINSLU:W1 Receives-Insurance Lump Sum	Categ

1	H1IFINSLU	H1IFINSLU:W1 ImpFlag-Insurance Lump Sum	Categ
1	H1IPENLU	H1IPENLU:W1 IncPart-Pension Lump Sum	Cont
1	H1IOPENLU	H1IOPENLU:W1 Receives-Pension Lump Sum	Categ
1	H1IFPENLU	H1IFPENLU:W1 ImpFlag-Pension Lump Sum	Categ
1	H1IINHLU	H1IINHLU:W1 IncPart-Inheritance Lump Sum	Cont
1	H1IOINHLU	H1IOINHLU:W1 Receives-Inheritance Lump Sum	Categ
1	H1IFINHLU	H1IFINHLU:W1 ImpFlag-Inheritance Lump Sum	Categ
2	H2ILUMP1	H2ILUMP1:W2 Inc Last 2y-Lump Sum Inc #1	Cont
3	H3ILUMP1	H3ILUMP1:W3 Inc Last 2y-Lump Sum Inc #1	Cont
4	H4ILUMP1	H4ILUMP1:W4 Inc Last 2y-Lump Sum Inc #1	Cont
5	H5ILUMP1	H5ILUMP1:W5 Inc Last 2y-Lump Sum Inc #1	Cont
6	H6ILUMP1	H6ILUMP1:W6 Inc Last 2y-Lump Sum Inc #1	Cont
7	H7ILUMP1	H7ILUMP1:W7 Inc Last 2y-Lump Sum Inc #1	Cont
8	H8ILUMP1	H8ILUMP1:W8 Inc Last 2y-Lump Sum Inc #1	Cont
9	H9ILUMP1	H9ILUMP1:W9 Inc Last 2y-Lump Sum Inc #1	Cont
10	H10ILUMP1	H10ILUMP1:W10 Inc Last 2y-Lump Sum Inc #1	Cont
11	H11ILUMP1	H11ILUMP1:W11 Inc Last 2y-Lump Sum Inc #1	Cont
12	H12ILUMP1	H12ILUMP1:W12 Inc Last 2y-Lump Sum Inc #1	Cont
13	H13ILUMP1	H13ILUMP1:W13 Inc Last 2y-Lump Sum Inc #1	Cont
2	H2IOLUMP1	H2IOLUMP1:W2 Receives: Last 2y-Lump Sum Inc #1	Categ
3	H3IOLUMP1	H3IOLUMP1:W3 Receives: Last 2y-Lump Sum Inc #1	Categ
4	H4IOLUMP1	H4IOLUMP1:W4 Receives: Last 2y-Lump Sum Inc #1	Categ
5	H5IOLUMP1	H5IOLUMP1:W5 Receives: Last 2y-Lump Sum Inc #1	Categ
6	H6IOLUMP1	H6IOLUMP1:W6 Receives: Last 2y-Lump Sum Inc #1	Categ
7	H7IOLUMP1	H7IOLUMP1:W7 Receives: Last 2y-Lump Sum Inc #1	Categ
8	H8IOLUMP1	H8IOLUMP1:W8 Receives: Last 2y-Lump Sum Inc #1	Categ
9	H9IOLUMP1	H9IOLUMP1:W9 Receives: Last 2y-Lump Sum Inc #1	Categ
10	H10IOLUMP1	H10IOLUMP1:W10 Receives: Last 2y-Lump Sum Inc #1	Categ
11	H11IOLUMP1	H11IOLUMP1:W11 Receives: Last 2y-Lump Sum Inc #1	Categ
12	H12IOLUMP1	H12IOLUMP1:W12 Receives: Last 2y-Lump Sum Inc #1	Categ
13	H13IOLUMP1	H13IOLUMP1:W13 Receives: Last 2y-Lump Sum Inc #1	Categ
2	H2IFLUMP1	H2IFLUMP1:W2 ImpFlag-Lump Sum Last 2Y #1	Categ
3	H3IFLUMP1	H3IFLUMP1:W3 ImpFlag-Lump Sum Last 2Y #1	Categ
4	H4IFLUMP1	H4IFLUMP1:W4 ImpFlag-Lump Sum Last 2Y #1	Categ
5	H5IFLUMP1	H5IFLUMP1:W5 ImpFlag-Lump Sum Last 2Y #1	Categ
6	H6IFLUMP1	H6IFLUMP1:W6 ImpFlag-Lump Sum Last 2Y #1	Categ
7	H7IFLUMP1	H7IFLUMP1:W7 ImpFlag-Lump Sum Last 2Y #1	Categ
8	H8IFLUMP1	H8IFLUMP1:W8 ImpFlag-Lump Sum Last 2Y #1	Categ
9	H9IFLUMP1	H9IFLUMP1:W9 ImpFlag-Lump Sum Last 2Y #1	Categ
10	H10IFLUMP1	H10IFLUMP1:W10 ImpFlag-Lump Sum Last 2Y #1	Categ
11	H11IFLUMP1	H11IFLUMP1:W11 ImpFlag-Lump Sum Last 2Y #1	Categ
12	H12IFLUMP1	H12IFLUMP1:W12 ImpFlag-Lump Sum Last 2Y #1	Categ
13	H13IFLUMP1	H13IFLUMP1:W13 ImpFlag-Lump Sum Last 2Y #1	Categ
2	H2ILUMP2	H2ILUMP2:W2 Inc Last 2y-Lump Sum Inc #2	Cont
3	H3ILUMP2	H3ILUMP2:W3 Inc Last 2y-Lump Sum Inc #2	Cont
4	H4ILUMP2	H4ILUMP2:W4 Inc Last 2y-Lump Sum Inc #2	Cont
5	H5ILUMP2	H5ILUMP2:W5 Inc Last 2y-Lump Sum Inc #2	Cont
6	H6ILUMP2	H6ILUMP2:W6 Inc Last 2y-Lump Sum Inc #2	Cont
7	H7ILUMP2	H7ILUMP2:W7 Inc Last 2y-Lump Sum Inc #2	Cont
8	H8ILUMP2	H8ILUMP2:W8 Inc Last 2y-Lump Sum Inc #2	Cont
9	H9ILUMP2	H9ILUMP2:W9 Inc Last 2y-Lump Sum Inc #2	Cont
10	H10ILUMP2	H10ILUMP2:W10 Inc Last 2y-Lump Sum Inc #2	Cont
11	H11ILUMP2	H11ILUMP2:W11 Inc Last 2y-Lump Sum Inc #2	Cont
12	H12ILUMP2	H12ILUMP2:W12 Inc Last 2y-Lump Sum Inc #2	Cont
13	H13ILUMP2	H13ILUMP2:W13 Inc Last 2y-Lump Sum Inc #2	Cont
2	H2IOLUMP2	H2IOLUMP2:W2 Receives: Last 2y-Lump Sum Inc #2	Categ
3	H3IOLUMP2	H3IOLUMP2:W3 Receives: Last 2y-Lump Sum Inc #2	Categ
4	H4IOLUMP2	H4IOLUMP2:W4 Receives: Last 2y-Lump Sum Inc #2	Categ
5	H5IOLUMP2	H5IOLUMP2:W5 Receives: Last 2y-Lump Sum Inc #2	Categ
6	H6IOLUMP2	H6IOLUMP2:W6 Receives: Last 2y-Lump Sum Inc #2	Categ

7	H7IOLUMP2	H7IOLUMP2:W7 Receives: Last 2y-Lump Sum Inc #2	Categ
8	H8IOLUMP2	H8IOLUMP2:W8 Receives: Last 2y-Lump Sum Inc #2	Categ
9	H9IOLUMP2	H9IOLUMP2:W9 Receives: Last 2y-Lump Sum Inc #2	Categ
10	H10IOLUMP2	H10IOLUMP2:W10 Receives: Last 2y-Lump Sum Inc #2	Categ
11	H11IOLUMP2	H11IOLUMP2:W11 Receives: Last 2y-Lump Sum Inc #2	Categ
12	H12IOLUMP2	H12IOLUMP2:W12 Receives: Last 2y-Lump Sum Inc #2	Categ
13	H13IOLUMP2	H13IOLUMP2:W13 Receives: Last 2y-Lump Sum Inc #2	Categ
2	H2IFLUMP2	H2IFLUMP2:W2 ImpFlag-Lump Sum Last 2Y #2	Categ
3	H3IFLUMP2	H3IFLUMP2:W3 ImpFlag-Lump Sum Last 2Y #2	Categ
4	H4IFLUMP2	H4IFLUMP2:W4 ImpFlag-Lump Sum Last 2Y #2	Categ
5	H5IFLUMP2	H5IFLUMP2:W5 ImpFlag-Lump Sum Last 2Y #2	Categ
6	H6IFLUMP2	H6IFLUMP2:W6 ImpFlag-Lump Sum Last 2Y #2	Categ
7	H7IFLUMP2	H7IFLUMP2:W7 ImpFlag-Lump Sum Last 2Y #2	Categ
8	H8IFLUMP2	H8IFLUMP2:W8 ImpFlag-Lump Sum Last 2Y #2	Categ
9	H9IFLUMP2	H9IFLUMP2:W9 ImpFlag-Lump Sum Last 2Y #2	Categ
10	H10IFLUMP2	H10IFLUMP2:W10 ImpFlag-Lump Sum Last 2Y #2	Categ
11	H11IFLUMP2	H11IFLUMP2:W11 ImpFlag-Lump Sum Last 2Y #2	Categ
12	H12IFLUMP2	H12IFLUMP2:W12 ImpFlag-Lump Sum Last 2Y #2	Categ
13	H13IFLUMP2	H13IFLUMP2:W13 ImpFlag-Lump Sum Last 2Y #2	Categ
2	H2ILUMP3	H2ILUMP3:W2 Inc Last 2y-Lump Sum Inc #3	Cont
3	H3ILUMP3	H3ILUMP3:W3 Inc Last 2y-Lump Sum Inc #3	Cont
4	H4ILUMP3	H4ILUMP3:W4 Inc Last 2y-Lump Sum Inc #3	Cont
5	H5ILUMP3	H5ILUMP3:W5 Inc Last 2y-Lump Sum Inc #3	Cont
6	H6ILUMP3	H6ILUMP3:W6 Inc Last 2y-Lump Sum Inc #3	Cont
7	H7ILUMP3	H7ILUMP3:W7 Inc Last 2y-Lump Sum Inc #3	Cont
8	H8ILUMP3	H8ILUMP3:W8 Inc Last 2y-Lump Sum Inc #3	Cont
9	H9ILUMP3	H9ILUMP3:W9 Inc Last 2y-Lump Sum Inc #3	Cont
10	H10ILUMP3	H10ILUMP3:W10 Inc Last 2y-Lump Sum Inc #3	Cont
11	H11ILUMP3	H11ILUMP3:W11 Inc Last 2y-Lump Sum Inc #3	Cont
12	H12ILUMP3	H12ILUMP3:W12 Inc Last 2y-Lump Sum Inc #3	Cont
13	H13ILUMP3	H13ILUMP3:W13 Inc Last 2y-Lump Sum Inc #3	Cont
2	H2IOLUMP3	H2IOLUMP3:W2 Receives: Last 2y-Lump Sum Inc #3	Categ
3	H3IOLUMP3	H3IOLUMP3:W3 Receives: Last 2y-Lump Sum Inc #3	Categ
4	H4IOLUMP3	H4IOLUMP3:W4 Receives: Last 2y-Lump Sum Inc #3	Categ
5	H5IOLUMP3	H5IOLUMP3:W5 Receives: Last 2y-Lump Sum Inc #3	Categ
6	H6IOLUMP3	H6IOLUMP3:W6 Receives: Last 2y-Lump Sum Inc #3	Categ
7	H7IOLUMP3	H7IOLUMP3:W7 Receives: Last 2y-Lump Sum Inc #3	Categ
8	H8IOLUMP3	H8IOLUMP3:W8 Receives: Last 2y-Lump Sum Inc #3	Categ
9	H9IOLUMP3	H9IOLUMP3:W9 Receives: Last 2y-Lump Sum Inc #3	Categ
10	H10IOLUMP3	H10IOLUMP3:W10 Receives: Last 2y-Lump Sum Inc #3	Categ
11	H11IOLUMP3	H11IOLUMP3:W11 Receives: Last 2y-Lump Sum Inc #3	Categ
12	H12IOLUMP3	H12IOLUMP3:W12 Receives: Last 2y-Lump Sum Inc #3	Categ
13	H13IOLUMP3	H13IOLUMP3:W13 Receives: Last 2y-Lump Sum Inc #3	Categ
2	H2IFLUMP3	H2IFLUMP3:W2 ImpFlag-Lump Sum Last 2Y #3	Categ
3	H3IFLUMP3	H3IFLUMP3:W3 ImpFlag-Lump Sum Last 2Y #3	Categ
4	H4IFLUMP3	H4IFLUMP3:W4 ImpFlag-Lump Sum Last 2Y #3	Categ
5	H5IFLUMP3	H5IFLUMP3:W5 ImpFlag-Lump Sum Last 2Y #3	Categ
6	H6IFLUMP3	H6IFLUMP3:W6 ImpFlag-Lump Sum Last 2Y #3	Categ
7	H7IFLUMP3	H7IFLUMP3:W7 ImpFlag-Lump Sum Last 2Y #3	Categ
8	H8IFLUMP3	H8IFLUMP3:W8 ImpFlag-Lump Sum Last 2Y #3	Categ
9	H9IFLUMP3	H9IFLUMP3:W9 ImpFlag-Lump Sum Last 2Y #3	Categ
10	H10IFLUMP3	H10IFLUMP3:W10 ImpFlag-Lump Sum Last 2Y #3	Categ
11	H11IFLUMP3	H11IFLUMP3:W11 ImpFlag-Lump Sum Last 2Y #3	Categ
12	H12IFLUMP3	H12IFLUMP3:W12 ImpFlag-Lump Sum Last 2Y #3	Categ
13	H13IFLUMP3	H13IFLUMP3:W13 ImpFlag-Lump Sum Last 2Y #3	Categ
2	H2ILUYR1	H2ILUYR1:W2 IncPart-Lump Sum Inc #1	Cont
3	H3ILUYR1	H3ILUYR1:W3 IncPart-Lump Sum LCY Inc #1	Cont
4	H4ILUYR1	H4ILUYR1:W4 IncPart-Lump Sum Inc #1	Cont
5	H5ILUYR1	H5ILUYR1:W5 IncPart-Lump Sum Inc #1	Cont
6	H6ILUYR1	H6ILUYR1:W6 IncPart-Lump Sum Inc #1	Cont
7	H7ILUYR1	H7ILUYR1:W7 IncPart-Lump Sum LCY Inc #1	Cont
8	H8ILUYR1	H8ILUYR1:W8 IncPart-Lump Sum LCY Inc #1	Cont
9	H9ILUYR1	H9ILUYR1:W9 IncPart-Lump Sum LCY Inc #1	Cont
10	H10ILUYR1	H10ILUYR1:W10 IncPart-Lump Sum LCY Inc #1	Cont
11	H11ILUYR1	H11ILUYR1:W11 IncPart-Lump Sum LCY Inc #1	Cont
12	H12ILUYR1	H12ILUYR1:W12 IncPart-Lump Sum LCY Inc #1	Cont
13	H13ILUYR1	H13ILUYR1:W13 IncPart-Lump Sum LCY Inc #1	Cont

2	H2IOLUYR1	H2IOLUYR1:W2	Receives-Lump	Sum	Inc	#1	Categ
3	H3IOLUYR1	H3IOLUYR1:W3	Receives-Lump	Sum	LCY	Inc #1	Categ
4	H4IOLUYR1	H4IOLUYR1:W4	Receives-Lump	Sum	Inc	#1	Categ
5	H5IOLUYR1	H5IOLUYR1:W5	Receives-Lump	Sum	Inc	#1	Categ
6	H6IOLUYR1	H6IOLUYR1:W6	Receives-Lump	Sum	Inc	#1	Categ
7	H7IOLUYR1	H7IOLUYR1:W7	Receives-Lump	Sum	LCY	Inc #1	Categ
8	H8IOLUYR1	H8IOLUYR1:W8	Receives-Lump	Sum	LCY	Inc #1	Categ
9	H9IOLUYR1	H9IOLUYR1:W9	Receives-Lump	Sum	LCY	Inc #1	Categ
10	H10IOLUYR1	H10IOLUYR1:W10	Receives-Lump	Sum	LCY	Inc #1	Categ
11	H11IOLUYR1	H11IOLUYR1:W11	Receives-Lump	Sum	LCY	Inc #1	Categ
12	H12IOLUYR1	H12IOLUYR1:W12	Receives-Lump	Sum	LCY	Inc #1	Categ
13	H13IOLUYR1	H13IOLUYR1:W13	Receives-Lump	Sum	LCY	Inc #1	Categ
2	H2IFLUYR1	H2IFLUYR1:W2	ImpFlag-Lump	Sum	Inc	#1	Categ
3	H3IFLUYR1	H3IFLUYR1:W3	ImpFlag-Lump	Sum	Inc	#1	Categ
4	H4IFLUYR1	H4IFLUYR1:W4	ImpFlag-Lump	Sum	Inc	#1	Categ
5	H5IFLUYR1	H5IFLUYR1:W5	ImpFlag-Lump	Sum	Inc	#1	Categ
6	H6IFLUYR1	H6IFLUYR1:W6	ImpFlag-Lump	Sum	Inc	#1	Categ
7	H7IFLUYR1	H7IFLUYR1:W7	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
8	H8IFLUYR1	H8IFLUYR1:W8	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
9	H9IFLUYR1	H9IFLUYR1:W9	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
10	H10IFLUYR1	H10IFLUYR1:W10	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
11	H11IFLUYR1	H11IFLUYR1:W11	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
12	H12IFLUYR1	H12IFLUYR1:W12	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
13	H13IFLUYR1	H13IFLUYR1:W13	ImpFlag-Lump	Sum	LCY	Inc #1	Categ
2	H2ILUYR2	H2ILUYR2:W2	IncPart-Lump	Sum	Inc	#2	Cont
3	H3ILUYR2	H3ILUYR2:W3	IncPart-Lump	Sum	LCY	Inc #2	Cont
4	H4ILUYR2	H4ILUYR2:W4	IncPart-Lump	Sum	Inc	#2	Cont
5	H5ILUYR2	H5ILUYR2:W5	IncPart-Lump	Sum	Inc	#2	Cont
6	H6ILUYR2	H6ILUYR2:W6	IncPart-Lump	Sum	Inc	#2	Cont
7	H7ILUYR2	H7ILUYR2:W7	IncPart-Lump	Sum	LCY	Inc #2	Cont
8	H8ILUYR2	H8ILUYR2:W8	IncPart-Lump	Sum	LCY	Inc #2	Cont
9	H9ILUYR2	H9ILUYR2:W9	IncPart-Lump	Sum	LCY	Inc #2	Cont
10	H10ILUYR2	H10ILUYR2:W10	IncPart-Lump	Sum	LCY	Inc #2	Cont
11	H11ILUYR2	H11ILUYR2:W11	IncPart-Lump	Sum	LCY	Inc #2	Cont
12	H12ILUYR2	H12ILUYR2:W12	IncPart-Lump	Sum	LCY	Inc #2	Cont
13	H13ILUYR2	H13ILUYR2:W13	IncPart-Lump	Sum	LCY	Inc #2	Cont
2	H2IOLUYR2	H2IOLUYR2:W2	Receives-Lump	Sum	Inc	#2	Categ
3	H3IOLUYR2	H3IOLUYR2:W3	Receives-Lump	Sum	LCY	Inc #2	Categ
4	H4IOLUYR2	H4IOLUYR2:W4	Receives-Lump	Sum	Inc	#2	Categ
5	H5IOLUYR2	H5IOLUYR2:W5	Receives-Lump	Sum	Inc	#2	Categ
6	H6IOLUYR2	H6IOLUYR2:W6	Receives-Lump	Sum	Inc	#2	Categ
7	H7IOLUYR2	H7IOLUYR2:W7	Receives-Lump	Sum	LCY	Inc #2	Categ
8	H8IOLUYR2	H8IOLUYR2:W8	Receives-Lump	Sum	LCY	Inc #2	Categ
9	H9IOLUYR2	H9IOLUYR2:W9	Receives-Lump	Sum	LCY	Inc #2	Categ
10	H10IOLUYR2	H10IOLUYR2:W10	Receives-Lump	Sum	LCY	Inc #2	Categ
11	H11IOLUYR2	H11IOLUYR2:W11	Receives-Lump	Sum	LCY	Inc #2	Categ
12	H12IOLUYR2	H12IOLUYR2:W12	Receives-Lump	Sum	LCY	Inc #2	Categ
13	H13IOLUYR2	H13IOLUYR2:W13	Receives-Lump	Sum	LCY	Inc #2	Categ
2	H2IFLUYR2	H2IFLUYR2:W2	ImpFlag-Lump	Sum	Inc	#2	Categ
3	H3IFLUYR2	H3IFLUYR2:W3	ImpFlag-Lump	Sum	Inc	#2	Categ
4	H4IFLUYR2	H4IFLUYR2:W4	ImpFlag-Lump	Sum	Inc	#2	Categ
5	H5IFLUYR2	H5IFLUYR2:W5	ImpFlag-Lump	Sum	Inc	#2	Categ
6	H6IFLUYR2	H6IFLUYR2:W6	ImpFlag-Lump	Sum	Inc	#2	Categ
7	H7IFLUYR2	H7IFLUYR2:W7	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
8	H8IFLUYR2	H8IFLUYR2:W8	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
9	H9IFLUYR2	H9IFLUYR2:W9	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
10	H10IFLUYR2	H10IFLUYR2:W10	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
11	H11IFLUYR2	H11IFLUYR2:W11	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
12	H12IFLUYR2	H12IFLUYR2:W12	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
13	H13IFLUYR2	H13IFLUYR2:W13	ImpFlag-Lump	Sum	LCY	Inc #2	Categ
2	H2ILUYR3	H2ILUYR3:W2	IncPart-Lump	Sum	Inc	#3	Cont
3	H3ILUYR3	H3ILUYR3:W3	IncPart-Lump	Sum	LCY	Inc #3	Cont
4	H4ILUYR3	H4ILUYR3:W4	IncPart-Lump	Sum	Inc	#3	Cont
5	H5ILUYR3	H5ILUYR3:W5	IncPart-Lump	Sum	Inc	#3	Cont
6	H6ILUYR3	H6ILUYR3:W6	IncPart-Lump	Sum	Inc	#3	Cont
7	H7ILUYR3	H7ILUYR3:W7	IncPart-Lump	Sum	LCY	Inc #3	Cont

8	H8ILUYR3	H8ILUYR3:W8 IncPart-Lump Sum LCY Inc #3	Cont
9	H9ILUYR3	H9ILUYR3:W9 IncPart-Lump Sum LCY Inc #3	Cont
10	H10ILUYR3	H10ILUYR3:W10 IncPart-Lump Sum LCY Inc #3	Cont
11	H11ILUYR3	H11ILUYR3:W11 IncPart-Lump Sum LCY Inc #3	Cont
12	H12ILUYR3	H12ILUYR3:W12 IncPart-Lump Sum LCY Inc #3	Cont
13	H13ILUYR3	H13ILUYR3:W13 IncPart-Lump Sum LCY Inc #3	Cont
2	H2IOLUYR3	H2IOLUYR3:W2 Receives-Lump Sum Inc #3	Categ
3	H3IOLUYR3	H3IOLUYR3:W3 Receives-Lump Sum LCY Inc #3	Categ
4	H4IOLUYR3	H4IOLUYR3:W4 Receives-Lump Sum Inc #3	Categ
5	H5IOLUYR3	H5IOLUYR3:W5 Receives-Lump Sum Inc #3	Categ
6	H6IOLUYR3	H6IOLUYR3:W6 Receives-Lump Sum Inc #3	Categ
7	H7IOLUYR3	H7IOLUYR3:W7 Receives-Lump Sum LCY Inc #3	Categ
8	H8IOLUYR3	H8IOLUYR3:W8 Receives-Lump Sum LCY Inc #3	Categ
9	H9IOLUYR3	H9IOLUYR3:W9 Receives-Lump Sum LCY Inc #3	Categ
10	H10IOLUYR3	H10IOLUYR3:W10 Receives-Lump Sum LCY Inc #3	Categ
11	H11IOLUYR3	H11IOLUYR3:W11 Receives-Lump Sum LCY Inc #3	Categ
12	H12IOLUYR3	H12IOLUYR3:W12 Receives-Lump Sum LCY Inc #3	Categ
13	H13IOLUYR3	H13IOLUYR3:W13 Receives-Lump Sum LCY Inc #3	Categ
2	H2IFLUYR3	H2IFLUYR3:W2 ImpFlag-Lump Sum Inc #3	Categ
3	H3IFLUYR3	H3IFLUYR3:W3 ImpFlag-Lump Sum Inc #3	Categ
4	H4IFLUYR3	H4IFLUYR3:W4 ImpFlag-Lump Sum Inc #3	Categ
5	H5IFLUYR3	H5IFLUYR3:W5 ImpFlag-Lump Sum Inc #3	Categ
6	H6IFLUYR3	H6IFLUYR3:W6 ImpFlag-Lump Sum Inc #3	Categ
7	H7IFLUYR3	H7IFLUYR3:W7 ImpFlag-Lump Sum LCY Inc #3	Categ
8	H8IFLUYR3	H8IFLUYR3:W8 ImpFlag-Lump Sum LCY Inc #3	Categ
9	H9IFLUYR3	H9IFLUYR3:W9 ImpFlag-Lump Sum LCY Inc #3	Categ
10	H10IFLUYR3	H10IFLUYR3:W10 ImpFlag-Lump Sum LCY Inc #3	Categ
11	H11IFLUYR3	H11IFLUYR3:W11 ImpFlag-Lump Sum LCY Inc #3	Categ
12	H12IFLUYR3	H12IFLUYR3:W12 ImpFlag-Lump Sum LCY Inc #3	Categ
13	H13IFLUYR3	H13IFLUYR3:W13 ImpFlag-Lump Sum LCY Inc #3	Categ
1	H1IOTHIN	H1IOTHIN:W1 IncPart-Other HH Inc	Cont
1	H1IOOTHIN	H1IOOTHIN:W1 Receives-Other HH Inc	Categ
1	H1IFOTHIN	H1IFOTHIN:W1 ImpFlag-Other HH Inc	Categ
2	R2IOTH1	R2IOTH1:W2 IncPart-Other #1 Inc	Cont
2	S2IOTH1	S2IOTH1:W2 IncPart-Other #1 Inc	Cont
2	R2IOOTH1	R2IOOTH1:W2 Receives-Other #1 Inc	Categ
2	S2IOOTH1	S2IOOTH1:W2 Receives-Other #1 Inc	Categ
2	R2IFOTH1	R2IFOTH1:W2 ImpFlag-Other #1 Inc	Categ
2	S2IFOTH1	S2IFOTH1:W2 ImpFlag-Other #1 Inc	Categ
2	R2IOTH2	R2IOTH2:W2 IncPart-Other #2 Inc	Cont
2	S2IOTH2	S2IOTH2:W2 IncPart-Other #2 Inc	Cont
2	R2IOOTH2	R2IOOTH2:W2 Receives-Other #2 Inc	Categ
2	S2IOOTH2	S2IOOTH2:W2 Receives-Other #2 Inc	Categ
2	R2IFOTH2	R2IFOTH2:W2 ImpFlag-Other #2 Inc	Categ
2	S2IFOTH2	S2IFOTH2:W2 ImpFlag-Other #2 Inc	Categ
2	R2IOTH3	R2IOTH3:W2 IncPart-Other #3 Inc	Cont
2	S2IOTH3	S2IOTH3:W2 IncPart-Other #3 Inc	Cont
2	R2IOOTH3	R2IOOTH3:W2 Receives-Other #3 Inc	Categ
2	S2IOOTH3	S2IOOTH3:W2 Receives-Other #3 Inc	Categ
2	R2IFOTH3	R2IFOTH3:W2 ImpFlag-Other #3 Inc	Categ

2	S2IFOTH3	S2IFOTH3:W2 ImpFlag-Other #3 Inc	Categ
2	H2IOTH3	H2IOTH3:W2 IncPart-Other HH Inc #3	Cont
2	H2IOOTH3	H2IOOTH3:W2 Receives-Other HH Inc #3	Categ
2	H2IFOTH3	H2IFOTH3:W2 ImpFlag-Other HH Inc #3	Categ
2	H2IOTH2	H2IOTH2:W2 IncPart-Other HH Inc #2	Cont
3	H3IOTH2	H3IOTH2:W3 IncPart-Other HH Inc #2	Cont
4	H4IOTH2	H4IOTH2:W4 IncPart-Other HH Inc #2	Cont
5	H5IOTH2	H5IOTH2:W5 IncPart-Other HH Inc #2	Cont
6	H6IOTH2	H6IOTH2:W6 IncPart-Other HH Inc #2	Cont
7	H7IOTH2	H7IOTH2:W7 IncPart-Other HH Inc #2	Cont
8	H8IOTH2	H8IOTH2:W8 IncPart-Other HH Inc #2	Cont
9	H9IOTH2	H9IOTH2:W9 IncPart-Other HH Inc #2	Cont
10	H10IOTH2	H10IOTH2:W10 IncPart-Other HH Inc #2	Cont
11	H11IOTH2	H11IOTH2:W11 IncPart-Other HH Inc #2	Cont
12	H12IOTH2	H12IOTH2:W12 IncPart-Other HH Inc #2	Cont
13	H13IOTH2	H13IOTH2:W13 IncPart-Other HH Inc #2	Cont
2	H2IOOTH2	H2IOOTH2:W2 Receives-Other HH Inc #2	Categ
3	H3IOOTH2	H3IOOTH2:W3 Receives-Other HH Inc #2	Categ
4	H4IOOTH2	H4IOOTH2:W4 Receives-Other HH Inc #2	Categ
5	H5IOOTH2	H5IOOTH2:W5 Receives-Other HH Inc #2	Categ
6	H6IOOTH2	H6IOOTH2:W6 Receives-Other HH Inc #2	Categ
7	H7IOOTH2	H7IOOTH2:W7 Receives-Other HH Inc #2	Categ
8	H8IOOTH2	H8IOOTH2:W8 Receives-Other HH Inc #2	Categ
9	H9IOOTH2	H9IOOTH2:W9 Receives-Other HH Inc #2	Categ
10	H10IOOTH2	H10IOOTH2:W10 Receives-Other HH Inc #2	Categ
11	H11IOOTH2	H11IOOTH2:W11 Receives-Other HH Inc #2	Categ
12	H12IOOTH2	H12IOOTH2:W12 Receives-Other HH Inc #2	Categ
13	H13IOOTH2	H13IOOTH2:W13 Receives-Other HH Inc #2	Categ
2	H2IFOTH2	H2IFOTH2:W2 ImpFlag-Other HH Inc #2	Categ
3	H3IFOTH2	H3IFOTH2:W3 ImpFlag-Other HH Inc #2	Categ
4	H4IFOTH2	H4IFOTH2:W4 ImpFlag-Other HH Inc #2	Categ
5	H5IFOTH2	H5IFOTH2:W5 ImpFlag-Other HH Inc #2	Categ
6	H6IFOTH2	H6IFOTH2:W6 ImpFlag-Other HH Inc #2	Categ
7	H7IFOTH2	H7IFOTH2:W7 ImpFlag-Other HH Inc #2	Categ
8	H8IFOTH2	H8IFOTH2:W8 ImpFlag-Other HH Inc #2	Categ
9	H9IFOTH2	H9IFOTH2:W9 ImpFlag-Other HH Inc #2	Categ
10	H10IFOTH2	H10IFOTH2:W10 ImpFlag-Other HH Inc #2	Categ
11	H11IFOTH2	H11IFOTH2:W11 ImpFlag-Other HH Inc #2	Categ
12	H12IFOTH2	H12IFOTH2:W12 ImpFlag-Other HH Inc #2	Categ
13	H13IFOTH2	H13IFOTH2:W13 ImpFlag-Other HH Inc #2	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1IOTHR	12652	2019.15	17334.87	0.0	950000.0
H2IOTHR	19642	1710.97	15956.43	0.0	1035000.0
H3IOTHR	17991	1478.47	15422.62	0.0	700000.0
H4IOTHR	21384	2579.94	45539.98	0.0	3961825.4
H5IOTHR	19579	2973.05	56021.88	0.0	5000000.0
H6IOTHR	18165	2028.32	24111.54	0.0	1200000.0
H7IOTHR	20129	3023.00	30339.59	0.0	1000000.0
H8IOTHR	18469	3185.70	58266.10	0.0	5024500.0
H9IOTHR	17217	2523.89	44350.75	0.0	5150000.0
H10IOTHR	22034	2560.29	33330.79	0.0	2056858.3
H11IOTHR	20554	2248.12	23145.10	0.0	1300000.0
H12IOTHR	18747	2510.67	25364.11	0.0	1130000.0
H13IOTHR	20912	3434.45	43598.46	0.0	2317912.8

H1IOOTHR	12652	0.10	0.30	0.0	1.0
H2IOOTHR	19642	0.10	0.29	0.0	1.0
H3IOOTHR	17991	0.07	0.26	0.0	1.0
H4IOOTHR	21384	0.08	0.27	0.0	1.0
H5IOOTHR	19579	0.08	0.27	0.0	1.0
H6IOOTHR	18165	0.06	0.24	0.0	1.0
H7IOOTHR	20129	0.07	0.26	0.0	1.0
H8IOOTHR	18469	0.07	0.25	0.0	1.0
H9IOOTHR	17217	0.06	0.24	0.0	1.0
H10IOOTHR	22034	0.06	0.24	0.0	1.0
H11IOOTHR	20554	0.06	0.23	0.0	1.0
H12IOOTHR	18747	0.06	0.25	0.0	1.0
H13IOOTHR	20912	0.06	0.24	0.0	1.0
H1IFOTHR	12652	0.19	0.86	0.0	9.0
H2IFOTHR	19642	0.21	0.85	0.0	9.0
H3IFOTHR	17991	0.16	0.82	0.0	9.0
H4IFOTHR	21384	0.21	0.96	0.0	9.0
H5IFOTHR	19579	0.17	0.83	0.0	9.0
H6IFOTHR	18165	0.12	0.57	0.0	9.0
H7IFOTHR	20129	0.15	0.71	0.0	9.0
H8IFOTHR	18469	0.13	0.64	0.0	9.0
H9IFOTHR	17217	0.14	0.69	0.0	9.0
H10IFOTHR	22034	0.28	1.27	0.0	9.0
H11IFOTHR	20554	0.17	0.88	0.0	9.0
H12IFOTHR	18747	0.20	0.98	0.0	9.0
H13IFOTHR	20912	0.27	1.28	0.0	9.0
H1IALMNY	12652	76.83	922.07	0.0	36000.0
H2IALMNY	11420	59.65	889.53	0.0	39000.0
H3IALMNY	17991	58.49	1358.12	0.0	80000.0
H4IALMNY	21384	41.89	769.69	0.0	42000.0
H5IALMNY	19579	50.40	1013.66	0.0	80400.0
H6IALMNY	18165	39.39	767.66	0.0	43000.0
H1IOALMNY	12652	0.02	0.13	0.0	1.0
H2IOALMNY	11420	0.01	0.11	0.0	1.0
H3IOALMNY	17991	0.01	0.09	0.0	1.0
H4IOALMNY	21384	0.01	0.09	0.0	1.0
H5IOALMNY	19579	0.01	0.09	0.0	1.0
H6IOALMNY	18165	0.01	0.08	0.0	1.0
H1IFALMNY	12652	5.95	0.67	1.0	9.0
H2IFALMNY	11420	5.98	0.62	1.0	9.0
H3IFALMNY	17991	5.98	0.52	1.0	9.0
H4IFALMNY	21384	5.99	0.54	1.0	9.0
H5IFALMNY	19579	5.99	0.48	1.0	9.0
H6IFALMNY	18165	5.98	0.44	1.0	9.0
H1IINSLU	12652	298.18	4116.31	0.0	185000.0
H1IOINSLU	12652	0.03	0.16	0.0	1.0
H1IFINSLU	12652	5.91	0.80	1.0	9.0
H1IPENLU	12652	550.25	13178.17	0.0	950000.0
H1IOPENLU	12652	0.02	0.13	0.0	1.0

H1IFPENLU	12652	5.95	0.69	1.0	9.0
H1IINHLU	12652	785.61	8988.32	0.0	250000.0
H1IOINHLU	12652	0.02	0.15	0.0	1.0
H1IFINHLU	12652	5.93	0.75	1.0	9.0
H2ILUMP1	11420	3017.02	22559.49	0.0	1000000.0
H3ILUMP1	17991	2344.21	22045.98	0.0	700000.0
H4ILUMP1	21384	4544.68	84370.15	0.0	7000000.0
H5ILUMP1	19579	4281.11	59463.62	0.0	5000000.0
H6ILUMP1	18165	4235.93	42020.31	0.0	1632817.7
H7ILUMP1	20129	6489.18	44232.43	0.0	1300000.0
H8ILUMP1	18469	5296.39	67709.85	0.0	5024500.0
H9ILUMP1	17217	4703.44	53272.97	0.0	5000000.0
H10ILUMP1	22034	8762.58	75531.47	0.0	4200000.0
H11ILUMP1	20554	3669.09	31939.67	0.0	1300000.0
H12ILUMP1	18747	4513.05	39228.94	0.0	1200000.0
H13ILUMP1	20912	8529.69	72578.67	0.0	2500000.0
H2IOLUMP1	11420	0.10	0.30	0.0	1.0
H3IOLUMP1	17991	0.07	0.25	0.0	1.0
H4IOLUMP1	21384	0.05	0.22	0.0	1.0
H5IOLUMP1	19579	0.06	0.23	0.0	1.0
H6IOLUMP1	18165	0.05	0.22	0.0	1.0
H7IOLUMP1	20129	0.09	0.28	0.0	1.0
H8IOLUMP1	18469	0.06	0.24	0.0	1.0
H9IOLUMP1	17217	0.06	0.23	0.0	1.0
H10IOLUMP1	22034	0.10	0.30	0.0	1.0
H11IOLUMP1	20554	0.05	0.22	0.0	1.0
H12IOLUMP1	18747	0.05	0.23	0.0	1.0
H13IOLUMP1	20912	0.09	0.28	0.0	1.0
H2IFLUMP1	11420	5.57	1.48	1.0	9.0
H3IFLUMP1	17991	5.71	1.24	1.0	9.0
H4IFLUMP1	21384	5.80	1.11	1.0	9.0
H5IFLUMP1	19579	5.76	1.14	1.0	9.0
H6IFLUMP1	18165	5.79	1.03	1.0	9.0
H7IFLUMP1	20129	5.63	1.35	1.0	9.0
H8IFLUMP1	18469	5.74	1.15	1.0	9.0
H9IFLUMP1	17217	5.75	1.14	1.0	9.0
H10IFLUMP1	22034	5.61	1.51	1.0	9.0
H11IFLUMP1	20554	5.79	1.10	1.0	9.0
H12IFLUMP1	18747	5.78	1.14	1.0	9.0
H13IFLUMP1	20912	5.67	1.41	1.0	9.0
H2ILUMP2	11420	171.07	3991.80	0.0	200000.0
H3ILUMP2	17991	116.88	3913.74	0.0	205000.0
H4ILUMP2	21384	154.04	5780.21	0.0	500000.0
H5ILUMP2	19579	220.19	10798.99	0.0	1003000.0
H6ILUMP2	18165	138.67	5206.82	0.0	400000.0
H7ILUMP2	20129	560.37	10261.65	0.0	500000.0
H8ILUMP2	18469	124.46	4924.89	0.0	425000.0
H9ILUMP2	17217	89.89	2991.34	0.0	250000.0
H10ILUMP2	22034	676.21	15893.03	0.0	1000000.0
H11ILUMP2	20554	142.85	4252.34	0.0	400000.0
H12ILUMP2	18747	122.12	3397.42	0.0	200000.0

H13ILUMP2	20912	1326.37	56083.57	0.0	4000000.0
H2IOLUMP2	11420	0.01	0.09	0.0	1.0
H3IOLUMP2	17991	0.00	0.06	0.0	1.0
H4IOLUMP2	21384	0.00	0.07	0.0	1.0
H5IOLUMP2	19579	0.00	0.06	0.0	1.0
H6IOLUMP2	18165	0.00	0.05	0.0	1.0
H7IOLUMP2	20129	0.01	0.10	0.0	1.0
H8IOLUMP2	18469	0.00	0.06	0.0	1.0
H9IOLUMP2	17217	0.00	0.06	0.0	1.0
H10IOLUMP2	22034	0.01	0.11	0.0	1.0
H11IOLUMP2	20554	0.00	0.05	0.0	1.0
H12IOLUMP2	18747	0.00	0.05	0.0	1.0
H13IOLUMP2	20912	0.01	0.10	0.0	1.0
H2IFLUMP2	11420	6.00	0.53	1.0	9.0
H3IFLUMP2	17991	6.00	0.39	1.0	9.0
H4IFLUMP2	21384	6.01	0.44	1.0	9.0
H5IFLUMP2	19579	6.00	0.40	1.0	9.0
H6IFLUMP2	18165	6.00	0.26	1.0	9.0
H7IFLUMP2	20129	5.97	0.52	1.0	9.0
H8IFLUMP2	18469	6.00	0.32	1.0	9.0
H9IFLUMP2	17217	6.00	0.34	1.0	9.0
H10IFLUMP2	22034	6.00	0.69	1.0	9.0
H11IFLUMP2	20554	6.01	0.37	1.0	9.0
H12IFLUMP2	18747	6.02	0.40	1.0	9.0
H13IFLUMP2	20912	6.01	0.65	1.0	9.0
H2ILUMP3	11420	5.74	400.31	0.0	30000.0
H3ILUMP3	17991	0.50	50.01	0.0	6000.0
H4ILUMP3	21384	12.90	679.07	0.0	61874.9
H5ILUMP3	19579	3.53	234.72	0.0	24000.0
H6ILUMP3	18165	12.94	1526.43	0.0	205000.0
H7ILUMP3	20129	80.78	3357.82	0.0	300000.0
H8ILUMP3	18469	18.61	1110.26	0.0	72972.0
H9ILUMP3	17217	11.04	1153.27	0.0	150000.0
H10ILUMP3	22034	71.73	3109.50	0.0	300000.0
H11ILUMP3	20554	18.77	1185.82	0.0	109000.0
H12ILUMP3	18747	2.13	292.14	0.0	40000.0
H13ILUMP3	20912	128.01	7965.00	0.0	800000.0
H2IOLUMP3	11420	0.00	0.02	0.0	1.0
H3IOLUMP3	17991	0.00	0.01	0.0	1.0
H4IOLUMP3	21384	0.00	0.03	0.0	1.0
H5IOLUMP3	19579	0.00	0.02	0.0	1.0
H6IOLUMP3	18165	0.00	0.01	0.0	1.0
H7IOLUMP3	20129	0.00	0.04	0.0	1.0
H8IOLUMP3	18469	0.00	0.02	0.0	1.0
H9IOLUMP3	17217	0.00	0.02	0.0	1.0
H10IOLUMP3	22034	0.00	0.05	0.0	1.0
H11IOLUMP3	20554	0.00	0.02	0.0	1.0
H12IOLUMP3	18747	0.00	0.01	0.0	1.0
H13IOLUMP3	20912	0.00	0.04	0.0	1.0
H2IFLUMP3	11420	6.03	0.32	1.0	9.0
H3IFLUMP3	17991	6.02	0.26	1.0	9.0
H4IFLUMP3	21384	6.03	0.32	1.0	9.0
H5IFLUMP3	19579	6.02	0.27	1.0	9.0
H6IFLUMP3	18165	6.01	0.16	1.0	9.0

H7IFLUMP3	20129	6.00	0.29	1.0	9.0
H8IFLUMP3	18469	6.01	0.20	1.0	9.0
H9IFLUMP3	17217	6.01	0.22	1.0	9.0
H10IFLUMP3	22034	6.04	0.48	1.0	9.0
H11IFLUMP3	20554	6.02	0.29	1.0	9.0
H12IFLUMP3	18747	6.03	0.31	1.0	9.0
H13IFLUMP3	20912	6.05	0.47	1.0	9.0
H2ILUYR1	19642	1105.14	14576.74	0.0	1000000.0
H3ILUYR1	17991	1074.67	14618.24	0.0	700000.0
H4ILUYR1	21384	2092.26	45122.31	0.0	3961825.4
H5ILUYR1	19579	2359.86	55401.60	0.0	5000000.0
H6ILUYR1	18165	1579.32	23376.82	0.0	1200000.0
H7ILUYR1	20129	2348.59	27508.86	0.0	1000000.0
H8ILUYR1	18469	2671.48	57274.17	0.0	5024500.0
H9ILUYR1	17217	1902.52	42529.74	0.0	5000000.0
H10ILUYR1	22034	2060.12	32658.27	0.0	2056858.3
H11ILUYR1	20554	1671.58	21155.86	0.0	1300000.0
H12ILUYR1	18747	1934.62	23873.53	0.0	1000000.0
H13ILUYR1	20912	2627.70	41691.72	0.0	2317912.8
H2IOLUYR1	19642	0.04	0.19	0.0	1.0
H3IOLUYR1	17991	0.03	0.17	0.0	1.0
H4IOLUYR1	21384	0.03	0.16	0.0	1.0
H5IOLUYR1	19579	0.03	0.17	0.0	1.0
H6IOLUYR1	18165	0.02	0.15	0.0	1.0
H7IOLUYR1	20129	0.03	0.17	0.0	1.0
H8IOLUYR1	18469	0.03	0.17	0.0	1.0
H9IOLUYR1	17217	0.03	0.16	0.0	1.0
H10IOLUYR1	22034	0.02	0.16	0.0	1.0
H11IOLUYR1	20554	0.02	0.15	0.0	1.0
H12IOLUYR1	18747	0.03	0.16	0.0	1.0
H13IOLUYR1	20912	0.02	0.15	0.0	1.0
H2IFLUYR1	19642	5.86	0.94	1.0	9.0
H3IFLUYR1	17991	5.89	0.87	1.0	9.0
H4IFLUYR1	21384	5.92	0.83	1.0	9.0
H5IFLUYR1	19579	5.89	0.87	1.0	9.0
H6IFLUYR1	18165	5.91	0.73	1.0	9.0
H7IFLUYR1	20129	5.89	0.82	1.0	9.0
H8IFLUYR1	18469	5.88	0.83	1.0	9.0
H9IFLUYR1	17217	5.90	0.79	1.0	9.0
H10IFLUYR1	22034	5.96	0.87	1.0	9.0
H11IFLUYR1	20554	5.93	0.78	1.0	9.0
H12IFLUYR1	18747	5.92	0.84	1.0	9.0
H13IFLUYR1	20912	5.96	0.85	1.0	9.0
H2ILUYR2	19642	47.73	1661.79	0.0	150000.0
H3ILUYR2	17991	76.15	3251.72	0.0	205000.0
H4ILUYR2	21384	65.48	2674.98	0.0	307000.0
H5ILUYR2	19579	77.33	3462.47	0.0	400000.0
H6ILUYR2	18165	29.18	1432.63	0.0	110000.0
H7ILUYR2	20129	123.45	4268.71	0.0	400000.0
H8ILUYR2	18469	60.91	3502.03	0.0	425000.0
H9ILUYR2	17217	33.39	1360.56	0.0	100000.0
H10ILUYR2	22034	57.79	1602.02	0.0	100000.0
H11ILUYR2	20554	57.12	3188.33	0.0	400000.0
H12ILUYR2	18747	47.18	1806.25	0.0	100000.0
H13ILUYR2	20912	123.26	4050.71	0.0	272000.0

H2IOLUYR2	19642	0.00	0.05	0.0	1.0
H3IOLUYR2	17991	0.00	0.04	0.0	1.0
H4IOLUYR2	21384	0.00	0.05	0.0	1.0
H5IOLUYR2	19579	0.00	0.05	0.0	1.0
H6IOLUYR2	18165	0.00	0.03	0.0	1.0
H7IOLUYR2	20129	0.00	0.05	0.0	1.0
H8IOLUYR2	18469	0.00	0.03	0.0	1.0
H9IOLUYR2	17217	0.00	0.04	0.0	1.0
H10IOLUYR2	22034	0.00	0.05	0.0	1.0
H11IOLUYR2	20554	0.00	0.03	0.0	1.0
H12IOLUYR2	18747	0.00	0.04	0.0	1.0
H13IOLUYR2	20912	0.00	0.05	0.0	1.0
H2IFLUYR2	19642	6.02	0.36	1.0	9.0
H3IFLUYR2	17991	6.01	0.31	1.0	9.0
H4IFLUYR2	21384	6.02	0.37	1.0	9.0
H5IFLUYR2	19579	6.01	0.34	1.0	9.0
H6IFLUYR2	18165	6.00	0.20	1.0	9.0
H7IFLUYR2	20129	6.00	0.31	1.0	9.0
H8IFLUYR2	18469	6.01	0.24	1.0	9.0
H9IFLUYR2	17217	6.01	0.27	1.0	9.0
H10IFLUYR2	22034	6.05	0.47	1.0	9.0
H11IFLUYR2	20554	6.02	0.32	1.0	9.0
H12IFLUYR2	18747	6.03	0.36	1.0	9.0
H13IFLUYR2	20912	6.05	0.47	1.0	9.0
H2ILUYR3	19642	11.25	817.24	0.0	75092.0
H3ILUYR3	17991	0.17	22.37	0.0	3000.0
H4ILUYR3	21384	6.82	483.63	0.0	61874.9
H5ILUYR3	19579	0.00	0.00	0.0	0.0
H6ILUYR3	18165	0.00	0.00	0.0	0.0
H7ILUYR3	20129	20.22	1993.83	0.0	200000.0
H8ILUYR3	18469	11.10	871.75	0.0	72972.0
H9ILUYR3	17217	11.04	1153.27	0.0	150000.0
H10ILUYR3	22034	5.36	430.50	0.0	50000.0
H11ILUYR3	20554	5.05	417.81	0.0	50000.0
H12ILUYR3	18747	2.13	292.14	0.0	40000.0
H13ILUYR3	20912	88.37	7861.14	0.0	800000.0
H2IOLUYR3	19642	0.00	0.02	0.0	1.0
H3IOLUYR3	17991	0.00	0.01	0.0	1.0
H4IOLUYR3	21384	0.00	0.02	0.0	1.0
H5IOLUYR3	19579	0.00	0.00	0.0	0.0
H6IOLUYR3	18165	0.00	0.00	0.0	0.0
H7IOLUYR3	20129	0.00	0.01	0.0	1.0
H8IOLUYR3	18469	0.00	0.01	0.0	1.0
H9IOLUYR3	17217	0.00	0.02	0.0	1.0
H10IOLUYR3	22034	0.00	0.01	0.0	1.0
H11IOLUYR3	20554	0.00	0.02	0.0	1.0
H12IOLUYR3	18747	0.00	0.01	0.0	1.0
H13IOLUYR3	20912	0.00	0.02	0.0	1.0
H2IFLUYR3	19642	6.03	0.28	1.0	9.0
H3IFLUYR3	17991	6.02	0.25	1.0	9.0
H4IFLUYR3	21384	6.03	0.31	1.0	9.0
H5IFLUYR3	19579	6.02	0.25	6.0	9.0
H6IFLUYR3	18165	6.01	0.15	6.0	9.0
H7IFLUYR3	20129	6.01	0.21	1.0	9.0

H8IFLUYR3	18469	6.01	0.18	1.0	9.0
H9IFLUYR3	17217	6.01	0.22	1.0	9.0
H10IFLUYR3	22034	6.06	0.42	1.0	9.0
H11IFLUYR3	20554	6.02	0.28	1.0	9.0
H12IFLUYR3	18747	6.03	0.31	1.0	9.0
H13IFLUYR3	20912	6.06	0.42	1.0	9.0
H1IOTHIN	12652	308.28	5279.16	0.0	258000.0
H1IOOTHIN	12652	0.02	0.15	0.0	1.0
H1IFOTHIN	12652	5.93	0.74	1.0	9.0
R2IOTH1	8222	519.17	3498.46	0.0	60000.0
S2IOTH1	4549	509.21	3750.17	0.0	60000.0
R2IOOTH1	8222	0.06	0.23	0.0	1.0
S2IOOTH1	4549	0.05	0.21	0.0	1.0
R2IFOTH1	8222	5.78	1.10	1.0	9.0
S2IFOTH1	8222	6.80	1.32	1.0	9.0
R2IOTH2	8222	37.29	890.07	0.0	38400.0
S2IOTH2	4549	31.40	849.59	0.0	38400.0
R2IOOTH2	8222	0.01	0.07	0.0	1.0
S2IOOTH2	4549	0.00	0.07	0.0	1.0
R2IFOTH2	8222	5.99	0.37	1.0	9.0
S2IFOTH2	8222	6.90	1.03	1.0	9.0
R2IOTH3	8222	4.82	209.30	0.0	12000.0
S2IOTH3	4549	1.47	99.46	0.0	6708.0
R2IOOTH3	8222	0.00	0.03	0.0	1.0
S2IOOTH3	4549	0.00	0.01	0.0	1.0
R2IFOTH3	8222	6.01	0.20	1.0	9.0
S2IFOTH3	8222	6.91	0.99	1.0	9.0
H2IOTH13	11420	24.53	1852.64	0.0	140000.0
H2IOOTH13	11420	0.00	0.02	0.0	1.0
H2IFOTH13	11420	6.03	0.33	1.0	9.0
H2IOTH12	11420	232.93	3519.10	0.0	140000.0
H3IOTH12	17991	268.99	3150.39	0.0	127000.0
H4IOTH12	21384	373.48	4546.24	0.0	250000.0
H5IOTH12	19579	485.45	6989.01	0.0	400000.0

H6IOTHI2	18165	380.44	5201.83	0.0	250000.0
H7IOTHI2	20129	530.75	10855.86	0.0	1000000.0
H8IOTHI2	18469	442.22	8711.06	0.0	750000.0
H9IOTHI2	17217	576.94	6832.08	0.0	272000.0
H10IOTHI2	22034	437.02	4713.59	0.0	200000.0
H11IOTHI2	20554	514.38	7576.02	0.0	517000.0
H12IOTHI2	18747	526.74	5327.99	0.0	200000.0
H13IOTHI2	20912	595.12	6987.72	0.0	350000.0
H2IOOTHI2	11420	0.04	0.18	0.0	1.0
H3IOOTHI2	17991	0.04	0.19	0.0	1.0
H4IOOTHI2	21384	0.04	0.20	0.0	1.0
H5IOOTHI2	19579	0.04	0.20	0.0	1.0
H6IOOTHI2	18165	0.04	0.19	0.0	1.0
H7IOOTHI2	20129	0.04	0.20	0.0	1.0
H8IOOTHI2	18469	0.04	0.20	0.0	1.0
H9IOOTHI2	17217	0.04	0.19	0.0	1.0
H10IOOTHI2	22034	0.04	0.19	0.0	1.0
H11IOOTHI2	20554	0.04	0.19	0.0	1.0
H12IOOTHI2	18747	0.04	0.20	0.0	1.0
H13IOOTHI2	20912	0.04	0.19	0.0	1.0
H2IFOTHI2	11420	5.88	0.93	1.0	9.0
H3IFOTHI2	17991	5.85	0.96	1.0	9.0
H4IFOTHI2	21384	5.84	1.02	1.0	9.0
H5IFOTHI2	19579	5.83	1.01	1.0	9.0
H6IFOTHI2	18165	5.84	0.93	1.0	9.0
H7IFOTHI2	20129	5.82	1.01	1.0	9.0
H8IFOTHI2	18469	5.83	0.98	1.0	9.0
H9IFOTHI2	17217	5.84	0.95	1.0	9.0
H10IFOTHI2	22034	5.88	1.03	1.0	9.0
H11IFOTHI2	20554	5.86	0.97	1.0	9.0
H12IFOTHI2	18747	5.85	1.01	1.0	9.0
H13IFOTHI2	20912	5.89	1.01	1.0	9.0

HwIFALMNY: ImpFlag-Alimony

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	189	130	146	174	130	117				
2.Complete bracket	|						7				
5.No value/bracket	|	13	10	13	16	24	7				
6.No income	|	12276	11141	17664	20865	19197	17861				
7.DK if income	|	79	15	42	122	91	128				
9.No Fin resp	|	95	124	126	207	137	45				

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
2.Complete bracket	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H1IOINSLU: Receives-Insurance Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	12320									
1.Receives income	|	332									

Value		w11	w12	w13
0.Receives no income	|			
1.Receives income	|			

H1IFINSLU: ImpFlag-Insurance Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	291									
5.No value/bracket	|	32									
6.No income	|	12161									
7.DK if income	|	73									
9.No Fin resp	|	95									

Value		w11	w12	w13
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H1IOPENLU: Receives-Pension Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	12423									
1.Receives income	|	229									

Value		w11	w12	w13
0.Receives no income	|			
1.Receives income	|			

H1IFPENLU: ImpFlag-Pension Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	203									
5.No value/bracket	|	25									
6.No income	|	12261									
7.DK if income	|	68									
9.No Fin resp	|	95									

Value		w11	w12	w13
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

H1IOINHLU: Receives-Inheritance Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|	12360									
1.Receives income	|	292									

Value		w11	w12	w13
0.Receives no income	|			
1.Receives income	|			

H1IFINHLU: ImpFlag-Inheritance Lump Sum

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	251									
5.No value/bracket	|	40									
6.No income	|	12192									
7.DK if income	|	74									
9.No Fin resp	|	95									

Value		w11	w12	w13
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIOLUMP1: Receives: Last 2y-Lump Sum Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		10298	16776	20251	18445	17241	18386	17353	16214	19848
1.Receives income	|		1122	1215	1133	1134	924	1743	1116	1003	2186

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19460	17725	19113
1.Receives income	|	1094	1022	1799

HwIFLUMP1: ImpFlag-Lump Sum Last 2Y #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		985	1058	923	952	731	1436	944	863	1882
2.Complete bracket	|		88	77	119	79	64	146	76	53	139
5.No value/bracket	|		38	63	61	94	117	138	91	80	128
6.No income	|		10141	16545	19796	18192	17048	18181	17165	16025	19266
7.DK if income	|		44	122	278	125	160	139	128	121	201
9.No Fin resp	|		124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	913	879	1518
2.Complete bracket	|	76	80	124
5.No value/bracket	|	94	53	114
6.No income	|	19140	17396	18570
7.DK if income	|	160	140	184
9.No Fin resp	|	171	199	402

HwIOLUMP2: Receives: Last 2y-Lump Sum Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11335	17921	21287	19498	18124	19913	18410	17163	21749
1.Receives income	|		85	70	97	81	41	216	59	54	285
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.Receives no income	|	20494	18694	20679							
1.Receives income	|	60	53	233							

HwIFLUMP2: ImpFlag-Lump Sum Last 2Y #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		77	64	88	77	31	176	54	48	253
2.Complete bracket	|		7	4	2	2	3	18		4	17
5.No value/bracket	|		1	2	7	1	7	22	5	2	12
6.No income	|		11207	17788	21056	19361	18075	19816	18345	17086	21326
7.DK if income	|		4	7	24	1	4	8		2	8
9.No Fin resp	|		124	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	48	46	209							
2.Complete bracket	|	5	6	5							
5.No value/bracket	|	5	1	18							
6.No income	|	20319	18487	20265							
7.DK if income	|	6	8	13							
9.No Fin resp	|	171	199	402							

HwIOLUMP3: Receives: Last 2y-Lump Sum Inc #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11417	17989	21368	19572	18161	20092	18461	17212	21979
1.Receives income	|		3	2	16	7	4	37	8	5	55
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.Receives no income	|	20544	18746	20871							
1.Receives income	|	10	1	41							

HwIFLUMP3: ImpFlag-Lump Sum Last 2Y #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		3	2	12	7	2	33	6	5	53
2.Complete bracket	|				2			2	1		2
5.No value/bracket	|				2		2	2	1		
6.No income	|		11293	17863	21156	19435	18114	20001	18396	17137	21561
7.DK if income	|				5		2	2			
9.No Fin resp	|		124	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	10	1	38							
2.Complete bracket	|										
5.No value/bracket	|			3							
6.No income	|	20373	18547	20469							
7.DK if income	|										
9.No Fin resp	|	171	199	402							

HwIOLUYR1: Receives-Lump Sum LCY Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		18935	17453	20818	18984	17767	19547	17920	16768	21488
1.Receives income	|		707	538	566	595	398	582	549	449	546
Value		w11	w12	w13							
0.Receives no income	|	20079	18263	20411							
1.Receives income	|	475	484	501							

HwIFLUYR1: ImpFlag-Lump Sum LCY Inc #1

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		629	470	469	520	354	481	470	394	489
2.Complete bracket	|		40	42	64	37	18	51	35	18	28
5.No value/bracket	|		36	26	31	35	26	44	43	35	21
6.No income	|		18578	17187	20335	18698	17562	19261	17694	16511	20721
7.DK if income	|		225	140	278	152	160	203	162	184	357
9.No Fin resp	|		134	126	207	137	45	89	65	75	418
Value		w11	w12	w13							
1.Continuous value	|	407	428	425							
2.Complete bracket	|	35	31	29							
5.No value/bracket	|	33	23	41							
6.No income	|	19714	17880	19768							
7.DK if income	|	194	186	247							
9.No Fin resp	|	171	199	402							

HwIOLUYR2: Receives-Lump Sum LCY Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19594	17966	21338	19535	18153	20081	18449	17191	21981
1.Receives income	|		48	25	46	44	12	48	20	26	53
Value		w11	w12	w13							
0.Receives no income	|	20530	18722	20865							
1.Receives income	|	24	25	47							

HwIFLUYR2: ImpFlag-Lump Sum LCY Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		45	24	39	43	12	41	19	22	48
2.Complete bracket	|		3	1				4		2	1
5.No value/bracket	|				7	1		3	1	2	
6.No income	|		19293	17833	21107	19397	18104	19960	18382	17110	21537
7.DK if income	|		167	7	24	1	4	32	2	6	30
9.No Fin resp	|		134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	21	22	43
2.Complete bracket	|	3	2	
5.No value/bracket	|		1	4
6.No income	|	20349	18515	20441
7.DK if income	|	10	8	22
9.No Fin resp	|	171	199	402

HwIOLUYR3: Receives-Lump Sum LCY Inc #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|		19633	17990	21374	19579	18165	20125	18466	17212	22030
1.Receives income	|		9	1	10			4	3	5	4

Value		w11	w12	w13
0.Receives no income	|	20549	18746	20904
1.Receives income	|	5	1	8

HwIFLUYR3: ImpFlag-Lump Sum LCY Inc #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		9	1	7			4	1	5	4
2.Complete bracket	|				1				1		
5.No value/bracket	|				2				1		
6.No income	|		19344	17864	21162	19442	18118	20030	18401	17137	21608
7.DK if income	|		155		5		2	6			4
9.No Fin resp	|		134	126	207	137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	5	1	8
2.Complete bracket	|			
5.No value/bracket	|			
6.No income	|	20378	18547	20500
7.DK if income	|			2
9.No Fin resp	|	171	199	402

RwIOOTH1: Receives-Other #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		7743								
1.Receives income	|		479								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOOTH1: Receives-Other #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4334								
1.Receives income	|		215								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFOTH1: ImpFlag-Other #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		394								
5.No value/bracket	|		78								
6.No income	|		7505								
7.DK if income	|		235								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFOTH1: ImpFlag-Other #1 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		183								
5.No value/bracket	|		29								
6.No income	|		4166								
7.DK if income	|		167								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIOOTH2: Receives-Other #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8178								
1.Receives income	|		44								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOOTH2: Receives-Other #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4527								
1.Receives income	|		22								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFOTH2: ImpFlag-Other #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		37								
5.No value/bracket	|		6								
6.No income	|		8054								
7.DK if income	|		115								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFOTH2: ImpFlag-Other #2 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		18								
5.No value/bracket	|		3								
6.No income	|		4428								
7.DK if income	|		96								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

RwIOOTH3: Receives-Other #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Receives no income	|		8216								
1.Receives income	|		6								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

SwIOOTH3: Receives-Other #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968								
0.Receives no income	|		4548								
1.Receives income	|		1								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
0.Receives no income	|			
1.Receives income	|			

RwIFOTH3: ImpFlag-Other #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		5								
5.No value/bracket	|		1								
6.No income	|		8092								
7.DK if income	|		114								
9.No Fin resp	|		10								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
5.No value/bracket	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

SwIFOTH3: ImpFlag-Other #3 Inc

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		2295								
1.Continuous value	|		1								
6.No income	|		4448								
7.DK if income	|		96								
8.No spouse/partner	|		3673								
9.No Fin resp	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
8.No spouse/partner	|			
9.No Fin resp	|			

H2IOOTH3: Receives-Other HH Inc #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11416								
1.Receives income	|		4								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|			
1.Receives income	|			

H2IFOTH13: ImpFlag-Other HH Inc #3

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		4								
6.No income	|		11290								
7.DK if income	|		2								
9.No Fin resp	|		124								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
6.No income	|			
7.DK if income	|			
9.No Fin resp	|			

HwIOOTH12: Receives-Other HH Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.Receives no income	|		11018	17320	20450	18754	17502	19253	17714	16562	21166
1.Receives income	|		402	671	934	825	663	876	755	655	868

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Receives no income	|	19798	17987	20129
1.Receives income	|	756	760	783

HwIFOTH12: ImpFlag-Other HH Inc #2

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|		352	627	821	762	586	779	678	588	771
2.Complete bracket	|						45	41	31	32	37
3.Incomplete bracket	|						3	3	2	7	3
5.No value/bracket	|		46	41	92	56	27	42	35	27	42
6.No income	|		10874	17133	20084	18494	17298	18996	17523	16364	20573
7.DK if income	|		24	64	180	130	161	179	135	124	190
9.No Fin resp	|		124	126	207	137	45	89	65	75	418

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	698	674	678
2.Complete bracket	|	33	30	45
3.Incomplete bracket	|	3	7	8
5.No value/bracket	|	15	29	34
6.No income	|	19465	17621	19558
7.DK if income	|	169	187	187
9.No Fin resp	|	171	199	402

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

HwIOTHR sums alimony, lump sums, and other income received.

Alimony is reported until Wave 6. After Wave 6, it is bundled into the questions that asks about other sources of income.

In Wave 1, lump sum income from insurance, pensions, and inheritance is reported (H1IINSLU, H1IPENLU, H1IINHLU). Beginning in Wave 2, the questions about lump sum income are generic, but the type and the year in which the lump sum was received are also asked. Lump sum amounts received since the last interview or for the past two years (HwILUMP1 to HwILUMP3) are reported, and the year received is collected. The year is used to identify lump sums received in the last calendar year. If the lump sum amount is missing, it is imputed separately (HwILUYR1 to HwILUYR3). If the year is missing, then ownership of the lump sum in the last calendar year is imputed.

Other sources of income are reported across all waves (H1OTHIN, R/SwIOTHn, HwIOTHI2).

Variables in the form HwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form HwIOvar indicate whether the household receives this type of income.

In Waves 1 and 2A, income from friends and family are reported. In later waves, income from friends and family is specifically excluded in question wording about other income. For consistency, income from friends and family are NOT included in this income measure.

Cross Wave Differences in Original HRS Data

The way that some of the income component questions are asked may vary across waves. The questions about lump sum income and other household income change across waves, while the questions on alimony remain the same across waves through Wave 6. Beginning in Wave 7 forward, the question about alimony is not asked.

In Wave 1, questions in the income section ask three separate questions, one for each type of lump sum:

"Did you [or your (husband/wife/partner)] receive a lump sum of money in 1991 from [pensions, insurance, inheritance]?"

In Wave 2, the lump sum income questions are asked in the assets section of the questionnaire:

"People sometimes receive property or lump sum payments of money from such things as pension settlements, insurance settlements, cashing in annuities, or inheritances. In the past two years did you [or your (husband/wife/partner)] receive

a lump sum of money or property worth \$500 or more that you have not already told me about? Do not include loans or gifts."

The Wave 3 question wording is similar to that in Wave 2H. Instead of "the past two years," the wording is "since [previous interview month]" if the Respondent has a previous interview. Also the words "worth \$500" are dropped.

Beginning in Wave 4, the question wording is:

"People sometimes receive large amounts of property or money in the form of an inheritance, a trust fund, an insurance settlement, and so on. Have you [or your spouse/partner] [ever/since last interview] received money or property in the form of an inheritance, a trust fund, or an insurance settlement?"

Note that the word "large" is included and the reference period is "ever" if this is the Respondent's first interview. A note to the interviewer indicates that "large" means \$10,000 or more.

From Wave 2 forward, the type of payment and month received are asked and questions about any other lump sum, one or two more times. The amount question asks about the largest or next largest lump sum. Thus the amounts of the three largest lump sums are available.

Other household income is derived from questions about any other income not asked about specifically. In Waves 1 and 2A, there is also a question about income from friends and family. In later waves, income from friends and family is specifically excluded in question wording about other income.

The question wording for other income varies across waves. In Wave 1, the question asks:

"Any other income from sources other than Social Security, which I'll ask about next?"

In Wave 2H, two questions ask about other income:

1. "(Other than income you have already told me about, did you [and your (husband/wife/partner)] receive any other income in 1993, for example, from private disability insurance payments, consulting fees, odd jobs, and so forth? [DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.]"

2. "Are there any others?"

In Wave 3H forward, only one question about other income is asked and the wording is similar to that in the first question in Wave 2H, except that "rent from your home or second home" is added to the list of examples. In Wave 3A, the question wording is also similar to that in the first question in Wave 2H, except that "consulting fees" is removed from the list of examples. Beginning in Wave 4, the question that actually asks for the amount received adds the words "before taxes and other deductions."

No unfolding bracket questions are asked for alimony and other income in any wave, except for Wave 6. From Wave 2 forward, if the Respondent refuses or does not know the value of a lump sum, a follow-up question asks if the amount is more than \$50,000 (\$30,000 in Wave 2A). In Wave 1, no follow-up question is asked.

The income questions in Wave 2A are very different from other waves. Most distinctive are the "regular income" for Respondent and spouse and "other household income". After standard questions about Social Security income, SSI and food stamps, other income is asked about in a general way. If other income is present, Respondents are asked to specify the source of income. In other waves, most income types are asked specifically (e.g., Do you receive any other income?).

In Wave 2A, Financial Respondents are asked the following questions about their own income then their spouse's:

a) "Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits, annuities, payments from an IRA account, or anything like that?"

b) "Please think about the largest (other) regular income you receive. What type of income is that?"

[IWER: PROBE WITH CATEGORIES ONLY IF R NEEDS HELP]

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

This set of questions is repeated twice so that Respondents can report up to 3 current other regular incomes. Then they are asked:

a) "Did you receive any other regular income in [last calendar year] that you no longer receive?"

b) "What type of income was that?"

(Same categories as above)

So there are a total of 4 other regular incomes that can be reported. Categories may be specified more than once, and there are up to 3 different instances of "other" income.

If income is received, subsequent questions serve to identify the date of receipt (was income received in last calendar year?) and amount received. There are no unfolding brackets for income in Wave 2A.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, H2IFOTH12 and H2IFOTH13 are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, R2IFOTH1, R2IFOTH2, R2IFOTH3, S2IFOTH1, S2IFOTH2, and S2IFOTH3 are set to .Q to indicate that the corresponding income components are not available in Wave 2H.

HRS Variables Used

HRS 1992:

V15914	N38E:OTHR	INCME:ALIM:IND
V15915	N39E:OTHR	INCME AMT :IND
V15923	N38G:OTHR	INCME:NOT :IND
V15924	N39G:OTHR	INCM1 AMT :IND
V16201	N48a:RCV	91:INSUR :IND
V16202	N48A:REC	91: AMT :IND
V16203	N48b:RCV	91:PENS S:IND
V16204	N48AB:REC	91: AMT:IND
V16205	N48c:RCV	91:INHERI:IND
V16206	N48AC:REC	91: AMT:IND
V5914	N38E:OTHR	INCME:ALIM:IMP
V5915	N39E:OTHR	INCME: AM:IMP
V5923	N38G:OTHR	INCME:NOT :IMP
V5924	N39G:OTHR	INCME:1: :IMP
V5926	N39G:OTHR	INCME:2: :IMP
V6201	N48a:RCV	91:INSUR :IMP
V6202	N48Aa:RCV	91: AMT:IMP
V6203	N48b:RCV	91:PENS S:IMP
V6204	N48Ab:RCV	91: AMT:IMP
V6205	N48c:RCV	91:INHERI:IMP
V6206	N48Ac:RCV	91: AMT:IMP

AHEAD 1993:

B1456	J19. R REG INC:	RECEIVE ANY
B1457	J20-1. R REG INC:	TYPE-1
B1458	J21-1. R REG INC:	PAID PER MONTH-1
B1459	J21b-1. R REG INC:	\$ PERIOD-1
B1460	J21c-1. R REG INC:	\$ LAST PERIOD-1
B1462	J21e-1. R REG INC:	START >2YRS AGO-1
B1463	J21f-1. R REG INC:	START MONTH-1
B1473	J26-1. R REG INC:	ANY OTHER-1
B1475	J20-2. R REG INC:	TYPE-2
B1476	J21-2. R REG INC:	PAID PER MONTH-2
B1477	J21b-2. R REG INC:	\$ PERIOD-2
B1478	J21c-2. R REG INC:	\$ LAST PERIOD-2
B1479	J21d-2. R REG INC:	FED INC TAXED-2
B1480	J21e-2. R REG INC:	START >2YRS AGO-2
B1481	J21f-2. R REG INC:	START MONTH-2
B1482	J21g-2. R REG INC:	START YEAR-2
B1491	J26-2. R REG INC:	ANY OTHER-2
B1492	J20-3. R REG INC:	TYPE-3
B1493	J21-3. R REG INC:	PAID PER MONTH-3
B1494	J21b-3. R REG INC:	\$ PERIOD-3
B1495	J21c-3. R REG INC:	\$ LAST PERIOD-3
B1496	J21d-3. R REG INC:	FED INC TAXED-3
B1497	J21e-3. R REG INC:	START >2YRS AGO-3
B1498	J21f-3. R REG INC:	START MONTH-3
B1499	J21g-3. R REG INC:	START YEAR-3
B1508	J27. R REG INC:	ANY END 1992/3
B1509	J27a. R REG INC	END1992/3: TYPE
B1510	J28. R REG INC	END 1992/3: PAID PER MO
B1511	J28a. R REG INC	END 1992/3: \$ PERIOD
B1512	J28b. R REG INC	END1992/3:\$ LAST PERIOD
B1513	J28c. R REG INC	END92/3: LAST MO RECD
B1514	J28d. R REG INC	END92/3: LAST YR RECD
B1515	J29. SP REG INC:	RECEIVE ANY
B1517	J30-1. SP REG INC:	TYPE-1
B1518	J31-1. SP REG INC:	PAID PER MONTH-1

B1519	J31b-1. SP REG INC: \$ PERIOD-1
B1520	J31c-1. SP REG INC: \$ LAST PERIOD-1
B1521	J31d-1. SP REG INC: FED INC TAXED-1
B1522	J31e-1. SP REG INC: START >2YRS AGO-1
B1523	J31f-1. SP REG INC: START MONTH-1
B1524	J31g-1. SP REG INC: START YEAR-1
B1533	J36-1. SP REG INC: ANY OTHER-1
B1539	J30-2. SP REG INC: TYPE-2
B1540	J31-2. SP REG INC: PAID PER MONTH-2
B1541	J31b-2. SP REG INC: \$ PERIOD-2
B1542	J31c-2. SP REG INC: \$ LAST PERIOD-2
B1543	J31d-2. SP REG INC: FED INC TAXED-2
B1544	J31e-2. SP REG INC: START >2YRS AGO-2
B1545	J31f-2. SP REG INC: START MONTH-2
B1546	J31g-2. SP REG INC: START YEAR-2
B1555	J36-2. SP REG INC: ANY OTHER-2
B1560	J30-3. SP REG INC: TYPE-3
B1561	J31-3. SP REG INC: PAID PER MONTH-3
B1562	J31b-3. SP REG INC: \$ PERIOD-3
B1563	J31c-3. SP REG INC: \$ LAST PERIOD-3
B1564	J31d-3. SP REG INC: FED INC TAXED-3
B1565	J31e-3. SP REG INC: START >2YRS AGO-3
B1566	J31f-3. SP REG INC: START MONTH-3
B1567	J31g-3. SP REG INC: START YEAR-3
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
B1792	K36. LUMP SUM \$500\+: ANY, PAST 2YRS
B1793	K37. LUMP SUM: TYPE-1
B1794	K38. LUMP SUM: PAYMENT MONTH-1
B1795	K38a. LUMP SUM: PAYMENT YEAR-1
B1796	K39. LUMP SUM: \$ RECEIVED-1
B1798	K41. LUMP SUM: OTHER IN LAST 2YRS-1
B1799	K37. LUMP SUM: TYPE-2
B1800	K38. LUMP SUM: PAYMENT MONTH-2
B1801	K38a. LUMP SUM: PAYMENT YEAR-2
B1802	K39. LUMP SUM: \$ RECEIVED-2
B1804	K41. LUMP SUM: OTHER IN LAST 2YRS-2
B1805	K37. LUMP SUM: TYPE-3
B1806	K38. LUMP SUM: PAYMENT MONTH-3
B1807	K38a. LUMP SUM: PAYMENT YEAR-3
B1808	K39. LUMP SUM: \$ RECEIVED-3
HRS 1994:	
W16303	N28d. Imputation flag
W16304	N29d1. Imputation flag
W16305	N28f. Imputation flag
W16306	N29f1. Imputation flag
W5565	K36.RECEIVE LUMP SUM PAY
W5568	K38a-1.RECEIVE LUMP SUM-
W5569	K39-1.AMOUNT OF LUMP SUM
W5570	K40-1.>50K
W5572	K42-1.RECEIVE OTHER LUMP
W5575	K38a-2.RECEIVE LUMP SUM-
W5576	K39-2.AMOUNT OF LUMP SUM
W5577	K40-2.>50K

W5579	K42-3.RECEIVE LUMP SUM-3
W5582	K38a-3.RECEIVE LUMP SUM-
W5583	K39-3.AMOUNT OF LUMP SUM
W5584	K40-3.>50K
W6303	N28d.ALIMONY/CHILD SUPPO
W6304	N29d1.AMT ALIMONY/CHILD
W6305	N28f.OTHER INCOME IN 199
W6306	N29f1.AMT OTHER INCOME-1
W6307	N29f3.ANY OTHERS?
W6308	N29f4.AMT OTHER INCOME-2
AHEAD 1995:	
D4566	J61.ALIMONY INCOME
D4567	J61A.AMT ALIMONY \$ LCY
D4573	J62.OTHER SOURCES INCOME
D4574	J62A. OTHER SOURCES \$ 1994
D4747	J83. LUMP SUM
D4750	J85A.DATE LUMP-1
D4751	J86-1. LUMP \$-1
D4752	J87-1.>50K
D4754	J89.ANY OTHER LUMP SUM-2
D4757	J85A-2.LUMP SUM YEAR-2
D4758	J86-2. LUMP \$-2
D4759	J87-2.>50K
D4761	J43.ANY OTHER LUMP SUM-3
D4764	J85A-3.LUMP SUM YEAR-3
D4765	J86-3. LUMP \$-3
D4766	J87-3.>50K
HRS 1996:	
E4567	J247.ALIMONY INCOME
E4568	J248.AMT ALIMONY \$ LCY
E4574	J249.OTHER SOURCES INCOME
E4575	J250.OTHER SOURCES \$ 1994
E4748	J305.LUMP SUM
E4751	J308.YEAR LUMP-1
E4752	J309.LUMP \$-1
E4753	J309A.>50K
E4755	J311. ANY SECOND LUMP SUM
E4758	J314. SECOND LUMP SUM: YEAR RECEIVED
E4759	J315.LUMP \$-2
E4760	J315A.>50K
E4763	J318.LUMP SUM-3
E4765	J320. THIRD LUMP SUM: YEAR RECEIVED
E4766	J321.LUMP \$-3
E4767	J321A.>50K
HRS 1998:	
F5327	J247.ALIMONY INCOME
F5328	J248.AMT ALIMONY \$ LCY
F5334	J249.OTHER SOURCES INCOME
F5335	J250.OTHER SOURCES \$ 1996
F5508	J305.LUMP SUM
F5511	J308.DATE LUMP-1
F5512	J309.LUMP \$-1
F5513	J309A.>50K
F5515	J311.
F5518	J314.
F5519	J315.LUMP \$-2
F5520	J315A.>50K
F5522	J317.
F5525	J320.

F5526	J321.LUMP \$-3
F5527	J321A.>50K
HRS 2000:	
G5721	J247.ALIMONY INCOME
G5722	J248.AMT ALIMONY \$ LCY
G5728	J249.OTHER SOURCES INCOME
G5729	J250.OTHER SOURCES IN LCY
G5861	J305.ANY LUMP SUM
G5864	J308.DATE LUMP-1
G5865	J309. LUMP SUM RCV-1
G5866	J309A.>50K
G5868	J311.ANY 2ND LUMP SUM
G5871	J314.2ND LUMP SUM-YR RECIEVED
G5872	J315. LUMP SUM RCV-2
G5873	J315A.>50K
G5875	J317.ANY 3RD LUMP SUM
G5878	J320.3RD LUMP SUM-YR RECIEVED
G5879	J321. LUMP SUM RCV-3
G5880	J321A.>50K
HRS 2002:	
HQ390	ALIMONY CHILD SUPP INCOME
HQ391	ALIMONY CHILD SUPP INCOME AMOUNT - LCY
HRS 2002-2016:	
xQ395	OTHER SOURCES OF INCOME
xQ396	OTHER SOURCES OF INCOME AMOUNT - LCY
xQ483_1	R OR SP IF LUMP SUM RECEIVED -1
xQ483_2	R OR SP IF LUMP SUM RECEIVED -2
xQ483_3	R OR SP IF LUMP SUM RECEIVED -3
xQ486_1	MONTH LUMP SUM RECEIVED -1
xQ486_2	MONTH LUMP SUM RECEIVED -2
xQ486_3	MONTH LUMP SUM RECEIVED -3
xQ487_1	YEAR LUMP SUM RECEIVED -1
xQ487_2	YEAR LUMP SUM RECEIVED -2
xQ487_3	YEAR LUMP SUM RECEIVED -3
xQ488_1	LUMP SUM AMOUNT RECEIVED -1
xQ488_2	LUMP SUM AMOUNT RECEIVED -2
xQ488_3	LUMP SUM AMOUNT RECEIVED -3
xQ489_1	LUMP SUM AMT - \$50K -1
xQ489_2	LUMP SUM AMT - \$50K -2
xQ489_3	LUMP SUM AMT - \$50K -3

Total household income (Respondent & spouse)

Wave	Variable Name	Variable Label	Type
1	H1ITOT	H1ITOT:W1 Income: Total HHold / R+Sp only	Cont
2	H2ITOT	H2ITOT:W2 Income: Total HHold / R+Sp only	Cont
3	H3ITOT	H3ITOT:W3 Income: Total HHold / R+Sp only	Cont
4	H4ITOT	H4ITOT:W4 Income: Total HHold / R+Sp only	Cont
5	H5ITOT	H5ITOT:W5 Income: Total HHold / R+Sp only	Cont
6	H6ITOT	H6ITOT:W6 Income: Total HHold / R+Sp only	Cont
7	H7ITOT	H7ITOT:W7 Income: Total HHold / R+Sp only	Cont
8	H8ITOT	H8ITOT:W8 Income: Total HHold / R+Sp only	Cont
9	H9ITOT	H9ITOT:W9 Income: Total HHold / R+Sp only	Cont
10	H10ITOT	H10ITOT:W10 Income: Total HHold / R+Sp only	Cont
11	H11ITOT	H11ITOT:W11 Income: Total HHold / R+Sp only	Cont
12	H12ITOT	H12ITOT:W12 Income: Total HHold / R+Sp only	Cont
13	H13ITOT	H13ITOT:W13 Income: Total HHold / R+Sp only	Cont
2	H2IOTOT2	H2IOTOT2:W2 Income: Imputed Total Household	Cont
1	H1IOTOT	H1IOTOT:W1 Receives: Total Household Inc	Categ
2	H2IOTOT	H2IOTOT:W2 Receives: Total Household Inc	Categ
3	H3IOTOT	H3IOTOT:W3 Receives: Total Household Inc	Categ
4	H4IOTOT	H4IOTOT:W4 Receives: Total Household Inc	Categ
5	H5IOTOT	H5IOTOT:W5 Receives: Total Household Inc	Categ
6	H6IOTOT	H6IOTOT:W6 Receives: Total Household Inc	Categ
7	H7IOTOT	H7IOTOT:W7 Receives: Total Household Inc	Categ
8	H8IOTOT	H8IOTOT:W8 Receives: Total Household Inc	Categ
9	H9IOTOT	H9IOTOT:W9 Receives: Total Household Inc	Categ
10	H10IOTOT	H10IOTOT:W10 Receives: Total Household Inc	Categ
11	H11IOTOT	H11IOTOT:W11 Receives: Total Household Inc	Categ
12	H12IOTOT	H12IOTOT:W12 Receives: Total Household Inc	Categ
13	H13IOTOT	H13IOTOT:W13 Receives: Total Household Inc	Categ
2	H2IOTOT2	H2IOTOT2:W2 Receives: Imputed Total Household	Categ
1	H1IFTOT	H1IFTOT:W1 ImpFlag: Total Household Inc	Categ
2	H2IFTOT	H2IFTOT:W2 ImpFlag: Total Household Inc	Categ
3	H3IFTOT	H3IFTOT:W3 ImpFlag: Total Household Inc	Categ
4	H4IFTOT	H4IFTOT:W4 ImpFlag: Total Household Inc	Categ
5	H5IFTOT	H5IFTOT:W5 ImpFlag: Total Household Inc	Categ
6	H6IFTOT	H6IFTOT:W6 ImpFlag: Total Household Inc	Categ
7	H7IFTOT	H7IFTOT:W7 ImpFlag: Total Household Inc	Categ
8	H8IFTOT	H8IFTOT:W8 ImpFlag: Total Household Inc	Categ
9	H9IFTOT	H9IFTOT:W9 ImpFlag: Total Household Inc	Categ
10	H10IFTOT	H10IFTOT:W10 ImpFlag: Total Household Inc	Categ
11	H11IFTOT	H11IFTOT:W11 ImpFlag: Total Household Inc	Categ
12	H12IFTOT	H12IFTOT:W12 ImpFlag: Total Household Inc	Categ
13	H13IFTOT	H13IFTOT:W13 ImpFlag: Total Household Inc	Categ
2	H2IFTOT2	H2IFTOT2:W2 ImpFlag: Imputed Total Household	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ITOT	12652	47448.42	50333.07	0.0	1300000.0
H2ITOT	19642	54009.58	1214028.43	0.0	120128322.0
H3ITOT	17991	45895.70	67363.86	0.0	3067839.4
H4ITOT	21384	51899.54	120840.39	0.0	8017657.0
H5ITOT	19579	53313.74	102834.20	0.0	5537080.0
H6ITOT	18165	52580.62	92768.13	0.0	7395714.0
H7ITOT	20129	61142.15	106475.93	0.0	3540169.9
H8ITOT	18469	65471.39	318364.53	0.0	25360120.0

H9ITOT	17217	68602.63	472908.99	0.0	60014376.0
H10ITOT	22034	63640.44	100234.09	0.0	5438860.0
H11ITOT	20554	65542.48	103786.66	0.0	3663276.0
H12ITOT	18747	69362.75	146275.58	0.0	11204572.1
H13ITOT	20912	75201.11	163344.20	0.0	10036000.0
H2ITOT2	8222	22160.53	26365.96	0.0	700000.0
H1IOTOT	12652	0.99	0.10	0.0	1.0
H2IOTOT	19642	0.99	0.10	0.0	1.0
H3IOTOT	17991	0.99	0.08	0.0	1.0
H4IOTOT	21384	1.00	0.07	0.0	1.0
H5IOTOT	19579	0.99	0.08	0.0	1.0
H6IOTOT	18165	0.99	0.07	0.0	1.0
H7IOTOT	20129	0.99	0.08	0.0	1.0
H8IOTOT	18469	0.99	0.07	0.0	1.0
H9IOTOT	17217	0.99	0.08	0.0	1.0
H10IOTOT	22034	0.98	0.12	0.0	1.0
H11IOTOT	20554	0.99	0.12	0.0	1.0
H12IOTOT	18747	0.99	0.12	0.0	1.0
H13IOTOT	20912	0.98	0.14	0.0	1.0
H2IOTOT2	8222	0.99	0.08	0.0	1.0
H1IFTOT	12652	1.32	0.81	0.0	9.0
H2IFTOT	19642	1.67	0.79	0.0	9.0
H3IFTOT	17991	1.73	0.77	0.0	9.0
H4IFTOT	21384	1.60	0.89	0.0	9.0
H5IFTOT	19579	1.59	0.80	0.0	9.0
H6IFTOT	18165	1.59	0.60	0.0	9.0
H7IFTOT	20129	1.54	0.68	0.0	9.0
H8IFTOT	18469	1.53	0.65	0.0	9.0
H9IFTOT	17217	1.52	0.69	0.0	9.0
H10IFTOT	22034	1.51	1.01	0.0	9.0
H11IFTOT	20554	1.45	0.83	0.0	9.0
H12IFTOT	18747	1.45	0.88	0.0	9.0
H13IFTOT	20912	1.48	1.09	0.0	9.0
H2IFTOT2	8222	1.45	0.57	0.0	9.0

H2IFTOT2: ImpFlag: Imputed Total Household											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv			11420								
0			50								
1.Continuous value			4481								
2.Complete bracket			3681								
9.No Fin resp			10								
Value		w11	w12	w13							
.Q=Not asked this wv											
0											
1.Continuous value											
2.Complete bracket											
9.No Fin resp											

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

HwITOT reflects total income for the last calendar year. HwITOT is set to the sum of Respondent and spouse earnings (RwIEARN, SwIEARN), pensions and annuities (RwIPENA, SwIPENA), SSI and Social Security Disability (RwISSDI, SwISSDI), Social Security retirement (RwISRET, SwISRET), unemployment and workers compensation (RwIUNWC, SwIUNWC), other government transfers (RwIGXFR, SwIGXFR), household capital income (HwICAP), and other income (HwIOTHR).

H2ITOT2 is derived from the Wave 2A question which asks how much total income a household received in the last calendar year.

Variables in the form HwIFvar/RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation.

See also the explanations of the individual variables used to calculate HwITOT for possible differences between the HRS and AHEAD samples.

It is important to note that total household income does not include income from other household members, only the Respondent and spouse.

Users should note a particularly large outlier skewing the distribution of H2ITOT:

HHID: 086148 reported receiving \$9,999,994 or more last month in veteran's benefits in HRS Wave 2. Multiplying this amount by 12 months results in \$119,999,928 annually from veteran's benefits. This high value is incorporated in S2IGXFR for the Financial Respondent and in R2IGXFR for her spouse. Consequently, it is part of the sum H2ITOT.

Cross Wave Differences in Original HRS Data

For HRS Respondents in Wave 2H, there is no question asking for total household income. Thus, the information for H2ITOT2 and H2IFTOT2 are not available for these cases in Wave 2.

IRA Withdrawals

Wave	Variable Name	Variable Label	Type
5	H5IIRAWY1	H5IIRAWY1:W5 Income:IRA Withd-Total (LCY)	Cont
6	H6IIRAWY1	H6IIRAWY1:W6 Income:IRA Withd-Total (LCY)	Cont
7	H7IIRAWY1	H7IIRAWY1:W7 Income:IRA Withd-Total (LCY)	Cont
8	H8IIRAWY1	H8IIRAWY1:W8 Income:IRA Withd-Total (LCY)	Cont
9	H9IIRAWY1	H9IIRAWY1:W9 Income:IRA Withd-Total (LCY)	Cont
10	H10IIRAWY1	H10IIRAWY1:W10 Income:IRA Withd-Total (LCY)	Cont
11	H11IIRAWY1	H11IIRAWY1:W11 Income:IRA Withd-Total (LCY)	Cont
12	H12IIRAWY1	H12IIRAWY1:W12 Income:IRA Withd-Total (LCY)	Cont
13	H13IIRAWY1	H13IIRAWY1:W13 Income:IRA Withd-Total (LCY)	Cont
5	R5IIRAWY1	R5IIRAWY1:W5 Income:IRA Withd-Total (LCY)	Cont
6	R6IIRAWY1	R6IIRAWY1:W6 Income:IRA Withd-Total (LCY)	Cont
7	R7IIRAWY1	R7IIRAWY1:W7 Income:IRA Withd-Total (LCY)	Cont
8	R8IIRAWY1	R8IIRAWY1:W8 Income:IRA Withd-Total (LCY)	Cont
9	R9IIRAWY1	R9IIRAWY1:W9 Income:IRA Withd-Total (LCY)	Cont
10	R10IIRAWY1	R10IIRAWY1:W10 Income:IRA Withd-Total (LCY)	Cont
11	R11IIRAWY1	R11IIRAWY1:W11 Income:IRA Withd-Total (LCY)	Cont
12	R12IIRAWY1	R12IIRAWY1:W12 Income:IRA Withd-Total (LCY)	Cont
13	R13IIRAWY1	R13IIRAWY1:W13 Income:IRA Withd-Total (LCY)	Cont
5	S5IIRAWY1	S5IIRAWY1:W5 Income:IRA Withd-Total (LCY)	Cont
6	S6IIRAWY1	S6IIRAWY1:W6 Income:IRA Withd-Total (LCY)	Cont
7	S7IIRAWY1	S7IIRAWY1:W7 Income:IRA Withd-Total (LCY)	Cont
8	S8IIRAWY1	S8IIRAWY1:W8 Income:IRA Withd-Total (LCY)	Cont
9	S9IIRAWY1	S9IIRAWY1:W9 Income:IRA Withd-Total (LCY)	Cont
10	S10IIRAWY1	S10IIRAWY1:W10 Income:IRA Withd-Total (LCY)	Cont
11	S11IIRAWY1	S11IIRAWY1:W11 Income:IRA Withd-Total (LCY)	Cont
12	S12IIRAWY1	S12IIRAWY1:W12 Income:IRA Withd-Total (LCY)	Cont
13	S13IIRAWY1	S13IIRAWY1:W13 Income:IRA Withd-Total (LCY)	Cont
5	H5IIRAW1Y1	H5IIRAW1Y1:W5 IncPart-IRA Withd-Acct #1 (LCY)	Cont
6	H6IIRAW1Y1	H6IIRAW1Y1:W6 IncPart-IRA Withd-Acct #1 (LCY)	Cont
7	H7IIRAW1Y1	H7IIRAW1Y1:W7 IncPart-IRA Withd-Acct #1 (LCY)	Cont
8	H8IIRAW1Y1	H8IIRAW1Y1:W8 IncPart-IRA Withd-Acct #1 (LCY)	Cont
9	H9IIRAW1Y1	H9IIRAW1Y1:W9 IncPart-IRA Withd-Acct #1 (LCY)	Cont
10	H10IIRAW1Y1	H10IIRAW1Y1:W10 IncPart-IRA Withd-Acct #1 (LCY)	Cont
11	H11IIRAW1Y1	H11IIRAW1Y1:W11 IncPart-IRA Withd-Acct #1 (LCY)	Cont
12	H12IIRAW1Y1	H12IIRAW1Y1:W12 IncPart-IRA Withd-Acct #1 (LCY)	Cont
13	H13IIRAW1Y1	H13IIRAW1Y1:W13 IncPart-IRA Withd-Acct #1 (LCY)	Cont
5	R5IIRAW1Y1	R5IIRAW1Y1:W5 IncPart-IRA Withd-Acct #1 (LCY)	Cont
6	R6IIRAW1Y1	R6IIRAW1Y1:W6 IncPart-IRA Withd-Acct #1 (LCY)	Cont
7	R7IIRAW1Y1	R7IIRAW1Y1:W7 IncPart-IRA Withd-Acct #1 (LCY)	Cont
8	R8IIRAW1Y1	R8IIRAW1Y1:W8 IncPart-IRA Withd-Acct #1 (LCY)	Cont
9	R9IIRAW1Y1	R9IIRAW1Y1:W9 IncPart-IRA Withd-Acct #1 (LCY)	Cont
10	R10IIRAW1Y1	R10IIRAW1Y1:W10 IncPart-IRA Withd-Acct #1 (LCY)	Cont
11	R11IIRAW1Y1	R11IIRAW1Y1:W11 IncPart-IRA Withd-Acct #1 (LCY)	Cont
12	R12IIRAW1Y1	R12IIRAW1Y1:W12 IncPart-IRA Withd-Acct #1 (LCY)	Cont
13	R13IIRAW1Y1	R13IIRAW1Y1:W13 IncPart-IRA Withd-Acct #1 (LCY)	Cont
5	S5IIRAW1Y1	S5IIRAW1Y1:W5 IncPart-IRA Withd-Acct #1 (LCY)	Cont
6	S6IIRAW1Y1	S6IIRAW1Y1:W6 IncPart-IRA Withd-Acct #1 (LCY)	Cont
7	S7IIRAW1Y1	S7IIRAW1Y1:W7 IncPart-IRA Withd-Acct #1 (LCY)	Cont
8	S8IIRAW1Y1	S8IIRAW1Y1:W8 IncPart-IRA Withd-Acct #1 (LCY)	Cont
9	S9IIRAW1Y1	S9IIRAW1Y1:W9 IncPart-IRA Withd-Acct #1 (LCY)	Cont
10	S10IIRAW1Y1	S10IIRAW1Y1:W10 IncPart-IRA Withd-Acct #1 (LCY)	Cont
11	S11IIRAW1Y1	S11IIRAW1Y1:W11 IncPart-IRA Withd-Acct #1 (LCY)	Cont
12	S12IIRAW1Y1	S12IIRAW1Y1:W12 IncPart-IRA Withd-Acct #1 (LCY)	Cont
13	S13IIRAW1Y1	S13IIRAW1Y1:W13 IncPart-IRA Withd-Acct #1 (LCY)	Cont
5	H5IIRAW2Y1	H5IIRAW2Y1:W5 IncPart-IRA Withd-Acct #2 (LCY)	Cont
6	H6IIRAW2Y1	H6IIRAW2Y1:W6 IncPart-IRA Withd-Acct #2 (LCY)	Cont
7	H7IIRAW2Y1	H7IIRAW2Y1:W7 IncPart-IRA Withd-Acct #2 (LCY)	Cont
8	H8IIRAW2Y1	H8IIRAW2Y1:W8 IncPart-IRA Withd-Acct #2 (LCY)	Cont
9	H9IIRAW2Y1	H9IIRAW2Y1:W9 IncPart-IRA Withd-Acct #2 (LCY)	Cont
10	H10IIRAW2Y1	H10IIRAW2Y1:W10 IncPart-IRA Withd-Acct #2 (LCY)	Cont

11	H11IIRAW2Y1	H11IIRAW2Y1:W11	IncPart-IRA Withd-Acct #2 (LCY)	Cont
12	H12IIRAW2Y1	H12IIRAW2Y1:W12	IncPart-IRA Withd-Acct #2 (LCY)	Cont
13	H13IIRAW2Y1	H13IIRAW2Y1:W13	IncPart-IRA Withd-Acct #2 (LCY)	Cont
5	R5IIRAW2Y1	R5IIRAW2Y1:W5	IncPart-IRA Withd-Acct #2 (LCY)	Cont
6	R6IIRAW2Y1	R6IIRAW2Y1:W6	IncPart-IRA Withd-Acct #2 (LCY)	Cont
7	R7IIRAW2Y1	R7IIRAW2Y1:W7	IncPart-IRA Withd-Acct #2 (LCY)	Cont
8	R8IIRAW2Y1	R8IIRAW2Y1:W8	IncPart-IRA Withd-Acct #2 (LCY)	Cont
9	R9IIRAW2Y1	R9IIRAW2Y1:W9	IncPart-IRA Withd-Acct #2 (LCY)	Cont
10	R10IIRAW2Y1	R10IIRAW2Y1:W10	IncPart-IRA Withd-Acct #2 (LCY)	Cont
11	R11IIRAW2Y1	R11IIRAW2Y1:W11	IncPart-IRA Withd-Acct #2 (LCY)	Cont
12	R12IIRAW2Y1	R12IIRAW2Y1:W12	IncPart-IRA Withd-Acct #2 (LCY)	Cont
13	R13IIRAW2Y1	R13IIRAW2Y1:W13	IncPart-IRA Withd-Acct #2 (LCY)	Cont
5	S5IIRAW2Y1	S5IIRAW2Y1:W5	IncPart-IRA Withd-Acct #2 (LCY)	Cont
6	S6IIRAW2Y1	S6IIRAW2Y1:W6	IncPart-IRA Withd-Acct #2 (LCY)	Cont
7	S7IIRAW2Y1	S7IIRAW2Y1:W7	IncPart-IRA Withd-Acct #2 (LCY)	Cont
8	S8IIRAW2Y1	S8IIRAW2Y1:W8	IncPart-IRA Withd-Acct #2 (LCY)	Cont
9	S9IIRAW2Y1	S9IIRAW2Y1:W9	IncPart-IRA Withd-Acct #2 (LCY)	Cont
10	S10IIRAW2Y1	S10IIRAW2Y1:W10	IncPart-IRA Withd-Acct #2 (LCY)	Cont
11	S11IIRAW2Y1	S11IIRAW2Y1:W11	IncPart-IRA Withd-Acct #2 (LCY)	Cont
12	S12IIRAW2Y1	S12IIRAW2Y1:W12	IncPart-IRA Withd-Acct #2 (LCY)	Cont
13	S13IIRAW2Y1	S13IIRAW2Y1:W13	IncPart-IRA Withd-Acct #2 (LCY)	Cont
5	H5IIRAW3Y1	H5IIRAW3Y1:W5	IncPart-IRA Withd-Acct #3 (LCY)	Cont
6	H6IIRAW3Y1	H6IIRAW3Y1:W6	IncPart-IRA Withd-Acct #3 (LCY)	Cont
7	H7IIRAW3Y1	H7IIRAW3Y1:W7	IncPart-IRA Withd-Acct #3 (LCY)	Cont
8	H8IIRAW3Y1	H8IIRAW3Y1:W8	IncPart-IRA Withd-Acct #3 (LCY)	Cont
9	H9IIRAW3Y1	H9IIRAW3Y1:W9	IncPart-IRA Withd-Acct #3 (LCY)	Cont
10	H10IIRAW3Y1	H10IIRAW3Y1:W10	IncPart-IRA Withd-Acct #3 (LCY)	Cont
11	H11IIRAW3Y1	H11IIRAW3Y1:W11	IncPart-IRA Withd-Acct #3 (LCY)	Cont
12	H12IIRAW3Y1	H12IIRAW3Y1:W12	IncPart-IRA Withd-Acct #3 (LCY)	Cont
13	H13IIRAW3Y1	H13IIRAW3Y1:W13	IncPart-IRA Withd-Acct #3 (LCY)	Cont
5	R5IIRAW3Y1	R5IIRAW3Y1:W5	IncPart-IRA Withd-Acct #3 (LCY)	Cont
6	R6IIRAW3Y1	R6IIRAW3Y1:W6	IncPart-IRA Withd-Acct #3 (LCY)	Cont
7	R7IIRAW3Y1	R7IIRAW3Y1:W7	IncPart-IRA Withd-Acct #3 (LCY)	Cont
8	R8IIRAW3Y1	R8IIRAW3Y1:W8	IncPart-IRA Withd-Acct #3 (LCY)	Cont
9	R9IIRAW3Y1	R9IIRAW3Y1:W9	IncPart-IRA Withd-Acct #3 (LCY)	Cont
10	R10IIRAW3Y1	R10IIRAW3Y1:W10	IncPart-IRA Withd-Acct #3 (LCY)	Cont
11	R11IIRAW3Y1	R11IIRAW3Y1:W11	IncPart-IRA Withd-Acct #3 (LCY)	Cont
12	R12IIRAW3Y1	R12IIRAW3Y1:W12	IncPart-IRA Withd-Acct #3 (LCY)	Cont
13	R13IIRAW3Y1	R13IIRAW3Y1:W13	IncPart-IRA Withd-Acct #3 (LCY)	Cont
5	S5IIRAW3Y1	S5IIRAW3Y1:W5	IncPart-IRA Withd-Acct #3 (LCY)	Cont
6	S6IIRAW3Y1	S6IIRAW3Y1:W6	IncPart-IRA Withd-Acct #3 (LCY)	Cont
7	S7IIRAW3Y1	S7IIRAW3Y1:W7	IncPart-IRA Withd-Acct #3 (LCY)	Cont
8	S8IIRAW3Y1	S8IIRAW3Y1:W8	IncPart-IRA Withd-Acct #3 (LCY)	Cont
9	S9IIRAW3Y1	S9IIRAW3Y1:W9	IncPart-IRA Withd-Acct #3 (LCY)	Cont
10	S10IIRAW3Y1	S10IIRAW3Y1:W10	IncPart-IRA Withd-Acct #3 (LCY)	Cont
11	S11IIRAW3Y1	S11IIRAW3Y1:W11	IncPart-IRA Withd-Acct #3 (LCY)	Cont
12	S12IIRAW3Y1	S12IIRAW3Y1:W12	IncPart-IRA Withd-Acct #3 (LCY)	Cont
13	S13IIRAW3Y1	S13IIRAW3Y1:W13	IncPart-IRA Withd-Acct #3 (LCY)	Cont
5	H5IIRAW4Y1	H5IIRAW4Y1:W5	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
6	H6IIRAW4Y1	H6IIRAW4Y1:W6	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
7	H7IIRAW4Y1	H7IIRAW4Y1:W7	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
8	H8IIRAW4Y1	H8IIRAW4Y1:W8	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
9	H9IIRAW4Y1	H9IIRAW4Y1:W9	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
10	H10IIRAW4Y1	H10IIRAW4Y1:W10	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
11	H11IIRAW4Y1	H11IIRAW4Y1:W11	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
12	H12IIRAW4Y1	H12IIRAW4Y1:W12	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
13	H13IIRAW4Y1	H13IIRAW4Y1:W13	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
5	R5IIRAW4Y1	R5IIRAW4Y1:W5	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
6	R6IIRAW4Y1	R6IIRAW4Y1:W6	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
7	R7IIRAW4Y1	R7IIRAW4Y1:W7	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
8	R8IIRAW4Y1	R8IIRAW4Y1:W8	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
9	R9IIRAW4Y1	R9IIRAW4Y1:W9	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
10	R10IIRAW4Y1	R10IIRAW4Y1:W10	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
11	R11IIRAW4Y1	R11IIRAW4Y1:W11	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont
12	R12IIRAW4Y1	R12IIRAW4Y1:W12	IncPart-IRA Withd-Acct #4 cash-in (LCY)	Cont

[illegible]

[illegible]

7	R7IOIRAW1	R7IOIRAW1:W7	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
8	R8IOIRAW1	R8IOIRAW1:W8	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
9	R9IOIRAW1	R9IOIRAW1:W9	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
10	R10IOIRAW1	R10IOIRAW1:W10	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
11	R11IOIRAW1	R11IOIRAW1:W11	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
12	R12IOIRAW1	R12IOIRAW1:W12	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
13	R13IOIRAW1	R13IOIRAW1:W13	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
5	S5IOIRAW1	S5IOIRAW1:W5	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
6	S6IOIRAW1	S6IOIRAW1:W6	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
7	S7IOIRAW1	S7IOIRAW1:W7	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
8	S8IOIRAW1	S8IOIRAW1:W8	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
9	S9IOIRAW1	S9IOIRAW1:W9	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
10	S10IOIRAW1	S10IOIRAW1:W10	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
11	S11IOIRAW1	S11IOIRAW1:W11	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
12	S12IOIRAW1	S12IOIRAW1:W12	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
13	S13IOIRAW1	S13IOIRAW1:W13	Receives-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
5	H5IFIRAW1	H5IFIRAW1:W5	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
6	H6IFIRAW1	H6IFIRAW1:W6	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
7	H7IFIRAW1	H7IFIRAW1:W7	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
8	H8IFIRAW1	H8IFIRAW1:W8	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
9	H9IFIRAW1	H9IFIRAW1:W9	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
10	H10IFIRAW1	H10IFIRAW1:W10	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
11	H11IFIRAW1	H11IFIRAW1:W11	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
12	H12IFIRAW1	H12IFIRAW1:W12	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
13	H13IFIRAW1	H13IFIRAW1:W13	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
5	R5IFIRAW1	R5IFIRAW1:W5	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
6	R6IFIRAW1	R6IFIRAW1:W6	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
7	R7IFIRAW1	R7IFIRAW1:W7	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
8	R8IFIRAW1	R8IFIRAW1:W8	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
9	R9IFIRAW1	R9IFIRAW1:W9	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
10	R10IFIRAW1	R10IFIRAW1:W10	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
11	R11IFIRAW1	R11IFIRAW1:W11	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
12	R12IFIRAW1	R12IFIRAW1:W12	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
13	R13IFIRAW1	R13IFIRAW1:W13	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
5	S5IFIRAW1	S5IFIRAW1:W5	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
6	S6IFIRAW1	S6IFIRAW1:W6	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
7	S7IFIRAW1	S7IFIRAW1:W7	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
8	S8IFIRAW1	S8IFIRAW1:W8	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
9	S9IFIRAW1	S9IFIRAW1:W9	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
10	S10IFIRAW1	S10IFIRAW1:W10	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
11	S11IFIRAW1	S11IFIRAW1:W11	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
12	S12IFIRAW1	S12IFIRAW1:W12	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
13	S13IFIRAW1	S13IFIRAW1:W13	ImpFlag-IRA Withd-Acct #1	(prev 2 yrs/since last int)	Categ
5	H5IIRAW2	H5IIRAW2:W5	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
6	H6IIRAW2	H6IIRAW2:W6	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
7	H7IIRAW2	H7IIRAW2:W7	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
8	H8IIRAW2	H8IIRAW2:W8	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
9	H9IIRAW2	H9IIRAW2:W9	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
10	H10IIRAW2	H10IIRAW2:W10	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
11	H11IIRAW2	H11IIRAW2:W11	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
12	H12IIRAW2	H12IIRAW2:W12	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
13	H13IIRAW2	H13IIRAW2:W13	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
5	R5IIRAW2	R5IIRAW2:W5	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
6	R6IIRAW2	R6IIRAW2:W6	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
7	R7IIRAW2	R7IIRAW2:W7	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
8	R8IIRAW2	R8IIRAW2:W8	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
9	R9IIRAW2	R9IIRAW2:W9	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
10	R10IIRAW2	R10IIRAW2:W10	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
11	R11IIRAW2	R11IIRAW2:W11	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
12	R12IIRAW2	R12IIRAW2:W12	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
13	R13IIRAW2	R13IIRAW2:W13	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
5	S5IIRAW2	S5IIRAW2:W5	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
6	S6IIRAW2	S6IIRAW2:W6	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
7	S7IIRAW2	S7IIRAW2:W7	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont
8	S8IIRAW2	S8IIRAW2:W8	IncPart-IRA Withd-Acct #2	(prev 2 yrs/since last int)	Cont

[illegible]

11	H11IIRAW3	H11IIRAW3:W11	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
12	H12IIRAW3	H12IIRAW3:W12	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
13	H13IIRAW3	H13IIRAW3:W13	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
5	R5IIRAW3	R5IIRAW3:W5	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
6	R6IIRAW3	R6IIRAW3:W6	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
7	R7IIRAW3	R7IIRAW3:W7	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
8	R8IIRAW3	R8IIRAW3:W8	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
9	R9IIRAW3	R9IIRAW3:W9	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
10	R10IIRAW3	R10IIRAW3:W10	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
11	R11IIRAW3	R11IIRAW3:W11	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
12	R12IIRAW3	R12IIRAW3:W12	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
13	R13IIRAW3	R13IIRAW3:W13	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
5	S5IIRAW3	S5IIRAW3:W5	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
6	S6IIRAW3	S6IIRAW3:W6	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
7	S7IIRAW3	S7IIRAW3:W7	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
8	S8IIRAW3	S8IIRAW3:W8	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
9	S9IIRAW3	S9IIRAW3:W9	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
10	S10IIRAW3	S10IIRAW3:W10	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
11	S11IIRAW3	S11IIRAW3:W11	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
12	S12IIRAW3	S12IIRAW3:W12	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
13	S13IIRAW3	S13IIRAW3:W13	IncPart-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Cont
5	H5IOIRAW3	H5IOIRAW3:W5	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
6	H6IOIRAW3	H6IOIRAW3:W6	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
7	H7IOIRAW3	H7IOIRAW3:W7	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
8	H8IOIRAW3	H8IOIRAW3:W8	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
9	H9IOIRAW3	H9IOIRAW3:W9	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
10	H10IOIRAW3	H10IOIRAW3:W10	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
11	H11IOIRAW3	H11IOIRAW3:W11	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
12	H12IOIRAW3	H12IOIRAW3:W12	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
13	H13IOIRAW3	H13IOIRAW3:W13	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
5	R5IOIRAW3	R5IOIRAW3:W5	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
6	R6IOIRAW3	R6IOIRAW3:W6	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
7	R7IOIRAW3	R7IOIRAW3:W7	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
8	R8IOIRAW3	R8IOIRAW3:W8	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
9	R9IOIRAW3	R9IOIRAW3:W9	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
10	R10IOIRAW3	R10IOIRAW3:W10	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
11	R11IOIRAW3	R11IOIRAW3:W11	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
12	R12IOIRAW3	R12IOIRAW3:W12	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
13	R13IOIRAW3	R13IOIRAW3:W13	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
5	S5IOIRAW3	S5IOIRAW3:W5	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
6	S6IOIRAW3	S6IOIRAW3:W6	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
7	S7IOIRAW3	S7IOIRAW3:W7	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
8	S8IOIRAW3	S8IOIRAW3:W8	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
9	S9IOIRAW3	S9IOIRAW3:W9	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
10	S10IOIRAW3	S10IOIRAW3:W10	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
11	S11IOIRAW3	S11IOIRAW3:W11	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
12	S12IOIRAW3	S12IOIRAW3:W12	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
13	S13IOIRAW3	S13IOIRAW3:W13	Receives-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
5	H5IFIRAW3	H5IFIRAW3:W5	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
6	H6IFIRAW3	H6IFIRAW3:W6	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
7	H7IFIRAW3	H7IFIRAW3:W7	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
8	H8IFIRAW3	H8IFIRAW3:W8	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
9	H9IFIRAW3	H9IFIRAW3:W9	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
10	H10IFIRAW3	H10IFIRAW3:W10	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
11	H11IFIRAW3	H11IFIRAW3:W11	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
12	H12IFIRAW3	H12IFIRAW3:W12	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
13	H13IFIRAW3	H13IFIRAW3:W13	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
5	R5IFIRAW3	R5IFIRAW3:W5	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
6	R6IFIRAW3	R6IFIRAW3:W6	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
7	R7IFIRAW3	R7IFIRAW3:W7	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
8	R8IFIRAW3	R8IFIRAW3:W8	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
9	R9IFIRAW3	R9IFIRAW3:W9	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
10	R10IFIRAW3	R10IFIRAW3:W10	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
11	R11IFIRAW3	R11IFIRAW3:W11	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ
12	R12IFIRAW3	R12IFIRAW3:W12	ImpFlag-IRA Withd-Acct	#3	(prev 2 yrs/since last int)	Categ

[illegible]

5	H5IFIRAW4	H5IFIRAW4:W5	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
6	H6IFIRAW4	H6IFIRAW4:W6	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
7	H7IFIRAW4	H7IFIRAW4:W7	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
8	H8IFIRAW4	H8IFIRAW4:W8	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
9	H9IFIRAW4	H9IFIRAW4:W9	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
10	H10IFIRAW4	H10IFIRAW4:W10	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
11	H11IFIRAW4	H11IFIRAW4:W11	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
12	H12IFIRAW4	H12IFIRAW4:W12	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
13	H13IFIRAW4	H13IFIRAW4:W13	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
5	R5IFIRAW4	R5IFIRAW4:W5	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
6	R6IFIRAW4	R6IFIRAW4:W6	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
7	R7IFIRAW4	R7IFIRAW4:W7	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
8	R8IFIRAW4	R8IFIRAW4:W8	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
9	R9IFIRAW4	R9IFIRAW4:W9	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
10	R10IFIRAW4	R10IFIRAW4:W10	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
11	R11IFIRAW4	R11IFIRAW4:W11	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
12	R12IFIRAW4	R12IFIRAW4:W12	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
13	R13IFIRAW4	R13IFIRAW4:W13	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
5	S5IFIRAW4	S5IFIRAW4:W5	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
6	S6IFIRAW4	S6IFIRAW4:W6	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
7	S7IFIRAW4	S7IFIRAW4:W7	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
8	S8IFIRAW4	S8IFIRAW4:W8	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
9	S9IFIRAW4	S9IFIRAW4:W9	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since la	Categ
10	S10IFIRAW4	S10IFIRAW4:W10	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
11	S11IFIRAW4	S11IFIRAW4:W11	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
12	S12IFIRAW4	S12IFIRAW4:W12	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ
13	S13IFIRAW4	S13IFIRAW4:W13	ImpFlag-IRA Withd-Acct #4	cash-in (prev 2 yrs/since	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H5IIRAWY1	19579	1616.69	14074.37	0.0	1116000.0
H6IIRAWY1	18165	1694.05	10485.29	0.0	480000.0
H7IIRAWY1	20129	2030.20	25360.40	0.0	1500000.0
H8IIRAWY1	18469	1987.43	15400.18	0.0	1200000.0
H9IIRAWY1	17217	2291.79	10135.37	0.0	270000.0
H10IIRAWY1	22034	1877.77	9915.58	0.0	483000.0
H11IIRAWY1	20554	2271.41	18416.68	0.0	1152000.0
H12IIRAWY1	18747	2340.54	9783.34	0.0	273600.0
H13IIRAWY1	20912	2109.14	10646.84	0.0	298064.5
R5IIRAWY1	19579	928.51	10090.90	0.0	1116000.0
R6IIRAWY1	18165	961.32	7650.30	0.0	480000.0
R7IIRAWY1	20129	1134.23	16394.99	0.0	1428571.4
R8IIRAWY1	18469	1155.08	11045.38	0.0	1200000.0
R9IIRAWY1	17217	1359.19	7744.22	0.0	270000.0
R10IIRAWY1	22034	1114.00	7446.19	0.0	480000.0
R11IIRAWY1	20554	1338.74	13148.63	0.0	1152000.0
R12IIRAWY1	18747	1444.22	7686.78	0.0	273600.0
R13IIRAWY1	20912	1316.63	7963.97	0.0	270967.7
S5IIRAWY1	13042	1033.12	11834.52	0.0	1116000.0
S6IIRAWY1	11859	1122.35	8690.41	0.0	480000.0
S7IIRAWY1	13352	1350.73	19798.59	0.0	1428571.4
S8IIRAWY1	12052	1275.53	13123.84	0.0	1200000.0
S9IIRAWY1	11012	1458.10	7912.17	0.0	250000.0
S10IIRAWY1	14235	1182.22	7879.27	0.0	480000.0
S11IIRAWY1	13080	1465.61	15803.32	0.0	1152000.0

S12IIRAWY1	11622	1445.82	7044.09	0.0	200000.0
S13IIRAWY1	12888	1285.92	7734.66	0.0	270967.7
H5IIRAW1Y1	19579	1278.63	13283.20	0.0	1116000.0
H6IIRAW1Y1	18165	1339.32	9897.92	0.0	480000.0
H7IIRAW1Y1	20129	1223.69	7808.50	0.0	433840.5
H8IIRAW1Y1	18469	1538.95	14701.19	0.0	1200000.0
H9IIRAW1Y1	17217	1731.81	8640.29	0.0	270000.0
H10IIRAW1Y1	22034	1392.24	8946.74	0.0	480000.0
H11IIRAW1Y1	20554	1781.40	17612.62	0.0	1152000.0
H12IIRAW1Y1	18747	1649.98	7550.63	0.0	200000.0
H13IIRAW1Y1	20912	1492.81	7859.21	0.0	268497.8
R5IIRAW1Y1	19579	737.58	9609.65	0.0	1116000.0
R6IIRAW1Y1	18165	759.83	7304.27	0.0	480000.0
R7IIRAW1Y1	20129	706.72	5867.16	0.0	433840.5
R8IIRAW1Y1	18469	893.00	10587.79	0.0	1200000.0
R9IIRAW1Y1	17217	1041.29	6840.82	0.0	270000.0
R10IIRAW1Y1	22034	833.21	6849.64	0.0	480000.0
R11IIRAW1Y1	20554	1057.81	12696.34	0.0	1152000.0
R12IIRAW1Y1	18747	1029.40	5977.68	0.0	200000.0
R13IIRAW1Y1	20912	955.13	6379.65	0.0	268497.8
S5IIRAW1Y1	13042	812.24	11279.68	0.0	1116000.0
S6IIRAW1Y1	11859	887.64	8331.78	0.0	480000.0
S7IIRAW1Y1	13352	779.37	6397.09	0.0	433840.5
S8IIRAW1Y1	12052	989.88	12682.37	0.0	1200000.0
S9IIRAW1Y1	11012	1079.61	6736.84	0.0	250000.0
S10IIRAW1Y1	14235	865.30	7223.18	0.0	480000.0
S11IIRAW1Y1	13080	1137.06	15343.86	0.0	1152000.0
S12IIRAW1Y1	11622	1001.04	6000.52	0.0	200000.0
S13IIRAW1Y1	12888	872.44	5963.15	0.0	212000.0
H5IIRAW2Y1	19579	195.97	2649.07	0.0	184615.4
H6IIRAW2Y1	18165	195.42	1636.32	0.0	53333.3
H7IIRAW2Y1	20129	199.53	1691.69	0.0	88888.9
H8IIRAW2Y1	18469	242.13	2093.10	0.0	75000.0
H9IIRAW2Y1	17217	321.36	3383.54	0.0	200000.0
H10IIRAW2Y1	22034	233.92	2170.87	0.0	80000.0
H11IIRAW2Y1	20554	295.71	3386.44	0.0	175106.8
H12IIRAW2Y1	18747	364.29	2709.77	0.0	102857.1
H13IIRAW2Y1	20912	349.50	3990.24	0.0	270967.7
R5IIRAW2Y1	19579	105.98	1899.82	0.0	184615.4
R6IIRAW2Y1	18165	107.05	1221.66	0.0	53333.3
R7IIRAW2Y1	20129	109.16	1287.38	0.0	88888.9
R8IIRAW2Y1	18469	135.57	1542.53	0.0	75000.0
R9IIRAW2Y1	17217	172.84	2420.05	0.0	200000.0
R10IIRAW2Y1	22034	125.37	1564.50	0.0	80000.0
R11IIRAW2Y1	20554	163.28	2530.31	0.0	175106.8
R12IIRAW2Y1	18747	203.86	2072.49	0.0	102857.1
R13IIRAW2Y1	20912	192.31	2885.43	0.0	270967.7
S5IIRAW2Y1	13042	135.09	2266.98	0.0	184615.4
S6IIRAW2Y1	11859	135.35	1355.69	0.0	53333.3
S7IIRAW2Y1	13352	136.23	1356.22	0.0	57600.0
S8IIRAW2Y1	12052	163.30	1761.40	0.0	75000.0
S9IIRAW2Y1	11012	232.20	2967.08	0.0	200000.0
S10IIRAW2Y1	14235	168.02	1881.01	0.0	80000.0

S11IIRAW2Y1	13080	208.11	2830.63	0.0	175106.8
S12IIRAW2Y1	11622	258.78	2235.24	0.0	102857.1
S13IIRAW2Y1	12888	255.05	3521.26	0.0	270967.7
H5IIRAW3Y1	19579	76.38	1163.55	0.0	52173.9
H6IIRAW3Y1	18165	62.53	1056.23	0.0	45000.0
H7IIRAW3Y1	20129	67.54	1138.05	0.0	72000.0
H8IIRAW3Y1	18469	102.26	1971.88	0.0	150000.0
H9IIRAW3Y1	17217	104.65	1300.14	0.0	54285.7
H10IIRAW3Y1	22034	69.48	1170.31	0.0	75000.0
H11IIRAW3Y1	20554	89.16	1414.31	0.0	70000.0
H12IIRAW3Y1	18747	129.34	1928.52	0.0	125000.0
H13IIRAW3Y1	20912	137.32	2177.75	0.0	90000.0
R5IIRAW3Y1	19579	41.09	653.12	0.0	26087.0
R6IIRAW3Y1	18165	33.06	755.73	0.0	45000.0
R7IIRAW3Y1	20129	38.05	833.45	0.0	72000.0
R8IIRAW3Y1	18469	55.64	1411.55	0.0	150000.0
R9IIRAW3Y1	17217	58.01	960.91	0.0	54285.7
R10IIRAW3Y1	22034	39.06	792.87	0.0	75000.0
R11IIRAW3Y1	20554	49.57	915.77	0.0	70000.0
R12IIRAW3Y1	18747	78.33	1502.63	0.0	125000.0
R13IIRAW3Y1	20912	76.56	1396.15	0.0	87272.7
S5IIRAW3Y1	13042	52.98	763.81	0.0	26087.0
S6IIRAW3Y1	11859	45.14	914.50	0.0	45000.0
S7IIRAW3Y1	13352	44.46	952.92	0.0	72000.0
S8IIRAW3Y1	12052	71.44	1706.32	0.0	150000.0
S9IIRAW3Y1	11012	72.91	1098.08	0.0	54285.7
S10IIRAW3Y1	14235	47.09	890.38	0.0	75000.0
S11IIRAW3Y1	13080	62.22	1016.34	0.0	70000.0
S12IIRAW3Y1	11622	82.28	1033.90	0.0	35294.1
S13IIRAW3Y1	12888	98.58	1591.97	0.0	87272.7
H5IIRAW4Y1	19579	65.72	1046.84	0.0	35000.0
H6IIRAW4Y1	18165	96.78	1473.56	0.0	53280.0
H7IIRAW4Y1	20129	539.44	23956.17	0.0	1500000.0
H8IIRAW4Y1	18469	104.09	1539.13	0.0	74285.7
H9IIRAW4Y1	17217	133.97	1734.86	0.0	96000.0
H10IIRAW4Y1	22034	182.13	2148.78	0.0	89032.3
H11IIRAW4Y1	20554	105.13	1605.74	0.0	70588.2
H12IIRAW4Y1	18747	196.93	3571.79	0.0	273600.0
H13IIRAW4Y1	20912	129.51	3158.22	0.0	248490.3
R5IIRAW4Y1	19579	43.86	826.19	0.0	35000.0
R6IIRAW4Y1	18165	61.38	1161.26	0.0	53280.0
R7IIRAW4Y1	20129	280.30	15188.22	0.0	1428571.4
R8IIRAW4Y1	18469	70.87	1247.68	0.0	74285.7
R9IIRAW4Y1	17217	87.04	1377.82	0.0	96000.0
R10IIRAW4Y1	22034	116.36	1700.96	0.0	89032.3
R11IIRAW4Y1	20554	68.08	1192.04	0.0	70588.2
R12IIRAW4Y1	18747	132.62	3122.55	0.0	273600.0
R13IIRAW4Y1	20912	92.63	2514.63	0.0	248490.3
S5IIRAW4Y1	13042	32.81	740.57	0.0	35000.0
S6IIRAW4Y1	11859	54.22	1050.33	0.0	53280.0
S7IIRAW4Y1	13352	390.66	18634.93	0.0	1428571.4
S8IIRAW4Y1	12052	50.91	889.77	0.0	38181.8
S9IIRAW4Y1	11012	73.38	1103.65	0.0	36000.0

S10IIRAW4Y1	14235	101.80	1478.96	0.0	62500.0
S11IIRAW4Y1	13080	58.23	1115.50	0.0	70588.2
S12IIRAW4Y1	11622	103.73	2003.50	0.0	150000.0
S13IIRAW4Y1	12888	59.84	1970.85	0.0	166666.7
H5IIRAW	19579	3103.24	25457.01	0.0	1860000.0
H6IIRAW	18165	3691.87	23139.71	0.0	1080000.0
H7IIRAW	20129	3940.81	46369.71	0.0	2503000.0
H8IIRAW	18469	3885.84	28992.76	0.0	2200000.0
H9IIRAW	17217	4554.12	20133.02	0.0	522500.0
H10IIRAW	22034	4372.40	22271.38	0.0	805000.0
H11IIRAW	20554	4100.23	33941.50	0.0	2208000.0
H12IIRAW	18747	4367.44	18168.95	0.0	476666.7
H13IIRAW	20912	4715.89	24496.55	0.0	770000.0
R5IIRAW	19579	1789.82	18341.46	0.0	1860000.0
R6IIRAW	18165	2098.77	16745.11	0.0	1080000.0
R7IIRAW	20129	2201.75	30504.13	0.0	2503000.0
R8IIRAW	18469	2263.81	20851.21	0.0	2200000.0
R9IIRAW	17217	2717.47	15329.64	0.0	522500.0
R10IIRAW	22034	2619.70	16820.63	0.0	800000.0
R11IIRAW	20554	2413.71	24280.19	0.0	2208000.0
R12IIRAW	18747	2699.03	14317.62	0.0	476666.7
R13IIRAW	20912	2928.60	17953.09	0.0	704055.9
S5IIRAW	13042	1971.73	21271.46	0.0	1860000.0
S6IIRAW	11859	2440.23	19160.71	0.0	1080000.0
S7IIRAW	13352	2621.74	36764.71	0.0	2503000.0
S8IIRAW	12052	2485.67	24619.46	0.0	2200000.0
S9IIRAW	11012	2871.55	15788.60	0.0	522500.0
S10IIRAW	14235	2712.96	17514.66	0.0	800000.0
S11IIRAW	13080	2650.22	28984.02	0.0	2208000.0
S12IIRAW	11622	2691.24	12951.44	0.0	333333.3
S13IIRAW	12888	2900.05	18006.70	0.0	700000.0
H5IOIRAW	19579	0.15	0.36	0.0	1.0
H6IOIRAW	18165	0.16	0.37	0.0	1.0
H7IOIRAW	20129	0.16	0.37	0.0	1.0
H8IOIRAW	18469	0.18	0.38	0.0	1.0
H9IOIRAW	17217	0.20	0.40	0.0	1.0
H10IOIRAW	22034	0.17	0.37	0.0	1.0
H11IOIRAW	20554	0.17	0.37	0.0	1.0
H12IOIRAW	18747	0.18	0.39	0.0	1.0
H13IOIRAW	20912	0.15	0.36	0.0	1.0
R5IOIRAW	19579	0.11	0.31	0.0	1.0
R6IOIRAW	18165	0.11	0.32	0.0	1.0
R7IOIRAW	20129	0.12	0.32	0.0	1.0
R8IOIRAW	18469	0.13	0.34	0.0	1.0
R9IOIRAW	17217	0.15	0.35	0.0	1.0
R10IOIRAW	22034	0.13	0.33	0.0	1.0
R11IOIRAW	20554	0.13	0.33	0.0	1.0
R12IOIRAW	18747	0.14	0.34	0.0	1.0
R13IOIRAW	20912	0.12	0.32	0.0	1.0
S5IOIRAW	13042	0.12	0.32	0.0	1.0
S6IOIRAW	11859	0.12	0.33	0.0	1.0
S7IOIRAW	13352	0.12	0.33	0.0	1.0
S8IOIRAW	12052	0.13	0.34	0.0	1.0

S9IOIRAW	11012	0.15	0.36	0.0	1.0
S10IOIRAW	14235	0.13	0.33	0.0	1.0
S11IOIRAW	13080	0.13	0.34	0.0	1.0
S12IOIRAW	11622	0.14	0.35	0.0	1.0
S13IOIRAW	12888	0.11	0.32	0.0	1.0
H5IFIRAW	19579	0.31	0.90	0.0	9.0
H6IFIRAW	18165	0.31	0.74	0.0	9.0
H7IFIRAW	20129	0.32	0.83	0.0	9.0
H8IFIRAW	18469	0.33	0.79	0.0	9.0
H9IFIRAW	17217	0.37	0.85	0.0	9.0
H10IFIRAW	22034	0.44	1.30	0.0	9.0
H11IFIRAW	20554	0.35	0.98	0.0	9.0
H12IFIRAW	18747	0.39	1.07	0.0	9.0
H13IFIRAW	20912	0.43	1.33	0.0	9.0
R5IFIRAW	19579	0.26	0.88	0.0	9.0
R6IFIRAW	18165	0.26	0.72	0.0	9.0
R7IFIRAW	20129	0.27	0.81	0.0	9.0
R8IFIRAW	18469	0.28	0.77	0.0	9.0
R9IFIRAW	17217	0.31	0.82	0.0	9.0
R10IFIRAW	22034	0.40	1.29	0.0	9.0
R11IFIRAW	20554	0.30	0.97	0.0	9.0
R12IFIRAW	18747	0.35	1.06	0.0	9.0
R13IFIRAW	20912	0.39	1.32	0.0	9.0
S5IFIRAW	19579	2.86	3.71	0.0	9.0
S6IFIRAW	18165	2.96	3.72	0.0	9.0
S7IFIRAW	20129	2.89	3.71	0.0	9.0
S8IFIRAW	18469	2.98	3.72	0.0	9.0
S9IFIRAW	17217	3.10	3.75	0.0	9.0
S10IFIRAW	22034	3.12	3.79	0.0	9.0
S11IFIRAW	20554	3.13	3.78	0.0	9.0
S12IFIRAW	18747	3.28	3.81	0.0	9.0
S13IFIRAW	20912	3.36	3.85	0.0	9.0
H5IIRAW1	19579	2406.14	23239.91	0.0	1860000.0
H6IIRAW1	18165	2913.52	21727.38	0.0	1080000.0
H7IIRAW1	20129	2399.49	15221.02	0.0	867680.9
H8IIRAW1	18469	3022.01	27638.51	0.0	2200000.0
H9IIRAW1	17217	3443.46	17171.64	0.0	520833.3
H10IIRAW1	22034	3249.03	19862.66	0.0	800000.0
H11IIRAW1	20554	3211.87	32226.29	0.0	2208000.0
H12IIRAW1	18747	3079.74	14065.79	0.0	360000.0
H13IIRAW1	20912	3314.22	17481.48	0.0	459333.3
R5IIRAW1	19579	1397.88	16938.11	0.0	1860000.0
R6IIRAW1	18165	1656.94	15979.42	0.0	1080000.0
R7IIRAW1	20129	1380.64	11419.58	0.0	867680.9
R8IIRAW1	18469	1758.42	19967.44	0.0	2200000.0
R9IIRAW1	17217	2076.81	13499.13	0.0	520833.3
R10IIRAW1	22034	1960.61	15295.95	0.0	800000.0
R11IIRAW1	20554	1898.97	23190.50	0.0	2208000.0
R12IIRAW1	18747	1925.14	11236.99	0.0	360000.0
R13IIRAW1	20912	2106.33	13949.78	0.0	459333.3
S5IIRAW1	13042	1513.63	19585.15	0.0	1860000.0
S6IIRAW1	11859	1924.77	18359.99	0.0	1080000.0
S7IIRAW1	13352	1535.98	12495.05	0.0	867680.9

S8IIRAW1	12052	1936.39	23772.98	0.0	2200000.0
S9IIRAW1	11012	2136.72	13540.47	0.0	520833.3
S10IIRAW1	14235	1994.31	15921.20	0.0	800000.0
S11IIRAW1	13080	2063.11	28070.92	0.0	2208000.0
S12IIRAW1	11622	1862.44	11014.28	0.0	333333.3
S13IIRAW1	12888	1959.92	13671.35	0.0	459333.3
H5IOIRAW1	19579	0.13	0.34	0.0	1.0
H6IOIRAW1	18165	0.14	0.34	0.0	1.0
H7IOIRAW1	20129	0.14	0.34	0.0	1.0
H8IOIRAW1	18469	0.15	0.36	0.0	1.0
H9IOIRAW1	17217	0.17	0.38	0.0	1.0
H10IOIRAW1	22034	0.14	0.35	0.0	1.0
H11IOIRAW1	20554	0.15	0.35	0.0	1.0
H12IOIRAW1	18747	0.15	0.36	0.0	1.0
H13IOIRAW1	20912	0.13	0.33	0.0	1.0
R5IOIRAW1	19579	0.08	0.27	0.0	1.0
R6IOIRAW1	18165	0.08	0.28	0.0	1.0
R7IOIRAW1	20129	0.08	0.28	0.0	1.0
R8IOIRAW1	18469	0.10	0.30	0.0	1.0
R9IOIRAW1	17217	0.11	0.31	0.0	1.0
R10IOIRAW1	22034	0.09	0.29	0.0	1.0
R11IOIRAW1	20554	0.09	0.29	0.0	1.0
R12IOIRAW1	18747	0.10	0.30	0.0	1.0
R13IOIRAW1	20912	0.08	0.28	0.0	1.0
S5IOIRAW1	13042	0.08	0.27	0.0	1.0
S6IOIRAW1	11859	0.08	0.27	0.0	1.0
S7IOIRAW1	13352	0.08	0.27	0.0	1.0
S8IOIRAW1	12052	0.09	0.28	0.0	1.0
S9IOIRAW1	11012	0.10	0.30	0.0	1.0
S10IOIRAW1	14235	0.08	0.27	0.0	1.0
S11IOIRAW1	13080	0.09	0.28	0.0	1.0
S12IOIRAW1	11622	0.09	0.28	0.0	1.0
S13IOIRAW1	12888	0.07	0.26	0.0	1.0
H5IFIRAW1	19579	5.46	1.61	1.0	9.0
H6IFIRAW1	18165	5.46	1.62	1.0	9.0
H7IFIRAW1	20129	5.45	1.64	1.0	9.0
H8IFIRAW1	18469	5.38	1.72	1.0	9.0
H9IFIRAW1	17217	5.32	1.79	1.0	9.0
H10IFIRAW1	22034	5.46	1.71	1.0	9.0
H11IFIRAW1	20554	5.40	1.70	1.0	9.0
H12IFIRAW1	18747	5.38	1.75	1.0	9.0
H13IFIRAW1	20912	5.52	1.64	1.0	9.0
R5IFIRAW1	19579	5.70	1.29	1.0	9.0
R6IFIRAW1	18165	5.70	1.30	1.0	9.0
R7IFIRAW1	20129	5.69	1.32	1.0	9.0
R8IFIRAW1	18469	5.64	1.40	1.0	9.0
R9IFIRAW1	17217	5.59	1.47	1.0	9.0
R10IFIRAW1	22034	5.69	1.42	1.0	9.0
R11IFIRAW1	20554	5.64	1.40	1.0	9.0
R12IFIRAW1	18747	5.63	1.45	1.0	9.0
R13IFIRAW1	20912	5.72	1.37	1.0	9.0
S5IFIRAW1	19579	6.48	1.50	1.0	9.0
S6IFIRAW1	18165	6.51	1.51	1.0	9.0

S7IFIRAW1	20129	6.48	1.52	1.0	9.0
S8IFIRAW1	18469	6.48	1.56	1.0	9.0
S9IFIRAW1	17217	6.49	1.61	1.0	9.0
S10IFIRAW1	22034	6.54	1.54	1.0	9.0
S11IFIRAW1	20554	6.53	1.55	1.0	9.0
S12IFIRAW1	18747	6.57	1.57	1.0	9.0
S13IFIRAW1	20912	6.64	1.49	1.0	9.0
H5IIRAW2	19579	406.35	7029.80	0.0	474500.0
H6IIRAW2	18165	429.44	3965.71	0.0	196100.0
H7IIRAW2	20129	392.15	3511.25	0.0	200000.0
H8IIRAW2	18469	462.17	4167.12	0.0	150000.0
H9IIRAW2	17217	629.10	6416.86	0.0	350000.0
H10IIRAW2	22034	532.53	4799.09	0.0	200000.0
H11IIRAW2	20554	534.77	7219.24	0.0	500000.0
H12IIRAW2	18747	672.28	4927.81	0.0	183333.3
H13IIRAW2	20912	794.96	9834.43	0.0	700000.0
R5IIRAW2	19579	218.90	5011.25	0.0	474500.0
R6IIRAW2	18165	234.17	2926.82	0.0	196100.0
R7IIRAW2	20129	215.13	2699.30	0.0	200000.0
R8IIRAW2	18469	256.42	3059.15	0.0	150000.0
R9IIRAW2	17217	339.95	4604.29	0.0	350000.0
R10IIRAW2	22034	288.62	3505.71	0.0	200000.0
R11IIRAW2	20554	297.90	5703.62	0.0	500000.0
R12IIRAW2	18747	375.69	3771.13	0.0	183333.3
R13IIRAW2	20912	431.95	7041.67	0.0	700000.0
S5IIRAW2	13042	281.41	6048.61	0.0	474500.0
S6IIRAW2	11859	299.10	3328.29	0.0	196100.0
S7IIRAW2	13352	266.87	2773.65	0.0	121000.0
S8IIRAW2	12052	315.30	3520.94	0.0	150000.0
S9IIRAW2	11012	452.08	5609.60	0.0	350000.0
S10IIRAW2	14235	377.53	4098.04	0.0	200000.0
S11IIRAW2	13080	372.23	5563.27	0.0	400000.0
S12IIRAW2	11622	478.41	4062.46	0.0	180000.0
S13IIRAW2	12888	589.01	8766.54	0.0	700000.0
H5IOIRAW2	19579	0.05	0.22	0.0	1.0
H6IOIRAW2	18165	0.05	0.23	0.0	1.0
H7IOIRAW2	20129	0.06	0.23	0.0	1.0
H8IOIRAW2	18469	0.06	0.24	0.0	1.0
H9IOIRAW2	17217	0.07	0.26	0.0	1.0
H10IOIRAW2	22034	0.05	0.22	0.0	1.0
H11IOIRAW2	20554	0.06	0.23	0.0	1.0
H12IOIRAW2	18747	0.06	0.25	0.0	1.0
H13IOIRAW2	20912	0.05	0.22	0.0	1.0
R5IOIRAW2	19579	0.03	0.16	0.0	1.0
R6IOIRAW2	18165	0.03	0.17	0.0	1.0
R7IOIRAW2	20129	0.03	0.17	0.0	1.0
R8IOIRAW2	18469	0.03	0.18	0.0	1.0
R9IOIRAW2	17217	0.04	0.19	0.0	1.0
R10IOIRAW2	22034	0.03	0.17	0.0	1.0
R11IOIRAW2	20554	0.03	0.17	0.0	1.0
R12IOIRAW2	18747	0.04	0.19	0.0	1.0
R13IOIRAW2	20912	0.03	0.17	0.0	1.0
S5IOIRAW2	13042	0.03	0.18	0.0	1.0

S6IOIRAW2	11859	0.04	0.19	0.0	1.0
S7IOIRAW2	13352	0.04	0.19	0.0	1.0
S8IOIRAW2	12052	0.04	0.19	0.0	1.0
S9IOIRAW2	11012	0.05	0.21	0.0	1.0
S10IOIRAW2	14235	0.04	0.19	0.0	1.0
S11IOIRAW2	13080	0.04	0.19	0.0	1.0
S12IOIRAW2	11622	0.04	0.21	0.0	1.0
S13IOIRAW2	12888	0.04	0.19	0.0	1.0
H5IFIRAW2	19579	5.84	1.07	1.0	9.0
H6IFIRAW2	18165	5.82	1.08	1.0	9.0
H7IFIRAW2	20129	5.80	1.11	1.0	9.0
H8IFIRAW2	18469	5.79	1.15	1.0	9.0
H9IFIRAW2	17217	5.75	1.23	1.0	9.0
H10IFIRAW2	22034	5.86	1.16	1.0	9.0
H11IFIRAW2	20554	5.82	1.12	1.0	9.0
H12IFIRAW2	18747	5.79	1.21	1.0	9.0
H13IFIRAW2	20912	5.86	1.16	1.0	9.0
R5IFIRAW2	19579	5.93	0.82	1.0	9.0
R6IFIRAW2	18165	5.92	0.82	1.0	9.0
R7IFIRAW2	20129	5.92	0.85	1.0	9.0
R8IFIRAW2	18469	5.90	0.89	1.0	9.0
R9IFIRAW2	17217	5.89	0.94	1.0	9.0
R10IFIRAW2	22034	5.97	0.92	1.0	9.0
R11IFIRAW2	20554	5.93	0.87	1.0	9.0
R12IFIRAW2	18747	5.92	0.95	1.0	9.0
R13IFIRAW2	20912	5.96	0.93	1.0	9.0
S5IFIRAW2	19579	6.61	1.23	1.0	9.0
S6IFIRAW2	18165	6.63	1.24	1.0	9.0
S7IFIRAW2	20129	6.60	1.25	1.0	9.0
S8IFIRAW2	18469	6.62	1.27	1.0	9.0
S9IFIRAW2	17217	6.63	1.33	1.0	9.0
S10IFIRAW2	22034	6.67	1.28	1.0	9.0
S11IFIRAW2	20554	6.67	1.27	1.0	9.0
S12IFIRAW2	18747	6.70	1.31	1.0	9.0
S13IFIRAW2	20912	6.74	1.28	1.0	9.0
H5IIRAW3	19579	161.23	2505.43	0.0	100000.0
H6IIRAW3	18165	123.75	2049.15	0.0	90000.0
H7IIRAW3	20129	149.02	2749.59	0.0	144000.0
H8IIRAW3	18469	183.16	3739.39	0.0	300000.0
H9IIRAW3	17217	204.54	2490.76	0.0	95000.0
H10IIRAW3	22034	159.19	2828.76	0.0	193750.0
H11IIRAW3	20554	151.45	2424.01	0.0	117401.0
H12IIRAW3	18747	231.18	3334.68	0.0	183333.3
H13IIRAW3	20912	294.35	4838.56	0.0	232500.0
R5IIRAW3	19579	86.85	1495.95	0.0	100000.0
R6IIRAW3	18165	65.97	1469.48	0.0	90000.0
R7IIRAW3	20129	83.87	2009.66	0.0	144000.0
R8IIRAW3	18469	99.54	2671.24	0.0	300000.0
R9IIRAW3	17217	114.69	1865.02	0.0	95000.0
R10IIRAW3	22034	89.00	1913.24	0.0	193750.0
R11IIRAW3	20554	83.94	1567.49	0.0	116666.7
R12IIRAW3	18747	139.69	2595.86	0.0	183333.3
R13IIRAW3	20912	162.80	2843.63	0.0	160000.0

S5IIRAW3	13042	111.67	1737.59	0.0	100000.0
S6IIRAW3	11859	88.51	1770.09	0.0	90000.0
S7IIRAW3	13352	98.22	2307.00	0.0	144000.0
S8IIRAW3	12052	128.14	3242.46	0.0	300000.0
S9IIRAW3	11012	140.48	2070.41	0.0	95000.0
S10IIRAW3	14235	108.64	2186.25	0.0	193750.0
S11IIRAW3	13080	106.09	1719.68	0.0	116666.7
S12IIRAW3	11622	147.58	1837.88	0.0	60000.0
S13IIRAW3	12888	213.46	3348.38	0.0	160000.0
H5IOIRAW3	19579	0.01	0.12	0.0	1.0
H6IOIRAW3	18165	0.02	0.12	0.0	1.0
H7IOIRAW3	20129	0.02	0.13	0.0	1.0
H8IOIRAW3	18469	0.02	0.14	0.0	1.0
H9IOIRAW3	17217	0.03	0.16	0.0	1.0
H10IOIRAW3	22034	0.02	0.13	0.0	1.0
H11IOIRAW3	20554	0.02	0.13	0.0	1.0
H12IOIRAW3	18747	0.02	0.14	0.0	1.0
H13IOIRAW3	20912	0.02	0.13	0.0	1.0
R5IOIRAW3	19579	0.01	0.11	0.0	1.0
R6IOIRAW3	18165	0.01	0.09	0.0	1.0
R7IOIRAW3	20129	0.01	0.10	0.0	1.0
R8IOIRAW3	18469	0.01	0.11	0.0	1.0
R9IOIRAW3	17217	0.01	0.12	0.0	1.0
R10IOIRAW3	22034	0.01	0.11	0.0	1.0
R11IOIRAW3	20554	0.01	0.11	0.0	1.0
R12IOIRAW3	18747	0.01	0.12	0.0	1.0
R13IOIRAW3	20912	0.01	0.11	0.0	1.0
S5IOIRAW3	13042	0.02	0.12	0.0	1.0
S6IOIRAW3	11859	0.01	0.10	0.0	1.0
S7IOIRAW3	13352	0.01	0.11	0.0	1.0
S8IOIRAW3	12052	0.01	0.12	0.0	1.0
S9IOIRAW3	11012	0.02	0.13	0.0	1.0
S10IOIRAW3	14235	0.01	0.12	0.0	1.0
S11IOIRAW3	13080	0.02	0.13	0.0	1.0
S12IOIRAW3	11622	0.02	0.14	0.0	1.0
S13IOIRAW3	12888	0.02	0.13	0.0	1.0
H5IFIRAW3	19579	5.99	0.64	1.0	9.0
H6IFIRAW3	18165	5.99	0.60	1.0	9.0
H7IFIRAW3	20129	5.97	0.68	1.0	9.0
H8IFIRAW3	18469	5.96	0.71	1.0	9.0
H9IFIRAW3	17217	5.95	0.77	1.0	9.0
H10IFIRAW3	22034	6.02	0.75	1.0	9.0
H11IFIRAW3	20554	5.99	0.70	1.0	9.0
H12IFIRAW3	18747	5.99	0.76	1.0	9.0
H13IFIRAW3	20912	6.02	0.76	1.0	9.0
R5IFIRAW3	19579	6.00	0.59	1.0	9.0
R6IFIRAW3	18165	6.02	0.47	1.0	9.0
R7IFIRAW3	20129	6.01	0.53	1.0	9.0
R8IFIRAW3	18469	6.01	0.56	1.0	9.0
R9IFIRAW3	17217	6.00	0.59	1.0	9.0
R10IFIRAW3	22034	6.04	0.68	1.0	9.0
R11IFIRAW3	20554	6.01	0.61	1.0	9.0
R12IFIRAW3	18747	6.01	0.68	1.0	9.0
R13IFIRAW3	20912	6.04	0.70	1.0	9.0

S5IFIRAW3	19579	6.66	1.09	1.0	9.0
S6IFIRAW3	18165	6.71	1.03	1.0	9.0
S7IFIRAW3	20129	6.68	1.05	1.0	9.0
S8IFIRAW3	18469	6.70	1.07	1.0	9.0
S9IFIRAW3	17217	6.72	1.10	1.0	9.0
S10IFIRAW3	22034	6.74	1.11	1.0	9.0
S11IFIRAW3	20554	6.73	1.11	1.0	9.0
S12IFIRAW3	18747	6.76	1.14	1.0	9.0
S13IFIRAW3	20912	6.79	1.14	1.0	9.0
H5IIRAW4	19579	129.51	2048.45	0.0	70000.0
H6IIRAW4	18165	225.16	3400.39	0.0	114000.0
H7IIRAW4	20129	1000.15	43356.78	0.0	2500000.0
H8IIRAW4	18469	218.50	3069.90	0.0	130000.0
H9IIRAW4	17217	277.02	3589.61	0.0	200000.0
H10IIRAW4	22034	431.65	5128.94	0.0	230000.0
H11IIRAW4	20554	202.13	3307.16	0.0	200000.0
H12IIRAW4	18747	384.24	6685.02	0.0	456000.0
H13IIRAW4	20912	312.35	8296.05	0.0	704055.9
R5IIRAW4	19579	86.20	1619.93	0.0	70000.0
R6IIRAW4	18165	141.70	2620.77	0.0	114000.0
R7IIRAW4	20129	522.11	27986.69	0.0	2500000.0
R8IIRAW4	18469	149.43	2494.56	0.0	130000.0
R9IIRAW4	17217	186.02	2982.54	0.0	200000.0
R10IIRAW4	22034	281.47	4184.44	0.0	230000.0
R11IIRAW4	20554	132.90	2563.14	0.0	200000.0
R12IIRAW4	18747	258.51	5748.53	0.0	456000.0
R13IIRAW4	20912	227.52	6857.78	0.0	704055.9
S5IIRAW4	13042	65.02	1450.41	0.0	70000.0
S6IIRAW4	11859	127.85	2482.00	0.0	114000.0
S7IIRAW4	13352	720.68	34332.23	0.0	2500000.0
S8IIRAW4	12052	105.85	1774.43	0.0	70000.0
S9IIRAW4	11012	142.27	2125.77	0.0	78000.0
S10IIRAW4	14235	232.47	3315.23	0.0	125000.0
S11IIRAW4	13080	108.79	2031.49	0.0	100000.0
S12IIRAW4	11622	202.81	3871.42	0.0	275000.0
S13IIRAW4	12888	137.65	5188.89	0.0	500000.0
H5IOIRAW4	19579	0.01	0.09	0.0	1.0
H6IOIRAW4	18165	0.01	0.11	0.0	1.0
H7IOIRAW4	20129	0.01	0.12	0.0	1.0
H8IOIRAW4	18469	0.01	0.12	0.0	1.0
H9IOIRAW4	17217	0.02	0.12	0.0	1.0
H10IOIRAW4	22034	0.02	0.14	0.0	1.0
H11IOIRAW4	20554	0.01	0.11	0.0	1.0
H12IOIRAW4	18747	0.01	0.11	0.0	1.0
H13IOIRAW4	20912	0.01	0.10	0.0	1.0
R5IOIRAW4	19579	0.01	0.08	0.0	1.0
R6IOIRAW4	18165	0.01	0.09	0.0	1.0
R7IOIRAW4	20129	0.01	0.10	0.0	1.0
R8IOIRAW4	18469	0.01	0.10	0.0	1.0
R9IOIRAW4	17217	0.01	0.10	0.0	1.0
R10IOIRAW4	22034	0.01	0.12	0.0	1.0
R11IOIRAW4	20554	0.01	0.09	0.0	1.0
R12IOIRAW4	18747	0.01	0.09	0.0	1.0

R13IOIRAW4	20912	0.01	0.09	0.0	1.0
S5IOIRAW4	13042	0.01	0.07	0.0	1.0
S6IOIRAW4	11859	0.01	0.09	0.0	1.0
S7IOIRAW4	13352	0.01	0.10	0.0	1.0
S8IOIRAW4	12052	0.01	0.09	0.0	1.0
S9IOIRAW4	11012	0.01	0.10	0.0	1.0
S10IOIRAW4	14235	0.01	0.11	0.0	1.0
S11IOIRAW4	13080	0.01	0.08	0.0	1.0
S12IOIRAW4	11622	0.01	0.09	0.0	1.0
S13IOIRAW4	12888	0.00	0.07	0.0	1.0
H5IFIRAW4	19579	6.01	0.50	1.0	9.0
H6IFIRAW4	18165	5.99	0.51	1.0	9.0
H7IFIRAW4	20129	5.98	0.59	1.0	9.0
H8IFIRAW4	18469	5.98	0.55	1.0	9.0
H9IFIRAW4	17217	5.97	0.61	1.0	9.0
H10IFIRAW4	22034	6.00	0.76	1.0	9.0
H11IFIRAW4	20554	5.99	0.58	1.0	9.0
H12IFIRAW4	18747	6.00	0.61	1.0	9.0
H13IFIRAW4	20912	6.03	0.66	1.0	9.0
R5IFIRAW4	19579	6.02	0.45	1.0	9.0
R6IFIRAW4	18165	6.00	0.44	1.0	9.0
R7IFIRAW4	20129	5.99	0.51	1.0	9.0
R8IFIRAW4	18469	5.99	0.49	1.0	9.0
R9IFIRAW4	17217	5.99	0.52	1.0	9.0
R10IFIRAW4	22034	6.02	0.67	1.0	9.0
R11IFIRAW4	20554	6.01	0.52	1.0	9.0
R12IFIRAW4	18747	6.02	0.54	1.0	9.0
R13IFIRAW4	20912	6.04	0.62	1.0	9.0
S5IFIRAW4	19579	6.68	1.00	1.0	9.0
S6IFIRAW4	18165	6.70	1.01	1.0	9.0
S7IFIRAW4	20129	6.67	1.03	1.0	9.0
S8IFIRAW4	18469	6.70	1.02	1.0	9.0
S9IFIRAW4	17217	6.72	1.05	1.0	9.0
S10IFIRAW4	22034	6.73	1.08	1.0	9.0
S11IFIRAW4	20554	6.74	1.04	1.0	9.0
S12IFIRAW4	18747	6.78	1.05	1.0	9.0
S13IFIRAW4	20912	6.82	1.04	1.0	9.0

RwIFIRAW: ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|					16601	15230	16831	15168	13839	17997
1.No imputations	|					1651	1544	1787	1859	1952	2099
2.Some imputation	|					1203	1346	1424	1380	1352	1541
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
0.No income	|	17031	15187	17259
1.No imputations	|	2000	1982	1908
2.Some imputation	|	1354	1382	1345
9.No Fin resp	|	169	196	400

SwIFIRAW: ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|					10873	9757	10990	9763	8709	11494
1.No imputations	|					1184	1071	1256	1251	1309	1378
2.Some imputation	|					895	995	1031	989	933	1056
8.No Sp/part->no incm	|					6537	6306	6777	6417	6205	7799
9.No Fin resp	|					90	36	75	49	61	307

Value		w11	w12	w13
0.No income	|	10702	9278	10491
1.No imputations	|	1299	1262	1167
2.Some imputation	|	936	924	894
8.No Sp/part->no incm	|	7474	7125	8024
9.No Fin resp	|	143	158	336

HwIFIRAW: ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	|					15805	14476	15968	14331	13008	17115
1.No imputations	|					2314	2151	2492	2560	2637	2830
2.Some imputation	|					1336	1493	1582	1516	1498	1692
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
0.No income	|	16237	14428	16605
1.No imputations	|	2683	2622	2468
2.Some imputation	|	1465	1501	1439
9.No Fin resp	|	169	196	400

RwIOIRAW1: Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					18043	16655	18436	16690	15361	20064
1.Receives income	|					1536	1510	1693	1779	1856	1970

Value		w11	w12	w13
0.Receives no income	|	18632	16891	19169
1.Receives income	|	1922	1856	1743

SwIOIRAW1: Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|					6537	6306	6777	6417	6205	7799
0.Receives no income	|					12041	10891	12273	10979	9913	13091
1.Receives income	|					1001	968	1079	1073	1099	1144

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	11951	10607	11969
1.Receives income	|	1129	1015	919

HwIOIRAW1: Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					17037	15683	17350	15612	14260	18971
1.Receives income	|					2542	2482	2779	2857	2957	3063

Value		w11	w12	w13
0.Receives no income	|	17558	15866	18240
1.Receives income	|	2996	2881	2672

RwIFIRAW1: ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					1213	1152	1288	1375	1436	1547
2.Complete bracket	|					142	138	167	162	150	177
3.Incomplete bracket	|					8	14	23	24	27	37
5.No value/bracket	|					126	133	131	136	144	142
6.No income	|					17497	15862	17611	15879	14596	19047
7.DK if income	|					469	821	822	831	790	687
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	1519	1490	1364
2.Complete bracket	|	155	127	136
3.Incomplete bracket	|	33	32	24
5.No value/bracket	|	143	130	139
6.No income	|	17930	16147	18237
7.DK if income	|	605	625	612
9.No Fin resp	|	169	196	400

SwIFIRAW1: ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					789	733	830	841	853	900
2.Complete bracket	|					85	86	100	88	83	92
3.Incomplete bracket	|					5	12	13	11	15	18
5.No value/bracket	|					80	77	74	73	76	85
6.No income	|					11654	10299	11649	10362	9358	12345
7.DK if income	|					339	616	611	628	566	488
8.No spouse/partner	|					6537	6306	6777	6417	6205	7799
9.No Fin resp	|					90	36	75	49	61	307

Value		w11	w12	w13
1.Continuous value	|	894	827	728
2.Complete bracket	|	79	62	66
3.Incomplete bracket	|	14	13	11
5.No value/bracket	|	90	58	60
6.No income	|	11446	10080	11264
7.DK if income	|	414	424	423
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	158	336

HwIFIRAW1: ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					2024	1907	2142	2238	2299	2447
2.Complete bracket	|					232	224	269	253	237	275
3.Incomplete bracket	|					13	26	36	35	42	57
5.No value/bracket	|					237	218	215	221	228	222
6.No income	|					16512	14931	16575	14851	13552	17984
7.DK if income	|					437	814	805	809	785	652
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	2419	2340	2117
2.Complete bracket	|	240	195	212
3.Incomplete bracket	|	47	49	40
5.No value/bracket	|	215	208	227
6.No income	|	16888	15163	17349
7.DK if income	|	576	596	567
9.No Fin resp	|	169	196	400

RwIOIRAW2: Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					19046	17631	19509	17847	16560	21391
1.Receives income	|					533	534	620	622	657	643

Value		w11	w12	w13
0.Receives no income	|	19922	18067	20286
1.Receives income	|	632	680	626

SwIOIRAW2: Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|					6537	6306	6777	6417	6205	7799
0.Receives no income	|					12605	11418	12856	11575	10489	13710
1.Receives income	|					437	441	496	477	523	525

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12587	11106	12420
1.Receives income	|	493	516	468

HwIOIRAW2: Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					18597	17170	18991	17347	16000	20856
1.Receives income	|					982	995	1138	1122	1217	1178

Value		w11	w12	w13
0.Receives no income	|	19409	17540	19806
1.Receives income	|	1145	1207	1106

RwIFIRAW2: ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					422	399	478	488	511	524
2.Complete bracket	|					57	70	73	65	74	56
3.Incomplete bracket	|					2	3	4	6	8	5
5.No value/bracket	|					45	56	57	57	68	37
6.No income	|					18186	16793	18638	16969	15696	20046
7.DK if income	|					743	799	792	822	786	969
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	495	544	512
2.Complete bracket	|	55	46	47
3.Incomplete bracket	|	10	12	6
5.No value/bracket	|	53	49	46
6.No income	|	18943	17039	19072
7.DK if income	|	829	861	829
9.No Fin resp	|	169	196	400

SwIFIRAW2: ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					348	325	387	377	411	424
2.Complete bracket	|					39	57	54	44	49	47
3.Incomplete bracket	|					1	2	4	4	6	5
5.No value/bracket	|					34	45	39	39	49	28
6.No income	|					11964	10797	12202	10921	9870	12737
7.DK if income	|					566	597	591	618	566	687
8.No spouse/partner	|					6537	6306	6777	6417	6205	7799
9.No Fin resp	|					90	36	75	49	61	307

Value		w11	w12	w13
1.Continuous value	|	392	414	385
2.Complete bracket	|	39	34	30
3.Incomplete bracket	|	5	7	4
5.No value/bracket	|	38	35	32
6.No income	|	11889	10376	11534
7.DK if income	|	574	598	567
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	158	336

HwIFIRAW2: ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					770	728	873	869	930	954
2.Complete bracket	|					98	129	127	113	127	111
3.Incomplete bracket	|					5	5	8	10	14	14
5.No value/bracket	|					87	105	100	104	121	73
6.No income	|					17740	16350	18147	16493	15171	19527
7.DK if income	|					755	803	787	818	780	958
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	897	970	908
2.Complete bracket	|	94	82	79
3.Incomplete bracket	|	15	21	12
5.No value/bracket	|	108	93	86
6.No income	|	18457	16534	18610
7.DK if income	|	814	851	817
9.No Fin resp	|	169	196	400

RwIOIRAW3: Receives-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					19344	18028	19935	18256	16982	21779
1.Receives income	|					235	137	194	213	235	255

Value		w11	w12	w13
0.Receives no income	|	20304	18469	20643
1.Receives income	|	250	278	269

SwIOIRAW3: Receives-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|					6537	6306	6777	6417	6205	7799
0.Receives no income	|					12844	11744	13195	11890	10820	14030
1.Receives income	|					198	115	157	162	192	205

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12870	11398	12667
1.Receives income	|	210	224	221

HwIOIRAW3: Receives-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					19290	17888	19769	18088	16782	21668
1.Receives income	|					289	277	360	381	435	366

Value		w11	w12	w13
0.Receives no income	|	20182	18369	20547
1.Receives income	|	372	378	365

RwIFIRAW3: ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					183	95	145	153	162	204
2.Complete bracket	|					28	22	24	29	27	32
3.Incomplete bracket	|					2		1	3	2	
5.No value/bracket	|					26	26	20	18	32	19
6.No income	|					18495	17179	19062	17389	16134	20453
7.DK if income	|					721	798	790	815	786	929
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	190	229	215
2.Complete bracket	|	31	21	23
3.Incomplete bracket	|	5	5	3
5.No value/bracket	|	27	27	26
6.No income	|	19331	17422	19438
7.DK if income	|	801	847	807
9.No Fin resp	|	169	196	400

SwIFIRAW3: ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					155	77	120	118	138	164
2.Complete bracket	|					22	18	18	18	17	26
3.Incomplete bracket	|					2			3	1	
5.No value/bracket	|					21	21	14	12	23	13
6.No income	|					12207	11109	12532	11235	10190	13064
7.DK if income	|					545	598	593	617	582	661
8.No spouse/partner	|					6537	6306	6777	6417	6205	7799
9.No Fin resp	|					90	36	75	49	61	307

Value		w11	w12	w13
1.Continuous value	|	160	182	178
2.Complete bracket	|	28	17	18
3.Incomplete bracket	|	2	5	3
5.No value/bracket	|	22	25	22
6.No income	|	12174	10652	11783
7.DK if income	|	551	583	548
8.No spouse/partner	|	7474	7125	8024
9.No Fin resp	|	143	158	336

HwIFIRAW3: ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					221	182	277	281	320	290
2.Complete bracket	|					31	44	44	55	46	44
3.Incomplete bracket	|					2		1	8	3	
5.No value/bracket	|					32	49	38	32	61	28
6.No income	|					18442	17059	18907	17233	15949	20343
7.DK if income	|					727	786	775	798	764	932
9.No Fin resp	|					124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	276	305	282
2.Complete bracket	|	43	24	33
3.Incomplete bracket	|	7	6	4
5.No value/bracket	|	41	34	38
6.No income	|	19217	17334	19347
7.DK if income	|	801	848	808
9.No Fin resp	|	169	196	400

RwIOIRAW4: Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					19458	18020	19924	18287	17030	21732
1.Receives income	|					121	145	205	182	187	302

Value		w11	w12	w13
0.Receives no income	|	20379	18577	20735
1.Receives income	|	175	170	177

SwIOIRAW4: Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|					6537	6306	6777	6417	6205	7799
0.Receives no income	|					12975	11771	13222	11952	10906	14066
1.Receives income	|					67	88	130	100	106	169

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
0.Receives no income	|	12985	11520	12829
1.Receives income	|	95	102	59

HwIOIRAW4: Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	|					19413	17949	19837	18215	16945	21595
1.Receives income	|					166	216	292	254	272	439
Value		w11	w12	w13							
0.Receives no income	|	20312	18497	20689							
1.Receives income	|	242	250	223							

RwIFIRAW4: ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					95	100	148	129	138	223
2.Complete bracket	|						8	20	7	11	11
3.Incomplete bracket	|						1		1		
5.No value/bracket	|					22	37	31	40	34	51
6.No income	|					18913	17518	19373	17816	16589	20876
7.DK if income	|					412	456	468	411	370	455
9.No Fin resp	|					137	45	89	65	75	418
Value		w11	w12	w13							
1.Continuous value	|	141	115	147							
2.Complete bracket	|	10	17	14							
3.Incomplete bracket	|		3	1							
5.No value/bracket	|	20	28	7							
6.No income	|	19855	17980	19916							
7.DK if income	|	357	405	425							
9.No Fin resp	|	171	199	402							

SwIFIRAW4: ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					57	59	93	67	84	129
2.Complete bracket	|						4	12	6	2	7
3.Incomplete bracket	|						1		1		
5.No value/bracket	|					12	25	20	22	19	28
6.No income	|					12586	11426	12835	11613	10615	13456
7.DK if income	|					294	308	315	291	230	288
8.No spouse/partner	|					6537	6306	6777	6417	6205	7799
9.No Fin resp	|					93	36	77	52	62	327
Value		w11	w12	w13							
1.Continuous value	|	75	67	47							
2.Complete bracket	|	3	13	5							
3.Incomplete bracket	|	1	1								
5.No value/bracket	|	13	18	5							
6.No income	|	12607	11106	12224							
7.DK if income	|	238	257	269							
8.No spouse/partner	|	7474	7125	8024							
9.No Fin resp	|	143	160	338							

HwIFIRAW4: ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since last int)

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|					130	147	211	178	207	329
2.Complete bracket	|						12	28	11	13	14
3.Incomplete bracket	|						2		2		
5.No value/bracket	|					30	52	45	55	46	71
6.No income	|					18870	17445	19284	17752	16501	20742
7.DK if income	|					412	462	472	406	375	460
9.No Fin resp	|					137	45	89	65	75	418

Value		w11	w12	w13
1.Continuous value	|	196	169	187
2.Complete bracket	|	11	28	19
3.Incomplete bracket	|	1	4	1
5.No value/bracket	|	27	38	10
6.No income	|	19787	17902	19869
7.DK if income	|	361	407	424
9.No Fin resp	|	171	199	402

General Comments

Income measures are reported in nominal dollars. When an HRS or AHEAD income component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD income components are summed to create the income measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived income measure, a flag indicates whether any or all of its components were imputed. Individual income components and imputation flags are available here, in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

Withdrawals from traditional IRAs or Keogh accounts are treated as income for taxation purposes. However, from an economic viewpoint, they would be considered dissaving rather than income. Therefore, we do not include them in our measure of total household income (HwITOT). Withdrawals from Roth IRAs are not taxable. The HRS survey instrument does not distinguish between traditional IRAs, Keogh accounts, and Roth IRAs. Because the former have been more common historically, we assume all withdrawals are from regular IRAs or Keogh accounts whenever the distinction matters. Even though Roth IRA ownership has increased over time, traditional IRA ownership among older households was twice that of Roth IRA ownership in 2016 (32% vs 14%).¹⁹

The HRS survey elicits up to three withdrawal amounts for each household, plus a fourth withdrawal amount that represents any accounts that have been cashed in. These are imputed separately, taking into account the reported frequency of withdrawals where necessary. In the case of couples, we then assign each withdrawal amount to the Respondent or the spouse. To do so, we use information about ownership of the IRA (Respondent, spouse, or both). If an IRA is owned by the Respondent, then the IRA withdrawal is assigned to the Respondent. If an IRA is owned by the spouse, then the IRA withdrawal is assigned to the spouse. IRAs are owned by individuals, so joint ownership is not possible. However, the third IRA question, and the question asking about any accounts that have been cashed in, may refer to more than one IRA

¹⁹ICI Research Perspective, January 2017, Vol. 23, No. 1A, <https://www.ici.org/pdf/per23-10a.pdf>

account (all other IRA accounts the household owns). In that case joint ownership as measured in the HRS is possible and we divided the withdrawal amount equally between both spouses. If the information on IRA ownership is missing, then it is assumed that the IRA belongs to the Financial Respondent, as this is the modal response observed in the data. Tax laws that govern IRA withdrawals strongly influence the patterns observed in the data. For example, there are very few withdrawals prior to the age of 59 ½ because withdrawals before that age incur a tax penalty. Similarly, many households do not make withdrawals until after they turn 70 ½ when a schedule of required minimum distributions (RMD) applies. Therefore, if the withdrawn IRA amount is missing, but the Respondent indicated making an RMD, the missing value is replaced with the calculated RMD.

When a Respondent does not provide a continuous amount for withdrawal from one or more IRA accounts (including cashed-in accounts), we impute those withdrawals. This is done separately by account. However, if in addition to not providing a complete set of continuous amounts, the Respondent indicates having taken the RMD, we estimate the RMD for the Respondent and impute a total withdrawal amount that is equal to the RMD if this is consistent with the Respondent's (other) answers, or the nearest amount that is consistent with the Respondent's other answers if the RMD is inconsistent with those. We then allocate the total withdrawal amount to the withdrawals from all owned accounts. We do this in such a way that the allocated amounts are always consistent with what the Respondent reported about the withdrawals from the separate accounts.

HwIIRAW represents the total IRA withdrawal amount from all owned accounts since the last interview or in the last two years. RwIIRAW and SwIIRAW represent these same totals for the Respondent and spouse, respectively.

The individual components summed to produce HwIIRAW are: HwIIRAW1, HwIIRAW2, HwIIRAW3, and HwIIRAW4.

The individual components summed to produce RwIIRAW are: RwIIRAW1, RwIIRAW2, RwIIRAW3, and RwIIRAW4.

The individual components summed to produce SwIIRAW are: SwIIRAW1, SwIIRAW2, SwIIRAW3, and SwIIRAW4.

To facilitate analyses that gauge the importance of IRA withdrawals compared to other economic resources, like income, which is measured for the last calendar year, we include HwIIRAWY1, RwIIRAWY1, and SwIIRAWY1, which prorate amounts reported in the survey instrument "since last interview" to reflect a 12-month period.

The individual components summed to produce HwIIRAWY1 are: RwIIRAWY1 and SwIIRAWY1.

The individual components summed to produce RwIIRAWY1 are: RwIIRAW1Y1, RwIIRAW2Y1, RwIIRAW3Y1, RwIIRAW4Y1.

The individual components summed to produce SwIIRAWY1 are: SwIIRAW1Y1, SwIIRAW2Y1, SwIIRAW3Y1, SwIIRAW4Y1.

We also calculate the household-level last calendar year amounts for each of the four IRA withdrawals.

The individual components summed to produce HwIIRAW1Y1 are: RwIIRAW1Y1 and SwIIRAW1Y1.

The individual components summed to produce HwIIRAW2Y1 are: RwIIRAW2Y1 and SwIIRAW2Y1.

The individual components summed to produce HwIIRAW3Y1 are: RwIIRAW3Y1 and SwIIRAW3Y1.

The individual components summed to produce HwIIRAW4Y1 are: RwIIRAW4Y1 and SwIIRAW4Y1.

HwIFIRAW, RwIFIRAW, and SwIFIRAW are flags that indicate whether any components are imputed, and if so,

how much information is available for imputation. The HwIOIRAW, RwIOIRAW, and SwIOIRAW variables indicate whether this type of income is received.

Similarly, for the components, variables in the form HwIFvar/RwIFvar/SwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwIOvar/RwIOvar/SwIOvar indicate whether this type of income is received.

For further details about how the IRA withdrawal variables were derived, see Hurd, Meijer, Pantoja, and Rohwedder (2018).²⁰

Cross Wave Differences in Original HRS Data

The HRS survey elicits information on whether households own any individual retirement accounts and asks related follow-up questions in the Assets and Income section of the survey. In married or partnered households the financial respondent answers all questions in this section on behalf of both the respondent and the spouse. From HRS 2000 (Wave 5) forward, the IRA questions follow the same basic structure:

a). "Do you (or your husband/wife/partner) currently have any money or assets that are held in an Individual Retirement Account, that is, in an IRA or KEOGH account?"

b). "How many IRA or KEOGH accounts do you (and your husband/wife/partner) have?"

The following sequence is then asked up to three times, depending on how many IRA or Keogh accounts were reported. Respondents are first asked about the largest, followed by the next largest, and the third or – if the household owns more than three – all other IRA or Keogh accounts, if applicable.

c). "Are these / Is that yours or your [husband's/wife's/partner's]?"

d). "About how much (in total) is in this (these [other] IRA or KEOGH) account(s) at the present time?"

If the respondent refuses or does not know the value, a series of unfolding bracket questions are asked. Later, respondents are asked about IRA withdrawals:

a). "Have you (or your [husband/wife/partner]) withdrawn any money or received any payments from [this account/these accounts] [since R's last interview / in the last two years]?"

b). "Altogether, about how much money did you (or your [husband/wife/partner]) withdraw from [this account/these accounts] [since R's last interview / in the last two years], (before taxes and other deductions)?"

Again, if the respondent refuses or does not know the value, a series of unfolding bracket questions are asked. Those who provide a continuous value are asked about the frequency of receipt, with the following recorded response options:

1. IN TOTAL
3. MONTH
4. QUARTER
5. 6 MONTH
6. YEAR

²⁰Hurd, M. D., Meijer, E., Pantoja, P., and Rohwedder, S. (2018). Addition to the RAND HRS Longitudinal Files: IRA Withdrawals in the HRS, 2000 to 2014. Working Paper No. 2018-388. Ann Arbor, MI: Michigan Retirement Research Center. <http://doi.org/10.2139/ssrn.3337842>

7. OTHER (SPECIFY)

8. DK (Dont Know); NA (Not Ascertained)

9. RF (Refused)

For those who answer the unfolding bracket questions, the frequency of receipt question is not asked, and the bracket questions refer to the total period (since last interview or last two years).

Finally, respondents are asked the following question:

c). "Did you (or your [husband/wife/partner]) take out only the "minimum withdrawal option," that is, the amount required to avoid a tax penalty?"

Respondents are then asked a separate set of questions about any IRA or Keogh accounts that have been cashed in or annuitized. First, they are asked:

a). "Did you (or your [husband/wife/partner]) cash in or convert any (other) IRA or KEOGH accounts to annuities at any time [since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years]?"

Those who say "yes" are asked:

b). "Was that your IRA or KEOGH or your [husband's/wife's/partner's]?"

c). "Did you (or your [husband/wife/partner]) cash in these accounts, convert them to annuities, or what?"

Respondents who report cashing in any accounts are asked how much was withdrawn. If they refuse or do not know the value, a series of unfolding bracket questions are asked, except in HRS 2000 (Wave 5), where no such questions are present.

The information elicited in the survey allows computing for each household the total IRA withdrawal amount taken out since the last interview, or in the last two years.

HRS Variables Used

HRS 2000:

G5329	J90.IRA
G5332	J93.TOTAL \$ IRA ACCOUNT
G5334	J93A.IRA DK-\$10K
G5335	J93Y1A.IRA DK-\$25K
G5336	J93B.IRA DK-\$100K
G5338	J93C.IRA DK-\$400K
G5339	J93Y2A.IRA DK-\$25K
G5340	J93D.IRA DK-\$10K
G5342	J94.IRA NO REG INC-WITHDRAW-1
G5343	J95.LRG IRA NO REG WTHDRW AMT
G5344	J95P.IRA WITHDRAW PER
G5346	J95A.IRA WITHDRAW DK-\$5K
G5347	J95B.IRA WITHDRAW DK-\$10K
G5348	J95C.IRA WITHDRAW DK-\$25K
G5349	J95D.IRA WITHDRAW DK-\$2500
G5350	J96.IRA WHY WITHDRAW-1
G5353	J99.INTRO IRA ACCOUNT-2
G5354	J100.TOTAL \$ IRA ACCOUNT-2
G5355	J100A.IRA DK-\$10K
G5356	J100Y1A.IRA DK-\$25K

G5357	J100B.IRA DK-\$100K
G5359	J100C.IRA DK-\$400K
G5360	J100Y2A.IRA DK-\$25K
G5361	J100D.IRA DK-\$10K
G5363	J101.IRA NO REG INC-WITHDRAW-2
G5364	J102.IRA NO REG WTHDRW AMT-2
G5365	J102P.IRA WITHDRAW PER-2
G5367	J102A.IRA WITHDRAW DK-\$5K
G5368	J102B.IRA WITHDRAW DK-\$10K
G5369	J102C.IRA WITHDRAW DK-\$25K
G5370	J102D.IRA WITHDRAW DK-\$2500
G5371	J103.IRA WHY WITHDRAW-2
G5374	J106.INTRO IRA-3
G5375	J107.TOTAL \$ IRA ACCOUNT-3
G5376	J107A.IRA DK-\$10K
G5377	J107Y1A.IRA DK-\$25K
G5378	J107B.IRA DK-\$100K
G5379	J107C.IRA DK-\$400K
G5380	J107Y2A.IRA DK-\$25K
G5381	J107D.IRA DK-\$10K
G5382	J108.IRA NO REG INC-WITHDRAW-3
G5383	J109.IRA NO REG WTHDRW AMT-3
G5384	J109P.IRA WITHDRAW PER-3
G5386	J109B.IRA WITHDRAW DK-\$5K
G5387	J109C.IRA WITHDRAW DK-\$10K
G5388	J109D.IRA WITHDRAW DK-\$25K
G5389	J109E.IRA WITHDRAW DK-\$2500
G5390	J109F.IRA WHY WITHDRAW-3
G5393	J110.IRA OTHER ANNUITIZED
G5394	J111.IRA WHO RECD
G5395M1	J112.IRA WITHDRAW
G5395M2	J112.IRA WITHDRAW
G5411	J124.AMT WITHDRAW
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ162	IRA OR KEOGH
xQ165_1	WHO HAS IRA ACCOUNTS -1
xQ165_2	WHO HAS IRA ACCOUNTS -2
xQ165_3	WHO HAS IRA ACCOUNTS -3
xQ166_1	AMOUNT IN IRA ACCOUNT -1
xQ166_2	AMOUNT IN IRA ACCOUNT -2
xQ166_3	AMOUNT IN IRA ACCOUNT -3
xQ167_1	AMT IN IRA ACCOUNT - MIN -1
xQ167_2	AMT IN IRA ACCOUNT - MIN -2
xQ167_3	AMT IN IRA ACCOUNT - MIN -3
xQ168_1	AMT IN IRA ACCOUNT - MAX -1
xQ168_2	AMT IN IRA ACCOUNT - MAX -2
xQ168_3	AMT IN IRA ACCOUNT - MAX -3
xQ169_1	AMT IN IRA ACCOUNT - RESULT -1
xQ169_2	AMT IN IRA ACCOUNT - RESULT -2
xQ169_3	AMT IN IRA ACCOUNT - RESULT -3
xQ170_1	WITHDRAWN ANY MONEY FROM IRA -1
xQ170_2	WITHDRAWN ANY MONEY FROM IRA -2
xQ170_3	WITHDRAWN ANY MONEY FROM IRA -3
xQ171_1	AMOUNT WITHDRAWN FROM IRA ACCOUNT -1
xQ171_2	AMOUNT WITHDRAWN FROM IRA ACCOUNT -2
xQ171_3	AMOUNT WITHDRAWN FROM IRA ACCOUNT -3
xQ172_1	AMT WITHDR FR IRA ACCOUNT - MIN -1
xQ172_2	AMT WITHDR FR IRA ACCOUNT - MIN -2
xQ172_3	AMT WITHDR FR IRA ACCOUNT - MIN -3
xQ173_1	AMT WITHDR FR IRA ACCOUNT - MAX -1
xQ173_2	AMT WITHDR FR IRA ACCOUNT - MAX -2
xQ173_3	AMT WITHDR FR IRA ACCOUNT - MAX -3
xQ174_1	AMT WITHDR FR IRA ACCOUNT - RESULT -1
xQ174_2	AMT WITHDR FR IRA ACCOUNT - RESULT -2
xQ174_3	AMT WITHDR FR IRA ACCOUNT - RESULT -3
xQ175_1	AMT WITHDR FR IRA ACCOUNTS-PER -1
xQ175_2	AMT WITHDR FR IRA ACCOUNTS-PER -2
xQ175_3	AMT WITHDR FR IRA ACCOUNTS-PER -3
xQ177_1	IRA MONEY MINIMUM WITHDRAWAL -1
xQ177_2	IRA MONEY MINIMUM WITHDRAWAL -2
xQ177_3	IRA MONEY MINIMUM WITHDRAWAL -3
xQ182	OTHER IRA ANNUITIES
xQ183	WHO HAS OTHER IRA ANNUITIES

xQ184M1	HOW IRA ANNUITIZED -M1
xQ184M2	HOW IRA ANNUITIZED -M2
xQ184M3	HOW IRA ANNUITIZED -M3
xQ204	AMT WITHDRAWN FROM OTHER IRA
xQ205	AMT WITHDRAWN FROM OTHER IRA - MIN
xQ206	AMT WITHDRAWN FROM OTHER IRA - MAX
xQ207	AMT WITHDRAWN FROM OTHER IRA - RESULT
HRS 2006-2016:	
xU001_9	ASSET RECONCILIATION-IRA
xU002_9	ASSET RECONCILIATION WHICH WRONG-IRA
xU003_9A	ASSET RECONCILIATION HOW MUCH -A-IRA
xU003_9B	ASSET RECONCILIATION HOW MUCH-B-IRA
xU004_9A	ASSET RECONCILIATION -MIN-A-IRA
xU004_9B	ASSET RECONCILIATION -MIN-B-IRA
xU005_9A	ASSET RECONCILIATION -MAX-A -IRA
xU005_9B	ASSET RECONCILIATION -MAX-B -IRA
xU006_9A	ASSET RECONCILIATION - RESULT-A-IRA
xU006_9B	ASSET RECONCILIATION - RESULT-B-IRA
xU022_9A	WHICH WAVE VALUE WAS WRONG-A-IRA
xU022_9B	WHICH WAVE VALUE WAS WRONG-B-IRA

Section C: Financial and Housing Wealth - Cross-Wave

Net value of real estate (not primary residence)

Wave	Variable Name	Variable Label	Type
1	H1ARLES	H1ARLES:W1 Assets:Other Real estate--Cross-wave	Cont
2	H2ARLES	H2ARLES:W2 Assets:Other Real estate--Cross-wave	Cont
3	H3ARLES	H3ARLES:W3 Assets:Other Real estate--Cross-wave	Cont
4	H4ARLES	H4ARLES:W4 Assets:Other Real estate--Cross-wave	Cont
5	H5ARLES	H5ARLES:W5 Assets:Other Real estate--Cross-wave	Cont
6	H6ARLES	H6ARLES:W6 Assets:Other Real estate--Cross-wave	Cont
7	H7ARLES	H7ARLES:W7 Assets:Other Real estate--Cross-wave	Cont
8	H8ARLES	H8ARLES:W8 Assets:Other Real estate--Cross-wave	Cont
9	H9ARLES	H9ARLES:W9 Assets:Other Real estate--Cross-wave	Cont
10	H10ARLES	H10ARLES:W10 Assets:Other Real estate--Cross-wave	Cont
11	H11ARLES	H11ARLES:W11 Assets:Other Real estate--Cross-wave	Cont
12	H12ARLES	H12ARLES:W12 Assets:Other Real estate--Cross-wave	Cont
13	H13ARLES	H13ARLES:W13 Assets:Other Real estate--Cross-wave	Cont
1	H1AORLES	H1AORLES:W1 Assets Own:Other Real estate--Cross-wave	Categ
2	H2AORLES	H2AORLES:W2 Assets Own:Other Real estate--Cross-wave	Categ
3	H3AORLES	H3AORLES:W3 Assets Own:Other Real estate--Cross-wave	Categ
4	H4AORLES	H4AORLES:W4 Assets Own:Other Real estate--Cross-wave	Categ
5	H5AORLES	H5AORLES:W5 Assets Own:Other Real estate--Cross-wave	Categ
6	H6AORLES	H6AORLES:W6 Assets Own:Other Real estate--Cross-wave	Categ
7	H7AORLES	H7AORLES:W7 Assets Own:Other Real estate--Cross-wave	Categ
8	H8AORLES	H8AORLES:W8 Assets Own:Other Real estate--Cross-wave	Categ
9	H9AORLES	H9AORLES:W9 Assets Own:Other Real estate--Cross-wave	Categ
10	H10AORLES	H10AORLES:W10 Assets Own:Other Real estate--Cross-wave	Categ
11	H11AORLES	H11AORLES:W11 Assets Own:Other Real estate--Cross-wave	Categ
12	H12AORLES	H12AORLES:W12 Assets Own:Other Real estate--Cross-wave	Categ
13	H13AORLES	H13AORLES:W13 Assets Own:Other Real estate--Cross-wave	Categ
1	H1AFRLES	H1AFRLES:W1 Assets Flag:Other Real estate--Cross-wave	Categ
2	H2AFRLES	H2AFRLES:W2 Assets Flag:Other Real estate--Cross-wave	Categ
3	H3AFRLES	H3AFRLES:W3 Assets Flag:Other Real estate--Cross-wave	Categ
4	H4AFRLES	H4AFRLES:W4 Assets Flag:Other Real estate--Cross-wave	Categ
5	H5AFRLES	H5AFRLES:W5 Assets Flag:Other Real estate--Cross-wave	Categ
6	H6AFRLES	H6AFRLES:W6 Assets Flag:Other Real estate--Cross-wave	Categ
7	H7AFRLES	H7AFRLES:W7 Assets Flag:Other Real estate--Cross-wave	Categ
8	H8AFRLES	H8AFRLES:W8 Assets Flag:Other Real estate--Cross-wave	Categ
9	H9AFRLES	H9AFRLES:W9 Assets Flag:Other Real estate--Cross-wave	Categ
10	H10AFRLES	H10AFRLES:W10 Assets Flag:Other Real estate--Cross-wave	Categ
11	H11AFRLES	H11AFRLES:W11 Assets Flag:Other Real estate--Cross-wave	Categ
12	H12AFRLES	H12AFRLES:W12 Assets Flag:Other Real estate--Cross-wave	Categ
13	H13AFRLES	H13AFRLES:W13 Assets Flag:Other Real estate--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	35441.71	174580.53	-20000.0	4657607.0
H2ARLES	19642	33868.71	170515.28	-1.0	6845949.8
H3ARLES	17991	37160.11	197613.06	0.0	6279510.9
H4ARLES	21384	36548.46	235618.02	0.0	10000000.0
H5ARLES	19579	40036.26	316224.76	0.0	20000000.0
H6ARLES	18165	40908.38	331098.46	0.0	25000000.0
H7ARLES	20129	44638.46	295525.74	0.0	15000000.0
H8ARLES	18469	56292.93	343176.17	0.0	10000000.0
H9ARLES	17217	61341.51	505915.65	0.0	35000000.0
H10ARLES	22034	40473.74	338012.43	-60000.0	19453390.4
H11ARLES	20554	35017.91	274010.23	0.0	20000000.0
H12ARLES	18747	43871.09	463586.72	-10000.0	40000000.0
H13ARLES	20912	45189.61	369536.14	-10000.0	23000000.0

H1AORLES	12652	0.25	0.43	0.0	1.0
H2AORLES	19642	0.24	0.43	0.0	1.0
H3AORLES	17991	0.22	0.41	0.0	1.0
H4AORLES	21384	0.18	0.39	0.0	1.0
H5AORLES	19579	0.18	0.39	0.0	1.0
H6AORLES	18165	0.17	0.38	0.0	1.0
H7AORLES	20129	0.16	0.37	0.0	1.0
H8AORLES	18469	0.16	0.36	0.0	1.0
H9AORLES	17217	0.14	0.35	0.0	1.0
H10AORLES	22034	0.13	0.34	0.0	1.0
H11AORLES	20554	0.13	0.34	0.0	1.0
H12AORLES	18747	0.13	0.34	0.0	1.0
H13AORLES	20912	0.12	0.33	0.0	1.0
H1AFRLES	12652	4.90	2.05	1.0	9.0
H2AFRLES	19642	4.95	2.05	1.0	9.0
H3AFRLES	17991	5.01	1.99	1.0	9.0
H4AFRLES	21384	5.19	1.86	1.0	9.0
H5AFRLES	19579	5.18	1.85	1.0	9.0
H6AFRLES	18165	5.24	1.79	1.0	9.0
H7AFRLES	20129	5.29	1.74	1.0	9.0
H8AFRLES	18469	5.31	1.72	1.0	9.0
H9AFRLES	17217	5.36	1.67	1.0	9.0
H10AFRLES	22034	5.45	1.68	1.0	9.0
H11AFRLES	20554	5.43	1.64	1.0	9.0
H12AFRLES	18747	5.43	1.66	1.0	9.0
H13AFRLES	20912	5.52	1.62	1.0	9.0

Categorical Variable Codes

HwAORLES: Assets Own:Other Real estate--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9487	14987	14043	17428	15961	15078	16913	15592	14727	19085
1.Yes	|	3165	4655	3948	3956	3618	3087	3216	2877	2490	2949
Value		w11	w12	w13							
0.No	|	17843	16220	18400							
1.Yes	|	2711	2527	2512							

HwAFRLES: Assets Flag:Other Real estate--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2352	3521	3086	2989	2787	2480	2508	2263	1948	2365
2.Complete bracket	|	464	865	551	659	548	365	432	370	326	340
3.Incomplete bracket	|	39	48	157	71	61	35	47	42	37	38
4.Range card bracket	|	186									
5.No value/bracket	|	98	148	122	187	177	191	203	179	154	159
6.No asset	|	9361	14704	13840	17140	15765	14919	16724	15451	14557	18527
7.DK ownership	|	57	179	109	167	117	130	128	101	121	208
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	2198	2070	2067							
2.Complete bracket	|	293	236	230							
3.Incomplete bracket	|	39	31	23							
4.Range card bracket	|										
5.No value/bracket	|	148	134	125							
6.No asset	|	17559	15907	17861							
7.DK ownership	|	148	173	206							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of real estate is assigned to HwARLES. The HwAFRLES variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAORLES variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of real estate, besides the primary residence, is asked at each wave. The question wording is the same at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any real estate and if so, the value of it:

- a) "Do you [or your spouse/partner] have any real estate other than your main home (and your second home), such as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?"
- b) "If you sold all that and paid off any debts on it, how much would you get?"

If the Respondent refuses or doesn't know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V15201      M2:OTHER REAL ESTATE:IND
V15202      M3:$VAL OF THIS PROP:IND
V5201       M2:OTHER REAL ESTATE:IMP
V5202       M3:$VAL OF THIS PROP:IMP
V5203       M3: ORIGINAL BRACKETS
AHEAD 1993:
B1720       K2. REAL ESTATE: ANY
B1721       K3. REAL ESTATE: NET VALUE
B1721C      CATEG: K3. REAL ESTATE: NET VALUE
HRS 1994:
W15500      K2. Imputation Indicator
W15501      K3. Imputation Indicator
W5500       K2.REAL ESTATE
W5501       K3.VALUE OF REAL ESTATE
W5502       K3a-K3d. Brackets
AHEAD 1995:
D3964       J14.REAL ESTATE
D3965       J15.REAL ESTATE $
D3969B      J15.REAL ESTATE $/Bkt
HRS 1996:
E4070       J76.REAL ESTATE
E4071       J77.REAL ESTATE $
E4072B      J77.REAL ESTATE $/Bkt
HRS 1998:
F4830       J76.REAL ESTATE
F4831       J77.REAL ESTATE $
F4832B      J77.(J15)REAL ESTATE $-Bkt
HRS 2000:
G5275       J76.REAL ESTATE
G5276       J77.REAL ESTATE $
G5277       J77A1.DK-2500

```


G5278	J77B1.DK-125K
G5279	J77C1.DK-500K
G5280	J77D1.DK-1 MIL
G5281	J77E1.DK-125K
G5282	J77F1.DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ133	REAL ESTATE ASSET
xQ134	REAL ESTATE ASSET AMT
xQ135	REAL ESTATE ASSET AMT - MIN
xQ136	REAL ESTATE ASSET AMT - MAX
xQ137	REAL ESTATE ASSET AMT - RESULT
HRS 2006-2016:	

xU001_11	ASSET RECONCILIATION-REAL ESTATE
xU002_11	ASSET RECON WHICH WRONG-REAL ESTATE
xU003_11A	ASSET RECON HOW MUCH -A-REAL ESTATE
xU003_11B	ASSET RECON HOW MUCH-B-REAL ESTATE
xU004_11A	ASSET RECON -MIN-A-REAL ESTATE
xU004_11B	ASSET RECON-MIN-B-REAL ESTATE
xU005_11A	ASSET RECON -MAX-A -REAL ESTATE
xU005_11B	ASSET RECON-MAX-B -REAL ESTATE
xU006_11A	ASSET RECON - RESULT-A-REAL ESTATE
xU006_11B	ASSET RECON- RESULT-B-REAL ESTATE
xU022_11A	WHICH WAVE WRONG-A-REAL ESTATE
xU022_11B	WHICH WAVE WRONG-B-REAL ESTATE

Net value of vehicles

Wave	Variable Name	Variable Label	Type
1	H1ATRAN	H1ATRAN:W1 Assets:Transportation--Cross-wave	Cont
2	H2ATRAN	H2ATRAN:W2 Assets:Transportation--Cross-wave	Cont
3	H3ATRAN	H3ATRAN:W3 Assets:Transportation--Cross-wave	Cont
4	H4ATRAN	H4ATRAN:W4 Assets:Transportation--Cross-wave	Cont
5	H5ATRAN	H5ATRAN:W5 Assets:Transportation--Cross-wave	Cont
6	H6ATRAN	H6ATRAN:W6 Assets:Transportation--Cross-wave	Cont
7	H7ATRAN	H7ATRAN:W7 Assets:Transportation--Cross-wave	Cont
8	H8ATRAN	H8ATRAN:W8 Assets:Transportation--Cross-wave	Cont
9	H9ATRAN	H9ATRAN:W9 Assets:Transportation--Cross-wave	Cont
10	H10ATRAN	H10ATRAN:W10 Assets:Transportation--Cross-wave	Cont
11	H11ATRAN	H11ATRAN:W11 Assets:Transportation--Cross-wave	Cont
12	H12ATRAN	H12ATRAN:W12 Assets:Transportation--Cross-wave	Cont
13	H13ATRAN	H13ATRAN:W13 Assets:Transportation--Cross-wave	Cont
1	H1AOTRAN	H1AOTRAN:W1 Assets Own:Transportation--Cross-wave	Categ
2	H2AOTRAN	H2AOTRAN:W2 Assets Own:Transportation--Cross-wave	Categ
3	H3AOTRAN	H3AOTRAN:W3 Assets Own:Transportation--Cross-wave	Categ
4	H4AOTRAN	H4AOTRAN:W4 Assets Own:Transportation--Cross-wave	Categ
5	H5AOTRAN	H5AOTRAN:W5 Assets Own:Transportation--Cross-wave	Categ
6	H6AOTRAN	H6AOTRAN:W6 Assets Own:Transportation--Cross-wave	Categ
7	H7AOTRAN	H7AOTRAN:W7 Assets Own:Transportation--Cross-wave	Categ
8	H8AOTRAN	H8AOTRAN:W8 Assets Own:Transportation--Cross-wave	Categ
9	H9AOTRAN	H9AOTRAN:W9 Assets Own:Transportation--Cross-wave	Categ
10	H10AOTRAN	H10AOTRAN:W10 Assets Own:Transportation--Cross-wave	Categ
11	H11AOTRAN	H11AOTRAN:W11 Assets Own:Transportation--Cross-wave	Categ
12	H12AOTRAN	H12AOTRAN:W12 Assets Own:Transportation--Cross-wave	Categ
13	H13AOTRAN	H13AOTRAN:W13 Assets Own:Transportation--Cross-wave	Categ
1	H1AFTRAN	H1AFTRAN:W1 Assets Flag:Transportation--Cross-wave	Categ
2	H2AFTRAN	H2AFTRAN:W2 Assets Flag:Transportation--Cross-wave	Categ
3	H3AFTRAN	H3AFTRAN:W3 Assets Flag:Transportation--Cross-wave	Categ
4	H4AFTRAN	H4AFTRAN:W4 Assets Flag:Transportation--Cross-wave	Categ
5	H5AFTRAN	H5AFTRAN:W5 Assets Flag:Transportation--Cross-wave	Categ
6	H6AFTRAN	H6AFTRAN:W6 Assets Flag:Transportation--Cross-wave	Categ
7	H7AFTRAN	H7AFTRAN:W7 Assets Flag:Transportation--Cross-wave	Categ
8	H8AFTRAN	H8AFTRAN:W8 Assets Flag:Transportation--Cross-wave	Categ
9	H9AFTRAN	H9AFTRAN:W9 Assets Flag:Transportation--Cross-wave	Categ
10	H10AFTRAN	H10AFTRAN:W10 Assets Flag:Transportation--Cross-wave	Categ
11	H11AFTRAN	H11AFTRAN:W11 Assets Flag:Transportation--Cross-wave	Categ
12	H12AFTRAN	H12AFTRAN:W12 Assets Flag:Transportation--Cross-wave	Categ
13	H13AFTRAN	H13AFTRAN:W13 Assets Flag:Transportation--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATRAN	12652	12994.85	45166.17	0.0	3000000.0
H2ATRAN	19642	11539.69	34214.61	0.0	2000000.0
H3ATRAN	17991	11106.58	15995.86	0.0	300000.0
H4ATRAN	21384	12897.40	31775.18	0.0	3500000.0
H5ATRAN	19579	13394.15	34364.10	0.0	3500000.0
H6ATRAN	18165	14222.17	39636.96	0.0	4445000.0
H7ATRAN	20129	14409.56	33033.72	0.0	3500000.0
H8ATRAN	18469	15553.14	63972.69	0.0	8100000.0
H9ATRAN	17217	15152.06	26048.52	0.0	775000.0
H10ATRAN	22034	14015.92	43003.53	0.0	5000000.0
H11ATRAN	20554	14344.93	34495.09	0.0	3500000.0
H12ATRAN	18747	14766.67	42365.17	0.0	4700000.0
H13ATRAN	20912	15327.12	28700.59	0.0	800000.0

H1AOTRAN	12652	0.90	0.29	0.0	1.0
H2AOTRAN	19642	0.84	0.37	0.0	1.0
H3AOTRAN	17991	0.83	0.38	0.0	1.0
H4AOTRAN	21384	0.84	0.37	0.0	1.0
H5AOTRAN	19579	0.84	0.37	0.0	1.0
H6AOTRAN	18165	0.83	0.37	0.0	1.0
H7AOTRAN	20129	0.84	0.36	0.0	1.0
H8AOTRAN	18469	0.85	0.36	0.0	1.0
H9AOTRAN	17217	0.84	0.37	0.0	1.0
H10AOTRAN	22034	0.81	0.39	0.0	1.0
H11AOTRAN	20554	0.80	0.40	0.0	1.0
H12AOTRAN	18747	0.80	0.40	0.0	1.0
H13AOTRAN	20912	0.77	0.42	0.0	1.0
H1AFTRAN	12652	1.80	1.77	1.0	9.0
H2AFTRAN	19642	2.04	2.00	1.0	9.0
H3AFTRAN	17991	2.34	2.08	1.0	9.0
H4AFTRAN	21384	2.14	1.99	1.0	9.0
H5AFTRAN	19579	2.12	1.97	1.0	9.0
H6AFTRAN	18165	2.14	1.95	1.0	9.0
H7AFTRAN	20129	2.10	1.94	1.0	9.0
H8AFTRAN	18469	2.04	1.90	1.0	9.0
H9AFTRAN	17217	2.09	1.94	1.0	9.0
H10AFTRAN	22034	2.28	2.18	1.0	9.0
H11AFTRAN	20554	2.23	2.10	1.0	9.0
H12AFTRAN	18747	2.28	2.15	1.0	9.0
H13AFTRAN	20912	2.46	2.29	1.0	9.0

Categorical Variable Codes

HwAOTRAN: Assets Own:Transportation--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	1206	3111	3058	3520	3206	3020	3162	2855	2785	4208
1.Yes	|	11446	16531	14933	17864	16373	15145	16967	15614	14432	17826
Value		w11	w12	w13							
0.No	|	4014	3771	4744							
1.Yes	|	16540	14976	16168							

HwAFTRAN: Assets Flag:Transportation--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9767	13984	11635	14106	13124	12039	13657	12764	11785	15023
2.Complete bracket	|	1018	2105	1274	2975	2532	2318	2406	2169	1970	1753
3.Incomplete bracket	|	41	55	520	91	85	105	116	107	128	169
4.Range card bracket	|	335									
5.No value/bracket	|			1366	439	480	606	667	490	454	521
6.No asset	|	1174	3032	3014	3485	3167	2991	3136	2834	2762	4075
7.DK ownership	|	222	289	56	117	67	61	60	42	44	96
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	14180	12833	13704							
2.Complete bracket	|	1550	1373	1508							
3.Incomplete bracket	|	153	101	105							
4.Range card bracket	|										
5.No value/bracket	|	476	454	491							
6.No asset	|	3949	3709	4620							
7.DK ownership	|	77	81	84							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of vehicles is assigned to HwATRAN. The HwAFTRAN variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOTRAN variable indicates whether the household owns the asset.

In Waves 1 and 2, ownership is based on whether a value is provided, since there is no direct question about ownership. However, we also look at responses to the bracket questions. Those who did not provide any bracket information are set to "DK ownership."

Cross Wave Differences in Original HRS Data

For the cross-wave imputations, the net value of vehicles in Wave 1 is based solely on the value of vehicles other than recreational vehicles. To include the value of recreational vehicles, please use H1WTRN2 from the cross-sectional imputations.

The questions for Wave 1 are as follows:

From Section D:

- a) "Do you own a recreational vehicle or motor home?"
- b) "About how much is it worth, subtracting any money owed on it?"

From Section M:

"What about the value of what you [or your (husband/wife/partner)] own wheels (other than the motor home we've already talked about), like cars, trucks, a trailer, a boat, or an airplane? What are they worth altogether, minus anything you still owe on them?"

From Wave 2 forward, the recreational vehicle question is dropped from the Housing section and instead included in the Net Worth section question. Only the value of vehicles from Net Worth section question is used to create HwATRAN.

The question appears as the following:

- a) "Do you (or your [husband/wife/partner]) own anything for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane?"
- b) "What are they worth altogether, minus anything you still owe on them?"

In all waves if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:	
V10838	D50:91-R1-OWNRCMOTRH:IND
V10839	D50A:MOTOR_HOME_VALU:IND

```

V15205      M4:$VAL VEHICLES OWN:IND
V5205      M4:$VAL VEHICLES OWN:IMP
V5206      M4: ORIGINAL BRACKETS
V838       D50:OWN RC OR MOTOR :IMP
V839       D50A:VALUE:$          :IMP
AHEAD 1993:
  B1725     K4. TRANSPORTATION: NET VALUE
  B1725C    CATEG: K4. TRANSPORTATION: NET VALUE
HRS 1994:
  W15503    K4. Imputation Indicator
  W5503     K4.VALUE OF TRANSPORTATI
  W5504     K4a-K4c. Brackets
AHEAD 1995:
  D4499     J51. TRANSPORTATION
  D4500     J51A. TRANSPORTATION
  D4502B    J51A. TRANSPORTATION/Bkt
HRS 1996:
  E4500     J237.TRANSPORTATION
  E4501     J238.TRANSPORTATION
  E4502B    J238.TRANSPORTATION/Bkt
HRS 1998:
  F5260     J237.TRANSPORTATION
  F5261     J238.TRANSPORTATION
  F5262B    J238. (J51A)TRANSPORTATION-Bkt
HRS 2000:
  G5681     J237.TRANSPORTATION
  G5682     J238.TRANSPORTATION
  G5683     J238A. DK-5K
  G5684     J238Y1A. DK-25000
  G5685     J238B. DK-200000
  G5686     J238Y1B. DK-25000
  G5687     J238D. DK-5000
HRS 2002:
  TYPASST   TYPE OF ASSETS
HRS 2002:
  HU001     U001A_ASSET RECONCILIATION STEM QUESTION
  HU002M1   ASSET RECONCILIATION WHICH WRONG -1
  HU002M2   ASSET RECONCILIATION WHICH WRONG -2
  HU003     ASSET RECONCILIATION HOW MUCH
  HU004     ASSET RECONCILIATION - MIN
  HU005     ASSET RECONCILIATION - MAX
  HU006     ASSET RECONCILIATION - RESULT
HRS 2004:
  JU001_1   ASSET RECONCILIATION STEM QUESTION - 1
  JU001_2   ASSET RECONCILIATION STEM QUESTION -2
  JU001_3   ASSET RECONCILIATION STEM QUESTION -3
  JU002_1   ASSET RECONCILIATION WHICH WRONG -1
  JU002_2   ASSET RECONCILIATION WHICH WRONG -2
  JU002_3   ASSET RECONCILIATION WHICH WRONG - 3
  JU003A_1  PREV WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003A_2  PREV WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003A_3  PREV WAVE ASSET RECONCILIATION HOW MUCH -3
  JU003B_1  CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003B_2  CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003B_3  CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
  JU004A_1  PREV WAVE ASSET RECONCILIATION - MIN -1
  JU004A_2  PREV WAVE ASSET RECONCILIATION - MIN -2
  JU004A_3  PREV WAVE ASSET RECONCILIATION - MIN -3
  JU004B_1  CURRENT WAVE ASSET RECONCILIATION - MIN -1

```

JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ370	TRANSPORTATION
xQ371	TRANSPORTATION TOTAL VALUE
xQ372	TRANSPORTATION TOTAL VALUE - MIN
xQ373	TRANSPORTATION TOTAL VALUE - MAX
xQ374	TRANSPORTATION TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_4	ASSET RECONCILIATION-TRANSPORTATION
xU002_4	ASSET RECON WHICH WRONG-TRANSPORTATION
xU003_4A	ASSET RECON HOW MUCH -A-TRANSPORTATION
xU003_4B	ASSET RECONHOW MUCH-B-TRANSPORTATION
xU004_4A	ASSET RECON -MIN-A-TRANSPORTATION
xU004_4B	ASSET RECON -MIN-B-TRANSPORTATION
xU005_4A	ASSET RECON -MAX-A -TRANSPORTATION
xU005_4B	ASSET RECON -MAX-B -TRANSPORTATION
xU006_4A	ASSET RECON - RESULT-A-TRANSPORTATION
xU006_4B	ASSET RECON- RESULT-B-TRANSPORTATION
xU022_4A	WHICH WAVE WRONG-A-TRANSPORTATION
xU022_4B	WHICH WAVE WRONG-B-TRANSPORTATION

Net value of businesses

Wave	Variable Name	Variable Label	Type
1	H1ABSNS	H1ABSNS:W1 Assets:Business--Cross-wave	Cont
2	H2ABSNS	H2ABSNS:W2 Assets:Business--Cross-wave	Cont
3	H3ABSNS	H3ABSNS:W3 Assets:Business--Cross-wave	Cont
4	H4ABSNS	H4ABSNS:W4 Assets:Business--Cross-wave	Cont
5	H5ABSNS	H5ABSNS:W5 Assets:Business--Cross-wave	Cont
6	H6ABSNS	H6ABSNS:W6 Assets:Business--Cross-wave	Cont
7	H7ABSNS	H7ABSNS:W7 Assets:Business--Cross-wave	Cont
8	H8ABSNS	H8ABSNS:W8 Assets:Business--Cross-wave	Cont
9	H9ABSNS	H9ABSNS:W9 Assets:Business--Cross-wave	Cont
10	H10ABSNS	H10ABSNS:W10 Assets:Business--Cross-wave	Cont
11	H11ABSNS	H11ABSNS:W11 Assets:Business--Cross-wave	Cont
12	H12ABSNS	H12ABSNS:W12 Assets:Business--Cross-wave	Cont
13	H13ABSNS	H13ABSNS:W13 Assets:Business--Cross-wave	Cont
1	H1AOBSNS	H1AOBSNS:W1 Assets Own:Business--Cross-wave	Categ
2	H2AOBSNS	H2AOBSNS:W2 Assets Own:Business--Cross-wave	Categ
3	H3AOBSNS	H3AOBSNS:W3 Assets Own:Business--Cross-wave	Categ
4	H4AOBSNS	H4AOBSNS:W4 Assets Own:Business--Cross-wave	Categ
5	H5AOBSNS	H5AOBSNS:W5 Assets Own:Business--Cross-wave	Categ
6	H6AOBSNS	H6AOBSNS:W6 Assets Own:Business--Cross-wave	Categ
7	H7AOBSNS	H7AOBSNS:W7 Assets Own:Business--Cross-wave	Categ
8	H8AOBSNS	H8AOBSNS:W8 Assets Own:Business--Cross-wave	Categ
9	H9AOBSNS	H9AOBSNS:W9 Assets Own:Business--Cross-wave	Categ
10	H10AOBSNS	H10AOBSNS:W10 Assets Own:Business--Cross-wave	Categ
11	H11AOBSNS	H11AOBSNS:W11 Assets Own:Business--Cross-wave	Categ
12	H12AOBSNS	H12AOBSNS:W12 Assets Own:Business--Cross-wave	Categ
13	H13AOBSNS	H13AOBSNS:W13 Assets Own:Business--Cross-wave	Categ
1	H1AFBSNS	H1AFBSNS:W1 Assets Flag:Business--Cross-wave	Categ
2	H2AFBSNS	H2AFBSNS:W2 Assets Flag:Business--Cross-wave	Categ
3	H3AFBSNS	H3AFBSNS:W3 Assets Flag:Business--Cross-wave	Categ
4	H4AFBSNS	H4AFBSNS:W4 Assets Flag:Business--Cross-wave	Categ
5	H5AFBSNS	H5AFBSNS:W5 Assets Flag:Business--Cross-wave	Categ
6	H6AFBSNS	H6AFBSNS:W6 Assets Flag:Business--Cross-wave	Categ
7	H7AFBSNS	H7AFBSNS:W7 Assets Flag:Business--Cross-wave	Categ
8	H8AFBSNS	H8AFBSNS:W8 Assets Flag:Business--Cross-wave	Categ
9	H9AFBSNS	H9AFBSNS:W9 Assets Flag:Business--Cross-wave	Categ
10	H10AFBSNS	H10AFBSNS:W10 Assets Flag:Business--Cross-wave	Categ
11	H11AFBSNS	H11AFBSNS:W11 Assets Flag:Business--Cross-wave	Categ
12	H12AFBSNS	H12AFBSNS:W12 Assets Flag:Business--Cross-wave	Categ
13	H13AFBSNS	H13AFBSNS:W13 Assets Flag:Business--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABSNS	12652	34721.77	254735.97	-50000.0	8497604.7
H2ABSNS	19642	23239.19	199637.95	-8000.0	7413225.2
H3ABSNS	17991	28357.97	278699.54	0.0	15000000.0
H4ABSNS	21384	34360.00	660321.49	0.0	60000000.0
H5ABSNS	19579	31252.21	288624.45	0.0	12000000.0
H6ABSNS	18165	37174.90	299216.42	0.0	14000000.0
H7ABSNS	20129	46012.14	499201.27	0.0	30000000.0
H8ABSNS	18469	52220.90	494790.22	0.0	30000000.0
H9ABSNS	17217	52346.62	463331.19	0.0	20000000.0
H10ABSNS	22034	43265.20	389121.25	0.0	20000000.0
H11ABSNS	20554	43142.03	370772.59	0.0	10778160.2
H12ABSNS	18747	40099.56	328163.58	0.0	15000000.0
H13ABSNS	20912	48813.58	558925.99	-80000.0	25000000.0

H1AOBSNS	12652	0.18	0.38	0.0	1.0
H2AOBSNS	19642	0.12	0.32	0.0	1.0
H3AOBSNS	17991	0.11	0.31	0.0	1.0
H4AOBSNS	21384	0.10	0.30	0.0	1.0
H5AOBSNS	19579	0.10	0.30	0.0	1.0
H6AOBSNS	18165	0.10	0.31	0.0	1.0
H7AOBSNS	20129	0.11	0.31	0.0	1.0
H8AOBSNS	18469	0.11	0.31	0.0	1.0
H9AOBSNS	17217	0.10	0.30	0.0	1.0
H10AOBSNS	22034	0.10	0.30	0.0	1.0
H11AOBSNS	20554	0.10	0.30	0.0	1.0
H12AOBSNS	18747	0.09	0.29	0.0	1.0
H13AOBSNS	20912	0.08	0.28	0.0	1.0
H1AFBSNS	12652	5.25	1.77	1.0	9.0
H2AFBSNS	19642	5.50	1.53	1.0	9.0
H3AFBSNS	17991	5.54	1.46	1.0	9.0
H4AFBSNS	21384	5.60	1.39	1.0	9.0
H5AFBSNS	19579	5.61	1.35	1.0	9.0
H6AFBSNS	18165	5.57	1.38	1.0	9.0
H7AFBSNS	20129	5.55	1.43	1.0	9.0
H8AFBSNS	18469	5.57	1.39	1.0	9.0
H9AFBSNS	17217	5.58	1.39	1.0	9.0
H10AFBSNS	22034	5.62	1.45	1.0	9.0
H11AFBSNS	20554	5.60	1.40	1.0	9.0
H12AFBSNS	18747	5.63	1.38	1.0	9.0
H13AFBSNS	20912	5.69	1.36	1.0	9.0

Categorical Variable Codes

HwAOBSNS: Assets Own:Business--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	10403	17324	16005	19229	17657	16274	17910	16521	15451	19808
1.Yes	|	2249	2318	1986	2155	1922	1891	2219	1948	1766	2226
Value		w11	w12	w13							
0.No	|	18562	17012	19145							
1.Yes	|	1992	1735	1767							

HwAFBSNS: Assets Flag:Business--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	1514	1550	1349	1364	1209	1230	1459	1323	1197	1586
2.Complete bracket	|	453	617	367	505	418	395	437	312	326	341
3.Incomplete bracket	|	22	19	110	39	54	20	50	38	38	49
4.Range card bracket	|	106									
5.No value/bracket	|	127	104	152	216	225	236	253	271	197	197
6.No asset	|	10291	17091	15825	18946	17447	16168	17764	16409	15309	19321
7.DK ownership	|	44	84	62	143	102	71	79	53	76	143
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	1453	1259	1298							
2.Complete bracket	|	318	273	246							
3.Incomplete bracket	|	42	40	36							
4.Range card bracket	|										
5.No value/bracket	|	160	140	158							
6.No asset	|	18316	16738	18665							
7.DK ownership	|	96	101	109							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of businesses is assigned to HwABSNS. The HwAFBSNS variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOBSNS variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of businesses is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any businesses and if so, the value of them.

In Waves 1 and 2A, the questions ask:

- a) "Do you [or your (husband/wife/partner)] own part or all of a business?"
- b) "If you sold (all of) the business(es) and paid off any debts on (it/them), how much would you get?"

In Wave 2H the wording of the first question changes slightly to include "farm":

- a) "Do you [or your (husband/wife/partner)] own part or all of a farm or business?"

Beginning in Wave 3, the first question is almost identical to the Wave 2H version, and the second question adds the word "about":

- a) "Do you (or your (husband/wife/partner)) own part or all of a business or farm?"
- b) "If you sold all that and then paid off any debts on it, about how much would you get?"

Beginning in Wave 6, after the value of business or farm assets is collected, a question asks whether these assets were reported previously in the interview (e.g., HQ492). Beginning in Wave 9, a follow-up question was added which asks Respondents to indicate what percentage was previously reported (LQ523). For example, in Wave 9, about 30% of business owners indicate that they had reported their business wealth as one of the following: primary residence (which could be a farm or ranch), secondary residence, or other real estate earlier in the interview (LQ492 = yes). Of these business owners, most say that all of their business assets were previously reported (LQ523 = 100%).

The raw variables for these two questions are included in the RAND HRS Detailed Imputations File for the convenience of the analyst, and can be used for adjusting total wealth to reflect the amount of wealth that is twice reported. The variables are as follows:

Wave 6: HQ492

Wave 7: JQ492

Wave 8: KQ492

Wave 9: LQ492, LQ523

Wave 10: MQ492, MQ523

Wave 11: NQ492, NQ523

Wave 12: OQ492, OQ523

Wave 13: PQ492, PQ523

For the Q523 variables that are included in the RAND HRS Detailed Imputations File, we have recoded values of 998 and 999 to .D (Don't Know) and .R (Refuse), respectively. Since the answers to Q523 reflect percentages, using special missing codes in place of 998 and 999 will allow users to generate more accurate descriptive statistics, based on a maximum value of 100.

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:	
V15208	M5:R/SP/PART OWN BUS:IND
V15209	M6:VALUE OF BUSINESS:IND
V5208	M5:R/SP/PART OWN BUS:IMP
V5209	M6:VALUE OF BUSINESS:IMP
V5210	M6: ORIGINAL BRACKETS
AHEAD 1993:	
B1729	K5. OWN BUSINESS: ANY
B1730	K6. OWN BUSINESS: NET VALUE
B1730C	CATEG: K6. OWN BUSINESS: NET VALUE
HRS 1994:	
W15505	K5. Imputation Indicator
W15506	K6. Imputation Indicator
W5505	K5.OWN FARM OR BUSINESS
W5506	K6.VALUE OF BUSINESS
W5507	K6a-K6c. Brackets
AHEAD 1995:	
D4005	J17.BUSINESS
D4006	J18.BUSINESS OR FARM \$
D4010B	J18.BUSINESS OR FARM \$/Bkt
HRS 1996:	
E4096	J83.OWN BUSINESS OR FARM
E4097	J84.BUSINESS OR FARM \$
E4098B	J84.BUSINESS OR FARM \$/Bkt
HRS 1998:	
F4856	J83.BUSINESS
F4857	J84.BUSINESS OR FARM \$
F4858B	J84.(J18)BUSINESS OR FARM \$-Bkt
HRS 2000:	
G5301	J83.BUSINESS
G5302	J84.BUSINESS OR FARM \$
G5303	J84A.DK-5K
G5304	J84B.DK-10K
G5305	J84C.DK-100K
G5306	J84D.DK-1 MIL
G5307	J84E.DK-10K
G5308	J84F.DK-5K
HRS 2002:	
TYPASST	TYPE OF ASSETS

HRS 2002:
 HU001 U001A_ASSET RECONCILIATION STEM QUESTION
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2
 HU003 ASSET RECONCILIATION HOW MUCH
 HU004 ASSET RECONCILIATION - MIN
 HU005 ASSET RECONCILIATION - MAX
 HU006 ASSET RECONCILIATION - RESULT
 HRS 2004:
 JU001_1 ASSET RECONCILIATION STEM QUESTION - 1
 JU001_2 ASSET RECONCILIATION STEM QUESTION -2
 JU001_3 ASSET RECONCILIATION STEM QUESTION -3
 JU002_1 ASSET RECONCILIATION WHICH WRONG -1
 JU002_2 ASSET RECONCILIATION WHICH WRONG -2
 JU002_3 ASSET RECONCILIATION WHICH WRONG - 3
 JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3
 JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
 JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1
 JU004A_2 PREV WAVE ASSET RECONCILIATION - MIN -2
 JU004A_3 PREV WAVE ASSET RECONCILIATION - MIN -3
 JU004B_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1
 JU004B_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2
 JU004B_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3
 JU005A_1 PREV WAVE ASSET RECONCILIATION - MAX -1
 JU005A_2 PREV WAVE ASSET RECONCILIATION - MAX -2
 JU005A_3 PREV WAVE ASSET RECONCILIATION - MAX -3
 JU005B_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1
 JU005B_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2
 JU005B_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3
 JU006A_1 PREV WAVE ASSET RECONCILIATION - RESULT -1
 JU006A_2 PREV WAVE ASSET RECONCILIATION - RESULT -2
 JU006A_3 PREV WAVE ASSET RECONCILIATION - RESULT -3
 JU006B_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1
 JU006B_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2
 JU006B_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3
 JU009_1 TYPE OF ASSETS - 1
 JU009_2 TYPE OF ASSETS -2
 JU009_3 TYPE OF ASSETS -3
 JU022A_1 PREV WAVE VALUE YEAR-1
 JU022A_2 PREV WAVE VALUE YEAR-2
 JU022A_3 PREV WAVE VALUE YEAR-3
 HRS 2002-2016:
 xQ147 BUSINESS OR FARM ASSETS
 xQ148 BUSINESS OR FARM EQUITY AMOUNT
 xQ149 BUSINESS OR FARM EQUITY - MIN
 xQ150 BUSINESS OR FARM EQUITY - MAX
 xQ151 BUSINESS OR FARM EQUITY - RESULT
 xQ492 BUSINESS/FARM AMT PREV REPORT
 HRS 2006-2016:
 xU001_10 ASSET RECONCILIATION-BUS/FARM
 xU002_10 ASSET RECON WHICH WRONG-BUS/FARM
 xU003_10A ASSET RECON HOW MUCH -A-BUS/FARM
 xU003_10B ASSET RECON HOW MUCH-B-BUS/FARM
 xU004_10A ASSET RECON-MIN-A-BUS/FARM
 xU004_10B ASSET RECON -MIN-B-BUS/FARM

xU005_10A	ASSET RECON -MAX-A -BUS/FARM
xU005_10B	ASSET RECON -MAX-B -BUS/FARM
xU006_10A	ASSET RECON- RESULT-A-BUS/FARM
xU006_10B	ASSET RECON - RESULT-B-BUS/FARM
xU022_10A	WHICH WAVE WRONG-A-BUS/FARM
xU022_10B	WHICH WAVE WRONG-B-BUS/FARM
HRS 2008-2016:	
xQ523	BUSINESS/FARM PERCENT REPORTED

Net value of IRA, Keogh accounts

Wave	Variable Name	Variable Label	Type
1	H1AIRA	H1AIRA:W1 Assets:IRA [total]--Cross-wave	Cont
2	H2AIRA	H2AIRA:W2 Assets:IRA [total]--Cross-wave	Cont
3	H3AIRA	H3AIRA:W3 Assets:IRA [total]--Cross-wave	Cont
4	H4AIRA	H4AIRA:W4 Assets:IRA [total]--Cross-wave	Cont
5	H5AIRA	H5AIRA:W5 Assets:IRA [total]--Cross-wave	Cont
6	H6AIRA	H6AIRA:W6 Assets:IRA [total]--Cross-wave	Cont
7	H7AIRA	H7AIRA:W7 Assets:IRA [total]--Cross-wave	Cont
8	H8AIRA	H8AIRA:W8 Assets:IRA [total]--Cross-wave	Cont
9	H9AIRA	H9AIRA:W9 Assets:IRA [total]--Cross-wave	Cont
10	H10AIRA	H10AIRA:W10 Assets:IRA [total]--Cross-wave	Cont
11	H11AIRA	H11AIRA:W11 Assets:IRA [total]--Cross-wave	Cont
12	H12AIRA	H12AIRA:W12 Assets:IRA [total]--Cross-wave	Cont
13	H13AIRA	H13AIRA:W13 Assets:IRA [total]--Cross-wave	Cont
1	H1AOIRA	H1AOIRA:W1 Assets Own:IRA [total]--Cross-wave	Categ
2	H2AOIRA	H2AOIRA:W2 Assets Own:IRA [total]--Cross-wave	Categ
3	H3AOIRA	H3AOIRA:W3 Assets Own:IRA [total]--Cross-wave	Categ
4	H4AOIRA	H4AOIRA:W4 Assets Own:IRA [total]--Cross-wave	Categ
5	H5AOIRA	H5AOIRA:W5 Assets Own:IRA [total]--Cross-wave	Categ
6	H6AOIRA	H6AOIRA:W6 Assets Own:IRA [total]--Cross-wave	Categ
7	H7AOIRA	H7AOIRA:W7 Assets Own:IRA [total]--Cross-wave	Categ
8	H8AOIRA	H8AOIRA:W8 Assets Own:IRA [total]--Cross-wave	Categ
9	H9AOIRA	H9AOIRA:W9 Assets Own:IRA [total]--Cross-wave	Categ
10	H10AOIRA	H10AOIRA:W10 Assets Own:IRA [total]--Cross-wave	Categ
11	H11AOIRA	H11AOIRA:W11 Assets Own:IRA [total]--Cross-wave	Categ
12	H12AOIRA	H12AOIRA:W12 Assets Own:IRA [total]--Cross-wave	Categ
13	H13AOIRA	H13AOIRA:W13 Assets Own:IRA [total]--Cross-wave	Categ
1	H1AFIRA	H1AFIRA:W1 Asst Flag: IRA [total]--Cross-wave	Categ
2	H2AFIRA	H2AFIRA:W2 Asst Flag: IRA [total]--Cross-wave	Categ
3	H3AFIRA	H3AFIRA:W3 Asst Flag: IRA [total]--Cross-wave	Categ
4	H4AFIRA	H4AFIRA:W4 Asst Flag: IRA [total]--Cross-wave	Categ
5	H5AFIRA	H5AFIRA:W5 Asst Flag: IRA [total]--Cross-wave	Categ
6	H6AFIRA	H6AFIRA:W6 Asst Flag: IRA [total]--Cross-wave	Categ
7	H7AFIRA	H7AFIRA:W7 Asst Flag: IRA [total]--Cross-wave	Categ
8	H8AFIRA	H8AFIRA:W8 Asst Flag: IRA [total]--Cross-wave	Categ
9	H9AFIRA	H9AFIRA:W9 Asst Flag: IRA [total]--Cross-wave	Categ
10	H10AFIRA	H10AFIRA:W10 Asst Flag: IRA [total]--Cross-wave	Categ
11	H11AFIRA	H11AFIRA:W11 Asst Flag: IRA [total]--Cross-wave	Categ
12	H12AFIRA	H12AFIRA:W12 Asst Flag: IRA [total]--Cross-wave	Categ
13	H13AFIRA	H13AFIRA:W13 Asst Flag: IRA [total]--Cross-wave	Categ
3	H3AIRA1	H3AIRA1:W3 Assets Part:IRA 1st largest--Cross-wave	Cont
4	H4AIRA1	H4AIRA1:W4 Assets Part:IRA 1st largest--Cross-wave	Cont
5	H5AIRA1	H5AIRA1:W5 Assets Part:IRA 1st largest--Cross-wave	Cont
6	H6AIRA1	H6AIRA1:W6 Assets Part:IRA 1st largest--Cross-wave	Cont
7	H7AIRA1	H7AIRA1:W7 Assets Part:IRA 1st largest--Cross-wave	Cont
8	H8AIRA1	H8AIRA1:W8 Assets Part:IRA 1st largest--Cross-wave	Cont
9	H9AIRA1	H9AIRA1:W9 Assets Part:IRA 1st largest--Cross-wave	Cont
10	H10AIRA1	H10AIRA1:W10 Assets Part:IRA 1st largest--Cross-wave	Cont
11	H11AIRA1	H11AIRA1:W11 Assets Part:IRA 1st largest--Cross-wave	Cont
12	H12AIRA1	H12AIRA1:W12 Assets Part:IRA 1st largest--Cross-wave	Cont
13	H13AIRA1	H13AIRA1:W13 Assets Part:IRA 1st largest--Cross-wave	Cont
3	H3AOIRA1	H3AOIRA1:W3 Assets Part Own:IRA 1st largest--Cross-wave	Categ
4	H4AOIRA1	H4AOIRA1:W4 Assets Part Own:IRA 1st largest--Cross-wave	Categ
5	H5AOIRA1	H5AOIRA1:W5 Assets Part Own:IRA 1st largest--Cross-wave	Categ
6	H6AOIRA1	H6AOIRA1:W6 Assets Part Own:IRA 1st largest--Cross-wave	Categ
7	H7AOIRA1	H7AOIRA1:W7 Assets Part Own:IRA 1st largest--Cross-wave	Categ
8	H8AOIRA1	H8AOIRA1:W8 Assets Part Own:IRA 1st largest--Cross-wave	Categ
9	H9AOIRA1	H9AOIRA1:W9 Assets Part Own:IRA 1st largest--Cross-wave	Categ
10	H10AOIRA1	H10AOIRA1:W10 Assets Part Own:IRA 1st largest--Cross-wave	Categ
11	H11AOIRA1	H11AOIRA1:W11 Assets Part Own:IRA 1st largest--Cross-wave	Categ
12	H12AOIRA1	H12AOIRA1:W12 Assets Part Own:IRA 1st largest--Cross-wave	Categ
13	H13AOIRA1	H13AOIRA1:W13 Assets Part Own:IRA 1st largest--Cross-wave	Categ

3	H3AFIRA1	H3AFIRA1:W3 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
4	H4AFIRA1	H4AFIRA1:W4 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
5	H5AFIRA1	H5AFIRA1:W5 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
6	H6AFIRA1	H6AFIRA1:W6 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
7	H7AFIRA1	H7AFIRA1:W7 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
8	H8AFIRA1	H8AFIRA1:W8 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
9	H9AFIRA1	H9AFIRA1:W9 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
10	H10AFIRA1	H10AFIRA1:W10 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
11	H11AFIRA1	H11AFIRA1:W11 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
12	H12AFIRA1	H12AFIRA1:W12 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
13	H13AFIRA1	H13AFIRA1:W13 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
3	H3AIRA2	H3AIRA2:W3 Assets Part:IRA 2nd largest--Cross-wave	Cont
4	H4AIRA2	H4AIRA2:W4 Assets Part:IRA 2nd largest--Cross-wave	Cont
5	H5AIRA2	H5AIRA2:W5 Assets Part:IRA 2nd largest--Cross-wave	Cont
6	H6AIRA2	H6AIRA2:W6 Assets Part:IRA 2nd largest--Cross-wave	Cont
7	H7AIRA2	H7AIRA2:W7 Assets Part:IRA 2nd largest--Cross-wave	Cont
8	H8AIRA2	H8AIRA2:W8 Assets Part:IRA 2nd largest--Cross-wave	Cont
9	H9AIRA2	H9AIRA2:W9 Assets Part:IRA 2nd largest--Cross-wave	Cont
10	H10AIRA2	H10AIRA2:W10 Assets Part:IRA 2nd largest--Cross-wave	Cont
11	H11AIRA2	H11AIRA2:W11 Assets Part:IRA 2nd largest--Cross-wave	Cont
12	H12AIRA2	H12AIRA2:W12 Assets Part:IRA 2nd largest--Cross-wave	Cont
13	H13AIRA2	H13AIRA2:W13 Assets Part:IRA 2nd largest--Cross-wave	Cont
3	H3AOIRA2	H3AOIRA2:W3 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
4	H4AOIRA2	H4AOIRA2:W4 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
5	H5AOIRA2	H5AOIRA2:W5 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
6	H6AOIRA2	H6AOIRA2:W6 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
7	H7AOIRA2	H7AOIRA2:W7 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
8	H8AOIRA2	H8AOIRA2:W8 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
9	H9AOIRA2	H9AOIRA2:W9 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
10	H10AOIRA2	H10AOIRA2:W10 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
11	H11AOIRA2	H11AOIRA2:W11 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
12	H12AOIRA2	H12AOIRA2:W12 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
13	H13AOIRA2	H13AOIRA2:W13 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
3	H3AFIRA2	H3AFIRA2:W3 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
4	H4AFIRA2	H4AFIRA2:W4 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
5	H5AFIRA2	H5AFIRA2:W5 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
6	H6AFIRA2	H6AFIRA2:W6 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
7	H7AFIRA2	H7AFIRA2:W7 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
8	H8AFIRA2	H8AFIRA2:W8 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
9	H9AFIRA2	H9AFIRA2:W9 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
10	H10AFIRA2	H10AFIRA2:W10 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
11	H11AFIRA2	H11AFIRA2:W11 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
12	H12AFIRA2	H12AFIRA2:W12 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
13	H13AFIRA2	H13AFIRA2:W13 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
3	H3AIRA3	H3AIRA3:W3 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
4	H4AIRA3	H4AIRA3:W4 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
5	H5AIRA3	H5AIRA3:W5 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
6	H6AIRA3	H6AIRA3:W6 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
7	H7AIRA3	H7AIRA3:W7 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
8	H8AIRA3	H8AIRA3:W8 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
9	H9AIRA3	H9AIRA3:W9 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
10	H10AIRA3	H10AIRA3:W10 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
11	H11AIRA3	H11AIRA3:W11 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
12	H12AIRA3	H12AIRA3:W12 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
13	H13AIRA3	H13AIRA3:W13 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
3	H3AOIRA3	H3AOIRA3:W3 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
4	H4AOIRA3	H4AOIRA3:W4 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
5	H5AOIRA3	H5AOIRA3:W5 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
6	H6AOIRA3	H6AOIRA3:W6 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
7	H7AOIRA3	H7AOIRA3:W7 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
8	H8AOIRA3	H8AOIRA3:W8 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
9	H9AOIRA3	H9AOIRA3:W9 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
10	H10AOIRA3	H10AOIRA3:W10 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
11	H11AOIRA3	H11AOIRA3:W11 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
12	H12AOIRA3	H12AOIRA3:W12 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
13	H13AOIRA3	H13AOIRA3:W13 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ

3	H3AFIRA3	H3AFIRA3:W3 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
4	H4AFIRA3	H4AFIRA3:W4 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
5	H5AFIRA3	H5AFIRA3:W5 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
6	H6AFIRA3	H6AFIRA3:W6 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
7	H7AFIRA3	H7AFIRA3:W7 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
8	H8AFIRA3	H8AFIRA3:W8 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
9	H9AFIRA3	H9AFIRA3:W9 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave Categ
10	H10AFIRA3	H10AFIRA3:W10 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav Categ
11	H11AFIRA3	H11AFIRA3:W11 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav Categ
12	H12AFIRA3	H12AFIRA3:W12 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav Categ
13	H13AFIRA3	H13AFIRA3:W13 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AIRA	12652	17695.54	56097.34	0.0	1200000.0
H2AIRA	19642	19740.95	71132.94	0.0	2000000.0
H3AIRA	17991	28330.14	108532.38	0.0	2905164.5
H4AIRA	21384	39279.99	141077.86	0.0	6491460.1
H5AIRA	19579	50520.43	198067.99	0.0	12080000.0
H6AIRA	18165	46749.46	144735.11	0.0	3600000.0
H7AIRA	20129	51730.29	313622.20	0.0	35027000.0
H8AIRA	18469	66264.46	520614.57	0.0	43000000.0
H9AIRA	17217	64023.57	195392.14	0.0	5400000.0
H10AIRA	22034	56582.56	178266.69	0.0	4619374.3
H11AIRA	20554	61040.57	190983.89	0.0	4898379.7
H12AIRA	18747	72823.25	277494.79	0.0	17000000.0
H13AIRA	20912	70582.85	231339.88	0.0	4108016.9
H1AOIRA	12652	0.40	0.49	0.0	1.0
H2AOIRA	19642	0.32	0.47	0.0	1.0
H3AOIRA	17991	0.34	0.47	0.0	1.0
H4AOIRA	21384	0.37	0.48	0.0	1.0
H5AOIRA	19579	0.38	0.49	0.0	1.0
H6AOIRA	18165	0.37	0.48	0.0	1.0
H7AOIRA	20129	0.38	0.49	0.0	1.0
H8AOIRA	18469	0.38	0.49	0.0	1.0
H9AOIRA	17217	0.38	0.49	0.0	1.0
H10AOIRA	22034	0.35	0.48	0.0	1.0
H11AOIRA	20554	0.33	0.47	0.0	1.0
H12AOIRA	18747	0.34	0.47	0.0	1.0
H13AOIRA	20912	0.31	0.46	0.0	1.0
H1AFIRA	12652	0.58	1.00	0.0	9.0
H2AFIRA	19642	0.49	1.03	0.0	9.0
H3AFIRA	17991	0.52	0.98	0.0	9.0
H4AFIRA	21384	0.57	1.03	0.0	9.0
H5AFIRA	19579	0.58	0.98	0.0	9.0
H6AFIRA	18165	0.55	0.84	0.0	9.0
H7AFIRA	20129	0.57	0.91	0.0	9.0
H8AFIRA	18469	0.56	0.87	0.0	9.0
H9AFIRA	17217	0.56	0.91	0.0	9.0
H10AFIRA	22034	0.64	1.33	0.0	9.0
H11AFIRA	20554	0.53	1.03	0.0	9.0
H12AFIRA	18747	0.56	1.11	0.0	9.0
H13AFIRA	20912	0.60	1.35	0.0	9.0

H3AIRA1	17991	19697.78	84431.44	0.0	2897164.5
H4AIRA1	21384	28216.09	118568.70	0.0	6474460.1
H5AIRA1	19579	37018.36	174490.72	0.0	12000000.0
H6AIRA1	18165	33752.66	116766.73	0.0	3600000.0
H7AIRA1	20129	38432.12	298655.53	0.0	35000000.0
H8AIRA1	18469	49879.88	506554.95	0.0	43000000.0
H9AIRA1	17217	46750.60	149913.75	0.0	4800000.0
H10AIRA1	22034	40756.82	135845.86	0.0	3811537.0
H11AIRA1	20554	45866.28	155957.55	0.0	4788379.7
H12AIRA1	18747	52947.05	231829.37	0.0	16000000.0
H13AIRA1	20912	50429.16	173527.92	0.0	4058016.9
H3AOIRA1	17991	0.34	0.47	0.0	1.0
H4AOIRA1	21384	0.37	0.48	0.0	1.0
H5AOIRA1	19579	0.38	0.49	0.0	1.0
H6AOIRA1	18165	0.37	0.48	0.0	1.0
H7AOIRA1	20129	0.38	0.49	0.0	1.0
H8AOIRA1	18469	0.38	0.49	0.0	1.0
H9AOIRA1	17217	0.38	0.49	0.0	1.0
H10AOIRA1	22034	0.35	0.48	0.0	1.0
H11AOIRA1	20554	0.33	0.47	0.0	1.0
H12AOIRA1	18747	0.34	0.47	0.0	1.0
H13AOIRA1	20912	0.31	0.46	0.0	1.0
H3AFIRA1	17991	4.53	2.25	1.0	9.0
H4AFIRA1	21384	4.45	2.29	1.0	9.0
H5AFIRA1	19579	4.40	2.30	1.0	9.0
H6AFIRA1	18165	4.46	2.25	1.0	9.0
H7AFIRA1	20129	4.41	2.28	1.0	9.0
H8AFIRA1	18469	4.40	2.29	1.0	9.0
H9AFIRA1	17217	4.41	2.29	1.0	9.0
H10AFIRA1	22034	4.57	2.31	1.0	9.0
H11AFIRA1	20554	4.61	2.23	1.0	9.0
H12AFIRA1	18747	4.58	2.26	1.0	9.0
H13AFIRA1	20912	4.74	2.23	1.0	9.0
H3AIRA2	17991	5985.38	40110.54	0.0	1506258.2
H4AIRA2	21384	7203.17	28464.38	0.0	1000000.0
H5AIRA2	19579	9257.00	36057.62	0.0	1000000.0
H6AIRA2	18165	8934.59	34065.10	0.0	879005.2
H7AIRA2	20129	9288.70	38605.47	0.0	1300000.0
H8AIRA2	18469	11598.49	47402.41	0.0	1196370.7
H9AIRA2	17217	12378.76	53570.16	0.0	1818181.8
H10AIRA2	22034	11466.65	49892.97	0.0	1485312.7
H11AIRA2	20554	11005.09	43909.93	0.0	1300000.0
H12AIRA2	18747	14154.06	57693.39	0.0	1800000.0
H13AIRA2	20912	13805.10	61381.84	0.0	2000000.0
H3AOIRA2	17991	0.21	0.41	0.0	1.0
H4AOIRA2	21384	0.22	0.42	0.0	1.0
H5AOIRA2	19579	0.23	0.42	0.0	1.0
H6AOIRA2	18165	0.22	0.41	0.0	1.0
H7AOIRA2	20129	0.22	0.42	0.0	1.0
H8AOIRA2	18469	0.22	0.42	0.0	1.0
H9AOIRA2	17217	0.22	0.41	0.0	1.0
H10AOIRA2	22034	0.19	0.39	0.0	1.0
H11AOIRA2	20554	0.18	0.38	0.0	1.0
H12AOIRA2	18747	0.19	0.39	0.0	1.0
H13AOIRA2	20912	0.16	0.37	0.0	1.0

H3AFIRA2	17991	5.11	1.94	1.0	9.0
H4AFIRA2	21384	5.09	1.98	1.0	9.0
H5AFIRA2	19579	5.08	1.98	1.0	9.0
H6AFIRA2	18165	5.13	1.93	1.0	9.0
H7AFIRA2	20129	5.11	1.95	1.0	9.0
H8AFIRA2	18469	5.10	1.96	1.0	9.0
H9AFIRA2	17217	5.12	1.95	1.0	9.0
H10AFIRA2	22034	5.26	1.92	1.0	9.0
H11AFIRA2	20554	5.30	1.81	1.0	9.0
H12AFIRA2	18747	5.28	1.86	1.0	9.0
H13AFIRA2	20912	5.39	1.80	1.0	9.0
H3AIRA3	17991	2646.99	16715.80	0.0	500000.0
H4AIRA3	21384	3860.72	25990.84	0.0	1000000.0
H5AIRA3	19579	4245.07	29426.23	0.0	1017635.3
H6AIRA3	18165	4062.21	30927.87	0.0	1301694.9
H7AIRA3	20129	4009.47	28662.89	0.0	1305000.0
H8AIRA3	18469	4786.09	29972.09	0.0	1000000.0
H9AIRA3	17217	4894.21	35460.62	0.0	1700000.0
H10AIRA3	22034	4359.08	32023.93	0.0	1398843.9
H11AIRA3	20554	4169.19	28410.46	0.0	860000.0
H12AIRA3	18747	5722.15	37938.91	0.0	1011000.0
H13AIRA3	20912	6348.59	49177.66	0.0	1940517.0
H3AOIRA3	17991	0.09	0.28	0.0	1.0
H4AOIRA3	21384	0.09	0.29	0.0	1.0
H5AOIRA3	19579	0.10	0.29	0.0	1.0
H6AOIRA3	18165	0.09	0.29	0.0	1.0
H7AOIRA3	20129	0.09	0.29	0.0	1.0
H8AOIRA3	18469	0.09	0.29	0.0	1.0
H9AOIRA3	17217	0.09	0.28	0.0	1.0
H10AOIRA3	22034	0.08	0.27	0.0	1.0
H11AOIRA3	20554	0.07	0.25	0.0	1.0
H12AOIRA3	18747	0.08	0.26	0.0	1.0
H13AOIRA3	20912	0.07	0.25	0.0	1.0
H3AFIRA3	17991	5.65	1.36	1.0	9.0
H4AFIRA3	21384	5.65	1.38	1.0	9.0
H5AFIRA3	19579	5.64	1.39	1.0	9.0
H6AFIRA3	18165	5.67	1.32	1.0	9.0
H7AFIRA3	20129	5.65	1.36	1.0	9.0
H8AFIRA3	18469	5.65	1.36	1.0	9.0
H9AFIRA3	17217	5.68	1.34	1.0	9.0
H10AFIRA3	22034	5.76	1.33	1.0	9.0
H11AFIRA3	20554	5.77	1.22	1.0	9.0
H12AFIRA3	18747	5.75	1.28	1.0	9.0
H13AFIRA3	20912	5.80	1.26	1.0	9.0

Categorical Variable Codes

HwAOIRA: Assets Own:IRA [total]--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	7594	13264	11856	13576	12099	11372	12380	11374	10643	14369
1.Yes	|	5058	6378	6135	7808	7480	6793	7749	7095	6574	7665
Value		w11	w12	w13							
0.No	|	13699	12362	14421							
1.Yes	|	6855	6385	6491							

HwAFIRA: Asst Flag: IRA [total]--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	|	7478	12977	11605	13196	11790	11085	12094	11099	10359	13729
1.No imputations	|	3685	4860	4365	5341	5098	4523	5198	4875	4511	5394
2.Some imputation	|	1394	1628	1895	2676	2567	2512	2750	2433	2273	2514
9.No Fin resp	|	95	177	126	171	124	45	87	62	74	397
Value		w11	w12	w13							
0.No asset	|	13337	11965	13810							
1.No imputations	|	4733	4402	4508							
2.Some imputation	|	2315	2184	2194							
9.No Fin resp	|	169	196	400							

HwAOIRA1: Assets Part Own:IRA 1st largest--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			11857	13576	12099	11372	12380	11374	10643	14369
1.Yes	|			6134	7808	7480	6793	7749	7095	6574	7665
Value		w11	w12	w13							
0.No	|	13699	12362	14421							
1.Yes	|	6855	6385	6491							

HwAFIRA1: Assets Part Flag:IRA 1st largest--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			4559	5656	5383	4818	5467	5168	4767	5676
2.Complete bracket	|			798	1165	961	755	963	763	729	843
3.Incomplete bracket	|			205	95	141	120	135	102	108	195
5.No value/bracket	|			476	719	848	982	1022	931	840	730
6.No asset	|			11605	13196	11790	11085	12094	11099	10359	13729
7.DK ownership	|			222	382	332	360	361	344	340	464
9.No Fin resp	|			126	171	124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	5063	4752	4800
2.Complete bracket	|	751	667	689
3.Incomplete bracket	|	145	175	196
5.No value/bracket	|	738	601	601
6.No asset	|	13337	11965	13810
7.DK ownership	|	351	391	416
9.No Fin resp	|	169	196	400

HwAOIRA2: Assets Part Own:IRA 2nd largest--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			14269	16650	15133	14218	15649	14317	13483	17826
1.Yes	|			3722	4734	4446	3947	4480	4152	3734	4208

Value		w11	w12	w13
0.No	|	16859	15267	17491
1.Yes	|	3695	3480	3421

HwAFIRA2: Assets Part Flag:IRA 2nd largest--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			2907	3555	3343	2918	3277	3099	2846	3317
2.Complete bracket	|			399	618	451	378	508	384	341	320
3.Incomplete bracket	|			130	35	59	57	45	37	55	59
5.No value/bracket	|			205	364	397	426	442	410	317	325
6.No asset	|			13809	15978	14538	13585	15032	13717	12859	16729
7.DK ownership	|			415	663	667	756	738	760	725	887
9.No Fin resp	|			126	171	124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	2749	2666	2623
2.Complete bracket	|	335	293	314
3.Incomplete bracket	|	62	70	54
5.No value/bracket	|	347	232	266
6.No asset	|	16126	14487	16487
7.DK ownership	|	766	803	768
9.No Fin resp	|	169	196	400

HwAOIRA3: Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			16431	19403	17710	16515	18250	16768	15689	20347
1.Yes	|			1560	1981	1869	1650	1879	1701	1528	1687
Value		w11	w12	w13							
0.No	|	19147	17339	19536							
1.Yes	|	1407	1408	1376							

HwAFIRA3: Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			1223	1438	1420	1164	1388	1295	1151	1349
2.Complete bracket	|			191	281	172	167	198	161	146	108
3.Incomplete bracket	|			24	15	22	33	18	10	15	29
5.No value/bracket	|			103	198	188	239	220	175	158	150
6.No asset	|			15909	18618	16986	15761	17480	16006	14948	19114
7.DK ownership	|			415	663	667	756	738	760	725	887
9.No Fin resp	|			126	171	124	45	87	62	74	397
Value		w11	w12	w13							
1.Continuous value	|	1085	1086	1104							
2.Complete bracket	|	125	104	105							
3.Incomplete bracket	|	14	19	14							
5.No value/bracket	|	134	150	112							
6.No asset	|	18261	16389	18409							
7.DK ownership	|	766	803	768							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of all IRA and Keogh accounts is assigned to HwAIRA. HwAIRA is the sum of components HwAIRA1, HwAIRA2, and HwAIRA3, which are each imputed separately.

HwAFIRA is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwAOIRA variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwAFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwAOvar indicate whether the household owns the asset.

In waves where questions ask about multiple IRA accounts, HwAIRA represents the sum of the values of all of them.

Cross Wave Differences in Original HRS Data

The net value of IRA and Keogh accounts is asked at each wave. Two questions reveal whether the Respondent owns any IRA or Keogh accounts and if so, the value of them.

In Waves 1 and 2, the total of all IRA accounts is requested in one question:

- a) "Do you [or your (husband/wife/partner)] have any Individual Retirement Accounts, that is, IRA or Keogh accounts?"
- b) "How much in total is in all those accounts?"

Beginning in Wave 3, the questions ask about the two largest IRAs individually and then about all other IRAs collectively:

- a) "Do you (or your (husband/wife/partner)) currently have any money or assets that are held in an Individual Retirement Account, that is, in an IRA or KEOGH account?"
- b) "Let's talk about the (NEXT) largest IRA or KEOGH account/other IRA or KEOGH account/next largest IRA or KEOGH account/third IRA or KEOGH account/all the other IRA or KEOGH accounts. About how much is in this account at the present time?"

The second question is asked up to three times, depending on how many IRAs the Respondent reports. For each IRA, Respondents are also asked who the account belongs to, except in Wave 3, where this question is asked only for the first two IRAs. We do not use this information when creating the ownership variables (HwAOvar). Rather, if the Financial Respondent reports receiving an IRA, and that IRA does not belong to her/his spouse, both members of the couple will be flagged as owning the IRA.

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
  V15212      M7:R/SP/PARTNR HAVE :IND
  V15213      M8:$VAL OF IRA ACCOU:IND
  V5212       M7:R/SP/PARTNR HAVE :IMP
  V5213       M8:$VAL OF IRA ACCOU:IMP
  V5214       M8: ORIGINAL BRACKETS
AHEAD 1993:
  B1734       K7. IRA: ANY
  B1735       K8. IRA: TOTAL VALUE

```


B1735C	CATEG: K8. IRA: TOTAL VALUE
HRS 1994:	
W15508	K7. Imputation Indicator
W15509	K8. Imputation Indicator
W5508	K7.IRA OR KEOGH ACCOUNTS
W5509	K8.AMOUNT IN IRA/KEOGHS
W5510	K8a-K8d. Brackets
AHEAD 1995:	
D4045	J20.IRA
D4046	J20A. NUMBER IRAS
D4048	J21.TOTAL \$ IRA ACCOUNT
D4052B	J21.TOTAL \$ IRA ACCOUNT/Bkt
D4089	J21.INTRO IRA ACCOUNT-2
D4090	J22.TOTAL \$ IRA ACCOUNT-2
D4093B	J22.TOTAL \$ IRA ACCOUNT-2/Bkt
D4129	J22.TOTAL \$ IRA ACCOUNT-3
D4132B	J22.TOTAL \$ IRA ACCOUNT-3/Bkt
HRS 1996:	
E4124	J90.IRA
E4125	J91.NUMBER IRAS
E4127	J93.TOTAL \$ IRA ACCOUNT
E4130B	J93.TOTAL \$ IRA ACCOUNT/Bkt
E4148	J99.INTRO IRA ACCOUNT-2
E4149	J100.TOTAL \$ IRA ACCOUNT-2
E4152B	J100.TOTAL \$ IRA ACCOUNT-2/Bkt
E4171	J107.TOTAL \$ IRA ACCOUNT-3
E4172B	J107.TOTAL \$ IRA ACCOUNT-3/Bkt
HRS 1998:	
F4884	J90.IRA
F4887	J93.TOTAL \$ IRA ACCOUNT
F4889B	J93.(J22-2)TOTAL \$ IRA ACCOUNT-Bkt
F4908	J99.INTRO IRA ACCOUNT-2
F4909	J100.TOTAL \$ IRA ACCOUNT-2
F4910B	J100.(J22-2)TOTAL \$ IRA ACCOUNT-2-Bkt
F4929	J106.INTRO IRA-3
F4930	J107.TOTAL \$ IRA ACCOUNT-3
F4931B	J107.(J22-3)TOTAL \$ IRA ACCOUNT-3-Bkt
HRS 2000:	
G5329	J90.IRA
G5332	J93.TOTAL \$ IRA ACCOUNT
G5334	J93A.IRA DK-\$10K
G5335	J93Y1A.IRA DK-\$25K
G5336	J93B.IRA DK-\$100K
G5338	J93C.IRA DK-\$400K
G5339	J93Y2A.IRA DK-\$25K
G5340	J93D.IRA DK-\$10K
G5353	J99.INTRO IRA ACCOUNT-2
G5354	J100.TOTAL \$ IRA ACCOUNT-2
G5355	J100A.IRA DK-\$10K
G5356	J100Y1A.IRA DK-\$25K
G5357	J100B.IRA DK-\$100K
G5359	J100C.IRA DK-\$400K
G5360	J100Y2A.IRA DK-\$25K
G5361	J100D.IRA DK-\$10K
G5374	J106.INTRO IRA-3
G5375	J107.TOTAL \$ IRA ACCOUNT-3
G5376	J107A.IRA DK-\$10K
G5377	J107Y1A.IRA DK-\$25K
G5378	J107B.IRA DK-\$100K

G5379	J107C.IRA DK-\$400K
G5380	J107Y2A.IRA DK-\$25K
G5381	J107D.IRA DK-\$10K
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ162	IRA OR KEOGH
xQ165_1	WHO HAS IRA ACCOUNTS -1
xQ165_2	WHO HAS IRA ACCOUNTS -2
xQ165_3	WHO HAS IRA ACCOUNTS -3
xQ166_1	AMOUNT IN IRA ACCOUNT -1
xQ166_2	AMOUNT IN IRA ACCOUNT -2
xQ166_3	AMOUNT IN IRA ACCOUNT -3
xQ167_1	AMT IN IRA ACCOUNT - MIN -1

xQ167_2	AMT IN IRA ACCOUNT - MIN -2
xQ167_3	AMT IN IRA ACCOUNT - MIN -3
xQ168_1	AMT IN IRA ACCOUNT - MAX -1
xQ168_2	AMT IN IRA ACCOUNT - MAX -2
xQ168_3	AMT IN IRA ACCOUNT - MAX -3
xQ169_1	AMT IN IRA ACCOUNT - RESULT -1
xQ169_2	AMT IN IRA ACCOUNT - RESULT -2
xQ169_3	AMT IN IRA ACCOUNT - RESULT -3
HRS 2006-2016:	
xU001_9	ASSET RECONCILIATION-IRA
xU002_9	ASSET RECONCILIATION WHICH WRONG-IRA
xU003_9A	ASSET RECONCILIATION HOW MUCH -A-IRA
xU003_9B	ASSET RECONCILIATION HOW MUCH-B-IRA
xU004_9A	ASSET RECONCILIATION -MIN-A-IRA
xU004_9B	ASSET RECONCILIATION -MIN-B-IRA
xU005_9A	ASSET RECONCILIATION -MAX-A -IRA
xU005_9B	ASSET RECONCILIATION -MAX-B -IRA
xU006_9A	ASSET RECONCILIATION - RESULT-A-IRA
xU006_9B	ASSET RECONCILIATION - RESULT-B-IRA
xU022_9A	WHICH WAVE VALUE WAS WRONG-A-IRA
xU022_9B	WHICH WAVE VALUE WAS WRONG-B-IRA

Net value of stocks, mutual funds, and investment trusts

Wave	Variable Name	Variable Label	Type
1	H1ASTCK	H1ASTCK:W1 Assets:Stocks--Cross-wave	Cont
2	H2ASTCK	H2ASTCK:W2 Assets:Stocks--Cross-wave	Cont
3	H3ASTCK	H3ASTCK:W3 Assets:Stocks--Cross-wave	Cont
4	H4ASTCK	H4ASTCK:W4 Assets:Stocks--Cross-wave	Cont
5	H5ASTCK	H5ASTCK:W5 Assets:Stocks--Cross-wave	Cont
6	H6ASTCK	H6ASTCK:W6 Assets:Stocks--Cross-wave	Cont
7	H7ASTCK	H7ASTCK:W7 Assets:Stocks--Cross-wave	Cont
8	H8ASTCK	H8ASTCK:W8 Assets:Stocks--Cross-wave	Cont
9	H9ASTCK	H9ASTCK:W9 Assets:Stocks--Cross-wave	Cont
10	H10ASTCK	H10ASTCK:W10 Assets:Stocks--Cross-wave	Cont
11	H11ASTCK	H11ASTCK:W11 Assets:Stocks--Cross-wave	Cont
12	H12ASTCK	H12ASTCK:W12 Assets:Stocks--Cross-wave	Cont
13	H13ASTCK	H13ASTCK:W13 Assets:Stocks--Cross-wave	Cont
1	H1AOSTCK	H1AOSTCK:W1 Assets Own:Stocks--Cross-wave	Categ
2	H2AOSTCK	H2AOSTCK:W2 Assets Own:Stocks--Cross-wave	Categ
3	H3AOSTCK	H3AOSTCK:W3 Assets Own:Stocks--Cross-wave	Categ
4	H4AOSTCK	H4AOSTCK:W4 Assets Own:Stocks--Cross-wave	Categ
5	H5AOSTCK	H5AOSTCK:W5 Assets Own:Stocks--Cross-wave	Categ
6	H6AOSTCK	H6AOSTCK:W6 Assets Own:Stocks--Cross-wave	Categ
7	H7AOSTCK	H7AOSTCK:W7 Assets Own:Stocks--Cross-wave	Categ
8	H8AOSTCK	H8AOSTCK:W8 Assets Own:Stocks--Cross-wave	Categ
9	H9AOSTCK	H9AOSTCK:W9 Assets Own:Stocks--Cross-wave	Categ
10	H10AOSTCK	H10AOSTCK:W10 Assets Own:Stocks--Cross-wave	Categ
11	H11AOSTCK	H11AOSTCK:W11 Assets Own:Stocks--Cross-wave	Categ
12	H12AOSTCK	H12AOSTCK:W12 Assets Own:Stocks--Cross-wave	Categ
13	H13AOSTCK	H13AOSTCK:W13 Assets Own:Stocks--Cross-wave	Categ
1	H1AFSTCK	H1AFSTCK:W1 Assets Flag:Stocks--Cross-wave	Categ
2	H2AFSTCK	H2AFSTCK:W2 Assets Flag:Stocks--Cross-wave	Categ
3	H3AFSTCK	H3AFSTCK:W3 Assets Flag:Stocks--Cross-wave	Categ
4	H4AFSTCK	H4AFSTCK:W4 Assets Flag:Stocks--Cross-wave	Categ
5	H5AFSTCK	H5AFSTCK:W5 Assets Flag:Stocks--Cross-wave	Categ
6	H6AFSTCK	H6AFSTCK:W6 Assets Flag:Stocks--Cross-wave	Categ
7	H7AFSTCK	H7AFSTCK:W7 Assets Flag:Stocks--Cross-wave	Categ
8	H8AFSTCK	H8AFSTCK:W8 Assets Flag:Stocks--Cross-wave	Categ
9	H9AFSTCK	H9AFSTCK:W9 Assets Flag:Stocks--Cross-wave	Categ
10	H10AFSTCK	H10AFSTCK:W10 Assets Flag:Stocks--Cross-wave	Categ
11	H11AFSTCK	H11AFSTCK:W11 Assets Flag:Stocks--Cross-wave	Categ
12	H12AFSTCK	H12AFSTCK:W12 Assets Flag:Stocks--Cross-wave	Categ
13	H13AFSTCK	H13AFSTCK:W13 Assets Flag:Stocks--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ASTCK	12652	19331.86	130477.85	0.0	6802338.7
H2ASTCK	19642	25978.71	165995.98	-9500.0	9316374.0
H3ASTCK	17991	45976.09	412506.98	0.0	40000000.0
H4ASTCK	21384	55176.76	350596.56	0.0	30000000.0
H5ASTCK	19579	71653.08	463848.11	0.0	30000000.0
H6ASTCK	18165	55568.07	231536.36	0.0	12000000.0
H7ASTCK	20129	69314.43	502905.25	0.0	25000000.0
H8ASTCK	18469	75885.36	527583.60	0.0	30000000.0
H9ASTCK	17217	72302.01	373067.16	0.0	10009590.8
H10ASTCK	22034	57094.92	368554.24	0.0	20000000.0
H11ASTCK	20554	58009.30	441473.49	0.0	42300000.0
H12ASTCK	18747	78323.39	1442992.94	0.0	190000000.0
H13ASTCK	20912	64775.48	421909.28	0.0	17702005.5

H1AOSTCK	12652	0.29	0.45	0.0	1.0
H2AOSTCK	19642	0.27	0.45	0.0	1.0
H3AOSTCK	17991	0.32	0.46	0.0	1.0
H4AOSTCK	21384	0.32	0.47	0.0	1.0
H5AOSTCK	19579	0.33	0.47	0.0	1.0
H6AOSTCK	18165	0.32	0.47	0.0	1.0
H7AOSTCK	20129	0.31	0.46	0.0	1.0
H8AOSTCK	18469	0.28	0.45	0.0	1.0
H9AOSTCK	17217	0.26	0.44	0.0	1.0
H10AOSTCK	22034	0.23	0.42	0.0	1.0
H11AOSTCK	20554	0.21	0.41	0.0	1.0
H12AOSTCK	18747	0.21	0.41	0.0	1.0
H13AOSTCK	20912	0.18	0.38	0.0	1.0
H1AFSTCK	12652	4.79	2.10	1.0	9.0
H2AFSTCK	19642	4.85	2.09	1.0	9.0
H3AFSTCK	17991	4.69	2.14	1.0	9.0
H4AFSTCK	21384	4.71	2.15	1.0	9.0
H5AFSTCK	19579	4.66	2.16	1.0	9.0
H6AFSTCK	18165	4.70	2.14	1.0	9.0
H7AFSTCK	20129	4.73	2.13	1.0	9.0
H8AFSTCK	18469	4.85	2.07	1.0	9.0
H9AFSTCK	17217	4.92	2.03	1.0	9.0
H10AFSTCK	22034	5.11	1.99	1.0	9.0
H11AFSTCK	20554	5.16	1.89	1.0	9.0
H12AFSTCK	18747	5.15	1.92	1.0	9.0
H13AFSTCK	20912	5.30	1.84	1.0	9.0

Categorical Variable Codes

HwAOSTCK: Assets Own:Stocks--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9021	14281	12323	14552	13060	12271	13866	13309	12692	17075
1.Yes	|	3631	5361	5668	6832	6519	5894	6263	5160	4525	4959
Value		w11	w12	w13							
0.No	|	16285	14802	17143							
1.Yes	|	4269	3945	3769							

HwAFSTCK: Assets Flag:Stocks--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2438	3453	3604	4208	4092	3734	4143	3552	3072	3509
2.Complete bracket	|	676	1371	1074	1554	1290	1116	1117	802	755	723
3.Incomplete bracket	|	68	116	512	184	173	108	96	88	85	115
4.Range card bracket	|	196									
5.No value/bracket	|	207	324	390	713	809	806	795	614	517	453
6.No asset	|	8874	13919	12043	14129	12721	11914	13519	13014	12394	16387
7.DK ownership	|	98	282	242	425	370	442	372	336	320	450
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	2987	2816	2752							
2.Complete bracket	|	647	538	463							
3.Incomplete bracket	|	81	103	76							
4.Range card bracket	|										
5.No value/bracket	|	419	356	362							
6.No asset	|	15842	14339	16476							
7.DK ownership	|	409	399	383							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of stocks and mutual funds is assigned to HwASTCK. The HwAFSTCK variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOSTCK variable indicates whether the household owns the asset.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having stock assets (OQ317) worth \$190,000,000 in Wave 12. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of stocks and mutual funds is asked at each wave. The question wording changes some after Wave 1, and the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any stocks or mutual funds and if so, the value of them.

In Wave 1, the questions ask:

- a) "For the next few questions, please exclude any assets held in the form of IRA and Keogh accounts. Do you [or your (husband/wife/partner)] have any shares of stock in publicly held corporations, mutual funds, or investment trusts?"
- b) "If you sold all that and paid off anything you owed on it, how much would you have?"

Beginning in Wave 2, the first question changes to:

- a) "(Aside from anything you have already told me about...) Do you [or your (husband/wife/partner)] have any shares of stock or stock mutual funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
  V15217      M10:STCK/MUT FND/TRU:IND
  V15218      M11:$ VAL OF INVESTM:IND
  V5217       M10:STCK/MUT FND/TRU:IMP
  V5218       M11:$ VAL OF INVESTM:IMP
  V5219       M11:ORIGINAL BRACKETS
AHEAD 1993:
  B1743       K10. STOCK/MUTUAL FUNDS: ANY
  B1744       K11. STOCK/MUTUAL FUNDS: NET VALUE
  B1744C      CATEG: K11. STOCK/MUTUAL FUNDS
HRS 1994:
  W15511      K9. Imputation Indicator
  W15512      K10. Imputation Indicato
  W5511       K9.OWN STOCKS/STOCK MUTU
  W5512       K10.VALUE OF STOCKS
  W5513       K10a-K10d. Brackets

```

```

AHEAD 1995:
  D4338      J36.STOCK ASSETS
  D4339      J37.TOTAL $ STOCKS
  D4343B     J37.TOTAL $ STOCKS/Bkt
HRS 1996:
  E4339      J207.STOCK ASSETS
  E4340      J208.TOTAL $ STOCKS
  E4341B     J208.TOTAL $ STOCKS/Bkt
HRS 1998:
  F5099      J207.STOCK ASSETS
  F5100      J208.TOTAL $ STOCKS
  F5101B     J208.(J37)TOTAL $ STOCKS-Bkt
HRS 2000:
  G5554      J207.STOCK ASSETS
  G5555      J208.TOTAL $ STOCKS
  G5556      J208A. DK-2500
  G5557      J208Y1A. DK-$25K
  G5558      J208B. DK-$125K
  G5559      J208C. DK-$400K
  G5560      J208Y2A. DK-$25K
  G5561      J208D. DK-2500
HRS 2002:
  TYPASST    TYPE OF ASSETS
HRS 2002:
  HU001      U001A_ASSET RECONCILIATION STEM QUESTION
  HU002M1    ASSET RECONCILIATION WHICH WRONG -1
  HU002M2    ASSET RECONCILIATION WHICH WRONG -2
  HU003      ASSET RECONCILIATION HOW MUCH
  HU004      ASSET RECONCILIATION - MIN
  HU005      ASSET RECONCILIATION - MAX
  HU006      ASSET RECONCILIATION - RESULT
HRS 2004:
  JU001_1    ASSET RECONCILIATION STEM QUESTION - 1
  JU001_2    ASSET RECONCILIATION STEM QUESTION -2
  JU001_3    ASSET RECONCILIATION STEM QUESTION -3
  JU002_1    ASSET RECONCILIATION WHICH WRONG -1
  JU002_2    ASSET RECONCILIATION WHICH WRONG -2
  JU002_3    ASSET RECONCILIATION WHICH WRONG - 3
  JU003A_1   PREV WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003A_2   PREV WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003A_3   PREV WAVE ASSET RECONCILIATION HOW MUCH -3
  JU003B_1   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003B_2   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003B_3   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
  JU004A_1   PREV WAVE ASSET RECONCILIATION - MIN -1
  JU004A_2   PREV WAVE ASSET RECONCILIATION - MIN -2
  JU004A_3   PREV WAVE ASSET RECONCILIATION - MIN -3
  JU004B_1   CURRENT WAVE ASSET RECONCILIATION - MIN -1
  JU004B_2   CURRENT WAVE ASSET RECONCILIATION - MIN -2
  JU004B_3   CURRENT WAVE ASSET RECONCILIATION - MIN -3
  JU005A_1   PREV WAVE ASSET RECONCILIATION - MAX -1
  JU005A_2   PREV WAVE ASSET RECONCILIATION - MAX -2
  JU005A_3   PREV WAVE ASSET RECONCILIATION - MAX -3
  JU005B_1   CURRENT WAVE ASSET RECONCILIATION - MAX -1
  JU005B_2   CURRENT WAVE ASSET RECONCILIATION - MAX -2
  JU005B_3   CURRENT WAVE ASSET RECONCILIATION - MAX -3
  JU006A_1   PREV WAVE ASSET RECONCILIATION - RESULT -1
  JU006A_2   PREV WAVE ASSET RECONCILIATION - RESULT -2
  JU006A_3   PREV WAVE ASSET RECONCILIATION - RESULT -3

```


JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ316	STOCK AND STOCK MUTUAL FUNDS
xQ317	STOCKS TOTAL VALUE
xQ318	STOCKS TOTAL VALUE - MIN
xQ319	STOCKS TOTAL VALUE - MAX
xQ320	STOCKS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_8	ASSET RECONCILIATION-STOCK
xU002_8	ASSET RECON WHICH WRONG-STOCK
xU003_8A	ASSET RECON HOW MUCH -A-STOCK
xU003_8B	ASSET RECON HOW MUCH-B-STOCK
xU004_8A	ASSET RECON -MIN-A-STOCK
xU004_8B	ASSET RECON-MIN-B-STOCK
xU005_8A	ASSET RECON-MAX-A -STOCK
xU005_8B	ASSET RECON-MAX-B -STOCK
xU006_8A	ASSET RECON - RESULT-A-STOCK
xU006_8B	ASSET RECON- RESULT-B-STOCK
xU022_8A	WHICH WAVE WRONG-A-STOCK
xU022_8B	WHICH WAVE WRONG-B-STOCK

Value of checking, savings, or money market accounts

Wave	Variable Name	Variable Label	Type
1	H1ACHCK	H1ACHCK:W1 Assets:Checking,Savings Acct--Cross-wave	Cont
2	H2ACHCK	H2ACHCK:W2 Assets:Checking,Savings Acct--Cross-wave	Cont
3	H3ACHCK	H3ACHCK:W3 Assets:Checking,Savings Acct--Cross-wave	Cont
4	H4ACHCK	H4ACHCK:W4 Assets:Checking,Savings Acct--Cross-wave	Cont
5	H5ACHCK	H5ACHCK:W5 Assets:Checking,Savings Acct--Cross-wave	Cont
6	H6ACHCK	H6ACHCK:W6 Assets:Checking,Savings Acct--Cross-wave	Cont
7	H7ACHCK	H7ACHCK:W7 Assets:Checking,Savings Acct--Cross-wave	Cont
8	H8ACHCK	H8ACHCK:W8 Assets:Checking,Savings Acct--Cross-wave	Cont
9	H9ACHCK	H9ACHCK:W9 Assets:Checking,Savings Acct--Cross-wave	Cont
10	H10ACHCK	H10ACHCK:W10 Assets:Checking,Savings Acct--Cross-wave	Cont
11	H11ACHCK	H11ACHCK:W11 Assets:Checking,Savings Acct--Cross-wave	Cont
12	H12ACHCK	H12ACHCK:W12 Assets:Checking,Savings Acct--Cross-wave	Cont
13	H13ACHCK	H13ACHCK:W13 Assets:Checking,Savings Acct--Cross-wave	Cont
1	H1AOCHCK	H1AOCHCK:W1 Assets Own:Checking,Savings Ac--Cross-wave	Categ
2	H2AOCHCK	H2AOCHCK:W2 Assets Own:Checking,Savings Ac--Cross-wave	Categ
3	H3AOCHCK	H3AOCHCK:W3 Assets Own:Checking,Savings Ac--Cross-wave	Categ
4	H4AOCHCK	H4AOCHCK:W4 Assets Own:Checking,Savings Ac--Cross-wave	Categ
5	H5AOCHCK	H5AOCHCK:W5 Assets Own:Checking,Savings Ac--Cross-wave	Categ
6	H6AOCHCK	H6AOCHCK:W6 Assets Own:Checking,Savings Ac--Cross-wave	Categ
7	H7AOCHCK	H7AOCHCK:W7 Assets Own:Checking,Savings Ac--Cross-wave	Categ
8	H8AOCHCK	H8AOCHCK:W8 Assets Own:Checking,Savings Ac--Cross-wave	Categ
9	H9AOCHCK	H9AOCHCK:W9 Assets Own:Checking,Savings Ac--Cross-wave	Categ
10	H10AOCHCK	H10AOCHCK:W10 Assets Own:Checking,Savings Ac--Cross-wave	Categ
11	H11AOCHCK	H11AOCHCK:W11 Assets Own:Checking,Savings Ac--Cross-wave	Categ
12	H12AOCHCK	H12AOCHCK:W12 Assets Own:Checking,Savings Ac--Cross-wave	Categ
13	H13AOCHCK	H13AOCHCK:W13 Assets Own:Checking,Savings Ac--Cross-wave	Categ
1	H1AFCHCK	H1AFCHCK:W1 Assets Flag:Checking,Savings--Cross-wave	Categ
2	H2AFCHCK	H2AFCHCK:W2 Assets Flag:Checking,Savings--Cross-wave	Categ
3	H3AFCHCK	H3AFCHCK:W3 Assets Flag:Checking,Savings--Cross-wave	Categ
4	H4AFCHCK	H4AFCHCK:W4 Assets Flag:Checking,Savings--Cross-wave	Categ
5	H5AFCHCK	H5AFCHCK:W5 Assets Flag:Checking,Savings--Cross-wave	Categ
6	H6AFCHCK	H6AFCHCK:W6 Assets Flag:Checking,Savings--Cross-wave	Categ
7	H7AFCHCK	H7AFCHCK:W7 Assets Flag:Checking,Savings--Cross-wave	Categ
8	H8AFCHCK	H8AFCHCK:W8 Assets Flag:Checking,Savings--Cross-wave	Categ
9	H9AFCHCK	H9AFCHCK:W9 Assets Flag:Checking,Savings--Cross-wave	Categ
10	H10AFCHCK	H10AFCHCK:W10 Assets Flag:Checking,Savings--Cross-wave	Categ
11	H11AFCHCK	H11AFCHCK:W11 Assets Flag:Checking,Savings--Cross-wave	Categ
12	H12AFCHCK	H12AFCHCK:W12 Assets Flag:Checking,Savings--Cross-wave	Categ
13	H13AFCHCK	H13AFCHCK:W13 Assets Flag:Checking,Savings--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACHCK	12652	14754.01	68270.44	0.0	3275203.2
H2ACHCK	19642	17268.27	54514.51	0.0	2480955.9
H3ACHCK	17991	20719.70	76864.50	0.0	3356150.8
H4ACHCK	21384	22981.12	250413.06	0.0	25000000.0
H5ACHCK	19579	21611.41	71501.88	0.0	4508672.0
H6ACHCK	18165	27277.42	257709.07	0.0	33300000.0
H7ACHCK	20129	26286.60	79441.45	0.0	3000000.0
H8ACHCK	18469	26723.25	81775.01	0.0	2500000.0
H9ACHCK	17217	27710.95	76252.94	0.0	1700000.0
H10ACHCK	22034	27279.09	100947.03	0.0	4000000.0
H11ACHCK	20554	30905.91	165454.11	0.0	11613159.5
H12ACHCK	18747	32921.86	131337.37	0.0	5000000.0
H13ACHCK	20912	30176.05	128037.77	0.0	6522769.2

H1AOCHCK	12652	0.81	0.39	0.0	1.0
H2AOCHCK	19642	0.79	0.41	0.0	1.0
H3AOCHCK	17991	0.84	0.37	0.0	1.0
H4AOCHCK	21384	0.83	0.37	0.0	1.0
H5AOCHCK	19579	0.84	0.36	0.0	1.0
H6AOCHCK	18165	0.86	0.35	0.0	1.0
H7AOCHCK	20129	0.86	0.35	0.0	1.0
H8AOCHCK	18469	0.86	0.35	0.0	1.0
H9AOCHCK	17217	0.86	0.35	0.0	1.0
H10AOCHCK	22034	0.78	0.41	0.0	1.0
H11AOCHCK	20554	0.76	0.43	0.0	1.0
H12AOCHCK	18747	0.76	0.42	0.0	1.0
H13AOCHCK	20912	0.73	0.44	0.0	1.0
H1AFCHCK	12652	2.48	2.12	1.0	9.0
H2AFCHCK	19642	2.50	2.19	1.0	9.0
H3AFCHCK	17991	2.36	2.05	1.0	9.0
H4AFCHCK	21384	2.43	2.12	1.0	9.0
H5AFCHCK	19579	2.41	2.11	1.0	9.0
H6AFCHCK	18165	2.39	2.07	1.0	9.0
H7AFCHCK	20129	2.33	2.05	1.0	9.0
H8AFCHCK	18469	2.31	2.04	1.0	9.0
H9AFCHCK	17217	2.30	2.05	1.0	9.0
H10AFCHCK	22034	2.60	2.32	1.0	9.0
H11AFCHCK	20554	2.65	2.29	1.0	9.0
H12AFCHCK	18747	2.63	2.30	1.0	9.0
H13AFCHCK	20912	2.83	2.42	1.0	9.0

Categorical Variable Codes

HwAOCHCK: Assets Own:Checking,Savings Ac--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	2417	4102	2947	3543	3048	2589	2903	2569	2488	4847
1.Yes	|	10235	15540	15044	17841	16531	15576	17226	15900	14729	17187
Value		w11	w12	w13							
0.No	|	4955	4423	5643							
1.Yes	|	15599	14324	15269							

HwAFCHCK: Assets Flag:Checking,Savings--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	7383	11514	10787	12635	11959	11206	12603	11761	11066	13685
2.Complete bracket	|	1483	2638	2174	2969	2214	1890	2212	1864	1677	1472
3.Incomplete bracket	|	173	219	853	271	238	199	199	190	180	259
4.Range card bracket	|	532									
5.No value/bracket	|	515	833	945	1499	1734	1914	1902	1808	1548	1284
6.No asset	|	2357	3955	2855	3432	2958	2529	2825	2507	2423	4593
7.DK ownership	|	114	306	251	407	352	382	301	276	249	344
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	12477	11564	12242							
2.Complete bracket	|	1332	1171	1222							
3.Incomplete bracket	|	208	192	186							
4.Range card bracket	|										
5.No value/bracket	|	1235	1026	1100							
6.No asset	|	4838	4314	5398							
7.DK ownership	|	295	284	364							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of checking, savings, and money market accounts is assigned to HwACHCK. The HwAFCHCK variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOCHCK variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of checking, savings, and money market accounts is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any checking, savings, or money market accounts and if so, the value of them.

In Wave 1, these questions ask:

- a) "Do you [or your (husband/wife/partner)] have any money in checking or savings accounts, or money market funds?"
- b) "If you added up all such accounts [for you and your (husband/wife/partner)], about how much would they amount to right now?"

Beginning in Wave 2, initial wording is added to the first question:

- a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any money in checking or savings accounts, or money market funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V15221      M12:$ IN CHKNG/SAV/$:IND
V15222      M13:$VAL OF BNK/MKT :IND
V5221       M12:$ IN CHKNG/SAV/$:IMP
V5222       M13:$VAL OF BNK/MKT :IMP
V5223       M13:ORIGINAL BRACKETS

AHEAD 1993:
B1749       K12. BANK ACCT: ANY NOT MENTION BEFORE
B1750       K13. BANK ACCT: TOTAL VALUE
B1750C      CATEG: K13. BANK ACCT: TOTAL VALUE

HRS 1994:
W15514      K11. Imputation Indicato
W15515      K12. Imputation Indicato
W5514       K11.MONEY IN CHECKING/SA
W5515       K12.AMOUNT IN ALL ACCOUN
W5516       K12a-K12d. Brackets

AHEAD 1995:
D4424       J44.CHECKING, SAVING ASSETS
D4425       J44.TOTAL $ CHECKING, SAVINGS
D4429B      J44.TOTAL $ CHECKING, SAVINGS/Bkt

HRS 1996:
E4425       J222.CHECKING,SAVING ASSETS

```

E4426	J223.TOTAL \$ CHECKING, SAVINGS
E4427B	J223.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1998:	
F5185	J222.CHECKING, SAVING ASSETS
F5186	J223.TOTAL \$ CHECKING, SAVINGS
F5187B	J223.(J44)TOTAL \$ CHECKING, SAVINGS-Bkt
HRS 2000:	
G5620	J222.CHECKING-SAVING ASSETS
G5621	J223.TOTAL \$ CHECKING-SAVINGS
G5622	J223A.DK-5K
G5623	J223B.DK-50K
G5624	J223C.DK-150K
G5625	J223D.DK-300K
G5626	J223E.DK-50K
G5627	J223F.DK-5K
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ344	CHECKING SAVINGS MARKET FUNDS
xQ345	CHECKING TOTAL VALUE
xQ346	CHECKING TOTAL VALUE - MIN
xQ347	CHECKING TOTAL VALUE - MAX
xQ348	CHECKING TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_6	ASSET RECONCILIATION-CHECKING
xU002_6	ASSET RECON WHICH WRONG-CHECKING
xU003_6A	ASSET RECON HOW MUCH -A-CHECKING
xU003_6B	ASSET RECON HOW MUCH-B-CHECKING
xU004_6A	ASSET RECON -MIN-A-CHECKING
xU004_6B	ASSET RECON -MIN-B-CHECKING
xU005_6A	ASSET RECON -MAX-A -CHECKING
xU005_6B	ASSET RECON-MAX-B -CHECKING
xU006_6A	ASSET RECON - RESULT-A-CHECKING
xU006_6B	ASSET RECON - RESULT-B-CHECKING
xU022_6A	WHICH WAVE WRONG-A-CHECKING
xU022_6B	WHICH WAVE WRONG-B-CHECKING

Value of CD, government savings bonds, and T-bills

Wave	Variable Name	Variable Label	Type
1	H1ACD	H1ACD:W1 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
2	H2ACD	H2ACD:W2 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
3	H3ACD	H3ACD:W3 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
4	H4ACD	H4ACD:W4 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
5	H5ACD	H5ACD:W5 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
6	H6ACD	H6ACD:W6 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
7	H7ACD	H7ACD:W7 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
8	H8ACD	H8ACD:W8 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
9	H9ACD	H9ACD:W9 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
10	H10ACD	H10ACD:W10 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
11	H11ACD	H11ACD:W11 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
12	H12ACD	H12ACD:W12 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
13	H13ACD	H13ACD:W13 Assets:CDs, SvBonds, T-bills--Cross-wave	Cont
1	H1AOCD	H1AOCD:W1 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
2	H2AOCD	H2AOCD:W2 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
3	H3AOCD	H3AOCD:W3 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
4	H4AOCD	H4AOCD:W4 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
5	H5AOCD	H5AOCD:W5 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
6	H6AOCD	H6AOCD:W6 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
7	H7AOCD	H7AOCD:W7 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
8	H8AOCD	H8AOCD:W8 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
9	H9AOCD	H9AOCD:W9 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
10	H10AOCD	H10AOCD:W10 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
11	H11AOCD	H11AOCD:W11 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
12	H12AOCD	H12AOCD:W12 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
13	H13AOCD	H13AOCD:W13 Assets Own:CDs, SvBonds, T-bills--Cross-wave	Categ
1	H1AFCD	H1AFCD:W1 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
2	H2AFCD	H2AFCD:W2 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
3	H3AFCD	H3AFCD:W3 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
4	H4AFCD	H4AFCD:W4 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
5	H5AFCD	H5AFCD:W5 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
6	H6AFCD	H6AFCD:W6 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
7	H7AFCD	H7AFCD:W7 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
8	H8AFCD	H8AFCD:W8 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
9	H9AFCD	H9AFCD:W9 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
10	H10AFCD	H10AFCD:W10 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
11	H11AFCD	H11AFCD:W11 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
12	H12AFCD	H12AFCD:W12 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ
13	H13AFCD	H13AFCD:W13 Assets Flag:CDs, SvBonds, T-bills--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACD	12652	7936.18	61474.36	0.0	2363476.8
H2ACD	19642	8807.25	62964.81	0.0	3470797.0
H3ACD	17991	12478.24	78990.62	0.0	3967483.4
H4ACD	21384	12751.07	101241.23	0.0	7816960.2
H5ACD	19579	14173.69	69485.22	0.0	2750000.0
H6ACD	18165	13001.55	61490.58	0.0	2000000.0
H7ACD	20129	10904.12	55830.20	0.0	2000000.0
H8ACD	18469	16588.51	72235.85	0.0	3940634.0
H9ACD	17217	20064.59	88777.33	0.0	2771880.4
H10ACD	22034	11933.17	72385.10	0.0	4285624.8
H11ACD	20554	9880.25	62631.06	0.0	2377813.5
H12ACD	18747	9445.94	97340.39	0.0	10000000.0
H13ACD	20912	7763.03	62492.68	0.0	2500000.0

H1AOCD	12652	0.26	0.44	0.0	1.0
H2AOCD	19642	0.23	0.42	0.0	1.0
H3AOCD	17991	0.25	0.44	0.0	1.0
H4AOCD	21384	0.25	0.43	0.0	1.0
H5AOCD	19579	0.26	0.44	0.0	1.0
H6AOCD	18165	0.25	0.43	0.0	1.0
H7AOCD	20129	0.20	0.40	0.0	1.0
H8AOCD	18469	0.25	0.43	0.0	1.0
H9AOCD	17217	0.25	0.43	0.0	1.0
H10AOCD	22034	0.17	0.37	0.0	1.0
H11AOCD	20554	0.13	0.34	0.0	1.0
H12AOCD	18747	0.11	0.32	0.0	1.0
H13AOCD	20912	0.09	0.29	0.0	1.0
H1AFCD	12652	4.89	2.05	1.0	9.0
H2AFCD	19642	5.07	1.96	1.0	9.0
H3AFCD	17991	4.96	2.02	1.0	9.0
H4AFCD	21384	5.02	1.99	1.0	9.0
H5AFCD	19579	4.97	2.02	1.0	9.0
H6AFCD	18165	5.03	1.97	1.0	9.0
H7AFCD	20129	5.21	1.82	1.0	9.0
H8AFCD	18469	5.02	1.98	1.0	9.0
H9AFCD	17217	5.01	1.99	1.0	9.0
H10AFCD	22034	5.37	1.79	1.0	9.0
H11AFCD	20554	5.49	1.58	1.0	9.0
H12AFCD	18747	5.57	1.50	1.0	9.0
H13AFCD	20912	5.69	1.40	1.0	9.0

Categorical Variable Codes

HwAOCD: Assets Own:CDs,SvBonds,T-bills--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9324	15205	13419	16059	14399	13671	16030	13906	12898	18355
1.Yes	|	3328	4437	4572	5325	5180	4494	4099	4563	4319	3679
Value		w11	w12	w13							
0.No	|	17831	16602	19004							
1.Yes	|	2723	2145	1908							

HwAFCD: Assets Flag:CDs,SvBonds,T-bills--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2343	3060	3165	3536	3408	3084	2722	3217	3057	2720
2.Complete bracket	|	470	818	554	842	760	510	536	447	416	377
3.Incomplete bracket	|	59	80	314	77	67	42	41	75	66	80
4.Range card bracket	|	213									
5.No value/bracket	|	204	368	446	699	775	730	691	707	649	375
6.No asset	|	9149	14760	13017	15495	13942	13179	15556	13485	12492	17529
7.DK ownership	|	119	379	369	564	503	575	496	475	463	556
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	1998	1573	1392							
2.Complete bracket	|	261	204	202							
3.Incomplete bracket	|	57	48	51							
4.Range card bracket	|										
5.No value/bracket	|	317	242	195							
6.No asset	|	17287	16041	18219							
7.DK ownership	|	465	443	453							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of CDs, government savings bonds, and treasury bills is assigned to HwACD. The HwAFCD variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOCD variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The value of CDs, government savings bonds, and treasury bills is asked at each wave. The question wording is similar at all waves but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any CDs, government savings bonds, or T-bills and if so, the value of them.

In Wave 1, the questions ask:

a) "Do you [or your (husband/wife/partner)] have any money in certificates of deposit, government savings bonds, or Treasury bills?"

b) "If you added up all such accounts [for you and your (husband/wife/partner)], about how much would they amount to right now?"

Beginning in Wave 2, initial wording is added to the first question:

a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any money in certificates of deposit, government savings bonds, or Treasury bills?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
  V15225      M14:CD/SAV BOND/T-BI:IND
  V15226      M15:$VAL OF CD/BOND/:IND
  V5225       M14:CD/SAV BOND/T-BI:IMP
  V5226       M15:$VAL OF CD/BOND/:IMP
  V5227       M15:ORIGINAL BRACKETS
AHEAD 1993:
  B1755       K14. CD/SAV BONDS: ANY
  B1756       K15. CD/SAV BONDS: TOTAL VALUE $
  B1756C      CATEG: K15. CD/SAV BONDS: TOTAL VALUE $
HRS 1994:
  W15517      K13. Imputation Indicato
  W15518      K14. Imputation Indicato
  W5517       K13.CODS/SAVINGS BONDS/T
  W5518       K14.AMOUNT IN CODS/BONDS
  W5519       K14a-K14d. Brackets
AHEAD 1995:
  D4463       J47.CD, TBILL ASSETS
  D4464       J48.TOTAL $ CD
  D4468B      J48.TOTAL $ CD/Bkt
HRS 1996:

```

E4464	J229.CD,TBILL ASSETS
E4465	J230.TOTAL \$ CD
E4466B	J230.TOTAL \$ CD/Bkt
HRS 1998:	
F5224	J229.CD,TBILL ASSETS
F5225	J230.TOTAL \$ CD
F5226B	J230.(J48)TOTAL \$ CD-Bkt
HRS 2000:	
G5650	J229.CD-TBILL ASSETS
G5651	J230.TOTAL \$ CD
G5652	J230A. DK-2500
G5653	J230Y1A.DK-\$25K
G5654	J230B.DK-\$125K
G5655	J230C.DK-\$250K
G5656	J230Y2A.DK-\$25K
G5657	J230Y3A.DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2

JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ356	CDS GOVT SAVINGS TBILLS
xQ357	CDS GOVT SAVINGS TBILLS TOTAL VALUE
xQ358	CDS TOTAL VALUE - MIN
xQ359	CDS TOTAL VALUE - MAX
xQ360	CDS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_5	ASSET RECONCILIATION-CD
xU002_5	ASSET RECONCILIATION WHICH WRONG-CD
xU003_5A	ASSET RECONCILIATION HOW MUCH -A-CD
xU003_5B	ASSET RECONCILIATION HOW MUCH-B-CD
xU004_5A	ASSET RECONCILIATION -MIN-A-CD
xU004_5B	ASSET RECONCILIATION -MIN-B-CD
xU005_5A	ASSET RECONCILIATION -MAX-A -CD
xU005_5B	ASSET RECONCILIATION -MAX-B -CD
xU006_5A	ASSET RECONCILIATION - RESULT-A-CD
xU006_5B	ASSET RECONCILIATION - RESULT-B-CD
xU022_5A	WHICH WAVE VALUE WAS WRONG-A-CD
xU022_5B	WHICH WAVE VALUE WAS WRONG-B-CD

Net value of bonds and bond funds

Wave	Variable Name	Variable Label	Type
1	H1ABOND	H1ABOND:W1 Assets:Bonds--Cross-wave	Cont
2	H2ABOND	H2ABOND:W2 Assets:Bonds--Cross-wave	Cont
3	H3ABOND	H3ABOND:W3 Assets:Bonds--Cross-wave	Cont
4	H4ABOND	H4ABOND:W4 Assets:Bonds--Cross-wave	Cont
5	H5ABOND	H5ABOND:W5 Assets:Bonds--Cross-wave	Cont
6	H6ABOND	H6ABOND:W6 Assets:Bonds--Cross-wave	Cont
7	H7ABOND	H7ABOND:W7 Assets:Bonds--Cross-wave	Cont
8	H8ABOND	H8ABOND:W8 Assets:Bonds--Cross-wave	Cont
9	H9ABOND	H9ABOND:W9 Assets:Bonds--Cross-wave	Cont
10	H10ABOND	H10ABOND:W10 Assets:Bonds--Cross-wave	Cont
11	H11ABOND	H11ABOND:W11 Assets:Bonds--Cross-wave	Cont
12	H12ABOND	H12ABOND:W12 Assets:Bonds--Cross-wave	Cont
13	H13ABOND	H13ABOND:W13 Assets:Bonds--Cross-wave	Cont
1	H1AOBOND	H1AOBOND:W1 Assets Own:Bonds--Cross-wave	Categ
2	H2AOBOND	H2AOBOND:W2 Assets Own:Bonds--Cross-wave	Categ
3	H3AOBOND	H3AOBOND:W3 Assets Own:Bonds--Cross-wave	Categ
4	H4AOBOND	H4AOBOND:W4 Assets Own:Bonds--Cross-wave	Categ
5	H5AOBOND	H5AOBOND:W5 Assets Own:Bonds--Cross-wave	Categ
6	H6AOBOND	H6AOBOND:W6 Assets Own:Bonds--Cross-wave	Categ
7	H7AOBOND	H7AOBOND:W7 Assets Own:Bonds--Cross-wave	Categ
8	H8AOBOND	H8AOBOND:W8 Assets Own:Bonds--Cross-wave	Categ
9	H9AOBOND	H9AOBOND:W9 Assets Own:Bonds--Cross-wave	Categ
10	H10AOBOND	H10AOBOND:W10 Assets Own:Bonds--Cross-wave	Categ
11	H11AOBOND	H11AOBOND:W11 Assets Own:Bonds--Cross-wave	Categ
12	H12AOBOND	H12AOBOND:W12 Assets Own:Bonds--Cross-wave	Categ
13	H13AOBOND	H13AOBOND:W13 Assets Own:Bonds--Cross-wave	Categ
1	H1AFBOND	H1AFBOND:W1 Assets Flag:Bonds--Cross-wave	Categ
2	H2AFBOND	H2AFBOND:W2 Assets Flag:Bonds--Cross-wave	Categ
3	H3AFBOND	H3AFBOND:W3 Assets Flag:Bonds--Cross-wave	Categ
4	H4AFBOND	H4AFBOND:W4 Assets Flag:Bonds--Cross-wave	Categ
5	H5AFBOND	H5AFBOND:W5 Assets Flag:Bonds--Cross-wave	Categ
6	H6AFBOND	H6AFBOND:W6 Assets Flag:Bonds--Cross-wave	Categ
7	H7AFBOND	H7AFBOND:W7 Assets Flag:Bonds--Cross-wave	Categ
8	H8AFBOND	H8AFBOND:W8 Assets Flag:Bonds--Cross-wave	Categ
9	H9AFBOND	H9AFBOND:W9 Assets Flag:Bonds--Cross-wave	Categ
10	H10AFBOND	H10AFBOND:W10 Assets Flag:Bonds--Cross-wave	Categ
11	H11AFBOND	H11AFBOND:W11 Assets Flag:Bonds--Cross-wave	Categ
12	H12AFBOND	H12AFBOND:W12 Assets Flag:Bonds--Cross-wave	Categ
13	H13AFBOND	H13AFBOND:W13 Assets Flag:Bonds--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABOND	12652	3005.44	34752.20	0.0	1516554.5
H2ABOND	19642	4675.41	64683.43	0.0	4500000.0
H3ABOND	17991	8905.90	112218.43	0.0	6780057.6
H4ABOND	21384	7585.12	81896.41	0.0	4000000.0
H5ABOND	19579	7724.03	68440.27	0.0	3000000.0
H6ABOND	18165	9921.55	86322.16	0.0	3500000.0
H7ABOND	20129	11107.25	112341.03	0.0	6000000.0
H8ABOND	18469	11315.77	136776.04	0.0	8609968.7
H9ABOND	17217	10025.04	90800.66	0.0	3000000.0
H10ABOND	22034	8506.72	98828.13	0.0	8499677.4
H11ABOND	20554	9932.66	205994.69	0.0	25000000.0
H12ABOND	18747	8404.20	116219.32	0.0	8500000.0
H13ABOND	20912	9849.78	169385.01	0.0	15000000.0

H1AOBOND	12652	0.06	0.24	0.0	1.0
H2AOBOND	19642	0.06	0.24	0.0	1.0
H3AOBOND	17991	0.08	0.28	0.0	1.0
H4AOBOND	21384	0.08	0.27	0.0	1.0
H5AOBOND	19579	0.08	0.27	0.0	1.0
H6AOBOND	18165	0.08	0.27	0.0	1.0
H7AOBOND	20129	0.07	0.26	0.0	1.0
H8AOBOND	18469	0.06	0.24	0.0	1.0
H9AOBOND	17217	0.07	0.25	0.0	1.0
H10AOBOND	22034	0.06	0.23	0.0	1.0
H11AOBOND	20554	0.05	0.23	0.0	1.0
H12AOBOND	18747	0.05	0.21	0.0	1.0
H13AOBOND	20912	0.04	0.20	0.0	1.0
H1AFBOND	12652	5.76	1.13	1.0	9.0
H2AFBOND	19642	5.79	1.11	1.0	9.0
H3AFBOND	17991	5.68	1.27	1.0	9.0
H4AFBOND	21384	5.73	1.22	1.0	9.0
H5AFBOND	19579	5.74	1.18	1.0	9.0
H6AFBOND	18165	5.71	1.20	1.0	9.0
H7AFBOND	20129	5.74	1.16	1.0	9.0
H8AFBOND	18469	5.78	1.07	1.0	9.0
H9AFBOND	17217	5.76	1.12	1.0	9.0
H10AFBOND	22034	5.85	1.11	1.0	9.0
H11AFBOND	20554	5.82	1.04	1.0	9.0
H12AFBOND	18747	5.86	0.99	1.0	9.0
H13AFBOND	20912	5.91	0.97	1.0	9.0

Categorical Variable Codes

HwAOBOND: Assets Own:Bonds--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11859	18485	16477	19731	18078	16709	18659	17305	16080	20815
1.Yes	|	793	1157	1514	1653	1501	1456	1470	1164	1137	1219
Value		w11	w12	w13							
0.No	|	19448	17856	20039							
1.Yes	|	1106	891	873							

HwAFBOND: Assets Flag:Bonds--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	560	774	977	1016	878	905	894	725	741	813
2.Complete bracket	|	94	222	247	335	271	234	261	166	163	169
3.Incomplete bracket	|	8	37	120	36	33	28	23	18	24	36
4.Range card bracket	|	49									
5.No value/bracket	|	76	102	158	225	288	243	260	230	188	163
6.No asset	|	11661	18010	16121	19151	17562	16283	18189	16923	15709	20012
7.DK ownership	|	109	320	242	450	423	427	415	344	318	444
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	717	567	522							
2.Complete bracket	|	159	124	142							
3.Incomplete bracket	|	27	29	32							
4.Range card bracket	|										
5.No value/bracket	|	171	138	148							
6.No asset	|	18971	17327	19306							
7.DK ownership	|	340	366	362							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of bonds or bond funds is assigned to HwABOND. The HwAFBOND variable indicates if the value is imputed, and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOBOND variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of bonds or bond funds is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any bonds or bond funds and if so, the value of them.

In Wave 1, the questions ask:

- a) "Do you [or your (husband/wife/partner)] have any corporate, municipal, government, or foreign bonds, or any bond funds?"
- b) "If you sold all those bonds or bond funds and paid off anything you owed on them, how much would you have?"

Beginning in Wave 2, initial wording is added to the first question:

- a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any corporate, municipal, government, or foreign bonds, or any bond funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V15229      M16:R/SP OWN ANY BON:IND
V15230      M17:$ VAL OF THESE B:IND
V5229       M16:R/SP OWN ANY BON:IMP
V5230       M17:$ VAL OF THESE B:IMP
V5231       M17:ORIGINAL BRACKETS

AHEAD 1993:
B1761       K16. CORP/GOVT BONDS: ANY
B1762       K17. CORP/GOVT BONDS: NET VALUE
B1762C      CATEG: K17. CORP/GOVT BONDS: NET VALUE

HRS 1994:
W15520      K15. Imputation Indicato
W15521      K16. Imputation Indicato
W5520       K15.OWN CORPORATE/GOVT B
W5521       K16.VALUE OF BONDS
W5522       K16a-K16d. Brackets

AHEAD 1995:
D4381       J40.BOND ASSETS
D4382       J41.TOTAL $ BONDS
D4386B      J41.TOTAL $ BONDS/Bkt

HRS 1996:
E4382       J215.BOND ASSETS

```

E4383	J216.TOTAL \$ BONDS
E4384B	J216.TOTAL \$ BONDS/Bkt
HRS 1998:	
F5142	J215.BOND ASSETS
F5143	J216.TOTAL \$ BONDS
F5144B	J216.(J41)TOTAL \$ BONDS-Bkt
HRS 2000:	
G5587	J215.BOND ASSETS
G5588	J216.TOTAL \$ BONDS
G5589	J216A.BONDS DK-2500
G5590	J216Y1A.BONDS DK-\$10K
G5591	J216B.BONDS DK-\$100K
G5593	J216C.BONDS DK-\$400K
G5594	J216Y2A.BONDS DK-\$10K
G5595	J216D.BONDS DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ330	BOND ASSETS
xQ331	BOND ASSETS TOTAL VALUE
xQ332	BOND ASSETS TOTAL VALUE - MIN
xQ333	BOND ASSETS TOTAL VALUE - MAX
xQ334	BOND ASSETS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_7	ASSET RECONCILIATION-BOND
xU002_7	ASSET RECONCILIATION WHICH WRONG-BOND
xU003_7A	ASSET RECONCILIATION HOW MUCH -A-BOND
xU003_7B	ASSET RECONCILIATION HOW MUCH-B-BOND
xU004_7A	ASSET RECONCILIATION -MIN-A-BOND
xU004_7B	ASSET RECONCILIATION -MIN-B-BOND
xU005_7A	ASSET RECONCILIATION -MAX-A -BOND
xU005_7B	ASSET RECONCILIATION -MAX-B -BOND
xU006_7A	ASSET RECONCILIATION - RESULT-A-BOND
xU006_7B	ASSET RECONCILIATION - RESULT-B-BOND
xU022_7A	WHICH WAVE VALUE WAS WRONG-A-BOND
xU022_7B	WHICH WAVE VALUE WAS WRONG-B-BOND

Net value of all other savings

Wave	Variable Name	Variable Label	Type
1	H1AOTHR	H1AOTHR:W1 Assets:Other svngs, assets--Cross-wave	Cont
2	H2AOTHR	H2AOTHR:W2 Assets:Other svngs, assets--Cross-wave	Cont
3	H3AOTHR	H3AOTHR:W3 Assets:Other svngs, assets--Cross-wave	Cont
4	H4AOTHR	H4AOTHR:W4 Assets:Other svngs, assets--Cross-wave	Cont
5	H5AOTHR	H5AOTHR:W5 Assets:Other svngs, assets--Cross-wave	Cont
6	H6AOTHR	H6AOTHR:W6 Assets:Other svngs, assets--Cross-wave	Cont
7	H7AOTHR	H7AOTHR:W7 Assets:Other svngs, assets--Cross-wave	Cont
8	H8AOTHR	H8AOTHR:W8 Assets:Other svngs, assets--Cross-wave	Cont
9	H9AOTHR	H9AOTHR:W9 Assets:Other svngs, assets--Cross-wave	Cont
10	H10AOTHR	H10AOTHR:W10 Assets:Other svngs, assets--Cross-wave	Cont
11	H11AOTHR	H11AOTHR:W11 Assets:Other svngs, assets--Cross-wave	Cont
12	H12AOTHR	H12AOTHR:W12 Assets:Other svngs, assets--Cross-wave	Cont
13	H13AOTHR	H13AOTHR:W13 Assets:Other svngs, assets--Cross-wave	Cont
1	H1AOOTHR	H1AOOTHR:W1 Assets Own:Other svngs, assets--Cross-wave	Categ
2	H2AOOTHR	H2AOOTHR:W2 Assets Own:Other svngs, assets--Cross-wave	Categ
3	H3AOOTHR	H3AOOTHR:W3 Assets Own:Other svngs, assets--Cross-wave	Categ
4	H4AOOTHR	H4AOOTHR:W4 Assets Own:Other svngs, assets--Cross-wave	Categ
5	H5AOOTHR	H5AOOTHR:W5 Assets Own:Other svngs, assets--Cross-wave	Categ
6	H6AOOTHR	H6AOOTHR:W6 Assets Own:Other svngs, assets--Cross-wave	Categ
7	H7AOOTHR	H7AOOTHR:W7 Assets Own:Other svngs, assets--Cross-wave	Categ
8	H8AOOTHR	H8AOOTHR:W8 Assets Own:Other svngs, assets--Cross-wave	Categ
9	H9AOOTHR	H9AOOTHR:W9 Assets Own:Other svngs, assets--Cross-wave	Categ
10	H10AOOTHR	H10AOOTHR:W10 Assets Own:Other svngs, assets--Cross-wave	Categ
11	H11AOOTHR	H11AOOTHR:W11 Assets Own:Other svngs, assets--Cross-wave	Categ
12	H12AOOTHR	H12AOOTHR:W12 Assets Own:Other svngs, assets--Cross-wave	Categ
13	H13AOOTHR	H13AOOTHR:W13 Assets Own:Other svngs, assets--Cross-wave	Categ
1	H1AFOTHR	H1AFOTHR:W1 Assets Flag:Other svngs, assets--Cross-wave	Categ
2	H2AFOTHR	H2AFOTHR:W2 Assets Flag:Other svngs, assets--Cross-wave	Categ
3	H3AFOTHR	H3AFOTHR:W3 Assets Flag:Other svngs, assets--Cross-wave	Categ
4	H4AFOTHR	H4AFOTHR:W4 Assets Flag:Other svngs, assets--Cross-wave	Categ
5	H5AFOTHR	H5AFOTHR:W5 Assets Flag:Other svngs, assets--Cross-wave	Categ
6	H6AFOTHR	H6AFOTHR:W6 Assets Flag:Other svngs, assets--Cross-wave	Categ
7	H7AFOTHR	H7AFOTHR:W7 Assets Flag:Other svngs, assets--Cross-wave	Categ
8	H8AFOTHR	H8AFOTHR:W8 Assets Flag:Other svngs, assets--Cross-wave	Categ
9	H9AFOTHR	H9AFOTHR:W9 Assets Flag:Other svngs, assets--Cross-wave	Categ
10	H10AFOTHR	H10AFOTHR:W10 Assets Flag:Other svngs, assets--Cross-wave	Categ
11	H11AFOTHR	H11AFOTHR:W11 Assets Flag:Other svngs, assets--Cross-wave	Categ
12	H12AFOTHR	H12AFOTHR:W12 Assets Flag:Other svngs, assets--Cross-wave	Categ
13	H13AFOTHR	H13AFOTHR:W13 Assets Flag:Other svngs, assets--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AOTHR	12652	8287.26	58714.74	0.0	3000000.0
H2AOTHR	19642	6531.57	35106.40	0.0	1000000.0
H3AOTHR	17991	7819.39	63394.36	0.0	3302881.9
H4AOTHR	21384	9109.66	89002.11	0.0	6000000.0
H5AOTHR	19579	9577.46	71511.98	0.0	3155000.0
H6AOTHR	18165	16770.11	707952.96	0.0	9000000.0
H7AOTHR	20129	13448.69	105679.03	0.0	5000000.0
H8AOTHR	18469	16078.33	180179.97	0.0	15000000.0
H9AOTHR	17217	14024.67	148019.31	0.0	15000000.0
H10AOTHR	22034	14164.79	192076.50	-50000.0	18000000.0
H11AOTHR	20554	11204.07	91018.31	0.0	5000000.0
H12AOTHR	18747	12468.41	91759.53	0.0	3026976.6
H13AOTHR	20912	13076.46	141751.36	0.0	9899324.3

H1A00THR	12652	0.16	0.37	0.0	1.0
H2A00THR	19642	0.18	0.38	0.0	1.0
H3A00THR	17991	0.15	0.36	0.0	1.0
H4A00THR	21384	0.14	0.35	0.0	1.0
H5A00THR	19579	0.15	0.35	0.0	1.0
H6A00THR	18165	0.13	0.34	0.0	1.0
H7A00THR	20129	0.17	0.37	0.0	1.0
H8A00THR	18469	0.16	0.37	0.0	1.0
H9A00THR	17217	0.16	0.37	0.0	1.0
H10A00THR	22034	0.16	0.37	0.0	1.0
H11A00THR	20554	0.15	0.36	0.0	1.0
H12A00THR	18747	0.16	0.37	0.0	1.0
H13A00THR	20912	0.14	0.35	0.0	1.0
H1AF0THR	12652	5.34	1.70	1.0	9.0
H2AF0THR	19642	5.22	1.85	1.0	9.0
H3AF0THR	17991	5.34	1.72	1.0	9.0
H4AF0THR	21384	5.41	1.66	1.0	9.0
H5AF0THR	19579	5.39	1.67	1.0	9.0
H6AF0THR	18165	5.43	1.61	1.0	9.0
H7AF0THR	20129	5.29	1.76	1.0	9.0
H8AF0THR	18469	5.30	1.74	1.0	9.0
H9AF0THR	17217	5.32	1.73	1.0	9.0
H10AF0THR	22034	5.36	1.79	1.0	9.0
H11AF0THR	20554	5.36	1.73	1.0	9.0
H12AF0THR	18747	5.33	1.78	1.0	9.0
H13AF0THR	20912	5.45	1.71	1.0	9.0

Categorical Variable Codes

HwA00THR: Assets Own:Other svngs,assets--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	10633	16112	15273	18371	16724	15731	16730	15489	14458	18487
1.Yes	|	2019	3530	2718	3013	2855	2434	3399	2980	2759	3547
Value		w11	w12	w13							
0.No	|	17449	15716	17972							
1.Yes	|	3105	3031	2940							

HwAF0THR: Assets Flag:Other svngs,assets--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	1427	2707	2124	2234	2082	1862	2507	2294	2088	2716
2.Complete bracket	|	303	585	400	509	481	317	497	380	373	453
3.Incomplete bracket	|	22	35	15	27	24	21	21	26	30	61
4.Range card bracket	|	110									
5.No value/bracket	|	126	156	141	183	217	194	323	239	219	215
6.No asset	|	10453	15686	14969	17857	16360	15381	16361	15207	14175	17784
7.DK ownership	|	116	296	216	403	291	345	333	260	258	408
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	2467	2400	2319							
2.Complete bracket	|	349	331	306							
3.Incomplete bracket	|	30	27	23							
4.Range card bracket	|										
5.No value/bracket	|	188	179	189							
6.No asset	|	16987	15234	17289							
7.DK ownership	|	364	380	386							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of all other savings is assigned to HwAOTHR. The HwAFOTHR variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOTHR variable indicates whether the household owns the asset.

Users should note that there are two Respondents in Wave 6 who reported large values in Section U, much higher than their reported amounts in Section Q.

1. HHIDPN: 10893010 reported no ownership for the asset "other personal items of value" in Section Q and a value of \$90,000,000 in Section U for the same asset.
2. HHIDPN: 131812010 reported a complete bracket of \$100,001+ in Section Q for the same asset type. However, in Section U a value of \$30,000,000 was reported.

Since the RAND HRS wealth imputation process uses the corrected Section U values when available, the final values for these 2 cases are 90 and 30 million dollars, respectively. Therefore, please use caution when drawing inferences about total wealth from Wave 6, as these 2 cases largely influence the total wealth values.

Cross Wave Differences in Original HRS Data

The net value of all other savings is asked at each wave. The question wording is slightly different across waves and the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any other savings funds and if so, the value of them:

In Wave 1, the questions ask:

- a) "Do you [or your (husband/wife/partner)] have any other savings or assets, such as money owed to you by others, a valuable collection for investment purposes, an annuity, or rights in a trust or estate that you haven't already told me about?"
- b) "If you sold all that and then paid off any debts on it, about how much would you have?"

In Wave 2, the wording to the initial question changes slightly:

- a) "Do you (or your (husband/wife/partner)) have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or an annuity that you haven't already told me about?"

Beginning in Wave 3, the initial question combines the wording found in Waves 1 and 2:

- a) "Do you [or your (husband/wife/partner)] have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, rights in a trust or estate where you are the beneficiary, or an annuity that you haven't already told me about? [EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES.]"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:
 V15233 M18:OTHER SAVINGS/AS:IND
 V15234 M19:\$ VAL OF SAV/ASS:IND
 V5233 M18:OTHER SAVINGS/AS:IMP
 V5234 M19:\$ VAL OF SAV/ASS:IMP
 V5235 M19:ORIGINAL BRACKETS
 AHEAD 1993:
 B1782 K21. OTHER ASSETS: ANY
 B1783 K22. OTH ASSETS: NET VALUE
 B1783C CATEG: K22. OTH ASSETS: NET VALUE
 HRS 1994:
 W15523 K17. Imputation Indicato
 W15524 K18. Imputation Indicato
 W5523 K17.OTHER SAVINGS/ASSETS
 W5524 K18.VALUE OF OTHER SAVIN
 W5525 K18a-K18c. Brackets
 AHEAD 1995:
 D4512 J52.OTHER ASSETS
 D4513 J53.OTHER ASSETS \$
 D4514B J53.OTHER ASSETS \$/Bkt
 HRS 1996:
 E4513 J239.OTHER ASSETS
 E4514 J240.OTHER ASSETS \$
 E4515B J240.OTHER ASSETS \$/Bkt
 HRS 1998:
 F5273 J239.OTHER ASSETS
 F5274 J240.OTHER ASSETS \$
 F5275B J240.(J53)OTHER ASSETS \$-Bkt
 HRS 2000:
 G5694 J239.OTHER ASSETS
 G5695 J240.OTHER ASSETS \$
 G5696 J240A. DK-5K
 G5697 J240Y1A. DK-50000
 G5698 J240B. DK-100000
 G5699 J240Y1B. DK-50000
 G5700 J240D. DK-5000
 HRS 2002:
 TYPASST TYPE OF ASSETS
 HRS 2002:
 HU001 U001A_ASSET RECONCILIATION STEM QUESTION
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2
 HU003 ASSET RECONCILIATION HOW MUCH
 HU004 ASSET RECONCILIATION - MIN
 HU005 ASSET RECONCILIATION - MAX
 HU006 ASSET RECONCILIATION - RESULT
 HRS 2004:
 JU001_1 ASSET RECONCILIATION STEM QUESTION - 1
 JU001_2 ASSET RECONCILIATION STEM QUESTION -2
 JU002_1 ASSET RECONCILIATION WHICH WRONG -1
 JU002_2 ASSET RECONCILIATION WHICH WRONG -2
 JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3
 JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
 JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ375	OTHER ASSETS
xQ376	OTHER ASSETS TOTAL VALUE
xQ377	OTHER ASSETS TOTAL VALUE - MIN
xQ378	OTHER ASSETS TOTAL VALUE - MAX
xQ379	OTHER ASSETS TOTAL VALUE-RESULT
HRS 2004-2016:	
xU001_3	ASSET RECONCILIATION STEM QUESTION -3
xU002_3	ASSET RECONCILIATION WHICH WRONG - 3
HRS 2006-2016:	
xU003_3A	ASSET RECONCILIATION HOW MUCH -A-OTHER
xU003_3B	ASSET RECONCILIATION HOW MUCH-B-OTHER
xU004_3A	ASSET RECONCILIATION -MIN-A-OTHER
xU004_3B	ASSET RECONCILIATION -MIN-B-OTHER
xU005_3A	ASSET RECONCILIATION -MAX-A -OTHER
xU005_3B	ASSET RECONCILIATION -MAX-B -OTHER
xU006_3A	ASSET RECONCILIATION - RESULT-A-OTHER
xU006_3B	ASSET RECONCILIATION - RESULT-B-OTHER
xU022_3A	WHICH WAVE VALUE WAS WRONG-A-OTHER
xU022_3B	WHICH WAVE VALUE WAS WRONG-B-OTHER

Value of other debt

Wave	Variable Name	Variable Label	Type
1	H1ADEBT	H1ADEBT:W1 Assets:Debts [not yet asked]--Cross-wave	Cont
2	H2ADEBT	H2ADEBT:W2 Assets:Debts [not yet asked]--Cross-wave	Cont
3	H3ADEBT	H3ADEBT:W3 Assets:Debts [not yet asked]--Cross-wave	Cont
4	H4ADEBT	H4ADEBT:W4 Assets:Debts [not yet asked]--Cross-wave	Cont
5	H5ADEBT	H5ADEBT:W5 Assets:Debts [not yet asked]--Cross-wave	Cont
6	H6ADEBT	H6ADEBT:W6 Assets:Debts [not yet asked]--Cross-wave	Cont
7	H7ADEBT	H7ADEBT:W7 Assets:Debts [not yet asked]--Cross-wave	Cont
8	H8ADEBT	H8ADEBT:W8 Assets:Debts [not yet asked]--Cross-wave	Cont
9	H9ADEBT	H9ADEBT:W9 Assets:Debts [not yet asked]--Cross-wave	Cont
10	H10ADEBT	H10ADEBT:W10 Assets:Debts [not yet asked]--Cross-wave	Cont
11	H11ADEBT	H11ADEBT:W11 Assets:Debts [not yet asked]--Cross-wave	Cont
12	H12ADEBT	H12ADEBT:W12 Assets:Debts [not yet asked]--Cross-wave	Cont
13	H13ADEBT	H13ADEBT:W13 Assets:Debts [not yet asked]--Cross-wave	Cont
1	H1AODEBT	H1AODEBT:W1 Assets Own:Debts--Cross-wave	Categ
2	H2AODEBT	H2AODEBT:W2 Assets Own:Debts--Cross-wave	Categ
3	H3AODEBT	H3AODEBT:W3 Assets Own:Debts--Cross-wave	Categ
4	H4AODEBT	H4AODEBT:W4 Assets Own:Debts--Cross-wave	Categ
5	H5AODEBT	H5AODEBT:W5 Assets Own:Debts--Cross-wave	Categ
6	H6AODEBT	H6AODEBT:W6 Assets Own:Debts--Cross-wave	Categ
7	H7AODEBT	H7AODEBT:W7 Assets Own:Debts--Cross-wave	Categ
8	H8AODEBT	H8AODEBT:W8 Assets Own:Debts--Cross-wave	Categ
9	H9AODEBT	H9AODEBT:W9 Assets Own:Debts--Cross-wave	Categ
10	H10AODEBT	H10AODEBT:W10 Assets Own:Debts--Cross-wave	Categ
11	H11AODEBT	H11AODEBT:W11 Assets Own:Debts--Cross-wave	Categ
12	H12AODEBT	H12AODEBT:W12 Assets Own:Debts--Cross-wave	Categ
13	H13AODEBT	H13AODEBT:W13 Assets Own:Debts--Cross-wave	Categ
1	H1AFDEBT	H1AFDEBT:W1 Assets Flag:Debts--Cross-wave	Categ
2	H2AFDEBT	H2AFDEBT:W2 Assets Flag:Debts--Cross-wave	Categ
3	H3AFDEBT	H3AFDEBT:W3 Assets Flag:Debts--Cross-wave	Categ
4	H4AFDEBT	H4AFDEBT:W4 Assets Flag:Debts--Cross-wave	Categ
5	H5AFDEBT	H5AFDEBT:W5 Assets Flag:Debts--Cross-wave	Categ
6	H6AFDEBT	H6AFDEBT:W6 Assets Flag:Debts--Cross-wave	Categ
7	H7AFDEBT	H7AFDEBT:W7 Assets Flag:Debts--Cross-wave	Categ
8	H8AFDEBT	H8AFDEBT:W8 Assets Flag:Debts--Cross-wave	Categ
9	H9AFDEBT	H9AFDEBT:W9 Assets Flag:Debts--Cross-wave	Categ
10	H10AFDEBT	H10AFDEBT:W10 Assets Flag:Debts--Cross-wave	Categ
11	H11AFDEBT	H11AFDEBT:W11 Assets Flag:Debts--Cross-wave	Categ
12	H12AFDEBT	H12AFDEBT:W12 Assets Flag:Debts--Cross-wave	Categ
13	H13AFDEBT	H13AFDEBT:W13 Assets Flag:Debts--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ADEBT	12652	3237.58	19501.39	0.0	900000.0
H2ADEBT	19642	2242.30	11659.95	0.0	500000.0
H3ADEBT	17991	2429.22	13871.92	0.0	500000.0
H4ADEBT	21384	3521.44	67478.79	0.0	6666733.0
H5ADEBT	19579	2651.91	15369.30	0.0	700000.0
H6ADEBT	18165	2973.31	18906.46	0.0	800000.0
H7ADEBT	20129	4201.00	39183.88	0.0	2400000.0
H8ADEBT	18469	4129.36	38002.72	0.0	2200000.0
H9ADEBT	17217	4375.26	32359.85	0.0	1900000.0
H10ADEBT	22034	6073.24	32853.29	0.0	2000000.0
H11ADEBT	20554	5264.73	28722.34	0.0	1700000.0
H12ADEBT	18747	5108.70	26032.93	0.0	1500000.0
H13ADEBT	20912	6059.04	34053.00	0.0	2000000.0

H1AODEBT	12652	0.39	0.49	0.0	1.0
H2AODEBT	19642	0.28	0.45	0.0	1.0
H3AODEBT	17991	0.27	0.44	0.0	1.0
H4AODEBT	21384	0.26	0.44	0.0	1.0
H5AODEBT	19579	0.27	0.45	0.0	1.0
H6AODEBT	18165	0.25	0.43	0.0	1.0
H7AODEBT	20129	0.29	0.45	0.0	1.0
H8AODEBT	18469	0.29	0.46	0.0	1.0
H9AODEBT	17217	0.31	0.46	0.0	1.0
H10AODEBT	22034	0.36	0.48	0.0	1.0
H11AODEBT	20554	0.34	0.47	0.0	1.0
H12AODEBT	18747	0.33	0.47	0.0	1.0
H13AODEBT	20912	0.35	0.48	0.0	1.0
H1AFDEBT	12652	4.25	2.41	1.0	9.0
H2AFDEBT	19642	4.72	2.22	1.0	9.0
H3AFDEBT	17991	4.76	2.18	1.0	9.0
H4AFDEBT	21384	4.82	2.15	1.0	9.0
H5AFDEBT	19579	4.75	2.18	1.0	9.0
H6AFDEBT	18165	4.89	2.08	1.0	9.0
H7AFDEBT	20129	4.67	2.21	1.0	9.0
H8AFDEBT	18469	4.65	2.22	1.0	9.0
H9AFDEBT	17217	4.59	2.26	1.0	9.0
H10AFDEBT	22034	4.40	2.41	1.0	9.0
H11AFDEBT	20554	4.45	2.35	1.0	9.0
H12AFDEBT	18747	4.49	2.34	1.0	9.0
H13AFDEBT	20912	4.42	2.41	1.0	9.0

Categorical Variable Codes

HwAODEBT: Assets Own:Debts--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	7656	14160	13137	15770	14216	13707	14245	13043	11925	14150
1.Yes	|	4996	5482	4854	5614	5363	4458	5884	5426	5292	7884
Value		w11	w12	w13							
0.No	|	13625	12554	13520							
1.Yes	|	6929	6193	7392							

HwAFDEBT: Assets Flag:Debts--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Complete bracket	|		544	539	671	479	431	599	472	363	458
3.Incomplete bracket	|		14	11	28	39	28	28	26	41	52
4.Range card bracket	|	189									
5.No value/bracket	|	292	93	122	163	168	217	222	202	199	238
6.No asset	|	7415	13859	12914	15443	13974	13459	14012	12842	11725	13688
7.DK ownership	|	261	229	173	281	230	288	248	215	217	308
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	6160	5500	6538							
2.Complete bracket	|	387	308	370							
3.Incomplete bracket	|	58	54	40							
4.Range card bracket	|										
5.No value/bracket	|	174	190	189							
6.No asset	|	13347	12265	13066							
7.DK ownership	|	259	234	309							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of debt is assigned to HwADEBT. The HwAFDEBT variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAODEBT variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The value of other debt is asked at each wave. The question wording is the same in all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent has any other debt and if so, the value of it:

a) And do you [or your (husband/wife/partner)] have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?

b) About how much would that amount to?

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V15237      M20:OTHR_DBTS_Y/N_NE:IND
V15238      M20A:OTHER_DEBTS_$_N:IND
V5237       M20:OTHR_DBTS_Y/N_NE:IMP
V5238       M20A:OTHER_DEBTS_$_N:IMP
AHEAD 1993:
B1787       K23. DEBTS: ANY
B1788       K24. DEBTS: TOTAL $
B1788C      CATEG: K24. DEBTS: TOTAL $
HRS 1994:
W15526      K19. Imputation Indicato
W15527      K20. Imputation Indicato
W5526       K19.OTHER DEBTS
W5527       K20.AMOUNT OF OTHER DEBT
W5528       K20a-K20c. Brackets
AHEAD 1995:
D4725       J81.DEBTS
D4726       J82.DEBTS $
D4727B      J82.DEBTS $/Bkt
HRS 1996:
E4726       J302.DEBTS
E4727       J303.DEBTS $
E4728B      J303.DEBTS $/Bkt
HRS 1998:
F5486       J302.DEBTS
F5487       J303.DEBTS $
F5488B      J303. (J82) DEBTS $-Bkt
HRS 2000:
G5846       J302.DEBTS
G5847       J303.DEBTS $
G5848       J303A. DK-500
G5849       J303Y1A. DK-5000

```

G5850	J303B. DK-50000
G5851	J303Y1B. DK-5000
G5852	J303D. DK-500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ477	R OR SP ANY DEBTS NOT ASKED ABOUT BEFORE
xQ478	R OR SP DEBTS AMOUNT
xQ479	DEBTS AMOUNT - MIN
xQ480	DEBTS AMOUNT - MAX
xQ481	DEBTS AMOUNT - RESULT
HRS 2004-2016:	
xU001_1	ASSET RECONCILIATION STEM QUESTION - 1
xU002_1	ASSET RECONCILIATION WHICH WRONG -1
HRS 2006-2016:	
xU003_1A	ASSET RECONCILIATION HOW MUCH -A-DEBTS

xU003_1B	ASSET RECONCILIATION HOW MUCH-B-DEBTS
xU004_1A	ASSET RECONCILIATION -MIN-A-DEBTS
xU004_1B	ASSET RECONCILIATION -MIN-B-DEBTS
xU005_1A	ASSET RECONCILIATION -MAX-A -DEBTS
xU005_1B	ASSET RECONCILIATION -MAX-B -DEBTS
xU006_1A	ASSET RECONCILIATION - RESULT-A-DEBTS
xU006_1B	ASSET RECONCILIATION - RESULT-B-DEBTS
xU022_1A	WHICH WAVE VALUE WAS WRONG-A-DEBTS
xU022_1B	WHICH WAVE VALUE WAS WRONG-B-DEBTS

Value of Trust

Wave	Variable Name	Variable Label	Type
2	H2ATRST	H2ATRST:W2 Assets:Trusts--Cross-wave	Cont
3	H3ATRST	H3ATRST:W3 Assets:Trusts--Cross-wave	Cont
4	H4ATRST	H4ATRST:W4 Assets:Trusts--Cross-wave	Cont
5	H5ATRST	H5ATRST:W5 Assets:Trusts--Cross-wave	Cont
6	H6ATRST	H6ATRST:W6 Assets:Trusts--Cross-wave	Cont
7	H7ATRST	H7ATRST:W7 Assets:Trusts--Cross-wave	Cont
8	H8ATRST	H8ATRST:W8 Assets:Trusts--Cross-wave	Cont
9	H9ATRST	H9ATRST:W9 Assets:Trusts--Cross-wave	Cont
10	H10ATRST	H10ATRST:W10 Assets:Trusts--Cross-wave	Cont
11	H11ATRST	H11ATRST:W11 Assets:Trusts--Cross-wave	Cont
12	H12ATRST	H12ATRST:W12 Assets:Trusts--Cross-wave	Cont
13	H13ATRST	H13ATRST:W13 Assets:Trusts--Cross-wave	Cont
2	H2AOTRST	H2AOTRST:W2 Assets Own:Trusts--Cross-wave	Categ
3	H3AOTRST	H3AOTRST:W3 Assets Own:Trusts--Cross-wave	Categ
4	H4AOTRST	H4AOTRST:W4 Assets Own:Trusts--Cross-wave	Categ
5	H5AOTRST	H5AOTRST:W5 Assets Own:Trusts--Cross-wave	Categ
6	H6AOTRST	H6AOTRST:W6 Assets Own:Trusts--Cross-wave	Categ
7	H7AOTRST	H7AOTRST:W7 Assets Own:Trusts--Cross-wave	Categ
8	H8AOTRST	H8AOTRST:W8 Assets Own:Trusts--Cross-wave	Categ
9	H9AOTRST	H9AOTRST:W9 Assets Own:Trusts--Cross-wave	Categ
10	H10AOTRST	H10AOTRST:W10 Assets Own:Trusts--Cross-wave	Categ
11	H11AOTRST	H11AOTRST:W11 Assets Own:Trusts--Cross-wave	Categ
12	H12AOTRST	H12AOTRST:W12 Assets Own:Trusts--Cross-wave	Categ
13	H13AOTRST	H13AOTRST:W13 Assets Own:Trusts--Cross-wave	Categ
2	H2AFTRST	H2AFTRST:W2 Assets Flag:Trusts--Cross-wave	Categ
3	H3AFTRST	H3AFTRST:W3 Assets Flag:Trusts--Cross-wave	Categ
4	H4AFTRST	H4AFTRST:W4 Assets Flag:Trusts--Cross-wave	Categ
5	H5AFTRST	H5AFTRST:W5 Assets Flag:Trusts--Cross-wave	Categ
6	H6AFTRST	H6AFTRST:W6 Assets Flag:Trusts--Cross-wave	Categ
7	H7AFTRST	H7AFTRST:W7 Assets Flag:Trusts--Cross-wave	Categ
8	H8AFTRST	H8AFTRST:W8 Assets Flag:Trusts--Cross-wave	Categ
9	H9AFTRST	H9AFTRST:W9 Assets Flag:Trusts--Cross-wave	Categ
10	H10AFTRST	H10AFTRST:W10 Assets Flag:Trusts--Cross-wave	Categ
11	H11AFTRST	H11AFTRST:W11 Assets Flag:Trusts--Cross-wave	Categ
12	H12AFTRST	H12AFTRST:W12 Assets Flag:Trusts--Cross-wave	Categ
13	H13AFTRST	H13AFTRST:W13 Assets Flag:Trusts--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2ATRST	19642	5649.68	89463.88	0.0	5500000.0
H3ATRST	17991	25799.63	248229.85	0.0	12371219.7
H4ATRST	21384	544.98	16838.98	0.0	972151.7
H5ATRST	19579	2709.72	92946.80	0.0	5000000.0
H6ATRST	18165	1669.25	37219.05	0.0	2100000.0
H7ATRST	20129	945.39	23049.16	0.0	1502272.8
H8ATRST	18469	1179.78	41241.19	0.0	3300000.0
H9ATRST	17217	1249.46	22697.68	0.0	1000000.0
H10ATRST	22034	1237.98	38297.70	0.0	2500000.0
H11ATRST	20554	1339.59	73714.16	0.0	6000000.0
H12ATRST	18747	1599.89	43669.65	0.0	2500000.0
H13ATRST	20912	1491.51	56760.05	0.0	5000000.0
H2AOTRST	19642	0.02	0.14	0.0	1.0
H3AOTRST	17991	0.06	0.24	0.0	1.0

H4AOTRST	21384	0.00	0.06	0.0	1.0
H5AOTRST	19579	0.01	0.07	0.0	1.0
H6AOTRST	18165	0.01	0.08	0.0	1.0
H7AOTRST	20129	0.00	0.07	0.0	1.0
H8AOTRST	18469	0.00	0.06	0.0	1.0
H9AOTRST	17217	0.00	0.07	0.0	1.0
H10AOTRST	22034	0.00	0.06	0.0	1.0
H11AOTRST	20554	0.00	0.05	0.0	1.0
H12AOTRST	18747	0.00	0.06	0.0	1.0
H13AOTRST	20912	0.00	0.06	0.0	1.0
H2AFTRST	19642	5.95	0.71	1.0	9.0
H3AFTRST	17991	5.90	1.15	1.0	9.0
H4AFTRST	21384	6.03	0.36	1.0	9.0
H5AFTRST	19579	6.01	0.39	1.0	9.0
H6AFTRST	18165	6.00	0.35	1.0	9.0
H7AFTRST	20129	6.01	0.33	1.0	9.0
H8AFTRST	18469	6.01	0.30	1.0	9.0
H9AFTRST	17217	6.01	0.36	1.0	9.0
H10AFTRST	22034	6.06	0.48	1.0	9.0
H11AFTRST	20554	6.03	0.36	1.0	9.0
H12AFTRST	18747	6.03	0.41	1.0	9.0
H13AFTRST	20912	6.06	0.49	1.0	9.0

Categorical Variable Codes

HwAOTRST: Assets Own:Trusts--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|		19236	16886	21319	19476	18061	20035	18401	17134	21960
1.Yes	|		406	1105	65	103	104	94	68	83	74
Value		w11	w12	w13							
0.No	|	20498	18670	20845							
1.Yes	|	56	77	67							

HwAFTRST: Assets Flag:Trusts--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		280	658	33	52	47	40	32	46	44
2.Complete bracket	|		69	244	6	23	19	8	4	8	5
3.Incomplete bracket	|		2	17	2			1		1	1
5.No value/bracket	|		53	141	24	28	34	44	30	26	21
6.No asset	|		18866	14606	20860	19126	17756	19714	18127	16852	21246
7.DK ownership	|		195	2199	288	226	264	235	213	210	320
9.No Fin resp	|		177	126	171	124	45	87	63	74	397

Value		w11	w12	w13
1.Continuous value	|	28	43	37
2.Complete bracket	|	8	5	9
3.Incomplete bracket	|	2	4	3
5.No value/bracket	|	18	22	15
6.No asset	|	20083	18216	20143
7.DK ownership	|	246	261	305
9.No Fin resp	|	169	196	400

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The value of assets in a trust that have not been reported elsewhere is assigned to HwATRST. The HwAFTRST variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOTRST variable indicates whether the household owns the asset.

Please note that information about trusts is not included in any of the asset totals.

Cross Wave Differences in Original HRS Data

In Wave 1, information about trusts was not collected. Therefore, we do not provide trust variables for this wave.

In Wave 2, trusts are not mentioned in the question about "other assets."

The "other assets" question states:

"Do you [or your (husband/wife/partner)] have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or an annuity that you haven't already told me about? [EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES]"

Beginning in Wave 3, the question about "other assets" includes among the cues "rights in a [...] trust that you haven't already told me about." This refers to trusts created by others who may have named the Respondent (and/or spouse) as a beneficiary. The full question for "other assets" states:

"Do you (or your [husband/wife/partner]) have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, rights in a trust or estate where you are the beneficiary, or an annuity that you haven't already told us about?"

Beginning in Wave 2, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves.

HRS Variables Used

AHEAD 1993:

B1775	K19. TRUST: ANY
B1778	K20. TRUST: TOTAL VALUE
B1779	K20a. TRUST: ASSETS ALREADY MENTIONED
B1780	K20b. TRUST: TOT \$, PART NOT MENTIONED

HRS 1994:

W5557	K25.PUT ASSETS INTO TRUS
W5563	K27.VALUE OF TRUSTS
W5564	K27a-K27c. Brackets

AHEAD 1995:

D4708	J80.TRUSTS
D4712	J80B.\$ TRUSTS
D4713	J80C.>50K
D4714	J80D.>500K
D4715	J80E.>5K

HRS 1996:

E4709	J295.TRUSTS
E4713	J299.\$ TRUSTS
E4714	J299A.\$ TRUSTS>500K
E4715	J299B.\$ TRUSTS>1,500K
E4716	J299C.\$ TRUSTS>50K

HRS 1998:

F5412	J286.USE ASSETS-92
F5469	J295.TRUSTS
F5473	J299.\$ TRUSTS
F5474	J299A.>500K
F5475	J299B.>1,500K
F5476	J299C.>50K
F5479	J299E.ALL OR PART PREVIOUSLY REPORTED
F5480	J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED
F5481	J299G.>500K
F5482	J299H.>1,500K
F5483	J299J.>50K

HRS 2000:

G5829	J295.TRUSTS
G5839	J299E.ALL OR PART PREVIOUSLY REPORTED
G5840	J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED
G5841	J299G.>500K
G5842	J299H.>1500

G5843	J299J.>50K
HRS 2002-2016:	
xQ464	PUT ANY ASSETS IN TRUST
xQ471	ALL OTHER ASSETS IN TRUSTS PREV REPORTED
xQ472	VALUE ASSETS NOT PREV REPORTED
xQ473	VALUE ASSETS NOT PREV REPORTED - MIN
xQ474	VALUE ASSETS NOT PREV REPORTED - MAX
xQ475	VALUE ASSETS NOT PREV REPORTED - RESULT

Value of primary residence

Wave	Variable Name	Variable Label	Type
1	H1AHOUS	H1AHOUS:W1 Assets:Primary Residence--Cross-wave	Cont
2	H2AHOUS	H2AHOUS:W2 Assets:Primary Residence--Cross-wave	Cont
3	H3AHOUS	H3AHOUS:W3 Assets:Primary Residence--Cross-wave	Cont
4	H4AHOUS	H4AHOUS:W4 Assets:Primary Residence--Cross-wave	Cont
5	H5AHOUS	H5AHOUS:W5 Assets:Primary Residence--Cross-wave	Cont
6	H6AHOUS	H6AHOUS:W6 Assets:Primary Residence--Cross-wave	Cont
7	H7AHOUS	H7AHOUS:W7 Assets:Primary Residence--Cross-wave	Cont
8	H8AHOUS	H8AHOUS:W8 Assets:Primary Residence--Cross-wave	Cont
9	H9AHOUS	H9AHOUS:W9 Assets:Primary Residence--Cross-wave	Cont
10	H10AHOUS	H10AHOUS:W10 Assets:Primary Residence--Cross-wave	Cont
11	H11AHOUS	H11AHOUS:W11 Assets:Primary Residence--Cross-wave	Cont
12	H12AHOUS	H12AHOUS:W12 Assets:Primary Residence--Cross-wave	Cont
13	H13AHOUS	H13AHOUS:W13 Assets:Primary Residence--Cross-wave	Cont
1	H1AOHOUS	H1AOHOUS:W1 Assets Own:Primary Residence--Cross-wave	Categ
2	H2AOHOUS	H2AOHOUS:W2 Assets Own:Primary Residence--Cross-wave	Categ
3	H3AOHOUS	H3AOHOUS:W3 Assets Own:Primary Residence--Cross-wave	Categ
4	H4AOHOUS	H4AOHOUS:W4 Assets Own:Primary Residence--Cross-wave	Categ
5	H5AOHOUS	H5AOHOUS:W5 Assets Own:Primary Residence--Cross-wave	Categ
6	H6AOHOUS	H6AOHOUS:W6 Assets Own:Primary Residence--Cross-wave	Categ
7	H7AOHOUS	H7AOHOUS:W7 Assets Own:Primary Residence--Cross-wave	Categ
8	H8AOHOUS	H8AOHOUS:W8 Assets Own:Primary Residence--Cross-wave	Categ
9	H9AOHOUS	H9AOHOUS:W9 Assets Own:Primary Residence--Cross-wave	Categ
10	H10AOHOUS	H10AOHOUS:W10 Assets Own:Primary Residence--Cross-wave	Categ
11	H11AOHOUS	H11AOHOUS:W11 Assets Own:Primary Residence--Cross-wave	Categ
12	H12AOHOUS	H12AOHOUS:W12 Assets Own:Primary Residence--Cross-wave	Categ
13	H13AOHOUS	H13AOHOUS:W13 Assets Own:Primary Residence--Cross-wave	Categ
1	H1AFHOUS	H1AFHOUS:W1 Assets Flag:Primary Residence--Cross-wave	Categ
2	H2AFHOUS	H2AFHOUS:W2 Assets Flag:Primary Residence--Cross-wave	Categ
3	H3AFHOUS	H3AFHOUS:W3 Assets Flag:Primary Residence--Cross-wave	Categ
4	H4AFHOUS	H4AFHOUS:W4 Assets Flag:Primary Residence--Cross-wave	Categ
5	H5AFHOUS	H5AFHOUS:W5 Assets Flag:Primary Residence--Cross-wave	Categ
6	H6AFHOUS	H6AFHOUS:W6 Assets Flag:Primary Residence--Cross-wave	Categ
7	H7AFHOUS	H7AFHOUS:W7 Assets Flag:Primary Residence--Cross-wave	Categ
8	H8AFHOUS	H8AFHOUS:W8 Assets Flag:Primary Residence--Cross-wave	Categ
9	H9AFHOUS	H9AFHOUS:W9 Assets Flag:Primary Residence--Cross-wave	Categ
10	H10AFHOUS	H10AFHOUS:W10 Assets Flag:Primary Residence--Cross-wave	Categ
11	H11AFHOUS	H11AFHOUS:W11 Assets Flag:Primary Residence--Cross-wave	Categ
12	H12AFHOUS	H12AFHOUS:W12 Assets Flag:Primary Residence--Cross-wave	Categ
13	H13AFHOUS	H13AFHOUS:W13 Assets Flag:Primary Residence--Cross-wave	Categ
1	H1AHOU1	H1AHOU1:W1 Assets Part:Prim Res/House--Cross-wave	Cont
2	H2AHOU1	H2AHOU1:W2 Assets Part:Prim Res/House--Cross-wave	Cont
3	H3AHOU1	H3AHOU1:W3 Assets Part:Prim Res/House--Cross-wave	Cont
4	H4AHOU1	H4AHOU1:W4 Assets Part:Prim Res/House--Cross-wave	Cont
5	H5AHOU1	H5AHOU1:W5 Assets Part:Prim Res/House--Cross-wave	Cont
6	H6AHOU1	H6AHOU1:W6 Assets Part:Prim Res/House--Cross-wave	Cont
7	H7AHOU1	H7AHOU1:W7 Assets Part:Prim Res/House--Cross-wave	Cont
8	H8AHOU1	H8AHOU1:W8 Assets Part:Prim Res/House--Cross-wave	Cont
9	H9AHOU1	H9AHOU1:W9 Assets Part:Prim Res/House--Cross-wave	Cont
10	H10AHOU1	H10AHOU1:W10 Assets Part:Prim Res/House--Cross-wave	Cont
11	H11AHOU1	H11AHOU1:W11 Assets Part:Prim Res/House--Cross-wave	Cont
12	H12AHOU1	H12AHOU1:W12 Assets Part:Prim Res/House--Cross-wave	Cont
13	H13AHOU1	H13AHOU1:W13 Assets Part:Prim Res/House--Cross-wave	Cont
1	H1AOHOU1	H1AOHOU1:W1 Assets Part Own:Prim Res/House--Cross-wave	Categ
2	H2AOHOU1	H2AOHOU1:W2 Assets Part Own:Prim Res/House--Cross-wave	Categ
3	H3AOHOU1	H3AOHOU1:W3 Assets Part Own:Prim Res/House--Cross-wave	Categ
4	H4AOHOU1	H4AOHOU1:W4 Assets Part Own:Prim Res/House--Cross-wave	Categ
5	H5AOHOU1	H5AOHOU1:W5 Assets Part Own:Prim Res/House--Cross-wave	Categ
6	H6AOHOU1	H6AOHOU1:W6 Assets Part Own:Prim Res/House--Cross-wave	Categ
7	H7AOHOU1	H7AOHOU1:W7 Assets Part Own:Prim Res/House--Cross-wave	Categ
8	H8AOHOU1	H8AOHOU1:W8 Assets Part Own:Prim Res/House--Cross-wave	Categ
9	H9AOHOU1	H9AOHOU1:W9 Assets Part Own:Prim Res/House--Cross-wave	Categ
10	H10AOHOU1	H10AOHOU1:W10 Assets Part Own:Prim Res/House--Cross-wave	Categ

11	H11AOHOU1	H11AOHOU1:W11 Assets Part Own:Prim Res/House--Cross-wave	Categ
12	H12AOHOU1	H12AOHOU1:W12 Assets Part Own:Prim Res/House--Cross-wave	Categ
13	H13AOHOU1	H13AOHOU1:W13 Assets Part Own:Prim Res/House--Cross-wave	Categ
1	H1AFHOU1	H1AFHOU1:W1 Assets Part Flag:Prim Res/House--Cross-wave	Categ
2	H2AFHOU1	H2AFHOU1:W2 Assets Part Flag:Prim Res/House--Cross-wave	Categ
3	H3AFHOU1	H3AFHOU1:W3 Assets Part Flag:Prim Res/House--Cross-wave	Categ
4	H4AFHOU1	H4AFHOU1:W4 Assets Part Flag:Prim Res/House--Cross-wave	Categ
5	H5AFHOU1	H5AFHOU1:W5 Assets Part Flag:Prim Res/House--Cross-wave	Categ
6	H6AFHOU1	H6AFHOU1:W6 Assets Part Flag:Prim Res/House--Cross-wave	Categ
7	H7AFHOU1	H7AFHOU1:W7 Assets Part Flag:Prim Res/House--Cross-wave	Categ
8	H8AFHOU1	H8AFHOU1:W8 Assets Part Flag:Prim Res/House--Cross-wave	Categ
9	H9AFHOU1	H9AFHOU1:W9 Assets Part Flag:Prim Res/House--Cross-wave	Categ
10	H10AFHOU1	H10AFHOU1:W10 Assets Part Flag:Prim Res/House--Cross-wave	Categ
11	H11AFHOU1	H11AFHOU1:W11 Assets Part Flag:Prim Res/House--Cross-wave	Categ
12	H12AFHOU1	H12AFHOU1:W12 Assets Part Flag:Prim Res/House--Cross-wave	Categ
13	H13AFHOU1	H13AFHOU1:W13 Assets Part Flag:Prim Res/House--Cross-wave	Categ
1	H1AMOBL	H1AMOBL:W1 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
2	H2AMOBL	H2AMOBL:W2 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
3	H3AMOBL	H3AMOBL:W3 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
4	H4AMOBL	H4AMOBL:W4 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
5	H5AMOBL	H5AMOBL:W5 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
6	H6AMOBL	H6AMOBL:W6 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
7	H7AMOBL	H7AMOBL:W7 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
8	H8AMOBL	H8AMOBL:W8 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
9	H9AMOBL	H9AMOBL:W9 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
10	H10AMOBL	H10AMOBL:W10 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
11	H11AMOBL	H11AMOBL:W11 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
12	H12AMOBL	H12AMOBL:W12 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
13	H13AMOBL	H13AMOBL:W13 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
1	H1AOMOBL	H1AOMOBL:W1 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
2	H2AOMOBL	H2AOMOBL:W2 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
3	H3AOMOBL	H3AOMOBL:W3 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
4	H4AOMOBL	H4AOMOBL:W4 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
5	H5AOMOBL	H5AOMOBL:W5 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
6	H6AOMOBL	H6AOMOBL:W6 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
7	H7AOMOBL	H7AOMOBL:W7 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
8	H8AOMOBL	H8AOMOBL:W8 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
9	H9AOMOBL	H9AOMOBL:W9 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
10	H10AOMOBL	H10AOMOBL:W10 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
11	H11AOMOBL	H11AOMOBL:W11 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
12	H12AOMOBL	H12AOMOBL:W12 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
13	H13AOMOBL	H13AOMOBL:W13 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
1	H1AFMOBL	H1AFMOBL:W1 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
2	H2AFMOBL	H2AFMOBL:W2 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
3	H3AFMOBL	H3AFMOBL:W3 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
4	H4AFMOBL	H4AFMOBL:W4 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
5	H5AFMOBL	H5AFMOBL:W5 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
6	H6AFMOBL	H6AFMOBL:W6 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
7	H7AFMOBL	H7AFMOBL:W7 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
8	H8AFMOBL	H8AFMOBL:W8 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
9	H9AFMOBL	H9AFMOBL:W9 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
10	H10AFMOBL	H10AFMOBL:W10 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
11	H11AFMOBL	H11AFMOBL:W11 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
12	H12AFMOBL	H12AFMOBL:W12 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
13	H13AFMOBL	H13AFMOBL:W13 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUS	12652	85586.81	98049.35	0.0	1400000.0
H2AHOUS	19642	84132.89	123805.24	0.0	5000000.0
H3AHOUS	17991	88404.07	114607.19	0.0	5000000.0

H4AHOUS	21384	100739.22	249733.75	0.0	20000000.0
H5AHOUS	19579	113213.46	247653.07	0.0	14000000.0
H6AHOUS	18165	129035.57	178955.22	0.0	10000000.0
H7AHOUS	20129	161203.88	341614.79	0.0	25000000.0
H8AHOUS	18469	194781.89	270192.97	0.0	6000000.0
H9AHOUS	17217	197530.80	444788.09	0.0	25000000.0
H10AHOUS	22034	162256.91	248198.88	0.0	10000000.0
H11AHOUS	20554	154688.50	231079.71	0.0	10000000.0
H12AHOUS	18747	163466.52	243113.81	0.0	8349338.3
H13AHOUS	20912	172239.85	264122.47	0.0	6000000.0
H1AOHOUS	12652	0.81	0.39	0.0	1.0
H2AOHOUS	19642	0.79	0.41	0.0	1.0
H3AOHOUS	17991	0.79	0.40	0.0	1.0
H4AOHOUS	21384	0.80	0.40	0.0	1.0
H5AOHOUS	19579	0.80	0.40	0.0	1.0
H6AOHOUS	18165	0.80	0.40	0.0	1.0
H7AOHOUS	20129	0.79	0.41	0.0	1.0
H8AOHOUS	18469	0.79	0.41	0.0	1.0
H9AOHOUS	17217	0.79	0.41	0.0	1.0
H10AOHOUS	22034	0.74	0.44	0.0	1.0
H11AOHOUS	20554	0.74	0.44	0.0	1.0
H12AOHOUS	18747	0.73	0.44	0.0	1.0
H13AOHOUS	20912	0.69	0.46	0.0	1.0
H1AFHOUS	12652	2.16	2.11	1.0	9.0
H2AFHOUS	19642	2.28	2.14	1.0	9.0
H3AFHOUS	17991	2.22	2.09	1.0	9.0
H4AFHOUS	21384	2.23	2.10	1.0	9.0
H5AFHOUS	19579	2.21	2.09	1.0	9.0
H6AFHOUS	18165	2.23	2.08	1.0	9.0
H7AFHOUS	20129	2.24	2.08	1.0	9.0
H8AFHOUS	18469	2.23	2.08	1.0	9.0
H9AFHOUS	17217	2.26	2.09	1.0	9.0
H10AFHOUS	22034	2.55	2.30	1.0	9.0
H11AFHOUS	20554	2.54	2.26	1.0	9.0
H12AFHOUS	18747	2.57	2.29	1.0	9.0
H13AFHOUS	20912	2.76	2.39	1.0	9.0
H1AHOU1	12652	84184.77	98909.71	0.0	1400000.0
H2AHOU1	19642	83144.86	124235.58	0.0	5000000.0
H3AHOU1	17991	86299.26	113779.20	0.0	5000000.0
H4AHOU1	21384	96792.97	159865.33	0.0	10000000.0
H5AHOU1	19579	109486.11	204879.36	0.0	10000000.0
H6AHOU1	18165	126556.01	179965.29	0.0	10000000.0
H7AHOU1	20129	158880.40	342374.43	0.0	25000000.0
H8AHOU1	18469	191913.55	271649.77	0.0	6000000.0
H9AHOU1	17217	194716.15	445528.08	0.0	25000000.0
H10AHOU1	22034	159663.50	248875.15	0.0	10000000.0
H11AHOU1	20554	152326.67	231605.62	0.0	10000000.0
H12AHOU1	18747	161377.57	244070.63	0.0	8349338.3
H13AHOU1	20912	169944.89	265087.64	0.0	6000000.0
H1AOHOU1	12652	0.76	0.43	0.0	1.0
H2AOHOU1	19642	0.76	0.43	0.0	1.0
H3AOHOU1	17991	0.74	0.44	0.0	1.0
H4AOHOU1	21384	0.74	0.44	0.0	1.0
H5AOHOU1	19579	0.74	0.44	0.0	1.0
H6AOHOU1	18165	0.74	0.44	0.0	1.0

H7AOHOU1	20129	0.74	0.44	0.0	1.0
H8AOHOU1	18469	0.74	0.44	0.0	1.0
H9AOHOU1	17217	0.74	0.44	0.0	1.0
H10AOHOU1	22034	0.69	0.46	0.0	1.0
H11AOHOU1	20554	0.69	0.46	0.0	1.0
H12AOHOU1	18747	0.68	0.46	0.0	1.0
H13AOHOU1	20912	0.65	0.48	0.0	1.0
H1AFHOU1	12652	2.38	2.24	1.0	9.0
H2AFHOU1	19642	2.42	2.22	1.0	9.0
H3AFHOU1	17991	2.48	2.23	1.0	9.0
H4AFHOU1	21384	2.49	2.25	1.0	9.0
H5AFHOU1	19579	2.47	2.24	1.0	9.0
H6AFHOU1	18165	2.48	2.23	1.0	9.0
H7AFHOU1	20129	2.48	2.22	1.0	9.0
H8AFHOU1	18469	2.47	2.21	1.0	9.0
H9AFHOU1	17217	2.49	2.22	1.0	9.0
H10AFHOU1	22034	2.77	2.38	1.0	9.0
H11AFHOU1	20554	2.75	2.34	1.0	9.0
H12AFHOU1	18747	2.78	2.37	1.0	9.0
H13AFHOU1	20912	2.96	2.45	1.0	9.0
H1AMOBL	12652	1402.04	8162.24	0.0	140000.0
H2AMOBL	19642	988.03	7587.26	0.0	250000.0
H3AMOBL	17991	2104.81	23503.39	0.0	1811988.7
H4AMOBL	21384	3946.25	193840.13	0.0	20000000.0
H5AMOBL	19579	3727.36	142030.70	0.0	14000000.0
H6AMOBL	18165	2479.56	16282.13	0.0	798000.0
H7AMOBL	20129	2323.48	14790.61	0.0	500000.0
H8AMOBL	18469	2868.34	17653.57	0.0	500000.0
H9AMOBL	17217	2814.65	20913.09	0.0	1500000.0
H10AMOBL	22034	2593.41	22181.71	0.0	1500000.0
H11AMOBL	20554	2361.83	21823.06	0.0	1500000.0
H12AMOBL	18747	2088.95	14425.87	0.0	350000.0
H13AMOBL	20912	2294.97	16410.17	0.0	500000.0
H1AOMOBL	12652	0.05	0.21	0.0	1.0
H2AOMOBL	19642	0.03	0.17	0.0	1.0
H3AOMOBL	17991	0.05	0.23	0.0	1.0
H4AOMOBL	21384	0.06	0.23	0.0	1.0
H5AOMOBL	19579	0.06	0.23	0.0	1.0
H6AOMOBL	18165	0.05	0.23	0.0	1.0
H7AOMOBL	20129	0.05	0.22	0.0	1.0
H8AOMOBL	18469	0.05	0.22	0.0	1.0
H9AOMOBL	17217	0.05	0.22	0.0	1.0
H10AOMOBL	22034	0.05	0.21	0.0	1.0
H11AOMOBL	20554	0.05	0.21	0.0	1.0
H12AOMOBL	18747	0.04	0.21	0.0	1.0
H13AOMOBL	20912	0.04	0.20	0.0	1.0
H1AFMOBL	12652	5.80	1.06	1.0	9.0
H2AFMOBL	19642	5.88	0.89	1.0	9.0
H3AFMOBL	17991	5.76	1.13	1.0	9.0
H4AFMOBL	21384	5.76	1.14	1.0	9.0
H5AFMOBL	19579	5.76	1.13	1.0	9.0
H6AFMOBL	18165	5.76	1.09	1.0	9.0
H7AFMOBL	20129	5.77	1.06	1.0	9.0
H8AFMOBL	18469	5.77	1.06	1.0	9.0
H9AFMOBL	17217	5.78	1.05	1.0	9.0

H10AFMOBL	22034	5.82	1.08	1.0	9.0
H11AFMOBL	20554	5.80	1.04	1.0	9.0
H12AFMOBL	18747	5.82	1.03	1.0	9.0
H13AFMOBL	20912	5.85	1.03	1.0	9.0

Categorical Variable Codes

HwAOHOUS: Assets Own:Primary Residence--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	2445	4187	3713	4323	3917	3671	4229	3927	3637	5713
1.Yes	|	10207	15455	14278	17061	15662	14494	15900	14542	13580	16321

Value		w11	w12	w13
0.No	|	5428	5067	6397
1.Yes	|	15126	13680	14515

HwAFHOUS: Assets Flag:Primary Residence--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9635	13301	12409	14726	13661	12601	13752	12686	11596	13893
2.Complete bracket	|		1701	1495	1747	1408	1293	1623	1419	1478	1639
3.Incomplete bracket	|		88	51	88	130	104	114	115	155	171
4.Range card bracket	|	178									
5.No value/bracket	|	315	177	239	337	330	354	330	267	272	384
6.No asset	|	2419	4141	3671	4257	3861	3587	4173	3904	3595	5585
7.DK ownership	|	10	57	11	59	67	187	76	30	58	67
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295

Value		w11	w12	w13
1.Continuous value	|	12928	11839	12559
2.Complete bracket	|	1540	1183	1265
3.Incomplete bracket	|	171	170	160
4.Range card bracket	|			
5.No value/bracket	|	349	331	307
6.No asset	|	5365	5000	6254
7.DK ownership	|	60	59	71
9.No Fin resp	|	141	165	296

HwAOHOU1: Assets Part Own:Prim Res/House--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	3052	4793	4684	5555	5049	4659	5245	4866	4491	6775
1.Yes	|	9600	14849	13307	15829	14530	13506	14884	13603	12726	15259
Value		w11	w12	w13							
0.No	|	6380	5907	7288							
1.Yes	|	14174	12840	13624							
HwAFHOU1: Assets Part Flag:Prim Res/House--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9090	12799	11584	13756	12763	11802	12943	11919	10916	13046
2.Complete bracket	|		1604	1359	1567	1260	1158	1444	1279	1350	1490
3.Incomplete bracket	|		88	48	85	122	97	108	111	145	157
4.Range card bracket	|	158									
5.No value/bracket	|	278	176	234	270	265	320	313	245	248	361
6.No asset	|	3021	4742	4640	5482	4983	4564	5185	4838	4441	6628
7.DK ownership	|	10	56	11	54	64	185	75	29	54	57
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	12154	11163	11839							
2.Complete bracket	|	1403	1070	1140							
3.Incomplete bracket	|	165	154	146							
4.Range card bracket	|										
5.No value/bracket	|	321	308	285							
6.No asset	|	6316	5837	7148							
7.DK ownership	|	54	50	58							
9.No Fin resp	|	141	165	296							

HwAOMOBL: Assets Part Own:Prim Res/Mobile Hm--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	12045	19036	17020	20152	18447	17177	19113	17530	16363	20972
1.Yes	|	607	606	971	1232	1132	988	1016	939	854	1062
Value		w11	w12	w13							
0.No	|	19602	17907	20021							
1.Yes	|	952	840	891							

HwAFMOBL: Assets Part Flag:Prim Res/Mobile Hm--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	545	502	825	970	898	799	809	767	680	847
2.Complete bracket	|		97	136	180	148	135	179	140	128	149
3.Incomplete bracket	|			3	3	8	7	6	4	10	14
4.Range card bracket	|	20									
5.No value/bracket	|	37	1	5	67	65	34	17	22	24	23
6.No asset	|	11945	18818	16900	19966	18290	16986	19001	17467	16271	20663
7.DK ownership	|	10	47	7	28	48	165	56	21	41	43
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	774	676	720							
2.Complete bracket	|	137	113	125							
3.Incomplete bracket	|	6	16	14							
4.Range card bracket	|										
5.No value/bracket	|	28	23	22							
6.No asset	|	19436	17723	19694							
7.DK ownership	|	32	31	41							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of the Respondent's primary residence is assigned to HwAHOUS. The HwAFHOUS variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOHOUS variable indicates whether the household owns the asset.

HwAHOUS is assigned from either HwAMOBL if the primary residence is a mobile home, or HwAHOU1 if not. HwAMOBL and HwAHOU1 are imputed separately, and the associated imputation (HwAFHOUS1, HwAFMOBL) and ownership (HwAOHOUS1, HwAOMOBL) variables are also provided.

From Wave 3 forward to determine ownership of a primary residence, we look at responses to questions about whether the person is in a nursing home and if so, whether s/he owns a home outside of the nursing home. In some cases, there is a discrepancy between what is reported on these questions and what was listed on the Tracker file, that is - some individuals said they were in a nursing home (and did not own a home outside of the nursing home), but the Tracker file said they were not in a nursing home. We considered the information from Tracker to be the most accurate.

Cross Wave Differences in Original HRS Data

The value of the primary residence is asked at each wave. Questions reveal whether the Respondent owns her/his primary residence and if so, the value of it.

In all waves, there are several questions which ask the Respondent about ownership of the residence and its value, depending on the type of home, e.g., a farm or ranch, mobile home, condominium, etc.

In Wave 1 the questions are asked in several places, all slightly different:

1a) "Do you [or your (husband/wife/partner)] own this (farm/ranch), do you own part of it, do you rent it, is it owned by a business, or what?"

1b) "Could you tell me the present value of this house and the immediately surrounding land? I mean, about what would it bring if it were sold today? would it bring if it were sold today?"

2a) "Do you [or your (husband/wife/partner)] own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?"

2b) "Could you tell me the present value of this mobile home (and site)? I mean, about what would it bring if it were sold today?"

3a) "Do you [and your (husband/wife/partner)] own this (house and lot/apartment), do you rent, or what?"

3b) "What is the present value of this (home and land/apartment/property)? I mean, about what would it bring if it were sold today?"

In Waves 2 and 3 the ownership questions are slightly different and all branch to one value question:

1a) "Do you [and your (husband/wife/partner)] own your home, rent it, or what?"

2a) "Do you [or your (husband/wife/partner)] own this (farm/ranch), do you own part of it, do you rent it, or what?"

3a) "Do you [or your (husband/wife/partner)] own both the mobile home and site, do you own only the home, do you rent both the home and site, or what?"

b) "What is its present value? I mean, about what would it bring if it were sold today?"

Beginning in Wave 4, the question wordings are the same but the question on mobile home value is a separate one from the value of a house or farm, and the unfolding brackets differ for the two types of property.

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

In Waves 6 forward, some mobile home owners who did not report values were directed to the house value and subsequent bracket questions (if needed), which are different from those for mobile homes. Here, we imputed missing values using whichever series of brackets they were given. There were also some cases where values were given for both the mobile home and house questions. This is often the result of corrections from Section U. We checked all such cases and determined the most reasonable way to interpret the data. See Appendix B: Mobile Home/House Inconsistencies for more information.

HRS Variables Used

HRS 1992:

V10605	D2A:VALUE_OF_PROPERTY:IND
V10612	D5:FRM_VAL:HOUSE LAN:IND
V10616	D8:MBL_HM/SITE/BOTH :IND
V10619	8B:MBL_HM_SITE:VALUE:IND
V10632	D10:OWN_MBL_HM:VALUE:IND
V10640	D15:OWN_HM SITE:VALU:IND
V10701	D17:OWN/RENT:LOT/ETC:IND
V10712	D20:VALUE_OF_PROPERTY:IND
V603	D2:OWN RANCH/FARM
V605	D2A:VALUE OF PROPERTY:IMP
V612	D5:FRM:VALUE-HOUSE/L:IMP
V616	D8:OWN MBL HM/SITE/B:IMP
V619	D8B:MH SITE:\$VAL OF :IMP
V632	D10:OWN MBL HM: VALU:IMP
V640	D15:OWN HM SITE:\$V:IMP
V701	D17:LOT/APRTMNT:OWN/:IMP
V712	D20:VALUE-R'S PROPER:IMP

AHEAD 1993:

B1067	F10. MOBILE HOME & SITE: OWN/RENT
B1087	F23. OWN OR RENT FARM/RANCH?
B1088	F23a. OWN FARMHOUSE?
B1091	F25. OWN OR RENT HOME/APT?
B1099	F26. VALUE OF HOME AND LAND
B1099C	CATEG: F26. VALUE OF HOME AND LAND

HRS 1994:

W607	D3.OWN OR RENT CURRENT H
W609	D4.OWN PART/ALL OR RENT
W611	D4b.OWN HOUSE AND SURROU
W613	D5.OWN/RENT MOBILE HOME/
W614	D6.PRESENT VALUE OF MOBI
W615	D6a-D6d. Brackets

AHEAD 1995:

D2225	F2.TYPE HOME
-------	--------------

D2226	F3.OWN-RENT HOME
D2229	F4.OWN FARM
D2246	F6.HOME VALUE \$
D2247B	F6.HOME VALUE \$/Bkt
HRS 1996:	
E2225	F2.TYPE HOME
E2226	F3.OWN-RENT HOME
E2229	F4.OWN FARM
E2246	F6.HOME VALUE \$
E2247B	F6.HOME VALUE \$/Bkt
HRS 1998:	
F2742	F2.TYPE HOME
F2743	F3.OWN-RENT HOME
F2746	F4.OWN FARM
F2751	F5.OWN MOBILE HOME AND SITE
F2753	F5B.MOBILE HOME VALUE \$
F2754B	F5B.MOBILE HOME VALUE \$-Bkt
F2760	F6.HOME VALUE \$
F2761B	F6.HOME VALUE \$-Bkt
HRS 2000:	
G3060	F2.TYPE HOME
G3061	F3.OWN-RENT HOME
G3064	F4.OWN FARM
G3069	F5.OWN MOBILE HOME-SITE
G3071	F5B.MOBILE HOME VALUE \$
G3072	F5C.F5 DK-1
G3073	F5D.F5 DK-2
G3074	F5E.F5 DK-3
G3075	F5F.F5 DK-4
G3078	F6.HOME VALUE \$
G3079	F6DX.F6 DK-4
G3080	F6A.F6 DK-1
G3081	F6B.F6 DK-2
G3082	F6C.F6 DK-3
G3083	F6AX.F6 DK-1
G3084	F6D.F6 DK-4
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH002	TYPE HOME
xH004	OWN-RENT HOME
xH008	OWN PART OR ALL/RENT FARM
xH014	OWN MOBILE HOME/SITE
xH016	MOBILE HOME PRESENT VALUE
xH017	MOBILE HOME PRESENT VALUE- MIN
xH018	MOBILE HOME PRESENT VALUE- MAX
xH019	MOBILE HOME PRESENT VALUE- RESULT
xH020	HOME PRESENT VALUE
xH021	HOME PRESENT VALUE- MIN
xH022	HOME PRESENT VALUE- MAX
xH023	HOME PRESENT VALUE- RESULT
HRS 2006-2016:	
xU001_12	ASSET RECONCILIATION-HOME
xU001_16	ASSET RECONCILIATION-MOBILE HOME
xU002_12	ASSET RECON WHICH WRONG-HOME
xU002_16	ASSET RECON WHICH WRONG-MOBILE HOME
xU003_12A	ASSET RECON HOW MUCH -A-HOME
xU003_12B	ASSET RECON HOW MUCH -B-HOME
xU003_16A	ASSET RECON HOW MUCH -A-MOBILE HOME
xU003_16B	ASSET RECON HOW MUCH -B-MOBILE HOME
xU004_12A	ASSET RECON -MIN-A-HOME
xU004_12B	ASSET RECON-MIN-B-HOME
xU004_16A	ASSET RECON -MIN-A-MOBILE HOME
xU004_16B	ASSET RECON -MIN-B-MOBILE HOME
xU005_12A	ASSET RECON -MAX-A -HOME
xU005_12B	ASSET RECON-MAX-B -HOME
xU005_16A	ASSET RECON -MAX-A -MOBILE HOME
xU005_16B	ASSET RECON -MAX-B -MOBILE HOME
xU006_12A	ASSET RECON - RESULT-A-HOME
xU006_12B	ASSET RECON- RESULT-B-HOME
xU006_16A	ASSET RECON - RESULT-A-MOBILE HOME
xU006_16B	ASSET RECON - RESULT-B-MOBILE HOME
xU022_12A	WHICH WAVE WRONG-A-HOME

xU022_12B	WHICH WAVE WRONG-B-HOME
xU022_16A	WHICH WAVE WRONG-A-MOBILE HOME
xU022_16B	WHICH WAVE WRONG-B-MOBILE HOME
Tracker:	
xNURSHM	2000-2016 NURSING HOME STATUS

Value of all mortgages/land contracts (primary residence)
--

Wave	Variable Name	Variable Label	Type
1	H1AMORT	H1AMORT:W1 Assets:Total Mortgage--Cross-wave	Cont
2	H2AMORT	H2AMORT:W2 Assets:Total Mortgage--Cross-wave	Cont
3	H3AMORT	H3AMORT:W3 Assets:Total Mortgage--Cross-wave	Cont
4	H4AMORT	H4AMORT:W4 Assets:Total Mortgage--Cross-wave	Cont
5	H5AMORT	H5AMORT:W5 Assets:Total Mortgage--Cross-wave	Cont
6	H6AMORT	H6AMORT:W6 Assets:Total Mortgage--Cross-wave	Cont
7	H7AMORT	H7AMORT:W7 Assets:Total Mortgage--Cross-wave	Cont
8	H8AMORT	H8AMORT:W8 Assets:Total Mortgage--Cross-wave	Cont
9	H9AMORT	H9AMORT:W9 Assets:Total Mortgage--Cross-wave	Cont
10	H10AMORT	H10AMORT:W10 Assets:Total Mortgage--Cross-wave	Cont
11	H11AMORT	H11AMORT:W11 Assets:Total Mortgage--Cross-wave	Cont
12	H12AMORT	H12AMORT:W12 Assets:Total Mortgage--Cross-wave	Cont
13	H13AMORT	H13AMORT:W13 Assets:Total Mortgage--Cross-wave	Cont
1	H1AOMORT	H1AOMORT:W1 Assets Own:Total Mortgage--Cross-wave	Categ
2	H2AOMORT	H2AOMORT:W2 Assets Own:Total Mortgage--Cross-wave	Categ
3	H3AOMORT	H3AOMORT:W3 Assets Own:Total Mortgage--Cross-wave	Categ
4	H4AOMORT	H4AOMORT:W4 Assets Own:Total Mortgage--Cross-wave	Categ
5	H5AOMORT	H5AOMORT:W5 Assets Own:Total Mortgage--Cross-wave	Categ
6	H6AOMORT	H6AOMORT:W6 Assets Own:Total Mortgage--Cross-wave	Categ
7	H7AOMORT	H7AOMORT:W7 Assets Own:Total Mortgage--Cross-wave	Categ
8	H8AOMORT	H8AOMORT:W8 Assets Own:Total Mortgage--Cross-wave	Categ
9	H9AOMORT	H9AOMORT:W9 Assets Own:Total Mortgage--Cross-wave	Categ
10	H10AOMORT	H10AOMORT:W10 Assets Own:Total Mortgage--Cross-wave	Categ
11	H11AOMORT	H11AOMORT:W11 Assets Own:Total Mortgage--Cross-wave	Categ
12	H12AOMORT	H12AOMORT:W12 Assets Own:Total Mortgage--Cross-wave	Categ
13	H13AOMORT	H13AOMORT:W13 Assets Own:Total Mortgage--Cross-wave	Categ
1	H1AFMORT	H1AFMORT:W1 Asst Flag: Total Mortgage--Cross-wave	Categ
2	H2AFMORT	H2AFMORT:W2 Asst Flag: Total Mortgage--Cross-wave	Categ
3	H3AFMORT	H3AFMORT:W3 Asst Flag: Total Mortgage--Cross-wave	Categ
4	H4AFMORT	H4AFMORT:W4 Asst Flag: Total Mortgage--Cross-wave	Categ
5	H5AFMORT	H5AFMORT:W5 Asst Flag: Total Mortgage--Cross-wave	Categ
6	H6AFMORT	H6AFMORT:W6 Asst Flag: Total Mortgage--Cross-wave	Categ
7	H7AFMORT	H7AFMORT:W7 Asst Flag: Total Mortgage--Cross-wave	Categ
8	H8AFMORT	H8AFMORT:W8 Asst Flag: Total Mortgage--Cross-wave	Categ
9	H9AFMORT	H9AFMORT:W9 Asst Flag: Total Mortgage--Cross-wave	Categ
10	H10AFMORT	H10AFMORT:W10 Asst Flag: Total Mortgage--Cross-wave	Categ
11	H11AFMORT	H11AFMORT:W11 Asst Flag: Total Mortgage--Cross-wave	Categ
12	H12AFMORT	H12AFMORT:W12 Asst Flag: Total Mortgage--Cross-wave	Categ
13	H13AFMORT	H13AFMORT:W13 Asst Flag: Total Mortgage--Cross-wave	Categ
1	H1AMRT1	H1AMRT1:W1 Assets Part:1st Mortgage--Cross-wave	Cont
2	H2AMRT1	H2AMRT1:W2 Assets Part:1st Mortgage--Cross-wave	Cont
3	H3AMRT1	H3AMRT1:W3 Assets Part:1st Mortgage--Cross-wave	Cont
4	H4AMRT1	H4AMRT1:W4 Assets Part:1st Mortgage--Cross-wave	Cont
5	H5AMRT1	H5AMRT1:W5 Assets Part:1st Mortgage--Cross-wave	Cont
6	H6AMRT1	H6AMRT1:W6 Assets Part:1st Mortgage--Cross-wave	Cont
7	H7AMRT1	H7AMRT1:W7 Assets Part:1st Mortgage--Cross-wave	Cont
8	H8AMRT1	H8AMRT1:W8 Assets Part:1st Mortgage--Cross-wave	Cont
9	H9AMRT1	H9AMRT1:W9 Assets Part:1st Mortgage--Cross-wave	Cont
10	H10AMRT1	H10AMRT1:W10 Assets Part:1st Mortgage--Cross-wave	Cont
11	H11AMRT1	H11AMRT1:W11 Assets Part:1st Mortgage--Cross-wave	Cont
12	H12AMRT1	H12AMRT1:W12 Assets Part:1st Mortgage--Cross-wave	Cont
13	H13AMRT1	H13AMRT1:W13 Assets Part:1st Mortgage--Cross-wave	Cont
1	H1AOMRT1	H1AOMRT1:W1 Assets Part Own:1st Mortgage--Cross-wave	Categ
2	H2AOMRT1	H2AOMRT1:W2 Assets Part Own:1st Mortgage--Cross-wave	Categ
3	H3AOMRT1	H3AOMRT1:W3 Assets Part Own:1st Mortgage--Cross-wave	Categ
4	H4AOMRT1	H4AOMRT1:W4 Assets Part Own:1st Mortgage--Cross-wave	Categ
5	H5AOMRT1	H5AOMRT1:W5 Assets Part Own:1st Mortgage--Cross-wave	Categ
6	H6AOMRT1	H6AOMRT1:W6 Assets Part Own:1st Mortgage--Cross-wave	Categ
7	H7AOMRT1	H7AOMRT1:W7 Assets Part Own:1st Mortgage--Cross-wave	Categ
8	H8AOMRT1	H8AOMRT1:W8 Assets Part Own:1st Mortgage--Cross-wave	Categ
9	H9AOMRT1	H9AOMRT1:W9 Assets Part Own:1st Mortgage--Cross-wave	Categ
10	H10AOMRT1	H10AOMRT1:W10 Assets Part Own:1st Mortgage--Cross-wave	Categ

11	H11AOMRT1	H11AOMRT1:W11 Assets Part Own:1st Mortgage--Cross-wave	Categ
12	H12AOMRT1	H12AOMRT1:W12 Assets Part Own:1st Mortgage--Cross-wave	Categ
13	H13AOMRT1	H13AOMRT1:W13 Assets Part Own:1st Mortgage--Cross-wave	Categ
1	H1AFMRT1	H1AFMRT1:W1 Assets Part Flag:1st Mortgage--Cross-wave	Categ
2	H2AFMRT1	H2AFMRT1:W2 Assets Part Flag:1st Mortgage--Cross-wave	Categ
3	H3AFMRT1	H3AFMRT1:W3 Assets Part Flag:1st Mortgage--Cross-wave	Categ
4	H4AFMRT1	H4AFMRT1:W4 Assets Part Flag:1st Mortgage--Cross-wave	Categ
5	H5AFMRT1	H5AFMRT1:W5 Assets Part Flag:1st Mortgage--Cross-wave	Categ
6	H6AFMRT1	H6AFMRT1:W6 Assets Part Flag:1st Mortgage--Cross-wave	Categ
7	H7AFMRT1	H7AFMRT1:W7 Assets Part Flag:1st Mortgage--Cross-wave	Categ
8	H8AFMRT1	H8AFMRT1:W8 Assets Part Flag:1st Mortgage--Cross-wave	Categ
9	H9AFMRT1	H9AFMRT1:W9 Assets Part Flag:1st Mortgage--Cross-wave	Categ
10	H10AFMRT1	H10AFMRT1:W10 Assets Part Flag:1st Mortgage--Cross-wave	Categ
11	H11AFMRT1	H11AFMRT1:W11 Assets Part Flag:1st Mortgage--Cross-wave	Categ
12	H12AFMRT1	H12AFMRT1:W12 Assets Part Flag:1st Mortgage--Cross-wave	Categ
13	H13AFMRT1	H13AFMRT1:W13 Assets Part Flag:1st Mortgage--Cross-wave	Categ
1	H1AMRT2	H1AMRT2:W1 Assets Part:2nd Mortgage--Cross-wave	Cont
2	H2AMRT2	H2AMRT2:W2 Assets Part:2nd Mortgage--Cross-wave	Cont
3	H3AMRT2	H3AMRT2:W3 Assets Part:2nd Mortgage--Cross-wave	Cont
4	H4AMRT2	H4AMRT2:W4 Assets Part:2nd Mortgage--Cross-wave	Cont
5	H5AMRT2	H5AMRT2:W5 Assets Part:2nd Mortgage--Cross-wave	Cont
6	H6AMRT2	H6AMRT2:W6 Assets Part:2nd Mortgage--Cross-wave	Cont
7	H7AMRT2	H7AMRT2:W7 Assets Part:2nd Mortgage--Cross-wave	Cont
8	H8AMRT2	H8AMRT2:W8 Assets Part:2nd Mortgage--Cross-wave	Cont
9	H9AMRT2	H9AMRT2:W9 Assets Part:2nd Mortgage--Cross-wave	Cont
10	H10AMRT2	H10AMRT2:W10 Assets Part:2nd Mortgage--Cross-wave	Cont
11	H11AMRT2	H11AMRT2:W11 Assets Part:2nd Mortgage--Cross-wave	Cont
12	H12AMRT2	H12AMRT2:W12 Assets Part:2nd Mortgage--Cross-wave	Cont
13	H13AMRT2	H13AMRT2:W13 Assets Part:2nd Mortgage--Cross-wave	Cont
1	H1AOMRT2	H1AOMRT2:W1 Assets Part Own:2nd Mortgage--Cross-wave	Categ
2	H2AOMRT2	H2AOMRT2:W2 Assets Part Own:2nd Mortgage--Cross-wave	Categ
3	H3AOMRT2	H3AOMRT2:W3 Assets Part Own:2nd Mortgage--Cross-wave	Categ
4	H4AOMRT2	H4AOMRT2:W4 Assets Part Own:2nd Mortgage--Cross-wave	Categ
5	H5AOMRT2	H5AOMRT2:W5 Assets Part Own:2nd Mortgage--Cross-wave	Categ
6	H6AOMRT2	H6AOMRT2:W6 Assets Part Own:2nd Mortgage--Cross-wave	Categ
7	H7AOMRT2	H7AOMRT2:W7 Assets Part Own:2nd Mortgage--Cross-wave	Categ
8	H8AOMRT2	H8AOMRT2:W8 Assets Part Own:2nd Mortgage--Cross-wave	Categ
9	H9AOMRT2	H9AOMRT2:W9 Assets Part Own:2nd Mortgage--Cross-wave	Categ
10	H10AOMRT2	H10AOMRT2:W10 Assets Part Own:2nd Mortgage--Cross-wave	Categ
11	H11AOMRT2	H11AOMRT2:W11 Assets Part Own:2nd Mortgage--Cross-wave	Categ
12	H12AOMRT2	H12AOMRT2:W12 Assets Part Own:2nd Mortgage--Cross-wave	Categ
13	H13AOMRT2	H13AOMRT2:W13 Assets Part Own:2nd Mortgage--Cross-wave	Categ
1	H1AFMRT2	H1AFMRT2:W1 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
2	H2AFMRT2	H2AFMRT2:W2 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
3	H3AFMRT2	H3AFMRT2:W3 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
4	H4AFMRT2	H4AFMRT2:W4 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
5	H5AFMRT2	H5AFMRT2:W5 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
6	H6AFMRT2	H6AFMRT2:W6 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
7	H7AFMRT2	H7AFMRT2:W7 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
8	H8AFMRT2	H8AFMRT2:W8 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
9	H9AFMRT2	H9AFMRT2:W9 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
10	H10AFMRT2	H10AFMRT2:W10 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
11	H11AFMRT2	H11AFMRT2:W11 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
12	H12AFMRT2	H12AFMRT2:W12 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
13	H13AFMRT2	H13AFMRT2:W13 Assets Part Flag:2nd Mortgage--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMORT	12652	20561.63	42464.18	0.0	1070000.0
H2AMORT	19642	14454.53	71402.58	0.0	6000000.0
H3AMORT	17991	14100.79	37715.81	0.0	1000000.0

H4AMORT	21384	17670.45	43613.63	0.0	1000000.0
H5AMORT	19579	19369.02	47947.98	0.0	1200000.0
H6AMORT	18165	20879.30	52900.64	0.0	930000.0
H7AMORT	20129	29745.05	67555.32	0.0	1300000.0
H8AMORT	18469	33384.63	80562.92	0.0	1250000.0
H9AMORT	17217	34890.00	87948.25	0.0	3000000.0
H10AMORT	22034	40282.05	97162.06	0.0	3250000.0
H11AMORT	20554	37521.39	86144.34	0.0	1100000.0
H12AMORT	18747	35691.87	90603.42	0.0	5060000.0
H13AMORT	20912	39067.23	92294.32	0.0	1598607.7
H1AOMORT	12652	0.46	0.50	0.0	1.0
H2AOMORT	19642	0.29	0.46	0.0	1.0
H3AOMORT	17991	0.27	0.45	0.0	1.0
H4AOMORT	21384	0.30	0.46	0.0	1.0
H5AOMORT	19579	0.30	0.46	0.0	1.0
H6AOMORT	18165	0.28	0.45	0.0	1.0
H7AOMORT	20129	0.32	0.47	0.0	1.0
H8AOMORT	18469	0.31	0.46	0.0	1.0
H9AOMORT	17217	0.30	0.46	0.0	1.0
H10AOMORT	22034	0.32	0.46	0.0	1.0
H11AOMORT	20554	0.30	0.46	0.0	1.0
H12AOMORT	18747	0.28	0.45	0.0	1.0
H13AOMORT	20912	0.29	0.45	0.0	1.0
H1AFMORT	12652	0.57	0.93	0.0	9.0
H2AFMORT	19642	0.41	0.98	0.0	9.0
H3AFMORT	17991	0.38	0.88	0.0	9.0
H4AFMORT	21384	0.41	0.95	0.0	9.0
H5AFMORT	19579	0.40	0.88	0.0	9.0
H6AFMORT	18165	0.36	0.71	0.0	9.0
H7AFMORT	20129	0.41	0.75	0.0	9.0
H8AFMORT	18469	0.39	0.72	0.0	9.0
H9AFMORT	17217	0.39	0.77	0.0	9.0
H10AFMORT	22034	0.48	1.14	0.0	9.0
H11AFMORT	20554	0.40	0.90	0.0	9.0
H12AFMORT	18747	0.40	0.97	0.0	9.0
H13AFMORT	20912	0.46	1.16	0.0	9.0
H1AMRT1	12652	19345.24	40395.06	0.0	1070000.0
H2AMRT1	19642	14219.75	71236.09	0.0	6000000.0
H3AMRT1	17991	13698.62	37283.37	0.0	1000000.0
H4AMRT1	21384	17209.04	43169.39	0.0	1000000.0
H5AMRT1	19579	18881.58	47067.31	0.0	950000.0
H6AMRT1	18165	20468.89	52485.37	0.0	930000.0
H7AMRT1	20129	29323.69	67252.42	0.0	1300000.0
H8AMRT1	18469	32811.86	80053.43	0.0	1250000.0
H9AMRT1	17217	34212.32	87214.72	0.0	3000000.0
H10AMRT1	22034	39417.70	96269.32	0.0	3250000.0
H11AMRT1	20554	36893.49	84969.20	0.0	1000000.0
H12AMRT1	18747	35064.31	89679.40	0.0	5060000.0
H13AMRT1	20912	38631.11	91824.67	0.0	1598607.7
H1AOMRT1	12652	0.46	0.50	0.0	1.0
H2AOMRT1	19642	0.29	0.46	0.0	1.0
H3AOMRT1	17991	0.26	0.44	0.0	1.0
H4AOMRT1	21384	0.29	0.45	0.0	1.0
H5AOMRT1	19579	0.29	0.45	0.0	1.0
H6AOMRT1	18165	0.27	0.44	0.0	1.0

H7AOMRT1	20129	0.31	0.46	0.0	1.0
H8AOMRT1	18469	0.30	0.46	0.0	1.0
H9AOMRT1	17217	0.29	0.45	0.0	1.0
H10AOMRT1	22034	0.31	0.46	0.0	1.0
H11AOMRT1	20554	0.29	0.45	0.0	1.0
H12AOMRT1	18747	0.27	0.45	0.0	1.0
H13AOMRT1	20912	0.28	0.45	0.0	1.0
H1AFMRT1	12652	3.86	2.49	1.0	9.0
H2AFMRT1	19642	4.65	2.25	1.0	9.0
H3AFMRT1	17991	4.77	2.17	1.0	9.0
H4AFMRT1	21384	4.68	2.22	1.0	9.0
H5AFMRT1	19579	4.67	2.22	1.0	9.0
H6AFMRT1	18165	4.77	2.16	1.0	9.0
H7AFMRT1	20129	4.57	2.25	1.0	9.0
H8AFMRT1	18469	4.59	2.24	1.0	9.0
H9AFMRT1	17217	4.65	2.22	1.0	9.0
H10AFMRT1	22034	4.61	2.30	1.0	9.0
H11AFMRT1	20554	4.65	2.24	1.0	9.0
H12AFMRT1	18747	4.75	2.21	1.0	9.0
H13AFMRT1	20912	4.72	2.25	1.0	9.0
H1AMRT2	12652	1216.39	8375.35	0.0	290000.0
H2AMRT2	19642	234.79	2967.24	0.0	126605.0
H3AMRT2	17991	402.17	4524.99	0.0	180000.0
H4AMRT2	21384	461.41	4944.53	0.0	204396.0
H5AMRT2	19579	487.44	5938.16	0.0	250000.0
H6AMRT2	18165	410.41	5384.31	0.0	229055.6
H7AMRT2	20129	421.36	5959.21	0.0	310230.7
H8AMRT2	18469	572.77	6779.15	0.0	249000.0
H9AMRT2	17217	677.68	7551.46	0.0	310000.0
H10AMRT2	22034	864.36	10072.85	0.0	400000.0
H11AMRT2	20554	627.90	7822.71	0.0	250000.0
H12AMRT2	18747	627.56	8222.22	0.0	300000.0
H13AMRT2	20912	436.12	6403.07	0.0	350000.0
H1AOMRT2	12652	0.05	0.23	0.0	1.0
H2AOMRT2	19642	0.01	0.11	0.0	1.0
H3AOMRT2	17991	0.02	0.13	0.0	1.0
H4AOMRT2	21384	0.02	0.13	0.0	1.0
H5AOMRT2	19579	0.01	0.12	0.0	1.0
H6AOMRT2	18165	0.01	0.11	0.0	1.0
H7AOMRT2	20129	0.01	0.11	0.0	1.0
H8AOMRT2	18469	0.01	0.11	0.0	1.0
H9AOMRT2	17217	0.02	0.12	0.0	1.0
H10AOMRT2	22034	0.02	0.13	0.0	1.0
H11AOMRT2	20554	0.01	0.11	0.0	1.0
H12AOMRT2	18747	0.01	0.11	0.0	1.0
H13AOMRT2	20912	0.01	0.10	0.0	1.0
H1AFMRT2	12652	5.78	1.12	1.0	9.0
H2AFMRT2	19642	5.97	0.60	1.0	9.0
H3AFMRT2	17991	5.95	0.65	1.0	9.0
H4AFMRT2	21384	5.95	0.67	1.0	9.0
H5AFMRT2	19579	5.96	0.63	1.0	9.0
H6AFMRT2	18165	5.97	0.55	1.0	9.0
H7AFMRT2	20129	5.96	0.57	1.0	9.0
H8AFMRT2	18469	5.95	0.57	1.0	9.0
H9AFMRT2	17217	5.95	0.62	1.0	9.0

H10AFMRT2	22034	5.97	0.74	1.0	9.0
H11AFMRT2	20554	5.97	0.61	1.0	9.0
H12AFMRT2	18747	5.98	0.61	1.0	9.0
H13AFMRT2	20912	6.00	0.62	1.0	9.0

Categorical Variable Codes

HwAOMORT: Assets Own:Total Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	6836	13890	13069	15068	13730	13103	13709	12743	12052	15086
1.Yes	|	5816	5752	4922	6316	5849	5062	6420	5726	5165	6948

Value		w11	w12	w13
0.No	|	14469	13509	14872
1.Yes	|	6085	5238	6040

HwAFMORT: Asst Flag: Total Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	|	6725	13662	12893	14903	13550	12842	13499	12619	11895	14700
1.No imputations	|	5340	5057	4239	5410	4996	4304	5502	4923	4438	6050
2.Some imputation	|	492	746	744	901	911	979	1067	879	821	989
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295

Value		w11	w12	w13
0.No asset	|	14199	13234	14493
1.No imputations	|	5414	4658	5335
2.Some imputation	|	800	690	788
9.No Fin resp	|	141	165	296

HwAOMRT1: Assets Part Own:1st Mortgage--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	6836	13893	13228	15274	13905	13253	13864	12872	12187	15283
1.Yes	|	5816	5749	4763	6110	5674	4912	6265	5597	5030	6751
Value		w11	w12	w13							
0.No	|	14583	13633	14987							
1.Yes	|	5971	5114	5925							
HwAFMRT1: Assets Part Flag:1st Mortgage--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	5384	5074	4122	5243	4844	4187	5375	4837	4332	5905
2.Complete bracket	|		361	448	556	509	389	498	445	389	462
3.Incomplete bracket	|		20	9	31	42	19	29	37	40	37
4.Range card bracket	|	44									
5.No value/bracket	|	352	217	115	193	223	231	304	240	219	202
6.No asset	|	6725	13662	13049	15106	13725	12992	13655	12747	12027	14894
7.DK ownership	|	52	131	133	85	114	307	207	115	147	239
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	5326	4563	5237							
2.Complete bracket	|	373	290	360							
3.Incomplete bracket	|	33	29	39							
4.Range card bracket	|										
5.No value/bracket	|	168	145	180							
6.No asset	|	14313	13355	14608							
7.DK ownership	|	200	200	192							
9.No Fin resp	|	141	165	296							

HwAOMRT2: Assets Part Own:2nd Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11975	19399	17702	21037	19293	17951	19881	18222	16955	21633
1.Yes	|	677	243	289	347	286	214	248	247	262	401
Value		w11	w12	w13							
0.No	|	20294	18518	20695							
1.Yes	|	260	229	217							

HwAFMRT2: Assets Part Flag:2nd Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	621	214	240	299	249	179	217	203	223	347
2.Complete bracket	|		8	34	37	27	24	23	21	25	39
3.Incomplete bracket	|						2		2		1
4.Range card bracket	|	6									
5.No value/bracket	|	42	16	11	6	8	7	7	19	10	7
6.No asset	|	11787	19150	17458	20787	19059	17603	19612	18052	16748	21093
7.DK ownership	|	101	77	133	85	114	310	209	124	148	252
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	240	204	201							
2.Complete bracket	|	15	10	9							
3.Incomplete bracket	|	2	3								
4.Range card bracket	|										
5.No value/bracket	|	3	9	5							
6.No asset	|	19944	18150	20204							
7.DK ownership	|	209	206	197							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of all mortgages is assigned to HwAMORT. HwAMORT is the sum of the first and second mortgages (HwAMRT1, HwAMRT2), which are each imputed separately.

HwAFMORT is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwAOMORT variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwAFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwAOvar indicate whether the household owns the asset.

Both a 1st and 2nd mortgage can be reported in the data, though respondents may report having a second mortgage and not a first (i.e., one does not imply the other). HwAMORT sums the 1st and 2nd mortgages.

Cross Wave Differences in Original HRS Data

The values of first and second mortgages are asked at each wave. Questions reveal whether the Respondent has a first and second mortgage and if so, the value of them.

In Wave 1, the questions ask:

- a) "Is there a mortgage or land contract on this (home and land/apartment/ property)?" [NOTE: If the Respondent asks, do not include home equity loans or lines of credit]
- b) "How much is still owed on this loan?"
- c) "In addition to your (mortgage/land contract) do you have a second mortgage or a land contract on this property? (Please do not include any home equity lines of credit.)"
- d) "How much is still owed on this loan?"

In Wave 2A, the questions ask:

- a) "Are you paying anything on a mortgage or other loan on [this property]?"
- b) "About how much do you still owe on this mortgage or loan?"
- c) "In addition to your mortgage or loan do you have a second mortgage or a land contract on this property?"
- d) "About how much do you still owe on that loan?"

Beginning in Wave 2H, the ownership questions cover 1st mortgage, 2nd mortgage and other loans. Up to 3 loans may be specified:

- a) "Do you have a mortgage, land contract, second mortgage or any other loan that uses the property as collateral? Please do not include any home equity lines of credit."

Beginning in Wave 9, a qualifying statement was added to this question, which says "Do not include reverse mortgages."

b) [If 1st mortgage] "About how much do you still owe on that mortgage or land contract?"

c) [If 2nd mortgage] "About how much do you still owe on that second mortgage?"

From Wave 2H forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V10722      D25:MORTGAG/LNLCNTRC:IND
V10723      D26:1ST_MORT:$STILOW:IND
V10729      D30:2ND_MORT/LNDCNTC:IND
V10730      D26:2ND_LOAN:$_OWED :IND
V722        D25:MORTGAGE/LND CON:IMP
V723        D26:1ST MORT:$STILL :IMP
V729        D30:2ND MORT/LND CON:IMP
V730        D26:2ND LOAN:$STILL :IMP

AHEAD 1993:
B1067       F10. MOBILE HOME & SITE: OWN/RENT
B1087       F23. OWN OR RENT FARM/RANCH?
B1088       F23a. OWN FARMHOUSE?
B1091       F25. OWN OR RENT HOME/APT?
B1121       F30. MORTGAGE ON HOME
B1126       F34. AMOUNT STILL OWE ON MORTGAGE
B1127       F35. SECOND MORTGAGE?
B1131       F36. AMOUNT STILL OWE ON SECOND MORTGAGE

HRS 1994:
W10616      D7/1. Imputation indicat
W10617      D7/2.. Imputation indica
W10622      D7d. Imputation indicato
W10626      D9c. Imputation indicato
W616        D7.MORTGAGE OR LAND CONT
W617        D7.MORTGAGE OR LAND CONT
W622        D7d.STILL OWE ON MORTGAG
W623        D7d1-D7d3. Brackets
W626        D9c.STILL OWE ON SECOND
W627        D9c1-D9c3. Brackets

AHEAD 1995:
D2251M1     F7.HOME MORTGAGE
D2251M2     F7.HOME MORTGAGE
D2256       F7D.$ OWN ON MORTGAGE
D2257B      F7D.$ OWN ON MORTGAGE/Bkt
D2263       F9C.$ OWN ON 2ND MORTGAGE
D2264B      F9C.$ OWN ON 2ND MORTGAGE/Bkt

HRS 1996:
E2251M1     F7.HOME MORTGAGE
E2251M2     F7.HOME MORTGAGE
E2251M3     F7.HOME MORTGAGE
E2256       F7D.$ OWE ON MORTGAGE
E2257B      F7D.$ OWE ON MORTGAGE/Bkt
E2263       F9C.$ OWE ON 2ND MORTGAGE
E2264B      F9C.$ OWE ON 2ND MORTGAGE/Bkt

HRS 1998:
F2768M1     F7.HOME MORTGAGE
F2768M2     F7.HOME MORTGAGE

```

F2773	F7D.\$ OWE ON MORTGAGE
F2774B	F7D.\$ OWE ON MORTGAGE-Bkt
F2780	F9C.\$ OWN ON 2ND MORTGAGE
F2781B	F9C.\$ OWN ON 2ND MORTGAGE-Bkt
HRS 2000:	
G3086M1	F7.HOME MORTGAGE
G3086M2	F7.HOME MORTGAGE
G3091	F7D.\$ OWE ON MORTGAGE
G3092	F7E. F7E DK-1
G3093	F7F. F7E DK-2
G3094	F7Y1F. F7E DK-3
G3098	F9C.\$ OWE ON 2ND MORTGAGE
G3099	F9D. F9C DK-1
G3100	F9E. F9C DK-2
G3101	F9F. F9C DK-3
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH024M1	LOAN-WITH PROPERTY AS COLLATERAL
xH024M2	LOAN-WITH PROPERTY AS COLLATERAL
xH024M3	LOAN-WITH PROPERTY AS COLLATERAL
xH032	HOW MUCH IS STILL OWED ON MORTGAGE
xH033	HOW MUCH IS STILL OWED ON MORTGAGE- MIN
xH034	HOW MUCH IS STILL OWED ON MORTGAGE- MAX
xH035	HOW MUCH STILL OWED ON MORTGAGE- RESULT
xH042	MONEY OWED ON 2ND PROPERTY LOAN
xH043	MONEY OWED ON 2ND PROPERTY LOAN- MIN
xH044	MONEY OWED ON 2ND PROPERTY LOAN- MAX
xH045	MONEY OWED ON 2ND PROPERTY LOAN- RESULT
HRS 2006-2016:	
xU001_13	ASSET RECONCILIATION-MORTGAGE1
xU001_14	ASSET RECONCILIATION-MORTGAGE2
xU002_13	ASSET RECON WHICH WRONG-MORTGAGE1
xU002_14	ASSET RECON WHICH WRONG-MORTGAGE2
xU003_13A	ASSET RECON HOW MUCH -A-MORTGAGE1
xU003_13B	ASSET RECON HOW MUCH-B-MORTGAGE1
xU003_14A	ASSET RECON HOW MUCH -A-MORTGAGE2
xU003_14B	ASSET RECON HOW MUCH-B-MORTGAGE2
xU004_13A	ASSET RECON -MIN-A-MORTGAGE1
xU004_13B	ASSET RECON-MIN-B-MORTGAGE1
xU004_14A	ASSET RECON -MIN-A-MORTGAGE2
xU004_14B	ASSET RECON -MIN-B-MORTGAGE2
xU005_13A	ASSET RECON -MAX-A -MORTGAGE1
xU005_13B	ASSET RECON-MAX-B -MORTGAGE1
xU005_14A	ASSET RECON -MAX-A -MORTGAGE2
xU005_14B	ASSET RECON -MAX-B -MORTGAGE2
xU006_13A	ASSET RECON - RESULT-A-MORTGAGE1
xU006_13B	ASSET RECON- RESULT-B-MORTGAGE1
xU006_14A	ASSET RECON - RESULT-A-MORTGAGE2
xU006_14B	ASSET RECON - RESULT-B-MORTGAGE2
xU022_13A	WHICH WAVE WRONG-A-MORTGAGE1
xU022_13B	WHICH WAVE WRONG-B-MORTGAGE1
xU022_14A	WHICH WAVE WRONG-A-MORTGAGE2
xU022_14B	WHICH WAVE WRONG-B-MORTGAGE2

Value of other home loans (primary residence)

Wave	Variable Name	Variable Label	Type
1	H1AHMLN	H1AHMLN:W1 Assets:Total Othr Home Loans--Cross-wave	Cont
2	H2AHMLN	H2AHMLN:W2 Assets:Total Othr Home Loans--Cross-wave	Cont
3	H3AHMLN	H3AHMLN:W3 Assets:Total Othr Home Loans--Cross-wave	Cont
4	H4AHMLN	H4AHMLN:W4 Assets:Total Othr Home Loans--Cross-wave	Cont
5	H5AHMLN	H5AHMLN:W5 Assets:Total Othr Home Loans--Cross-wave	Cont
6	H6AHMLN	H6AHMLN:W6 Assets:Total Othr Home Loans--Cross-wave	Cont
7	H7AHMLN	H7AHMLN:W7 Assets:Total Othr Home Loans--Cross-wave	Cont
8	H8AHMLN	H8AHMLN:W8 Assets:Total Othr Home Loans--Cross-wave	Cont
9	H9AHMLN	H9AHMLN:W9 Assets:Total Othr Home Loans--Cross-wave	Cont
10	H10AHMLN	H10AHMLN:W10 Assets:Total Othr Home Loans--Cross-wave	Cont
11	H11AHMLN	H11AHMLN:W11 Assets:Total Othr Home Loans--Cross-wave	Cont
12	H12AHMLN	H12AHMLN:W12 Assets:Total Othr Home Loans--Cross-wave	Cont
13	H13AHMLN	H13AHMLN:W13 Assets:Total Othr Home Loans--Cross-wave	Cont
1	H1AOHMLN	H1AOHMLN:W1 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
2	H2AOHMLN	H2AOHMLN:W2 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
3	H3AOHMLN	H3AOHMLN:W3 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
4	H4AOHMLN	H4AOHMLN:W4 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
5	H5AOHMLN	H5AOHMLN:W5 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
6	H6AOHMLN	H6AOHMLN:W6 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
7	H7AOHMLN	H7AOHMLN:W7 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
8	H8AOHMLN	H8AOHMLN:W8 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
9	H9AOHMLN	H9AOHMLN:W9 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
10	H10AOHMLN	H10AOHMLN:W10 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
11	H11AOHMLN	H11AOHMLN:W11 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
12	H12AOHMLN	H12AOHMLN:W12 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
13	H13AOHMLN	H13AOHMLN:W13 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
1	H1AFHMLN	H1AFHMLN:W1 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
2	H2AFHMLN	H2AFHMLN:W2 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
3	H3AFHMLN	H3AFHMLN:W3 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
4	H4AFHMLN	H4AFHMLN:W4 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
5	H5AFHMLN	H5AFHMLN:W5 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
6	H6AFHMLN	H6AFHMLN:W6 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
7	H7AFHMLN	H7AFHMLN:W7 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
8	H8AFHMLN	H8AFHMLN:W8 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
9	H9AFHMLN	H9AFHMLN:W9 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
10	H10AFHMLN	H10AFHMLN:W10 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
11	H11AFHMLN	H11AFHMLN:W11 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
12	H12AFHMLN	H12AFHMLN:W12 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
13	H13AFHMLN	H13AFHMLN:W13 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
1	H1AEQCD	H1AEQCD:W1 Assets Part:Home Equity LOC--Cross-wave	Cont
2	H2AEQCD	H2AEQCD:W2 Assets Part:Home Equity LOC--Cross-wave	Cont
3	H3AEQCD	H3AEQCD:W3 Assets Part:Home Equity LOC--Cross-wave	Cont
4	H4AEQCD	H4AEQCD:W4 Assets Part:Home Equity LOC--Cross-wave	Cont
5	H5AEQCD	H5AEQCD:W5 Assets Part:Home Equity LOC--Cross-wave	Cont
6	H6AEQCD	H6AEQCD:W6 Assets Part:Home Equity LOC--Cross-wave	Cont
7	H7AEQCD	H7AEQCD:W7 Assets Part:Home Equity LOC--Cross-wave	Cont
8	H8AEQCD	H8AEQCD:W8 Assets Part:Home Equity LOC--Cross-wave	Cont
9	H9AEQCD	H9AEQCD:W9 Assets Part:Home Equity LOC--Cross-wave	Cont
10	H10AEQCD	H10AEQCD:W10 Assets Part:Home Equity LOC--Cross-wave	Cont
11	H11AEQCD	H11AEQCD:W11 Assets Part:Home Equity LOC--Cross-wave	Cont
12	H12AEQCD	H12AEQCD:W12 Assets Part:Home Equity LOC--Cross-wave	Cont
13	H13AEQCD	H13AEQCD:W13 Assets Part:Home Equity LOC--Cross-wave	Cont
1	H1AOEQCD	H1AOEQCD:W1 Assets Part Own:Home Equity LOC--Cross-wave	Categ
2	H2AOEQCD	H2AOEQCD:W2 Assets Part Own:Home Equity LOC--Cross-wave	Categ
3	H3AOEQCD	H3AOEQCD:W3 Assets Part Own:Home Equity LOC--Cross-wave	Categ
4	H4AOEQCD	H4AOEQCD:W4 Assets Part Own:Home Equity LOC--Cross-wave	Categ
5	H5AOEQCD	H5AOEQCD:W5 Assets Part Own:Home Equity LOC--Cross-wave	Categ
6	H6AOEQCD	H6AOEQCD:W6 Assets Part Own:Home Equity LOC--Cross-wave	Categ
7	H7AOEQCD	H7AOEQCD:W7 Assets Part Own:Home Equity LOC--Cross-wave	Categ
8	H8AOEQCD	H8AOEQCD:W8 Assets Part Own:Home Equity LOC--Cross-wave	Categ
9	H9AOEQCD	H9AOEQCD:W9 Assets Part Own:Home Equity LOC--Cross-wave	Categ
10	H10AOEQCD	H10AOEQCD:W10 Assets Part Own:Home Equity LOC--Cross-wave	Categ

11	H11AOEQCD	H11AOEQCD:W11 Assets Part Own:Home Equity LOC--Cross-wave	Categ
12	H12AOEQCD	H12AOEQCD:W12 Assets Part Own:Home Equity LOC--Cross-wave	Categ
13	H13AOEQCD	H13AOEQCD:W13 Assets Part Own:Home Equity LOC--Cross-wave	Categ
1	H1AFEQCD	H1AFEQCD:W1 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
2	H2AFEQCD	H2AFEQCD:W2 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
3	H3AFEQCD	H3AFEQCD:W3 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
4	H4AFEQCD	H4AFEQCD:W4 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
5	H5AFEQCD	H5AFEQCD:W5 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
6	H6AFEQCD	H6AFEQCD:W6 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
7	H7AFEQCD	H7AFEQCD:W7 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
8	H8AFEQCD	H8AFEQCD:W8 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
9	H9AFEQCD	H9AFEQCD:W9 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
10	H10AFEQCD	H10AFEQCD:W10 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
11	H11AFEQCD	H11AFEQCD:W11 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
12	H12AFEQCD	H12AFEQCD:W12 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
13	H13AFEQCD	H13AFEQCD:W13 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
1	H1AEQLN	H1AEQLN:W1 Assets Part:Other home loans--Cross-wave	Cont
2	H2AEQLN	H2AEQLN:W2 Assets Part:Other home loans--Cross-wave	Cont
3	H3AEQLN	H3AEQLN:W3 Assets Part:Other home loans--Cross-wave	Cont
4	H4AEQLN	H4AEQLN:W4 Assets Part:Other home loans--Cross-wave	Cont
5	H5AEQLN	H5AEQLN:W5 Assets Part:Other home loans--Cross-wave	Cont
6	H6AEQLN	H6AEQLN:W6 Assets Part:Other home loans--Cross-wave	Cont
7	H7AEQLN	H7AEQLN:W7 Assets Part:Other home loans--Cross-wave	Cont
8	H8AEQLN	H8AEQLN:W8 Assets Part:Other home loans--Cross-wave	Cont
9	H9AEQLN	H9AEQLN:W9 Assets Part:Other home loans--Cross-wave	Cont
10	H10AEQLN	H10AEQLN:W10 Assets Part:Other home loans--Cross-wave	Cont
11	H11AEQLN	H11AEQLN:W11 Assets Part:Other home loans--Cross-wave	Cont
12	H12AEQLN	H12AEQLN:W12 Assets Part:Other home loans--Cross-wave	Cont
13	H13AEQLN	H13AEQLN:W13 Assets Part:Other home loans--Cross-wave	Cont
1	H1AOEQLN	H1AOEQLN:W1 Assets Part Own:Other Home Loans--Cross-wave	Categ
2	H2AOEQLN	H2AOEQLN:W2 Assets Part Own:Other Home Loans--Cross-wave	Categ
3	H3AOEQLN	H3AOEQLN:W3 Assets Part Own:Other Home Loans--Cross-wave	Categ
4	H4AOEQLN	H4AOEQLN:W4 Assets Part Own:Other Home Loans--Cross-wave	Categ
5	H5AOEQLN	H5AOEQLN:W5 Assets Part Own:Other Home Loans--Cross-wave	Categ
6	H6AOEQLN	H6AOEQLN:W6 Assets Part Own:Other Home Loans--Cross-wave	Categ
7	H7AOEQLN	H7AOEQLN:W7 Assets Part Own:Other Home Loans--Cross-wave	Categ
8	H8AOEQLN	H8AOEQLN:W8 Assets Part Own:Other Home Loans--Cross-wave	Categ
9	H9AOEQLN	H9AOEQLN:W9 Assets Part Own:Other Home Loans--Cross-wave	Categ
10	H10AOEQLN	H10AOEQLN:W10 Assets Part Own:Other Home Loans--Cross-wave	Categ
11	H11AOEQLN	H11AOEQLN:W11 Assets Part Own:Other Home Loans--Cross-wave	Categ
12	H12AOEQLN	H12AOEQLN:W12 Assets Part Own:Other Home Loans--Cross-wave	Categ
13	H13AOEQLN	H13AOEQLN:W13 Assets Part Own:Other Home Loans--Cross-wave	Categ
1	H1AFEQLN	H1AFEQLN:W1 Assets Part Flag:Other Home Loans--Cross-wave	Categ
2	H2AFEQLN	H2AFEQLN:W2 Assets Part Flag:Other Home Loans--Cross-wave	Categ
3	H3AFEQLN	H3AFEQLN:W3 Assets Part Flag:Other Home Loans--Cross-wave	Categ
4	H4AFEQLN	H4AFEQLN:W4 Assets Part Flag:Other Home Loans--Cross-wave	Categ
5	H5AFEQLN	H5AFEQLN:W5 Assets Part Flag:Other Home Loans--Cross-wave	Categ
6	H6AFEQLN	H6AFEQLN:W6 Assets Part Flag:Other Home Loans--Cross-wave	Categ
7	H7AFEQLN	H7AFEQLN:W7 Assets Part Flag:Other Home Loans--Cross-wave	Categ
8	H8AFEQLN	H8AFEQLN:W8 Assets Part Flag:Other Home Loans--Cross-wave	Categ
9	H9AFEQLN	H9AFEQLN:W9 Assets Part Flag:Other Home Loans--Cross-wave	Categ
10	H10AFEQLN	H10AFEQLN:W10 Assets Part Flag:Other Home Loans--Cross-wave	Categ
11	H11AFEQLN	H11AFEQLN:W11 Assets Part Flag:Other Home Loans--Cross-wave	Categ
12	H12AFEQLN	H12AFEQLN:W12 Assets Part Flag:Other Home Loans--Cross-wave	Categ
13	H13AFEQLN	H13AFEQLN:W13 Assets Part Flag:Other Home Loans--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHMLN	12652	3338.41	47961.68	0.0	3500000.0
H2AHMLN	19642	1271.62	8429.01	0.0	300000.0
H3AHMLN	17991	1521.37	8808.74	0.0	250000.0

H4AHMLN	21384	1798.80	11518.17	0.0	500000.0
H5AHMLN	19579	1737.46	10175.41	0.0	385000.0
H6AHMLN	18165	2121.47	12082.57	0.0	500000.0
H7AHMLN	20129	3407.06	18483.70	0.0	700000.0
H8AHMLN	18469	4188.45	34500.27	0.0	2500000.0
H9AHMLN	17217	3780.32	21521.35	0.0	1000000.0
H10AHMLN	22034	4301.78	29479.45	0.0	2000000.0
H11AHMLN	20554	3854.97	22267.96	0.0	750000.0
H12AHMLN	18747	3343.42	18374.91	0.0	400000.0
H13AHMLN	20912	2859.61	17561.79	0.0	430000.0
H1AOHMLN	12652	0.10	0.30	0.0	1.0
H2AOHMLN	19642	0.06	0.24	0.0	1.0
H3AOHMLN	17991	0.07	0.26	0.0	1.0
H4AOHMLN	21384	0.08	0.26	0.0	1.0
H5AOHMLN	19579	0.07	0.26	0.0	1.0
H6AOHMLN	18165	0.08	0.27	0.0	1.0
H7AOHMLN	20129	0.10	0.30	0.0	1.0
H8AOHMLN	18469	0.10	0.30	0.0	1.0
H9AOHMLN	17217	0.10	0.30	0.0	1.0
H10AOHMLN	22034	0.09	0.29	0.0	1.0
H11AOHMLN	20554	0.08	0.28	0.0	1.0
H12AOHMLN	18747	0.08	0.27	0.0	1.0
H13AOHMLN	20912	0.06	0.24	0.0	1.0
H1AFHMLN	12652	0.23	0.89	0.0	9.0
H2AFHMLN	11634	0.25	1.01	0.0	9.0
H3AFHMLN	17991	0.16	0.79	0.0	9.0
H4AFHMLN	21384	0.18	0.87	0.0	9.0
H5AFHMLN	19579	0.16	0.79	0.0	9.0
H6AFHMLN	18165	0.15	0.60	0.0	9.0
H7AFHMLN	20129	0.17	0.65	0.0	9.0
H8AFHMLN	18469	0.16	0.61	0.0	9.0
H9AFHMLN	17217	0.17	0.68	0.0	9.0
H10AFHMLN	22034	0.26	1.10	0.0	9.0
H11AFHMLN	20554	0.20	0.84	0.0	9.0
H12AFHMLN	18747	0.20	0.92	0.0	9.0
H13AFHMLN	20912	0.23	1.11	0.0	9.0
H1AEQCD	12652	1906.81	11302.99	0.0	400000.0
H2AEQCD	11420	1848.28	9435.40	0.0	300000.0
H3AEQCD	17991	1376.75	8151.04	0.0	250000.0
H4AEQCD	21384	1632.99	11109.17	0.0	500000.0
H5AEQCD	19579	1593.78	9774.05	0.0	385000.0
H6AEQCD	18165	1989.55	11715.02	0.0	500000.0
H7AEQCD	20129	3212.39	17632.73	0.0	700000.0
H8AEQCD	18469	4054.35	34389.17	0.0	2500000.0
H9AEQCD	17217	3537.16	20869.31	0.0	1000000.0
H10AEQCD	22034	4151.25	29172.07	0.0	2000000.0
H11AEQCD	20554	3636.56	20689.24	0.0	500000.0
H12AEQCD	18747	3199.44	18119.61	0.0	400000.0
H13AEQCD	20912	2699.10	16602.16	0.0	400000.0
H1AOEQCD	12652	0.08	0.27	0.0	1.0
H2AOEQCD	11420	0.09	0.29	0.0	1.0
H3AOEQCD	17991	0.07	0.25	0.0	1.0
H4AOEQCD	21384	0.07	0.25	0.0	1.0
H5AOEQCD	19579	0.07	0.25	0.0	1.0
H6AOEQCD	18165	0.07	0.26	0.0	1.0

H7AOEQCD	20129	0.09	0.29	0.0	1.0
H8AOEQCD	18469	0.10	0.29	0.0	1.0
H9AOEQCD	17217	0.09	0.29	0.0	1.0
H10AOEQCD	22034	0.09	0.29	0.0	1.0
H11AOEQCD	20554	0.08	0.27	0.0	1.0
H12AOEQCD	18747	0.07	0.26	0.0	1.0
H13AOEQCD	20912	0.06	0.24	0.0	1.0
H1AFEQCD	12652	5.64	1.37	1.0	9.0
H2AFEQCD	11420	5.61	1.44	1.0	9.0
H3AFEQCD	17991	5.72	1.24	1.0	9.0
H4AFEQCD	21384	5.71	1.26	1.0	9.0
H5AFEQCD	19579	5.73	1.23	1.0	9.0
H6AFEQCD	18165	5.69	1.27	1.0	9.0
H7AFEQCD	20129	5.58	1.44	1.0	9.0
H8AFEQCD	18469	5.57	1.45	1.0	9.0
H9AFEQCD	17217	5.59	1.43	1.0	9.0
H10AFEQCD	22034	5.63	1.46	1.0	9.0
H11AFEQCD	20554	5.65	1.38	1.0	9.0
H12AFEQCD	18747	5.69	1.32	1.0	9.0
H13AFEQCD	20912	5.77	1.24	1.0	9.0
H1AEQLN	12652	1431.60	46632.87	0.0	3500000.0
H2AEQLN	19642	197.01	4280.24	0.0	278000.0
H3AEQLN	17991	144.62	3154.92	0.0	200000.0
H4AEQLN	21384	165.81	2790.30	0.0	140000.0
H5AEQLN	19579	143.67	2806.33	0.0	160000.0
H6AEQLN	18165	131.92	2445.47	0.0	109000.0
H7AEQLN	20129	194.66	4163.98	0.0	200000.0
H8AEQLN	18469	134.11	2721.38	0.0	100000.0
H9AEQLN	17217	243.16	4805.11	0.0	270000.0
H10AEQLN	22034	150.53	3248.17	0.0	162000.0
H11AEQLN	20554	218.41	8181.25	0.0	750000.0
H12AEQLN	18747	143.97	3171.65	0.0	199000.0
H13AEQLN	20912	160.51	5794.38	0.0	430000.0
H1AOEQLN	12652	0.03	0.16	0.0	1.0
H2AOEQLN	19642	0.01	0.10	0.0	1.0
H3AOEQLN	17991	0.01	0.08	0.0	1.0
H4AOEQLN	21384	0.01	0.09	0.0	1.0
H5AOEQLN	19579	0.01	0.08	0.0	1.0
H6AOEQLN	18165	0.01	0.07	0.0	1.0
H7AOEQLN	20129	0.00	0.07	0.0	1.0
H8AOEQLN	18469	0.00	0.07	0.0	1.0
H9AOEQLN	17217	0.01	0.08	0.0	1.0
H10AOEQLN	22034	0.00	0.07	0.0	1.0
H11AOEQLN	20554	0.00	0.06	0.0	1.0
H12AOEQLN	18747	0.00	0.06	0.0	1.0
H13AOEQLN	20912	0.00	0.05	0.0	1.0
H1AFEQLN	12652	5.94	0.80	1.0	9.0
H2AFEQLN	19642	5.99	0.54	1.0	9.0
H3AFEQLN	17991	6.00	0.45	1.0	9.0
H4AFEQLN	21384	5.99	0.50	1.0	9.0
H5AFEQLN	19579	6.00	0.44	1.0	9.0
H6AFEQLN	18165	6.00	0.40	1.0	9.0
H7AFEQLN	20129	6.00	0.36	1.0	9.0
H8AFEQLN	18469	5.99	0.36	1.0	9.0
H9AFEQLN	17217	5.99	0.43	1.0	9.0

H10AFEQLN	22034	6.03	0.48	1.0	9.0
H11AFEQLN	20554	6.01	0.40	1.0	9.0
H12AFEQLN	18747	6.02	0.41	1.0	9.0
H13AFEQLN	20912	6.04	0.45	1.0	9.0

Categorical Variable Codes

HwAOHMLN: Assets Own:Total Oth Hm Loans--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11340	18432	16713	19771	18190	16778	18154	16634	15551	19960
1.Yes	|	1312	1210	1278	1613	1389	1387	1975	1835	1666	2074

Value		w11	w12	w13
0.No	|	18827	17309	19603
1.Yes	|	1727	1438	1309

HwAFHMLN: Asst Flag: Total Oth Hm Loans--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8008								
0.No asset	|	10942	10088	16401	19375	17769	16285	17716	16279	15170	19204
1.No imputations	|	1187	1037	1186	1460	1251	1240	1779	1678	1530	1888
2.Some imputation	|	428	385	289	379	437	600	573	464	454	647
9.No Fin resp	|	95	124	115	170	122	40	61	48	63	295

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.No asset	|	18226	16751	18904
1.No imputations	|	1614	1322	1235
2.Some imputation	|	573	509	477
9.No Fin resp	|	141	165	296

HwAOEQCD: Assets Part Own:Home Equity LOC--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.No	|	11619	10380	16814	19900	18283	16859	18222	16699	15637	20029
1.Yes	|	1033	1040	1177	1484	1296	1306	1907	1770	1580	2005
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.No	|	18893	17373	19659							
1.Yes	|	1661	1374	1253							

HwAFEQCD: Assets Part Flag:Home Equity LOC--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	978	961	1115	1360	1175	1181	1735	1625	1462	1830
2.Complete bracket	|						39	69	58	37	59
3.Incomplete bracket	|						14	7	16	15	13
4.Range card bracket	|	9									
5.No value/bracket	|	32	73	56	96	104	46	72	53	45	36
6.No asset	|	11418	10175	16514	19519	17886	16403	17805	16365	15263	19311
7.DK ownership	|	120	87	191	239	292	442	380	304	332	490
9.No Fin resp	|	95	124	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	1556	1275	1187							
2.Complete bracket	|	39	41	19							
3.Incomplete bracket	|	10	18	5							
4.Range card bracket	|										
5.No value/bracket	|	38	28	14							
6.No asset	|	18324	16849	19008							
7.DK ownership	|	446	371	383							
9.No Fin resp	|	141	165	296							

HwAOEQLN: Assets Part Own:Other Home Loans--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	12335	19453	17871	21224	19465	18065	20040	18390	17105	21940
1.Yes	|	317	189	120	160	114	100	89	79	112	94
Value		w11	w12	w13							
0.No	|	20479	18677	20854							
1.Yes	|	75	70	58							

HwAFEQLN: Assets Part Flag:Other Home Loans--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	274	163	91	136	96	79	65	69	93	83
2.Complete bracket	|			13	23	13	15	16	7	11	6
3.Incomplete bracket	|					1		1		1	
4.Range card bracket	|	2									
5.No value/bracket	|	35	23	13		4	6	6	1	5	2
6.No asset	|	11911	19198	17626	20970	19229	17715	19771	18220	16896	21396
7.DK ownership	|	335	81	133	85	114	310	209	124	148	252
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	71	56	53							
2.Complete bracket	|	4	7	4							
3.Incomplete bracket	|										
4.Range card bracket	|										
5.No value/bracket	|		7	1							
6.No asset	|	20129	18306	20361							
7.DK ownership	|	209	206	197							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The sum of the reported or imputed values for home equity line of credit balances and home equity loans is assigned to HwAHMLN. HwAHMLN is the sum of components HwAEQCD and HwAEQLN, which are each imputed separately.

HwAFHMLN is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwAOHMLN variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwAFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwAOvar indicate whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The values of home loans other than first and second mortgages are asked at each wave. Questions reveal whether the Respondent has any other home loans and if so, the value of them.

In Wave 1, questions ask about home equity loans and lines of credit, separately:

1a) "Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)"

1b) "How much is still owed on this loan?"

2a) "Do you currently have a loan against this line of credit?"

2b) "How much is currently owed?"

In Wave 2A, one question is asked about other loans:

1a) "Do you have any (other) loans that use this property as collateral?"

1b) "About how much is still owed on this loan?"

Beginning in Wave 2H, the ownership questions cover 1st mortgage, 2nd mortgage and other loans. Up to 3 loans may be specified:

1a) "Do you have a mortgage, land contract, second mortgage or any other loan that uses the property as collateral? Please do not include any home equity lines of credit."

1b) "About how much do you still owe on that loan?"

As in Wave 1, the Respondent is asked about a home equity line of credit separately:

2a) "Do you currently have a loan against this line of credit?"

2b) "About how much is currently owed?"

From Wave 3 forward, if the Respondent refuses or does not know the value of the home equity loans, a series of unfolding bracket questions are asked. The bracket ranges and entry points are the same across waves. From Wave 6

forward, unfolding bracket questions are asked for the value of a home equity line of credit. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V10735      D31:ANY_OTHER_LOANS :IND
V10736      D26:HM_EQTY_LOAN_$OW:IND
V10743      D32B:LOAN_AGNST_CRDI:IND
V10744      D32C:$_CURRENTLY_OWE:IND
V735        D31:ANY OTHER LOANS :IMP
V736        D26:HM EQ LN-$ STILL:IMP
V743        D32B:LOAN_AGNST_CRDI:IMP
V744        D32C:$ CURRENTLY OWE:IMP

AHEAD 1993:
B1067       F10. MOBILE HOME & SITE: OWN/RENT
B1087       F23. OWN OR RENT FARM/RANCH?
B1088       F23a. OWN FARMHOUSE?
B1091       F25. OWN OR RENT HOME/APT?
B1132       F37. OTH LOANS W/ PROPERTY AS COLLATERAL
B1135       F37c. AMOUNT STILL OWE OTHER LOAN

HRS 1994:
W10631      D10c. Imputation indicat
W10634      D11b. Imputation indicat
W10635      D11c. Imputation indicat
W616        D7.MORTGAGE OR LAND CONT
W617        D7.MORTGAGE OR LAND CONT
W618        D7.MORTGAGE OR LAND CONT
W631        D10c.STILL OWE ON LOAN
W634        D11b.LOAN AGAINST LINE O
W635        D11c.AMOUNT CURRENTLY OW

AHEAD 1995:
D2251M1     F7.HOME MORTGAGE
D2251M2     F7.HOME MORTGAGE
D2270       F10E.$ OWN ON LOAN
D2271B      F10E.$ OWN ON LOAN/Bkt
D2276       F11B.EQUITY LOAN NOW
D2277       F11C.$ OWED EQUITY LOAD

HRS 1996:
E2251M1     F7.HOME MORTGAGE
E2251M2     F7.HOME MORTGAGE
E2251M3     F7.HOME MORTGAGE
E2270       F10E.$ OWE ON LOAN
E2271B      F10E.$ OWE ON LOAN/Bkt
E2276       F11B.EQUITY LOAN NOW
E2277       F11C.$ OWED EQUITY LOAD

HRS 1998:
F2768M1     F7.HOME MORTGAGE
F2768M2     F7.HOME MORTGAGE
F2787       F10E.$ OWN ON LOAN
F2788B      F10E.$ OWN ON LOAN-Bkt
F2793       F11B.EQUITY LOAN NOW
F2794       F11C.$ OWED EQUITY LOAD

HRS 2000:
G3086M1     F7.HOME MORTGAGE
G3086M2     F7.HOME MORTGAGE
G3105       F10E.$ OWE ON LOAN
G3106       F10B.F10A DK-1

```

G3107	F10C. F10A DK-2
G3108	F10D. F10A DK-3
G3111	F11B.EQUITY LOAN NOW
G3112	F11C.\$ OWED EQUITY LOAD
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH024M1	LOAN-WITH PROPERTY AS COLLATERAL
xH024M2	LOAN-WITH PROPERTY AS COLLATERAL
xH024M3	LOAN-WITH PROPERTY AS COLLATERAL
xH052	MONEY OWE ON OTHER LOAN
xH053	MONEY OWE ON OTHER LOAN- MIN
xH054	MONEY OWE ON OTHER LOAN- MAX
xH055	MONEY OWE ON OTHER LOAN- RESULT

xH061	EQUITY LOAN NOW
xH062	MONEY OWED EQUITY LOAN
xH063	MONEY OWED EQUITY LOAN- MIN
xH064	MONEY OWED EQUITY LOAN- MAX
xH065	MONEY OWED EQUITY LOAN- RESULT
HRS 2006-2016:	
xU001_15	ASSET RECONCILIATION-EQUITY LOAN
xU002_15	ASSET RECON WHICH WRONG-EQUITY LOAN
xU003_15A	ASSET RECON HOW MUCH -A-EQUITY LOAN
xU003_15B	ASSET RECON HOW MUCH-B-EQUITY LOAN
xU004_15A	ASSET RECON -MIN-A-EQUITY LOAN
xU004_15B	ASSET RECON -MIN-B-EQUITY LOAN
xU005_15A	ASSET RECON -MAX-A -EQUITY LOAN
xU005_15B	ASSET RECON -MAX-B -EQUITY LOAN
xU006_15A	ASSET RECON - RESULT-A-EQUITY LOAN
xU006_15B	ASSET RECON - RESULT-B-EQUITY LOAN
xU022_15A	WHICH WAVE WRONG-A-EQUITY LOAN
xU022_15B	WHICH WAVE WRONG-B-EQUITY LOAN

Net value of primary residence

Wave	Variable Name	Variable Label	Type
1	H1ATOTH	H1ATOTH:W1 Net Value of House /prim res--Cross-wave	Cont
2	H2ATOTH	H2ATOTH:W2 Net Value of House /prim res--Cross-wave	Cont
3	H3ATOTH	H3ATOTH:W3 Net Value of House /prim res--Cross-wave	Cont
4	H4ATOTH	H4ATOTH:W4 Net Value of House /prim res--Cross-wave	Cont
5	H5ATOTH	H5ATOTH:W5 Net Value of House /prim res--Cross-wave	Cont
6	H6ATOTH	H6ATOTH:W6 Net Value of House /prim res--Cross-wave	Cont
7	H7ATOTH	H7ATOTH:W7 Net Value of House /prim res--Cross-wave	Cont
8	H8ATOTH	H8ATOTH:W8 Net Value of House /prim res--Cross-wave	Cont
9	H9ATOTH	H9ATOTH:W9 Net Value of House /prim res--Cross-wave	Cont
10	H10ATOTH	H10ATOTH:W10 Net Value of House /prim res--Cross-wave	Cont
11	H11ATOTH	H11ATOTH:W11 Net Value of House /prim res--Cross-wave	Cont
12	H12ATOTH	H12ATOTH:W12 Net Value of House /prim res--Cross-wave	Cont
13	H13ATOTH	H13ATOTH:W13 Net Value of House /prim res--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTH	12652	61686.77	92038.82	-3350000.0	1000000.0
H2ATOTH	19642	68406.74	125429.42	-5040000.0	5000000.0
H3ATOTH	17991	72781.90	104774.49	-550000.0	5000000.0
H4ATOTH	21384	81269.97	242880.34	-740000.0	19900000.0
H5ATOTH	19579	92106.99	238998.46	-670000.0	14000000.0
H6ATOTH	18165	106034.79	164570.35	-500000.0	9970000.0
H7ATOTH	20129	128051.78	320643.87	-939000.0	24000000.0
H8ATOTH	18469	157208.81	239415.54	-1000000.0	5500000.0
H9ATOTH	17217	158860.48	421231.37	-850000.0	24400000.0
H10ATOTH	22034	117673.07	224327.26	-2750000.0	10000000.0
H11ATOTH	20554	113312.13	205134.10	-495000.0	9411437.0
H12ATOTH	18747	124431.23	219052.42	-3860000.0	7627460.1
H13ATOTH	20912	130313.02	234294.06	-1298607.7	5885000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

HwATOTH is the net value of housing and is calculated as the value of the primary residence less mortgages and home loans:

$HwAHOUS = \text{Sum}(HwAMORT, HwAHMLN)$

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

$HwAHOUS$ = value of primary residence

$HwAMORT$ = value of all mortgages/land contracts (primary residence)

$HwAHMLN$ = value of other home loans (primary residence)

Value of secondary residence

Wave	Variable Name	Variable Label	Type
1	H1AHOUB	H1AHOUB:W1 Assets:2nd Home--Cross-wave	Cont
2	H2AHOUB	H2AHOUB:W2 Assets:2nd Home--Cross-wave	Cont
4	H4AHOUB	H4AHOUB:W4 Assets:2nd Home--Cross-wave	Cont
5	H5AHOUB	H5AHOUB:W5 Assets:2nd Home--Cross-wave	Cont
6	H6AHOUB	H6AHOUB:W6 Assets:2nd Home--Cross-wave	Cont
7	H7AHOUB	H7AHOUB:W7 Assets:2nd Home--Cross-wave	Cont
8	H8AHOUB	H8AHOUB:W8 Assets:2nd Home--Cross-wave	Cont
9	H9AHOUB	H9AHOUB:W9 Assets:2nd Home--Cross-wave	Cont
10	H10AHOUB	H10AHOUB:W10 Assets:2nd Home--Cross-wave	Cont
11	H11AHOUB	H11AHOUB:W11 Assets:2nd Home--Cross-wave	Cont
12	H12AHOUB	H12AHOUB:W12 Assets:2nd Home--Cross-wave	Cont
13	H13AHOUB	H13AHOUB:W13 Assets:2nd Home--Cross-wave	Cont
1	H1AOHOUB	H1AOHOUB:W1 Assets Own:2nd Home--Cross-wave	Categ
2	H2AOHOUB	H2AOHOUB:W2 Assets Own:2nd Home--Cross-wave	Categ
4	H4AOHOUB	H4AOHOUB:W4 Assets Own:2nd Home--Cross-wave	Categ
5	H5AOHOUB	H5AOHOUB:W5 Assets Own:2nd Home--Cross-wave	Categ
6	H6AOHOUB	H6AOHOUB:W6 Assets Own:2nd Home--Cross-wave	Categ
7	H7AOHOUB	H7AOHOUB:W7 Assets Own:2nd Home--Cross-wave	Categ
8	H8AOHOUB	H8AOHOUB:W8 Assets Own:2nd Home--Cross-wave	Categ
9	H9AOHOUB	H9AOHOUB:W9 Assets Own:2nd Home--Cross-wave	Categ
10	H10AOHOUB	H10AOHOUB:W10 Assets Own:2nd Home--Cross-wave	Categ
11	H11AOHOUB	H11AOHOUB:W11 Assets Own:2nd Home--Cross-wave	Categ
12	H12AOHOUB	H12AOHOUB:W12 Assets Own:2nd Home--Cross-wave	Categ
13	H13AOHOUB	H13AOHOUB:W13 Assets Own:2nd Home--Cross-wave	Categ
1	H1AFHOUB	H1AFHOUB:W1 Assets Flag:2nd Home--Cross-wave	Categ
2	H2AFHOUB	H2AFHOUB:W2 Assets Flag:2nd Home--Cross-wave	Categ
4	H4AFHOUB	H4AFHOUB:W4 Assets Flag:2nd Home--Cross-wave	Categ
5	H5AFHOUB	H5AFHOUB:W5 Assets Flag:2nd Home--Cross-wave	Categ
6	H6AFHOUB	H6AFHOUB:W6 Assets Flag:2nd Home--Cross-wave	Categ
7	H7AFHOUB	H7AFHOUB:W7 Assets Flag:2nd Home--Cross-wave	Categ
8	H8AFHOUB	H8AFHOUB:W8 Assets Flag:2nd Home--Cross-wave	Categ
9	H9AFHOUB	H9AFHOUB:W9 Assets Flag:2nd Home--Cross-wave	Categ
10	H10AFHOUB	H10AFHOUB:W10 Assets Flag:2nd Home--Cross-wave	Categ
11	H11AFHOUB	H11AFHOUB:W11 Assets Flag:2nd Home--Cross-wave	Categ
12	H12AFHOUB	H12AFHOUB:W12 Assets Flag:2nd Home--Cross-wave	Categ
13	H13AFHOUB	H13AFHOUB:W13 Assets Flag:2nd Home--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUB	12652	13930.92	86370.98	0.0	5000000.0
H2AHOUB	11420	10883.51	49802.55	0.0	2000000.0
H4AHOUB	21384	12049.04	58407.89	0.0	2000000.0
H5AHOUB	19579	13752.07	65068.22	0.0	1900000.0
H6AHOUB	18165	17477.26	89821.78	0.0	3000000.0
H7AHOUB	20129	21795.25	148002.57	0.0	10000000.0
H8AHOUB	18469	26250.67	137434.24	0.0	6000000.0
H9AHOUB	17217	27242.02	133190.13	0.0	3000000.0
H10AHOUB	22034	23171.50	129608.65	0.0	5525000.0
H11AHOUB	20554	23072.46	111338.26	0.0	3500000.0
H12AHOUB	18747	28541.94	498076.07	0.0	65000000.0
H13AHOUB	20912	22584.27	115794.27	0.0	6000000.0
H1AOHOUB	12652	0.14	0.35	0.0	1.0
H2AOHOUB	11420	0.13	0.34	0.0	1.0

H4AOHOUB	21384	0.12	0.32	0.0	1.0
H5AOHOUB	19579	0.12	0.32	0.0	1.0
H6AOHOUB	18165	0.12	0.33	0.0	1.0
H7AOHOUB	20129	0.14	0.34	0.0	1.0
H8AOHOUB	18469	0.14	0.35	0.0	1.0
H9AOHOUB	17217	0.15	0.36	0.0	1.0
H10AOHOUB	22034	0.15	0.35	0.0	1.0
H11AOHOUB	20554	0.15	0.35	0.0	1.0
H12AOHOUB	18747	0.15	0.36	0.0	1.0
H13AOHOUB	20912	0.13	0.34	0.0	1.0
H1AFHOUB	12652	5.36	1.72	1.0	9.0
H2AFHOUB	11420	5.40	1.69	1.0	9.0
H4AFHOUB	21384	5.46	1.60	1.0	9.0
H5AFHOUB	19579	5.47	1.57	1.0	9.0
H6AFHOUB	18165	5.45	1.58	1.0	9.0
H7AFHOUB	20129	5.39	1.64	1.0	9.0
H8AFHOUB	18469	5.36	1.65	1.0	9.0
H9AFHOUB	17217	5.33	1.70	1.0	9.0
H10AFHOUB	22034	5.38	1.71	1.0	9.0
H11AFHOUB	20554	5.35	1.70	1.0	9.0
H12AFHOUB	18747	5.35	1.72	1.0	9.0
H13AFHOUB	20912	5.43	1.66	1.0	9.0

Categorical Variable Codes

HwAOHOUB: Assets Own:2nd Home--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.No	|	10842	9898		18875	17267	15967	17363	15860	14664	18836
1.Yes	|	1810	1522		2509	2312	2198	2766	2609	2553	3198
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.No	|	17527	15967	18118							
1.Yes	|	3027	2780	2794							

HwAFHOUB: Assets Flag:2nd Home--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	1656	1344		2213	1956	1870	2189	2076	2083	2561
2.Complete bracket	|		118		222	227	194	349	318	281	349
3.Incomplete bracket	|		22		6	38	12	24	33	36	55
4.Range card bracket	|	26									
5.No value/bracket	|	114	25		48	67	87	181	166	136	185
6.No asset	|	10734	9769		18667	17094	15740	17215	15787	14552	18496
7.DK ownership	|	27	18		58	75	223	110	41	66	93
9.No Fin resp	|	95	124		170	122	39	61	48	63	295

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	2418	2259	2255
2.Complete bracket	|	356	291	311
3.Incomplete bracket	|	45	34	51
4.Range card bracket	|			
5.No value/bracket	|	168	149	137
6.No asset	|	17346	15783	17792
7.DK ownership	|	80	66	70
9.No Fin resp	|	141	165	296

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of the Respondent's secondary residence is assigned to HwAHOU. The HwAFHOUB variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOHOUB variable indicates whether the household owns the asset.

From Wave 4 forward to determine ownership of a secondary residence, we look at responses to questions about whether the person is in a nursing home and if so, whether s/he owns a home outside of the nursing home. In some cases, there is a discrepancy between what is reported on these questions and what was listed on the Tracker file, that is - some individuals said they were in a nursing home (and did not own a home outside of the nursing home), but the Tracker file said they were not in a nursing home. We considered the information from Tracker to be the most accurate.

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not

provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

The value of the secondary residence is asked at each wave, though in some waves it is problematic. Questions reveal whether the Respondent owns her/his secondary residence and if so, the value of it.

In Wave 1, the questions about second home ask:

1a). "Do you (or your husband/or your wife/or your partner/...) own a second home or condo?" [NOTE: Time-share weeks should be included.]

1b). "Could you tell me the present value of (your part of) that property – I mean, about how much would it bring if it were sold today?"

In Wave 2A, ownership of a secondary residence is asked about within the context of real estate investments, which presents problems not only for determining ownership, but consequently the value of a second residence.

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the subsequent questions pertaining to these types of residences. Specifically, anyone who reported not living in her/his second home for at least two months during the year would not have been asked further questions about her/his second residence.

In Wave 2H and from Wave 4 forward, the questions are consistent and the wordings are also the same:

1a). "Not including investment property, do you (or your husband/or your wife/or your partner/...) own a second home or condo?"

1b). "What is its present value? (What is the present value of your part of it?) I mean, about what would it bring if it were sold today?"

From Wave 2H forward, if the Respondent refuses or doesn't know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

HRS 1992:

V10816	D39:91-R1-OWN2NDHOME:IND
V10824	D44:CURR_PROP_PRT_VA:IND
V816	D39:OWN 2ND HOME/CON:IMP
V824	D44:CURR VALUE:\$:IMP

HRS 1994:

W10710	D81. Imputation indicato
W10718	D87. Imputation indicato
W710	D81.OWN SECOND HOME/COND
W717	D86.PURCHASE PRICE OF SE

W719	D87a-D87d. Brackets
HRS 1998:	
F2914	F40.OWN 2ND HOME
F2950	F46F.\$ VALUE 2ND HOME
F2951	F46G.F46F DK.1-2
F2952	F46H.F46F DK.2-2
F2953	F46J.F46F DK.3-2
F2954	F46K.F46F DK.4-2
F517	CS11.R IN NURSING HOME
F721	CS26.NURHM: STILL OWN/RENT HOME
HRS 2000:	
G3232	F40.OWN 2ND HOME
G3268	F46F.\$ VALUE 2ND HOME
G3269	F46G.F46F DK 1-2
G3270	F46H.F46F DK 2-2
G3271	F46J.F46F DK 3-2
G3272	F46K.F46F DK 4-2
G558	CS11.R IN NURSING HOME
G794	CS26.NURHM: STILL OWN/RENT HOME
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2

JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xA028	R IN NURSING HOME
xA070	NH: STILL OWN/RENT HOME
xH151	OWN SECOND HOME
xH166	DOLLAR VALUE SECOND HOME
xH167	DOLLAR VALUE SECOND HOME - MINIMUM
xH168	DOLLAR VALUE SECOND HOME - MAXIMUM
xH169	DOLLAR VALUE SECOND HOME - RESULT
HRS 2006-2016:	
xU001_17	ASSET RECONCILIATION-HOME2
xU002_17	ASSET RECON WHICH WRONG-HOME2
xU003_17A	ASSET RECON HOW MUCH -A-HOME2
xU003_17B	ASSET RECON HOW MUCH-B-HOME2
xU004_17A	ASSET RECON -MIN-A-HOME2
xU004_17B	ASSET RECON -MIN-B-HOME2
xU005_17A	ASSET RECON -MAX-A -HOME2
xU005_17B	ASSET RECON -MAX-B -HOME2
xU006_17A	ASSET RECON - RESULT-A-HOME2
xU006_17B	ASSET RECON - RESULT-B-HOME2
xU022_17A	WHICH WAVE WRONG-A-HOME2
xU022_17B	WHICH WAVE WRONG-B-HOME2
Tracker:	
xNURSHM	2000-2016 NURSING HOME STATUS

Value of all mortgages/land contracts (secondary residence)

Wave	Variable Name	Variable Label	Type
1	H1AMRTB	H1AMRTB:W1 Assets:2nd Home Mtg--Cross-wave	Cont
2	H2AMRTB	H2AMRTB:W2 Assets:2nd Home Mtg--Cross-wave	Cont
4	H4AMRTB	H4AMRTB:W4 Assets:2nd Home Mtg--Cross-wave	Cont
5	H5AMRTB	H5AMRTB:W5 Assets:2nd Home Mtg--Cross-wave	Cont
6	H6AMRTB	H6AMRTB:W6 Assets:2nd Home Mtg--Cross-wave	Cont
7	H7AMRTB	H7AMRTB:W7 Assets:2nd Home Mtg--Cross-wave	Cont
8	H8AMRTB	H8AMRTB:W8 Assets:2nd Home Mtg--Cross-wave	Cont
9	H9AMRTB	H9AMRTB:W9 Assets:2nd Home Mtg--Cross-wave	Cont
10	H10AMRTB	H10AMRTB:W10 Assets:2nd Home Mtg--Cross-wave	Cont
11	H11AMRTB	H11AMRTB:W11 Assets:2nd Home Mtg--Cross-wave	Cont
12	H12AMRTB	H12AMRTB:W12 Assets:2nd Home Mtg--Cross-wave	Cont
13	H13AMRTB	H13AMRTB:W13 Assets:2nd Home Mtg--Cross-wave	Cont
1	H1AOMRTB	H1AOMRTB:W1 Assets Own:2nd Home Mtg--Cross-wave	Categ
2	H2AOMRTB	H2AOMRTB:W2 Assets Own:2nd Home Mtg--Cross-wave	Categ
4	H4AOMRTB	H4AOMRTB:W4 Assets Own:2nd Home Mtg--Cross-wave	Categ
5	H5AOMRTB	H5AOMRTB:W5 Assets Own:2nd Home Mtg--Cross-wave	Categ
6	H6AOMRTB	H6AOMRTB:W6 Assets Own:2nd Home Mtg--Cross-wave	Categ
7	H7AOMRTB	H7AOMRTB:W7 Assets Own:2nd Home Mtg--Cross-wave	Categ
8	H8AOMRTB	H8AOMRTB:W8 Assets Own:2nd Home Mtg--Cross-wave	Categ
9	H9AOMRTB	H9AOMRTB:W9 Assets Own:2nd Home Mtg--Cross-wave	Categ
10	H10AOMRTB	H10AOMRTB:W10 Assets Own:2nd Home Mtg--Cross-wave	Categ
11	H11AOMRTB	H11AOMRTB:W11 Assets Own:2nd Home Mtg--Cross-wave	Categ
12	H12AOMRTB	H12AOMRTB:W12 Assets Own:2nd Home Mtg--Cross-wave	Categ
13	H13AOMRTB	H13AOMRTB:W13 Assets Own:2nd Home Mtg--Cross-wave	Categ
1	H1AFMRTB	H1AFMRTB:W1 Assets Flag:2nd Home Mtg--Cross-wave	Categ
2	H2AFMRTB	H2AFMRTB:W2 Assets Flag:2nd Home Mtg--Cross-wave	Categ
4	H4AFMRTB	H4AFMRTB:W4 Assets Flag:2nd Home Mtg--Cross-wave	Categ
5	H5AFMRTB	H5AFMRTB:W5 Assets Flag:2nd Home Mtg--Cross-wave	Categ
6	H6AFMRTB	H6AFMRTB:W6 Assets Flag:2nd Home Mtg--Cross-wave	Categ
7	H7AFMRTB	H7AFMRTB:W7 Assets Flag:2nd Home Mtg--Cross-wave	Categ
8	H8AFMRTB	H8AFMRTB:W8 Assets Flag:2nd Home Mtg--Cross-wave	Categ
9	H9AFMRTB	H9AFMRTB:W9 Assets Flag:2nd Home Mtg--Cross-wave	Categ
10	H10AFMRTB	H10AFMRTB:W10 Assets Flag:2nd Home Mtg--Cross-wave	Categ
11	H11AFMRTB	H11AFMRTB:W11 Assets Flag:2nd Home Mtg--Cross-wave	Categ
12	H12AFMRTB	H12AFMRTB:W12 Assets Flag:2nd Home Mtg--Cross-wave	Categ
13	H13AFMRTB	H13AFMRTB:W13 Assets Flag:2nd Home Mtg--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMRTB	12652	2368.14	14039.33	0.0	325000.0
H2AMRTB	11420	2133.04	14149.40	0.0	460000.0
H4AMRTB	21384	1794.76	20096.69	0.0	1326250.3
H5AMRTB	19579	1673.12	18392.27	0.0	1100000.0
H6AMRTB	18165	1596.95	15310.65	0.0	510000.0
H7AMRTB	20129	2270.58	23803.53	0.0	700000.0
H8AMRTB	18469	2443.18	22495.18	0.0	815000.0
H9AMRTB	17217	2992.44	26075.66	0.0	630000.0
H10AMRTB	22034	3222.21	28308.90	0.0	1000000.0
H11AMRTB	20554	3082.90	24721.65	0.0	630000.0
H12AMRTB	18747	3462.49	35195.52	0.0	3200000.0
H13AMRTB	20912	2991.03	24509.75	0.0	600000.0
H1AOMRTB	12652	0.06	0.24	0.0	1.0
H2AOMRTB	11420	0.05	0.21	0.0	1.0

H4AOMRTB	21384	0.03	0.16	0.0	1.0
H5AOMRTB	19579	0.03	0.16	0.0	1.0
H6AOMRTB	18165	0.02	0.15	0.0	1.0
H7AOMRTB	20129	0.02	0.15	0.0	1.0
H8AOMRTB	18469	0.02	0.15	0.0	1.0
H9AOMRTB	17217	0.03	0.16	0.0	1.0
H10AOMRTB	22034	0.03	0.16	0.0	1.0
H11AOMRTB	20554	0.03	0.16	0.0	1.0
H12AOMRTB	18747	0.03	0.16	0.0	1.0
H13AOMRTB	20912	0.03	0.16	0.0	1.0
H1AFMRTB	12652	5.74	1.19	1.0	9.0
H2AFMRTB	11420	5.81	1.08	1.0	9.0
H4AFMRTB	21384	5.89	0.85	1.0	9.0
H5AFMRTB	19579	5.90	0.82	1.0	9.0
H6AFMRTB	18165	5.91	0.75	1.0	9.0
H7AFMRTB	20129	5.91	0.75	1.0	9.0
H8AFMRTB	18469	5.90	0.76	1.0	9.0
H9AFMRTB	17217	5.90	0.79	1.0	9.0
H10AFMRTB	22034	5.92	0.86	1.0	9.0
H11AFMRTB	20554	5.90	0.84	1.0	9.0
H12AFMRTB	18747	5.90	0.85	1.0	9.0
H13AFMRTB	20912	5.93	0.85	1.0	9.0

Categorical Variable Codes

HwAOMRTB: Assets Own:2nd Home Mtg--Cross-wave											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.No	|	11869	10885		20797	19059	17732	19654	18018	16782	21456
1.Yes	|	783	535		587	520	433	475	451	435	578
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.No	|	19990	18239	20387							
1.Yes	|	564	508	525							

HwAFMRTB: Assets Flag:2nd Home Mtg--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	718	473		541	464	368	403	395	391	530
2.Complete bracket	|		44		24	28	41	40	34	25	28
3.Incomplete bracket	|		6		2	3	2	2	5	2	7
4.Range card bracket	|	14									
5.No value/bracket	|	51	9		16	23	19	26	12	16	10
6.No asset	|	11736	10734		20566	18852	17449	19456	17899	16606	21018
7.DK ownership	|	38	30		65	87	246	141	76	114	146
9.No Fin resp	|	95	124		170	122	40	61	48	63	295

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|	517	472	483
2.Complete bracket	|	17	20	21
3.Incomplete bracket	|	7		1
4.Range card bracket	|			
5.No value/bracket	|	16	8	12
6.No asset	|	19725	17973	19979
7.DK ownership	|	131	109	120
9.No Fin resp	|	141	165	296

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of a second home mortgage is assigned to HwAMRTB. The HwAFMRTB variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwAOMRTB variable indicates whether the household owns the asset.

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

The value of a second home mortgage is asked at each wave, with the exception of Wave 2A. The manner in which the questions are asked varies across waves.

In Waves 1 and 2H, the questions about second home mortgage ask:

a). "Do you owe any money on this property?"

b). "About how much do you owe?"

In Wave 2A, ownership of a secondary residence is asked about within the context of real estate investments, which presents problems not only for determining ownership, but consequently the values of any mortgages.

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the subsequent questions pertaining to these types of residences. Specifically, anyone who reported not living in her/his second home for at least two months during the year would not have been asked further questions about her/his second residence.

Beginning in Wave 4, the questions are consistent. They are also similar to those in Wave 3 with the only difference being that all branch to one value question:

a). "(Taking all mortgages and loans together,) about how much do you owe on your second home?"

From Wave 2H forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

HRS 1992:

V10825	D45:OWE_MONEY_ON_PRO:IND
V10826	D45A:AMT_OWE_ON_PROP:IND
V825	D45:OWE MONEY ON PRO:IMP
V826	D45A:AMT \$ OWE ON PR:IMP

HRS 1994:

W10720	D88. Imputation indicato
W10721	D88a. Imputation indicat
W720	D88.OWE MONEY ON SECOND
W721	D88a.AMOUNT OWED ON SECO
W722	D88a1-D88a3. Brackets

HRS 1998:

F2955M1	F47.HOME MORTGAGE-2ND
F2955M2	F47.HOME MORTGAGE-2ND
F2957	F47A.TOTAL \$ OWED ALL MORTGAGES/LOANS-2N
F2963	F47E.F47D DK.1-2ND
F2964	F47F. F47D DK.2-2ND
F2965	F47G. F47D DK.2-2ND

HRS 2000:

G3273M1	F47.HOME MORTGAGE-2ND
G3273M2	F47.HOME MORTGAGE-2ND
G3275	F47A.TOTAL OWE MRTGG/LOAN-2ND HOME
G3281	F47E.F47D DK 1-2ND
G3282	F47F.F47D DK 2-2ND

G3283 F47G.F47D DK 2-2ND

HRS 2002:

TYPASST TYPE OF ASSETS

HRS 2002:

HU001 U001A_ASSET RECONCILIATION STEM QUESTION

HU002M1 ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2

HU003 ASSET RECONCILIATION HOW MUCH

HU004 ASSET RECONCILIATION - MIN

HU005 ASSET RECONCILIATION - MAX

HU006 ASSET RECONCILIATION - RESULT

HRS 2004:

JU001_1 ASSET RECONCILIATION STEM QUESTION - 1

JU001_2 ASSET RECONCILIATION STEM QUESTION -2

JU001_3 ASSET RECONCILIATION STEM QUESTION -3

JU002_1 ASSET RECONCILIATION WHICH WRONG -1

JU002_2 ASSET RECONCILIATION WHICH WRONG -2

JU002_3 ASSET RECONCILIATION WHICH WRONG - 3

JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1

JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2

JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3

JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1

JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2

JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A_3 PREV WAVE ASSET RECONCILIATION - MIN -3

JU004B_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1

JU004B_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3

JU005A_1 PREV WAVE ASSET RECONCILIATION - MAX -1

JU005A_2 PREV WAVE ASSET RECONCILIATION - MAX -2

JU005A_3 PREV WAVE ASSET RECONCILIATION - MAX -3

JU005B_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1

JU005B_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2

JU005B_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3

JU006A_1 PREV WAVE ASSET RECONCILIATION - RESULT -1

JU006A_2 PREV WAVE ASSET RECONCILIATION - RESULT -2

JU006A_3 PREV WAVE ASSET RECONCILIATION - RESULT -3

JU006B_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1

JU006B_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2

JU006B_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3

JU009_1 TYPE OF ASSETS - 1

JU009_2 TYPE OF ASSETS -2

JU009_3 TYPE OF ASSETS -3

JU022A_1 PREV WAVE VALUE YEAR-1

JU022A_2 PREV WAVE VALUE YEAR-2

JU022A_3 PREV WAVE VALUE YEAR-3

HRS 2002-2016:

xH170M1 HOME MORTGAGE - SECOND

xH170M2 HOME MORTGAGE - SECOND

xH170M3 HOME MORTGAGE - SECOND

xH171 TOTAL OWE MORTGAGE/LOAN - SECOND HOME

xH172 TOT OWE MORTGAGE/LOAN - 2ND HOME- MIN

xH173 TOT OWE MORTGAGE/LOAN - 2ND HOME- MAX

xH174 TOT OWE MORTGAGE/LOAN - 2ND HOME- RESULT

HRS 2006-2016:

xU001_18 ASSET RECON-HOME2 MORT

xU002_18 ASSET RECON WHICH WRONG-HOME2 MORT

xU003_18A	ASSET RECON HOW MUCH -A-HOME2 MORT
xU003_18B	ASSET RECON HOW MUCH-B-HOME2 MORT
xU004_18A	ASSET RECON -MIN-A-HOME2 MORT
xU004_18B	ASSET RECON -MIN-B-HOME2 MORT
xU005_18A	ASSET RECON -MAX-A -HOME2 MORT
xU005_18B	ASSET RECON -MAX-B -HOME2 MORT
xU006_18A	ASSET RECON - RES-A-HOME2 MORT
xU006_18B	ASSET RECON - RES-B-HOME2 MORT
xU022_18A	WHICH WAVE WRONG-A-HOME2 MORT
xU022_18B	WHICH WAVE WRONG-B-HOME2 MORT

Net value of secondary residence

Wave	Variable Name	Variable Label	Type
1	H1ANETHB	H1ANETHB:W1 Net Value of 2nd Home--Cross-wave	Cont
2	H2ANETHB	H2ANETHB:W2 Net Value of 2nd Home--Cross-wave	Cont
4	H4ANETHB	H4ANETHB:W4 Net Value of 2nd Home--Cross-wave	Cont
5	H5ANETHB	H5ANETHB:W5 Net Value of 2nd Home--Cross-wave	Cont
6	H6ANETHB	H6ANETHB:W6 Net Value of 2nd Home--Cross-wave	Cont
7	H7ANETHB	H7ANETHB:W7 Net Value of 2nd Home--Cross-wave	Cont
8	H8ANETHB	H8ANETHB:W8 Net Value of 2nd Home--Cross-wave	Cont
9	H9ANETHB	H9ANETHB:W9 Net Value of 2nd Home--Cross-wave	Cont
10	H10ANETHB	H10ANETHB:W10 Net Value of 2nd Home--Cross-wave	Cont
11	H11ANETHB	H11ANETHB:W11 Net Value of 2nd Home--Cross-wave	Cont
12	H12ANETHB	H12ANETHB:W12 Net Value of 2nd Home--Cross-wave	Cont
13	H13ANETHB	H13ANETHB:W13 Net Value of 2nd Home--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ANETHB	12652	11562.78	82728.44	-55000.0	5000000.0
H2ANETHB	11420	8750.47	44654.02	-75000.0	1870000.0
H4ANETHB	21384	10254.28	52299.87	-791250.3	1725000.0
H5ANETHB	19579	12078.94	57486.21	-40000.0	1524714.0
H6ANETHB	18165	15880.31	85789.90	-127000.0	3000000.0
H7ANETHB	20129	19524.67	141804.38	-150000.0	10000000.0
H8ANETHB	18469	23807.49	129319.39	-148000.0	6000000.0
H9ANETHB	17217	24249.58	124093.43	-500000.0	3000000.0
H10ANETHB	22034	19949.29	122192.03	-357000.0	5525000.0
H11ANETHB	20554	19989.56	102934.22	-297000.0	3250000.0
H12ANETHB	18747	25079.45	473627.99	-255000.0	61800000.0
H13ANETHB	20912	19593.24	109109.45	-460000.0	6000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of second home is calculated as house value less mortgages:

$HwAHoub - HwAMRTB$

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

$HwAHoub$ = value of secondary residence

$HwAMRTB$ = value of all mortgages/land contracts (secondary residence)

Net value of non-housing financial wealth

Wave	Variable Name	Variable Label	Type
1	H1ATOTF	H1ATOTF:W1 Non-Housing Financial Wealth--Cross-wave	Cont
2	H2ATOTF	H2ATOTF:W2 Non-Housing Financial Wealth--Cross-wave	Cont
3	H3ATOTF	H3ATOTF:W3 Non-Housing Financial Wealth--Cross-wave	Cont
4	H4ATOTF	H4ATOTF:W4 Non-Housing Financial Wealth--Cross-wave	Cont
5	H5ATOTF	H5ATOTF:W5 Non-Housing Financial Wealth--Cross-wave	Cont
6	H6ATOTF	H6ATOTF:W6 Non-Housing Financial Wealth--Cross-wave	Cont
7	H7ATOTF	H7ATOTF:W7 Non-Housing Financial Wealth--Cross-wave	Cont
8	H8ATOTF	H8ATOTF:W8 Non-Housing Financial Wealth--Cross-wave	Cont
9	H9ATOTF	H9ATOTF:W9 Non-Housing Financial Wealth--Cross-wave	Cont
10	H10ATOTF	H10ATOTF:W10 Non-Housing Financial Wealth--Cross-wave	Cont
11	H11ATOTF	H11ATOTF:W11 Non-Housing Financial Wealth--Cross-wave	Cont
12	H12ATOTF	H12ATOTF:W12 Non-Housing Financial Wealth--Cross-wave	Cont
13	H13ATOTF	H13ATOTF:W13 Non-Housing Financial Wealth--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTF	12652	50077.17	218146.58	-790000.0	9574707.3
H2ATOTF	19642	61018.91	230905.46	-400000.0	9426374.0
H3ATOTF	17991	93470.10	482030.70	-494400.0	40550000.0
H4ATOTF	21384	104082.30	495814.55	-3636749.0	30355000.0
H5ATOTF	19579	122087.76	529451.17	-485500.0	33500000.0
H6ATOTF	18165	119565.38	814847.30	-598000.0	90000200.0
H7ATOTF	20129	126860.09	611468.09	-2335500.0	28400000.0
H8ATOTF	18469	142461.86	653698.36	-2199892.0	30350000.0
H9ATOTF	17217	139752.02	485257.14	-1400000.0	15231178.0
H10ATOTF	22034	112905.45	515856.79	-1250000.0	21200000.0
H11ATOTF	20554	114667.45	579850.68	-1685000.0	42300000.0
H12ATOTF	18747	136455.10	1562360.30	-1499500.0	202000000.0
H13ATOTF	20912	119581.75	586246.52	-1800000.0	21491727.4

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of non-housing financial wealth is calculated as the sum of the appropriate wealth components less debt:

$\text{Sum (HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - HwADEBT}$

Note: This total does NOT include the value of IRAs and Keogh plans, nor does it include the value of any real estate, vehicles, or businesses.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwADEBT = value of other debt

Total Wealth (Excluding Secondary Residence)

Wave	Variable Name	Variable Label	Type
1	H1ATOTA	H1ATOTA:W1 Total of all Assets--Cross-wave	Cont
2	H2ATOTA	H2ATOTA:W2 Total of all Assets--Cross-wave	Cont
3	H3ATOTA	H3ATOTA:W3 Total of all Assets--Cross-wave	Cont
4	H4ATOTA	H4ATOTA:W4 Total of all Assets--Cross-wave	Cont
5	H5ATOTA	H5ATOTA:W5 Total of all Assets--Cross-wave	Cont
6	H6ATOTA	H6ATOTA:W6 Total of all Assets--Cross-wave	Cont
7	H7ATOTA	H7ATOTA:W7 Total of all Assets--Cross-wave	Cont
8	H8ATOTA	H8ATOTA:W8 Total of all Assets--Cross-wave	Cont
9	H9ATOTA	H9ATOTA:W9 Total of all Assets--Cross-wave	Cont
10	H10ATOTA	H10ATOTA:W10 Total of all Assets--Cross-wave	Cont
11	H11ATOTA	H11ATOTA:W11 Total of all Assets--Cross-wave	Cont
12	H12ATOTA	H12ATOTA:W12 Total of all Assets--Cross-wave	Cont
13	H13ATOTA	H13ATOTA:W13 Total of all Assets--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTA	12652	212617.81	506196.16	-710000.0	18395064.0
H2ATOTA	19642	217814.19	495319.24	-4483000.0	14930000.0
H3ATOTA	17991	271206.80	736099.73	-482400.0	40855000.0
H4ATOTA	21384	308438.12	1136385.34	-3636749.0	86210000.0
H5ATOTA	19579	349397.79	997610.87	-377355.9	53200200.0
H6ATOTA	18165	364655.08	1072581.29	-265995.0	90648200.0
H7ATOTA	20129	411702.31	1141367.72	-2245500.0	42119029.1
H8ATOTA	18469	490002.10	1273550.90	-2199392.0	43512000.0
H9ATOTA	17217	491476.25	1221853.53	-1064000.0	40646214.6
H10ATOTA	22034	384915.95	1027271.49	-2760000.0	49900000.0
H11ATOTA	20554	381525.03	1016387.57	-1510000.0	43480000.0
H12ATOTA	18747	432446.91	2077028.30	-2751000.0	247429894.5
H13ATOTA	20912	429807.93	1211551.81	-1098000.0	34000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth (excluding second home) is calculated as the sum of all wealth components less all debt:

$\text{Sum (HwAHOUS, HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR)} - \text{Sum (HwAMORT, HwAHMLN, HwADEBT)}$

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

HwARLES = net value of real estate (not primary residence)

HwATRAN = net value of vehicles

HwABSNS = net value of businesses

HwAIRA = net value of IRA, Keogh accounts

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwAMORT = value of all mortgages/land contracts (primary residence)

HwAHMLN = value of other home loans (primary residence)

HwADEBT = value of other debt

Total Wealth (Including Secondary Residence)

Wave	Variable Name	Variable Label	Type
1	H1ATOTB	H1ATOTB:W1 Total all Assets inc. 2nd Hm--Cross-wave	Cont
2	H2ATOTB	H2ATOTB:W2 Total all Assets inc. 2nd Hm--Cross-wave	Cont
4	H4ATOTB	H4ATOTB:W4 Total all Assets inc. 2nd Hm--Cross-wave	Cont
5	H5ATOTB	H5ATOTB:W5 Total all Assets inc. 2nd Hm--Cross-wave	Cont
6	H6ATOTB	H6ATOTB:W6 Total all Assets inc. 2nd Hm--Cross-wave	Cont
7	H7ATOTB	H7ATOTB:W7 Total all Assets inc. 2nd Hm--Cross-wave	Cont
8	H8ATOTB	H8ATOTB:W8 Total all Assets inc. 2nd Hm--Cross-wave	Cont
9	H9ATOTB	H9ATOTB:W9 Total all Assets inc. 2nd Hm--Cross-wave	Cont
10	H10ATOTB	H10ATOTB:W10 Total all Assets inc. 2nd Hm--Cross-wave	Cont
11	H11ATOTB	H11ATOTB:W11 Total all Assets inc. 2nd Hm--Cross-wave	Cont
12	H12ATOTB	H12ATOTB:W12 Total all Assets inc. 2nd Hm--Cross-wave	Cont
13	H13ATOTB	H13ATOTB:W13 Total all Assets inc. 2nd Hm--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTB	12652	224180.60	525444.46	-710000.0	18745064.0
H2ATOTB	11420	253573.86	557018.12	-4483000.0	15230000.0
H4ATOTB	21384	318692.40	1148381.87	-3624527.0	86530000.0
H5ATOTB	19579	361476.74	1013839.96	-377355.9	53800200.0
H6ATOTB	18165	380535.39	1096687.15	-265995.0	90708200.0
H7ATOTB	20129	431226.99	1184144.43	-2245500.0	42219029.1
H8ATOTB	18469	513809.59	1318738.09	-2199392.0	43512000.0
H9ATOTB	17217	515725.83	1265710.83	-1064000.0	41646214.6
H10ATOTB	22034	404865.24	1065009.99	-2760000.0	50900000.0
H11ATOTB	20554	401514.59	1054608.96	-1495000.0	43480000.0
H12ATOTB	18747	457526.36	2503329.26	-2729000.0	309229894.5
H13ATOTB	20912	449401.17	1249786.03	-1098000.0	34239000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth (including second home) is calculated as the sum of all wealth components less all debt:

Sum (HwAHOUS, HwAHOUB, HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - Sum (HwAMORT, HwAHMLN, HwADEBT, HwAMRTB)

In Wave 2, H2ATOTB is only calculated for 1994 because no questions are asked about a second home in 1993. Total wealth (including secondary residence) cannot be calculated in Wave 3 because no questions were asked about a second home in either 1995 or 1996.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

HwAHOUB = value of secondary residence

HwARLES = net value of real estate (not primary residence)

HwATRAN = net value of vehicles

HwABSNS = net value of businesses

HwAIRA = net value of IRA, Keogh accounts

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwAMORT = value of all mortgages/land contracts (primary residence)

HwAHMLN = value of other home loans (primary residence)

HwADEBT = value of other debt

HwAMRTB = value of all mortgages/land contracts (secondary residence)

Total Wealth (Excluding IRAs)

Wave	Variable Name	Variable Label	Type
1	H1ATOTW	H1ATOTW:W1 Total Wealth less IRA--Cross-wave	Cont
2	H2ATOTW	H2ATOTW:W2 Total Wealth less IRA--Cross-wave	Cont
3	H3ATOTW	H3ATOTW:W3 Total Wealth less IRA--Cross-wave	Cont
4	H4ATOTW	H4ATOTW:W4 Total Wealth less IRA--Cross-wave	Cont
5	H5ATOTW	H5ATOTW:W5 Total Wealth less IRA--Cross-wave	Cont
6	H6ATOTW	H6ATOTW:W6 Total Wealth less IRA--Cross-wave	Cont
7	H7ATOTW	H7ATOTW:W7 Total Wealth less IRA--Cross-wave	Cont
8	H8ATOTW	H8ATOTW:W8 Total Wealth less IRA--Cross-wave	Cont
9	H9ATOTW	H9ATOTW:W9 Total Wealth less IRA--Cross-wave	Cont
10	H10ATOTW	H10ATOTW:W10 Total Wealth less IRA--Cross-wave	Cont
11	H11ATOTW	H11ATOTW:W11 Total Wealth less IRA--Cross-wave	Cont
12	H12ATOTW	H12ATOTW:W12 Total Wealth less IRA--Cross-wave	Cont
13	H13ATOTW	H13ATOTW:W13 Total Wealth less IRA--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTW	12652	194922.27	490033.68	-760000.0	18395064.0
H2ATOTW	19642	198073.24	474639.16	-4483000.0	14900000.0
H3ATOTW	17991	242876.66	701371.39	-482400.0	40855000.0
H4ATOTW	21384	269158.13	1108278.55	-3636749.0	85960000.0
H5ATOTW	19579	298877.37	930858.07	-377355.9	50000200.0
H6ATOTW	18165	317905.62	1034882.43	-265995.0	90628200.0
H7ATOTW	20129	359972.02	1047943.20	-2313500.0	36550000.0
H8ATOTW	18469	423737.64	1111135.44	-2199392.0	31800000.0
H9ATOTW	17217	427452.68	1162113.37	-1064000.0	40646214.6
H10ATOTW	22034	328333.39	969982.03	-2760000.0	49200000.0
H11ATOTW	20554	320484.46	948665.66	-1680000.0	43480000.0
H12ATOTW	18747	359623.66	2019933.65	-2751000.0	246129894.5
H13ATOTW	20912	359225.08	1130719.14	-1098000.0	34000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth less IRA is calculated as the sum of all wealth components except the value of IRAs and Keogh plans less all debt:

Sum (HwAHOUS, HwARLES, HwATRAN, HwABSNS, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) -
Sum (HwAMORT, HwAHMLN, HwADEBT)

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

HwARLES = net value of real estate (not primary residence)

HwATRAN = net value of vehicles

HwABSNS = net value of businesses

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwAMORT = value of all mortgages/land contracts (primary residence)

HwAHMLN = value of other home loans (primary residence)

HwADEBT = value of other debt

Total Non-housing Wealth

Wave	Variable Name	Variable Label	Type
1	H1ATOTN	H1ATOTN:W1 Total Non-Housing Assets--Cross-wave	Cont
2	H2ATOTN	H2ATOTN:W2 Total Non-Housing Assets--Cross-wave	Cont
3	H3ATOTN	H3ATOTN:W3 Total Non-Housing Assets--Cross-wave	Cont
4	H4ATOTN	H4ATOTN:W4 Total Non-Housing Assets--Cross-wave	Cont
5	H5ATOTN	H5ATOTN:W5 Total Non-Housing Assets--Cross-wave	Cont
6	H6ATOTN	H6ATOTN:W6 Total Non-Housing Assets--Cross-wave	Cont
7	H7ATOTN	H7ATOTN:W7 Total Non-Housing Assets--Cross-wave	Cont
8	H8ATOTN	H8ATOTN:W8 Total Non-Housing Assets--Cross-wave	Cont
9	H9ATOTN	H9ATOTN:W9 Total Non-Housing Assets--Cross-wave	Cont
10	H10ATOTN	H10ATOTN:W10 Total Non-Housing Assets--Cross-wave	Cont
11	H11ATOTN	H11ATOTN:W11 Total Non-Housing Assets--Cross-wave	Cont
12	H12ATOTN	H12ATOTN:W12 Total Non-Housing Assets--Cross-wave	Cont
13	H13ATOTN	H13ATOTN:W13 Total Non-Housing Assets--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTN	12652	150931.04	474933.96	-725000.0	17445064.0
H2ATOTN	19642	149407.45	443571.45	-257126.1	13730000.0
H3ATOTN	17991	198424.90	691463.77	-482400.0	40705000.0
H4ATOTN	21384	227168.15	1075913.16	-3636749.0	85710000.0
H5ATOTN	19579	257290.81	873941.37	-477355.9	50200000.0
H6ATOTN	18165	258620.29	1016530.22	-277000.0	90148200.0
H7ATOTN	20129	283650.54	1009382.99	-2245500.0	35352000.0
H8ATOTN	18469	332793.29	1170702.92	-2199392.0	43162000.0
H9ATOTN	17217	332615.77	1020246.37	-1144000.0	40616214.6
H10ATOTN	22034	267242.88	919019.75	-943500.0	46900000.0
H11ATOTN	20554	268212.90	907807.50	-1510000.0	43300000.0
H12ATOTN	18747	308015.68	2014789.65	-1294500.0	246029894.5
H13ATOTN	20912	299494.91	1103377.69	-1115000.0	31500000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of all non-housing wealth is calculated as the sum of the appropriate wealth components less debt:

Sum (HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - HwADEBT

Note that the value of the primary residence, mortgages, and home loans are NOT included.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwARLES = net value of real estate (not primary residence)

HwATRAN = net value of vehicles

HwABSNS = net value of businesses

HwAIRA = net value of IRA, Keogh accounts

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwADEBT = value of other debt

Section D: Financial and Housing Wealth - Cross-Section

Net value of real estate (not primary residence)

Wave	Variable Name	Variable Label	Type
1	H1WRLES	H1WRLES:W1 Assets:Other Real estate--Cross-section	Cont
2	H2WRLES	H2WRLES:W2 Assets:Other Real estate--Cross-section	Cont
3	H3WRLES	H3WRLES:W3 Assets:Other Real estate--Cross-section	Cont
4	H4WRLES	H4WRLES:W4 Assets:Other Real estate--Cross-section	Cont
5	H5WRLES	H5WRLES:W5 Assets:Other Real estate--Cross-section	Cont
6	H6WRLES	H6WRLES:W6 Assets:Other Real estate--Cross-section	Cont
7	H7WRLES	H7WRLES:W7 Assets:Other Real estate--Cross-section	Cont
8	H8WRLES	H8WRLES:W8 Assets:Other Real estate--Cross-section	Cont
9	H9WRLES	H9WRLES:W9 Assets:Other Real estate--Cross-section	Cont
10	H10WRLES	H10WRLES:W10 Assets:Other Real estate--Cross-section	Cont
11	H11WRLES	H11WRLES:W11 Assets:Other Real estate--Cross-section	Cont
12	H12WRLES	H12WRLES:W12 Assets:Other Real estate--Cross-section	Cont
13	H13WRLES	H13WRLES:W13 Assets:Other Real estate--Cross-section	Cont
1	H1WORLES	H1WORLES:W1 Assets Own:Other Real estate--Cross-section	Categ
2	H2WORLES	H2WORLES:W2 Assets Own:Other Real estate--Cross-section	Categ
3	H3WORLES	H3WORLES:W3 Assets Own:Other Real estate--Cross-section	Categ
4	H4WORLES	H4WORLES:W4 Assets Own:Other Real estate--Cross-section	Categ
5	H5WORLES	H5WORLES:W5 Assets Own:Other Real estate--Cross-section	Categ
6	H6WORLES	H6WORLES:W6 Assets Own:Other Real estate--Cross-section	Categ
7	H7WORLES	H7WORLES:W7 Assets Own:Other Real estate--Cross-section	Categ
8	H8WORLES	H8WORLES:W8 Assets Own:Other Real estate--Cross-section	Categ
9	H9WORLES	H9WORLES:W9 Assets Own:Other Real estate--Cross-section	Categ
10	H10WORLES	H10WORLES:W10 Assets Own:Other Real estate--Cross-section	Categ
11	H11WORLES	H11WORLES:W11 Assets Own:Other Real estate--Cross-section	Categ
12	H12WORLES	H12WORLES:W12 Assets Own:Other Real estate--Cross-section	Categ
13	H13WORLES	H13WORLES:W13 Assets Own:Other Real estate--Cross-section	Categ
1	H1WFRLES	H1WFRLES:W1 Assets Flag:Other Real estate--Cross-section	Categ
2	H2WFRLES	H2WFRLES:W2 Assets Flag:Other Real estate--Cross-section	Categ
3	H3WFRLES	H3WFRLES:W3 Assets Flag:Other Real estate--Cross-section	Categ
4	H4WFRLES	H4WFRLES:W4 Assets Flag:Other Real estate--Cross-section	Categ
5	H5WFRLES	H5WFRLES:W5 Assets Flag:Other Real estate--Cross-section	Categ
6	H6WFRLES	H6WFRLES:W6 Assets Flag:Other Real estate--Cross-section	Categ
7	H7WFRLES	H7WFRLES:W7 Assets Flag:Other Real estate--Cross-section	Categ
8	H8WFRLES	H8WFRLES:W8 Assets Flag:Other Real estate--Cross-section	Categ
9	H9WFRLES	H9WFRLES:W9 Assets Flag:Other Real estate--Cross-section	Categ
10	H10WFRLES	H10WFRLES:W10 Assets Flag:Other Real estate--Cross-section	Categ
11	H11WFRLES	H11WFRLES:W11 Assets Flag:Other Real estate--Cross-section	Categ
12	H12WFRLES	H12WFRLES:W12 Assets Flag:Other Real estate--Cross-section	Categ
13	H13WFRLES	H13WFRLES:W13 Assets Flag:Other Real estate--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WRLES	12652	37342.77	193413.51	-20000.0	6399366.4
H2WRLES	19642	34144.24	169917.92	-1.0	5139310.0
H3WRLES	17991	37848.55	202312.56	0.0	6000000.0
H4WRLES	21384	35809.24	221063.72	0.0	10000000.0
H5WRLES	19579	39560.34	310741.24	0.0	20000000.0
H6WRLES	18165	42261.94	335488.64	0.0	25000000.0
H7WRLES	20129	44886.28	297372.07	0.0	15000000.0
H8WRLES	18469	55605.60	325520.88	0.0	10000000.0
H9WRLES	17217	62861.62	513152.70	0.0	35000000.0
H10WRLES	22034	40163.36	290432.53	-60000.0	10000000.0
H11WRLES	20554	35124.65	271407.76	0.0	20000000.0
H12WRLES	18747	45981.57	509714.77	-10000.0	40000000.0
H13WRLES	20912	47431.28	430058.91	-10000.0	23000000.0

H1WORLES	12652	0.25	0.43	0.0	1.0
H2WORLES	19642	0.24	0.43	0.0	1.0
H3WORLES	17991	0.22	0.41	0.0	1.0
H4WORLES	21384	0.18	0.39	0.0	1.0
H5WORLES	19579	0.18	0.39	0.0	1.0
H6WORLES	18165	0.17	0.38	0.0	1.0
H7WORLES	20129	0.16	0.37	0.0	1.0
H8WORLES	18469	0.16	0.36	0.0	1.0
H9WORLES	17217	0.14	0.35	0.0	1.0
H10WORLES	22034	0.13	0.34	0.0	1.0
H11WORLES	20554	0.13	0.34	0.0	1.0
H12WORLES	18747	0.13	0.34	0.0	1.0
H13WORLES	20912	0.12	0.32	0.0	1.0
H1WFRLES	12652	4.90	2.05	1.0	9.0
H2WFRLES	19642	4.95	2.05	1.0	9.0
H3WFRLES	17991	5.01	1.99	1.0	9.0
H4WFRLES	21384	5.19	1.86	1.0	9.0
H5WFRLES	19579	5.18	1.85	1.0	9.0
H6WFRLES	18165	5.24	1.79	1.0	9.0
H7WFRLES	20129	5.29	1.74	1.0	9.0
H8WFRLES	18469	5.31	1.72	1.0	9.0
H9WFRLES	17217	5.36	1.67	1.0	9.0
H10WFRLES	22034	5.45	1.68	1.0	9.0
H11WFRLES	20554	5.43	1.64	1.0	9.0
H12WFRLES	18747	5.43	1.66	1.0	9.0
H13WFRLES	20912	5.52	1.62	1.0	9.0

Categorical Variable Codes

HwWORLES: Assets Own:Other Real estate--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9494	14992	14043	17428	15970	15075	16916	15597	14724	19080
1.Yes	|	3158	4650	3948	3956	3609	3090	3213	2872	2493	2954
Value		w11	w12	w13							
0.No	|	17847	16231	18406							
1.Yes	|	2707	2516	2506							

HwWFRLES: Assets Flag:Other Real estate--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2352	3521	3086	2989	2787	2480	2508	2263	1948	2369
2.Complete bracket	|	464	865	551	659	548	365	432	370	326	336
3.Incomplete bracket	|	39	48	157	71	61	35	47	42	37	38
4.Range card bracket	|	186									
5.No value/bracket	|	98	148	122	187	177	191	203	179	154	159
6.No asset	|	9361	14704	13840	17140	15765	14919	16724	15451	14557	18527
7.DK ownership	|	57	179	109	167	117	130	128	101	121	208
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	2198	2072	2067							
2.Complete bracket	|	293	234	230							
3.Incomplete bracket	|	39	31	23							
4.Range card bracket	|										
5.No value/bracket	|	148	134	125							
6.No asset	|	17559	15907	17861							
7.DK ownership	|	148	173	206							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of real estate is assigned to HwWRLES. The HwWFRLES variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWORLES variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of real estate, besides the primary residence, is asked at each wave. The question wording is the same at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any real estate and if so, the value of it:

- a) "Do you [or your spouse/partner] have any real estate other than your main home (and your second home), such as land, rental real estate, a partnership, or money owed to you on a land contract or mortgage?"
- b) "If you sold all that and paid off any debts on it, how much would you get?"

If the Respondent refuses or doesn't know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V15201      M2:OTHER REAL ESTATE:IND
V15202      M3:$VAL OF THIS PROP:IND
V5201       M2:OTHER REAL ESTATE:IMP
V5202       M3:$VAL OF THIS PROP:IMP
V5203       M3: ORIGINAL BRACKETS
AHEAD 1993:
B1720       K2. REAL ESTATE: ANY
B1721       K3. REAL ESTATE: NET VALUE
B1721C      CATEG: K3. REAL ESTATE: NET VALUE
HRS 1994:
W15500      K2. Imputation Indicator
W15501      K3. Imputation Indicator
W5500       K2.REAL ESTATE
W5501       K3.VALUE OF REAL ESTATE
W5502       K3a-K3d. Brackets
AHEAD 1995:
D3964       J14.REAL ESTATE
D3965       J15.REAL ESTATE $
D3969B      J15.REAL ESTATE $/Bkt
HRS 1996:
E4070       J76.REAL ESTATE
E4071       J77.REAL ESTATE $
E4072B      J77.REAL ESTATE $/Bkt
HRS 1998:
F4830       J76.REAL ESTATE
F4831       J77.REAL ESTATE $
F4832B      J77.(J15)REAL ESTATE $-Bkt
HRS 2000:
G5275       J76.REAL ESTATE
G5276       J77.REAL ESTATE $
G5277       J77A1.DK-2500

```

G5278	J77B1.DK-125K
G5279	J77C1.DK-500K
G5280	J77D1.DK-1 MIL
G5281	J77E1.DK-125K
G5282	J77F1.DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ133	REAL ESTATE ASSET
xQ134	REAL ESTATE ASSET AMT
xQ135	REAL ESTATE ASSET AMT - MIN
xQ136	REAL ESTATE ASSET AMT - MAX
xQ137	REAL ESTATE ASSET AMT - RESULT
HRS 2006-2016:	

xU001_11	ASSET RECONCILIATION-REAL ESTATE
xU002_11	ASSET RECON WHICH WRONG-REAL ESTATE
xU003_11A	ASSET RECON HOW MUCH -A-REAL ESTATE
xU003_11B	ASSET RECON HOW MUCH-B-REAL ESTATE
xU004_11A	ASSET RECON -MIN-A-REAL ESTATE
xU004_11B	ASSET RECON-MIN-B-REAL ESTATE
xU005_11A	ASSET RECON -MAX-A -REAL ESTATE
xU005_11B	ASSET RECON-MAX-B -REAL ESTATE
xU006_11A	ASSET RECON - RESULT-A-REAL ESTATE
xU006_11B	ASSET RECON- RESULT-B-REAL ESTATE
xU022_11A	WHICH WAVE WRONG-A-REAL ESTATE
xU022_11B	WHICH WAVE WRONG-B-REAL ESTATE

Net value of vehicles

Wave	Variable Name	Variable Label	Type
1	H1WTRAN	H1WTRAN:W1 Assets:Transportation--Cross-section	Cont
2	H2WTRAN	H2WTRAN:W2 Assets:Transportation--Cross-section	Cont
3	H3WTRAN	H3WTRAN:W3 Assets:Transportation--Cross-section	Cont
4	H4WTRAN	H4WTRAN:W4 Assets:Transportation--Cross-section	Cont
5	H5WTRAN	H5WTRAN:W5 Assets:Transportation--Cross-section	Cont
6	H6WTRAN	H6WTRAN:W6 Assets:Transportation--Cross-section	Cont
7	H7WTRAN	H7WTRAN:W7 Assets:Transportation--Cross-section	Cont
8	H8WTRAN	H8WTRAN:W8 Assets:Transportation--Cross-section	Cont
9	H9WTRAN	H9WTRAN:W9 Assets:Transportation--Cross-section	Cont
10	H10WTRAN	H10WTRAN:W10 Assets:Transportation--Cross-section	Cont
11	H11WTRAN	H11WTRAN:W11 Assets:Transportation--Cross-section	Cont
12	H12WTRAN	H12WTRAN:W12 Assets:Transportation--Cross-section	Cont
13	H13WTRAN	H13WTRAN:W13 Assets:Transportation--Cross-section	Cont
1	H1WOTRAN	H1WOTRAN:W1 Assets Own:Transportation--Cross-section	Categ
2	H2WOTRAN	H2WOTRAN:W2 Assets Own:Transportation--Cross-section	Categ
3	H3WOTRAN	H3WOTRAN:W3 Assets Own:Transportation--Cross-section	Categ
4	H4WOTRAN	H4WOTRAN:W4 Assets Own:Transportation--Cross-section	Categ
5	H5WOTRAN	H5WOTRAN:W5 Assets Own:Transportation--Cross-section	Categ
6	H6WOTRAN	H6WOTRAN:W6 Assets Own:Transportation--Cross-section	Categ
7	H7WOTRAN	H7WOTRAN:W7 Assets Own:Transportation--Cross-section	Categ
8	H8WOTRAN	H8WOTRAN:W8 Assets Own:Transportation--Cross-section	Categ
9	H9WOTRAN	H9WOTRAN:W9 Assets Own:Transportation--Cross-section	Categ
10	H10WOTRAN	H10WOTRAN:W10 Assets Own:Transportation--Cross-section	Categ
11	H11WOTRAN	H11WOTRAN:W11 Assets Own:Transportation--Cross-section	Categ
12	H12WOTRAN	H12WOTRAN:W12 Assets Own:Transportation--Cross-section	Categ
13	H13WOTRAN	H13WOTRAN:W13 Assets Own:Transportation--Cross-section	Categ
1	H1WFTRAN	H1WFTRAN:W1 Assets Flag:Transportation--Cross-section	Categ
2	H2WFTRAN	H2WFTRAN:W2 Assets Flag:Transportation--Cross-section	Categ
3	H3WFTRAN	H3WFTRAN:W3 Assets Flag:Transportation--Cross-section	Categ
4	H4WFTRAN	H4WFTRAN:W4 Assets Flag:Transportation--Cross-section	Categ
5	H5WFTRAN	H5WFTRAN:W5 Assets Flag:Transportation--Cross-section	Categ
6	H6WFTRAN	H6WFTRAN:W6 Assets Flag:Transportation--Cross-section	Categ
7	H7WFTRAN	H7WFTRAN:W7 Assets Flag:Transportation--Cross-section	Categ
8	H8WFTRAN	H8WFTRAN:W8 Assets Flag:Transportation--Cross-section	Categ
9	H9WFTRAN	H9WFTRAN:W9 Assets Flag:Transportation--Cross-section	Categ
10	H10WFTRAN	H10WFTRAN:W10 Assets Flag:Transportation--Cross-section	Categ
11	H11WFTRAN	H11WFTRAN:W11 Assets Flag:Transportation--Cross-section	Categ
12	H12WFTRAN	H12WFTRAN:W12 Assets Flag:Transportation--Cross-section	Categ
13	H13WFTRAN	H13WFTRAN:W13 Assets Flag:Transportation--Cross-section	Categ
1	H1WTRN1	H1WTRN1:W1 Assets Part:Trspt Othr than Mob home or RV--Cross-sectio	Cont
1	H1WOTRN1	H1WOTRN1:W1 Assets Part Own:Trspt Othr than Mob home or RV--Cross-s	Categ
1	H1WFTRN1	H1WFTRN1:W1 Assets Part Flag:Trspt Othr than Mob home or RV--Cross-	Categ
1	H1WTRN2	H1WTRN2:W1 Assets Part:Trspt - Mobile Home or RV--Cross-section	Cont
1	H1WOTRN2	H1WOTRN2:W1 Assets Part Own:Trspt - Mobile Home or RV--Cross=-secti	Categ
1	H1WFTRN2	H1WFTRN2:W1 Assets Part Flag:Trspt - Mobile Home or RV--Cross-secti	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTRAN	12652	13994.28	45675.33	0.0	3000000.0
H2WTRAN	19642	11495.79	34192.91	0.0	2000000.0
H3WTRAN	17991	11157.28	16147.46	0.0	319521.6

H4WTRAN	21384	12915.22	32082.27	0.0	3500000.0
H5WTRAN	19579	13451.87	34545.34	0.0	3500000.0
H6WTRAN	18165	14138.69	39762.55	0.0	4445000.0
H7WTRAN	20129	14534.96	33166.64	0.0	3500000.0
H8WTRAN	18469	15795.99	64360.01	0.0	8100000.0
H9WTRAN	17217	15106.86	25682.57	0.0	775000.0
H10WTRAN	22034	14233.66	43466.81	0.0	5000000.0
H11WTRAN	20554	14343.95	34456.74	0.0	3500000.0
H12WTRAN	18747	14850.16	42502.68	0.0	4700000.0
H13WTRAN	20912	15104.52	27984.63	0.0	800000.0
H1WOTRAN	12652	0.90	0.29	0.0	1.0
H2WOTRAN	19642	0.84	0.37	0.0	1.0
H3WOTRAN	17991	0.83	0.38	0.0	1.0
H4WOTRAN	21384	0.83	0.37	0.0	1.0
H5WOTRAN	19579	0.84	0.37	0.0	1.0
H6WOTRAN	18165	0.83	0.37	0.0	1.0
H7WOTRAN	20129	0.84	0.36	0.0	1.0
H8WOTRAN	18469	0.85	0.36	0.0	1.0
H9WOTRAN	17217	0.84	0.37	0.0	1.0
H10WOTRAN	22034	0.81	0.39	0.0	1.0
H11WOTRAN	20554	0.80	0.40	0.0	1.0
H12WOTRAN	18747	0.80	0.40	0.0	1.0
H13WOTRAN	20912	0.77	0.42	0.0	1.0
H1WFTRAN	12652	2.13	4.04	1.0	75.0
H2WFTRAN	19642	2.04	2.00	1.0	9.0
H3WFTRAN	17991	2.34	2.08	1.0	9.0
H4WFTRAN	21384	2.14	1.99	1.0	9.0
H5WFTRAN	19579	2.12	1.97	1.0	9.0
H6WFTRAN	18165	2.14	1.95	1.0	9.0
H7WFTRAN	20129	2.10	1.94	1.0	9.0
H8WFTRAN	18469	2.04	1.90	1.0	9.0
H9WFTRAN	17217	2.09	1.94	1.0	9.0
H10WFTRAN	22034	2.28	2.18	1.0	9.0
H11WFTRAN	20554	2.23	2.10	1.0	9.0
H12WFTRAN	18747	2.28	2.15	1.0	9.0
H13WFTRAN	20912	2.46	2.29	1.0	9.0
H1WTRN1	12652	13060.79	45160.33	0.0	3000000.0
H1WOTRN1	12652	0.90	0.30	0.0	1.0
H1WFTRN1	12652	1.80	1.77	1.0	9.0
H1WTRN2	12652	933.49	4516.66	0.0	80000.0
H1WOTRN2	12652	0.09	0.29	0.0	1.0
H1WFTRN2	12652	5.59	1.44	1.0	9.0

H1WOTRN1: Assets Part Own:Trspt Othr than Mob home or RV--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	1221									
1.Yes	|	11431									

Value		w11	w12	w13
0.No	|			
1.Yes	|			

H1WFTRN1: Assets Part Flag:Trspt Othr than Mob home or RV--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9767									
2.Complete bracket	|	1018									
3.Incomplete bracket	|	41									
4.Range card bracket	|	335									
6.No asset	|	1174									
7.DK ownership	|	222									
9.No Fin resp	|	95									

Value		w11	w12	w13
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
4.Range card bracket	|			
6.No asset	|			
7.DK ownership	|			
9.No Fin resp	|			

H1WOTRN2: Assets Part Own:Trspt - Mobile Home or RV--Cross=-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11505									
1.Yes	|	1147									

Value		w11	w12	w13
0.No	|			
1.Yes	|			

H1WFTRN2: Assets Part Flag:Trspt - Mobile Home or RV--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	1094									
4.Range card bracket	|	8									
5.No value/bracket	|	34									
6.No asset	|	11392									
7.DK ownership	|	29									
9.No Fin resp	|	95									
Value	|	w11	w12	w13							
1.Continuous value	|										
4.Range card bracket	|										
5.No value/bracket	|										
6.No asset	|										
7.DK ownership	|										
9.No Fin resp	|										

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of vehicles is assigned to HwWTRAN. The HwWFTRAN variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOTRAN variable indicates whether the household owns the asset.

In Waves 1 and 2, ownership is based on whether a value is provided, since there is no direct question about ownership. However, we also look at responses to the bracket questions. Those who did not provide any bracket information are set to "DK ownership."

Cross Wave Differences in Original HRS Data

For the cross-sectional imputations, the net value of vehicles in Wave 1 is the sum of the value of other vehicles (H1WTRN1) from Section M: Net Worth other than Housing, and the value of a recreational vehicle (H1WTRN2) from Section D: Housing. Only for Wave 1 are H1WTRN1 and H1WTRN2 included on the RAND HRS Detailed Imputations File so one can see the breakdown of H1WTRAN by its components (H1WTRN1 and H1WTRN2). The associated imputation (H1WFTRN1, H1WFTRN2) and ownership (H1WOTRAN1, H1WOTRAN2) variables are also provided.

The questions for Wave 1 are as follows:

From Section D:

- a) "Do you own a recreational vehicle or motor home?"
- b) "About how much is it worth, subtracting any money owed on it?"

From Section M:

"What about the value of what you [or your (husband/wife/partner)] own wheels (other than the motor home weŠve already talked about), like cars, trucks, a trailer, a boat, or an airplane Ű what are they worth altogether, minus anything you still owe on them?"

From Wave 2 forward, the recreational vehicle question is dropped from the Housing section and instead included in the Net Worth section question. Only the value of vehicles from Net Worth section question is used to create HwWTRAN.

The question appears as the following:

- a) "Do you (or your [husband/wife/partner]) own anything for transportation, like cars, trucks, a trailer, a motor home, a boat, or an airplane?"
- b) "What are they worth altogether, minus anything you still owe on them?"

In all waves if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V10838      D50:91-R1-OWNRCMOTRH:IND
V10839      D50A:MOTOR_HOME_VALU:IND
V15205      M4:$VAL VEHICLES OWN:IND
V5205       M4:$VAL VEHICLES OWN:IMP
V5206       M4: ORIGINAL BRACKETS
V838        D50:OWN RC OR MOTOR :IMP
V839        D50A:VALUE:$          :IMP

AHEAD 1993:
B1725       K4. TRANSPORTATION: NET VALUE
B1725C      CATEG: K4. TRANSPORTATION: NET VALUE

HRS 1994:
W15503      K4. Imputation Indicator
W5503       K4.VALUE OF TRANSPORTATI
W5504       K4a-K4c. Brackets

AHEAD 1995:
D4499       J51. TRANSPORTATION
D4500       J51A. TRANSPORTATION
D4502B      J51A. TRANSPORTATION/Bkt

HRS 1996:
E4500       J237.TRANSPORTATION
E4501       J238.TRANSPORTATION

```

E4502B	J238.TRANSPORTATION/Bkt
HRS 1998:	
F5260	J237.TRANSPORTATION
F5261	J238.TRANSPORTATION
F5262B	J238. (J51A) TRANSPORTATION-Bkt
HRS 2000:	
G5681	J237.TRANSPORTATION
G5682	J238.TRANSPORTATION
G5683	J238A. DK-5K
G5684	J238Y1A. DK-25000
G5685	J238B. DK-200000
G5686	J238Y1B. DK-25000
G5687	J238D. DK-5000
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2

```

JU022A_3          PREV WAVE VALUE YEAR-3
HRS 2002-2016:
xQ370             TRANSPORTATION
xQ371             TRANSPORTATION TOTAL VALUE
xQ372             TRANSPORTATION TOTAL VALUE - MIN
xQ373             TRANSPORTATION TOTAL VALUE - MAX
xQ374             TRANSPORTATION TOTAL VALUE - RESULT
HRS 2006-2016:
xU001_4           ASSET RECONCILIATION-TRANSPORTATION
xU002_4           ASSET RECON WHICH WRONG-TRANSPORTATION
xU003_4A          ASSET RECON HOW MUCH -A-TRANSPORTATION
xU003_4B          ASSET RECONHOW MUCH-B-TRANSPORTATION
xU004_4A          ASSET RECON -MIN-A-TRANSPORTATION
xU004_4B          ASSET RECON -MIN-B-TRANSPORTATION
xU005_4A          ASSET RECON -MAX-A -TRANSPORTATION
xU005_4B          ASSET RECON -MAX-B -TRANSPORTATION
xU006_4A          ASSET RECON - RESULT-A-TRANSPORTATION
xU006_4B          ASSET RECON- RESULT-B-TRANSPORTATION
xU022_4A          WHICH WAVE WRONG-A-TRANSPORTATION
xU022_4B          WHICH WAVE WRONG-B-TRANSPORTATION

```

Net value of businesses

Wave	Variable Name	Variable Label	Type
1	H1WBSNS	H1WBSNS:W1 Assets:Business--Cross-section	Cont
2	H2WBSNS	H2WBSNS:W2 Assets:Business--Cross-section	Cont
3	H3WBSNS	H3WBSNS:W3 Assets:Business--Cross-section	Cont
4	H4WBSNS	H4WBSNS:W4 Assets:Business--Cross-section	Cont
5	H5WBSNS	H5WBSNS:W5 Assets:Business--Cross-section	Cont
6	H6WBSNS	H6WBSNS:W6 Assets:Business--Cross-section	Cont
7	H7WBSNS	H7WBSNS:W7 Assets:Business--Cross-section	Cont
8	H8WBSNS	H8WBSNS:W8 Assets:Business--Cross-section	Cont
9	H9WBSNS	H9WBSNS:W9 Assets:Business--Cross-section	Cont
10	H10WBSNS	H10WBSNS:W10 Assets:Business--Cross-section	Cont
11	H11WBSNS	H11WBSNS:W11 Assets:Business--Cross-section	Cont
12	H12WBSNS	H12WBSNS:W12 Assets:Business--Cross-section	Cont
13	H13WBSNS	H13WBSNS:W13 Assets:Business--Cross-section	Cont
1	H1WOBSNS	H1WOBSNS:W1 Assets Own:Business--Cross-section	Categ
2	H2WOBSNS	H2WOBSNS:W2 Assets Own:Business--Cross-section	Categ
3	H3WOBSNS	H3WOBSNS:W3 Assets Own:Business--Cross-section	Categ
4	H4WOBSNS	H4WOBSNS:W4 Assets Own:Business--Cross-section	Categ
5	H5WOBSNS	H5WOBSNS:W5 Assets Own:Business--Cross-section	Categ
6	H6WOBSNS	H6WOBSNS:W6 Assets Own:Business--Cross-section	Categ
7	H7WOBSNS	H7WOBSNS:W7 Assets Own:Business--Cross-section	Categ
8	H8WOBSNS	H8WOBSNS:W8 Assets Own:Business--Cross-section	Categ
9	H9WOBSNS	H9WOBSNS:W9 Assets Own:Business--Cross-section	Categ
10	H10WOBSNS	H10WOBSNS:W10 Assets Own:Business--Cross-section	Categ
11	H11WOBSNS	H11WOBSNS:W11 Assets Own:Business--Cross-section	Categ
12	H12WOBSNS	H12WOBSNS:W12 Assets Own:Business--Cross-section	Categ
13	H13WOBSNS	H13WOBSNS:W13 Assets Own:Business--Cross-section	Categ
1	H1WFBSNS	H1WFBSNS:W1 Assets Flag:Business--Cross-section	Categ
2	H2WFBSNS	H2WFBSNS:W2 Assets Flag:Business--Cross-section	Categ
3	H3WFBSNS	H3WFBSNS:W3 Assets Flag:Business--Cross-section	Categ
4	H4WFBSNS	H4WFBSNS:W4 Assets Flag:Business--Cross-section	Categ
5	H5WFBSNS	H5WFBSNS:W5 Assets Flag:Business--Cross-section	Categ
6	H6WFBSNS	H6WFBSNS:W6 Assets Flag:Business--Cross-section	Categ
7	H7WFBSNS	H7WFBSNS:W7 Assets Flag:Business--Cross-section	Categ
8	H8WFBSNS	H8WFBSNS:W8 Assets Flag:Business--Cross-section	Categ
9	H9WFBSNS	H9WFBSNS:W9 Assets Flag:Business--Cross-section	Categ
10	H10WFBSNS	H10WFBSNS:W10 Assets Flag:Business--Cross-section	Categ
11	H11WFBSNS	H11WFBSNS:W11 Assets Flag:Business--Cross-section	Categ
12	H12WFBSNS	H12WFBSNS:W12 Assets Flag:Business--Cross-section	Categ
13	H13WFBSNS	H13WFBSNS:W13 Assets Flag:Business--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBSNS	12652	38310.48	262507.03	-50000.0	7935006.1
H2WBSNS	19642	22135.34	178586.47	-8000.0	7413225.2
H3WBSNS	17991	27281.60	261838.99	0.0	15000000.0
H4WBSNS	21384	33659.32	629321.49	0.0	60000000.0
H5WBSNS	19579	30931.83	276984.64	0.0	12000000.0
H6WBSNS	18165	36969.71	304015.51	0.0	14000000.0
H7WBSNS	20129	48091.75	530101.23	0.0	30000000.0
H8WBSNS	18469	53550.18	503079.37	0.0	30000000.0
H9WBSNS	17217	55637.65	494874.70	0.0	20000000.0
H10WBSNS	22034	43543.64	422170.28	0.0	29771856.8
H11WBSNS	20554	45678.83	411369.99	0.0	19832041.6
H12WBSNS	18747	42417.13	363009.96	0.0	15000000.0
H13WBSNS	20912	46748.35	549377.06	-80000.0	25000000.0

H1WOBSNS	12652	0.18	0.38	0.0	1.0
H2WOBSNS	19642	0.12	0.32	0.0	1.0
H3WOBSNS	17991	0.11	0.31	0.0	1.0
H4WOBSNS	21384	0.10	0.30	0.0	1.0
H5WOBSNS	19579	0.10	0.30	0.0	1.0
H6WOBSNS	18165	0.10	0.31	0.0	1.0
H7WOBSNS	20129	0.11	0.31	0.0	1.0
H8WOBSNS	18469	0.11	0.31	0.0	1.0
H9WOBSNS	17217	0.10	0.30	0.0	1.0
H10WOBSNS	22034	0.10	0.30	0.0	1.0
H11WOBSNS	20554	0.10	0.30	0.0	1.0
H12WOBSNS	18747	0.09	0.29	0.0	1.0
H13WOBSNS	20912	0.08	0.28	0.0	1.0
H1WFBSNS	12652	5.25	1.77	1.0	9.0
H2WFBSNS	19642	5.50	1.53	1.0	9.0
H3WFBSNS	17991	5.54	1.46	1.0	9.0
H4WFBSNS	21384	5.60	1.39	1.0	9.0
H5WFBSNS	19579	5.61	1.35	1.0	9.0
H6WFBSNS	18165	5.57	1.38	1.0	9.0
H7WFBSNS	20129	5.55	1.43	1.0	9.0
H8WFBSNS	18469	5.57	1.39	1.0	9.0
H9WFBSNS	17217	5.58	1.39	1.0	9.0
H10WFBSNS	22034	5.62	1.45	1.0	9.0
H11WFBSNS	20554	5.60	1.40	1.0	9.0
H12WFBSNS	18747	5.63	1.38	1.0	9.0
H13WFBSNS	20912	5.69	1.36	1.0	9.0

Categorical Variable Codes

HwWOBSNS: Assets Own:Business--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	10412	17326	16002	19220	17657	16278	17914	16522	15449	19813
1.Yes	|	2240	2316	1989	2164	1922	1887	2215	1947	1768	2221
Value		w11	w12	w13							
0.No	|	18562	17012	19144							
1.Yes	|	1992	1735	1768							

HwWFBSNS: Assets Flag:Business--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	1514	1550	1349	1364	1209	1230	1459	1323	1197	1586
2.Complete bracket	|	453	617	367	505	418	395	437	312	326	341
3.Incomplete bracket	|	22	19	110	39	54	20	50	38	38	49
4.Range card bracket	|	106									
5.No value/bracket	|	127	104	152	216	225	236	253	271	197	197
6.No asset	|	10291	17091	15825	18946	17447	16168	17764	16409	15309	19321
7.DK ownership	|	44	84	62	143	102	71	79	53	76	143
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	1453	1259	1300							
2.Complete bracket	|	318	273	244							
3.Incomplete bracket	|	42	40	36							
4.Range card bracket	|										
5.No value/bracket	|	160	140	158							
6.No asset	|	18316	16738	18665							
7.DK ownership	|	96	101	109							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of businesses is assigned to HwWBSNS. The HwWFBSNS variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOBSNS variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of businesses is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any businesses and if so, the value of them.

In Waves 1 and 2A, the questions ask:

- a) "Do you [or your (husband/wife/partner)] own part or all of a business?"
- b) "If you sold (all of) the business(es) and paid off any debts on (it/them), how much would you get?"

In Wave 2H the wording of the first question changes slightly to include "farm":

- a) "Do you [or your (husband/wife/partner)] own part or all of a farm or business?"

Beginning in Wave 3, the first question is almost identical to the Wave 2H version, and the second question adds the word "about":

- a) "Do you (or your (husband/wife/partner)) own part or all of a business or farm?"
- b) "If you sold all that and then paid off any debts on it, about how much would you get?"

Beginning in Wave 6, after the value of business or farm assets is collected, a question asks whether these assets were reported previously in the interview (e.g., HQ492). Beginning in Wave 9, a follow-up question was added which asks Respondents to indicate what percentage was previously reported (LQ523). For example, in Wave 9, about 30% of business owners indicate that they had reported their business wealth as one of the following: primary residence (which could be a farm or ranch), secondary residence, or other real estate earlier in the interview (LQ492 = yes). Of these business owners, most say that all of their business assets were previously reported (LQ523 = 100%).

The raw variables for these two questions are included in the RAND HRS Detailed Imputations File for the convenience of the analyst, and can be used for adjusting total wealth to reflect the amount of wealth that is twice reported. The variables are as follows:

Wave 6: HQ492

Wave 7: JQ492

Wave 8: KQ492

Wave 9: LQ492, LQ523

Wave 10: MQ492, MQ523

Wave 11: NQ492, NQ523

Wave 12: OQ492, OQ523

Wave 13: PQ492, PQ523

For the Q523 variables that are included in the RAND HRS Detailed Imputations File, we have recoded values of 998 and 999 to .D (Don't Know) and .R (Refuse), respectively. Since the answers to Q523 reflect percentages, using special missing codes in place of 998 and 999 will allow users to generate more accurate descriptive statistics, based on a maximum value of 100.

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:	
V15208	M5:R/SP/PART OWN BUS:IND
V15209	M6:VALUE OF BUSINESS:IND
V5208	M5:R/SP/PART OWN BUS:IMP
V5209	M6:VALUE OF BUSINESS:IMP
V5210	M6: ORIGINAL BRACKETS
AHEAD 1993:	
B1729	K5. OWN BUSINESS: ANY
B1730	K6. OWN BUSINESS: NET VALUE
B1730C	CATEG: K6. OWN BUSINESS: NET VALUE
HRS 1994:	
W15505	K5. Imputation Indicator
W15506	K6. Imputation Indicator
W5505	K5.OWN FARM OR BUSINESS
W5506	K6.VALUE OF BUSINESS
W5507	K6a-K6c. Brackets
AHEAD 1995:	
D4005	J17.BUSINESS
D4006	J18.BUSINESS OR FARM \$
D4010B	J18.BUSINESS OR FARM \$/Bkt
HRS 1996:	
E4096	J83.OWN BUSINESS OR FARM
E4097	J84.BUSINESS OR FARM \$
E4098B	J84.BUSINESS OR FARM \$/Bkt
HRS 1998:	
F4856	J83.BUSINESS
F4857	J84.BUSINESS OR FARM \$
F4858B	J84.(J18)BUSINESS OR FARM \$-Bkt
HRS 2000:	
G5301	J83.BUSINESS
G5302	J84.BUSINESS OR FARM \$
G5303	J84A.DK-5K
G5304	J84B.DK-10K
G5305	J84C.DK-100K
G5306	J84D.DK-1 MIL
G5307	J84E.DK-10K
G5308	J84F.DK-5K
HRS 2002:	
TYPASST	TYPE OF ASSETS

HRS 2002:
 HU001 U001A_ASSET RECONCILIATION STEM QUESTION
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2
 HU003 ASSET RECONCILIATION HOW MUCH
 HU004 ASSET RECONCILIATION - MIN
 HU005 ASSET RECONCILIATION - MAX
 HU006 ASSET RECONCILIATION - RESULT
 HRS 2004:
 JU001_1 ASSET RECONCILIATION STEM QUESTION - 1
 JU001_2 ASSET RECONCILIATION STEM QUESTION -2
 JU001_3 ASSET RECONCILIATION STEM QUESTION -3
 JU002_1 ASSET RECONCILIATION WHICH WRONG -1
 JU002_2 ASSET RECONCILIATION WHICH WRONG -2
 JU002_3 ASSET RECONCILIATION WHICH WRONG - 3
 JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3
 JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
 JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1
 JU004A_2 PREV WAVE ASSET RECONCILIATION - MIN -2
 JU004A_3 PREV WAVE ASSET RECONCILIATION - MIN -3
 JU004B_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1
 JU004B_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2
 JU004B_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3
 JU005A_1 PREV WAVE ASSET RECONCILIATION - MAX -1
 JU005A_2 PREV WAVE ASSET RECONCILIATION - MAX -2
 JU005A_3 PREV WAVE ASSET RECONCILIATION - MAX -3
 JU005B_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1
 JU005B_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2
 JU005B_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3
 JU006A_1 PREV WAVE ASSET RECONCILIATION - RESULT -1
 JU006A_2 PREV WAVE ASSET RECONCILIATION - RESULT -2
 JU006A_3 PREV WAVE ASSET RECONCILIATION - RESULT -3
 JU006B_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1
 JU006B_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2
 JU006B_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3
 JU009_1 TYPE OF ASSETS - 1
 JU009_2 TYPE OF ASSETS -2
 JU009_3 TYPE OF ASSETS -3
 JU022A_1 PREV WAVE VALUE YEAR-1
 JU022A_2 PREV WAVE VALUE YEAR-2
 JU022A_3 PREV WAVE VALUE YEAR-3
 HRS 2002-2016:
 xQ147 BUSINESS OR FARM ASSETS
 xQ148 BUSINESS OR FARM EQUITY AMOUNT
 xQ149 BUSINESS OR FARM EQUITY - MIN
 xQ150 BUSINESS OR FARM EQUITY - MAX
 xQ151 BUSINESS OR FARM EQUITY - RESULT
 xQ492 BUSINESS/FARM AMT PREV REPORT
 HRS 2006-2016:
 xU001_10 ASSET RECONCILIATION-BUS/FARM
 xU002_10 ASSET RECON WHICH WRONG-BUS/FARM
 xU003_10A ASSET RECON HOW MUCH -A-BUS/FARM
 xU003_10B ASSET RECON HOW MUCH-B-BUS/FARM
 xU004_10A ASSET RECON-MIN-A-BUS/FARM
 xU004_10B ASSET RECON -MIN-B-BUS/FARM

xU005_10A	ASSET RECON -MAX-A -BUS/FARM
xU005_10B	ASSET RECON -MAX-B -BUS/FARM
xU006_10A	ASSET RECON- RESULT-A-BUS/FARM
xU006_10B	ASSET RECON - RESULT-B-BUS/FARM
xU022_10A	WHICH WAVE WRONG-A-BUS/FARM
xU022_10B	WHICH WAVE WRONG-B-BUS/FARM
HRS 2008-2016:	
xQ523	BUSINESS/FARM PERCENT REPORTED

Net value of IRA, Keogh accounts

Wave	Variable Name	Variable Label	Type
1	H1WIRA	H1WIRA:W1 Assets:IRA [total]--Cross-section	Cont
2	H2WIRA	H2WIRA:W2 Assets:IRA [total]--Cross-section	Cont
3	H3WIRA	H3WIRA:W3 Assets:IRA [total]--Cross-section	Cont
4	H4WIRA	H4WIRA:W4 Assets:IRA [total]--Cross-section	Cont
5	H5WIRA	H5WIRA:W5 Assets:IRA [total]--Cross-section	Cont
6	H6WIRA	H6WIRA:W6 Assets:IRA [total]--Cross-section	Cont
7	H7WIRA	H7WIRA:W7 Assets:IRA [total]--Cross-section	Cont
8	H8WIRA	H8WIRA:W8 Assets:IRA [total]--Cross-section	Cont
9	H9WIRA	H9WIRA:W9 Assets:IRA [total]--Cross-section	Cont
10	H10WIRA	H10WIRA:W10 Assets:IRA [total]--Cross-section	Cont
11	H11WIRA	H11WIRA:W11 Assets:IRA [total]--Cross-section	Cont
12	H12WIRA	H12WIRA:W12 Assets:IRA [total]--Cross-section	Cont
13	H13WIRA	H13WIRA:W13 Assets:IRA [total]--Cross-section	Cont
1	H1WOIRA	H1WOIRA:W1 Assets Own:IRA [total]--Cross-section	Categ
2	H2WOIRA	H2WOIRA:W2 Assets Own:IRA [total]--Cross-section	Categ
3	H3WOIRA	H3WOIRA:W3 Assets Own:IRA [total]--Cross-section	Categ
4	H4WOIRA	H4WOIRA:W4 Assets Own:IRA [total]--Cross-section	Categ
5	H5WOIRA	H5WOIRA:W5 Assets Own:IRA [total]--Cross-section	Categ
6	H6WOIRA	H6WOIRA:W6 Assets Own:IRA [total]--Cross-section	Categ
7	H7WOIRA	H7WOIRA:W7 Assets Own:IRA [total]--Cross-section	Categ
8	H8WOIRA	H8WOIRA:W8 Assets Own:IRA [total]--Cross-section	Categ
9	H9WOIRA	H9WOIRA:W9 Assets Own:IRA [total]--Cross-section	Categ
10	H10WOIRA	H10WOIRA:W10 Assets Own:IRA [total]--Cross-section	Categ
11	H11WOIRA	H11WOIRA:W11 Assets Own:IRA [total]--Cross-section	Categ
12	H12WOIRA	H12WOIRA:W12 Assets Own:IRA [total]--Cross-section	Categ
13	H13WOIRA	H13WOIRA:W13 Assets Own:IRA [total]--Cross-section	Categ
1	H1WFIRA	H1WFIRA:W1 Asst Flag: IRA [total]--Cross-Section	Categ
2	H2WFIRA	H2WFIRA:W2 Asst Flag: IRA [total]--Cross-Section	Categ
3	H3WFIRA	H3WFIRA:W3 Asst Flag: IRA [total]--Cross-Section	Categ
4	H4WFIRA	H4WFIRA:W4 Asst Flag: IRA [total]--Cross-Section	Categ
5	H5WFIRA	H5WFIRA:W5 Asst Flag: IRA [total]--Cross-Section	Categ
6	H6WFIRA	H6WFIRA:W6 Asst Flag: IRA [total]--Cross-Section	Categ
7	H7WFIRA	H7WFIRA:W7 Asst Flag: IRA [total]--Cross-Section	Categ
8	H8WFIRA	H8WFIRA:W8 Asst Flag: IRA [total]--Cross-Section	Categ
9	H9WFIRA	H9WFIRA:W9 Asst Flag: IRA [total]--Cross-Section	Categ
10	H10WFIRA	H10WFIRA:W10 Asst Flag: IRA [total]--Cross-Section	Categ
11	H11WFIRA	H11WFIRA:W11 Asst Flag: IRA [total]--Cross-Section	Categ
12	H12WFIRA	H12WFIRA:W12 Asst Flag: IRA [total]--Cross-Section	Categ
13	H13WFIRA	H13WFIRA:W13 Asst Flag: IRA [total]--Cross-Section	Categ
3	H3WIRA1	H3WIRA1:W3 Assets Part:IRA 1st largest--Cross-section	Cont
4	H4WIRA1	H4WIRA1:W4 Assets Part:IRA 1st largest--Cross-section	Cont
5	H5WIRA1	H5WIRA1:W5 Assets Part:IRA 1st largest--Cross-section	Cont
6	H6WIRA1	H6WIRA1:W6 Assets Part:IRA 1st largest--Cross-section	Cont
7	H7WIRA1	H7WIRA1:W7 Assets Part:IRA 1st largest--Cross-section	Cont
8	H8WIRA1	H8WIRA1:W8 Assets Part:IRA 1st largest--Cross-section	Cont
9	H9WIRA1	H9WIRA1:W9 Assets Part:IRA 1st largest--Cross-section	Cont
10	H10WIRA1	H10WIRA1:W10 Assets Part:IRA 1st largest--Cross-section	Cont
11	H11WIRA1	H11WIRA1:W11 Assets Part:IRA 1st largest--Cross-section	Cont
12	H12WIRA1	H12WIRA1:W12 Assets Part:IRA 1st largest--Cross-section	Cont
13	H13WIRA1	H13WIRA1:W13 Assets Part:IRA 1st largest--Cross-section	Cont
3	H3WOIRA1	H3WOIRA1:W3 Assets Part Own:IRA 1st largest--Cross-section	Categ
4	H4WOIRA1	H4WOIRA1:W4 Assets Part Own:IRA 1st largest--Cross-section	Categ
5	H5WOIRA1	H5WOIRA1:W5 Assets Part Own:IRA 1st largest--Cross-section	Categ
6	H6WOIRA1	H6WOIRA1:W6 Assets Part Own:IRA 1st largest--Cross-section	Categ
7	H7WOIRA1	H7WOIRA1:W7 Assets Part Own:IRA 1st largest--Cross-section	Categ
8	H8WOIRA1	H8WOIRA1:W8 Assets Part Own:IRA 1st largest--Cross-section	Categ
9	H9WOIRA1	H9WOIRA1:W9 Assets Part Own:IRA 1st largest--Cross-section	Categ
10	H10WOIRA1	H10WOIRA1:W10 Assets Part Own:IRA 1st largest--Cross-section	Categ
11	H11WOIRA1	H11WOIRA1:W11 Assets Part Own:IRA 1st largest--Cross-section	Categ
12	H12WOIRA1	H12WOIRA1:W12 Assets Part Own:IRA 1st largest--Cross-section	Categ
13	H13WOIRA1	H13WOIRA1:W13 Assets Part Own:IRA 1st largest--Cross-section	Categ

3	H3WFIRA1	H3WFIRA1:W3 Assets Part Flag:IRA 1st largest--Cross-section	Categ
4	H4WFIRA1	H4WFIRA1:W4 Assets Part Flag:IRA 1st largest--Cross-section	Categ
5	H5WFIRA1	H5WFIRA1:W5 Assets Part Flag:IRA 1st largest--Cross-section	Categ
6	H6WFIRA1	H6WFIRA1:W6 Assets Part Flag:IRA 1st largest--Cross-section	Categ
7	H7WFIRA1	H7WFIRA1:W7 Assets Part Flag:IRA 1st largest--Cross-section	Categ
8	H8WFIRA1	H8WFIRA1:W8 Assets Part Flag:IRA 1st largest--Cross-section	Categ
9	H9WFIRA1	H9WFIRA1:W9 Assets Part Flag:IRA 1st largest--Cross-section	Categ
10	H10WFIRA1	H10WFIRA1:W10 Assets Part Flag:IRA 1st largest--Cross-section	Categ
11	H11WFIRA1	H11WFIRA1:W11 Assets Part Flag:IRA 1st largest--Cross-section	Categ
12	H12WFIRA1	H12WFIRA1:W12 Assets Part Flag:IRA 1st largest--Cross-section	Categ
13	H13WFIRA1	H13WFIRA1:W13 Assets Part Flag:IRA 1st largest--Cross-section	Categ
3	H3WIRA2	H3WIRA2:W3 Assets Part:IRA 2nd largest--Cross-section	Cont
4	H4WIRA2	H4WIRA2:W4 Assets Part:IRA 2nd largest--Cross-section	Cont
5	H5WIRA2	H5WIRA2:W5 Assets Part:IRA 2nd largest--Cross-section	Cont
6	H6WIRA2	H6WIRA2:W6 Assets Part:IRA 2nd largest--Cross-section	Cont
7	H7WIRA2	H7WIRA2:W7 Assets Part:IRA 2nd largest--Cross-section	Cont
8	H8WIRA2	H8WIRA2:W8 Assets Part:IRA 2nd largest--Cross-section	Cont
9	H9WIRA2	H9WIRA2:W9 Assets Part:IRA 2nd largest--Cross-section	Cont
10	H10WIRA2	H10WIRA2:W10 Assets Part:IRA 2nd largest--Cross-section	Cont
11	H11WIRA2	H11WIRA2:W11 Assets Part:IRA 2nd largest--Cross-section	Cont
12	H12WIRA2	H12WIRA2:W12 Assets Part:IRA 2nd largest--Cross-section	Cont
13	H13WIRA2	H13WIRA2:W13 Assets Part:IRA 2nd largest--Cross-section	Cont
3	H3WOIRA2	H3WOIRA2:W3 Assets Part Own:IRA 2nd largest--Cross-section	Categ
4	H4WOIRA2	H4WOIRA2:W4 Assets Part Own:IRA 2nd largest--Cross-section	Categ
5	H5WOIRA2	H5WOIRA2:W5 Assets Part Own:IRA 2nd largest--Cross-section	Categ
6	H6WOIRA2	H6WOIRA2:W6 Assets Part Own:IRA 2nd largest--Cross-section	Categ
7	H7WOIRA2	H7WOIRA2:W7 Assets Part Own:IRA 2nd largest--Cross-section	Categ
8	H8WOIRA2	H8WOIRA2:W8 Assets Part Own:IRA 2nd largest--Cross-section	Categ
9	H9WOIRA2	H9WOIRA2:W9 Assets Part Own:IRA 2nd largest--Cross-section	Categ
10	H10WOIRA2	H10WOIRA2:W10 Assets Part Own:IRA 2nd largest--Cross-section	Categ
11	H11WOIRA2	H11WOIRA2:W11 Assets Part Own:IRA 2nd largest--Cross-section	Categ
12	H12WOIRA2	H12WOIRA2:W12 Assets Part Own:IRA 2nd largest--Cross-section	Categ
13	H13WOIRA2	H13WOIRA2:W13 Assets Part Own:IRA 2nd largest--Cross-section	Categ
3	H3WFIRA2	H3WFIRA2:W3 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
4	H4WFIRA2	H4WFIRA2:W4 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
5	H5WFIRA2	H5WFIRA2:W5 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
6	H6WFIRA2	H6WFIRA2:W6 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
7	H7WFIRA2	H7WFIRA2:W7 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
8	H8WFIRA2	H8WFIRA2:W8 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
9	H9WFIRA2	H9WFIRA2:W9 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
10	H10WFIRA2	H10WFIRA2:W10 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
11	H11WFIRA2	H11WFIRA2:W11 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
12	H12WFIRA2	H12WFIRA2:W12 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
13	H13WFIRA2	H13WFIRA2:W13 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
3	H3WIRA3	H3WIRA3:W3 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
4	H4WIRA3	H4WIRA3:W4 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
5	H5WIRA3	H5WIRA3:W5 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
6	H6WIRA3	H6WIRA3:W6 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
7	H7WIRA3	H7WIRA3:W7 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
8	H8WIRA3	H8WIRA3:W8 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
9	H9WIRA3	H9WIRA3:W9 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
10	H10WIRA3	H10WIRA3:W10 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
11	H11WIRA3	H11WIRA3:W11 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
12	H12WIRA3	H12WIRA3:W12 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
13	H13WIRA3	H13WIRA3:W13 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
3	H3WOIRA3	H3WOIRA3:W3 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
4	H4WOIRA3	H4WOIRA3:W4 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
5	H5WOIRA3	H5WOIRA3:W5 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
6	H6WOIRA3	H6WOIRA3:W6 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
7	H7WOIRA3	H7WOIRA3:W7 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
8	H8WOIRA3	H8WOIRA3:W8 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
9	H9WOIRA3	H9WOIRA3:W9 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
10	H10WOIRA3	H10WOIRA3:W10 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
11	H11WOIRA3	H11WOIRA3:W11 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
12	H12WOIRA3	H12WOIRA3:W12 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
13	H13WOIRA3	H13WOIRA3:W13 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ

3	H3WFIRA3	H3WFIRA3:W3 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
4	H4WFIRA3	H4WFIRA3:W4 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
5	H5WFIRA3	H5WFIRA3:W5 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
6	H6WFIRA3	H6WFIRA3:W6 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
7	H7WFIRA3	H7WFIRA3:W7 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
8	H8WFIRA3	H8WFIRA3:W8 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
9	H9WFIRA3	H9WFIRA3:W9 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-secti Categ
10	H10WFIRA3	H10WFIRA3:W10 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec Categ
11	H11WFIRA3	H11WFIRA3:W11 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec Categ
12	H12WFIRA3	H12WFIRA3:W12 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec Categ
13	H13WFIRA3	H13WFIRA3:W13 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WIRA	12652	18818.64	60285.76	0.0	1349259.0
H2WIRA	19642	19688.11	71384.69	0.0	2000000.0
H3WIRA	17991	29293.47	121325.59	0.0	3437842.5
H4WIRA	21384	38691.27	124469.66	0.0	2574000.0
H5WIRA	19579	52664.24	206769.77	0.0	12080000.0
H6WIRA	18165	48204.13	149363.21	0.0	3600000.0
H7WIRA	20129	52153.72	309077.02	0.0	35027000.0
H8WIRA	18469	68703.43	526341.62	0.0	43000000.0
H9WIRA	17217	66020.03	201607.76	0.0	5400000.0
H10WIRA	22034	57097.77	181948.22	0.0	4567491.1
H11WIRA	20554	63877.51	216025.94	0.0	8171192.3
H12WIRA	18747	75049.66	289243.82	0.0	17000000.0
H13WIRA	20912	71922.97	245053.73	0.0	5509464.2
H1WOIRA	12652	0.40	0.49	0.0	1.0
H2WOIRA	19642	0.32	0.47	0.0	1.0
H3WOIRA	17991	0.34	0.47	0.0	1.0
H4WOIRA	21384	0.36	0.48	0.0	1.0
H5WOIRA	19579	0.38	0.49	0.0	1.0
H6WOIRA	18165	0.37	0.48	0.0	1.0
H7WOIRA	20129	0.38	0.49	0.0	1.0
H8WOIRA	18469	0.38	0.49	0.0	1.0
H9WOIRA	17217	0.38	0.49	0.0	1.0
H10WOIRA	22034	0.35	0.48	0.0	1.0
H11WOIRA	20554	0.33	0.47	0.0	1.0
H12WOIRA	18747	0.34	0.47	0.0	1.0
H13WOIRA	20912	0.31	0.46	0.0	1.0
H1WFIRA	12652	0.58	1.00	0.0	9.0
H2WFIRA	19642	0.49	1.03	0.0	9.0
H3WFIRA	17991	0.52	0.98	0.0	9.0
H4WFIRA	21384	0.57	1.03	0.0	9.0
H5WFIRA	19579	0.58	0.98	0.0	9.0
H6WFIRA	18165	0.55	0.84	0.0	9.0
H7WFIRA	20129	0.57	0.91	0.0	9.0
H8WFIRA	18469	0.56	0.87	0.0	9.0
H9WFIRA	17217	0.56	0.91	0.0	9.0
H10WFIRA	22034	0.64	1.33	0.0	9.0
H11WFIRA	20554	0.53	1.03	0.0	9.0
H12WFIRA	18747	0.56	1.11	0.0	9.0
H13WFIRA	20912	0.60	1.35	0.0	9.0

H3WIRA1	17991	20655.54	98822.59	0.0	3362886.3
H4WIRA1	21384	27696.49	98461.34	0.0	2500000.0
H5WIRA1	19579	38544.70	181636.10	0.0	12000000.0
H6WIRA1	18165	35252.39	121067.70	0.0	3600000.0
H7WIRA1	20129	38889.50	293651.22	0.0	35000000.0
H8WIRA1	18469	52811.65	512739.52	0.0	43000000.0
H9WIRA1	17217	47620.96	153634.27	0.0	4800000.0
H10WIRA1	22034	41785.31	142064.83	0.0	4562991.1
H11WIRA1	20554	48390.67	181792.36	0.0	7528069.0
H12WIRA1	18747	55054.06	245216.18	0.0	16000000.0
H13WIRA1	20912	51378.93	184470.96	0.0	5333885.6
H3WOIRA1	17991	0.34	0.47	0.0	1.0
H4WOIRA1	21384	0.36	0.48	0.0	1.0
H5WOIRA1	19579	0.38	0.49	0.0	1.0
H6WOIRA1	18165	0.37	0.48	0.0	1.0
H7WOIRA1	20129	0.38	0.49	0.0	1.0
H8WOIRA1	18469	0.38	0.49	0.0	1.0
H9WOIRA1	17217	0.38	0.49	0.0	1.0
H10WOIRA1	22034	0.35	0.48	0.0	1.0
H11WOIRA1	20554	0.33	0.47	0.0	1.0
H12WOIRA1	18747	0.34	0.47	0.0	1.0
H13WOIRA1	20912	0.31	0.46	0.0	1.0
H3WFIRA1	17991	4.53	2.25	1.0	9.0
H4WFIRA1	21384	4.45	2.29	1.0	9.0
H5WFIRA1	19579	4.40	2.30	1.0	9.0
H6WFIRA1	18165	4.46	2.25	1.0	9.0
H7WFIRA1	20129	4.41	2.28	1.0	9.0
H8WFIRA1	18469	4.40	2.29	1.0	9.0
H9WFIRA1	17217	4.41	2.29	1.0	9.0
H10WFIRA1	22034	4.57	2.31	1.0	9.0
H11WFIRA1	20554	4.61	2.23	1.0	9.0
H12WFIRA1	18747	4.58	2.26	1.0	9.0
H13WFIRA1	20912	4.74	2.23	1.0	9.0
H3WIRA2	17991	5991.21	40115.56	0.0	1506258.2
H4WIRA2	21384	7228.91	28597.33	0.0	1000000.0
H5WIRA2	19579	9471.33	40701.70	0.0	1638640.5
H6WIRA2	18165	8893.78	34778.59	0.0	916471.0
H7WIRA2	20129	9066.88	37885.88	0.0	1300000.0
H8WIRA2	18469	11504.58	47730.30	0.0	1056493.7
H9WIRA2	17217	13381.50	62310.07	0.0	1818181.8
H10WIRA2	22034	11200.02	50843.65	0.0	1843306.7
H11WIRA2	20554	11216.52	48453.65	0.0	1651630.5
H12WIRA2	18747	14269.88	60517.30	0.0	1800000.0
H13WIRA2	20912	14228.80	72111.91	0.0	3485342.5
H3WOIRA2	17991	0.21	0.41	0.0	1.0
H4WOIRA2	21384	0.22	0.41	0.0	1.0
H5WOIRA2	19579	0.22	0.42	0.0	1.0
H6WOIRA2	18165	0.22	0.41	0.0	1.0
H7WOIRA2	20129	0.22	0.41	0.0	1.0
H8WOIRA2	18469	0.22	0.41	0.0	1.0
H9WOIRA2	17217	0.22	0.41	0.0	1.0
H10WOIRA2	22034	0.19	0.39	0.0	1.0
H11WOIRA2	20554	0.18	0.38	0.0	1.0
H12WOIRA2	18747	0.18	0.39	0.0	1.0
H13WOIRA2	20912	0.16	0.37	0.0	1.0

H3WFIRA2	17991	5.11	1.94	1.0	9.0
H4WFIRA2	21384	5.09	1.98	1.0	9.0
H5WFIRA2	19579	5.08	1.98	1.0	9.0
H6WFIRA2	18165	5.13	1.93	1.0	9.0
H7WFIRA2	20129	5.11	1.95	1.0	9.0
H8WFIRA2	18469	5.10	1.96	1.0	9.0
H9WFIRA2	17217	5.12	1.95	1.0	9.0
H10WFIRA2	22034	5.26	1.92	1.0	9.0
H11WFIRA2	20554	5.30	1.81	1.0	9.0
H12WFIRA2	18747	5.28	1.86	1.0	9.0
H13WFIRA2	20912	5.39	1.80	1.0	9.0
H3WIRA3	17991	2646.71	16721.79	0.0	500000.0
H4WIRA3	21384	3765.88	26291.83	0.0	1000000.0
H5WIRA3	19579	4648.21	37238.70	0.0	1592925.1
H6WIRA3	18165	4057.96	31017.40	0.0	1366302.3
H7WIRA3	20129	4197.35	30506.19	0.0	1305000.0
H8WIRA3	18469	4387.19	27880.36	0.0	1000000.0
H9WIRA3	17217	5017.57	36135.89	0.0	1700000.0
H10WIRA3	22034	4112.44	30185.20	0.0	1398843.9
H11WIRA3	20554	4270.31	29053.67	0.0	860000.0
H12WIRA3	18747	5725.72	37553.42	0.0	1011000.0
H13WIRA3	20912	6315.23	50128.13	0.0	1940517.0
H3WOIRA3	17991	0.09	0.28	0.0	1.0
H4WOIRA3	21384	0.09	0.29	0.0	1.0
H5WOIRA3	19579	0.09	0.29	0.0	1.0
H6WOIRA3	18165	0.09	0.29	0.0	1.0
H7WOIRA3	20129	0.09	0.29	0.0	1.0
H8WOIRA3	18469	0.09	0.29	0.0	1.0
H9WOIRA3	17217	0.09	0.28	0.0	1.0
H10WOIRA3	22034	0.08	0.26	0.0	1.0
H11WOIRA3	20554	0.07	0.25	0.0	1.0
H12WOIRA3	18747	0.07	0.26	0.0	1.0
H13WOIRA3	20912	0.07	0.25	0.0	1.0
H3WFIRA3	17991	5.65	1.36	1.0	9.0
H4WFIRA3	21384	5.65	1.38	1.0	9.0
H5WFIRA3	19579	5.64	1.39	1.0	9.0
H6WFIRA3	18165	5.67	1.32	1.0	9.0
H7WFIRA3	20129	5.65	1.36	1.0	9.0
H8WFIRA3	18469	5.65	1.36	1.0	9.0
H9WFIRA3	17217	5.68	1.34	1.0	9.0
H10WFIRA3	22034	5.76	1.33	1.0	9.0
H11WFIRA3	20554	5.77	1.22	1.0	9.0
H12WFIRA3	18747	5.75	1.28	1.0	9.0
H13WFIRA3	20912	5.80	1.26	1.0	9.0

Categorical Variable Codes

HwWOIRA: Assets Own:IRA [total]--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	7597	13274	11882	13591	12121	11397	12387	11400	10650	14382
1.Yes	|	5055	6368	6109	7793	7458	6768	7742	7069	6567	7652
Value		w11	w12	w13							
0.No	|	13717	12399	14419							
1.Yes	|	6837	6348	6493							

HwWFIRA: Asst Flag: IRA [total]--Cross-Section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	|	7478	12977	11605	13196	11790	11085	12094	11099	10359	13729
1.No imputations	|	3685	4860	4365	5341	5098	4523	5198	4875	4511	5394
2.Some imputation	|	1394	1628	1895	2676	2567	2512	2750	2433	2273	2514
9.No Fin resp	|	95	177	126	171	124	45	87	62	74	397
Value		w11	w12	w13							
0.No asset	|	13337	11965	13810							
1.No imputations	|	4733	4402	4508							
2.Some imputation	|	2315	2184	2194							
9.No Fin resp	|	169	196	400							

HwWOIRAI: Assets Part Own:IRA 1st largest--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			11882	13591	12121	11397	12387	11400	10650	14382
1.Yes	|			6109	7793	7458	6768	7742	7069	6567	7652
Value		w11	w12	w13							
0.No	|	13717	12399	14419							
1.Yes	|	6837	6348	6493							

HwWFIRA1: Assets Part Flag:IRA 1st largest--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			4559	5656	5383	4818	5467	5168	4767	5676
2.Complete bracket	|			798	1165	961	755	963	763	729	843
3.Incomplete bracket	|			205	95	141	120	135	102	108	195
5.No value/bracket	|			476	719	848	982	1022	931	840	730
6.No asset	|			11605	13196	11790	11085	12094	11099	10359	13729
7.DK ownership	|			222	382	332	360	361	344	340	464
9.No Fin resp	|			126	171	124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	5063	4752	4800
2.Complete bracket	|	751	667	689
3.Incomplete bracket	|	145	175	196
5.No value/bracket	|	738	601	601
6.No asset	|	13337	11965	13810
7.DK ownership	|	351	391	416
9.No Fin resp	|	169	196	400

HwWOIRA2: Assets Part Own:IRA 2nd largest--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			14269	16668	15201	14251	15684	14391	13486	17869
1.Yes	|			3722	4716	4378	3914	4445	4078	3731	4165

Value		w11	w12	w13
0.No	|	16897	15296	17508
1.Yes	|	3657	3451	3404

HwWFIRA2: Assets Part Flag:IRA 2nd largest--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			2907	3555	3343	2918	3277	3099	2846	3317
2.Complete bracket	|			399	618	451	378	508	384	341	320
3.Incomplete bracket	|			130	35	59	57	45	37	55	59
5.No value/bracket	|			205	364	397	426	442	410	317	325
6.No asset	|			13809	15978	14538	13585	15032	13717	12859	16729
7.DK ownership	|			415	663	667	756	738	760	725	887
9.No Fin resp	|			126	171	124	45	87	62	74	397

Value		w11	w12	w13
1.Continuous value	|	2749	2666	2623
2.Complete bracket	|	335	293	314
3.Incomplete bracket	|	62	70	54
5.No value/bracket	|	347	232	266
6.No asset	|	16126	14487	16487
7.DK ownership	|	766	803	768
9.No Fin resp	|	169	196	400

HwWOIRA3: Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|			16431	19422	17748	16541	18271	16801	15701	20370
1.Yes	|			1560	1962	1831	1624	1858	1668	1516	1664
Value		w11	w12	w13							
0.No	|	19157	17347	19549							
1.Yes	|	1397	1400	1363							

HwWFIRA3: Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			1223	1438	1420	1164	1388	1295	1151	1349
2.Complete bracket	|			191	281	172	167	198	161	146	108
3.Incomplete bracket	|			24	15	22	33	18	10	15	29
5.No value/bracket	|			103	198	188	239	220	175	158	150
6.No asset	|			15909	18618	16986	15761	17480	16006	14948	19114
7.DK ownership	|			415	663	667	756	738	760	725	887
9.No Fin resp	|			126	171	124	45	87	62	74	397
Value		w11	w12	w13							
1.Continuous value	|	1085	1086	1104							
2.Complete bracket	|	125	104	105							
3.Incomplete bracket	|	14	19	14							
5.No value/bracket	|	134	150	112							
6.No asset	|	18261	16389	18409							
7.DK ownership	|	766	803	768							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of all IRA and Keogh accounts is assigned to HwWIRA. HwWIRA is the sum of components HwWIRA1, HwWIRA2, and HwWIRA3, which are each imputed separately.

HwWFIRA is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwWOIRA variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwWFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwWOvar indicate whether the household owns the asset.

In waves where questions ask about multiple IRA accounts, HwWIRA represents the sum of the values of all of them.

Cross Wave Differences in Original HRS Data

The net value of IRA and Keogh accounts is asked at each wave. Two questions reveal whether the Respondent owns any IRA or Keogh accounts and if so, the value of them.

In Waves 1 and 2, the total of all IRA accounts is requested in one question:

- a) "Do you [or your (husband/wife/partner)] have any Individual Retirement Accounts, that is, IRA or Keogh accounts?"
- b) "How much in total is in all those accounts?"

Beginning in Wave 3, the questions ask about the two largest IRAs individually and then about all other IRAs collectively:

- a) "Do you (or your (husband/wife/partner)) currently have any money or assets that are held in an Individual Retirement Account, that is, in an IRA or KEOGH account?"
- b) "Let's talk about the (NEXT) largest IRA or KEOGH account/other IRA or KEOGH account/next largest IRA or KEOGH account/third IRA or KEOGH account/all the other IRA or KEOGH accounts. About how much is in this account at the present time?"

The second question is asked up to three times, depending on how many IRAs the Respondent reports. For each IRA, Respondents are also asked who the account belongs to, except in Wave 3, where this question is asked only for the first two IRAs. We do not use this information when creating the ownership variables (HwWOvar). Rather, if the Financial Respondent reports receiving an IRA, and that IRA does not belong to her/his spouse, both members of the couple will be flagged as owning the IRA.

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:	
V15212	M7:R/SP/PARTNR HAVE :IND
V15213	M8:\$VAL OF IRA ACCOU:IND
V5212	M7:R/SP/PARTNR HAVE :IMP
V5213	M8:\$VAL OF IRA ACCOU:IMP
V5214	M8: ORIGINAL BRACKETS
AHEAD 1993:	
B1734	K7. IRA: ANY
B1735	K8. IRA: TOTAL VALUE

B1735C	CATEG: K8. IRA: TOTAL VALUE
HRS 1994:	
W15508	K7. Imputation Indicator
W15509	K8. Imputation Indicator
W5508	K7.IRA OR KEOGH ACCOUNTS
W5509	K8.AMOUNT IN IRA/KEOGHS
W5510	K8a-K8d. Brackets
AHEAD 1995:	
D4045	J20.IRA
D4046	J20A. NUMBER IRAS
D4048	J21.TOTAL \$ IRA ACCOUNT
D4052B	J21.TOTAL \$ IRA ACCOUNT/Bkt
D4089	J21.INTRO IRA ACCOUNT-2
D4090	J22.TOTAL \$ IRA ACCOUNT-2
D4093B	J22.TOTAL \$ IRA ACCOUNT-2/Bkt
D4129	J22.TOTAL \$ IRA ACCOUNT-3
D4132B	J22.TOTAL \$ IRA ACCOUNT-3/Bkt
HRS 1996:	
E4124	J90.IRA
E4125	J91.NUMBER IRAS
E4127	J93.TOTAL \$ IRA ACCOUNT
E4130B	J93.TOTAL \$ IRA ACCOUNT/Bkt
E4148	J99.INTRO IRA ACCOUNT-2
E4149	J100.TOTAL \$ IRA ACCOUNT-2
E4152B	J100.TOTAL \$ IRA ACCOUNT-2/Bkt
E4171	J107.TOTAL \$ IRA ACCOUNT-3
E4172B	J107.TOTAL \$ IRA ACCOUNT-3/Bkt
HRS 1998:	
F4884	J90.IRA
F4887	J93.TOTAL \$ IRA ACCOUNT
F4889B	J93.(J22-2)TOTAL \$ IRA ACCOUNT-Bkt
F4908	J99.INTRO IRA ACCOUNT-2
F4909	J100.TOTAL \$ IRA ACCOUNT-2
F4910B	J100.(J22-2)TOTAL \$ IRA ACCOUNT-2-Bkt
F4929	J106.INTRO IRA-3
F4930	J107.TOTAL \$ IRA ACCOUNT-3
F4931B	J107.(J22-3)TOTAL \$ IRA ACCOUNT-3-Bkt
HRS 2000:	
G5329	J90.IRA
G5332	J93.TOTAL \$ IRA ACCOUNT
G5334	J93A.IRA DK-\$10K
G5335	J93Y1A.IRA DK-\$25K
G5336	J93B.IRA DK-\$100K
G5338	J93C.IRA DK-\$400K
G5339	J93Y2A.IRA DK-\$25K
G5340	J93D.IRA DK-\$10K
G5353	J99.INTRO IRA ACCOUNT-2
G5354	J100.TOTAL \$ IRA ACCOUNT-2
G5355	J100A.IRA DK-\$10K
G5356	J100Y1A.IRA DK-\$25K
G5357	J100B.IRA DK-\$100K
G5359	J100C.IRA DK-\$400K
G5360	J100Y2A.IRA DK-\$25K
G5361	J100D.IRA DK-\$10K
G5374	J106.INTRO IRA-3
G5375	J107.TOTAL \$ IRA ACCOUNT-3
G5376	J107A.IRA DK-\$10K
G5377	J107Y1A.IRA DK-\$25K
G5378	J107B.IRA DK-\$100K

G5379	J107C.IRA DK-\$400K
G5380	J107Y2A.IRA DK-\$25K
G5381	J107D.IRA DK-\$10K
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ162	IRA OR KEOGH
xQ165_1	WHO HAS IRA ACCOUNTS -1
xQ165_2	WHO HAS IRA ACCOUNTS -2
xQ165_3	WHO HAS IRA ACCOUNTS -3
xQ166_1	AMOUNT IN IRA ACCOUNT -1
xQ166_2	AMOUNT IN IRA ACCOUNT -2
xQ166_3	AMOUNT IN IRA ACCOUNT -3
xQ167_1	AMT IN IRA ACCOUNT - MIN -1

xQ167_2	AMT IN IRA ACCOUNT - MIN -2
xQ167_3	AMT IN IRA ACCOUNT - MIN -3
xQ168_1	AMT IN IRA ACCOUNT - MAX -1
xQ168_2	AMT IN IRA ACCOUNT - MAX -2
xQ168_3	AMT IN IRA ACCOUNT - MAX -3
xQ169_1	AMT IN IRA ACCOUNT - RESULT -1
xQ169_2	AMT IN IRA ACCOUNT - RESULT -2
xQ169_3	AMT IN IRA ACCOUNT - RESULT -3
HRS 2006-2016:	
xU001_9	ASSET RECONCILIATION-IRA
xU002_9	ASSET RECONCILIATION WHICH WRONG-IRA
xU003_9A	ASSET RECONCILIATION HOW MUCH -A-IRA
xU003_9B	ASSET RECONCILIATION HOW MUCH-B-IRA
xU004_9A	ASSET RECONCILIATION -MIN-A-IRA
xU004_9B	ASSET RECONCILIATION -MIN-B-IRA
xU005_9A	ASSET RECONCILIATION -MAX-A -IRA
xU005_9B	ASSET RECONCILIATION -MAX-B -IRA
xU006_9A	ASSET RECONCILIATION - RESULT-A-IRA
xU006_9B	ASSET RECONCILIATION - RESULT-B-IRA
xU022_9A	WHICH WAVE VALUE WAS WRONG-A-IRA
xU022_9B	WHICH WAVE VALUE WAS WRONG-B-IRA

Net value of stocks, mutual funds, and investment trusts

Wave	Variable Name	Variable Label	Type
1	H1WSTCK	H1WSTCK:W1 Assets:Stocks--Cross-section	Cont
2	H2WSTCK	H2WSTCK:W2 Assets:Stocks--Cross-section	Cont
3	H3WSTCK	H3WSTCK:W3 Assets:Stocks--Cross-section	Cont
4	H4WSTCK	H4WSTCK:W4 Assets:Stocks--Cross-section	Cont
5	H5WSTCK	H5WSTCK:W5 Assets:Stocks--Cross-section	Cont
6	H6WSTCK	H6WSTCK:W6 Assets:Stocks--Cross-section	Cont
7	H7WSTCK	H7WSTCK:W7 Assets:Stocks--Cross-section	Cont
8	H8WSTCK	H8WSTCK:W8 Assets:Stocks--Cross-section	Cont
9	H9WSTCK	H9WSTCK:W9 Assets:Stocks--Cross-section	Cont
10	H10WSTCK	H10WSTCK:W10 Assets:Stocks--Cross-section	Cont
11	H11WSTCK	H11WSTCK:W11 Assets:Stocks--Cross-section	Cont
12	H12WSTCK	H12WSTCK:W12 Assets:Stocks--Cross-section	Cont
13	H13WSTCK	H13WSTCK:W13 Assets:Stocks--Cross-section	Cont
1	H1WOSTCK	H1WOSTCK:W1 Assets Own:Stocks--Cross-section	Categ
2	H2WOSTCK	H2WOSTCK:W2 Assets Own:Stocks--Cross-section	Categ
3	H3WOSTCK	H3WOSTCK:W3 Assets Own:Stocks--Cross-section	Categ
4	H4WOSTCK	H4WOSTCK:W4 Assets Own:Stocks--Cross-section	Categ
5	H5WOSTCK	H5WOSTCK:W5 Assets Own:Stocks--Cross-section	Categ
6	H6WOSTCK	H6WOSTCK:W6 Assets Own:Stocks--Cross-section	Categ
7	H7WOSTCK	H7WOSTCK:W7 Assets Own:Stocks--Cross-section	Categ
8	H8WOSTCK	H8WOSTCK:W8 Assets Own:Stocks--Cross-section	Categ
9	H9WOSTCK	H9WOSTCK:W9 Assets Own:Stocks--Cross-section	Categ
10	H10WOSTCK	H10WOSTCK:W10 Assets Own:Stocks--Cross-section	Categ
11	H11WOSTCK	H11WOSTCK:W11 Assets Own:Stocks--Cross-section	Categ
12	H12WOSTCK	H12WOSTCK:W12 Assets Own:Stocks--Cross-section	Categ
13	H13WOSTCK	H13WOSTCK:W13 Assets Own:Stocks--Cross-section	Categ
1	H1WFSTCK	H1WFSTCK:W1 Assets Flag:Stocks--Cross-section	Categ
2	H2WFSTCK	H2WFSTCK:W2 Assets Flag:Stocks--Cross-section	Categ
3	H3WFSTCK	H3WFSTCK:W3 Assets Flag:Stocks--Cross-section	Categ
4	H4WFSTCK	H4WFSTCK:W4 Assets Flag:Stocks--Cross-section	Categ
5	H5WFSTCK	H5WFSTCK:W5 Assets Flag:Stocks--Cross-section	Categ
6	H6WFSTCK	H6WFSTCK:W6 Assets Flag:Stocks--Cross-section	Categ
7	H7WFSTCK	H7WFSTCK:W7 Assets Flag:Stocks--Cross-section	Categ
8	H8WFSTCK	H8WFSTCK:W8 Assets Flag:Stocks--Cross-section	Categ
9	H9WFSTCK	H9WFSTCK:W9 Assets Flag:Stocks--Cross-section	Categ
10	H10WFSTCK	H10WFSTCK:W10 Assets Flag:Stocks--Cross-section	Categ
11	H11WFSTCK	H11WFSTCK:W11 Assets Flag:Stocks--Cross-section	Categ
12	H12WFSTCK	H12WFSTCK:W12 Assets Flag:Stocks--Cross-section	Categ
13	H13WFSTCK	H13WFSTCK:W13 Assets Flag:Stocks--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WSTCK	12652	20394.73	126675.39	0.0	5389862.7
H2WSTCK	19642	26339.24	156356.21	-9500.0	6591594.4
H3WSTCK	17991	48263.51	426255.58	0.0	40000000.0
H4WSTCK	21384	57381.96	368934.92	0.0	30000000.0
H5WSTCK	19579	71104.78	442395.79	0.0	30000000.0
H6WSTCK	18165	57152.46	238088.79	0.0	12000000.0
H7WSTCK	20129	74131.85	538230.34	0.0	25000000.0
H8WSTCK	18469	74111.86	510313.11	0.0	30000000.0
H9WSTCK	17217	74289.67	433938.01	0.0	17372042.4
H10WSTCK	22034	60656.81	423597.59	0.0	20000000.0
H11WSTCK	20554	62014.55	496873.51	0.0	42300000.0
H12WSTCK	18747	84735.78	1473897.22	0.0	190000000.0
H13WSTCK	20912	63592.41	402514.66	0.0	16162695.1

H1WOSTCK	12652	0.29	0.45	0.0	1.0
H2WOSTCK	19642	0.27	0.45	0.0	1.0
H3WOSTCK	17991	0.31	0.46	0.0	1.0
H4WOSTCK	21384	0.32	0.47	0.0	1.0
H5WOSTCK	19579	0.33	0.47	0.0	1.0
H6WOSTCK	18165	0.32	0.47	0.0	1.0
H7WOSTCK	20129	0.31	0.46	0.0	1.0
H8WOSTCK	18469	0.28	0.45	0.0	1.0
H9WOSTCK	17217	0.26	0.44	0.0	1.0
H10WOSTCK	22034	0.22	0.42	0.0	1.0
H11WOSTCK	20554	0.21	0.40	0.0	1.0
H12WOSTCK	18747	0.21	0.41	0.0	1.0
H13WOSTCK	20912	0.18	0.38	0.0	1.0
H1WFSTCK	12652	4.79	2.10	1.0	9.0
H2WFSTCK	19642	4.85	2.09	1.0	9.0
H3WFSTCK	17991	4.69	2.14	1.0	9.0
H4WFSTCK	21384	4.71	2.15	1.0	9.0
H5WFSTCK	19579	4.66	2.16	1.0	9.0
H6WFSTCK	18165	4.70	2.14	1.0	9.0
H7WFSTCK	20129	4.73	2.13	1.0	9.0
H8WFSTCK	18469	4.85	2.07	1.0	9.0
H9WFSTCK	17217	4.92	2.03	1.0	9.0
H10WFSTCK	22034	5.11	1.99	1.0	9.0
H11WFSTCK	20554	5.16	1.89	1.0	9.0
H12WFSTCK	18747	5.15	1.92	1.0	9.0
H13WFSTCK	20912	5.30	1.84	1.0	9.0

Categorical Variable Codes

HwWOSTCK: Assets Own:Stocks--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9028	14278	12349	14565	13079	12264	13869	13322	12709	17091
1.Yes	|	3624	5364	5642	6819	6500	5901	6260	5147	4508	4943
Value	|	w11	w12	w13							
0.No	|	16306	14827	17138							
1.Yes	|	4248	3920	3774							
HwWFSTCK: Assets Flag:Stocks--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2438	3453	3604	4208	4092	3734	4143	3552	3072	3509
2.Complete bracket	|	676	1371	1074	1554	1290	1116	1117	802	755	723
3.Incomplete bracket	|	68	116	512	184	173	108	96	88	85	115
4.Range card bracket	|	196									
5.No value/bracket	|	207	324	390	713	809	806	795	614	517	453
6.No asset	|	8874	13919	12043	14129	12721	11914	13519	13014	12394	16387
7.DK ownership	|	98	282	242	425	370	442	372	336	320	450
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value	|	w11	w12	w13							
1.Continuous value	|	2987	2816	2752							
2.Complete bracket	|	647	538	463							
3.Incomplete bracket	|	81	103	76							
4.Range card bracket	|										
5.No value/bracket	|	419	356	362							
6.No asset	|	15842	14339	16476							
7.DK ownership	|	409	399	383							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of stocks and mutual funds is assigned to HwWSTCK. The HwWFSTCK variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOSTCK variable indicates whether the household owns the asset.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having stock assets (OQ317) worth \$190,000,000 in Wave 12. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of stocks and mutual funds is asked at each wave. The question wording changes some after Wave 1, and the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any stocks or mutual funds and if so, the value of them.

In Wave 1, the questions ask:

- a) "For the next few questions, please exclude any assets held in the form of IRA and Keogh accounts. Do you [or your (husband/wife/partner)] have any shares of stock in publicly held corporations, mutual funds, or investment trusts?"
- b) "If you sold all that and paid off anything you owed on it, how much would you have?"

Beginning in Wave 2, the first question changes to:

- a) "(Aside from anything you have already told me about...) Do you [or your (husband/wife/partner)] have any shares of stock or stock mutual funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:	
V15217	M10:STCK/MUT FND/TRU:IND
V15218	M11:\$ VAL OF INVESTM:IND
V5217	M10:STCK/MUT FND/TRU:IMP
V5218	M11:\$ VAL OF INVESTM:IMP
V5219	M11:ORIGINAL BRACKETS
AHEAD 1993:	
B1743	K10. STOCK/MUTUAL FUNDS: ANY
B1744	K11. STOCK/MUTUAL FUNDS: NET VALUE
B1744C	CATEG: K11. STOCK/MUTUAL FUNDS
HRS 1994:	
W15511	K9. Imputation Indicator
W15512	K10. Imputation Indicato
W5511	K9.OWN STOCKS/STOCK MUTU
W5512	K10.VALUE OF STOCKS
W5513	K10a-K10d. Brackets

```

AHEAD 1995:
  D4338      J36.STOCK ASSETS
  D4339      J37.TOTAL $ STOCKS
  D4343B     J37.TOTAL $ STOCKS/Bkt
HRS 1996:
  E4339      J207.STOCK ASSETS
  E4340      J208.TOTAL $ STOCKS
  E4341B     J208.TOTAL $ STOCKS/Bkt
HRS 1998:
  F5099      J207.STOCK ASSETS
  F5100      J208.TOTAL $ STOCKS
  F5101B     J208.(J37)TOTAL $ STOCKS-Bkt
HRS 2000:
  G5554      J207.STOCK ASSETS
  G5555      J208.TOTAL $ STOCKS
  G5556      J208A. DK-2500
  G5557      J208Y1A. DK-$25K
  G5558      J208B. DK-$125K
  G5559      J208C. DK-$400K
  G5560      J208Y2A. DK-$25K
  G5561      J208D. DK-2500
HRS 2002:
  TYPASST    TYPE OF ASSETS
HRS 2002:
  HU001      U001A_ASSET RECONCILIATION STEM QUESTION
  HU002M1    ASSET RECONCILIATION WHICH WRONG -1
  HU002M2    ASSET RECONCILIATION WHICH WRONG -2
  HU003      ASSET RECONCILIATION HOW MUCH
  HU004      ASSET RECONCILIATION - MIN
  HU005      ASSET RECONCILIATION - MAX
  HU006      ASSET RECONCILIATION - RESULT
HRS 2004:
  JU001_1    ASSET RECONCILIATION STEM QUESTION - 1
  JU001_2    ASSET RECONCILIATION STEM QUESTION -2
  JU001_3    ASSET RECONCILIATION STEM QUESTION -3
  JU002_1    ASSET RECONCILIATION WHICH WRONG -1
  JU002_2    ASSET RECONCILIATION WHICH WRONG -2
  JU002_3    ASSET RECONCILIATION WHICH WRONG - 3
  JU003A_1   PREV WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003A_2   PREV WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003A_3   PREV WAVE ASSET RECONCILIATION HOW MUCH -3
  JU003B_1   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
  JU003B_2   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
  JU003B_3   CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
  JU004A_1   PREV WAVE ASSET RECONCILIATION - MIN -1
  JU004A_2   PREV WAVE ASSET RECONCILIATION - MIN -2
  JU004A_3   PREV WAVE ASSET RECONCILIATION - MIN -3
  JU004B_1   CURRENT WAVE ASSET RECONCILIATION - MIN -1
  JU004B_2   CURRENT WAVE ASSET RECONCILIATION - MIN -2
  JU004B_3   CURRENT WAVE ASSET RECONCILIATION - MIN -3
  JU005A_1   PREV WAVE ASSET RECONCILIATION - MAX -1
  JU005A_2   PREV WAVE ASSET RECONCILIATION - MAX -2
  JU005A_3   PREV WAVE ASSET RECONCILIATION - MAX -3
  JU005B_1   CURRENT WAVE ASSET RECONCILIATION - MAX -1
  JU005B_2   CURRENT WAVE ASSET RECONCILIATION - MAX -2
  JU005B_3   CURRENT WAVE ASSET RECONCILIATION - MAX -3
  JU006A_1   PREV WAVE ASSET RECONCILIATION - RESULT -1
  JU006A_2   PREV WAVE ASSET RECONCILIATION - RESULT -2
  JU006A_3   PREV WAVE ASSET RECONCILIATION - RESULT -3

```

JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ316	STOCK AND STOCK MUTUAL FUNDS
xQ317	STOCKS TOTAL VALUE
xQ318	STOCKS TOTAL VALUE - MIN
xQ319	STOCKS TOTAL VALUE - MAX
xQ320	STOCKS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_8	ASSET RECONCILIATION-STOCK
xU002_8	ASSET RECON WHICH WRONG-STOCK
xU003_8A	ASSET RECON HOW MUCH -A-STOCK
xU003_8B	ASSET RECON HOW MUCH-B-STOCK
xU004_8A	ASSET RECON -MIN-A-STOCK
xU004_8B	ASSET RECON-MIN-B-STOCK
xU005_8A	ASSET RECON-MAX-A -STOCK
xU005_8B	ASSET RECON-MAX-B -STOCK
xU006_8A	ASSET RECON - RESULT-A-STOCK
xU006_8B	ASSET RECON- RESULT-B-STOCK
xU022_8A	WHICH WAVE WRONG-A-STOCK
xU022_8B	WHICH WAVE WRONG-B-STOCK

Value of checking, savings, or money market accounts

Wave	Variable Name	Variable Label	Type
1	H1WCHCK	H1WCHCK:W1 Assets:Checking,Savings Acct--Cross-section	Cont
2	H2WCHCK	H2WCHCK:W2 Assets:Checking,Savings Acct--Cross-section	Cont
3	H3WCHCK	H3WCHCK:W3 Assets:Checking,Savings Acct--Cross-section	Cont
4	H4WCHCK	H4WCHCK:W4 Assets:Checking,Savings Acct--Cross-section	Cont
5	H5WCHCK	H5WCHCK:W5 Assets:Checking,Savings Acct--Cross-section	Cont
6	H6WCHCK	H6WCHCK:W6 Assets:Checking,Savings Acct--Cross-section	Cont
7	H7WCHCK	H7WCHCK:W7 Assets:Checking,Savings Acct--Cross-section	Cont
8	H8WCHCK	H8WCHCK:W8 Assets:Checking,Savings Acct--Cross-section	Cont
9	H9WCHCK	H9WCHCK:W9 Assets:Checking,Savings Acct--Cross-section	Cont
10	H10WCHCK	H10WCHCK:W10 Assets:Checking,Savings Acct--Cross-section	Cont
11	H11WCHCK	H11WCHCK:W11 Assets:Checking,Savings Acct--Cross-section	Cont
12	H12WCHCK	H12WCHCK:W12 Assets:Checking,Savings Acct--Cross-section	Cont
13	H13WCHCK	H13WCHCK:W13 Assets:Checking,Savings Acct--Cross-section	Cont
1	H1WOCHCK	H1WOCHCK:W1 Assets Own:Checking,Savings Ac--Cross-section	Categ
2	H2WOCHCK	H2WOCHCK:W2 Assets Own:Checking,Savings Ac--Cross-section	Categ
3	H3WOCHCK	H3WOCHCK:W3 Assets Own:Checking,Savings Ac--Cross-section	Categ
4	H4WOCHCK	H4WOCHCK:W4 Assets Own:Checking,Savings Ac--Cross-section	Categ
5	H5WOCHCK	H5WOCHCK:W5 Assets Own:Checking,Savings Ac--Cross-section	Categ
6	H6WOCHCK	H6WOCHCK:W6 Assets Own:Checking,Savings Ac--Cross-section	Categ
7	H7WOCHCK	H7WOCHCK:W7 Assets Own:Checking,Savings Ac--Cross-section	Categ
8	H8WOCHCK	H8WOCHCK:W8 Assets Own:Checking,Savings Ac--Cross-section	Categ
9	H9WOCHCK	H9WOCHCK:W9 Assets Own:Checking,Savings Ac--Cross-section	Categ
10	H10WOCHCK	H10WOCHCK:W10 Assets Own:Checking,Savings Ac--Cross-section	Categ
11	H11WOCHCK	H11WOCHCK:W11 Assets Own:Checking,Savings Ac--Cross-section	Categ
12	H12WOCHCK	H12WOCHCK:W12 Assets Own:Checking,Savings Ac--Cross-section	Categ
13	H13WOCHCK	H13WOCHCK:W13 Assets Own:Checking,Savings Ac--Cross-section	Categ
1	H1WFCHCK	H1WFCHCK:W1 Assets Flag:Checking,Savings--Cross-section	Categ
2	H2WFCHCK	H2WFCHCK:W2 Assets Flag:Checking,Savings--Cross-section	Categ
3	H3WFCHCK	H3WFCHCK:W3 Assets Flag:Checking,Savings--Cross-section	Categ
4	H4WFCHCK	H4WFCHCK:W4 Assets Flag:Checking,Savings--Cross-section	Categ
5	H5WFCHCK	H5WFCHCK:W5 Assets Flag:Checking,Savings--Cross-section	Categ
6	H6WFCHCK	H6WFCHCK:W6 Assets Flag:Checking,Savings--Cross-section	Categ
7	H7WFCHCK	H7WFCHCK:W7 Assets Flag:Checking,Savings--Cross-section	Categ
8	H8WFCHCK	H8WFCHCK:W8 Assets Flag:Checking,Savings--Cross-section	Categ
9	H9WFCHCK	H9WFCHCK:W9 Assets Flag:Checking,Savings--Cross-section	Categ
10	H10WFCHCK	H10WFCHCK:W10 Assets Flag:Checking,Savings--Cross-section	Categ
11	H11WFCHCK	H11WFCHCK:W11 Assets Flag:Checking,Savings--Cross-section	Categ
12	H12WFCHCK	H12WFCHCK:W12 Assets Flag:Checking,Savings--Cross-section	Categ
13	H13WFCHCK	H13WFCHCK:W13 Assets Flag:Checking,Savings--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCHCK	12652	15381.83	64903.75	0.0	2658456.6
H2WCHCK	19642	17484.17	49557.43	0.0	1368349.7
H3WCHCK	17991	20956.69	79182.07	0.0	2500000.0
H4WCHCK	21384	23763.96	256489.17	0.0	25000000.0
H5WCHCK	19579	22010.00	72450.89	0.0	3500000.0
H6WCHCK	18165	27562.34	258177.82	0.0	33300000.0
H7WCHCK	20129	27685.43	99637.22	0.0	3965618.9
H8WCHCK	18469	27034.16	80754.42	0.0	2500000.0
H9WCHCK	17217	27915.30	77646.73	0.0	1700000.0
H10WCHCK	22034	28372.05	117659.17	0.0	4576744.2
H11WCHCK	20554	31715.22	189514.72	0.0	13985092.7
H12WCHCK	18747	34636.69	152864.24	0.0	5968374.1
H13WCHCK	20912	31239.89	147050.28	0.0	6522056.3

H1WOCHCK	12652	0.81	0.39	0.0	1.0
H2WOCHCK	19642	0.79	0.41	0.0	1.0
H3WOCHCK	17991	0.84	0.37	0.0	1.0
H4WOCHCK	21384	0.83	0.37	0.0	1.0
H5WOCHCK	19579	0.84	0.36	0.0	1.0
H6WOCHCK	18165	0.86	0.35	0.0	1.0
H7WOCHCK	20129	0.86	0.35	0.0	1.0
H8WOCHCK	18469	0.86	0.35	0.0	1.0
H9WOCHCK	17217	0.86	0.35	0.0	1.0
H10WOCHCK	22034	0.78	0.41	0.0	1.0
H11WOCHCK	20554	0.76	0.43	0.0	1.0
H12WOCHCK	18747	0.76	0.43	0.0	1.0
H13WOCHCK	20912	0.73	0.44	0.0	1.0
H1WFCHCK	12652	2.48	2.12	1.0	9.0
H2WFCHCK	19642	2.50	2.19	1.0	9.0
H3WFCHCK	17991	2.36	2.05	1.0	9.0
H4WFCHCK	21384	2.43	2.12	1.0	9.0
H5WFCHCK	19579	2.41	2.11	1.0	9.0
H6WFCHCK	18165	2.39	2.07	1.0	9.0
H7WFCHCK	20129	2.33	2.05	1.0	9.0
H8WFCHCK	18469	2.31	2.04	1.0	9.0
H9WFCHCK	17217	2.30	2.05	1.0	9.0
H10WFCHCK	22034	2.60	2.32	1.0	9.0
H11WFCHCK	20554	2.65	2.29	1.0	9.0
H12WFCHCK	18747	2.63	2.30	1.0	9.0
H13WFCHCK	20912	2.83	2.42	1.0	9.0

Categorical Variable Codes

HwWOCHCK: Assets Own:Checking,Savings Ac--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	2426	4109	2952	3559	3068	2600	2901	2572	2482	4851
1.Yes	|	10226	15533	15039	17825	16511	15565	17228	15897	14735	17183
Value		w11	w12	w13							
0.No	|	4975	4447	5638							
1.Yes	|	15579	14300	15274							

HwWFCHCK: Assets Flag:Checking,Savings--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	7383	11514	10787	12635	11959	11206	12603	11761	11066	13685
2.Complete bracket	|	1483	2638	2174	2969	2214	1890	2212	1864	1677	1472
3.Incomplete bracket	|	173	219	853	271	238	199	199	190	180	259
4.Range card bracket	|	532									
5.No value/bracket	|	515	833	945	1499	1734	1914	1902	1808	1548	1284
6.No asset	|	2357	3955	2855	3432	2958	2529	2825	2507	2423	4593
7.DK ownership	|	114	306	251	407	352	382	301	276	249	344
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	12477	11564	12242							
2.Complete bracket	|	1332	1171	1222							
3.Incomplete bracket	|	208	192	186							
4.Range card bracket	|										
5.No value/bracket	|	1235	1026	1100							
6.No asset	|	4838	4314	5398							
7.DK ownership	|	295	284	364							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of checking, savings, and money market accounts is assigned to HwWCHCK. The HwWFCHCK variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOCHCK variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of checking, savings, and money market accounts is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any checking, savings, or money market accounts and if so, the value of them.

In Wave 1, these questions ask:

- a) "Do you [or your (husband/wife/partner)] have any money in checking or savings accounts, or money market funds?"
- b) "If you added up all such accounts [for you and your (husband/wife/partner)], about how much would they amount to right now?"

Beginning in Wave 2, initial wording is added to the first question:

- a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any money in checking or savings accounts, or money market funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
  V15221      M12:$ IN CHKNG/SAV/$:IND
  V15222      M13:$VAL OF BNK/MKT :IND
  V5221       M12:$ IN CHKNG/SAV/$:IMP
  V5222       M13:$VAL OF BNK/MKT :IMP
  V5223       M13:ORIGINAL BRACKETS
AHEAD 1993:
  B1749       K12. BANK ACCT: ANY NOT MENTION BEFORE
  B1750       K13. BANK ACCT: TOTAL VALUE
  B1750C      CATEG: K13. BANK ACCT: TOTAL VALUE
HRS 1994:
  W15514      K11. Imputation Indicato
  W15515      K12. Imputation Indicato
  W5514       K11.MONEY IN CHECKING/SA
  W5515       K12.AMOUNT IN ALL ACCOUN
  W5516       K12a-K12d. Brackets
AHEAD 1995:
  D4424       J44.CHECKING, SAVING ASSETS
  D4425       J44.TOTAL $ CHECKING, SAVINGS
  D4429B      J44.TOTAL $ CHECKING, SAVINGS/Bkt
HRS 1996:
  E4425       J222.CHECKING,SAVING ASSETS

```

E4426	J223.TOTAL \$ CHECKING, SAVINGS
E4427B	J223.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1998:	
F5185	J222.CHECKING, SAVING ASSETS
F5186	J223.TOTAL \$ CHECKING, SAVINGS
F5187B	J223.(J44)TOTAL \$ CHECKING, SAVINGS-Bkt
HRS 2000:	
G5620	J222.CHECKING-SAVING ASSETS
G5621	J223.TOTAL \$ CHECKING-SAVINGS
G5622	J223A.DK-5K
G5623	J223B.DK-50K
G5624	J223C.DK-150K
G5625	J223D.DK-300K
G5626	J223E.DK-50K
G5627	J223F.DK-5K
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ344	CHECKING SAVINGS MARKET FUNDS
xQ345	CHECKING TOTAL VALUE
xQ346	CHECKING TOTAL VALUE - MIN
xQ347	CHECKING TOTAL VALUE - MAX
xQ348	CHECKING TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_6	ASSET RECONCILIATION-CHECKING
xU002_6	ASSET RECON WHICH WRONG-CHECKING
xU003_6A	ASSET RECON HOW MUCH -A-CHECKING
xU003_6B	ASSET RECON HOW MUCH-B-CHECKING
xU004_6A	ASSET RECON -MIN-A-CHECKING
xU004_6B	ASSET RECON -MIN-B-CHECKING
xU005_6A	ASSET RECON -MAX-A -CHECKING
xU005_6B	ASSET RECON-MAX-B -CHECKING
xU006_6A	ASSET RECON - RESULT-A-CHECKING
xU006_6B	ASSET RECON - RESULT-B-CHECKING
xU022_6A	WHICH WAVE WRONG-A-CHECKING
xU022_6B	WHICH WAVE WRONG-B-CHECKING

Value of CD, government savings bonds, and T-bills

Wave	Variable Name	Variable Label	Type
1	H1WCD	H1WCD:W1 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
2	H2WCD	H2WCD:W2 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
3	H3WCD	H3WCD:W3 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
4	H4WCD	H4WCD:W4 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
5	H5WCD	H5WCD:W5 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
6	H6WCD	H6WCD:W6 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
7	H7WCD	H7WCD:W7 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
8	H8WCD	H8WCD:W8 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
9	H9WCD	H9WCD:W9 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
10	H10WCD	H10WCD:W10 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
11	H11WCD	H11WCD:W11 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
12	H12WCD	H12WCD:W12 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
13	H13WCD	H13WCD:W13 Assets:CDs, SvBonds, T-bills--Cross-section	Cont
1	H1WOCD	H1WOCD:W1 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
2	H2WOCD	H2WOCD:W2 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
3	H3WOCD	H3WOCD:W3 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
4	H4WOCD	H4WOCD:W4 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
5	H5WOCD	H5WOCD:W5 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
6	H6WOCD	H6WOCD:W6 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
7	H7WOCD	H7WOCD:W7 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
8	H8WOCD	H8WOCD:W8 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
9	H9WOCD	H9WOCD:W9 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
10	H10WOCD	H10WOCD:W10 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
11	H11WOCD	H11WOCD:W11 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
12	H12WOCD	H12WOCD:W12 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
13	H13WOCD	H13WOCD:W13 Assets Own:CDs, SvBonds, T-bills--Cross-section	Categ
1	H1WFCD	H1WFCD:W1 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
2	H2WFCD	H2WFCD:W2 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
3	H3WFCD	H3WFCD:W3 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
4	H4WFCD	H4WFCD:W4 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
5	H5WFCD	H5WFCD:W5 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
6	H6WFCD	H6WFCD:W6 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
7	H7WFCD	H7WFCD:W7 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
8	H8WFCD	H8WFCD:W8 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
9	H9WFCD	H9WFCD:W9 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
10	H10WFCD	H10WFCD:W10 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
11	H11WFCD	H11WFCD:W11 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
12	H12WFCD	H12WFCD:W12 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ
13	H13WFCD	H13WFCD:W13 Assets Flag:CDs, SvBonds, T-bills--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCD	12652	8058.04	54808.67	0.0	2966589.9
H2WCD	19642	8599.44	45175.30	0.0	1537271.9
H3WCD	17991	12169.01	64975.50	0.0	3000000.0
H4WCD	21384	12272.28	73239.58	0.0	4000000.0
H5WCD	19579	14386.42	69195.38	0.0	2750000.0
H6WCD	18165	13095.09	64887.14	0.0	2181551.0
H7WCD	20129	11045.67	60087.23	0.0	3609477.1
H8WCD	18469	16764.59	68360.25	0.0	3019127.8
H9WCD	17217	20874.82	102265.37	0.0	3850974.8
H10WCD	22034	11755.85	63932.95	0.0	2583980.2
H11WCD	20554	9920.83	64511.36	0.0	1922513.5
H12WCD	18747	9469.49	97550.36	0.0	10000000.0
H13WCD	20912	7933.50	64272.68	0.0	2500000.0

H1WOCD	12652	0.26	0.44	0.0	1.0
H2WOCD	19642	0.23	0.42	0.0	1.0
H3WOCD	17991	0.25	0.44	0.0	1.0
H4WOCD	21384	0.25	0.43	0.0	1.0
H5WOCD	19579	0.26	0.44	0.0	1.0
H6WOCD	18165	0.25	0.43	0.0	1.0
H7WOCD	20129	0.20	0.40	0.0	1.0
H8WOCD	18469	0.25	0.43	0.0	1.0
H9WOCD	17217	0.25	0.43	0.0	1.0
H10WOCD	22034	0.17	0.37	0.0	1.0
H11WOCD	20554	0.13	0.34	0.0	1.0
H12WOCD	18747	0.11	0.32	0.0	1.0
H13WOCD	20912	0.09	0.29	0.0	1.0
H1WFCD	12652	4.89	2.05	1.0	9.0
H2WFCD	19642	5.07	1.96	1.0	9.0
H3WFCD	17991	4.96	2.02	1.0	9.0
H4WFCD	21384	5.02	1.99	1.0	9.0
H5WFCD	19579	4.97	2.02	1.0	9.0
H6WFCD	18165	5.03	1.97	1.0	9.0
H7WFCD	20129	5.21	1.82	1.0	9.0
H8WFCD	18469	5.02	1.98	1.0	9.0
H9WFCD	17217	5.01	1.99	1.0	9.0
H10WFCD	22034	5.37	1.79	1.0	9.0
H11WFCD	20554	5.49	1.58	1.0	9.0
H12WFCD	18747	5.57	1.50	1.0	9.0
H13WFCD	20912	5.69	1.40	1.0	9.0

Categorical Variable Codes

HwWOCD: Assets Own:CDs, SvBonds, T-bills--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	9316	15211	13421	16084	14394	13691	16035	13901	12915	18385
1.Yes	|	3336	4431	4570	5300	5185	4474	4094	4568	4302	3649
Value		w11	w12	w13							
0.No	|	17847	16614	19019							
1.Yes	|	2707	2133	1893							

HwWFCD: Assets Flag:CDs, SvBonds, T-bills--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	2343	3060	3165	3536	3408	3084	2722	3217	3057	2720
2.Complete bracket	|	470	818	554	842	760	510	536	447	416	377
3.Incomplete bracket	|	59	80	314	77	67	42	41	75	66	80
4.Range card bracket	|	213									
5.No value/bracket	|	204	368	446	699	775	730	691	707	649	375
6.No asset	|	9149	14760	13017	15495	13942	13179	15556	13485	12492	17529
7.DK ownership	|	119	379	369	564	503	575	496	475	463	556
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	1998	1573	1392							
2.Complete bracket	|	261	204	202							
3.Incomplete bracket	|	57	48	51							
4.Range card bracket	|										
5.No value/bracket	|	317	242	195							
6.No asset	|	17287	16041	18219							
7.DK ownership	|	465	443	453							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of CDs, government savings bonds, and treasury bills is assigned to HwWCD. The HwWCD variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOCD variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The value of CDs, government savings bonds, and treasury bills is asked at each wave. The question wording is similar at all waves but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any CDs, government savings bonds, or T-bills and if so, the value of them.

In Wave 1, the questions ask:

a) "Do you [or your (husband/wife/partner)] have any money in certificates of deposit, government savings bonds, or Treasury bills?"

b) "If you added up all such accounts [for you and your (husband/wife/partner)], about how much would they amount to right now?"

Beginning in Wave 2, initial wording is added to the first question:

a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any money in certificates of deposit, government savings bonds, or Treasury bills?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
  V15225      M14:CD/SAV BOND/T-BI:IND
  V15226      M15:$VAL OF CD/BOND/:IND
  V5225       M14:CD/SAV BOND/T-BI:IMP
  V5226       M15:$VAL OF CD/BOND/:IMP
  V5227       M15:ORIGINAL BRACKETS
AHEAD 1993:
  B1755       K14. CD/SAV BONDS: ANY
  B1756       K15. CD/SAV BONDS: TOTAL VALUE $
  B1756C      CATEG: K15. CD/SAV BONDS: TOTAL VALUE $
HRS 1994:
  W15517      K13. Imputation Indicato
  W15518      K14. Imputation Indicato
  W5517       K13.CODS/SAVINGS BONDS/T
  W5518       K14.AMOUNT IN CODS/BONDS
  W5519       K14a-K14d. Brackets
AHEAD 1995:
  D4463       J47.CD, TBILL ASSETS
  D4464       J48.TOTAL $ CD
  D4468B      J48.TOTAL $ CD/Bkt
HRS 1996:

```

E4464	J229.CD,TBILL ASSETS
E4465	J230.TOTAL \$ CD
E4466B	J230.TOTAL \$ CD/Bkt
HRS 1998:	
F5224	J229.CD,TBILL ASSETS
F5225	J230.TOTAL \$ CD
F5226B	J230.(J48)TOTAL \$ CD-Bkt
HRS 2000:	
G5650	J229.CD-TBILL ASSETS
G5651	J230.TOTAL \$ CD
G5652	J230A. DK-2500
G5653	J230Y1A.DK-\$25K
G5654	J230B.DK-\$125K
G5655	J230C.DK-\$250K
G5656	J230Y2A.DK-\$25K
G5657	J230Y3A.DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2

JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ356	CDS GOVT SAVINGS TBILLS
xQ357	CDS GOVT SAVINGS TBILLS TOTAL VALUE
xQ358	CDS TOTAL VALUE - MIN
xQ359	CDS TOTAL VALUE - MAX
xQ360	CDS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_5	ASSET RECONCILIATION-CD
xU002_5	ASSET RECONCILIATION WHICH WRONG-CD
xU003_5A	ASSET RECONCILIATION HOW MUCH -A-CD
xU003_5B	ASSET RECONCILIATION HOW MUCH-B-CD
xU004_5A	ASSET RECONCILIATION -MIN-A-CD
xU004_5B	ASSET RECONCILIATION -MIN-B-CD
xU005_5A	ASSET RECONCILIATION -MAX-A -CD
xU005_5B	ASSET RECONCILIATION -MAX-B -CD
xU006_5A	ASSET RECONCILIATION - RESULT-A-CD
xU006_5B	ASSET RECONCILIATION - RESULT-B-CD
xU022_5A	WHICH WAVE VALUE WAS WRONG-A-CD
xU022_5B	WHICH WAVE VALUE WAS WRONG-B-CD

Net value of bonds and bond funds

Wave	Variable Name	Variable Label	Type
1	H1WBOND	H1WBOND:W1 Assets:Bonds--Cross-section	Cont
2	H2WBOND	H2WBOND:W2 Assets:Bonds--Cross-section	Cont
3	H3WBOND	H3WBOND:W3 Assets:Bonds--Cross-section	Cont
4	H4WBOND	H4WBOND:W4 Assets:Bonds--Cross-section	Cont
5	H5WBOND	H5WBOND:W5 Assets:Bonds--Cross-section	Cont
6	H6WBOND	H6WBOND:W6 Assets:Bonds--Cross-section	Cont
7	H7WBOND	H7WBOND:W7 Assets:Bonds--Cross-section	Cont
8	H8WBOND	H8WBOND:W8 Assets:Bonds--Cross-section	Cont
9	H9WBOND	H9WBOND:W9 Assets:Bonds--Cross-section	Cont
10	H10WBOND	H10WBOND:W10 Assets:Bonds--Cross-section	Cont
11	H11WBOND	H11WBOND:W11 Assets:Bonds--Cross-section	Cont
12	H12WBOND	H12WBOND:W12 Assets:Bonds--Cross-section	Cont
13	H13WBOND	H13WBOND:W13 Assets:Bonds--Cross-section	Cont
1	H1WOBOND	H1WOBOND:W1 Assets Own:Bonds--Cross-section	Categ
2	H2WOBOND	H2WOBOND:W2 Assets Own:Bonds--Cross-section	Categ
3	H3WOBOND	H3WOBOND:W3 Assets Own:Bonds--Cross-section	Categ
4	H4WOBOND	H4WOBOND:W4 Assets Own:Bonds--Cross-section	Categ
5	H5WOBOND	H5WOBOND:W5 Assets Own:Bonds--Cross-section	Categ
6	H6WOBOND	H6WOBOND:W6 Assets Own:Bonds--Cross-section	Categ
7	H7WOBOND	H7WOBOND:W7 Assets Own:Bonds--Cross-section	Categ
8	H8WOBOND	H8WOBOND:W8 Assets Own:Bonds--Cross-section	Categ
9	H9WOBOND	H9WOBOND:W9 Assets Own:Bonds--Cross-section	Categ
10	H10WOBOND	H10WOBOND:W10 Assets Own:Bonds--Cross-section	Categ
11	H11WOBOND	H11WOBOND:W11 Assets Own:Bonds--Cross-section	Categ
12	H12WOBOND	H12WOBOND:W12 Assets Own:Bonds--Cross-section	Categ
13	H13WOBOND	H13WOBOND:W13 Assets Own:Bonds--Cross-section	Categ
1	H1WFBOND	H1WFBOND:W1 Assets Flag:Bonds--Cross-section	Categ
2	H2WFBOND	H2WFBOND:W2 Assets Flag:Bonds--Cross-section	Categ
3	H3WFBOND	H3WFBOND:W3 Assets Flag:Bonds--Cross-section	Categ
4	H4WFBOND	H4WFBOND:W4 Assets Flag:Bonds--Cross-section	Categ
5	H5WFBOND	H5WFBOND:W5 Assets Flag:Bonds--Cross-section	Categ
6	H6WFBOND	H6WFBOND:W6 Assets Flag:Bonds--Cross-section	Categ
7	H7WFBOND	H7WFBOND:W7 Assets Flag:Bonds--Cross-section	Categ
8	H8WFBOND	H8WFBOND:W8 Assets Flag:Bonds--Cross-section	Categ
9	H9WFBOND	H9WFBOND:W9 Assets Flag:Bonds--Cross-section	Categ
10	H10WFBOND	H10WFBOND:W10 Assets Flag:Bonds--Cross-section	Categ
11	H11WFBOND	H11WFBOND:W11 Assets Flag:Bonds--Cross-section	Categ
12	H12WFBOND	H12WFBOND:W12 Assets Flag:Bonds--Cross-section	Categ
13	H13WFBOND	H13WFBOND:W13 Assets Flag:Bonds--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBOND	12652	3272.04	37066.28	0.0	1749122.8
H2WBOND	19642	5092.97	68649.14	0.0	4500000.0
H3WBOND	17991	8342.70	84501.42	0.0	4500000.0
H4WBOND	21384	7270.33	76565.78	0.0	4000000.0
H5WBOND	19579	7597.65	66676.29	0.0	3000000.0
H6WBOND	18165	11173.76	100592.50	0.0	3500000.0
H7WBOND	20129	10976.28	113853.38	0.0	6000000.0
H8WBOND	18469	11356.26	121527.76	0.0	6101368.3
H9WBOND	17217	10070.34	93426.94	0.0	3000000.0
H10WBOND	22034	9785.64	105195.84	0.0	4484389.3
H11WBOND	20554	10142.32	209023.95	0.0	25000000.0
H12WBOND	18747	9898.59	130271.98	0.0	8500000.0
H13WBOND	20912	9131.15	138834.93	0.0	15000000.0

H1WOBOND	12652	0.06	0.24	0.0	1.0
H2WOBOND	19642	0.06	0.24	0.0	1.0
H3WOBOND	17991	0.08	0.28	0.0	1.0
H4WOBOND	21384	0.08	0.27	0.0	1.0
H5WOBOND	19579	0.08	0.27	0.0	1.0
H6WOBOND	18165	0.08	0.27	0.0	1.0
H7WOBOND	20129	0.07	0.26	0.0	1.0
H8WOBOND	18469	0.06	0.24	0.0	1.0
H9WOBOND	17217	0.07	0.25	0.0	1.0
H10WOBOND	22034	0.06	0.23	0.0	1.0
H11WOBOND	20554	0.05	0.23	0.0	1.0
H12WOBOND	18747	0.05	0.21	0.0	1.0
H13WOBOND	20912	0.04	0.20	0.0	1.0
H1WFBOND	12652	5.76	1.13	1.0	9.0
H2WFBOND	19642	5.79	1.11	1.0	9.0
H3WFBOND	17991	5.68	1.27	1.0	9.0
H4WFBOND	21384	5.73	1.22	1.0	9.0
H5WFBOND	19579	5.74	1.18	1.0	9.0
H6WFBOND	18165	5.71	1.20	1.0	9.0
H7WFBOND	20129	5.74	1.16	1.0	9.0
H8WFBOND	18469	5.78	1.07	1.0	9.0
H9WFBOND	17217	5.76	1.12	1.0	9.0
H10WFBOND	22034	5.85	1.11	1.0	9.0
H11WFBOND	20554	5.82	1.04	1.0	9.0
H12WFBOND	18747	5.86	0.99	1.0	9.0
H13WFBOND	20912	5.91	0.97	1.0	9.0

Categorical Variable Codes

HwWOBOND: Assets Own:Bonds--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11858	18489	16473	19724	18073	16716	18658	17299	16082	20803
1.Yes	|	794	1153	1518	1660	1506	1449	1471	1170	1135	1231
Value		w11	w12	w13							
0.No	|	19448	17858	20041							
1.Yes	|	1106	889	871							

HwWFBOND: Assets Flag:Bonds--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	560	774	977	1016	878	905	894	725	741	813
2.Complete bracket	|	94	222	247	335	271	234	261	166	163	169
3.Incomplete bracket	|	8	37	120	36	33	28	23	18	24	36
4.Range card bracket	|	49									
5.No value/bracket	|	76	102	158	225	288	243	260	230	188	163
6.No asset	|	11661	18010	16121	19151	17562	16283	18189	16923	15709	20012
7.DK ownership	|	109	320	242	450	423	427	415	344	318	444
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	717	567	522							
2.Complete bracket	|	159	124	142							
3.Incomplete bracket	|	27	29	32							
4.Range card bracket	|										
5.No value/bracket	|	171	138	148							
6.No asset	|	18971	17327	19306							
7.DK ownership	|	340	366	362							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of bonds or bond funds is assigned to HwWBOND. The HwWFBOND variable indicates if the value is imputed, and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOBOND variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The net value of bonds or bond funds is asked at each wave. The question wording is similar at all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any bonds or bond funds and if so, the value of them.

In Wave 1, the questions ask:

- a) "Do you [or your (husband/wife/partner)] have any corporate, municipal, government, or foreign bonds, or any bond funds?"
- b) "If you sold all those bonds or bond funds and paid off anything you owed on them, how much would you have?"

Beginning in Wave 2, initial wording is added to the first question:

- a) "(Aside from anything you have already told me about...) do you [or your (husband/wife/partner)] have any corporate, municipal, government, or foreign bonds, or any bond funds?"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

```

HRS 1992:
V15229      M16:R/SP OWN ANY BON:IND
V15230      M17:$ VAL OF THESE B:IND
V5229       M16:R/SP OWN ANY BON:IMP
V5230       M17:$ VAL OF THESE B:IMP
V5231       M17:ORIGINAL BRACKETS

AHEAD 1993:
B1761       K16. CORP/GOVT BONDS: ANY
B1762       K17. CORP/GOVT BONDS: NET VALUE
B1762C      CATEG: K17. CORP/GOVT BONDS: NET VALUE

HRS 1994:
W15520      K15. Imputation Indicato
W15521      K16. Imputation Indicato
W5520       K15.OWN CORPORATE/GOVT B
W5521       K16.VALUE OF BONDS
W5522       K16a-K16d. Brackets

AHEAD 1995:
D4381       J40.BOND ASSETS
D4382       J41.TOTAL $ BONDS
D4386B      J41.TOTAL $ BONDS/Bkt

HRS 1996:
E4382       J215.BOND ASSETS

```


E4383	J216.TOTAL \$ BONDS
E4384B	J216.TOTAL \$ BONDS/Bkt
HRS 1998:	
F5142	J215.BOND ASSETS
F5143	J216.TOTAL \$ BONDS
F5144B	J216.(J41)TOTAL \$ BONDS-Bkt
HRS 2000:	
G5587	J215.BOND ASSETS
G5588	J216.TOTAL \$ BONDS
G5589	J216A.BONDS DK-2500
G5590	J216Y1A.BONDS DK-\$10K
G5591	J216B.BONDS DK-\$100K
G5593	J216C.BONDS DK-\$400K
G5594	J216Y2A.BONDS DK-\$10K
G5595	J216D.BONDS DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ330	BOND ASSETS
xQ331	BOND ASSETS TOTAL VALUE
xQ332	BOND ASSETS TOTAL VALUE - MIN
xQ333	BOND ASSETS TOTAL VALUE - MAX
xQ334	BOND ASSETS TOTAL VALUE - RESULT
HRS 2006-2016:	
xU001_7	ASSET RECONCILIATION-BOND
xU002_7	ASSET RECONCILIATION WHICH WRONG-BOND
xU003_7A	ASSET RECONCILIATION HOW MUCH -A-BOND
xU003_7B	ASSET RECONCILIATION HOW MUCH-B-BOND
xU004_7A	ASSET RECONCILIATION -MIN-A-BOND
xU004_7B	ASSET RECONCILIATION -MIN-B-BOND
xU005_7A	ASSET RECONCILIATION -MAX-A -BOND
xU005_7B	ASSET RECONCILIATION -MAX-B -BOND
xU006_7A	ASSET RECONCILIATION - RESULT-A-BOND
xU006_7B	ASSET RECONCILIATION - RESULT-B-BOND
xU022_7A	WHICH WAVE VALUE WAS WRONG-A-BOND
xU022_7B	WHICH WAVE VALUE WAS WRONG-B-BOND

Net value of all other savings

Wave	Variable Name	Variable Label	Type
1	H1WOTHR	H1WOTHR:W1 Assets:Other svngs, assets--Cross-section	Cont
2	H2WOTHR	H2WOTHR:W2 Assets:Other svngs, assets--Cross-section	Cont
3	H3WOTHR	H3WOTHR:W3 Assets:Other svngs, assets--Cross-section	Cont
4	H4WOTHR	H4WOTHR:W4 Assets:Other svngs, assets--Cross-section	Cont
5	H5WOTHR	H5WOTHR:W5 Assets:Other svngs, assets--Cross-section	Cont
6	H6WOTHR	H6WOTHR:W6 Assets:Other svngs, assets--Cross-section	Cont
7	H7WOTHR	H7WOTHR:W7 Assets:Other svngs, assets--Cross-section	Cont
8	H8WOTHR	H8WOTHR:W8 Assets:Other svngs, assets--Cross-section	Cont
9	H9WOTHR	H9WOTHR:W9 Assets:Other svngs, assets--Cross-section	Cont
10	H10WOTHR	H10WOTHR:W10 Assets:Other svngs, assets--Cross-section	Cont
11	H11WOTHR	H11WOTHR:W11 Assets:Other svngs, assets--Cross-section	Cont
12	H12WOTHR	H12WOTHR:W12 Assets:Other svngs, assets--Cross-section	Cont
13	H13WOTHR	H13WOTHR:W13 Assets:Other svngs, assets--Cross-section	Cont
1	H1WOOTHR	H1WOOTHR:W1 Assets Own:Other svngs,assets--Cross-section	Categ
2	H2WOOTHR	H2WOOTHR:W2 Assets Own:Other svngs,assets--Cross-section	Categ
3	H3WOOTHR	H3WOOTHR:W3 Assets Own:Other svngs,assets--Cross-section	Categ
4	H4WOOTHR	H4WOOTHR:W4 Assets Own:Other svngs,assets--Cross-section	Categ
5	H5WOOTHR	H5WOOTHR:W5 Assets Own:Other svngs,assets--Cross-section	Categ
6	H6WOOTHR	H6WOOTHR:W6 Assets Own:Other svngs,assets--Cross-section	Categ
7	H7WOOTHR	H7WOOTHR:W7 Assets Own:Other svngs,assets--Cross-section	Categ
8	H8WOOTHR	H8WOOTHR:W8 Assets Own:Other svngs,assets--Cross-section	Categ
9	H9WOOTHR	H9WOOTHR:W9 Assets Own:Other svngs,assets--Cross-section	Categ
10	H10WOOTHR	H10WOOTHR:W10 Assets Own:Other svngs,assets--Cross-section	Categ
11	H11WOOTHR	H11WOOTHR:W11 Assets Own:Other svngs,assets--Cross-section	Categ
12	H12WOOTHR	H12WOOTHR:W12 Assets Own:Other svngs,assets--Cross-section	Categ
13	H13WOOTHR	H13WOOTHR:W13 Assets Own:Other svngs,assets--Cross-section	Categ
1	H1WFOTHR	H1WFOTHR:W1 Assets Flag:Other svngs,assets--Cross-section	Categ
2	H2WFOTHR	H2WFOTHR:W2 Assets Flag:Other svngs,assets--Cross-section	Categ
3	H3WFOTHR	H3WFOTHR:W3 Assets Flag:Other svngs,assets--Cross-section	Categ
4	H4WFOTHR	H4WFOTHR:W4 Assets Flag:Other svngs,assets--Cross-section	Categ
5	H5WFOTHR	H5WFOTHR:W5 Assets Flag:Other svngs,assets--Cross-section	Categ
6	H6WFOTHR	H6WFOTHR:W6 Assets Flag:Other svngs,assets--Cross-section	Categ
7	H7WFOTHR	H7WFOTHR:W7 Assets Flag:Other svngs,assets--Cross-section	Categ
8	H8WFOTHR	H8WFOTHR:W8 Assets Flag:Other svngs,assets--Cross-section	Categ
9	H9WFOTHR	H9WFOTHR:W9 Assets Flag:Other svngs,assets--Cross-section	Categ
10	H10WFOTHR	H10WFOTHR:W10 Assets Flag:Other svngs,assets--Cross-section	Categ
11	H11WFOTHR	H11WFOTHR:W11 Assets Flag:Other svngs,assets--Cross-section	Categ
12	H12WFOTHR	H12WFOTHR:W12 Assets Flag:Other svngs,assets--Cross-section	Categ
13	H13WFOTHR	H13WFOTHR:W13 Assets Flag:Other svngs,assets--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WOTHR	12652	8629.89	59183.63	0.0	3000000.0
H2WOTHR	19642	6517.39	34786.14	0.0	1000000.0
H3WOTHR	17991	7417.15	51574.87	0.0	2000000.0
H4WOTHR	21384	9166.36	88653.03	0.0	6000000.0
H5WOTHR	19579	9749.15	73369.69	0.0	3155000.0
H6WOTHR	18165	16721.23	707989.63	0.0	9000000.0
H7WOTHR	20129	13127.10	104812.49	0.0	5000000.0
H8WOTHR	18469	15494.36	178467.61	0.0	15000000.0
H9WOTHR	17217	14070.56	148116.81	0.0	15000000.0
H10WOTHR	22034	14373.97	192864.19	-50000.0	18000000.0
H11WOTHR	20554	11756.82	97676.53	0.0	5000000.0
H12WOTHR	18747	12642.58	94918.90	0.0	4132935.0
H13WOTHR	20912	13666.19	135922.51	0.0	8126223.5

H1WOOTHR	12652	0.16	0.37	0.0	1.0
H2WOOTHR	19642	0.18	0.38	0.0	1.0
H3WOOTHR	17991	0.15	0.36	0.0	1.0
H4WOOTHR	21384	0.14	0.35	0.0	1.0
H5WOOTHR	19579	0.15	0.35	0.0	1.0
H6WOOTHR	18165	0.13	0.34	0.0	1.0
H7WOOTHR	20129	0.17	0.37	0.0	1.0
H8WOOTHR	18469	0.16	0.37	0.0	1.0
H9WOOTHR	17217	0.16	0.37	0.0	1.0
H10WOOTHR	22034	0.16	0.37	0.0	1.0
H11WOOTHR	20554	0.15	0.36	0.0	1.0
H12WOOTHR	18747	0.16	0.37	0.0	1.0
H13WOOTHR	20912	0.14	0.35	0.0	1.0
H1WFOTHR	12652	5.34	1.70	1.0	9.0
H2WFOTHR	19642	5.22	1.85	1.0	9.0
H3WFOTHR	17991	5.34	1.72	1.0	9.0
H4WFOTHR	21384	5.41	1.66	1.0	9.0
H5WFOTHR	19579	5.39	1.67	1.0	9.0
H6WFOTHR	18165	5.43	1.61	1.0	9.0
H7WFOTHR	20129	5.29	1.76	1.0	9.0
H8WFOTHR	18469	5.30	1.74	1.0	9.0
H9WFOTHR	17217	5.32	1.73	1.0	9.0
H10WFOTHR	22034	5.36	1.79	1.0	9.0
H11WFOTHR	20554	5.36	1.73	1.0	9.0
H12WFOTHR	18747	5.33	1.78	1.0	9.0
H13WFOTHR	20912	5.45	1.71	1.0	9.0

Categorical Variable Codes

HwWOOTHR: Assets Own:Other svngs,assets--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	10633	16105	15280	18370	16722	15726	16726	15494	14467	18497
1.Yes	|	2019	3537	2711	3014	2857	2439	3403	2975	2750	3537
Value	|	w11	w12	w13							
0.No	|	17458	15722	17980							
1.Yes	|	3096	3025	2932							
HwWFOTHR: Assets Flag:Other svngs,assets--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	1427	2707	2124	2234	2082	1862	2507	2294	2088	2718
2.Complete bracket	|	303	585	400	509	481	317	497	380	373	451
3.Incomplete bracket	|	22	35	15	27	24	21	21	26	30	61
4.Range card bracket	|	110									
5.No value/bracket	|	126	156	141	183	217	194	323	239	219	215
6.No asset	|	10453	15686	14969	17857	16360	15381	16361	15207	14175	17784
7.DK ownership	|	116	296	216	403	291	345	333	260	258	408
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value	|	w11	w12	w13							
1.Continuous value	|	2467	2400	2319							
2.Complete bracket	|	349	331	306							
3.Incomplete bracket	|	30	27	23							
4.Range card bracket	|										
5.No value/bracket	|	188	179	189							
6.No asset	|	16987	15234	17289							
7.DK ownership	|	364	380	386							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed net value of all other savings is assigned to HwWOTHR. The HwWFOTHR variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOOTHR variable indicates whether the household owns the asset.

Users should note that there are two Respondents in Wave 6 who reported large values in Section U, much higher than their reported amounts in Section Q.

1. HHIDPN: 10893010 reported no ownership for the asset "other personal items of value" in Section Q and a value of \$90,000,000 in Section U for the same asset.
2. HHIDPN: 131812010 reported a complete bracket of \$100,001+ in Section Q for the same asset type. However, in Section U a value of \$30,000,000 was reported.

Since the RAND HRS wealth imputation process uses the corrected Section U values when available, the final values for these 2 cases are 90 and 30 million dollars, respectively. Therefore, please use caution when drawing inferences about total wealth from Wave 6, as these 2 cases largely influence the total wealth values.

Cross Wave Differences in Original HRS Data

The net value of all other savings is asked at each wave. The question wording is slightly different across waves and the unfolding bracket questions vary. Two questions reveal whether the Respondent owns any other savings funds and if so, the value of them:

In Wave 1, the questions ask:

- a) "Do you [or your (husband/wife/partner)] have any other savings or assets, such as money owed to you by others, a valuable collection for investment purposes, an annuity, or rights in a trust or estate that you haven't already told me about?"
- b) "If you sold all that and then paid off any debts on it, about how much would you have?"

In Wave 2, the wording to the initial question changes slightly:

- a) "Do you (or your (husband/wife/partner)) have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or an annuity that you haven't already told me about?"

Beginning in Wave 3, the initial question combines the wording found in Waves 1 and 2:

- a) "Do you [or your (husband/wife/partner)] have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, rights in a trust or estate where you are the beneficiary, or an annuity that you haven't already told me about? [EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES.]"

In all waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves. In Wave 1, range card brackets may be coded instead of unfolding brackets.

HRS Variables Used

HRS 1992:
 V15233 M18:OTHER SAVINGS/AS:IND
 V15234 M19:\$ VAL OF SAV/ASS:IND
 V5233 M18:OTHER SAVINGS/AS:IMP
 V5234 M19:\$ VAL OF SAV/ASS:IMP
 V5235 M19:ORIGINAL BRACKETS
 AHEAD 1993:
 B1782 K21. OTHER ASSETS: ANY
 B1783 K22. OTH ASSETS: NET VALUE
 B1783C CATEG: K22. OTH ASSETS: NET VALUE
 HRS 1994:
 W15523 K17. Imputation Indicato
 W15524 K18. Imputation Indicato
 W5523 K17.OTHER SAVINGS/ASSETS
 W5524 K18.VALUE OF OTHER SAVIN
 W5525 K18a-K18c. Brackets
 AHEAD 1995:
 D4512 J52.OTHER ASSETS
 D4513 J53.OTHER ASSETS \$
 D4514B J53.OTHER ASSETS \$/Bkt
 HRS 1996:
 E4513 J239.OTHER ASSETS
 E4514 J240.OTHER ASSETS \$
 E4515B J240.OTHER ASSETS \$/Bkt
 HRS 1998:
 F5273 J239.OTHER ASSETS
 F5274 J240.OTHER ASSETS \$
 F5275B J240.(J53)OTHER ASSETS \$-Bkt
 HRS 2000:
 G5694 J239.OTHER ASSETS
 G5695 J240.OTHER ASSETS \$
 G5696 J240A. DK-5K
 G5697 J240Y1A. DK-50000
 G5698 J240B. DK-100000
 G5699 J240Y1B. DK-50000
 G5700 J240D. DK-5000
 HRS 2002:
 TYPASST TYPE OF ASSETS
 HRS 2002:
 HU001 U001A_ASSET RECONCILIATION STEM QUESTION
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2
 HU003 ASSET RECONCILIATION HOW MUCH
 HU004 ASSET RECONCILIATION - MIN
 HU005 ASSET RECONCILIATION - MAX
 HU006 ASSET RECONCILIATION - RESULT
 HRS 2004:
 JU001_1 ASSET RECONCILIATION STEM QUESTION - 1
 JU001_2 ASSET RECONCILIATION STEM QUESTION -2
 JU002_1 ASSET RECONCILIATION WHICH WRONG -1
 JU002_2 ASSET RECONCILIATION WHICH WRONG -2
 JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3
 JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
 JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
 JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
 JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ375	OTHER ASSETS
xQ376	OTHER ASSETS TOTAL VALUE
xQ377	OTHER ASSETS TOTAL VALUE - MIN
xQ378	OTHER ASSETS TOTAL VALUE - MAX
xQ379	OTHER ASSETS TOTAL VALUE-RESULT
HRS 2004-2016:	
xU001_3	ASSET RECONCILIATION STEM QUESTION -3
xU002_3	ASSET RECONCILIATION WHICH WRONG - 3
HRS 2006-2016:	
xU003_3A	ASSET RECONCILIATION HOW MUCH -A-OTHER
xU003_3B	ASSET RECONCILIATION HOW MUCH-B-OTHER
xU004_3A	ASSET RECONCILIATION -MIN-A-OTHER
xU004_3B	ASSET RECONCILIATION -MIN-B-OTHER
xU005_3A	ASSET RECONCILIATION -MAX-A -OTHER
xU005_3B	ASSET RECONCILIATION -MAX-B -OTHER
xU006_3A	ASSET RECONCILIATION - RESULT-A-OTHER
xU006_3B	ASSET RECONCILIATION - RESULT-B-OTHER
xU022_3A	WHICH WAVE VALUE WAS WRONG-A-OTHER
xU022_3B	WHICH WAVE VALUE WAS WRONG-B-OTHER

Value of other debt

Wave	Variable Name	Variable Label	Type
1	H1WDEBT	H1WDEBT:W1 Assets:Debts [not yet asked]--Cross-section	Cont
2	H2WDEBT	H2WDEBT:W2 Assets:Debts [not yet asked]--Cross-section	Cont
3	H3WDEBT	H3WDEBT:W3 Assets:Debts [not yet asked]--Cross-section	Cont
4	H4WDEBT	H4WDEBT:W4 Assets:Debts [not yet asked]--Cross-section	Cont
5	H5WDEBT	H5WDEBT:W5 Assets:Debts [not yet asked]--Cross-section	Cont
6	H6WDEBT	H6WDEBT:W6 Assets:Debts [not yet asked]--Cross-section	Cont
7	H7WDEBT	H7WDEBT:W7 Assets:Debts [not yet asked]--Cross-section	Cont
8	H8WDEBT	H8WDEBT:W8 Assets:Debts [not yet asked]--Cross-section	Cont
9	H9WDEBT	H9WDEBT:W9 Assets:Debts [not yet asked]--Cross-section	Cont
10	H10WDEBT	H10WDEBT:W10 Assets:Debts [not yet asked]--Cross-section	Cont
11	H11WDEBT	H11WDEBT:W11 Assets:Debts [not yet asked]--Cross-section	Cont
12	H12WDEBT	H12WDEBT:W12 Assets:Debts [not yet asked]--Cross-section	Cont
13	H13WDEBT	H13WDEBT:W13 Assets:Debts [not yet asked]--Cross-section	Cont
1	H1WODEBT	H1WODEBT:W1 Assets Own:Debts--Cross-section	Categ
2	H2WODEBT	H2WODEBT:W2 Assets Own:Debts--Cross-section	Categ
3	H3WODEBT	H3WODEBT:W3 Assets Own:Debts--Cross-section	Categ
4	H4WODEBT	H4WODEBT:W4 Assets Own:Debts--Cross-section	Categ
5	H5WODEBT	H5WODEBT:W5 Assets Own:Debts--Cross-section	Categ
6	H6WODEBT	H6WODEBT:W6 Assets Own:Debts--Cross-section	Categ
7	H7WODEBT	H7WODEBT:W7 Assets Own:Debts--Cross-section	Categ
8	H8WODEBT	H8WODEBT:W8 Assets Own:Debts--Cross-section	Categ
9	H9WODEBT	H9WODEBT:W9 Assets Own:Debts--Cross-section	Categ
10	H10WODEBT	H10WODEBT:W10 Assets Own:Debts--Cross-section	Categ
11	H11WODEBT	H11WODEBT:W11 Assets Own:Debts--Cross-section	Categ
12	H12WODEBT	H12WODEBT:W12 Assets Own:Debts--Cross-section	Categ
13	H13WODEBT	H13WODEBT:W13 Assets Own:Debts--Cross-section	Categ
1	H1WFDEBT	H1WFDEBT:W1 Assets Flag:Debts--Cross-section	Categ
2	H2WFDEBT	H2WFDEBT:W2 Assets Flag:Debts--Cross-section	Categ
3	H3WFDEBT	H3WFDEBT:W3 Assets Flag:Debts--Cross-section	Categ
4	H4WFDEBT	H4WFDEBT:W4 Assets Flag:Debts--Cross-section	Categ
5	H5WFDEBT	H5WFDEBT:W5 Assets Flag:Debts--Cross-section	Categ
6	H6WFDEBT	H6WFDEBT:W6 Assets Flag:Debts--Cross-section	Categ
7	H7WFDEBT	H7WFDEBT:W7 Assets Flag:Debts--Cross-section	Categ
8	H8WFDEBT	H8WFDEBT:W8 Assets Flag:Debts--Cross-section	Categ
9	H9WFDEBT	H9WFDEBT:W9 Assets Flag:Debts--Cross-section	Categ
10	H10WFDEBT	H10WFDEBT:W10 Assets Flag:Debts--Cross-section	Categ
11	H11WFDEBT	H11WFDEBT:W11 Assets Flag:Debts--Cross-section	Categ
12	H12WFDEBT	H12WFDEBT:W12 Assets Flag:Debts--Cross-section	Categ
13	H13WFDEBT	H13WFDEBT:W13 Assets Flag:Debts--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WDEBT	12652	3239.55	19724.58	0.0	900000.0
H2WDEBT	19642	2252.68	11732.52	0.0	500000.0
H3WDEBT	17991	2399.43	13732.36	0.0	500000.0
H4WDEBT	21384	3825.25	71934.59	0.0	6666733.0
H5WDEBT	19579	2686.14	15102.30	0.0	700000.0
H6WDEBT	18165	2961.78	19024.84	0.0	800000.0
H7WDEBT	20129	4182.78	37072.18	0.0	2400000.0
H8WDEBT	18469	4237.70	38163.84	0.0	2200000.0
H9WDEBT	17217	4468.39	32696.93	0.0	1900000.0
H10WDEBT	22034	6081.45	33558.77	0.0	2000000.0
H11WDEBT	20554	5318.93	28882.55	0.0	1700000.0
H12WDEBT	18747	5158.17	26352.04	0.0	1500000.0
H13WDEBT	20912	6116.00	34306.02	0.0	2000000.0

H1WODEBT	12652	0.40	0.49	0.0	1.0
H2WODEBT	19642	0.28	0.45	0.0	1.0
H3WODEBT	17991	0.27	0.44	0.0	1.0
H4WODEBT	21384	0.26	0.44	0.0	1.0
H5WODEBT	19579	0.27	0.45	0.0	1.0
H6WODEBT	18165	0.25	0.43	0.0	1.0
H7WODEBT	20129	0.29	0.45	0.0	1.0
H8WODEBT	18469	0.29	0.46	0.0	1.0
H9WODEBT	17217	0.31	0.46	0.0	1.0
H10WODEBT	22034	0.36	0.48	0.0	1.0
H11WODEBT	20554	0.34	0.47	0.0	1.0
H12WODEBT	18747	0.33	0.47	0.0	1.0
H13WODEBT	20912	0.35	0.48	0.0	1.0
H1WFDEBT	12652	4.25	2.41	1.0	9.0
H2WFDEBT	19642	4.72	2.22	1.0	9.0
H3WFDEBT	17991	4.76	2.18	1.0	9.0
H4WFDEBT	21384	4.82	2.15	1.0	9.0
H5WFDEBT	19579	4.75	2.18	1.0	9.0
H6WFDEBT	18165	4.89	2.08	1.0	9.0
H7WFDEBT	20129	4.67	2.21	1.0	9.0
H8WFDEBT	18469	4.65	2.22	1.0	9.0
H9WFDEBT	17217	4.59	2.26	1.0	9.0
H10WFDEBT	22034	4.40	2.41	1.0	9.0
H11WFDEBT	20554	4.45	2.35	1.0	9.0
H12WFDEBT	18747	4.49	2.34	1.0	9.0
H13WFDEBT	20912	4.42	2.41	1.0	9.0

Categorical Variable Codes

HwWODEBT: Assets Own:Debts--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	7635	14156	13136	15771	14219	13713	14270	13032	11931	14145
1.Yes	|	5017	5486	4855	5613	5360	4452	5859	5437	5286	7889
Value		w11	w12	w13							
0.No	|	13646	12564	13526							
1.Yes	|	6908	6183	7386							

HwWFDEBT: Assets Flag:Debts--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Complete bracket	|		544	539	671	479	431	599	472	363	458
3.Incomplete bracket	|		14	11	28	39	28	28	26	41	52
4.Range card bracket	|	189									
5.No value/bracket	|	292	93	122	163	168	217	222	202	199	238
6.No asset	|	7415	13859	12914	15443	13974	13459	14012	12842	11725	13688
7.DK ownership	|	261	229	173	281	230	288	248	215	217	308
9.No Fin resp	|	95	177	126	171	124	45	87	63	74	397
Value		w11	w12	w13							
1.Continuous value	|	6160	5500	6538							
2.Complete bracket	|	387	308	370							
3.Incomplete bracket	|	58	54	40							
4.Range card bracket	|										
5.No value/bracket	|	174	190	189							
6.No asset	|	13347	12265	13066							
7.DK ownership	|	259	234	309							
9.No Fin resp	|	169	196	400							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of debt is assigned to HwWDEBT. The HwWFDEBT variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWODEBT variable indicates whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The value of other debt is asked at each wave. The question wording is the same in all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent has any other debt and if so, the value of it:

a) And do you [or your (husband/wife/partner)] have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?

b) About how much would that amount to?

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V15237      M20:OTHR_DBTS_Y/N_NE:IND
V15238      M20A:OTHER_DEBTS_$_N:IND
V5237       M20:OTHR_DBTS_Y/N_NE:IMP
V5238       M20A:OTHER_DEBTS_$_N:IMP
AHEAD 1993:
B1787       K23. DEBTS: ANY
B1788       K24. DEBTS: TOTAL $
B1788C      CATEG: K24. DEBTS: TOTAL $
HRS 1994:
W15526      K19. Imputation Indicato
W15527      K20. Imputation Indicato
W5526       K19.OTHER DEBTS
W5527       K20.AMOUNT OF OTHER DEBT
W5528       K20a-K20c. Brackets
AHEAD 1995:
D4725       J81.DEBTS
D4726       J82.DEBTS $
D4727B      J82.DEBTS $/Bkt
HRS 1996:
E4726       J302.DEBTS
E4727       J303.DEBTS $
E4728B      J303.DEBTS $/Bkt
HRS 1998:
F5486       J302.DEBTS
F5487       J303.DEBTS $
F5488B      J303. (J82) DEBTS $-Bkt
HRS 2000:
G5846       J302.DEBTS
G5847       J303.DEBTS $
G5848       J303A. DK-500
G5849       J303Y1A. DK-5000

```

G5850	J303B. DK-50000
G5851	J303Y1B. DK-5000
G5852	J303D. DK-500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xQ477	R OR SP ANY DEBTS NOT ASKED ABOUT BEFORE
xQ478	R OR SP DEBTS AMOUNT
xQ479	DEBTS AMOUNT - MIN
xQ480	DEBTS AMOUNT - MAX
xQ481	DEBTS AMOUNT - RESULT
HRS 2004-2016:	
xU001_1	ASSET RECONCILIATION STEM QUESTION - 1
xU002_1	ASSET RECONCILIATION WHICH WRONG -1
HRS 2006-2016:	
xU003_1A	ASSET RECONCILIATION HOW MUCH -A-DEBTS

xU003_1B	ASSET RECONCILIATION HOW MUCH-B-DEBTS
xU004_1A	ASSET RECONCILIATION -MIN-A-DEBTS
xU004_1B	ASSET RECONCILIATION -MIN-B-DEBTS
xU005_1A	ASSET RECONCILIATION -MAX-A -DEBTS
xU005_1B	ASSET RECONCILIATION -MAX-B -DEBTS
xU006_1A	ASSET RECONCILIATION - RESULT-A-DEBTS
xU006_1B	ASSET RECONCILIATION - RESULT-B-DEBTS
xU022_1A	WHICH WAVE VALUE WAS WRONG-A-DEBTS
xU022_1B	WHICH WAVE VALUE WAS WRONG-B-DEBTS

Value of Trust

Wave	Variable Name	Variable Label	Type
2	H2WTRST	H2WTRST:W2 Assets:Trusts--Cross-section	Cont
3	H3WTRST	H3WTRST:W3 Assets:Trusts--Cross-section	Cont
4	H4WTRST	H4WTRST:W4 Assets:Trusts--Cross-section	Cont
5	H5WTRST	H5WTRST:W5 Assets:Trusts--Cross-section	Cont
6	H6WTRST	H6WTRST:W6 Assets:Trusts--Cross-section	Cont
7	H7WTRST	H7WTRST:W7 Assets:Trusts--Cross-section	Cont
8	H8WTRST	H8WTRST:W8 Assets:Trusts--Cross-section	Cont
9	H9WTRST	H9WTRST:W9 Assets:Trusts--Cross-section	Cont
10	H10WTRST	H10WTRST:W10 Assets:Trusts--Cross-section	Cont
11	H11WTRST	H11WTRST:W11 Assets:Trusts--Cross-section	Cont
12	H12WTRST	H12WTRST:W12 Assets:Trusts--Cross-section	Cont
13	H13WTRST	H13WTRST:W13 Assets:Trusts--Cross-section	Cont
2	H2WOTRST	H2WOTRST:W2 Assets Own:Trusts--Cross-section	Categ
3	H3WOTRST	H3WOTRST:W3 Assets Own:Trusts--Cross-section	Categ
4	H4WOTRST	H4WOTRST:W4 Assets Own:Trusts--Cross-section	Categ
5	H5WOTRST	H5WOTRST:W5 Assets Own:Trusts--Cross-section	Categ
6	H6WOTRST	H6WOTRST:W6 Assets Own:Trusts--Cross-section	Categ
7	H7WOTRST	H7WOTRST:W7 Assets Own:Trusts--Cross-section	Categ
8	H8WOTRST	H8WOTRST:W8 Assets Own:Trusts--Cross-section	Categ
9	H9WOTRST	H9WOTRST:W9 Assets Own:Trusts--Cross-section	Categ
10	H10WOTRST	H10WOTRST:W10 Assets Own:Trusts--Cross-section	Categ
11	H11WOTRST	H11WOTRST:W11 Assets Own:Trusts--Cross-section	Categ
12	H12WOTRST	H12WOTRST:W12 Assets Own:Trusts--Cross-section	Categ
13	H13WOTRST	H13WOTRST:W13 Assets Own:Trusts--Cross-section	Categ
2	H2WFTRST	H2WFTRST:W2 Assets Flag:Trusts--Cross-section	Categ
3	H3WFTRST	H3WFTRST:W3 Assets Flag:Trusts--Cross-section	Categ
4	H4WFTRST	H4WFTRST:W4 Assets Flag:Trusts--Cross-section	Categ
5	H5WFTRST	H5WFTRST:W5 Assets Flag:Trusts--Cross-section	Categ
6	H6WFTRST	H6WFTRST:W6 Assets Flag:Trusts--Cross-section	Categ
7	H7WFTRST	H7WFTRST:W7 Assets Flag:Trusts--Cross-section	Categ
8	H8WFTRST	H8WFTRST:W8 Assets Flag:Trusts--Cross-section	Categ
9	H9WFTRST	H9WFTRST:W9 Assets Flag:Trusts--Cross-section	Categ
10	H10WFTRST	H10WFTRST:W10 Assets Flag:Trusts--Cross-section	Categ
11	H11WFTRST	H11WFTRST:W11 Assets Flag:Trusts--Cross-section	Categ
12	H12WFTRST	H12WFTRST:W12 Assets Flag:Trusts--Cross-section	Categ
13	H13WFTRST	H13WFTRST:W13 Assets Flag:Trusts--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2WTRST	19642	5649.68	89463.88	0.0	5500000.0
H3WTRST	17991	25799.63	248229.85	0.0	12371219.7
H4WTRST	21384	544.98	16838.98	0.0	972151.7
H5WTRST	19579	2709.72	92946.80	0.0	5000000.0
H6WTRST	18165	1669.25	37219.05	0.0	2100000.0
H7WTRST	20129	945.39	23049.16	0.0	1502272.8
H8WTRST	18469	1179.78	41241.19	0.0	3300000.0
H9WTRST	17217	1249.46	22697.68	0.0	1000000.0
H10WTRST	22034	1237.98	38297.70	0.0	2500000.0
H11WTRST	20554	1339.59	73714.16	0.0	6000000.0
H12WTRST	18747	1599.89	43669.65	0.0	2500000.0
H13WTRST	20912	1491.51	56760.05	0.0	5000000.0
H2WOTRST	19642	0.02	0.14	0.0	1.0
H3WOTRST	17991	0.06	0.24	0.0	1.0

H4WOTRST	21384	0.00	0.06	0.0	1.0
H5WOTRST	19579	0.01	0.07	0.0	1.0
H6WOTRST	18165	0.01	0.08	0.0	1.0
H7WOTRST	20129	0.00	0.07	0.0	1.0
H8WOTRST	18469	0.00	0.06	0.0	1.0
H9WOTRST	17217	0.00	0.07	0.0	1.0
H10WOTRST	22034	0.00	0.06	0.0	1.0
H11WOTRST	20554	0.00	0.05	0.0	1.0
H12WOTRST	18747	0.00	0.06	0.0	1.0
H13WOTRST	20912	0.00	0.06	0.0	1.0
H2WFTRST	19642	5.95	0.71	1.0	9.0
H3WFTRST	17991	5.90	1.15	1.0	9.0
H4WFTRST	21384	6.03	0.36	1.0	9.0
H5WFTRST	19579	6.01	0.39	1.0	9.0
H6WFTRST	18165	6.00	0.35	1.0	9.0
H7WFTRST	20129	6.01	0.33	1.0	9.0
H8WFTRST	18469	6.01	0.30	1.0	9.0
H9WFTRST	17217	6.01	0.36	1.0	9.0
H10WFTRST	22034	6.06	0.48	1.0	9.0
H11WFTRST	20554	6.03	0.36	1.0	9.0
H12WFTRST	18747	6.03	0.41	1.0	9.0
H13WFTRST	20912	6.06	0.49	1.0	9.0

Categorical Variable Codes

HwWOTRST: Assets Own:Trusts--Cross-section										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	19236	16886	21319	19476	18061	20035	18401	17134	21960	
1.Yes	406	1105	65	103	104	94	68	83	74	

Value	w11	w12	w13
0.No	20498	18670	20845
1.Yes	56	77	67

HwWFTRST: Assets Flag:Trusts--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|		280	658	33	52	47	40	32	46	44
2.Complete bracket	|		69	244	6	23	19	8	4	8	5
3.Incomplete bracket	|		2	17	2			1		1	1
5.No value/bracket	|		53	141	24	28	34	44	30	26	21
6.No asset	|		18866	14606	20860	19126	17756	19714	18127	16852	21246
7.DK ownership	|		195	2199	288	226	264	235	213	210	320
9.No Fin resp	|		177	126	171	124	45	87	63	74	397

Value		w11	w12	w13
1.Continuous value	|	28	43	37
2.Complete bracket	|	8	5	9
3.Incomplete bracket	|	2	4	3
5.No value/bracket	|	18	22	15
6.No asset	|	20083	18216	20143
7.DK ownership	|	246	261	305
9.No Fin resp	|	169	196	400

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The value of assets in a trust that have not been reported elsewhere is assigned to HwWTRST. The HwWFTRST variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOTRST variable indicates whether the household owns the asset.

Please note that information about trusts is not included in any of the asset totals.

Cross Wave Differences in Original HRS Data

In Wave 1, information about trusts was not collected. Therefore, we do not provide trust variables for this wave.

In Wave 2, trusts are not mentioned in the question about "other assets."

The "other assets" question states:

"Do you [or your (husband/wife/partner)] have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, or an annuity that you haven't already told me about? [EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES]"

Beginning in Wave 3, the question about "other assets" includes among the cues "rights in a [...] trust that you haven't already told me about." This refers to trusts created by others who may have named the Respondent (and/or spouse) as a beneficiary. The full question for "other assets" states:

"Do you (or your [husband/wife/partner]) have any other savings or assets, such as jewelry, money owed to you by others, a collection for investment purposes, rights in a trust or estate where you are the beneficiary, or an annuity that you haven't already told us about?"

Beginning in Wave 2, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket amounts and entry points vary across waves.

HRS Variables Used

AHEAD 1993:

B1775	K19. TRUST: ANY
B1778	K20. TRUST: TOTAL VALUE
B1779	K20a. TRUST: ASSETS ALREADY MENTIONED
B1780	K20b. TRUST: TOT \$, PART NOT MENTIONED

HRS 1994:

W5557	K25.PUT ASSETS INTO TRUS
W5563	K27.VALUE OF TRUSTS
W5564	K27a-K27c. Brackets

AHEAD 1995:

D4708	J80.TRUSTS
D4712	J80B.\$ TRUSTS
D4713	J80C.>50K
D4714	J80D.>500K
D4715	J80E.>5K

HRS 1996:

E4709	J295.TRUSTS
E4713	J299.\$ TRUSTS
E4714	J299A.\$ TRUSTS>500K
E4715	J299B.\$ TRUSTS>1,500K
E4716	J299C.\$ TRUSTS>50K

HRS 1998:

F5412	J286.USE ASSETS-92
F5469	J295.TRUSTS
F5473	J299.\$ TRUSTS
F5474	J299A.>500K
F5475	J299B.>1,500K
F5476	J299C.>50K
F5479	J299E.ALL OR PART PREVIOUSLY REPORTED
F5480	J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED
F5481	J299G.>500K
F5482	J299H.>1,500K
F5483	J299J.>50K

HRS 2000:

G5829	J295.TRUSTS
G5839	J299E.ALL OR PART PREVIOUSLY REPORTED
G5840	J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED
G5841	J299G.>500K
G5842	J299H.>1500

G5843	J299J.>50K
HRS 2002-2016:	
xQ464	PUT ANY ASSETS IN TRUST
xQ471	ALL OTHER ASSETS IN TRUSTS PREV REPORTED
xQ472	VALUE ASSETS NOT PREV REPORTED
xQ473	VALUE ASSETS NOT PREV REPORTED - MIN
xQ474	VALUE ASSETS NOT PREV REPORTED - MAX
xQ475	VALUE ASSETS NOT PREV REPORTED - RESULT

Value of primary residence

Wave	Variable Name	Variable Label	Type
1	H1WHOUS	H1WHOUS:W1 Assets:Primary Residence--Cross-section	Cont
2	H2WHOUS	H2WHOUS:W2 Assets:Primary Residence--Cross-section	Cont
3	H3WHOUS	H3WHOUS:W3 Assets:Primary Residence--Cross-section	Cont
4	H4WHOUS	H4WHOUS:W4 Assets:Primary Residence--Cross-section	Cont
5	H5WHOUS	H5WHOUS:W5 Assets:Primary Residence--Cross-section	Cont
6	H6WHOUS	H6WHOUS:W6 Assets:Primary Residence--Cross-section	Cont
7	H7WHOUS	H7WHOUS:W7 Assets:Primary Residence--Cross-section	Cont
8	H8WHOUS	H8WHOUS:W8 Assets:Primary Residence--Cross-section	Cont
9	H9WHOUS	H9WHOUS:W9 Assets:Primary Residence--Cross-section	Cont
10	H10WHOUS	H10WHOUS:W10 Assets:Primary Residence--Cross-section	Cont
11	H11WHOUS	H11WHOUS:W11 Assets:Primary Residence--Cross-section	Cont
12	H12WHOUS	H12WHOUS:W12 Assets:Primary Residence--Cross-section	Cont
13	H13WHOUS	H13WHOUS:W13 Assets:Primary Residence--Cross-section	Cont
1	H1WOHOUS	H1WOHOUS:W1 Assets Own:Primary Residence--Cross-section	Categ
2	H2WOHOUS	H2WOHOUS:W2 Assets Own:Primary Residence--Cross-section	Categ
3	H3WOHOUS	H3WOHOUS:W3 Assets Own:Primary Residence--Cross-section	Categ
4	H4WOHOUS	H4WOHOUS:W4 Assets Own:Primary Residence--Cross-section	Categ
5	H5WOHOUS	H5WOHOUS:W5 Assets Own:Primary Residence--Cross-section	Categ
6	H6WOHOUS	H6WOHOUS:W6 Assets Own:Primary Residence--Cross-section	Categ
7	H7WOHOUS	H7WOHOUS:W7 Assets Own:Primary Residence--Cross-section	Categ
8	H8WOHOUS	H8WOHOUS:W8 Assets Own:Primary Residence--Cross-section	Categ
9	H9WOHOUS	H9WOHOUS:W9 Assets Own:Primary Residence--Cross-section	Categ
10	H10WOHOUS	H10WOHOUS:W10 Assets Own:Primary Residence--Cross-section	Categ
11	H11WOHOUS	H11WOHOUS:W11 Assets Own:Primary Residence--Cross-section	Categ
12	H12WOHOUS	H12WOHOUS:W12 Assets Own:Primary Residence--Cross-section	Categ
13	H13WOHOUS	H13WOHOUS:W13 Assets Own:Primary Residence--Cross-section	Categ
1	H1WFHOUS	H1WFHOUS:W1 Assets Flag:Primary Residence--Cross-section	Categ
2	H2WFHOUS	H2WFHOUS:W2 Assets Flag:Primary Residence--Cross-section	Categ
3	H3WFHOUS	H3WFHOUS:W3 Assets Flag:Primary Residence--Cross-section	Categ
4	H4WFHOUS	H4WFHOUS:W4 Assets Flag:Primary Residence--Cross-section	Categ
5	H5WFHOUS	H5WFHOUS:W5 Assets Flag:Primary Residence--Cross-section	Categ
6	H6WFHOUS	H6WFHOUS:W6 Assets Flag:Primary Residence--Cross-section	Categ
7	H7WFHOUS	H7WFHOUS:W7 Assets Flag:Primary Residence--Cross-section	Categ
8	H8WFHOUS	H8WFHOUS:W8 Assets Flag:Primary Residence--Cross-section	Categ
9	H9WFHOUS	H9WFHOUS:W9 Assets Flag:Primary Residence--Cross-section	Categ
10	H10WFHOUS	H10WFHOUS:W10 Assets Flag:Primary Residence--Cross-section	Categ
11	H11WFHOUS	H11WFHOUS:W11 Assets Flag:Primary Residence--Cross-section	Categ
12	H12WFHOUS	H12WFHOUS:W12 Assets Flag:Primary Residence--Cross-section	Categ
13	H13WFHOUS	H13WFHOUS:W13 Assets Flag:Primary Residence--Cross-section	Categ
1	H1WHOU1	H1WHOU1:W1 Assets Part:Prim Res/House--Cross-section	Cont
2	H2WHOU1	H2WHOU1:W2 Assets Part:Prim Res/House--Cross-section	Cont
3	H3WHOU1	H3WHOU1:W3 Assets Part:Prim Res/House--Cross-section	Cont
4	H4WHOU1	H4WHOU1:W4 Assets Part:Prim Res/House--Cross-section	Cont
5	H5WHOU1	H5WHOU1:W5 Assets Part:Prim Res/House--Cross-section	Cont
6	H6WHOU1	H6WHOU1:W6 Assets Part:Prim Res/House--Cross-section	Cont
7	H7WHOU1	H7WHOU1:W7 Assets Part:Prim Res/House--Cross-section	Cont
8	H8WHOU1	H8WHOU1:W8 Assets Part:Prim Res/House--Cross-section	Cont
9	H9WHOU1	H9WHOU1:W9 Assets Part:Prim Res/House--Cross-section	Cont
10	H10WHOU1	H10WHOU1:W10 Assets Part:Prim Res/House--Cross-section	Cont
11	H11WHOU1	H11WHOU1:W11 Assets Part:Prim Res/House--Cross-section	Cont
12	H12WHOU1	H12WHOU1:W12 Assets Part:Prim Res/House--Cross-section	Cont
13	H13WHOU1	H13WHOU1:W13 Assets Part:Prim Res/House--Cross-section	Cont
1	H1WOHOU1	H1WOHOU1:W1 Assets Part Own:Prim Res/House--Cross-section	Categ
2	H2WOHOU1	H2WOHOU1:W2 Assets Part Own:Prim Res/House--Cross-section	Categ
3	H3WOHOU1	H3WOHOU1:W3 Assets Part Own:Prim Res/House--Cross-section	Categ
4	H4WOHOU1	H4WOHOU1:W4 Assets Part Own:Prim Res/House--Cross-section	Categ
5	H5WOHOU1	H5WOHOU1:W5 Assets Part Own:Prim Res/House--Cross-section	Categ
6	H6WOHOU1	H6WOHOU1:W6 Assets Part Own:Prim Res/House--Cross-section	Categ
7	H7WOHOU1	H7WOHOU1:W7 Assets Part Own:Prim Res/House--Cross-section	Categ
8	H8WOHOU1	H8WOHOU1:W8 Assets Part Own:Prim Res/House--Cross-section	Categ
9	H9WOHOU1	H9WOHOU1:W9 Assets Part Own:Prim Res/House--Cross-section	Categ
10	H10WOHOU1	H10WOHOU1:W10 Assets Part Own:Prim Res/House--Cross-section	Categ

11	H11WOHOU1	H11WOHOU1:W11 Assets Part Own:Prim Res/House--Cross-section	Categ
12	H12WOHOU1	H12WOHOU1:W12 Assets Part Own:Prim Res/House--Cross-section	Categ
13	H13WOHOU1	H13WOHOU1:W13 Assets Part Own:Prim Res/House--Cross-section	Categ
1	H1WFHOU1	H1WFHOU1:W1 Assets Part Flag:Prim Res/House--Cross-section	Categ
2	H2WFHOU1	H2WFHOU1:W2 Assets Part Flag:Prim Res/House--Cross-section	Categ
3	H3WFHOU1	H3WFHOU1:W3 Assets Part Flag:Prim Res/House--Cross-section	Categ
4	H4WFHOU1	H4WFHOU1:W4 Assets Part Flag:Prim Res/House--Cross-section	Categ
5	H5WFHOU1	H5WFHOU1:W5 Assets Part Flag:Prim Res/House--Cross-section	Categ
6	H6WFHOU1	H6WFHOU1:W6 Assets Part Flag:Prim Res/House--Cross-section	Categ
7	H7WFHOU1	H7WFHOU1:W7 Assets Part Flag:Prim Res/House--Cross-section	Categ
8	H8WFHOU1	H8WFHOU1:W8 Assets Part Flag:Prim Res/House--Cross-section	Categ
9	H9WFHOU1	H9WFHOU1:W9 Assets Part Flag:Prim Res/House--Cross-section	Categ
10	H10WFHOU1	H10WFHOU1:W10 Assets Part Flag:Prim Res/House--Cross-section	Categ
11	H11WFHOU1	H11WFHOU1:W11 Assets Part Flag:Prim Res/House--Cross-section	Categ
12	H12WFHOU1	H12WFHOU1:W12 Assets Part Flag:Prim Res/House--Cross-section	Categ
13	H13WFHOU1	H13WFHOU1:W13 Assets Part Flag:Prim Res/House--Cross-section	Categ
1	H1WMOBL	H1WMOBL:W1 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
2	H2WMOBL	H2WMOBL:W2 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
3	H3WMOBL	H3WMOBL:W3 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
4	H4WMOBL	H4WMOBL:W4 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
5	H5WMOBL	H5WMOBL:W5 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
6	H6WMOBL	H6WMOBL:W6 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
7	H7WMOBL	H7WMOBL:W7 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
8	H8WMOBL	H8WMOBL:W8 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
9	H9WMOBL	H9WMOBL:W9 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
10	H10WMOBL	H10WMOBL:W10 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
11	H11WMOBL	H11WMOBL:W11 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
12	H12WMOBL	H12WMOBL:W12 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
13	H13WMOBL	H13WMOBL:W13 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
1	H1WOMOBL	H1WOMOBL:W1 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
2	H2WOMOBL	H2WOMOBL:W2 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
3	H3WOMOBL	H3WOMOBL:W3 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
4	H4WOMOBL	H4WOMOBL:W4 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
5	H5WOMOBL	H5WOMOBL:W5 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
6	H6WOMOBL	H6WOMOBL:W6 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
7	H7WOMOBL	H7WOMOBL:W7 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
8	H8WOMOBL	H8WOMOBL:W8 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
9	H9WOMOBL	H9WOMOBL:W9 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
10	H10WOMOBL	H10WOMOBL:W10 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
11	H11WOMOBL	H11WOMOBL:W11 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
12	H12WOMOBL	H12WOMOBL:W12 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
13	H13WOMOBL	H13WOMOBL:W13 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
1	H1WFMOBL	H1WFMOBL:W1 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
2	H2WFMOBL	H2WFMOBL:W2 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
3	H3WFMOBL	H3WFMOBL:W3 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
4	H4WFMOBL	H4WFMOBL:W4 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
5	H5WFMOBL	H5WFMOBL:W5 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
6	H6WFMOBL	H6WFMOBL:W6 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
7	H7WFMOBL	H7WFMOBL:W7 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
8	H8WFMOBL	H8WFMOBL:W8 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
9	H9WFMOBL	H9WFMOBL:W9 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
10	H10WFMOBL	H10WFMOBL:W10 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
11	H11WFMOBL	H11WFMOBL:W11 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
12	H12WFMOBL	H12WFMOBL:W12 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
13	H13WFMOBL	H13WFMOBL:W13 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUS	12652	85273.17	96551.17	0.0	1400000.0
H2WHOUS	19642	84026.40	123221.27	0.0	5000000.0
H3WHOUS	17991	88349.22	113053.41	0.0	5000000.0

H4WHOUS	21384	100372.48	249409.04	0.0	20000000.0
H5WHOUS	19579	113250.65	247809.98	0.0	14000000.0
H6WHOUS	18165	129208.89	178843.57	0.0	10000000.0
H7WHOUS	20129	161597.46	341511.99	0.0	25000000.0
H8WHOUS	18469	194350.74	268715.43	0.0	6000000.0
H9WHOUS	17217	198519.25	446058.49	0.0	25000000.0
H10WHOUS	22034	162017.89	247960.95	0.0	10000000.0
H11WHOUS	20554	154904.05	230212.92	0.0	10000000.0
H12WHOUS	18747	162537.58	234067.69	0.0	5000000.0
H13WHOUS	20912	172835.40	264736.73	0.0	6000000.0
H1WOHOUS	12652	0.81	0.40	0.0	1.0
H2WOHOUS	19642	0.79	0.41	0.0	1.0
H3WOHOUS	17991	0.79	0.40	0.0	1.0
H4WOHOUS	21384	0.80	0.40	0.0	1.0
H5WOHOUS	19579	0.80	0.40	0.0	1.0
H6WOHOUS	18165	0.80	0.40	0.0	1.0
H7WOHOUS	20129	0.79	0.41	0.0	1.0
H8WOHOUS	18469	0.79	0.41	0.0	1.0
H9WOHOUS	17217	0.79	0.41	0.0	1.0
H10WOHOUS	22034	0.74	0.44	0.0	1.0
H11WOHOUS	20554	0.74	0.44	0.0	1.0
H12WOHOUS	18747	0.73	0.44	0.0	1.0
H13WOHOUS	20912	0.69	0.46	0.0	1.0
H1WFHOUS	12652	2.16	2.11	1.0	9.0
H2WFHOUS	19642	2.28	2.14	1.0	9.0
H3WFHOUS	17991	2.22	2.09	1.0	9.0
H4WFHOUS	21384	2.23	2.10	1.0	9.0
H5WFHOUS	19579	2.21	2.09	1.0	9.0
H6WFHOUS	18165	2.23	2.08	1.0	9.0
H7WFHOUS	20129	2.24	2.08	1.0	9.0
H8WFHOUS	18469	2.23	2.08	1.0	9.0
H9WFHOUS	17217	2.26	2.09	1.0	9.0
H10WFHOUS	22034	2.55	2.30	1.0	9.0
H11WFHOUS	20554	2.53	2.25	1.0	9.0
H12WFHOUS	18747	2.57	2.29	1.0	9.0
H13WFHOUS	20912	2.76	2.39	1.0	9.0
H1WHOU1	12652	83885.46	97411.90	0.0	1400000.0
H2WHOU1	19642	83043.22	123644.81	0.0	5000000.0
H3WHOU1	17991	86396.99	113571.72	0.0	5000000.0
H4WHOU1	21384	96401.22	159329.40	0.0	10000000.0
H5WHOU1	19579	109490.01	205068.58	0.0	10000000.0
H6WHOU1	18165	126733.45	179852.96	0.0	10000000.0
H7WHOU1	20129	159265.66	342276.31	0.0	25000000.0
H8WHOU1	18469	191450.86	270190.32	0.0	6000000.0
H9WHOU1	17217	195683.00	446824.10	0.0	25000000.0
H10WHOU1	22034	159343.49	248394.76	0.0	10000000.0
H11WHOU1	20554	152535.38	230731.35	0.0	10000000.0
H12WHOU1	18747	160477.66	235033.01	0.0	5000000.0
H13WHOU1	20912	170576.18	265689.30	0.0	6000000.0
H1WOHOU1	12652	0.76	0.43	0.0	1.0
H2WOHOU1	19642	0.76	0.43	0.0	1.0
H3WOHOU1	17991	0.74	0.44	0.0	1.0
H4WOHOU1	21384	0.74	0.44	0.0	1.0
H5WOHOU1	19579	0.74	0.44	0.0	1.0
H6WOHOU1	18165	0.74	0.44	0.0	1.0

H7WOHOU1	20129	0.74	0.44	0.0	1.0
H8WOHOU1	18469	0.74	0.44	0.0	1.0
H9WOHOU1	17217	0.74	0.44	0.0	1.0
H10WOHOU1	22034	0.69	0.46	0.0	1.0
H11WOHOU1	20554	0.69	0.46	0.0	1.0
H12WOHOU1	18747	0.69	0.46	0.0	1.0
H13WOHOU1	20912	0.65	0.48	0.0	1.0
H1WFHOU1	12652	2.38	2.24	1.0	9.0
H2WFHOU1	19642	2.42	2.22	1.0	9.0
H3WFHOU1	17991	2.48	2.23	1.0	9.0
H4WFHOU1	21384	2.49	2.25	1.0	9.0
H5WFHOU1	19579	2.47	2.24	1.0	9.0
H6WFHOU1	18165	2.48	2.23	1.0	9.0
H7WFHOU1	20129	2.48	2.22	1.0	9.0
H8WFHOU1	18469	2.47	2.21	1.0	9.0
H9WFHOU1	17217	2.49	2.22	1.0	9.0
H10WFHOU1	22034	2.77	2.38	1.0	9.0
H11WFHOU1	20554	2.75	2.34	1.0	9.0
H12WFHOU1	18747	2.78	2.37	1.0	9.0
H13WFHOU1	20912	2.96	2.45	1.0	9.0
H1WMOBL	12652	1387.70	8117.03	0.0	140000.0
H2WMOBL	19642	983.17	7664.38	0.0	250000.0
H3WMOBL	17991	1952.23	14828.69	0.0	850000.0
H4WMOBL	21384	3971.26	193867.78	0.0	2000000.0
H5WMOBL	19579	3760.64	142057.08	0.0	1400000.0
H6WMOBL	18165	2475.44	16291.49	0.0	798000.0
H7WMOBL	20129	2331.80	14837.77	0.0	500000.0
H8WMOBL	18469	2899.88	17765.29	0.0	500000.0
H9WMOBL	17217	2836.25	20651.19	0.0	1500000.0
H10WMOBL	22034	2674.39	25239.03	0.0	1500000.0
H11WMOBL	20554	2368.67	21992.79	0.0	1500000.0
H12WMOBL	18747	2059.91	14434.03	0.0	350000.0
H13WMOBL	20912	2259.22	16294.37	0.0	500000.0
H1WOMOBL	12652	0.05	0.21	0.0	1.0
H2WOMOBL	19642	0.03	0.17	0.0	1.0
H3WOMOBL	17991	0.05	0.23	0.0	1.0
H4WOMOBL	21384	0.06	0.23	0.0	1.0
H5WOMOBL	19579	0.06	0.23	0.0	1.0
H6WOMOBL	18165	0.05	0.23	0.0	1.0
H7WOMOBL	20129	0.05	0.22	0.0	1.0
H8WOMOBL	18469	0.05	0.22	0.0	1.0
H9WOMOBL	17217	0.05	0.22	0.0	1.0
H10WOMOBL	22034	0.05	0.21	0.0	1.0
H11WOMOBL	20554	0.05	0.21	0.0	1.0
H12WOMOBL	18747	0.04	0.21	0.0	1.0
H13WOMOBL	20912	0.04	0.20	0.0	1.0
H1WFMOBL	12652	5.80	1.06	1.0	9.0
H2WFMOBL	19642	5.88	0.89	1.0	9.0
H3WFMOBL	17991	5.76	1.13	1.0	9.0
H4WFMOBL	21384	5.76	1.14	1.0	9.0
H5WFMOBL	19579	5.76	1.13	1.0	9.0
H6WFMOBL	18165	5.76	1.09	1.0	9.0
H7WFMOBL	20129	5.77	1.06	1.0	9.0
H8WFMOBL	18469	5.77	1.06	1.0	9.0
H9WFMOBL	17217	5.78	1.05	1.0	9.0

H10WFMobl	22034	5.82	1.08	1.0	9.0
H11WFMobl	20554	5.80	1.04	1.0	9.0
H12WFMobl	18747	5.82	1.03	1.0	9.0
H13WFMobl	20912	5.84	1.03	1.0	9.0

Categorical Variable Codes

HwWOHOUS: Assets Own:Primary Residence--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	2458	4207	3710	4339	3922	3687	4215	3928	3639	5748
1.Yes	|	10194	15435	14281	17045	15657	14478	15914	14541	13578	16286

Value		w11	w12	w13
0.No	|	5445	5071	6390
1.Yes	|	15109	13676	14522

HwWFHOUS: Assets Flag:Primary Residence--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9635	13301	12409	14726	13661	12601	13752	12686	11596	13893
2.Complete bracket	|		1701	1495	1747	1408	1293	1623	1419	1478	1639
3.Incomplete bracket	|		88	51	88	130	104	114	115	155	171
4.Range card bracket	|	178									
5.No value/bracket	|	315	177	239	337	330	354	330	267	272	384
6.No asset	|	2419	4141	3671	4257	3861	3587	4173	3904	3595	5585
7.DK ownership	|	10	57	11	59	67	187	76	30	58	67
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295

Value		w11	w12	w13
1.Continuous value	|	12931	11843	12568
2.Complete bracket	|	1545	1183	1266
3.Incomplete bracket	|	172	172	160
4.Range card bracket	|			
5.No value/bracket	|	350	332	309
6.No asset	|	5365	5000	6254
7.DK ownership	|	50	52	59
9.No Fin resp	|	141	165	296

HwWFOU1: Assets Part Flag:Prim Res/House--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	9090	12799	11584	13756	12763	11802	12943	11919	10916	13046
2.Complete bracket	|		1604	1359	1567	1260	1158	1444	1279	1350	1490
3.Incomplete bracket	|		88	48	85	122	97	108	111	145	157
4.Range card bracket	|	158									
5.No value/bracket	|	278	176	234	270	265	320	313	245	248	361
6.No asset	|	3021	4742	4640	5482	4983	4564	5185	4838	4441	6628
7.DK ownership	|	10	56	11	54	64	185	75	29	54	57
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	12157	11167	11848							
2.Complete bracket	|	1408	1070	1141							
3.Incomplete bracket	|	166	156	146							
4.Range card bracket	|										
5.No value/bracket	|	321	309	285							
6.No asset	|	6317	5837	7150							
7.DK ownership	|	44	43	46							
9.No Fin resp	|	141	165	296							

HwWOMOBL: Assets Part Own:Prim Res/Mobile Hm--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	12046	19042	17021	20162	18455	17187	19117	17532	16373	20992
1.Yes	|	606	600	970	1222	1124	978	1012	937	844	1042
Value		w11	w12	w13							
0.No	|	19607	17914	20025							
1.Yes	|	947	833	887							

HwWFMobl: Assets Part Flag:Prim Res/Mobile Hm--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	545	502	825	970	898	799	809	767	680	847
2.Complete bracket	|		97	136	180	148	135	179	140	128	149
3.Incomplete bracket	|			3	3	8	7	6	4	10	14
4.Range card bracket	|	20									
5.No value/bracket	|	37	1	5	67	65	34	17	22	24	23
6.No asset	|	11945	18818	16900	19966	18290	16986	19001	17467	16271	20663
7.DK ownership	|	10	47	7	28	48	165	56	21	41	43
9.No Fin resp	|	95	177	115	170	122	39	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	774	676	720							
2.Complete bracket	|	137	113	125							
3.Incomplete bracket	|	6	16	14							
4.Range card bracket	|										
5.No value/bracket	|	29	23	24							
6.No asset	|	19445	17730	19704							
7.DK ownership	|	22	24	29							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of the Respondent's primary residence is assigned to HwWHOUS. The HwWFHOUS variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOHOUS variable indicates whether the household owns the asset.

HwWHOUS is assigned from either HwWMOBL if the primary residence is a mobile home, or HwWHOU1 if not. HwWMOBL and HwWHOU1 are imputed separately, and the associated imputation (HwWFHOUS1, HwWFMOBL) and ownership (HwWOHOUS1, HwWOMOBL) variables are also provided.

From Wave 3 forward to determine ownership of a primary residence, we look at responses to questions about whether the person is in a nursing home and if so, whether s/he owns a home outside of the nursing home. In some cases, there is a discrepancy between what is reported on these questions and what was listed on the Tracker file, that is - some individuals said they were in a nursing home (and did not own a home outside of the nursing home), but the Tracker file said they were not in a nursing home. We considered the information from Tracker to be the most accurate.

Cross Wave Differences in Original HRS Data

The value of the primary residence is asked at each wave. Questions reveal whether the Respondent owns her/his primary residence and if so, the value of it.

In all waves, there are several questions which ask the Respondent about ownership of the residence and its value, depending on the type of home, e.g., a farm or ranch, mobile home, condominium, etc.

In Wave 1 the questions are asked in several places, all slightly different:

1a) "Do you [or your (husband/wife/partner)] own this (farm/ranch), do you own part of it, do you rent it, is it owned by a business, or what?"

1b) "Could you tell me the present value of this house and the immediately surrounding land? I mean, about what would it bring if it were sold today? would it bring if it were sold today?"

2a) "Do you [or your (husband/wife/partner)] own both this mobile home and site or lot, do you own only the mobile home, do you own only the site, do you rent both the home and site, or what?"

2b) "Could you tell me the present value of this mobile home (and site)? I mean, about what would it bring if it were sold today?"

3a) "Do you [and your (husband/wife/partner)] own this (house and lot/apartment), do you rent, or what?"

3b) "What is the present value of this (home and land/apartment/property)? I mean, about what would it bring if it were sold today?"

In Waves 2 and 3 the ownership questions are slightly different and all branch to one value question:

1a) "Do you [and your (husband/wife/partner)] own your home, rent it, or what?"

2a) "Do you [or your (husband/wife/partner)] own this (farm/ranch), do you own part of it, do you rent it, or what?"

3a) "Do you [or your (husband/wife/partner)] own both the mobile home and site, do you own only the home, do you rent both the home and site, or what?"

b) "What is its present value? I mean, about what would it bring if it were sold today?"

Beginning in Wave 4, the question wordings are the same but the question on mobile home value is a separate one from the value of a house or farm, and the unfolding brackets differ for the two types of property.

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

In Waves 6 forward, some mobile home owners who did not report values were directed to the house value and subsequent bracket questions (if needed), which are different from those for mobile homes. Here, we imputed missing values using whichever series of brackets they were given. There were also some cases where values were given for both the mobile home and house questions. This is often the result of corrections from Section U. We checked all such cases and determined the most reasonable way to interpret the data. See Appendix B: Mobile Home/House Inconsistencies for more information.

HRS Variables Used

HRS 1992:

V10605	D2A:VALUE_OF_PROPERTY:IND
V10612	D5:FRM_VAL:HOUSE LAN:IND
V10616	D8:MBL_HM/SITE/BOTH :IND
V10619	8B:MBL_HM_SITE:VALUE:IND
V10632	D10:OWN_MBL_HM:VALUE:IND
V10640	D15:OWN_HM SITE:VALU:IND
V10701	D17:OWN/RENT:LOT/ETC:IND
V10712	D20:VALUE_OF_PROPERTY:IND
V603	D2:OWN RANCH/FARM
V605	D2A:VALUE OF PROPERTY:IMP
V612	D5:FRM:VALUE-HOUSE/L:IMP
V616	D8:OWN MBL HM/SITE/B:IMP
V619	D8B:MH SITE:\$VAL OF :IMP
V632	D10:OWN MBL HM: VALU:IMP
V640	D15:OWN HM SITE:\$V:IMP
V701	D17:LOT/APRTMNT:OWN/:IMP
V712	D20:VALUE-R'S PROPER:IMP

AHEAD 1993:

B1067	F10. MOBILE HOME & SITE: OWN/RENT
B1087	F23. OWN OR RENT FARM/RANCH?
B1088	F23a. OWN FARMHOUSE?
B1091	F25. OWN OR RENT HOME/APT?
B1099	F26. VALUE OF HOME AND LAND
B1099C	CATEG: F26. VALUE OF HOME AND LAND

HRS 1994:

W607	D3.OWN OR RENT CURRENT H
W609	D4.OWN PART/ALL OR RENT
W611	D4b.OWN HOUSE AND SURROU
W613	D5.OWN/RENT MOBILE HOME/
W614	D6.PRESENT VALUE OF MOBI
W615	D6a-D6d. Brackets

AHEAD 1995:

D2225	F2.TYPE HOME
-------	--------------

D2226	F3.OWN-RENT HOME
D2229	F4.OWN FARM
D2246	F6.HOME VALUE \$
D2247B	F6.HOME VALUE \$/Bkt
HRS 1996:	
E2225	F2.TYPE HOME
E2226	F3.OWN-RENT HOME
E2229	F4.OWN FARM
E2246	F6.HOME VALUE \$
E2247B	F6.HOME VALUE \$/Bkt
HRS 1998:	
F2742	F2.TYPE HOME
F2743	F3.OWN-RENT HOME
F2746	F4.OWN FARM
F2751	F5.OWN MOBILE HOME AND SITE
F2753	F5B.MOBILE HOME VALUE \$
F2754B	F5B.MOBILE HOME VALUE \$-Bkt
F2760	F6.HOME VALUE \$
F2761B	F6.HOME VALUE \$-Bkt
HRS 2000:	
G3060	F2.TYPE HOME
G3061	F3.OWN-RENT HOME
G3064	F4.OWN FARM
G3069	F5.OWN MOBILE HOME-SITE
G3071	F5B.MOBILE HOME VALUE \$
G3072	F5C.F5 DK-1
G3073	F5D.F5 DK-2
G3074	F5E.F5 DK-3
G3075	F5F.F5 DK-4
G3078	F6.HOME VALUE \$
G3079	F6DX.F6 DK-4
G3080	F6A.F6 DK-1
G3081	F6B.F6 DK-2
G3082	F6C.F6 DK-3
G3083	F6AX.F6 DK-1
G3084	F6D.F6 DK-4
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH002	TYPE HOME
xH004	OWN-RENT HOME
xH008	OWN PART OR ALL/RENT FARM
xH014	OWN MOBILE HOME/SITE
xH016	MOBILE HOME PRESENT VALUE
xH017	MOBILE HOME PRESENT VALUE- MIN
xH018	MOBILE HOME PRESENT VALUE- MAX
xH019	MOBILE HOME PRESENT VALUE- RESULT
xH020	HOME PRESENT VALUE
xH021	HOME PRESENT VALUE- MIN
xH022	HOME PRESENT VALUE- MAX
xH023	HOME PRESENT VALUE- RESULT
HRS 2006-2016:	
xU001_12	ASSET RECONCILIATION-HOME
xU001_16	ASSET RECONCILIATION-MOBILE HOME
xU002_12	ASSET RECON WHICH WRONG-HOME
xU002_16	ASSET RECON WHICH WRONG-MOBILE HOME
xU003_12A	ASSET RECON HOW MUCH -A-HOME
xU003_12B	ASSET RECON HOW MUCH -B-HOME
xU003_16A	ASSET RECON HOW MUCH -A-MOBILE HOME
xU003_16B	ASSET RECON HOW MUCH -B-MOBILE HOME
xU004_12A	ASSET RECON -MIN-A-HOME
xU004_12B	ASSET RECON-MIN-B-HOME
xU004_16A	ASSET RECON -MIN-A-MOBILE HOME
xU004_16B	ASSET RECON -MIN-B-MOBILE HOME
xU005_12A	ASSET RECON -MAX-A -HOME
xU005_12B	ASSET RECON-MAX-B -HOME
xU005_16A	ASSET RECON -MAX-A -MOBILE HOME
xU005_16B	ASSET RECON -MAX-B -MOBILE HOME
xU006_12A	ASSET RECON - RESULT-A-HOME
xU006_12B	ASSET RECON- RESULT-B-HOME
xU006_16A	ASSET RECON - RESULT-A-MOBILE HOME
xU006_16B	ASSET RECON - RESULT-B-MOBILE HOME
xU022_12A	WHICH WAVE WRONG-A-HOME

xU022_12B	WHICH WAVE WRONG-B-HOME
xU022_16A	WHICH WAVE WRONG-A-MOBILE HOME
xU022_16B	WHICH WAVE WRONG-B-MOBILE HOME

Tracker:

xNURSHM	2000-2016 NURSING HOME STATUS
---------	-------------------------------

Value of all mortgages/land contracts (primary residence)
--

Wave	Variable Name	Variable Label	Type
1	H1WMORT	H1WMORT:W1 Assets:Total Mortgage--Cross-section	Cont
2	H2WMORT	H2WMORT:W2 Assets:Total Mortgage--Cross-section	Cont
3	H3WMORT	H3WMORT:W3 Assets:Total Mortgage--Cross-section	Cont
4	H4WMORT	H4WMORT:W4 Assets:Total Mortgage--Cross-section	Cont
5	H5WMORT	H5WMORT:W5 Assets:Total Mortgage--Cross-section	Cont
6	H6WMORT	H6WMORT:W6 Assets:Total Mortgage--Cross-section	Cont
7	H7WMORT	H7WMORT:W7 Assets:Total Mortgage--Cross-section	Cont
8	H8WMORT	H8WMORT:W8 Assets:Total Mortgage--Cross-section	Cont
9	H9WMORT	H9WMORT:W9 Assets:Total Mortgage--Cross-section	Cont
10	H10WMORT	H10WMORT:W10 Assets:Total Mortgage--Cross-section	Cont
11	H11WMORT	H11WMORT:W11 Assets:Total Mortgage--Cross-section	Cont
12	H12WMORT	H12WMORT:W12 Assets:Total Mortgage--Cross-section	Cont
13	H13WMORT	H13WMORT:W13 Assets:Total Mortgage--Cross-section	Cont
1	H1WOMORT	H1WOMORT:W1 Assets Own:Total Mortgage--Cross-section	Categ
2	H2WOMORT	H2WOMORT:W2 Assets Own:Total Mortgage--Cross-section	Categ
3	H3WOMORT	H3WOMORT:W3 Assets Own:Total Mortgage--Cross-section	Categ
4	H4WOMORT	H4WOMORT:W4 Assets Own:Total Mortgage--Cross-section	Categ
5	H5WOMORT	H5WOMORT:W5 Assets Own:Total Mortgage--Cross-section	Categ
6	H6WOMORT	H6WOMORT:W6 Assets Own:Total Mortgage--Cross-section	Categ
7	H7WOMORT	H7WOMORT:W7 Assets Own:Total Mortgage--Cross-section	Categ
8	H8WOMORT	H8WOMORT:W8 Assets Own:Total Mortgage--Cross-section	Categ
9	H9WOMORT	H9WOMORT:W9 Assets Own:Total Mortgage--Cross-section	Categ
10	H10WOMORT	H10WOMORT:W10 Assets Own:Total Mortgage--Cross-section	Categ
11	H11WOMORT	H11WOMORT:W11 Assets Own:Total Mortgage--Cross-section	Categ
12	H12WOMORT	H12WOMORT:W12 Assets Own:Total Mortgage--Cross-section	Categ
13	H13WOMORT	H13WOMORT:W13 Assets Own:Total Mortgage--Cross-section	Categ
1	H1WFMORT	H1WFMORT:W1 Asst Flag: Total Mortgage--Cross-Section	Categ
2	H2WFMORT	H2WFMORT:W2 Asst Flag: Total Mortgage--Cross-Section	Categ
3	H3WFMORT	H3WFMORT:W3 Asst Flag: Total Mortgage--Cross-Section	Categ
4	H4WFMORT	H4WFMORT:W4 Asst Flag: Total Mortgage--Cross-Section	Categ
5	H5WFMORT	H5WFMORT:W5 Asst Flag: Total Mortgage--Cross-Section	Categ
6	H6WFMORT	H6WFMORT:W6 Asst Flag: Total Mortgage--Cross-Section	Categ
7	H7WFMORT	H7WFMORT:W7 Asst Flag: Total Mortgage--Cross-Section	Categ
8	H8WFMORT	H8WFMORT:W8 Asst Flag: Total Mortgage--Cross-Section	Categ
9	H9WFMORT	H9WFMORT:W9 Asst Flag: Total Mortgage--Cross-Section	Categ
10	H10WFMORT	H10WFMORT:W10 Asst Flag: Total Mortgage--Cross-Section	Categ
11	H11WFMORT	H11WFMORT:W11 Asst Flag: Total Mortgage--Cross-Section	Categ
12	H12WFMORT	H12WFMORT:W12 Asst Flag: Total Mortgage--Cross-Section	Categ
13	H13WFMORT	H13WFMORT:W13 Asst Flag: Total Mortgage--Cross-Section	Categ
1	H1WMRT1	H1WMRT1:W1 Assets Part:1st Mortgage--Cross-section	Cont
2	H2WMRT1	H2WMRT1:W2 Assets Part:1st Mortgage--Cross-section	Cont
3	H3WMRT1	H3WMRT1:W3 Assets Part:1st Mortgage--Cross-section	Cont
4	H4WMRT1	H4WMRT1:W4 Assets Part:1st Mortgage--Cross-section	Cont
5	H5WMRT1	H5WMRT1:W5 Assets Part:1st Mortgage--Cross-section	Cont
6	H6WMRT1	H6WMRT1:W6 Assets Part:1st Mortgage--Cross-section	Cont
7	H7WMRT1	H7WMRT1:W7 Assets Part:1st Mortgage--Cross-section	Cont
8	H8WMRT1	H8WMRT1:W8 Assets Part:1st Mortgage--Cross-section	Cont
9	H9WMRT1	H9WMRT1:W9 Assets Part:1st Mortgage--Cross-section	Cont
10	H10WMRT1	H10WMRT1:W10 Assets Part:1st Mortgage--Cross-section	Cont
11	H11WMRT1	H11WMRT1:W11 Assets Part:1st Mortgage--Cross-section	Cont
12	H12WMRT1	H12WMRT1:W12 Assets Part:1st Mortgage--Cross-section	Cont
13	H13WMRT1	H13WMRT1:W13 Assets Part:1st Mortgage--Cross-section	Cont
1	H1WOMRT1	H1WOMRT1:W1 Assets Part Own:1st Mortgage--Cross-section	Categ
2	H2WOMRT1	H2WOMRT1:W2 Assets Part Own:1st Mortgage--Cross-section	Categ
3	H3WOMRT1	H3WOMRT1:W3 Assets Part Own:1st Mortgage--Cross-section	Categ
4	H4WOMRT1	H4WOMRT1:W4 Assets Part Own:1st Mortgage--Cross-section	Categ
5	H5WOMRT1	H5WOMRT1:W5 Assets Part Own:1st Mortgage--Cross-section	Categ
6	H6WOMRT1	H6WOMRT1:W6 Assets Part Own:1st Mortgage--Cross-section	Categ
7	H7WOMRT1	H7WOMRT1:W7 Assets Part Own:1st Mortgage--Cross-section	Categ
8	H8WOMRT1	H8WOMRT1:W8 Assets Part Own:1st Mortgage--Cross-section	Categ
9	H9WOMRT1	H9WOMRT1:W9 Assets Part Own:1st Mortgage--Cross-section	Categ
10	H10WOMRT1	H10WOMRT1:W10 Assets Part Own:1st Mortgage--Cross-section	Categ

11	H11WOMRT1	H11WOMRT1:W11 Assets Part Own:1st Mortgage--Cross-section	Categ
12	H12WOMRT1	H12WOMRT1:W12 Assets Part Own:1st Mortgage--Cross-section	Categ
13	H13WOMRT1	H13WOMRT1:W13 Assets Part Own:1st Mortgage--Cross-section	Categ
1	H1WFMRT1	H1WFMRT1:W1 Assets Part Flag:1st Mortgage--Cross-section	Categ
2	H2WFMRT1	H2WFMRT1:W2 Assets Part Flag:1st Mortgage--Cross-section	Categ
3	H3WFMRT1	H3WFMRT1:W3 Assets Part Flag:1st Mortgage--Cross-section	Categ
4	H4WFMRT1	H4WFMRT1:W4 Assets Part Flag:1st Mortgage--Cross-section	Categ
5	H5WFMRT1	H5WFMRT1:W5 Assets Part Flag:1st Mortgage--Cross-section	Categ
6	H6WFMRT1	H6WFMRT1:W6 Assets Part Flag:1st Mortgage--Cross-section	Categ
7	H7WFMRT1	H7WFMRT1:W7 Assets Part Flag:1st Mortgage--Cross-section	Categ
8	H8WFMRT1	H8WFMRT1:W8 Assets Part Flag:1st Mortgage--Cross-section	Categ
9	H9WFMRT1	H9WFMRT1:W9 Assets Part Flag:1st Mortgage--Cross-section	Categ
10	H10WFMRT1	H10WFMRT1:W10 Assets Part Flag:1st Mortgage--Cross-section	Categ
11	H11WFMRT1	H11WFMRT1:W11 Assets Part Flag:1st Mortgage--Cross-section	Categ
12	H12WFMRT1	H12WFMRT1:W12 Assets Part Flag:1st Mortgage--Cross-section	Categ
13	H13WFMRT1	H13WFMRT1:W13 Assets Part Flag:1st Mortgage--Cross-section	Categ
1	H1WMRT2	H1WMRT2:W1 Assets Part:2nd Mortgage--Cross-section	Cont
2	H2WMRT2	H2WMRT2:W2 Assets Part:2nd Mortgage--Cross-section	Cont
3	H3WMRT2	H3WMRT2:W3 Assets Part:2nd Mortgage--Cross-section	Cont
4	H4WMRT2	H4WMRT2:W4 Assets Part:2nd Mortgage--Cross-section	Cont
5	H5WMRT2	H5WMRT2:W5 Assets Part:2nd Mortgage--Cross-section	Cont
6	H6WMRT2	H6WMRT2:W6 Assets Part:2nd Mortgage--Cross-section	Cont
7	H7WMRT2	H7WMRT2:W7 Assets Part:2nd Mortgage--Cross-section	Cont
8	H8WMRT2	H8WMRT2:W8 Assets Part:2nd Mortgage--Cross-section	Cont
9	H9WMRT2	H9WMRT2:W9 Assets Part:2nd Mortgage--Cross-section	Cont
10	H10WMRT2	H10WMRT2:W10 Assets Part:2nd Mortgage--Cross-section	Cont
11	H11WMRT2	H11WMRT2:W11 Assets Part:2nd Mortgage--Cross-section	Cont
12	H12WMRT2	H12WMRT2:W12 Assets Part:2nd Mortgage--Cross-section	Cont
13	H13WMRT2	H13WMRT2:W13 Assets Part:2nd Mortgage--Cross-section	Cont
1	H1WOMRT2	H1WOMRT2:W1 Assets Part Own:2nd Mortgage--Cross-section	Categ
2	H2WOMRT2	H2WOMRT2:W2 Assets Part Own:2nd Mortgage--Cross-section	Categ
3	H3WOMRT2	H3WOMRT2:W3 Assets Part Own:2nd Mortgage--Cross-section	Categ
4	H4WOMRT2	H4WOMRT2:W4 Assets Part Own:2nd Mortgage--Cross-section	Categ
5	H5WOMRT2	H5WOMRT2:W5 Assets Part Own:2nd Mortgage--Cross-section	Categ
6	H6WOMRT2	H6WOMRT2:W6 Assets Part Own:2nd Mortgage--Cross-section	Categ
7	H7WOMRT2	H7WOMRT2:W7 Assets Part Own:2nd Mortgage--Cross-section	Categ
8	H8WOMRT2	H8WOMRT2:W8 Assets Part Own:2nd Mortgage--Cross-section	Categ
9	H9WOMRT2	H9WOMRT2:W9 Assets Part Own:2nd Mortgage--Cross-section	Categ
10	H10WOMRT2	H10WOMRT2:W10 Assets Part Own:2nd Mortgage--Cross-section	Categ
11	H11WOMRT2	H11WOMRT2:W11 Assets Part Own:2nd Mortgage--Cross-section	Categ
12	H12WOMRT2	H12WOMRT2:W12 Assets Part Own:2nd Mortgage--Cross-section	Categ
13	H13WOMRT2	H13WOMRT2:W13 Assets Part Own:2nd Mortgage--Cross-section	Categ
1	H1WFMRT2	H1WFMRT2:W1 Assets Part Flag:2nd Mortgage--Cross-section	Categ
2	H2WFMRT2	H2WFMRT2:W2 Assets Part Flag:2nd Mortgage--Cross-section	Categ
3	H3WFMRT2	H3WFMRT2:W3 Assets Part Flag:2nd Mortgage--Cross-section	Categ
4	H4WFMRT2	H4WFMRT2:W4 Assets Part Flag:2nd Mortgage--Cross-section	Categ
5	H5WFMRT2	H5WFMRT2:W5 Assets Part Flag:2nd Mortgage--Cross-section	Categ
6	H6WFMRT2	H6WFMRT2:W6 Assets Part Flag:2nd Mortgage--Cross-section	Categ
7	H7WFMRT2	H7WFMRT2:W7 Assets Part Flag:2nd Mortgage--Cross-section	Categ
8	H8WFMRT2	H8WFMRT2:W8 Assets Part Flag:2nd Mortgage--Cross-section	Categ
9	H9WFMRT2	H9WFMRT2:W9 Assets Part Flag:2nd Mortgage--Cross-section	Categ
10	H10WFMRT2	H10WFMRT2:W10 Assets Part Flag:2nd Mortgage--Cross-section	Categ
11	H11WFMRT2	H11WFMRT2:W11 Assets Part Flag:2nd Mortgage--Cross-section	Categ
12	H12WFMRT2	H12WFMRT2:W12 Assets Part Flag:2nd Mortgage--Cross-section	Categ
13	H13WFMRT2	H13WFMRT2:W13 Assets Part Flag:2nd Mortgage--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMORT	12652	20379.36	42269.99	0.0	1070000.0
H2WMORT	19642	14515.02	71722.46	0.0	6000000.0
H3WMORT	17991	14207.45	38225.37	0.0	1000000.0

H4WMORT	21384	17866.94	44624.80	0.0	1000000.0
H5WMORT	19579	19343.84	48098.60	0.0	1200000.0
H6WMORT	18165	21055.37	53548.19	0.0	930000.0
H7WMORT	20129	29859.38	67761.92	0.0	1300000.0
H8WMORT	18469	33394.79	80367.16	0.0	1250000.0
H9WMORT	17217	35273.54	88771.22	0.0	3000000.0
H10WMORT	22034	39955.83	96437.98	0.0	3250000.0
H11WMORT	20554	37920.68	87376.09	0.0	1100000.0
H12WMORT	18747	35770.81	91018.93	0.0	5060000.0
H13WMORT	20912	39129.47	90942.06	0.0	1500000.0
H1WOMORT	12652	0.46	0.50	0.0	1.0
H2WOMORT	19642	0.29	0.45	0.0	1.0
H3WOMORT	17991	0.27	0.45	0.0	1.0
H4WOMORT	21384	0.29	0.46	0.0	1.0
H5WOMORT	19579	0.30	0.46	0.0	1.0
H6WOMORT	18165	0.28	0.45	0.0	1.0
H7WOMORT	20129	0.32	0.47	0.0	1.0
H8WOMORT	18469	0.31	0.46	0.0	1.0
H9WOMORT	17217	0.30	0.46	0.0	1.0
H10WOMORT	22034	0.31	0.46	0.0	1.0
H11WOMORT	20554	0.30	0.46	0.0	1.0
H12WOMORT	18747	0.28	0.45	0.0	1.0
H13WOMORT	20912	0.29	0.45	0.0	1.0
H1WFMORT	12652	0.57	0.93	0.0	9.0
H2WFMORT	19642	0.41	0.98	0.0	9.0
H3WFMORT	17991	0.38	0.88	0.0	9.0
H4WFMORT	21384	0.41	0.95	0.0	9.0
H5WFMORT	19579	0.40	0.88	0.0	9.0
H6WFMORT	18165	0.36	0.71	0.0	9.0
H7WFMORT	20129	0.41	0.75	0.0	9.0
H8WFMORT	18469	0.39	0.72	0.0	9.0
H9WFMORT	17217	0.39	0.77	0.0	9.0
H10WFMORT	22034	0.48	1.14	0.0	9.0
H11WFMORT	20554	0.40	0.90	0.0	9.0
H12WFMORT	18747	0.40	0.97	0.0	9.0
H13WFMORT	20912	0.46	1.16	0.0	9.0
H1WMRT1	12652	19159.50	40170.81	0.0	1070000.0
H2WMRT1	19642	14276.84	71555.60	0.0	6000000.0
H3WMRT1	17991	13811.73	37816.70	0.0	1000000.0
H4WMRT1	21384	17398.45	44179.69	0.0	1000000.0
H5WMRT1	19579	18851.48	47208.57	0.0	950000.0
H6WMRT1	18165	20634.92	53037.36	0.0	930000.0
H7WMRT1	20129	29451.87	67513.32	0.0	1300000.0
H8WMRT1	18469	32820.42	79786.47	0.0	1250000.0
H9WMRT1	17217	34585.72	88059.28	0.0	3000000.0
H10WMRT1	22034	39100.82	95568.53	0.0	3250000.0
H11WMRT1	20554	37294.47	86235.78	0.0	1000000.0
H12WMRT1	18747	35155.03	90175.05	0.0	5060000.0
H13WMRT1	20912	38686.82	90455.31	0.0	1500000.0
H1WOMRT1	12652	0.46	0.50	0.0	1.0
H2WOMRT1	19642	0.29	0.45	0.0	1.0
H3WOMRT1	17991	0.26	0.44	0.0	1.0
H4WOMRT1	21384	0.28	0.45	0.0	1.0
H5WOMRT1	19579	0.29	0.45	0.0	1.0
H6WOMRT1	18165	0.27	0.44	0.0	1.0

H7WOMRT1	20129	0.31	0.46	0.0	1.0
H8WOMRT1	18469	0.30	0.46	0.0	1.0
H9WOMRT1	17217	0.29	0.45	0.0	1.0
H10WOMRT1	22034	0.30	0.46	0.0	1.0
H11WOMRT1	20554	0.29	0.45	0.0	1.0
H12WOMRT1	18747	0.27	0.44	0.0	1.0
H13WOMRT1	20912	0.28	0.45	0.0	1.0
H1WFMRT1	12652	3.86	2.49	1.0	9.0
H2WFMRT1	19642	4.65	2.25	1.0	9.0
H3WFMRT1	17991	4.77	2.17	1.0	9.0
H4WFMRT1	21384	4.68	2.22	1.0	9.0
H5WFMRT1	19579	4.67	2.22	1.0	9.0
H6WFMRT1	18165	4.77	2.16	1.0	9.0
H7WFMRT1	20129	4.57	2.25	1.0	9.0
H8WFMRT1	18469	4.59	2.24	1.0	9.0
H9WFMRT1	17217	4.65	2.22	1.0	9.0
H10WFMRT1	22034	4.61	2.30	1.0	9.0
H11WFMRT1	20554	4.65	2.24	1.0	9.0
H12WFMRT1	18747	4.75	2.21	1.0	9.0
H13WFMRT1	20912	4.72	2.25	1.0	9.0
H1WMRT2	12652	1219.85	8380.19	0.0	290000.0
H2WMRT2	19642	238.18	3022.75	0.0	126350.1
H3WMRT2	17991	395.72	4454.58	0.0	180000.0
H4WMRT2	21384	468.49	5003.08	0.0	202710.3
H5WMRT2	19579	492.36	6033.33	0.0	250000.0
H6WMRT2	18165	420.45	5381.48	0.0	195000.0
H7WMRT2	20129	407.51	5326.16	0.0	200000.0
H8WMRT2	18469	574.37	6995.04	0.0	249000.0
H9WMRT2	17217	687.82	7597.99	0.0	310000.0
H10WMRT2	22034	855.00	9790.27	0.0	400000.0
H11WMRT2	20554	626.20	7766.36	0.0	250000.0
H12WMRT2	18747	615.78	8042.84	0.0	300000.0
H13WMRT2	20912	442.66	6564.22	0.0	350000.0
H1WOMRT2	12652	0.05	0.22	0.0	1.0
H2WOMRT2	19642	0.01	0.11	0.0	1.0
H3WOMRT2	17991	0.02	0.13	0.0	1.0
H4WOMRT2	21384	0.02	0.13	0.0	1.0
H5WOMRT2	19579	0.01	0.12	0.0	1.0
H6WOMRT2	18165	0.01	0.11	0.0	1.0
H7WOMRT2	20129	0.01	0.11	0.0	1.0
H8WOMRT2	18469	0.01	0.11	0.0	1.0
H9WOMRT2	17217	0.02	0.12	0.0	1.0
H10WOMRT2	22034	0.02	0.13	0.0	1.0
H11WOMRT2	20554	0.01	0.11	0.0	1.0
H12WOMRT2	18747	0.01	0.11	0.0	1.0
H13WOMRT2	20912	0.01	0.10	0.0	1.0
H1WFMRT2	12652	5.78	1.12	1.0	9.0
H2WFMRT2	19642	5.97	0.60	1.0	9.0
H3WFMRT2	17991	5.95	0.65	1.0	9.0
H4WFMRT2	21384	5.95	0.67	1.0	9.0
H5WFMRT2	19579	5.96	0.63	1.0	9.0
H6WFMRT2	18165	5.97	0.55	1.0	9.0
H7WFMRT2	20129	5.96	0.57	1.0	9.0
H8WFMRT2	18469	5.95	0.57	1.0	9.0
H9WFMRT2	17217	5.95	0.62	1.0	9.0

H10WFMRT2	22034	5.97	0.74	1.0	9.0
H11WFMRT2	20554	5.97	0.61	1.0	9.0
H12WFMRT2	18747	5.98	0.61	1.0	9.0
H13WFMRT2	20912	6.00	0.62	1.0	9.0

Categorical Variable Codes

HwWOMORT: Assets Own:Total Mortgage--Cross-section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	6836	13908	13073	15088	13732	13109	13710	12748	12049	15121
1.Yes	|	5816	5734	4918	6296	5847	5056	6419	5721	5168	6913
Value	|	w11	w12	w13							
0.No	|	14478	13523	14872							
1.Yes	|	6076	5224	6040							
HwWFMORT: Asst Flag: Total Mortgage--Cross-Section											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	|	6725	13662	12893	14903	13550	12842	13499	12619	11895	14700
1.No imputations	|	5340	5057	4239	5410	4996	4304	5502	4923	4438	6050
2.Some imputation	|	492	746	744	901	911	979	1067	879	821	989
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value	|	w11	w12	w13							
0.No asset	|	14199	13234	14493							
1.No imputations	|	5414	4658	5335							
2.Some imputation	|	800	690	788							
9.No Fin resp	|	141	165	296							

HwWOMRT1: Assets Part Own:1st Mortgage--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	6836	13910	13232	15293	13908	13261	13864	12877	12184	15322
1.Yes	|	5816	5732	4759	6091	5671	4904	6265	5592	5033	6712
Value		w11	w12	w13							
0.No	|	14593	13648	14990							
1.Yes	|	5961	5099	5922							
HwWFMRT1: Assets Part Flag:1st Mortgage--Cross-section											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	5384	5074	4122	5243	4844	4187	5375	4837	4332	5905
2.Complete bracket	|		361	448	556	509	389	498	445	389	462
3.Incomplete bracket	|		20	9	31	42	19	29	37	40	37
4.Range card bracket	|	44									
5.No value/bracket	|	352	217	115	193	223	231	304	240	219	202
6.No asset	|	6725	13662	13049	15106	13725	12992	13655	12747	12027	14894
7.DK ownership	|	52	131	133	85	114	307	207	115	147	239
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	5326	4563	5237							
2.Complete bracket	|	373	290	360							
3.Incomplete bracket	|	33	29	39							
4.Range card bracket	|										
5.No value/bracket	|	168	145	180							
6.No asset	|	14313	13355	14608							
7.DK ownership	|	200	200	192							
9.No Fin resp	|	141	165	296							

HwWOMRT2: Assets Part Own:2nd Mortgage--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11976	19401	17702	21038	19291	17951	19883	18223	16956	21633
1.Yes	|	676	241	289	346	288	214	246	246	261	401
Value		w11	w12	w13							
0.No	|	20292	18515	20693							
1.Yes	|	262	232	219							

HwWFMRT2: Assets Part Flag:2nd Mortgage--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	621	214	240	299	249	179	217	203	223	347
2.Complete bracket	|		8	34	37	27	24	23	21	25	39
3.Incomplete bracket	|						2		2		1
4.Range card bracket	|	6									
5.No value/bracket	|	42	16	11	6	8	7	7	19	10	7
6.No asset	|	11787	19150	17458	20787	19059	17603	19612	18052	16748	21093
7.DK ownership	|	101	77	133	85	114	310	209	124	148	252
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	240	204	201							
2.Complete bracket	|	15	10	9							
3.Incomplete bracket	|	2	3								
4.Range card bracket	|										
5.No value/bracket	|	3	9	5							
6.No asset	|	19944	18150	20204							
7.DK ownership	|	209	206	197							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of all mortgages is assigned to HwWMORT. HwWMORT is the sum of the first and second mortgages (HwWMRT1, HwWMRT2), which are each imputed separately.

HwWMORT is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwWOMORT variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwWFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwWOvar indicate whether the household owns the asset.

Both a 1st and 2nd mortgage can be reported in the data, though respondents may report having a second mortgage and not a first (i.e., one does not imply the other). HwWMORT sums the 1st and 2nd mortgages.

Cross Wave Differences in Original HRS Data

The values of first and second mortgages are asked at each wave. Questions reveal whether the Respondent has a first and second mortgage and if so, the value of them.

In Wave 1, the questions ask:

- a) "Is there a mortgage or land contract on this (home and land/apartment/ property)?" [NOTE: If the Respondent asks, do not include home equity loans or lines of credit]
- b) "How much is still owed on this loan?"
- c) "In addition to your (mortgage/land contract) do you have a second mortgage or a land contract on this property? (Please do not include any home equity lines of credit.)"
- d) "How much is still owed on this loan?"

In Wave 2A, the questions ask:

- a) "Are you paying anything on a mortgage or other loan on [this property]?"
- b) "About how much do you still owe on this mortgage or loan?"
- c) "In addition to your mortgage or loan do you have a second mortgage or a land contract on this property?"
- d) "About how much do you still owe on that loan?"

Beginning in Wave 2H, the ownership questions cover 1st mortgage, 2nd mortgage and other loans. Up to 3 loans may be specified:

- a) "Do you have a mortgage, land contract, second mortgage or any other loan that uses the property as collateral? Please do not include any home equity lines of credit."

Beginning in Wave 9, a qualifying statement was added to this question, which says "Do not include reverse mortgages."

b) [If 1st mortgage] "About how much do you still owe on that mortgage or land contract?"

c) [If 2nd mortgage] "About how much do you still owe on that second mortgage?"

From Wave 2H forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V10722      D25:MORTGAG/LNLCNTRC:IND
V10723      D26:1ST_MORT:$STILOW:IND
V10729      D30:2ND_MORT/LNDCNTC:IND
V10730      D26:2ND_LOAN:$_OWED :IND
V722        D25:MORTGAGE/LND CON:IMP
V723        D26:1ST MORT:$STILL :IMP
V729        D30:2ND MORT/LND CON:IMP
V730        D26:2ND LOAN:$STILL :IMP

AHEAD 1993:
B1067       F10. MOBILE HOME & SITE: OWN/RENT
B1087       F23. OWN OR RENT FARM/RANCH?
B1088       F23a. OWN FARMHOUSE?
B1091       F25. OWN OR RENT HOME/APT?
B1121       F30. MORTGAGE ON HOME
B1126       F34. AMOUNT STILL OWE ON MORTGAGE
B1127       F35. SECOND MORTGAGE?
B1131       F36. AMOUNT STILL OWE ON SECOND MORTGAGE

HRS 1994:
W10616      D7/1. Imputation indicat
W10617      D7/2.. Imputation indica
W10622      D7d. Imputation indicato
W10626      D9c. Imputation indicato
W616        D7.MORTGAGE OR LAND CONT
W617        D7.MORTGAGE OR LAND CONT
W622        D7d.STILL OWE ON MORTGAG
W623        D7d1-D7d3. Brackets
W626        D9c.STILL OWE ON SECOND
W627        D9c1-D9c3. Brackets

AHEAD 1995:
D2251M1     F7.HOME MORTGAGE
D2251M2     F7.HOME MORTGAGE
D2256       F7D.$ OWN ON MORTGAGE
D2257B      F7D.$ OWN ON MORTGAGE/Bkt
D2263       F9C.$ OWN ON 2ND MORTGAGE
D2264B      F9C.$ OWN ON 2ND MORTGAGE/Bkt

HRS 1996:
E2251M1     F7.HOME MORTGAGE
E2251M2     F7.HOME MORTGAGE
E2251M3     F7.HOME MORTGAGE
E2256       F7D.$ OWE ON MORTGAGE
E2257B      F7D.$ OWE ON MORTGAGE/Bkt
E2263       F9C.$ OWE ON 2ND MORTGAGE
E2264B      F9C.$ OWE ON 2ND MORTGAGE/Bkt

HRS 1998:
F2768M1     F7.HOME MORTGAGE
F2768M2     F7.HOME MORTGAGE

```


F2773	F7D.\$ OWE ON MORTGAGE
F2774B	F7D.\$ OWE ON MORTGAGE-Bkt
F2780	F9C.\$ OWN ON 2ND MORTGAGE
F2781B	F9C.\$ OWN ON 2ND MORTGAGE-Bkt
HRS 2000:	
G3086M1	F7.HOME MORTGAGE
G3086M2	F7.HOME MORTGAGE
G3091	F7D.\$ OWE ON MORTGAGE
G3092	F7E. F7E DK-1
G3093	F7F. F7E DK-2
G3094	F7Y1F. F7E DK-3
G3098	F9C.\$ OWE ON 2ND MORTGAGE
G3099	F9D. F9C DK-1
G3100	F9E. F9C DK-2
G3101	F9F. F9C DK-3
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3

JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH024M1	LOAN-WITH PROPERTY AS COLLATERAL
xH024M2	LOAN-WITH PROPERTY AS COLLATERAL
xH024M3	LOAN-WITH PROPERTY AS COLLATERAL
xH032	HOW MUCH IS STILL OWED ON MORTGAGE
xH033	HOW MUCH IS STILL OWED ON MORTGAGE- MIN
xH034	HOW MUCH IS STILL OWED ON MORTGAGE- MAX
xH035	HOW MUCH STILL OWED ON MORTGAGE- RESULT
xH042	MONEY OWED ON 2ND PROPERTY LOAN
xH043	MONEY OWED ON 2ND PROPERTY LOAN- MIN
xH044	MONEY OWED ON 2ND PROPERTY LOAN- MAX
xH045	MONEY OWED ON 2ND PROPERTY LOAN- RESULT
HRS 2006-2016:	
xU001_13	ASSET RECONCILIATION-MORTGAGE1
xU001_14	ASSET RECONCILIATION-MORTGAGE2
xU002_13	ASSET RECON WHICH WRONG-MORTGAGE1
xU002_14	ASSET RECON WHICH WRONG-MORTGAGE2
xU003_13A	ASSET RECON HOW MUCH -A-MORTGAGE1
xU003_13B	ASSET RECON HOW MUCH-B-MORTGAGE1
xU003_14A	ASSET RECON HOW MUCH -A-MORTGAGE2
xU003_14B	ASSET RECON HOW MUCH-B-MORTGAGE2
xU004_13A	ASSET RECON -MIN-A-MORTGAGE1
xU004_13B	ASSET RECON-MIN-B-MORTGAGE1
xU004_14A	ASSET RECON -MIN-A-MORTGAGE2
xU004_14B	ASSET RECON -MIN-B-MORTGAGE2
xU005_13A	ASSET RECON -MAX-A -MORTGAGE1
xU005_13B	ASSET RECON-MAX-B -MORTGAGE1
xU005_14A	ASSET RECON -MAX-A -MORTGAGE2
xU005_14B	ASSET RECON -MAX-B -MORTGAGE2
xU006_13A	ASSET RECON - RESULT-A-MORTGAGE1
xU006_13B	ASSET RECON- RESULT-B-MORTGAGE1
xU006_14A	ASSET RECON - RESULT-A-MORTGAGE2
xU006_14B	ASSET RECON - RESULT-B-MORTGAGE2
xU022_13A	WHICH WAVE WRONG-A-MORTGAGE1
xU022_13B	WHICH WAVE WRONG-B-MORTGAGE1
xU022_14A	WHICH WAVE WRONG-A-MORTGAGE2
xU022_14B	WHICH WAVE WRONG-B-MORTGAGE2

Value of other home loans (primary residence)

Wave	Variable Name	Variable Label	Type
1	H1WHMLN	H1WHMLN:W1 Assets:Total Othr Home Loans--Cross-section	Cont
2	H2WHMLN	H2WHMLN:W2 Assets:Total Othr Home Loans--Cross-section	Cont
3	H3WHMLN	H3WHMLN:W3 Assets:Total Othr Home Loans--Cross-section	Cont
4	H4WHMLN	H4WHMLN:W4 Assets:Total Othr Home Loans--Cross-section	Cont
5	H5WHMLN	H5WHMLN:W5 Assets:Total Othr Home Loans--Cross-section	Cont
6	H6WHMLN	H6WHMLN:W6 Assets:Total Othr Home Loans--Cross-section	Cont
7	H7WHMLN	H7WHMLN:W7 Assets:Total Othr Home Loans--Cross-section	Cont
8	H8WHMLN	H8WHMLN:W8 Assets:Total Othr Home Loans--Cross-section	Cont
9	H9WHMLN	H9WHMLN:W9 Assets:Total Othr Home Loans--Cross-section	Cont
10	H10WHMLN	H10WHMLN:W10 Assets:Total Othr Home Loans--Cross-section	Cont
11	H11WHMLN	H11WHMLN:W11 Assets:Total Othr Home Loans--Cross-section	Cont
12	H12WHMLN	H12WHMLN:W12 Assets:Total Othr Home Loans--Cross-section	Cont
13	H13WHMLN	H13WHMLN:W13 Assets:Total Othr Home Loans--Cross-section	Cont
1	H1WOHMLN	H1WOHMLN:W1 Assets Own:Total Oth Hm Loans--Cross-section	Categ
2	H2WOHMLN	H2WOHMLN:W2 Assets Own:Total Oth Hm Loans--Cross-section	Categ
3	H3WOHMLN	H3WOHMLN:W3 Assets Own:Total Oth Hm Loans--Cross-section	Categ
4	H4WOHMLN	H4WOHMLN:W4 Assets Own:Total Oth Hm Loans--Cross-section	Categ
5	H5WOHMLN	H5WOHMLN:W5 Assets Own:Total Oth Hm Loans--Cross-section	Categ
6	H6WOHMLN	H6WOHMLN:W6 Assets Own:Total Oth Hm Loans--Cross-section	Categ
7	H7WOHMLN	H7WOHMLN:W7 Assets Own:Total Oth Hm Loans--Cross-section	Categ
8	H8WOHMLN	H8WOHMLN:W8 Assets Own:Total Oth Hm Loans--Cross-section	Categ
9	H9WOHMLN	H9WOHMLN:W9 Assets Own:Total Oth Hm Loans--Cross-section	Categ
10	H10WOHMLN	H10WOHMLN:W10 Assets Own:Total Oth Hm Loans--Cross-section	Categ
11	H11WOHMLN	H11WOHMLN:W11 Assets Own:Total Oth Hm Loans--Cross-section	Categ
12	H12WOHMLN	H12WOHMLN:W12 Assets Own:Total Oth Hm Loans--Cross-section	Categ
13	H13WOHMLN	H13WOHMLN:W13 Assets Own:Total Oth Hm Loans--Cross-section	Categ
1	H1WFHMLN	H1WFHMLN:W1 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
2	H2WFHMLN	H2WFHMLN:W2 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
3	H3WFHMLN	H3WFHMLN:W3 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
4	H4WFHMLN	H4WFHMLN:W4 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
5	H5WFHMLN	H5WFHMLN:W5 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
6	H6WFHMLN	H6WFHMLN:W6 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
7	H7WFHMLN	H7WFHMLN:W7 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
8	H8WFHMLN	H8WFHMLN:W8 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
9	H9WFHMLN	H9WFHMLN:W9 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
10	H10WFHMLN	H10WFHMLN:W10 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
11	H11WFHMLN	H11WFHMLN:W11 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
12	H12WFHMLN	H12WFHMLN:W12 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
13	H13WFHMLN	H13WFHMLN:W13 Asst Flag: Total Oth Hm Loans--Cross-Section	Categ
1	H1WEQCD	H1WEQCD:W1 Assets Part:Home Equity LOC--Cross-section	Cont
2	H2WEQCD	H2WEQCD:W2 Assets Part:Home Equity LOC--Cross-section	Cont
3	H3WEQCD	H3WEQCD:W3 Assets Part:Home Equity LOC--Cross-section	Cont
4	H4WEQCD	H4WEQCD:W4 Assets Part:Home Equity LOC--Cross-section	Cont
5	H5WEQCD	H5WEQCD:W5 Assets Part:Home Equity LOC--Cross-section	Cont
6	H6WEQCD	H6WEQCD:W6 Assets Part:Home Equity LOC--Cross-section	Cont
7	H7WEQCD	H7WEQCD:W7 Assets Part:Home Equity LOC--Cross-section	Cont
8	H8WEQCD	H8WEQCD:W8 Assets Part:Home Equity LOC--Cross-section	Cont
9	H9WEQCD	H9WEQCD:W9 Assets Part:Home Equity LOC--Cross-section	Cont
10	H10WEQCD	H10WEQCD:W10 Assets Part:Home Equity LOC--Cross-section	Cont
11	H11WEQCD	H11WEQCD:W11 Assets Part:Home Equity LOC--Cross-section	Cont
12	H12WEQCD	H12WEQCD:W12 Assets Part:Home Equity LOC--Cross-section	Cont
13	H13WEQCD	H13WEQCD:W13 Assets Part:Home Equity LOC--Cross-section	Cont
1	H1WOEQCD	H1WOEQCD:W1 Assets Part Own:Home Equity LOC--Cross-section	Categ
2	H2WOEQCD	H2WOEQCD:W2 Assets Part Own:Home Equity LOC--Cross-section	Categ
3	H3WOEQCD	H3WOEQCD:W3 Assets Part Own:Home Equity LOC--Cross-section	Categ
4	H4WOEQCD	H4WOEQCD:W4 Assets Part Own:Home Equity LOC--Cross-section	Categ
5	H5WOEQCD	H5WOEQCD:W5 Assets Part Own:Home Equity LOC--Cross-section	Categ
6	H6WOEQCD	H6WOEQCD:W6 Assets Part Own:Home Equity LOC--Cross-section	Categ
7	H7WOEQCD	H7WOEQCD:W7 Assets Part Own:Home Equity LOC--Cross-section	Categ
8	H8WOEQCD	H8WOEQCD:W8 Assets Part Own:Home Equity LOC--Cross-section	Categ
9	H9WOEQCD	H9WOEQCD:W9 Assets Part Own:Home Equity LOC--Cross-section	Categ
10	H10WOEQCD	H10WOEQCD:W10 Assets Part Own:Home Equity LOC--Cross-section	Categ

11	H11WOEQCD	H11WOEQCD:W11 Assets Part Own:Home Equity LOC--Cross-section	Categ
12	H12WOEQCD	H12WOEQCD:W12 Assets Part Own:Home Equity LOC--Cross-section	Categ
13	H13WOEQCD	H13WOEQCD:W13 Assets Part Own:Home Equity LOC--Cross-section	Categ
1	H1WFEQCD	H1WFEQCD:W1 Assets Part Flag:Home Equity LOC--Cross-section	Categ
2	H2WFEQCD	H2WFEQCD:W2 Assets Part Flag:Home Equity LOC--Cross-section	Categ
3	H3WFEQCD	H3WFEQCD:W3 Assets Part Flag:Home Equity LOC--Cross-section	Categ
4	H4WFEQCD	H4WFEQCD:W4 Assets Part Flag:Home Equity LOC--Cross-section	Categ
5	H5WFEQCD	H5WFEQCD:W5 Assets Part Flag:Home Equity LOC--Cross-section	Categ
6	H6WFEQCD	H6WFEQCD:W6 Assets Part Flag:Home Equity LOC--Cross-section	Categ
7	H7WFEQCD	H7WFEQCD:W7 Assets Part Flag:Home Equity LOC--Cross-section	Categ
8	H8WFEQCD	H8WFEQCD:W8 Assets Part Flag:Home Equity LOC--Cross-section	Categ
9	H9WFEQCD	H9WFEQCD:W9 Assets Part Flag:Home Equity LOC--Cross-section	Categ
10	H10WFEQCD	H10WFEQCD:W10 Assets Part Flag:Home Equity LOC--Cross-section	Categ
11	H11WFEQCD	H11WFEQCD:W11 Assets Part Flag:Home Equity LOC--Cross-section	Categ
12	H12WFEQCD	H12WFEQCD:W12 Assets Part Flag:Home Equity LOC--Cross-section	Categ
13	H13WFEQCD	H13WFEQCD:W13 Assets Part Flag:Home Equity LOC--Cross-section	Categ
1	H1WEQLN	H1WEQLN:W1 Assets Part:Other home loans--Cross-section	Cont
2	H2WEQLN	H2WEQLN:W2 Assets Part:Other home loans--Cross-section	Cont
3	H3WEQLN	H3WEQLN:W3 Assets Part:Other home loans--Cross-section	Cont
4	H4WEQLN	H4WEQLN:W4 Assets Part:Other home loans--Cross-section	Cont
5	H5WEQLN	H5WEQLN:W5 Assets Part:Other home loans--Cross-section	Cont
6	H6WEQLN	H6WEQLN:W6 Assets Part:Other home loans--Cross-section	Cont
7	H7WEQLN	H7WEQLN:W7 Assets Part:Other home loans--Cross-section	Cont
8	H8WEQLN	H8WEQLN:W8 Assets Part:Other home loans--Cross-section	Cont
9	H9WEQLN	H9WEQLN:W9 Assets Part:Other home loans--Cross-section	Cont
10	H10WEQLN	H10WEQLN:W10 Assets Part:Other home loans--Cross-section	Cont
11	H11WEQLN	H11WEQLN:W11 Assets Part:Other home loans--Cross-section	Cont
12	H12WEQLN	H12WEQLN:W12 Assets Part:Other home loans--Cross-section	Cont
13	H13WEQLN	H13WEQLN:W13 Assets Part:Other home loans--Cross-section	Cont
1	H1WOEQLN	H1WOEQLN:W1 Assets Part Own:Other Home Loans--Cross-section	Categ
2	H2WOEQLN	H2WOEQLN:W2 Assets Part Own:Other Home Loans--Cross-section	Categ
3	H3WOEQLN	H3WOEQLN:W3 Assets Part Own:Other Home Loans--Cross-section	Categ
4	H4WOEQLN	H4WOEQLN:W4 Assets Part Own:Other Home Loans--Cross-section	Categ
5	H5WOEQLN	H5WOEQLN:W5 Assets Part Own:Other Home Loans--Cross-section	Categ
6	H6WOEQLN	H6WOEQLN:W6 Assets Part Own:Other Home Loans--Cross-section	Categ
7	H7WOEQLN	H7WOEQLN:W7 Assets Part Own:Other Home Loans--Cross-section	Categ
8	H8WOEQLN	H8WOEQLN:W8 Assets Part Own:Other Home Loans--Cross-section	Categ
9	H9WOEQLN	H9WOEQLN:W9 Assets Part Own:Other Home Loans--Cross-section	Categ
10	H10WOEQLN	H10WOEQLN:W10 Assets Part Own:Other Home Loans--Cross-section	Categ
11	H11WOEQLN	H11WOEQLN:W11 Assets Part Own:Other Home Loans--Cross-section	Categ
12	H12WOEQLN	H12WOEQLN:W12 Assets Part Own:Other Home Loans--Cross-section	Categ
13	H13WOEQLN	H13WOEQLN:W13 Assets Part Own:Other Home Loans--Cross-section	Categ
1	H1WFEQLN	H1WFEQLN:W1 Assets Part Flag:Other Home Loans--Cross-section	Categ
2	H2WFEQLN	H2WFEQLN:W2 Assets Part Flag:Other Home Loans--Cross-section	Categ
3	H3WFEQLN	H3WFEQLN:W3 Assets Part Flag:Other Home Loans--Cross-section	Categ
4	H4WFEQLN	H4WFEQLN:W4 Assets Part Flag:Other Home Loans--Cross-section	Categ
5	H5WFEQLN	H5WFEQLN:W5 Assets Part Flag:Other Home Loans--Cross-section	Categ
6	H6WFEQLN	H6WFEQLN:W6 Assets Part Flag:Other Home Loans--Cross-section	Categ
7	H7WFEQLN	H7WFEQLN:W7 Assets Part Flag:Other Home Loans--Cross-section	Categ
8	H8WFEQLN	H8WFEQLN:W8 Assets Part Flag:Other Home Loans--Cross-section	Categ
9	H9WFEQLN	H9WFEQLN:W9 Assets Part Flag:Other Home Loans--Cross-section	Categ
10	H10WFEQLN	H10WFEQLN:W10 Assets Part Flag:Other Home Loans--Cross-section	Categ
11	H11WFEQLN	H11WFEQLN:W11 Assets Part Flag:Other Home Loans--Cross-section	Categ
12	H12WFEQLN	H12WFEQLN:W12 Assets Part Flag:Other Home Loans--Cross-section	Categ
13	H13WFEQLN	H13WFEQLN:W13 Assets Part Flag:Other Home Loans--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHMLN	12652	3324.41	47895.71	0.0	3500000.0
H2WHMLN	19642	1257.09	8380.29	0.0	300000.0
H3WHMLN	17991	1513.02	8806.82	0.0	250000.0

H4WHMLN	21384	1721.44	10680.67	0.0	500000.0
H5WHMLN	19579	1782.63	10504.66	0.0	385000.0
H6WHMLN	18165	2152.15	12552.08	0.0	500000.0
H7WHMLN	20129	3411.14	18456.47	0.0	700000.0
H8WHMLN	18469	4123.77	34192.57	0.0	2500000.0
H9WHMLN	17217	3810.91	21551.69	0.0	1000000.0
H10WHMLN	22034	4312.04	29561.72	0.0	2000000.0
H11WHMLN	20554	3898.04	22563.92	0.0	750000.0
H12WHMLN	18747	3418.87	18719.00	0.0	400000.0
H13WHMLN	20912	2854.67	17464.64	0.0	430000.0
H1WOHMLN	12652	0.10	0.30	0.0	1.0
H2WOHMLN	19642	0.06	0.24	0.0	1.0
H3WOHMLN	17991	0.07	0.26	0.0	1.0
H4WOHMLN	21384	0.08	0.26	0.0	1.0
H5WOHMLN	19579	0.07	0.26	0.0	1.0
H6WOHMLN	18165	0.08	0.27	0.0	1.0
H7WOHMLN	20129	0.10	0.30	0.0	1.0
H8WOHMLN	18469	0.10	0.30	0.0	1.0
H9WOHMLN	17217	0.10	0.30	0.0	1.0
H10WOHMLN	22034	0.09	0.29	0.0	1.0
H11WOHMLN	20554	0.08	0.28	0.0	1.0
H12WOHMLN	18747	0.08	0.27	0.0	1.0
H13WOHMLN	20912	0.06	0.24	0.0	1.0
H1WFHMLN	12652	0.23	0.89	0.0	9.0
H2WFHMLN	11634	0.25	1.01	0.0	9.0
H3WFHMLN	17991	0.16	0.79	0.0	9.0
H4WFHMLN	21384	0.18	0.87	0.0	9.0
H5WFHMLN	19579	0.16	0.79	0.0	9.0
H6WFHMLN	18165	0.15	0.60	0.0	9.0
H7WFHMLN	20129	0.17	0.65	0.0	9.0
H8WFHMLN	18469	0.16	0.61	0.0	9.0
H9WFHMLN	17217	0.17	0.68	0.0	9.0
H10WFHMLN	22034	0.26	1.10	0.0	9.0
H11WFHMLN	20554	0.20	0.84	0.0	9.0
H12WFHMLN	18747	0.20	0.92	0.0	9.0
H13WFHMLN	20912	0.23	1.11	0.0	9.0
H1WEQCD	12652	1892.81	11017.91	0.0	400000.0
H2WEQCD	11420	1823.30	9361.98	0.0	300000.0
H3WEQCD	17991	1368.40	8148.82	0.0	250000.0
H4WEQCD	21384	1555.63	10237.66	0.0	500000.0
H5WEQCD	19579	1638.95	10117.10	0.0	385000.0
H6WEQCD	18165	2020.23	12199.27	0.0	500000.0
H7WEQCD	20129	3216.47	17603.67	0.0	700000.0
H8WEQCD	18469	3989.66	34080.21	0.0	2500000.0
H9WEQCD	17217	3567.75	20901.85	0.0	1000000.0
H10WEQCD	22034	4161.51	29256.13	0.0	2000000.0
H11WEQCD	20554	3679.63	21007.90	0.0	500000.0
H12WEQCD	18747	3274.90	18469.04	0.0	400000.0
H13WEQCD	20912	2694.16	16499.31	0.0	400000.0
H1WOEQCD	12652	0.08	0.27	0.0	1.0
H2WOEQCD	11420	0.09	0.29	0.0	1.0
H3WOEQCD	17991	0.07	0.25	0.0	1.0
H4WOEQCD	21384	0.07	0.25	0.0	1.0
H5WOEQCD	19579	0.07	0.25	0.0	1.0
H6WOEQCD	18165	0.07	0.26	0.0	1.0

H7WOEQCD	20129	0.10	0.29	0.0	1.0
H8WOEQCD	18469	0.10	0.29	0.0	1.0
H9WOEQCD	17217	0.09	0.29	0.0	1.0
H10WOEQCD	22034	0.09	0.29	0.0	1.0
H11WOEQCD	20554	0.08	0.27	0.0	1.0
H12WOEQCD	18747	0.07	0.26	0.0	1.0
H13WOEQCD	20912	0.06	0.24	0.0	1.0
H1WFEQCD	12652	5.64	1.37	1.0	9.0
H2WFEQCD	11420	5.61	1.44	1.0	9.0
H3WFEQCD	17991	5.72	1.24	1.0	9.0
H4WFEQCD	21384	5.71	1.26	1.0	9.0
H5WFEQCD	19579	5.73	1.23	1.0	9.0
H6WFEQCD	18165	5.69	1.27	1.0	9.0
H7WFEQCD	20129	5.58	1.44	1.0	9.0
H8WFEQCD	18469	5.57	1.45	1.0	9.0
H9WFEQCD	17217	5.59	1.43	1.0	9.0
H10WFEQCD	22034	5.63	1.46	1.0	9.0
H11WFEQCD	20554	5.65	1.38	1.0	9.0
H12WFEQCD	18747	5.69	1.32	1.0	9.0
H13WFEQCD	20912	5.77	1.24	1.0	9.0
H1WEQLN	12652	1431.60	46632.87	0.0	3500000.0
H2WEQLN	19642	197.01	4280.24	0.0	278000.0
H3WEQLN	17991	144.62	3154.92	0.0	200000.0
H4WEQLN	21384	165.81	2790.30	0.0	140000.0
H5WEQLN	19579	143.67	2806.33	0.0	160000.0
H6WEQLN	18165	131.92	2445.47	0.0	109000.0
H7WEQLN	20129	194.66	4163.98	0.0	200000.0
H8WEQLN	18469	134.11	2721.38	0.0	100000.0
H9WEQLN	17217	243.16	4805.11	0.0	270000.0
H10WEQLN	22034	150.53	3248.17	0.0	162000.0
H11WEQLN	20554	218.41	8181.25	0.0	750000.0
H12WEQLN	18747	143.97	3171.65	0.0	199000.0
H13WEQLN	20912	160.51	5794.38	0.0	430000.0
H1WOEQLN	12652	0.03	0.16	0.0	1.0
H2WOEQLN	19642	0.01	0.10	0.0	1.0
H3WOEQLN	17991	0.01	0.08	0.0	1.0
H4WOEQLN	21384	0.01	0.09	0.0	1.0
H5WOEQLN	19579	0.01	0.08	0.0	1.0
H6WOEQLN	18165	0.01	0.07	0.0	1.0
H7WOEQLN	20129	0.00	0.07	0.0	1.0
H8WOEQLN	18469	0.00	0.07	0.0	1.0
H9WOEQLN	17217	0.01	0.08	0.0	1.0
H10WOEQLN	22034	0.00	0.07	0.0	1.0
H11WOEQLN	20554	0.00	0.06	0.0	1.0
H12WOEQLN	18747	0.00	0.06	0.0	1.0
H13WOEQLN	20912	0.00	0.05	0.0	1.0
H1WFEQLN	12652	5.94	0.80	1.0	9.0
H2WFEQLN	19642	5.99	0.54	1.0	9.0
H3WFEQLN	17991	6.00	0.45	1.0	9.0
H4WFEQLN	21384	5.99	0.50	1.0	9.0
H5WFEQLN	19579	6.00	0.44	1.0	9.0
H6WFEQLN	18165	6.00	0.40	1.0	9.0
H7WFEQLN	20129	6.00	0.36	1.0	9.0
H8WFEQLN	18469	5.99	0.36	1.0	9.0
H9WFEQLN	17217	5.99	0.43	1.0	9.0

H10WFEQLN	22034	6.03	0.48	1.0	9.0
H11WFEQLN	20554	6.01	0.40	1.0	9.0
H12WFEQLN	18747	6.02	0.41	1.0	9.0
H13WFEQLN	20912	6.04	0.45	1.0	9.0

Categorical Variable Codes

HwWOHMLN: Assets Own:Total Oth Hm Loans--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	11341	18425	16711	19774	18189	16781	18148	16630	15543	19972
1.Yes	|	1311	1217	1280	1610	1390	1384	1981	1839	1674	2062

Value		w11	w12	w13
0.No	|	18809	17288	19606
1.Yes	|	1745	1459	1306

HwWFHMLN: Asst Flag: Total Oth Hm Loans--Cross-Section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8008								
0.No asset	|	10942	10088	16401	19375	17769	16285	17716	16279	15170	19204
1.No imputations	|	1187	1037	1186	1460	1251	1240	1779	1678	1530	1888
2.Some imputation	|	428	385	289	379	437	600	573	464	454	647
9.No Fin resp	|	95	124	115	170	122	40	61	48	63	295

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.No asset	|	18226	16751	18904
1.No imputations	|	1614	1322	1235
2.Some imputation	|	573	509	477
9.No Fin resp	|	141	165	296

HwWOEQCD: Assets Part Own:Home Equity LOC--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
0.No	|	11620	10373	16812	19903	18282	16862	18214	16695	15629	20042
1.Yes	|	1032	1047	1179	1481	1297	1303	1915	1774	1588	1992
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.No	|	18875	17352	19662							
1.Yes	|	1679	1395	1250							

HwWFEQCD: Assets Part Flag:Home Equity LOC--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	978	961	1115	1360	1175	1181	1735	1625	1462	1830
2.Complete bracket	|						39	69	58	37	59
3.Incomplete bracket	|						14	7	16	15	13
4.Range card bracket	|	9									
5.No value/bracket	|	32	73	56	96	104	46	72	53	45	36
6.No asset	|	11418	10175	16514	19519	17886	16403	17805	16365	15263	19311
7.DK ownership	|	120	87	191	239	292	442	380	304	332	490
9.No Fin resp	|	95	124	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	1556	1275	1187							
2.Complete bracket	|	39	41	19							
3.Incomplete bracket	|	10	18	5							
4.Range card bracket	|										
5.No value/bracket	|	38	28	14							
6.No asset	|	18324	16849	19008							
7.DK ownership	|	446	371	383							
9.No Fin resp	|	141	165	296							

HwWOEQLN: Assets Part Own:Other Home Loans--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	|	12335	19453	17871	21224	19465	18065	20040	18390	17105	21940
1.Yes	|	317	189	120	160	114	100	89	79	112	94
Value		w11	w12	w13							
0.No	|	20479	18677	20854							
1.Yes	|	75	70	58							

HwWFEQLN: Assets Part Flag:Other Home Loans--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|	274	163	91	136	96	79	65	69	93	83
2.Complete bracket	|			13	23	13	15	16	7	11	6
3.Incomplete bracket	|					1		1		1	
4.Range card bracket	|	2									
5.No value/bracket	|	35	23	13		4	6	6	1	5	2
6.No asset	|	11911	19198	17626	20970	19229	17715	19771	18220	16896	21396
7.DK ownership	|	335	81	133	85	114	310	209	124	148	252
9.No Fin resp	|	95	177	115	170	122	40	61	48	63	295
Value		w11	w12	w13							
1.Continuous value	|	71	56	53							
2.Complete bracket	|	4	7	4							
3.Incomplete bracket	|										
4.Range card bracket	|										
5.No value/bracket	|		7	1							
6.No asset	|	20129	18306	20361							
7.DK ownership	|	209	206	197							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The sum of the reported or imputed values for home equity line of credit balances and home equity loans is assigned to HwWHMLN. HwWHMLN is the sum of components HwWEQCD and HwWEQLN, which are each imputed separately.

HwWFHMLN is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwWOHMLN variable indicates whether the household owns the asset.

Similarly, for the components, variables in the form HwWFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form HwWOvar indicate whether the household owns the asset.

Cross Wave Differences in Original HRS Data

The values of home loans other than first and second mortgages are asked at each wave. Questions reveal whether the Respondent has any other home loans and if so, the value of them.

In Wave 1, questions ask about home equity loans and lines of credit, separately:

1a) "Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)"

1b) "How much is still owed on this loan?"

2a) "Do you currently have a loan against this line of credit?"

2b) "How much is currently owed?"

In Wave 2A, one question is asked about other loans:

1a) "Do you have any (other) loans that use this property as collateral?"

1b) "About how much is still owed on this loan?"

Beginning in Wave 2H, the ownership questions cover 1st mortgage, 2nd mortgage and other loans. Up to 3 loans may be specified:

1a) "Do you have a mortgage, land contract, second mortgage or any other loan that uses the property as collateral? Please do not include any home equity lines of credit."

1b) "About how much do you still owe on that loan?"

As in Wave 1, the Respondent is asked about a home equity line of credit separately:

2a) "Do you currently have a loan against this line of credit?"

2b) "About how much is currently owed?"

From Wave 3 forward, if the Respondent refuses or does not know the value of the home equity loans, a series of unfolding bracket questions are asked. The bracket ranges and entry points are the same across waves. From Wave 6

forward, unfolding bracket questions are asked for the value of a home equity line of credit. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

```

HRS 1992:
V10735      D31:ANY_OTHER_LOANS :IND
V10736      D26:HM_EQTY_LOAN_$OW:IND
V10743      D32B:LOAN_AGNST_CRDI:IND
V10744      D32C:$_CURRENTLY_OWE:IND
V735        D31:ANY OTHER LOANS :IMP
V736        D26:HM EQ LN-$ STILL:IMP
V743        D32B:LOAN_AGNST_CRDI:IMP
V744        D32C:$ CURRENTLY OWE:IMP

AHEAD 1993:
B1067      F10. MOBILE HOME & SITE: OWN/RENT
B1087      F23. OWN OR RENT FARM/RANCH?
B1088      F23a. OWN FARMHOUSE?
B1091      F25. OWN OR RENT HOME/APT?
B1132      F37. OTH LOANS W/ PROPERTY AS COLLATERAL
B1135      F37c. AMOUNT STILL OWE OTHER LOAN

HRS 1994:
W10631     D10c. Imputation indicat
W10634     D11b. Imputation indicat
W10635     D11c. Imputation indicat
W616       D7.MORTGAGE OR LAND CONT
W617       D7.MORTGAGE OR LAND CONT
W618       D7.MORTGAGE OR LAND CONT
W631       D10c.STILL OWE ON LOAN
W634       D11b.LOAN AGAINST LINE O
W635       D11c.AMOUNT CURRENTLY OW

AHEAD 1995:
D2251M1    F7.HOME MORTGAGE
D2251M2    F7.HOME MORTGAGE
D2270      F10E.$ OWN ON LOAN
D2271B     F10E.$ OWN ON LOAN/Bkt
D2276      F11B.EQUITY LOAN NOW
D2277      F11C.$ OWED EQUITY LOAD

HRS 1996:
E2251M1    F7.HOME MORTGAGE
E2251M2    F7.HOME MORTGAGE
E2251M3    F7.HOME MORTGAGE
E2270      F10E.$ OWE ON LOAN
E2271B     F10E.$ OWE ON LOAN/Bkt
E2276      F11B.EQUITY LOAN NOW
E2277      F11C.$ OWED EQUITY LOAD

HRS 1998:
F2768M1    F7.HOME MORTGAGE
F2768M2    F7.HOME MORTGAGE
F2787      F10E.$ OWN ON LOAN
F2788B     F10E.$ OWN ON LOAN-Bkt
F2793      F11B.EQUITY LOAN NOW
F2794      F11C.$ OWED EQUITY LOAD

HRS 2000:
G3086M1    F7.HOME MORTGAGE
G3086M2    F7.HOME MORTGAGE
G3105      F10E.$ OWE ON LOAN
G3106      F10B.F10A DK-1

```

G3107	F10C. F10A DK-2
G3108	F10D. F10A DK-3
G3111	F11B.EQUITY LOAN NOW
G3112	F11C.\$ OWED EQUITY LOAD
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xH024M1	LOAN-WITH PROPERTY AS COLLATERAL
xH024M2	LOAN-WITH PROPERTY AS COLLATERAL
xH024M3	LOAN-WITH PROPERTY AS COLLATERAL
xH052	MONEY OWE ON OTHER LOAN
xH053	MONEY OWE ON OTHER LOAN- MIN
xH054	MONEY OWE ON OTHER LOAN- MAX
xH055	MONEY OWE ON OTHER LOAN- RESULT

xH061	EQUITY LOAN NOW
xH062	MONEY OWED EQUITY LOAN
xH063	MONEY OWED EQUITY LOAN- MIN
xH064	MONEY OWED EQUITY LOAN- MAX
xH065	MONEY OWED EQUITY LOAN- RESULT
HRS 2006-2016:	
xU001_15	ASSET RECONCILIATION-EQUITY LOAN
xU002_15	ASSET RECON WHICH WRONG-EQUITY LOAN
xU003_15A	ASSET RECON HOW MUCH -A-EQUITY LOAN
xU003_15B	ASSET RECON HOW MUCH-B-EQUITY LOAN
xU004_15A	ASSET RECON -MIN-A-EQUITY LOAN
xU004_15B	ASSET RECON -MIN-B-EQUITY LOAN
xU005_15A	ASSET RECON -MAX-A -EQUITY LOAN
xU005_15B	ASSET RECON -MAX-B -EQUITY LOAN
xU006_15A	ASSET RECON - RESULT-A-EQUITY LOAN
xU006_15B	ASSET RECON - RESULT-B-EQUITY LOAN
xU022_15A	WHICH WAVE WRONG-A-EQUITY LOAN
xU022_15B	WHICH WAVE WRONG-B-EQUITY LOAN

Net value of primary residence

Wave	Variable Name	Variable Label	Type
1	H1WTOTH	H1WTOTH:W1 Net Value of House /prim res--Cross-section	Cont
2	H2WTOTH	H2WTOTH:W2 Net Value of House /prim res--Cross-section	Cont
3	H3WTOTH	H3WTOTH:W3 Net Value of House /prim res--Cross-section	Cont
4	H4WTOTH	H4WTOTH:W4 Net Value of House /prim res--Cross-section	Cont
5	H5WTOTH	H5WTOTH:W5 Net Value of House /prim res--Cross-section	Cont
6	H6WTOTH	H6WTOTH:W6 Net Value of House /prim res--Cross-section	Cont
7	H7WTOTH	H7WTOTH:W7 Net Value of House /prim res--Cross-section	Cont
8	H8WTOTH	H8WTOTH:W8 Net Value of House /prim res--Cross-section	Cont
9	H9WTOTH	H9WTOTH:W9 Net Value of House /prim res--Cross-section	Cont
10	H10WTOTH	H10WTOTH:W10 Net Value of House /prim res--Cross-section	Cont
11	H11WTOTH	H11WTOTH:W11 Net Value of House /prim res--Cross-section	Cont
12	H12WTOTH	H12WTOTH:W12 Net Value of House /prim res--Cross-section	Cont
13	H13WTOTH	H13WTOTH:W13 Net Value of House /prim res--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTH	12652	61569.40	90954.31	-3350000.0	1000000.0
H2WTOTH	19642	68254.28	124933.20	-5040000.0	5000000.0
H3WTOTH	17991	72628.75	103474.25	-550000.0	5000000.0
H4WTOTH	21384	80784.10	242761.17	-740000.0	19900000.0
H5WTOTH	19579	92124.19	239413.83	-670000.0	14000000.0
H6WTOTH	18165	106001.37	164822.98	-500000.0	9942000.0
H7WTOTH	20129	128326.93	320644.65	-939000.0	24000000.0
H8WTOTH	18469	156832.18	238138.59	-1000000.0	5500000.0
H9WTOTH	17217	159434.80	423127.88	-850000.0	24400000.0
H10WTOTH	22034	117750.02	224511.10	-2750000.0	10000000.0
H11WTOTH	20554	113085.33	204622.72	-495000.0	9411437.0
H12WTOTH	18747	123347.90	211172.06	-3860000.0	5000000.0
H13WTOTH	20912	130851.26	234421.51	-933312.9	5885000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

HwWTOTH is the net value of housing and is calculated as the value of the primary residence less mortgages and home loans:

$HwWHOUS = \text{Sum}(HwWMORT, HwWHMLN)$

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

$HwWHOUS = \text{value of primary residence}$

$HwWMORT = \text{value of all mortgages/land contracts (primary residence)}$

$HwWHMLN = \text{value of other home loans (primary residence)}$

Value of secondary residence

Wave	Variable Name	Variable Label	Type
1	H1WHOUB	H1WHOUB:W1 Assets:2nd Home--Cross-section	Cont
2	H2WHOUB	H2WHOUB:W2 Assets:2nd Home--Cross-section	Cont
4	H4WHOUB	H4WHOUB:W4 Assets:2nd Home--Cross-section	Cont
5	H5WHOUB	H5WHOUB:W5 Assets:2nd Home--Cross-section	Cont
6	H6WHOUB	H6WHOUB:W6 Assets:2nd Home--Cross-section	Cont
7	H7WHOUB	H7WHOUB:W7 Assets:2nd Home--Cross-section	Cont
8	H8WHOUB	H8WHOUB:W8 Assets:2nd Home--Cross-section	Cont
9	H9WHOUB	H9WHOUB:W9 Assets:2nd Home--Cross-section	Cont
10	H10WHOUB	H10WHOUB:W10 Assets:2nd Home--Cross-section	Cont
11	H11WHOUB	H11WHOUB:W11 Assets:2nd Home--Cross-section	Cont
12	H12WHOUB	H12WHOUB:W12 Assets:2nd Home--Cross-section	Cont
13	H13WHOUB	H13WHOUB:W13 Assets:2nd Home--Cross-section	Cont
1	H1WOHOUB	H1WOHOUB:W1 Assets Own:2nd Home--Cross-section	Categ
2	H2WOHOUB	H2WOHOUB:W2 Assets Own:2nd Home--Cross-section	Categ
4	H4WOHOUB	H4WOHOUB:W4 Assets Own:2nd Home--Cross-section	Categ
5	H5WOHOUB	H5WOHOUB:W5 Assets Own:2nd Home--Cross-section	Categ
6	H6WOHOUB	H6WOHOUB:W6 Assets Own:2nd Home--Cross-section	Categ
7	H7WOHOUB	H7WOHOUB:W7 Assets Own:2nd Home--Cross-section	Categ
8	H8WOHOUB	H8WOHOUB:W8 Assets Own:2nd Home--Cross-section	Categ
9	H9WOHOUB	H9WOHOUB:W9 Assets Own:2nd Home--Cross-section	Categ
10	H10WOHOUB	H10WOHOUB:W10 Assets Own:2nd Home--Cross-section	Categ
11	H11WOHOUB	H11WOHOUB:W11 Assets Own:2nd Home--Cross-section	Categ
12	H12WOHOUB	H12WOHOUB:W12 Assets Own:2nd Home--Cross-section	Categ
13	H13WOHOUB	H13WOHOUB:W13 Assets Own:2nd Home--Cross-section	Categ
1	H1WFHOUB	H1WFHOUB:W1 Assets Flag:2nd Home--Cross-section	Categ
2	H2WFHOUB	H2WFHOUB:W2 Assets Flag:2nd Home--Cross-section	Categ
4	H4WFHOUB	H4WFHOUB:W4 Assets Flag:2nd Home--Cross-section	Categ
5	H5WFHOUB	H5WFHOUB:W5 Assets Flag:2nd Home--Cross-section	Categ
6	H6WFHOUB	H6WFHOUB:W6 Assets Flag:2nd Home--Cross-section	Categ
7	H7WFHOUB	H7WFHOUB:W7 Assets Flag:2nd Home--Cross-section	Categ
8	H8WFHOUB	H8WFHOUB:W8 Assets Flag:2nd Home--Cross-section	Categ
9	H9WFHOUB	H9WFHOUB:W9 Assets Flag:2nd Home--Cross-section	Categ
10	H10WFHOUB	H10WFHOUB:W10 Assets Flag:2nd Home--Cross-section	Categ
11	H11WFHOUB	H11WFHOUB:W11 Assets Flag:2nd Home--Cross-section	Categ
12	H12WFHOUB	H12WFHOUB:W12 Assets Flag:2nd Home--Cross-section	Categ
13	H13WFHOUB	H13WFHOUB:W13 Assets Flag:2nd Home--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUB	12652	13722.50	86005.21	0.0	5000000.0
H2WHOUB	11420	10883.51	49802.55	0.0	2000000.0
H4WHOUB	21384	12040.67	58452.90	0.0	2000000.0
H5WHOUB	19579	13642.43	64210.11	0.0	1900000.0
H6WHOUB	18165	17505.51	87466.39	0.0	3000000.0
H7WHOUB	20129	22771.31	150933.85	0.0	10000000.0
H8WHOUB	18469	27559.28	151865.28	0.0	7760599.1
H9WHOUB	17217	27426.58	134093.61	0.0	3000000.0
H10WHOUB	22034	23045.13	129085.90	0.0	5525000.0
H11WHOUB	20554	23505.00	112992.95	0.0	3500000.0
H12WHOUB	18747	29168.33	501227.34	0.0	65000000.0
H13WHOUB	20912	22404.72	115743.47	0.0	6000000.0
H1WOHOUB	12652	0.14	0.35	0.0	1.0
H2WOHOUB	11420	0.13	0.34	0.0	1.0

H4WOHOUB	21384	0.12	0.32	0.0	1.0
H5WOHOUB	19579	0.12	0.32	0.0	1.0
H6WOHOUB	18165	0.12	0.33	0.0	1.0
H7WOHOUB	20129	0.14	0.34	0.0	1.0
H8WOHOUB	18469	0.14	0.35	0.0	1.0
H9WOHOUB	17217	0.15	0.36	0.0	1.0
H10WOHOUB	22034	0.14	0.35	0.0	1.0
H11WOHOUB	20554	0.15	0.35	0.0	1.0
H12WOHOUB	18747	0.15	0.35	0.0	1.0
H13WOHOUB	20912	0.13	0.34	0.0	1.0
H1WFHOUB	12652	5.36	1.72	1.0	9.0
H2WFHOUB	11420	5.40	1.69	1.0	9.0
H4WFHOUB	21384	5.46	1.60	1.0	9.0
H5WFHOUB	19579	5.47	1.57	1.0	9.0
H6WFHOUB	18165	5.45	1.58	1.0	9.0
H7WFHOUB	20129	5.39	1.64	1.0	9.0
H8WFHOUB	18469	5.36	1.65	1.0	9.0
H9WFHOUB	17217	5.33	1.70	1.0	9.0
H10WFHOUB	22034	5.38	1.71	1.0	9.0
H11WFHOUB	20554	5.35	1.70	1.0	9.0
H12WFHOUB	18747	5.35	1.72	1.0	9.0
H13WFHOUB	20912	5.43	1.66	1.0	9.0

Categorical Variable Codes

HwWOHOUB: Assets Own:2nd Home--Cross-section										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
0.No	10846	9898		18874	17265	15972	17371	15865	14667	18844
1.Yes	1806	1522		2510	2314	2193	2758	2604	2550	3190

Value	w11	w12	w13
.Q=Not asked this wv			
0.No	17537	15979	18124
1.Yes	3017	2768	2788

HwWFOUB: Assets Flag:2nd Home--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	1656	1344		2213	1956	1870	2189	2076	2083	2561
2.Complete bracket	|		118		222	227	194	349	318	281	349
3.Incomplete bracket	|		22		6	38	12	24	33	36	55
4.Range card bracket	|	26									
5.No value/bracket	|	114	25		48	67	87	181	166	136	185
6.No asset	|	10734	9769		18667	17094	15740	17215	15787	14552	18496
7.DK ownership	|	27	18		58	75	223	110	41	66	93
9.No Fin resp	|	95	124		170	122	39	61	48	63	295
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	2418	2259	2255							
2.Complete bracket	|	356	291	311							
3.Incomplete bracket	|	45	34	51							
4.Range card bracket	|										
5.No value/bracket	|	168	149	137							
6.No asset	|	17346	15783	17792							
7.DK ownership	|	80	66	70							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of the Respondent's secondary residence is assigned to HwWHOUB. The HwWFOUB variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOHOUB variable indicates whether the household owns the asset.

From Wave 4 forward to determine ownership of a secondary residence, we look at responses to questions about whether the person is in a nursing home and if so, whether s/he owns a home outside of the nursing home. In some cases, there is a discrepancy between what is reported on these questions and what was listed on the Tracker file, that is - some individuals said they were in a nursing home (and did not own a home outside of the nursing home), but the Tracker file said they were not in a nursing home. We considered the information from Tracker to be the most accurate.

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not

provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

The value of the secondary residence is asked at each wave, though in some waves it is problematic. Questions reveal whether the Respondent owns her/his secondary residence and if so, the value of it.

In Wave 1, the questions about second home ask:

1a). "Do you (or your husband/or your wife/or your partner/...) own a second home or condo?" [NOTE: Time-share weeks should be included.]

1b). "Could you tell me the present value of (your part of) that property – I mean, about how much would it bring if it were sold today?"

In Wave 2A, ownership of a secondary residence is asked about within the context of real estate investments, which presents problems not only for determining ownership, but consequently the value of a second residence.

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the subsequent questions pertaining to these types of residences. Specifically, anyone who reported not living in her/his second home for at least two months during the year would not have been asked further questions about her/his second residence.

In Wave 2H and from Wave 4 forward, the questions are consistent and the wordings are also the same:

1a). "Not including investment property, do you (or your husband/or your wife/or your partner/...) own a second home or condo?"

1b). "What is its present value? (What is the present value of your part of it?) I mean, about what would it bring if it were sold today?"

From Wave 2H forward, if the Respondent refuses or doesn't know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

HRS 1992:

V10816	D39:91-R1-OWN2NDHOME:IND
V10824	D44:CURR_PROP_PRT_VA:IND
V816	D39:OWN 2ND HOME/CON:IMP
V824	D44:CURR VALUE:\$:IMP

HRS 1994:

W10710	D81. Imputation indicato
W10718	D87. Imputation indicato
W710	D81.OWN SECOND HOME/COND
W717	D86.PURCHASE PRICE OF SE

W719	D87a-D87d. Brackets
HRS 1998:	
F2914	F40.OWN 2ND HOME
F2950	F46F.\$ VALUE 2ND HOME
F2951	F46G.F46F DK.1-2
F2952	F46H.F46F DK.2-2
F2953	F46J.F46F DK.3-2
F2954	F46K.F46F DK.4-2
F517	CS11.R IN NURSING HOME
F721	CS26.NURHM: STILL OWN/RENT HOME
HRS 2000:	
G3232	F40.OWN 2ND HOME
G3268	F46F.\$ VALUE 2ND HOME
G3269	F46G.F46F DK 1-2
G3270	F46H.F46F DK 2-2
G3271	F46J.F46F DK 3-2
G3272	F46K.F46F DK 4-2
G558	CS11.R IN NURSING HOME
G794	CS26.NURHM: STILL OWN/RENT HOME
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2

JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2016:	
xA028	R IN NURSING HOME
xA070	NH: STILL OWN/RENT HOME
xH151	OWN SECOND HOME
xH166	DOLLAR VALUE SECOND HOME
xH167	DOLLAR VALUE SECOND HOME - MINIMUM
xH168	DOLLAR VALUE SECOND HOME - MAXIMUM
xH169	DOLLAR VALUE SECOND HOME - RESULT
HRS 2006-2016:	
xU001_17	ASSET RECONCILIATION-HOME2
xU002_17	ASSET RECON WHICH WRONG-HOME2
xU003_17A	ASSET RECON HOW MUCH -A-HOME2
xU003_17B	ASSET RECON HOW MUCH-B-HOME2
xU004_17A	ASSET RECON -MIN-A-HOME2
xU004_17B	ASSET RECON -MIN-B-HOME2
xU005_17A	ASSET RECON -MAX-A -HOME2
xU005_17B	ASSET RECON -MAX-B -HOME2
xU006_17A	ASSET RECON - RESULT-A-HOME2
xU006_17B	ASSET RECON - RESULT-B-HOME2
xU022_17A	WHICH WAVE WRONG-A-HOME2
xU022_17B	WHICH WAVE WRONG-B-HOME2
Tracker:	
xNURSHM	2000-2016 NURSING HOME STATUS

Value of all mortgages/land contracts (secondary residence)

Wave	Variable Name	Variable Label	Type
1	H1WMRTB	H1WMRTB:W1 Assets:2nd Home Mtg--Cross-section	Cont
2	H2WMRTB	H2WMRTB:W2 Assets:2nd Home Mtg--Cross-section	Cont
4	H4WMRTB	H4WMRTB:W4 Assets:2nd Home Mtg--Cross-section	Cont
5	H5WMRTB	H5WMRTB:W5 Assets:2nd Home Mtg--Cross-section	Cont
6	H6WMRTB	H6WMRTB:W6 Assets:2nd Home Mtg--Cross-section	Cont
7	H7WMRTB	H7WMRTB:W7 Assets:2nd Home Mtg--Cross-section	Cont
8	H8WMRTB	H8WMRTB:W8 Assets:2nd Home Mtg--Cross-section	Cont
9	H9WMRTB	H9WMRTB:W9 Assets:2nd Home Mtg--Cross-section	Cont
10	H10WMRTB	H10WMRTB:W10 Assets:2nd Home Mtg--Cross-section	Cont
11	H11WMRTB	H11WMRTB:W11 Assets:2nd Home Mtg--Cross-section	Cont
12	H12WMRTB	H12WMRTB:W12 Assets:2nd Home Mtg--Cross-section	Cont
13	H13WMRTB	H13WMRTB:W13 Assets:2nd Home Mtg--Cross-section	Cont
1	H1WOMRTB	H1WOMRTB:W1 Assets Own:2nd Home Mtg--Cross-section	Categ
2	H2WOMRTB	H2WOMRTB:W2 Assets Own:2nd Home Mtg--Cross-section	Categ
4	H4WOMRTB	H4WOMRTB:W4 Assets Own:2nd Home Mtg--Cross-section	Categ
5	H5WOMRTB	H5WOMRTB:W5 Assets Own:2nd Home Mtg--Cross-section	Categ
6	H6WOMRTB	H6WOMRTB:W6 Assets Own:2nd Home Mtg--Cross-section	Categ
7	H7WOMRTB	H7WOMRTB:W7 Assets Own:2nd Home Mtg--Cross-section	Categ
8	H8WOMRTB	H8WOMRTB:W8 Assets Own:2nd Home Mtg--Cross-section	Categ
9	H9WOMRTB	H9WOMRTB:W9 Assets Own:2nd Home Mtg--Cross-section	Categ
10	H10WOMRTB	H10WOMRTB:W10 Assets Own:2nd Home Mtg--Cross-section	Categ
11	H11WOMRTB	H11WOMRTB:W11 Assets Own:2nd Home Mtg--Cross-section	Categ
12	H12WOMRTB	H12WOMRTB:W12 Assets Own:2nd Home Mtg--Cross-section	Categ
13	H13WOMRTB	H13WOMRTB:W13 Assets Own:2nd Home Mtg--Cross-section	Categ
1	H1WFMRTB	H1WFMRTB:W1 Assets Flag:2nd Home Mtg--Cross-section	Categ
2	H2WFMRTB	H2WFMRTB:W2 Assets Flag:2nd Home Mtg--Cross-section	Categ
4	H4WFMRTB	H4WFMRTB:W4 Assets Flag:2nd Home Mtg--Cross-section	Categ
5	H5WFMRTB	H5WFMRTB:W5 Assets Flag:2nd Home Mtg--Cross-section	Categ
6	H6WFMRTB	H6WFMRTB:W6 Assets Flag:2nd Home Mtg--Cross-section	Categ
7	H7WFMRTB	H7WFMRTB:W7 Assets Flag:2nd Home Mtg--Cross-section	Categ
8	H8WFMRTB	H8WFMRTB:W8 Assets Flag:2nd Home Mtg--Cross-section	Categ
9	H9WFMRTB	H9WFMRTB:W9 Assets Flag:2nd Home Mtg--Cross-section	Categ
10	H10WFMRTB	H10WFMRTB:W10 Assets Flag:2nd Home Mtg--Cross-section	Categ
11	H11WFMRTB	H11WFMRTB:W11 Assets Flag:2nd Home Mtg--Cross-section	Categ
12	H12WFMRTB	H12WFMRTB:W12 Assets Flag:2nd Home Mtg--Cross-section	Categ
13	H13WFMRTB	H13WFMRTB:W13 Assets Flag:2nd Home Mtg--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMRTB	12652	2370.98	14110.23	0.0	325000.0
H2WMRTB	11420	2133.04	14149.40	0.0	460000.0
H4WMRTB	21384	1732.45	17787.18	0.0	977509.4
H5WMRTB	19579	1787.20	21483.50	0.0	1100000.0
H6WMRTB	18165	1639.31	15590.25	0.0	510000.0
H7WMRTB	20129	2266.57	23118.19	0.0	700000.0
H8WMRTB	18469	2490.02	22966.58	0.0	815000.0
H9WMRTB	17217	3053.75	26527.30	0.0	630000.0
H10WMRTB	22034	3198.56	27854.18	0.0	1000000.0
H11WMRTB	20554	3134.45	25054.20	0.0	630000.0
H12WMRTB	18747	3434.46	34980.26	0.0	3200000.0
H13WMRTB	20912	2934.84	24274.66	0.0	600000.0
H1WOMRTB	12652	0.06	0.24	0.0	1.0
H2WOMRTB	11420	0.05	0.21	0.0	1.0

H4WOMRTB	21384	0.03	0.16	0.0	1.0
H5WOMRTB	19579	0.03	0.16	0.0	1.0
H6WOMRTB	18165	0.02	0.15	0.0	1.0
H7WOMRTB	20129	0.02	0.15	0.0	1.0
H8WOMRTB	18469	0.02	0.15	0.0	1.0
H9WOMRTB	17217	0.03	0.16	0.0	1.0
H10WOMRTB	22034	0.03	0.16	0.0	1.0
H11WOMRTB	20554	0.03	0.16	0.0	1.0
H12WOMRTB	18747	0.03	0.16	0.0	1.0
H13WOMRTB	20912	0.02	0.16	0.0	1.0
H1WFMRTB	12652	5.74	1.19	1.0	9.0
H2WFMRTB	11420	5.81	1.08	1.0	9.0
H4WFMRTB	21384	5.89	0.85	1.0	9.0
H5WFMRTB	19579	5.90	0.82	1.0	9.0
H6WFMRTB	18165	5.91	0.75	1.0	9.0
H7WFMRTB	20129	5.91	0.75	1.0	9.0
H8WFMRTB	18469	5.90	0.76	1.0	9.0
H9WFMRTB	17217	5.90	0.79	1.0	9.0
H10WFMRTB	22034	5.92	0.86	1.0	9.0
H11WFMRTB	20554	5.90	0.84	1.0	9.0
H12WFMRTB	18747	5.90	0.85	1.0	9.0
H13WFMRTB	20912	5.93	0.85	1.0	9.0

Categorical Variable Codes

HwWOMRTB: Assets Own:2nd Home Mtg--Cross-section											
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10	
.Q=Not asked this wv		8222									
0.No	11869	10885		20797	19061	17735	19658	18021	16781	21454	
1.Yes	783	535		587	518	430	471	448	436	580	

Value	w11	w12	w13
.Q=Not asked this wv			
0.No	19989	18243	20391
1.Yes	565	504	521

HwWMRTB: Assets Flag:2nd Home Mtg--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		8222								
1.Continuous value	|	718	473		541	464	368	403	395	391	530
2.Complete bracket	|		44		24	28	41	40	34	25	28
3.Incomplete bracket	|		6		2	3	2	2	5	2	7
4.Range card bracket	|	14									
5.No value/bracket	|	51	9		16	23	19	26	12	16	10
6.No asset	|	11736	10734		20566	18852	17449	19456	17899	16606	21018
7.DK ownership	|	38	30		65	87	246	141	76	114	146
9.No Fin resp	|	95	124		170	122	40	61	48	63	295
Value		w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|	517	472	483							
2.Complete bracket	|	17	20	21							
3.Incomplete bracket	|	7		1							
4.Range card bracket	|										
5.No value/bracket	|	16	8	12							
6.No asset	|	19725	17973	19979							
7.DK ownership	|	131	109	120							
9.No Fin resp	|	141	165	296							

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The reported or imputed value of a second home mortgage is assigned to HwWMRTB. The HwWMRTB variable indicates if the value is imputed and if so, what level of information is available during the imputation process. A "1.continuous value" indicates that the Respondent reports an actual value and no imputation is necessary. The HwWOMRTB variable indicates whether the household owns the asset.

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

The value of a second home mortgage is asked at each wave, with the exception of Wave 2A. The manner in which the questions are asked varies across waves.

In Waves 1 and 2H, the questions about second home mortgage ask:

a). "Do you owe any money on this property?"

b). "About how much do you owe?"

In Wave 2A, ownership of a secondary residence is asked about within the context of real estate investments, which presents problems not only for determining ownership, but consequently the values of any mortgages.

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the subsequent questions pertaining to these types of residences. Specifically, anyone who reported not living in her/his second home for at least two months during the year would not have been asked further questions about her/his second residence.

Beginning in Wave 4, the questions are consistent. They are also similar to those in Wave 3 with the only difference being that all branch to one value question:

a). "(Taking all mortgages and loans together,) about how much do you owe on your second home?"

From Wave 2H forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

HRS Variables Used

HRS 1992:	
V10825	D45:OWE_MONEY_ON_PRO:IND
V10826	D45A:AMT_OWE_ON_PROP:IND
V825	D45:OWE MONEY ON PRO:IMP
V826	D45A:AMT \$ OWE ON PR:IMP
HRS 1994:	
W10720	D88. Imputation indicato
W10721	D88a. Imputation indicat
W720	D88.OWE MONEY ON SECOND
W721	D88a.AMOUNT OWED ON SECO
W722	D88a1-D88a3. Brackets
HRS 1998:	
F2955M1	F47.HOME MORTGAGE-2ND
F2955M2	F47.HOME MORTGAGE-2ND
F2957	F47A.TOTAL \$ OWED ALL MORTGAGES/LOANS-2N
F2963	F47E.F47D DK.1-2ND
F2964	F47F. F47D DK.2-2ND
F2965	F47G. F47D DK.2-2ND
HRS 2000:	
G3273M1	F47.HOME MORTGAGE-2ND
G3273M2	F47.HOME MORTGAGE-2ND
G3275	F47A.TOTAL OWE MRTGG/LOAN-2ND HOME
G3281	F47E.F47D DK 1-2ND
G3282	F47F.F47D DK 2-2ND

G3283 F47G.F47D DK 2-2ND

HRS 2002:

TYPASST TYPE OF ASSETS

HRS 2002:

HU001 U001A_ASSET RECONCILIATION STEM QUESTION

HU002M1 ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2

HU003 ASSET RECONCILIATION HOW MUCH

HU004 ASSET RECONCILIATION - MIN

HU005 ASSET RECONCILIATION - MAX

HU006 ASSET RECONCILIATION - RESULT

HRS 2004:

JU001_1 ASSET RECONCILIATION STEM QUESTION - 1

JU001_2 ASSET RECONCILIATION STEM QUESTION -2

JU001_3 ASSET RECONCILIATION STEM QUESTION -3

JU002_1 ASSET RECONCILIATION WHICH WRONG -1

JU002_2 ASSET RECONCILIATION WHICH WRONG -2

JU002_3 ASSET RECONCILIATION WHICH WRONG - 3

JU003A_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1

JU003A_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2

JU003A_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3

JU003B_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1

JU003B_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2

JU003B_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A_3 PREV WAVE ASSET RECONCILIATION - MIN -3

JU004B_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1

JU004B_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3

JU005A_1 PREV WAVE ASSET RECONCILIATION - MAX -1

JU005A_2 PREV WAVE ASSET RECONCILIATION - MAX -2

JU005A_3 PREV WAVE ASSET RECONCILIATION - MAX -3

JU005B_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1

JU005B_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2

JU005B_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3

JU006A_1 PREV WAVE ASSET RECONCILIATION - RESULT -1

JU006A_2 PREV WAVE ASSET RECONCILIATION - RESULT -2

JU006A_3 PREV WAVE ASSET RECONCILIATION - RESULT -3

JU006B_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1

JU006B_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2

JU006B_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3

JU009_1 TYPE OF ASSETS - 1

JU009_2 TYPE OF ASSETS -2

JU009_3 TYPE OF ASSETS -3

JU022A_1 PREV WAVE VALUE YEAR-1

JU022A_2 PREV WAVE VALUE YEAR-2

JU022A_3 PREV WAVE VALUE YEAR-3

HRS 2002-2016:

xH170M1 HOME MORTGAGE - SECOND

xH170M2 HOME MORTGAGE - SECOND

xH170M3 HOME MORTGAGE - SECOND

xH171 TOTAL OWE MORTGAGE/LOAN - SECOND HOME

xH172 TOT OWE MORTGAGE/LOAN - 2ND HOME- MIN

xH173 TOT OWE MORTGAGE/LOAN - 2ND HOME- MAX

xH174 TOT OWE MORTGAGE/LOAN - 2ND HOME- RESULT

HRS 2006-2016:

xU001_18 ASSET RECON-HOME2 MORT

xU002_18 ASSET RECON WHICH WRONG-HOME2 MORT

xU003_18A	ASSET RECON HOW MUCH -A-HOME2 MORT
xU003_18B	ASSET RECON HOW MUCH-B-HOME2 MORT
xU004_18A	ASSET RECON -MIN-A-HOME2 MORT
xU004_18B	ASSET RECON -MIN-B-HOME2 MORT
xU005_18A	ASSET RECON -MAX-A -HOME2 MORT
xU005_18B	ASSET RECON -MAX-B -HOME2 MORT
xU006_18A	ASSET RECON - RES-A-HOME2 MORT
xU006_18B	ASSET RECON - RES-B-HOME2 MORT
xU022_18A	WHICH WAVE WRONG-A-HOME2 MORT
xU022_18B	WHICH WAVE WRONG-B-HOME2 MORT

Net value of secondary residence

Wave	Variable Name	Variable Label	Type
1	H1WNETHB	H1WNETHB:W1 Net Value of 2nd Home--Cross-section	Cont
2	H2WNETHB	H2WNETHB:W2 Net Value of 2nd Home--Cross-section	Cont
4	H4WNETHB	H4WNETHB:W4 Net Value of 2nd Home--Cross-section	Cont
5	H5WNETHB	H5WNETHB:W5 Net Value of 2nd Home--Cross-section	Cont
6	H6WNETHB	H6WNETHB:W6 Net Value of 2nd Home--Cross-section	Cont
7	H7WNETHB	H7WNETHB:W7 Net Value of 2nd Home--Cross-section	Cont
8	H8WNETHB	H8WNETHB:W8 Net Value of 2nd Home--Cross-section	Cont
9	H9WNETHB	H9WNETHB:W9 Net Value of 2nd Home--Cross-section	Cont
10	H10WNETHB	H10WNETHB:W10 Net Value of 2nd Home--Cross-section	Cont
11	H11WNETHB	H11WNETHB:W11 Net Value of 2nd Home--Cross-section	Cont
12	H12WNETHB	H12WNETHB:W12 Net Value of 2nd Home--Cross-section	Cont
13	H13WNETHB	H13WNETHB:W13 Net Value of 2nd Home--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WNETHB	12652	11351.52	82349.47	-100000.0	5000000.0
H2WNETHB	11420	8750.47	44654.02	-75000.0	1870000.0
H4WNETHB	21384	10308.22	51861.74	-442509.4	1725000.0
H5WNETHB	19579	11855.22	57449.69	-980000.0	1500000.0
H6WNETHB	18165	15866.21	82924.63	-122500.0	3000000.0
H7WNETHB	20129	20504.74	144748.49	-160000.0	10000000.0
H8WNETHB	18469	25069.26	144696.05	-220000.0	7760599.1
H9WNETHB	17217	24372.84	125112.54	-500000.0	3000000.0
H10WNETHB	22034	19846.57	121647.26	-280000.0	5525000.0
H11WNETHB	20554	20370.56	104775.89	-325000.0	3250000.0
H12WNETHB	18747	25733.88	476963.75	-260000.0	61800000.0
H13WNETHB	20912	19469.88	109043.03	-460000.0	6000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of second home is calculated as house value less mortgages:

$$\text{HwWHOUB} - \text{HwWMRTB}$$

Due to problems with the way information about second residences was collected in Waves 2A and 3, we do not provide these variables for these waves.

Users should note the following outlier:

1. HHIDPN: 529220010 reported having a second home (OH166) worth \$65,000,000 in Wave 12. S/he also reported having a loan on this second home (OH171) of \$3,200,000. Therefore, the net value of her/his second home is \$61,800,000.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUB = value of secondary residence

HwWMRTB = value of all mortgages/land contracts (secondary residence)

Net value of non-housing financial wealth
--

Wave	Variable Name	Variable Label	Type
1	H1WTOTF	H1WTOTF:W1 Non-Housing Financial Wealth--Cross-section	Cont
2	H2WTOTF	H2WTOTF:W2 Non-Housing Financial Wealth--Cross-section	Cont
3	H3WTOTF	H3WTOTF:W3 Non-Housing Financial Wealth--Cross-section	Cont
4	H4WTOTF	H4WTOTF:W4 Non-Housing Financial Wealth--Cross-section	Cont
5	H5WTOTF	H5WTOTF:W5 Non-Housing Financial Wealth--Cross-section	Cont
6	H6WTOTF	H6WTOTF:W6 Non-Housing Financial Wealth--Cross-section	Cont
7	H7WTOTF	H7WTOTF:W7 Non-Housing Financial Wealth--Cross-section	Cont
8	H8WTOTF	H8WTOTF:W8 Non-Housing Financial Wealth--Cross-section	Cont
9	H9WTOTF	H9WTOTF:W9 Non-Housing Financial Wealth--Cross-section	Cont
10	H10WTOTF	H10WTOTF:W10 Non-Housing Financial Wealth--Cross-section	Cont
11	H11WTOTF	H11WTOTF:W11 Non-Housing Financial Wealth--Cross-section	Cont
12	H12WTOTF	H12WTOTF:W12 Non-Housing Financial Wealth--Cross-section	Cont
13	H13WTOTF	H13WTOTF:W13 Non-Housing Financial Wealth--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTF	12652	52496.98	209177.15	-825000.0	8876452.6
H2WTOTF	19642	61780.53	220021.95	-375000.0	8400000.0
H3WTOTF	17991	94749.62	484440.98	-484000.0	40550000.0
H4WTOTF	21384	106029.64	507513.82	-3636749.0	30450000.0
H5WTOTF	19579	122161.86	508206.94	-485500.0	33500000.0
H6WTOTF	18165	122743.11	818926.18	-598000.0	90000200.0
H7WTOTF	20129	132783.54	649046.56	-2335500.0	28400000.0
H8WTOTF	18469	140523.53	628535.29	-2199892.0	30350000.0
H9WTOTF	17217	142752.30	538647.73	-1400000.0	17397042.4
H10WTOTF	22034	118862.88	564215.54	-1250000.0	21200000.0
H11WTOTF	20554	120230.80	640028.77	-1685000.0	42300000.0
H12WTOTF	18747	146224.95	1597229.41	-1499500.0	202000000.0
H13WTOTF	20912	119447.14	550691.32	-1800000.0	16212695.1

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of non-housing financial wealth is calculated as the sum of the appropriate wealth components less debt:

$\text{Sum (HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - HwWDEBT}$

Note: This total does NOT include the value of IRAs and Keogh plans, nor does it include the value of any real estate, vehicles, or businesses.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWDEBT = value of other debt

Total Wealth (Excluding Secondary Residence)

Wave	Variable Name	Variable Label	Type
1	H1WTOTA	H1WTOTA:W1 Total of all Assets--Cross-section	Cont
2	H2WTOTA	H2WTOTA:W2 Total of all Assets--Cross-section	Cont
3	H3WTOTA	H3WTOTA:W3 Total of all Assets--Cross-section	Cont
4	H4WTOTA	H4WTOTA:W4 Total of all Assets--Cross-section	Cont
5	H5WTOTA	H5WTOTA:W5 Total of all Assets--Cross-section	Cont
6	H6WTOTA	H6WTOTA:W6 Total of all Assets--Cross-section	Cont
7	H7WTOTA	H7WTOTA:W7 Total of all Assets--Cross-section	Cont
8	H8WTOTA	H8WTOTA:W8 Total of all Assets--Cross-section	Cont
9	H9WTOTA	H9WTOTA:W9 Total of all Assets--Cross-section	Cont
10	H10WTOTA	H10WTOTA:W10 Total of all Assets--Cross-section	Cont
11	H11WTOTA	H11WTOTA:W11 Total of all Assets--Cross-section	Cont
12	H12WTOTA	H12WTOTA:W12 Total of all Assets--Cross-section	Cont
13	H13WTOTA	H13WTOTA:W13 Total of all Assets--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTA	12652	222532.55	515168.59	-745000.0	14249630.4
H2WTOTA	19642	217498.29	479088.46	-4748000.0	14930000.0
H3WTOTA	17991	272959.26	736697.12	-472000.0	40780000.0
H4WTOTA	21384	307888.79	1114950.12	-3636749.0	86210000.0
H5WTOTA	19579	350894.32	977945.74	-355000.0	53200200.0
H6WTOTA	18165	370318.96	1078107.01	-265995.0	90648200.0
H7WTOTA	20129	420777.19	1183821.62	-2245500.0	42119029.1
H8WTOTA	18469	491010.91	1257889.21	-2199392.0	43512000.0
H9WTOTA	17217	501813.26	1261758.28	-1064000.0	40615612.9
H10WTOTA	22034	391651.32	1051659.39	-2760000.0	49900000.0
H11WTOTA	20554	392341.07	1069153.59	-1510000.0	44001032.3
H12WTOTA	18747	447871.37	2133581.47	-2751000.0	247429894.5
H13WTOTA	20912	431505.51	1210565.94	-1098000.0	34000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth (excluding second home) is calculated as the sum of all wealth components less all debt:

$\text{Sum (HwWHOUS, HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR)} - \text{Sum (HwWMORT, HwWHMLN, HwWDEBT)}$

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWRLES = net value of real estate (not primary residence)

HwWTRAN = net value of vehicles

HwWBSNS = net value of businesses

HwWIRA = net value of IRA, Keogh accounts

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWMORT = value of all mortgages/land contracts (primary residence)

HwWHMLN = value of other home loans (primary residence)

HwWDEBT = value of other debt

Total Wealth (Including Secondary Residence)

Wave	Variable Name	Variable Label	Type
1	H1WTOTB	H1WTOTB:W1 Total all Assets inc. 2nd Hm--Cross-section	Cont
2	H2WTOTB	H2WTOTB:W2 Total all Assets inc. 2nd Hm--Cross-section	Cont
4	H4WTOTB	H4WTOTB:W4 Total all Assets inc. 2nd Hm--Cross-section	Cont
5	H5WTOTB	H5WTOTB:W5 Total all Assets inc. 2nd Hm--Cross-section	Cont
6	H6WTOTB	H6WTOTB:W6 Total all Assets inc. 2nd Hm--Cross-section	Cont
7	H7WTOTB	H7WTOTB:W7 Total all Assets inc. 2nd Hm--Cross-section	Cont
8	H8WTOTB	H8WTOTB:W8 Total all Assets inc. 2nd Hm--Cross-section	Cont
9	H9WTOTB	H9WTOTB:W9 Total all Assets inc. 2nd Hm--Cross-section	Cont
10	H10WTOTB	H10WTOTB:W10 Total all Assets inc. 2nd Hm--Cross-section	Cont
11	H11WTOTB	H11WTOTB:W11 Total all Assets inc. 2nd Hm--Cross-section	Cont
12	H12WTOTB	H12WTOTB:W12 Total all Assets inc. 2nd Hm--Cross-section	Cont
13	H13WTOTB	H13WTOTB:W13 Total all Assets inc. 2nd Hm--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTB	12652	233884.07	533657.52	-745000.0	14599630.4
H2WTOTB	11420	254434.43	544290.11	-4748000.0	15230000.0
H4WTOTB	21384	318197.01	1127109.66	-3624527.0	86530000.0
H5WTOTB	19579	362749.55	993865.44	-355000.0	53800200.0
H6WTOTB	18165	386185.16	1101299.32	-265995.0	90708200.0
H7WTOTB	20129	441281.93	1227463.59	-2245500.0	42219029.1
H8WTOTB	18469	516080.17	1303632.17	-2199392.0	43512000.0
H9WTOTB	17217	526186.10	1304147.05	-1064000.0	41615612.9
H10WTOTB	22034	411497.89	1087672.95	-2760000.0	50900000.0
H11WTOTB	20554	412711.63	1106202.23	-1510000.0	44001032.3
H12WTOTB	18747	473605.24	2550823.80	-2729000.0	309229894.5
H13WTOTB	20912	450975.39	1247908.75	-1098000.0	34239000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth (including second home) is calculated as the sum of all wealth components less all debt:

Sum (HwWHOUS, HwWHOUB, HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - Sum (HwWMORT, HwWHMLN, HwWDEBT, HwWMRTB)

In Wave 2, H2WTOTB is only calculated for 1994 because no questions are asked about a second home in 1993. Total wealth (including secondary residence) cannot be calculated in Wave 3 because no questions were asked about a second home in either 1995 or 1996.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWHOUB = value of secondary residence

HwWRLES = net value of real estate (not primary residence)

HwWTRAN = net value of vehicles

HwWBSNS = net value of businesses

HwWIRA = net value of IRA, Keogh accounts

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWMORT = value of all mortgages/land contracts (primary residence)

HwWHMLN = value of other home loans (primary residence)

HwWDEBT = value of other debt

HwWMRTB = value of all mortgages/land contracts (secondary residence)

Total Wealth (Excluding IRAs)

Wave	Variable Name	Variable Label	Type
1	H1WTOTW	H1WTOTW:W1 Total Wealth less IRA--Cross-section	Cont
2	H2WTOTW	H2WTOTW:W2 Total Wealth less IRA--Cross-section	Cont
3	H3WTOTW	H3WTOTW:W3 Total Wealth less IRA--Cross-section	Cont
4	H4WTOTW	H4WTOTW:W4 Total Wealth less IRA--Cross-section	Cont
5	H5WTOTW	H5WTOTW:W5 Total Wealth less IRA--Cross-section	Cont
6	H6WTOTW	H6WTOTW:W6 Total Wealth less IRA--Cross-section	Cont
7	H7WTOTW	H7WTOTW:W7 Total Wealth less IRA--Cross-section	Cont
8	H8WTOTW	H8WTOTW:W8 Total Wealth less IRA--Cross-section	Cont
9	H9WTOTW	H9WTOTW:W9 Total Wealth less IRA--Cross-section	Cont
10	H10WTOTW	H10WTOTW:W10 Total Wealth less IRA--Cross-section	Cont
11	H11WTOTW	H11WTOTW:W11 Total Wealth less IRA--Cross-section	Cont
12	H12WTOTW	H12WTOTW:W12 Total Wealth less IRA--Cross-section	Cont
13	H13WTOTW	H13WTOTW:W13 Total Wealth less IRA--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTW	12652	203713.91	496375.32	-795000.0	14249630.4
H2WTOTW	19642	197810.19	457853.01	-4748000.0	14900000.0
H3WTOTW	17991	243665.79	694669.79	-472000.0	40780000.0
H4WTOTW	21384	269197.52	1088947.11	-3636749.0	85960000.0
H5WTOTW	19579	298230.09	913049.93	-355000.0	50000200.0
H6WTOTW	18165	322114.82	1040466.06	-265995.0	90628200.0
H7WTOTW	20129	368623.47	1096276.68	-2313500.0	36550000.0
H8WTOTW	18469	422307.48	1090163.45	-2199392.0	31800000.0
H9WTOTW	17217	435793.23	1202050.95	-1064000.0	40615612.9
H10WTOTW	22034	334553.55	994094.27	-2760000.0	49200000.0
H11WTOTW	20554	328463.56	997444.98	-1680000.0	44001032.3
H12WTOTW	18747	372821.71	2074858.22	-2751000.0	246129894.5
H13WTOTW	20912	359582.55	1125405.36	-1098000.0	34000000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of total wealth less IRA is calculated as the sum of all wealth components except the value of IRAs and Keogh plans less all debt:

$\text{Sum (HwWHOUS, HwWRLES, HwWTRAN, HwWBSNS, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR)} - \text{Sum (HwWMORT, HwWHMLN, HwWDEBT)}$

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWRLES = net value of real estate (not primary residence)

HwWTRAN = net value of vehicles

HwWBSNS = net value of businesses

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWMORT = value of all mortgages/land contracts (primary residence)

HwWHMLN = value of other home loans (primary residence)

HwWDEBT = value of other debt

Total Non-housing Wealth

Wave	Variable Name	Variable Label	Type
1	H1WTOTN	H1WTOTN:W1 Total Non-Housing Assets--Cross-section	Cont
2	H2WTOTN	H2WTOTN:W2 Total Non-Housing Assets--Cross-section	Cont
3	H3WTOTN	H3WTOTN:W3 Total Non-Housing Assets--Cross-section	Cont
4	H4WTOTN	H4WTOTN:W4 Total Non-Housing Assets--Cross-section	Cont
5	H5WTOTN	H5WTOTN:W5 Total Non-Housing Assets--Cross-section	Cont
6	H6WTOTN	H6WTOTN:W6 Total Non-Housing Assets--Cross-section	Cont
7	H7WTOTN	H7WTOTN:W7 Total Non-Housing Assets--Cross-section	Cont
8	H8WTOTN	H8WTOTN:W8 Total Non-Housing Assets--Cross-section	Cont
9	H9WTOTN	H9WTOTN:W9 Total Non-Housing Assets--Cross-section	Cont
10	H10WTOTN	H10WTOTN:W10 Total Non-Housing Assets--Cross-section	Cont
11	H11WTOTN	H11WTOTN:W11 Total Non-Housing Assets--Cross-section	Cont
12	H12WTOTN	H12WTOTN:W12 Total Non-Housing Assets--Cross-section	Cont
13	H13WTOTN	H13WTOTN:W13 Total Non-Housing Assets--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTN	12652	160963.15	483045.95	-760000.0	13299630.4
H2WTOTN	19642	149244.01	425694.75	-367735.9	13730000.0
H3WTOTN	17991	200330.51	693027.60	-472000.0	40630000.0
H4WTOTN	21384	227104.69	1053489.94	-3636749.0	85710000.0
H5WTOTN	19579	258770.14	852221.69	-390000.0	50200000.0
H6WTOTN	18165	264317.59	1022261.25	-343754.2	90148200.0
H7WTOTN	20129	292450.26	1055365.92	-2245500.0	35352000.0
H8WTOTN	18469	334178.73	1158474.20	-2199392.0	43162000.0
H9WTOTN	17217	342378.46	1067302.22	-1144000.0	40585612.9
H10WTOTN	22034	273901.30	946504.30	-1002159.5	46900000.0
H11WTOTN	20554	279255.74	966564.77	-1510000.0	43300000.0
H12WTOTN	18747	324523.47	2073841.09	-1294500.0	246029894.5
H13WTOTN	20912	300654.26	1101651.20	-1115000.0	31500000.0

General Comments

Wealth measures are reported in nominal dollars. When an HRS or AHEAD wealth component is missing, it is imputed using the method described in the section titled "Income and Wealth Imputations" earlier in this document.

The HRS and AHEAD wealth components are summed to create the wealth measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived wealth measure, a flag indicates whether any or all of its components were imputed. Individual wealth components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

The net value of all non-housing wealth is calculated as the sum of the appropriate wealth components less debt:

Sum (HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR)
- HwWDEBT

Note that the value of the primary residence, mortgages, and home loans are NOT included.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWRLES = net value of real estate (not primary residence)

HwWTRAN = net value of vehicles

HwWBSNS = net value of businesses

HwWIRA = net value of IRA, Keogh accounts

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWDEBT = value of other debt

Section E: Medical Expenditures

Hospital

Wave	Variable Name	Variable Label	Type
6	R6OHOSP	R6OHOSP:W6 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
7	R7OHOSP	R7OHOSP:W7 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
8	R8OHOSP	R8OHOSP:W8 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
9	R9OHOSP	R9OHOSP:W9 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
10	R10OHOSP	R10OHOSP:W10 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
11	R11OHOSP	R11OHOSP:W11 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
12	R12OHOSP	R12OHOSP:W12 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
13	R13OHOSP	R13OHOSP:W13 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
6	S6OHOSP	S6OHOSP:W6 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
7	S7OHOSP	S7OHOSP:W7 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
8	S8OHOSP	S8OHOSP:W8 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
9	S9OHOSP	S9OHOSP:W9 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
10	S10OHOSP	S10OHOSP:W10 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
11	S11OHOSP	S11OHOSP:W11 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
12	S12OHOSP	S12OHOSP:W12 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
13	S13OHOSP	S13OHOSP:W13 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
6	R6MHOSP	R6MHOSP:W6 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
7	R7MHOSP	R7MHOSP:W7 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
8	R8MHOSP	R8MHOSP:W8 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
9	R9MHOSP	R9MHOSP:W9 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
10	R10MHOSP	R10MHOSP:W10 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
11	R11MHOSP	R11MHOSP:W11 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
12	R12MHOSP	R12MHOSP:W12 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
13	R13MHOSP	R13MHOSP:W13 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
6	S6MHOSP	S6MHOSP:W6 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
7	S7MHOSP	S7MHOSP:W7 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
8	S8MHOSP	S8MHOSP:W8 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
9	S9MHOSP	S9MHOSP:W9 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
10	S10MHOSP	S10MHOSP:W10 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
11	S11MHOSP	S11MHOSP:W11 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
12	S12MHOSP	S12MHOSP:W12 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
13	S13MHOSP	S13MHOSP:W13 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
6	R6FHOSP	R6FHOSP:W6 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
7	R7FHOSP	R7FHOSP:W7 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
8	R8FHOSP	R8FHOSP:W8 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
9	R9FHOSP	R9FHOSP:W9 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
10	R10FHOSP	R10FHOSP:W10 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
11	R11FHOSP	R11FHOSP:W11 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
12	R12FHOSP	R12FHOSP:W12 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
13	R13FHOSP	R13FHOSP:W13 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
6	S6FHOSP	S6FHOSP:W6 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
7	S7FHOSP	S7FHOSP:W7 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
8	S8FHOSP	S8FHOSP:W8 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
9	S9FHOSP	S9FHOSP:W9 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
10	S10FHOSP	S10FHOSP:W10 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
11	S11FHOSP	S11FHOSP:W11 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
12	S12FHOSP	S12FHOSP:W12 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
13	S13FHOSP	S13FHOSP:W13 Mexp Flag:S Hospital stays, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6OHOSP	18165	0.11	0.31	0.0	1.0
R7OHOSP	20129	0.11	0.32	0.0	1.0
R8OHOSP	18469	0.12	0.33	0.0	1.0

R9OHOSP	17217	0.13	0.33	0.0	1.0
R10OHOSP	22034	0.14	0.35	0.0	1.0
R11OHOSP	20554	0.14	0.34	0.0	1.0
R12OHOSP	18747	0.11	0.31	0.0	1.0
R13OHOSP	20912	0.11	0.31	0.0	1.0
S6OHOSP	11639	0.11	0.31	0.0	1.0
S7OHOSP	12972	0.11	0.31	0.0	1.0
S8OHOSP	11735	0.12	0.33	0.0	1.0
S9OHOSP	10646	0.12	0.33	0.0	1.0
S10OHOSP	13513	0.14	0.34	0.0	1.0
S11OHOSP	12488	0.13	0.34	0.0	1.0
S12OHOSP	11012	0.10	0.31	0.0	1.0
S13OHOSP	11779	0.10	0.30	0.0	1.0
R6MHOSP	18165	334.44	3103.81	0.0	203738.3
R7MHOSP	20129	332.38	3530.05	0.0	270000.0
R8MHOSP	18469	277.82	2306.13	0.0	103500.0
R9MHOSP	17217	310.19	3057.25	0.0	250000.0
R10MHOSP	22034	412.99	4762.36	0.0	479000.0
R11MHOSP	20554	390.31	3548.75	0.0	248477.8
R12MHOSP	18747	297.17	2321.78	0.0	130965.0
R13MHOSP	20912	474.75	8238.01	0.0	1000000.0
S6MHOSP	11639	332.29	3354.92	0.0	203738.3
S7MHOSP	12972	334.63	3514.50	0.0	270000.0
S8MHOSP	11735	276.48	2313.74	0.0	103500.0
S9MHOSP	10646	310.91	3436.50	0.0	250000.0
S10MHOSP	13513	445.25	5570.62	0.0	479000.0
S11MHOSP	12488	382.37	3647.60	0.0	248477.8
S12MHOSP	11012	302.67	2209.81	0.0	100713.8
S13MHOSP	11779	482.75	10030.68	0.0	1000000.0
R6FHOSP	18165	5.51	1.42	1.0	6.0
R7FHOSP	20129	5.48	1.47	1.0	6.0
R8FHOSP	18469	5.45	1.51	1.0	6.0
R9FHOSP	17217	5.43	1.54	1.0	6.0
R10FHOSP	22034	5.33	1.66	1.0	6.0
R11FHOSP	20554	5.37	1.62	1.0	6.0
R12FHOSP	18747	5.49	1.48	1.0	6.0
R13FHOSP	20912	5.48	1.49	1.0	6.0
S6FHOSP	11639	5.52	1.41	1.0	6.0
S7FHOSP	12972	5.49	1.46	1.0	6.0
S8FHOSP	11735	5.45	1.52	1.0	6.0
S9FHOSP	10646	5.44	1.53	1.0	6.0
S10FHOSP	13513	5.35	1.64	1.0	6.0
S11FHOSP	12488	5.39	1.60	1.0	6.0
S12FHOSP	11012	5.51	1.46	1.0	6.0
S13FHOSP	11779	5.52	1.45	1.0	6.0

Categorical Variable Codes

RwOHOSP: Mexp Paid:R Hospital stays, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						16153	17824	16247	15064	18874
1.Some OOP expense	|						2012	2305	2222	2153	3160

Value		w11	w12	w13
0.No OOP expense	|	17778	16705	18595
1.Some OOP expense	|	2776	2042	2317

SwOHOSP: Mexp Paid:S Hospital stays, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						10385	11526	10323	9365	11650
1.Some OOP expense	|						1254	1446	1412	1281	1863

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	10862	9859	10572
1.Some OOP expense	|	1626	1153	1207

RwFHOSP: Mexp Flag:R Hospital stays, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						1232	1595	1570	1553	2454
2.Complete bracket	|						565	513	457	412	506
3.Incomplete bracket	|						107	101	99	101	114
5.No value/bracket	|						108	96	96	87	86
6.No expense	|						16153	17824	16247	15064	18874

Value		w11	w12	w13
1.Continuous value	|	2186	1605	1818
2.Complete bracket	|	416	310	368
3.Incomplete bracket	|	100	73	78
5.No value/bracket	|	74	54	53
6.No expense	|	17778	16705	18595

SwFHOSP: Mexp Flag:S Hospital stays, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						793	1031	1023	957	1472
2.Complete bracket	|						345	298	280	239	282
3.Incomplete bracket	|						49	64	57	44	68
5.No value/bracket	|						67	53	52	41	41
6.No expense	|						10385	11526	10323	9365	11650

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	1303	924	971
2.Complete bracket	|	232	166	173
3.Incomplete bracket	|	58	36	32
5.No value/bracket	|	33	27	31
6.No expense	|	10862	9859	10572

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOHOSP is a dichotomous variable that indicates if the Respondent paid for any hospital stays since the last interview (re-interviews) or in the past two years (new interviews). It is only available from Wave 6 forward, and is based on the following questions:

"Since R's last interview/In the last two years, have you been a patient in a hospital overnight?"

"Were the costs for your hospital stay(s) completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for all of the costs associated with the hospital stay, $RwOHOSP=1$. The Respondent is then asked how much s/he has paid out-of-pocket since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in $RwMHOSP$. $RwFHOSP$ is a flag that indicates whether $RwMHOSP$ is imputed.

$SwOHOSP$, $SwMHOSP$, and $SwFHOSP$ contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about hospital costs.

In Waves 3-5, there is a single question that combines hospital and nursing home costs. These costs are captured in $RwMHPNH$. If insurance did not pay for all of the costs associated with the bundled stay, $RwOHPNH=1$. $RwFHPNH$ is a flag that indicates whether $RwMHPNH$ is imputed. These variables are documented in the section titled "Hospital and Nursing Home".

$SwOHPNH$, $SwMHPNH$, and $SwFHPNH$ contain this information for the Respondent's spouse or partner.

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2016:

xN099	OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
xN102	HOSPITAL STAYS COVERED BY INS
xN106	AMT PAID O-O-P HOSPITAL COSTS
xN107	AMT PAID O-O-P HOSPITAL COSTS - MIN
xN108	AMT PAID O-O-P HOSPITAL COSTS - MAX

HRS 2014-2016:

xN433_1	INSURANCE PAY ANY - -1
xN434_1	INSURANCE PAY ALL - -1

Nursing Home

Wave	Variable Name	Variable Label	Type
2	H2ONHM	H2ONHM:W2 Mexp Paid:H Nursing Hm, prv 1 yr	Categ
2	R2ONHM	R2ONHM:W2 Mexp Paid:R Nursing Hm, prv 1 yr	Categ
6	R6ONHM	R6ONHM:W6 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
7	R7ONHM	R7ONHM:W7 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
8	R8ONHM	R8ONHM:W8 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
9	R9ONHM	R9ONHM:W9 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
10	R10ONHM	R10ONHM:W10 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
11	R11ONHM	R11ONHM:W11 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
12	R12ONHM	R12ONHM:W12 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
13	R13ONHM	R13ONHM:W13 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
2	S2ONHM	S2ONHM:W2 Mexp Paid:S Nursing Hm, prv 1 yr	Categ
6	S6ONHM	S6ONHM:W6 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
7	S7ONHM	S7ONHM:W7 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
8	S8ONHM	S8ONHM:W8 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
9	S9ONHM	S9ONHM:W9 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
10	S10ONHM	S10ONHM:W10 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
11	S11ONHM	S11ONHM:W11 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
12	S12ONHM	S12ONHM:W12 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
13	S13ONHM	S13ONHM:W13 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
2	H2MNHM	H2MNHM:W2 Mexp Amt:H Nursing Hm, prv 1 yr	Cont
2	R2MNHM	R2MNHM:W2 Mexp Amt:R Nursing Hm, prv 1 yr	Cont
6	R6MNHM	R6MNHM:W6 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
7	R7MNHM	R7MNHM:W7 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
8	R8MNHM	R8MNHM:W8 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
9	R9MNHM	R9MNHM:W9 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
10	R10MNHM	R10MNHM:W10 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
11	R11MNHM	R11MNHM:W11 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
12	R12MNHM	R12MNHM:W12 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
13	R13MNHM	R13MNHM:W13 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
2	S2MNHM	S2MNHM:W2 Mexp Amt:S Nursing Hm, prv 1 yr	Cont
6	S6MNHM	S6MNHM:W6 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
7	S7MNHM	S7MNHM:W7 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
8	S8MNHM	S8MNHM:W8 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
9	S9MNHM	S9MNHM:W9 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
10	S10MNHM	S10MNHM:W10 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
11	S11MNHM	S11MNHM:W11 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
12	S12MNHM	S12MNHM:W12 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
13	S13MNHM	S13MNHM:W13 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
2	H2FNHM	H2FNHM:W2 Mexp Flag:H Nursing Hm, prv 1 yr	Categ
6	R6FNHM	R6FNHM:W6 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
7	R7FNHM	R7FNHM:W7 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
8	R8FNHM	R8FNHM:W8 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
9	R9FNHM	R9FNHM:W9 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
10	R10FNHM	R10FNHM:W10 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
11	R11FNHM	R11FNHM:W11 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
12	R12FNHM	R12FNHM:W12 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
13	R13FNHM	R13FNHM:W13 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
6	S6FNHM	S6FNHM:W6 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
7	S7FNHM	S7FNHM:W7 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
8	S8FNHM	S8FNHM:W8 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
9	S9FNHM	S9FNHM:W9 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
10	S10FNHM	S10FNHM:W10 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
11	S11FNHM	S11FNHM:W11 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
12	S12FNHM	S12FNHM:W12 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
13	S13FNHM	S13FNHM:W13 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
2	H2CNHM	H2CNHM:W2 Mexp Flag:H Allocation flag for Nursing Hm, prv 1 yr	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2ONHM	8222	0.01	0.10	0.0	1.0
R2ONHM	8222	0.01	0.07	0.0	1.0
R6ONHM	18165	0.02	0.14	0.0	1.0
R7ONHM	20129	0.02	0.14	0.0	1.0
R8ONHM	18469	0.02	0.14	0.0	1.0
R9ONHM	17217	0.02	0.15	0.0	1.0
R10ONHM	22034	0.02	0.16	0.0	1.0
R11ONHM	20554	0.03	0.16	0.0	1.0
R12ONHM	18747	0.03	0.16	0.0	1.0
R13ONHM	20912	0.02	0.15	0.0	1.0
S2ONHM	4549	0.01	0.10	0.0	1.0
S6ONHM	11639	0.01	0.09	0.0	1.0
S7ONHM	12972	0.01	0.08	0.0	1.0
S8ONHM	11735	0.01	0.10	0.0	1.0
S9ONHM	10646	0.01	0.09	0.0	1.0
S10ONHM	13513	0.01	0.11	0.0	1.0
S11ONHM	12488	0.01	0.11	0.0	1.0
S12ONHM	11012	0.01	0.11	0.0	1.0
S13ONHM	11779	0.01	0.10	0.0	1.0
H2MNHM	8222	104.72	1571.02	0.0	45000.0
R2MNHM	8222	49.88	1094.49	0.0	36000.0
R6MNHM	18165	489.21	5992.02	0.0	213000.0
R7MNHM	20129	506.44	6409.65	0.0	150000.0
R8MNHM	18469	503.00	6178.65	0.0	217500.0
R9MNHM	17217	604.50	8154.12	0.0	464000.0
R10MNHM	22034	478.06	6837.42	0.0	288000.0
R11MNHM	20554	577.55	6862.55	0.0	360000.0
R12MNHM	18747	623.58	7643.37	0.0	260000.0
R13MNHM	20912	533.89	7648.28	0.0	300000.0
S2MNHM	4549	99.12	1516.61	0.0	45000.0
S6MNHM	11639	124.01	3102.53	0.0	213000.0
S7MNHM	12972	137.07	3294.69	0.0	150000.0
S8MNHM	11735	141.70	3424.00	0.0	217500.0
S9MNHM	10646	156.93	3215.12	0.0	168000.0
S10MNHM	13513	161.20	3274.48	0.0	140000.0
S11MNHM	12488	225.20	4229.74	0.0	145000.0
S12MNHM	11012	190.55	4065.95	0.0	200000.0
S13MNHM	11779	160.81	3290.09	0.0	133500.0
H2FNHM	8222	5.97	0.39	1.0	6.0
R6FNHM	18165	5.92	0.61	1.0	6.0
R7FNHM	20129	5.92	0.59	1.0	6.0
R8FNHM	18469	5.91	0.63	1.0	6.0
R9FNHM	17217	5.90	0.67	1.0	6.0
R10FNHM	22034	5.89	0.71	1.0	6.0
R11FNHM	20554	5.88	0.73	1.0	6.0
R12FNHM	18747	5.88	0.73	1.0	6.0
R13FNHM	20912	5.90	0.67	1.0	6.0
S6FNHM	11639	5.97	0.38	1.0	6.0

S7FNHM	12972	5.97	0.37	1.0	6.0
S8FNHM	11735	5.96	0.44	1.0	6.0
S9FNHM	10646	5.96	0.40	1.0	6.0
S10FNHM	13513	5.94	0.52	1.0	6.0
S11FNHM	12488	5.94	0.51	1.0	6.0
S12FNHM	11012	5.94	0.52	1.0	6.0
S13FNHM	11779	5.95	0.46	1.0	6.0
H2CNHM	8222	0.01	0.07	0.0	2.0

Categorical Variable Codes

HwONHM: Mexp Paid:S Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No OOP expense		8138								
1.Some OOP expense		84								

Value	w11	w12	w13
.Q=Not asked this wv			
0.No OOP expense			
1.Some OOP expense			

RwONHM: Mexp Paid:R Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No OOP expense		8179				17802	19747	18087	16819	21491
1.Some OOP expense		43				363	382	382	398	543

Value	w11	w12	w13
.Q=Not asked this wv			
0.No OOP expense	20018	18254	20436
1.Some OOP expense	536	493	476

SwONHM: Mexp Paid:S Nursing Hm, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968				6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|		4507				11550	12879	11623	10561	13344
1.Some OOP expense	|		42				89	93	112	85	169

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	12328	10873	11656
1.Some OOP expense	|	160	139	123

HwFNHM: Mexp Flag:S Nursing Hm, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		46								
2.Complete bracket	|		5								
3.Incomplete bracket	|		2								
5.No value/bracket	|		31								
6.No expense	|		8138								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No expense	|			

RwFNHM: Mexp Flag:R Nursing Hm, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						218	224	250	255	382
2.Complete bracket	|						59	65	67	67	84
3.Incomplete bracket	|						40	40	23	37	30
5.No value/bracket	|						46	53	42	39	47
6.No expense	|						17802	19747	18087	16819	21491

Value		w11	w12	w13
1.Continuous value	|	388	356	325
2.Complete bracket	|	69	62	70
3.Incomplete bracket	|	39	33	43
5.No value/bracket	|	40	42	38
6.No expense	|	20018	18254	20436

SwFNHM: Mexp Flag:S Nursing Hm, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						57	56	75	58	129
2.Complete bracket	|						15	17	23	14	23
3.Incomplete bracket	|						6	10	6	8	9
5.No value/bracket	|						11	10	8	5	8
6.No expense	|						11550	12879	11623	10561	13344

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	117	109	89
2.Complete bracket	|	18	12	17
3.Incomplete bracket	|	11	9	5
5.No value/bracket	|	14	9	12
6.No expense	|	12328	10873	11656

H2CNHM: Mexp Flag:H Allocation flag for Nursing Hm, prv 1 yr											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Not allocated	|		8180								
1.Alloc to 1 of cpl	|		41								
2.Alloc to both of cpl	|		1								
Value		w11	w12	w13							
.Q=Not asked this wv	|										
0.Not allocated	|										
1.Alloc to 1 of cpl	|										
2.Alloc to both of cpl	|										

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwONHM is a dichotomous variable that indicates if the Respondent paid for any nursing home stay since the last interview. It is based on the following questions:

In Wave 2A, the questions are:

"During the last 12 months, since MONTH of (1992/1993), have you (or your (husband/wife/partner)) been a patient overnight in a nursing home, convalescent home, or other long-term health care facility?"

"Are there any medical expenses from your (and your husband's/wife's/partner's) nursing home stays that will not be covered by Medicare or other insurance, or by Medicaid?"

"Did you (and your husband/wife/partner) end up paying any of these non-covered costs for nursing home stays in the last 12 months?"

Since these questions are asked of the Financial Respondent for the entire household, and we impute the associated costs as such, we do not include separate imputation flags for the Respondent (R2FNHM) or their spouse or partner (S2FNHM), but rather include a single imputation flag for the household (H2FNHM).

H2CNHM is the Nursing Home allocation flag. There is one couple household where both members report a nursing home stay. For this case (H2CNHM=2), the household-level expense is allocated to the individuals based on the relative length of all stays. For all other households (H2CNHM=1), the individual who has the nursing home stay is allocated the household-level amount.

Beginning in Wave 6, the questions are:

"Since R's last interview/in the last two years, have you been a patient overnight in a nursing home, convalescent home, or other long-term health care facility?"

"[Have the costs for your nursing home stay(s) been completely covered by/Were the costs for your nursing home stay(s) completely covered by] insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of the nursing home stay, RwONHM=1. The Respondent is then asked how much s/he has paid out-of-pocket since the last interview. This information is stored in RwMNHM. RwfNHM is a flag that indicates whether RwMNHM is imputed. In Wave 2A, since questions are asked at a household level, the flag is at a household level and is stored in H2FNHM.

SwONHM, SwMNHM, and SwFNHM contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2H, there are no questions about nursing home costs. In Wave 2A, the Financial Respondent is asked about nursing home stays and costs for the entire household, and we impute these costs as such. The methodology is discussed in more detail in Section 4.2: Imputation Process.

In Waves 3-5, Respondents are asked about hospital and nursing home costs bundled together. These costs are captured in RwmHPNH and are documented in the section titled "Hospital and Nursing Home".

Beginning in Wave 2A, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

Beginning with Tracker 2004 V1 (Wave 7), HRS has implemented a verified nursing home residence flag for each wave, xNURSHM, e.g., GNURSHM for Wave 5 (2000).

From Wave 5 forward, there are cases at each interview where this information conflicts with nursing home residency reported in the core data cover sheet section. In the questions about nursing home utilization, a cover-sheet reporting a nursing home resident is assigned as "Yes" for any nursing home stays by default. In some cases where Tracker indicates residence is NOT a nursing home, the interviewer overwrites this with a "No" for any nursing home stays, but in many cases this does not occur. We examine these cases for length of stay, residency move-in date, and missing answers to estimate whether there is any nursing home utilization besides the residency reported in the core data, which HRS has determined is NOT a nursing home.

In Wave 2A, the spouse variables are taken from spouses' or household-level response. For all other waves, the spouse variables are taken from the Wave "w" spouse's self-reported information, e.g., S6ONHM is taken from the Wave 6 spouse's R6ONHM.

HRS Variables Used

AHEAD 1993:

B150	A11. R'S MARITAL STATUS
B622	E5. R/SP IN NURSING HOME LAST 12 MOS
B627	E8. NURSING HOME \$ NOT COVERED BY INS
B628	E9. R/SP PAY ANY NONCOVERED NURSE HOME \$
B629	E10. \$ R/SP PAY NURSING HOME
B629C	CATEG: E10. \$ R/SP PAY NURSING HOME

HRS 2002-2016:

xA028	R IN NURSING HOME
xA065	MONTH MOVED TO NH
xA066	YEAR MOVED TO NURS HOME
xN114	EVER PATIENT OVERNIGHT IN NURSING HOME
xN115	# TIMES SPENT OVERNIGHT IN NURSING HOME
xN116	NUM NIGHTS R SPENT OVERNIGHT IN NH
xN117	NUM MOS R SPENT OVERNIGHT IN NH
xN118	NH COSTS COVERED BY INSURANCE
xN119	AMT PAID O-O-P NURSING HOME
xN120	AMT PAID O-O-P NURSING HOME- MIN
xN121	AMT PAID O-O-P NURSING HOME- MAX

HRS 2014-2016:

xN433_2	INSURANCE PAY ANY - -2
xN434_2	INSURANCE PAY ALL - -2
xN435_2	INSURANCE PAY HALF - -2

Tracker:

xNURSHM	2000-2016 NURSING HOME STATUS
---------	-------------------------------

Hospital and Nursing Home

Wave	Variable Name	Variable Label	Type
3	R3OHPNH	R3OHPNH:W3 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	R4OHPNH	R4OHPNH:W4 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	R5OHPNH	R5OHPNH:W5 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	S3OHPNH	S3OHPNH:W3 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	S4OHPNH	S4OHPNH:W4 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	S5OHPNH	S5OHPNH:W5 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	R3MHPNH	R3MHPNH:W3 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
4	R4MHPNH	R4MHPNH:W4 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
5	R5MHPNH	R5MHPNH:W5 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
3	S3MHPNH	S3MHPNH:W3 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
4	S4MHPNH	S4MHPNH:W4 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
5	S5MHPNH	S5MHPNH:W5 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
3	R3FHPNH	R3FHPNH:W3 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	R4FHPNH	R4FHPNH:W4 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	R5FHPNH	R5FHPNH:W5 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	S3FHPNH	S3FHPNH:W3 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	S4FHPNH	S4FHPNH:W4 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	S5FHPNH	S5FHPNH:W5 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3OHPNH	17991	0.11	0.32	0.0	1.0
R4OHPNH	21384	0.11	0.32	0.0	1.0
R5OHPNH	19579	0.11	0.31	0.0	1.0
S3OHPNH	11917	0.11	0.31	0.0	1.0
S4OHPNH	13980	0.11	0.31	0.0	1.0
S5OHPNH	12731	0.10	0.29	0.0	1.0
R3MHPNH	17991	428.74	3658.92	0.0	160510.2
R4MHPNH	21384	556.57	6557.89	0.0	529611.0
R5MHPNH	19579	562.86	5527.38	0.0	164489.8
S3MHPNH	11917	318.58	2587.39	0.0	120979.5
S4MHPNH	13980	322.04	3875.21	0.0	295701.1
S5MHPNH	12731	287.51	3546.22	0.0	164489.8
R3FHPNH	17991	5.49	1.46	1.0	6.0
R4FHPNH	21384	5.49	1.46	1.0	6.0
R5FHPNH	19579	5.52	1.42	1.0	6.0
S3FHPNH	11917	5.52	1.42	1.0	6.0
S4FHPNH	13980	5.52	1.42	1.0	6.0
S5FHPNH	12731	5.56	1.37	1.0	6.0

Categorical Variable Codes

[illegible]

SwFHPNH: Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537					
.V=Spouse NR	|			417	536	311					
1.Continuous value	|			824	980	863					
2.Complete bracket	|			373	420	296					
3.Incomplete bracket	|			19	25	17					
5.No value/bracket	|			39	46	40					
6.No expense	|			10662	12509	11515					
Value	|	w11	w12	w13							
.U=Unmarried	|										
.V=Spouse NR	|										
1.Continuous value	|										
2.Complete bracket	|										
3.Incomplete bracket	|										
5.No value/bracket	|										
6.No expense	|										

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOHPNH is a dichotomous variable that indicates if the Respondent paid for any hospital and/or nursing home stays since the last interview. It is only available in Waves 3-5, and is based on the following questions:

"Since R's last interview/In the last two years, have you been a patient in a hospital overnight?"

"Were the costs for your hospital stay(s) completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by insurance?"

"Since R's last interview/In the last two years, have you been a patient overnight in a nursing home, convalescent home, or other long-term health care facility?"

"Were the costs for your nursing home stay(s) completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by insurance?"

"About how much did you pay out-of-pocket for (nursing home and/or hospital) bills since your last interview/in the last two years?"

If insurance did not pay for the entire cost of any hospital and/or nursing home stays, RWOHPNH=1. The Respondent is then asked how much s/he paid out-of-pocket since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in RWMHPNH. RWFHPNH is a flag that indicates whether RWMHPNH is imputed.

SwOHPNH, SwMHPNH, and SwFHPNH contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2H, there are no questions about hospital and nursing home costs. In Wave 2A, there are no questions about hospital costs, but the Financial Respondent is asked about household nursing home stays and costs, and we impute these at the Respondent level. The methodology is discussed in more detail in Section 4.2: Imputation Process.

In Waves 3-5, there is a single question that combines hospital and nursing home costs. If the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

From Wave 6 forward, these costs are separated, and can be found in RwmHOSP and RwmNHNH. These variables are documented in sections "Hospital" and "Nursing Home" respectively.

HRS Variables Used

AHEAD 1995:

D1664	E1. HOSPITAL
D1669	E4. HOSP \$ NOT COV
D1681	E5. NURSING HOME
D1686	E8.NURHM NOT COV
D1688	E10. NURHM OR HOSP R PAY \$
D1689	E10A. NURHM OR HOSP DK-1
D1690	E10B. NURHM OR HOSP DK-2
D1691	E10C. NURHM OR HOSP DK-3
D1692	E10D. NURHM OR HOSP DK-4
D1693	E10E. NURHM OR HOSP DK-5
D240	CS11.R-WHERE LIVE

HRS 1996:

E1770	E1. HOSPITAL-YR
E1775	E4. HOSP \$ NOT COV
E1776	E5. NURSING HOME-YR
E1781	E8.NURHM NOT COV
E1783	E10. NURHM OR HOSP R PAY \$
E1784	E10A. NURHM OR HOSP R PAY \$ DK-1
E1785	E10B. NURHM OR HOSP R PAY \$ DK-2
E1786	E10C. NURHM OR HOSP R PAY \$ DK-3
E1787	E10D. NURHM OR HOSP R PAY \$ DK-4
E1788	E10E. NURHM OR HOSP R PAY \$ DK-5
E240	CS11.R-WHERE LIVE

HRS 1998:

F2295	E1. HOSPITAL-YR
F2298	E4. HOSP \$ NOT COV
F2299	E5. NURSING HOME-YR
F2304	E8.NURHM NOT COV
F2305	E10. NURHM OR HOSP R PAY \$

F2306	E10A. NURHM OR HOSP DK-1
F2307	E10B. NURHM OR HOSP DK-2
F2308	E10C. NURHM OR HOSP DK-3
F2309	E10B1. NURHM OR HOSP DK-2
F2310	E10B1. NURHM OR HOSP DK-2
F2311	E10D. NURHM OR HOSP DK-4
F2312	E10E. NURHM OR HOSP DK-5
F517	CS11.R IN NURSING HOME
HRS 2000:	
G2567	E1. HOSPITAL-YR
G2570	E4. HOSP \$ NOT COV
G2571	E5. NURSING HOME-YR
G2572	E6. NURHM # TIMES
G2573	E7. NURHM-1 NIGHTS
G2574	E7A.NURHM-1 MONTHS
G2576	E8.NURHM NOT COV
G2577	E10. NURHM OR HOSP R PAY \$
G2578	E10A. NURHM OR HOSP DK-1
G2579	E10B. NURHM OR HOSP DK-2
G2580	E10C. NURHM OR HOSP DK-3
G2581	E10B1. NURHM OR HOSP DK-2
G2582	E10Y1B1. NURHM OR HOSP DK-2
G2583	E10D. NURHM OR HOSP DK-4
G2584	E10E. NURHM OR HOSP DK-5
G558	CS11.R IN NURSING HOME
G789	CS25.MONTH MOVED TO NURS HOME
G790	CS25A. YEAR MOVED TO NURS HOME

Outpatient Surgery

Wave	Variable Name	Variable Label	Type
6	R6OOPS	R6OOPS:W6 Mexp Paid:R Outpatient, prv 2 yrs	Categ
7	R7OOPS	R7OOPS:W7 Mexp Paid:R Outpatient, prv 2 yrs	Categ
8	R8OOPS	R8OOPS:W8 Mexp Paid:R Outpatient, prv 2 yrs	Categ
9	R9OOPS	R9OOPS:W9 Mexp Paid:R Outpatient, prv 2 yrs	Categ
10	R10OOPS	R10OOPS:W10 Mexp Paid:R Outpatient, prv 2 yrs	Categ
11	R11OOPS	R11OOPS:W11 Mexp Paid:R Outpatient, prv 2 yrs	Categ
12	R12OOPS	R12OOPS:W12 Mexp Paid:R Outpatient, prv 2 yrs	Categ
13	R13OOPS	R13OOPS:W13 Mexp Paid:R Outpatient, prv 2 yrs	Categ
6	S6OOPS	S6OOPS:W6 Mexp Paid:S Outpatient, prv 2 yrs	Categ
7	S7OOPS	S7OOPS:W7 Mexp Paid:S Outpatient, prv 2 yrs	Categ
8	S8OOPS	S8OOPS:W8 Mexp Paid:S Outpatient, prv 2 yrs	Categ
9	S9OOPS	S9OOPS:W9 Mexp Paid:S Outpatient, prv 2 yrs	Categ
10	S10OOPS	S10OOPS:W10 Mexp Paid:S Outpatient, prv 2 yrs	Categ
11	S11OOPS	S11OOPS:W11 Mexp Paid:S Outpatient, prv 2 yrs	Categ
12	S12OOPS	S12OOPS:W12 Mexp Paid:S Outpatient, prv 2 yrs	Categ
13	S13OOPS	S13OOPS:W13 Mexp Paid:S Outpatient, prv 2 yrs	Categ
6	R6MOPS	R6MOPS:W6 Mexp Amt:R Outpatient, prv 2 yrs	Cont
7	R7MOPS	R7MOPS:W7 Mexp Amt:R Outpatient, prv 2 yrs	Cont
8	R8MOPS	R8MOPS:W8 Mexp Amt:R Outpatient, prv 2 yrs	Cont
9	R9MOPS	R9MOPS:W9 Mexp Amt:R Outpatient, prv 2 yrs	Cont
10	R10MOPS	R10MOPS:W10 Mexp Amt:R Outpatient, prv 2 yrs	Cont
11	R11MOPS	R11MOPS:W11 Mexp Amt:R Outpatient, prv 2 yrs	Cont
12	R12MOPS	R12MOPS:W12 Mexp Amt:R Outpatient, prv 2 yrs	Cont
13	R13MOPS	R13MOPS:W13 Mexp Amt:R Outpatient, prv 2 yrs	Cont
6	S6MOPS	S6MOPS:W6 Mexp Amt:S Outpatient, prv 2 yrs	Cont
7	S7MOPS	S7MOPS:W7 Mexp Amt:S Outpatient, prv 2 yrs	Cont
8	S8MOPS	S8MOPS:W8 Mexp Amt:S Outpatient, prv 2 yrs	Cont
9	S9MOPS	S9MOPS:W9 Mexp Amt:S Outpatient, prv 2 yrs	Cont
10	S10MOPS	S10MOPS:W10 Mexp Amt:S Outpatient, prv 2 yrs	Cont
11	S11MOPS	S11MOPS:W11 Mexp Amt:S Outpatient, prv 2 yrs	Cont
12	S12MOPS	S12MOPS:W12 Mexp Amt:S Outpatient, prv 2 yrs	Cont
13	S13MOPS	S13MOPS:W13 Mexp Amt:S Outpatient, prv 2 yrs	Cont
6	R6FOPS	R6FOPS:W6 Mexp Flag:R Outpatient, prv 2 yrs	Categ
7	R7FOPS	R7FOPS:W7 Mexp Flag:R Outpatient, prv 2 yrs	Categ
8	R8FOPS	R8FOPS:W8 Mexp Flag:R Outpatient, prv 2 yrs	Categ
9	R9FOPS	R9FOPS:W9 Mexp Flag:R Outpatient, prv 2 yrs	Categ
10	R10FOPS	R10FOPS:W10 Mexp Flag:R Outpatient, prv 2 yrs	Categ
11	R11FOPS	R11FOPS:W11 Mexp Flag:R Outpatient, prv 2 yrs	Categ
12	R12FOPS	R12FOPS:W12 Mexp Flag:R Outpatient, prv 2 yrs	Categ
13	R13FOPS	R13FOPS:W13 Mexp Flag:R Outpatient, prv 2 yrs	Categ
6	S6FOPS	S6FOPS:W6 Mexp Flag:S Outpatient, prv 2 yrs	Categ
7	S7FOPS	S7FOPS:W7 Mexp Flag:S Outpatient, prv 2 yrs	Categ
8	S8FOPS	S8FOPS:W8 Mexp Flag:S Outpatient, prv 2 yrs	Categ
9	S9FOPS	S9FOPS:W9 Mexp Flag:S Outpatient, prv 2 yrs	Categ
10	S10FOPS	S10FOPS:W10 Mexp Flag:S Outpatient, prv 2 yrs	Categ
11	S11FOPS	S11FOPS:W11 Mexp Flag:S Outpatient, prv 2 yrs	Categ
12	S12FOPS	S12FOPS:W12 Mexp Flag:S Outpatient, prv 2 yrs	Categ
13	S13FOPS	S13FOPS:W13 Mexp Flag:S Outpatient, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6OOPS	18165	0.09	0.28	0.0	1.0
R7OOPS	20129	0.10	0.30	0.0	1.0
R8OOPS	18469	0.10	0.30	0.0	1.0

R9OOPS	17217	0.10	0.30	0.0	1.0
R10OOPS	22034	0.11	0.32	0.0	1.0
R11OOPS	20554	0.10	0.30	0.0	1.0
R12OOPS	18747	0.09	0.28	0.0	1.0
R13OOPS	20912	0.09	0.29	0.0	1.0
S6OOPS	11639	0.10	0.30	0.0	1.0
S7OOPS	12972	0.11	0.31	0.0	1.0
S8OOPS	11735	0.11	0.32	0.0	1.0
S9OOPS	10646	0.11	0.32	0.0	1.0
S10OOPS	13513	0.12	0.33	0.0	1.0
S11OOPS	12488	0.11	0.31	0.0	1.0
S12OOPS	11012	0.09	0.29	0.0	1.0
S13OOPS	11779	0.10	0.29	0.0	1.0
R6MOPS	18165	77.25	636.12	0.0	27800.0
R7MOPS	20129	106.59	2259.32	0.0	300000.0
R8MOPS	18469	114.59	1363.55	0.0	150150.0
R9MOPS	17217	98.08	833.41	0.0	47000.0
R10MOPS	22034	132.99	862.13	0.0	40000.0
R11MOPS	20554	123.57	912.11	0.0	38301.4
R12MOPS	18747	129.32	1007.31	0.0	50000.0
R13MOPS	20912	151.14	1049.47	0.0	60000.0
S6MOPS	11639	88.06	668.90	0.0	26000.0
S7MOPS	12972	100.62	845.69	0.0	35000.0
S8MOPS	11735	124.75	882.41	0.0	30000.0
S9MOPS	10646	108.46	877.64	0.0	47000.0
S10MOPS	13513	144.54	806.07	0.0	26000.0
S11MOPS	12488	132.76	877.55	0.0	38301.4
S12MOPS	11012	143.07	985.05	0.0	30000.0
S13MOPS	11779	162.48	1017.28	0.0	35000.0
R6FOPS	18165	5.60	1.31	1.0	6.0
R7FOPS	20129	5.55	1.39	1.0	6.0
R8FOPS	18469	5.52	1.43	1.0	6.0
R9FOPS	17217	5.52	1.44	1.0	6.0
R10FOPS	22034	5.46	1.53	1.0	6.0
R11FOPS	20554	5.52	1.45	1.0	6.0
R12FOPS	18747	5.59	1.36	1.0	6.0
R13FOPS	20912	5.58	1.37	1.0	6.0
S6FOPS	11639	5.56	1.37	1.0	6.0
S7FOPS	12972	5.51	1.45	1.0	6.0
S8FOPS	11735	5.48	1.49	1.0	6.0
S9FOPS	10646	5.47	1.50	1.0	6.0
S10FOPS	13513	5.42	1.57	1.0	6.0
S11FOPS	12488	5.48	1.50	1.0	6.0
S12FOPS	11012	5.56	1.40	1.0	6.0
S13FOPS	11779	5.54	1.42	1.0	6.0

Categorical Variable Codes

RwOOPS: Mexp Paid:R Outpatient, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						16560	18160	16558	15432	19509
1.Some OOP expense	|						1605	1969	1911	1785	2525

Value		w11	w12	w13
0.No OOP expense	|	18492	17129	19037
1.Some OOP expense	|	2062	1618	1875

SwOOPS: Mexp Paid:S Outpatient, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						10496	11580	10410	9435	11848
1.Some OOP expense	|						1143	1392	1325	1211	1665

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	11124	9989	10645
1.Some OOP expense	|	1364	1023	1134

RwFOPS: Mexp Flag:R Outpatient, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						1084	1470	1456	1371	2087
2.Complete bracket	|						383	341	321	296	314
3.Incomplete bracket	|						61	71	65	61	81
5.No value/bracket	|						77	87	69	57	43
6.No expense	|						16560	18160	16558	15432	19509

Value		w11	w12	w13
1.Continuous value	|	1750	1389	1547
2.Complete bracket	|	218	156	231
3.Incomplete bracket	|	57	38	53
5.No value/bracket	|	37	35	44
6.No expense	|	18492	17129	19037

SwFOPS: Mexp Flag:S Outpatient, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						770	1047	1001	935	1367
2.Complete bracket	|						278	241	233	203	213
3.Incomplete bracket	|						43	45	45	35	56
5.No value/bracket	|						52	59	46	38	29
6.No expense	|						10496	11580	10410	9435	11848

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	1159	888	953
2.Complete bracket	|	146	90	119
3.Incomplete bracket	|	34	25	32
5.No value/bracket	|	25	20	30
6.No expense	|	11124	9989	10645

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOOPS is a dichotomous variable that indicates if the Respondent paid for any outpatient surgery since the last interview. It is only available from Wave 6 forward, and is based on the following questions:

"Not counting overnight hospital stays, since R's last interview/in the last two years, have you had outpatient surgery?"

"Were the expenses for your outpatient surgery completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of the outpatient surgery, `RwOOPS=1`. The Respondent is then asked how much s/he paid since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in `RwMOPS`. `RwFOPS` is a flag that indicates whether `RwMOPS` is imputed.

`SwOOPS`, `SwMOPS`, and `SwFOPS` contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about outpatient surgery costs.

In Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs. These costs are captured in `RwMDDOP` and are documented in the section titled "Doctor, Dentist and Outpatient Surgery".

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2012:	
<code>xN135</code>	OUTPATIENT SURG COSTS COVERED BY HI
<code>xN139</code>	AMT PAID O-O-P OUTPAT SURGERY
<code>xN140</code>	AMT PAID O-O-P OUTPAT SURGERY - MIN
<code>xN141</code>	AMT PAID O-O-P OUTPAT SURGERY - MAX
HRS 2014-2016:	
<code>xN433_3</code>	INSURANCE PAY ANY - -3
<code>xN434_3</code>	INSURANCE PAY ALL - -3

Doctor Visits

Wave	Variable Name	Variable Label	Type
6	R6ODR	R6ODR:W6 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
7	R7ODR	R7ODR:W7 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
8	R8ODR	R8ODR:W8 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
9	R9ODR	R9ODR:W9 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
10	R10ODR	R10ODR:W10 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
11	R11ODR	R11ODR:W11 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
12	R12ODR	R12ODR:W12 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
13	R13ODR	R13ODR:W13 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
6	S6ODR	S6ODR:W6 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
7	S7ODR	S7ODR:W7 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
8	S8ODR	S8ODR:W8 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
9	S9ODR	S9ODR:W9 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
10	S10ODR	S10ODR:W10 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
11	S11ODR	S11ODR:W11 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
12	S12ODR	S12ODR:W12 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
13	S13ODR	S13ODR:W13 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
6	R6MDR	R6MDR:W6 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
7	R7MDR	R7MDR:W7 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
8	R8MDR	R8MDR:W8 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
9	R9MDR	R9MDR:W9 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
10	R10MDR	R10MDR:W10 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
11	R11MDR	R11MDR:W11 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
12	R12MDR	R12MDR:W12 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
13	R13MDR	R13MDR:W13 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
6	S6MDR	S6MDR:W6 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
7	S7MDR	S7MDR:W7 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
8	S8MDR	S8MDR:W8 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
9	S9MDR	S9MDR:W9 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
10	S10MDR	S10MDR:W10 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
11	S11MDR	S11MDR:W11 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
12	S12MDR	S12MDR:W12 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
13	S13MDR	S13MDR:W13 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
6	R6FDR	R6FDR:W6 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
7	R7FDR	R7FDR:W7 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
8	R8FDR	R8FDR:W8 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
9	R9FDR	R9FDR:W9 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
10	R10FDR	R10FDR:W10 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
11	R11FDR	R11FDR:W11 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
12	R12FDR	R12FDR:W12 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
13	R13FDR	R13FDR:W13 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
6	S6FDR	S6FDR:W6 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
7	S7FDR	S7FDR:W7 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
8	S8FDR	S8FDR:W8 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
9	S9FDR	S9FDR:W9 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
10	S10FDR	S10FDR:W10 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
11	S11FDR	S11FDR:W11 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
12	S12FDR	S12FDR:W12 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
13	S13FDR	S13FDR:W13 Mexp Flag:S Doctor visit, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6ODR	18165	0.60	0.49	0.0	1.0
R7ODR	20129	0.61	0.49	0.0	1.0
R8ODR	18469	0.61	0.49	0.0	1.0

R9ODR	17217	0.59	0.49	0.0	1.0
R10ODR	22034	0.62	0.49	0.0	1.0
R11ODR	20554	0.61	0.49	0.0	1.0
R12ODR	18747	0.52	0.50	0.0	1.0
R13ODR	20912	0.49	0.50	0.0	1.0
S6ODR	11639	0.65	0.48	0.0	1.0
S7ODR	12972	0.66	0.47	0.0	1.0
S8ODR	11735	0.66	0.48	0.0	1.0
S9ODR	10646	0.64	0.48	0.0	1.0
S10ODR	13513	0.65	0.48	0.0	1.0
S11ODR	12488	0.64	0.48	0.0	1.0
S12ODR	11012	0.55	0.50	0.0	1.0
S13ODR	11779	0.52	0.50	0.0	1.0
R6MDR	18165	449.20	2182.74	0.0	118154.5
R7MDR	20129	439.14	3026.62	0.0	303000.0
R8MDR	18469	393.30	1635.03	0.0	85000.0
R9MDR	17217	407.95	1476.42	0.0	69735.1
R10MDR	22034	521.25	1901.17	0.0	139662.0
R11MDR	20554	487.32	1486.29	0.0	79266.8
R12MDR	18747	504.08	1581.24	0.0	60000.0
R13MDR	20912	570.54	1838.04	0.0	55006.8
S6MDR	11639	456.38	1967.56	0.0	100000.0
S7MDR	12972	444.93	1910.12	0.0	120000.0
S8MDR	11735	414.20	1608.48	0.0	80000.0
S9MDR	10646	426.13	1302.24	0.0	40000.0
S10MDR	13513	559.63	2076.61	0.0	139662.0
S11MDR	12488	531.25	1590.62	0.0	79266.8
S12MDR	11012	525.81	1509.51	0.0	32898.3
S13MDR	11779	619.43	1930.34	0.0	50000.0
R6FDR	18165	3.21	2.34	1.0	6.0
R7FDR	20129	3.12	2.36	1.0	6.0
R8FDR	18469	3.14	2.36	1.0	6.0
R9FDR	17217	3.22	2.38	1.0	6.0
R10FDR	22034	3.06	2.38	1.0	6.0
R11FDR	20554	3.09	2.38	1.0	6.0
R12FDR	18747	3.55	2.42	1.0	6.0
R13FDR	20912	3.69	2.42	1.0	6.0
S6FDR	11639	2.97	2.30	1.0	6.0
S7FDR	12972	2.89	2.31	1.0	6.0
S8FDR	11735	2.91	2.31	1.0	6.0
S9FDR	10646	2.97	2.33	1.0	6.0
S10FDR	13513	2.89	2.34	1.0	6.0
S11FDR	12488	2.92	2.35	1.0	6.0
S12FDR	11012	3.40	2.43	1.0	6.0
S13FDR	11779	3.54	2.43	1.0	6.0

Categorical Variable Codes

RwODR: Mexp Paid:R Doctor visit, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						7222	7786	7233	7033	8467
1.Some OOP expense	|						10943	12343	11236	10184	13567
Value		w11	w12	w13							
0.No OOP expense	|	8039	9077	10752							
1.Some OOP expense	|	12515	9670	10160							

SwODR: Mexp Paid:S Doctor visit, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						4074	4406	4045	3818	4745
1.Some OOP expense	|						7565	8566	7690	6828	8768
Value		w11	w12	w13							
.U=Unmarried	|	7474	7125	8024							
.V=Spouse NR	|	592	610	1109							
0.No OOP expense	|	4467	5005	5694							
1.Some OOP expense	|	8021	6007	6085							

RwFDR: Mexp Flag:R Doctor visit, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						8025	9712	8787	8043	11408
2.Complete bracket	|						2369	2095	1958	1681	1649
3.Incomplete bracket	|						248	240	236	226	288
5.No value/bracket	|						301	296	255	234	222
6.No expense	|						7222	7786	7233	7033	8467
Value		w11	w12	w13							
1.Continuous value	|	10556	8045	8396							
2.Complete bracket	|	1529	1198	1335							
3.Incomplete bracket	|	221	224	232							
5.No value/bracket	|	209	203	197							
6.No expense	|	8039	9077	10752							

SwFDR: Mexp Flag:S Doctor visit, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						5689	6858	6111	5512	7485
2.Complete bracket	|						1546	1374	1290	1050	992
3.Incomplete bracket	|						136	141	137	130	168
5.No value/bracket	|						194	193	152	136	123
6.No expense	|						4074	4406	4045	3818	4745

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	6834	5085	5134
2.Complete bracket	|	940	677	714
3.Incomplete bracket	|	126	124	129
5.No value/bracket	|	121	121	108
6.No expense	|	4467	5005	5694

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwODR is a dichotomous variable that indicates if the Respondent paid for any doctor visits since the last interview. It is only available from Wave 6 forward, and is based on the following questions:

"Do you think you have seen a medical doctor about your health at least once since R's last interview/in the last two years?"

"Were the costs for your doctor or clinic visit(s) completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of all doctor visits, RwODR=1. The Respondent is then asked how much s/he paid out-of-pocket since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in RwMDR. RwFDR is a flag that indicates whether RwMDR is imputed.

SwODR, SwMDR, and SwFDR contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about doctor visits costs.

In Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs. These costs are found in the RwMDDOP variables and are documented in the section titled "Doctor, Dentist and Outpatient Surgery".

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2012:

xN152	DOCTOR VISITS COVERED BY INSURANCE
xN156	AMT PAY O-O-P FOR DOC VISITS
xN157	AMT PAY O-O-P FOR DOC VISITS - MIN
xN158	AMT PAY O-O-P FOR DOC VISITS - MAX

HRS 2014-2016:

xN433_4	INSURANCE PAY ANY - -4
xN434_4	INSURANCE PAY ALL - -4

Dental Visits

Wave	Variable Name	Variable Label	Type
6	R6ODENT	R6ODENT:W6 Mexp Paid:R Dental, prv 2 yrs	Categ
7	R7ODENT	R7ODENT:W7 Mexp Paid:R Dental, prv 2 yrs	Categ
8	R8ODENT	R8ODENT:W8 Mexp Paid:R Dental, prv 2 yrs	Categ
9	R9ODENT	R9ODENT:W9 Mexp Paid:R Dental, prv 2 yrs	Categ
10	R10ODENT	R10ODENT:W10 Mexp Paid:R Dental, prv 2 yrs	Categ
11	R11ODENT	R11ODENT:W11 Mexp Paid:R Dental, prv 2 yrs	Categ
12	R12ODENT	R12ODENT:W12 Mexp Paid:R Dental, prv 2 yrs	Categ
13	R13ODENT	R13ODENT:W13 Mexp Paid:R Dental, prv 2 yrs	Categ
6	S6ODENT	S6ODENT:W6 Mexp Paid:S Dental, prv 2 yrs	Categ
7	S7ODENT	S7ODENT:W7 Mexp Paid:S Dental, prv 2 yrs	Categ
8	S8ODENT	S8ODENT:W8 Mexp Paid:S Dental, prv 2 yrs	Categ
9	S9ODENT	S9ODENT:W9 Mexp Paid:S Dental, prv 2 yrs	Categ
10	S10ODENT	S10ODENT:W10 Mexp Paid:S Dental, prv 2 yrs	Categ
11	S11ODENT	S11ODENT:W11 Mexp Paid:S Dental, prv 2 yrs	Categ
12	S12ODENT	S12ODENT:W12 Mexp Paid:S Dental, prv 2 yrs	Categ
13	S13ODENT	S13ODENT:W13 Mexp Paid:S Dental, prv 2 yrs	Categ
6	R6MDENT	R6MDENT:W6 Mexp Amt:R Dental, prv 2 yrs	Cont
7	R7MDENT	R7MDENT:W7 Mexp Amt:R Dental, prv 2 yrs	Cont
8	R8MDENT	R8MDENT:W8 Mexp Amt:R Dental, prv 2 yrs	Cont
9	R9MDENT	R9MDENT:W9 Mexp Amt:R Dental, prv 2 yrs	Cont
10	R10MDENT	R10MDENT:W10 Mexp Amt:R Dental, prv 2 yrs	Cont
11	R11MDENT	R11MDENT:W11 Mexp Amt:R Dental, prv 2 yrs	Cont
12	R12MDENT	R12MDENT:W12 Mexp Amt:R Dental, prv 2 yrs	Cont
13	R13MDENT	R13MDENT:W13 Mexp Amt:R Dental, prv 2 yrs	Cont
6	S6MDENT	S6MDENT:W6 Mexp Amt:S Dental, prv 2 yrs	Cont
7	S7MDENT	S7MDENT:W7 Mexp Amt:S Dental, prv 2 yrs	Cont
8	S8MDENT	S8MDENT:W8 Mexp Amt:S Dental, prv 2 yrs	Cont
9	S9MDENT	S9MDENT:W9 Mexp Amt:S Dental, prv 2 yrs	Cont
10	S10MDENT	S10MDENT:W10 Mexp Amt:S Dental, prv 2 yrs	Cont
11	S11MDENT	S11MDENT:W11 Mexp Amt:S Dental, prv 2 yrs	Cont
12	S12MDENT	S12MDENT:W12 Mexp Amt:S Dental, prv 2 yrs	Cont
13	S13MDENT	S13MDENT:W13 Mexp Amt:S Dental, prv 2 yrs	Cont
6	R6FDENT	R6FDENT:W6 Mexp Flag:R Dental, prv 2 yrs	Categ
7	R7FDENT	R7FDENT:W7 Mexp Flag:R Dental, prv 2 yrs	Categ
8	R8FDENT	R8FDENT:W8 Mexp Flag:R Dental, prv 2 yrs	Categ
9	R9FDENT	R9FDENT:W9 Mexp Flag:R Dental, prv 2 yrs	Categ
10	R10FDENT	R10FDENT:W10 Mexp Flag:R Dental, prv 2 yrs	Categ
11	R11FDENT	R11FDENT:W11 Mexp Flag:R Dental, prv 2 yrs	Categ
12	R12FDENT	R12FDENT:W12 Mexp Flag:R Dental, prv 2 yrs	Categ
13	R13FDENT	R13FDENT:W13 Mexp Flag:R Dental, prv 2 yrs	Categ
6	S6FDENT	S6FDENT:W6 Mexp Flag:S Dental, prv 2 yrs	Categ
7	S7FDENT	S7FDENT:W7 Mexp Flag:S Dental, prv 2 yrs	Categ
8	S8FDENT	S8FDENT:W8 Mexp Flag:S Dental, prv 2 yrs	Categ
9	S9FDENT	S9FDENT:W9 Mexp Flag:S Dental, prv 2 yrs	Categ
10	S10FDENT	S10FDENT:W10 Mexp Flag:S Dental, prv 2 yrs	Categ
11	S11FDENT	S11FDENT:W11 Mexp Flag:S Dental, prv 2 yrs	Categ
12	S12FDENT	S12FDENT:W12 Mexp Flag:S Dental, prv 2 yrs	Categ
13	S13FDENT	S13FDENT:W13 Mexp Flag:S Dental, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6ODENT	18165	0.52	0.50	0.0	1.0
R7ODENT	20129	0.55	0.50	0.0	1.0
R8ODENT	18469	0.55	0.50	0.0	1.0

R9ODENT	17217	0.55	0.50	0.0	1.0
R10ODENT	22034	0.55	0.50	0.0	1.0
R11ODENT	20554	0.52	0.50	0.0	1.0
R12ODENT	18747	0.50	0.50	0.0	1.0
R13ODENT	20912	0.50	0.50	0.0	1.0
S6ODENT	11639	0.57	0.49	0.0	1.0
S7ODENT	12972	0.60	0.49	0.0	1.0
S8ODENT	11735	0.60	0.49	0.0	1.0
S9ODENT	10646	0.61	0.49	0.0	1.0
S10ODENT	13513	0.59	0.49	0.0	1.0
S11ODENT	12488	0.57	0.50	0.0	1.0
S12ODENT	11012	0.54	0.50	0.0	1.0
S13ODENT	11779	0.53	0.50	0.0	1.0
R6MDENT	18165	423.44	1167.40	0.0	44000.0
R7MDENT	20129	486.62	1256.00	0.0	30000.0
R8MDENT	18469	525.19	1417.81	0.0	40000.0
R9MDENT	17217	602.32	1690.46	0.0	35000.0
R10MDENT	22034	609.96	1630.71	0.0	60000.0
R11MDENT	20554	557.03	1582.05	0.0	70000.0
R12MDENT	18747	572.80	1785.48	0.0	101095.8
R13MDENT	20912	628.99	1849.00	0.0	65000.0
S6MDENT	11639	455.14	1164.35	0.0	44000.0
S7MDENT	12972	532.75	1316.03	0.0	30000.0
S8MDENT	11735	548.86	1380.25	0.0	40000.0
S9MDENT	10646	659.39	1797.75	0.0	35000.0
S10MDENT	13513	660.90	1769.01	0.0	60000.0
S11MDENT	12488	600.13	1674.10	0.0	70000.0
S12MDENT	11012	620.06	1968.36	0.0	101095.8
S13MDENT	11779	659.60	1760.21	0.0	49000.0
R6FDENT	18165	3.50	2.44	1.0	6.0
R7FDENT	20129	3.36	2.44	1.0	6.0
R8FDENT	18469	3.35	2.44	1.0	6.0
R9FDENT	17217	3.32	2.45	1.0	6.0
R10FDENT	22034	3.33	2.46	1.0	6.0
R11FDENT	20554	3.44	2.47	1.0	6.0
R12FDENT	18747	3.57	2.47	1.0	6.0
R13FDENT	20912	3.59	2.47	1.0	6.0
S6FDENT	11639	3.25	2.42	1.0	6.0
S7FDENT	12972	3.10	2.41	1.0	6.0
S8FDENT	11735	3.11	2.41	1.0	6.0
S9FDENT	10646	3.06	2.41	1.0	6.0
S10FDENT	13513	3.12	2.44	1.0	6.0
S11FDENT	12488	3.24	2.45	1.0	6.0
S12FDENT	11012	3.37	2.46	1.0	6.0
S13FDENT	11779	3.39	2.46	1.0	6.0

Categorical Variable Codes

RwODENT: Mexp Paid:R Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						8697	9084	8348	7723	10008
1.Some OOP expense	|						9468	11045	10121	9494	12026

Value		w11	w12	w13
0.No OOP expense	|	9769	9385	10559
1.Some OOP expense	|	10785	9362	10353

SwODENT: Mexp Paid:S Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						4972	5189	4726	4202	5562
1.Some OOP expense	|						6667	7783	7009	6444	7951

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	5422	5069	5479
1.Some OOP expense	|	7066	5943	6300

RwFDENT: Mexp Flag:R Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						8154	9765	8939	8589	11129
2.Complete bracket	|						963	963	902	674	647
3.Incomplete bracket	|						179	117	139	101	134
5.No value/bracket	|						172	200	141	130	116
6.No expense	|						8697	9084	8348	7723	10008

Value		w11	w12	w13
1.Continuous value	|	10039	8677	9550
2.Complete bracket	|	505	454	559
3.Incomplete bracket	|	107	104	126
5.No value/bracket	|	134	127	118
6.No expense	|	9769	9385	10559

SwFDENT: Mexp Flag:S Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						5777	6914	6220	5868	7410
2.Complete bracket	|						648	656	599	424	387
3.Incomplete bracket	|						125	81	97	71	84
5.No value/bracket	|						117	132	93	81	70
6.No expense	|						4972	5189	4726	4202	5562

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	6605	5523	5837
2.Complete bracket	|	302	277	318
3.Incomplete bracket	|	67	64	72
5.No value/bracket	|	92	79	73
6.No expense	|	5422	5069	5479

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwODENT is a dichotomous variable that indicates if the Respondent paid for any dental visits since the last interview. It is only available from Wave 6 forward, and is based on the following questions:

"Since your last interview/In the last two years, have you seen a dentist for dental care, including dentures?"

"Were your dental expenses completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of dental visits, RwODENT=1. The Respondent is then asked how much s/he paid since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in RwMDENT. RwFDENT is a flag that indicates whether RwMDENT is imputed.

SwODENT, SwMDENT, and SwFDENT contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about dental care costs.

In Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs. These costs are captured in RwMDDOP and are documented in the section titled "Doctor, Dentist and Outpatient Surgery".

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2012:	
xN165	DENTAL COSTS COVERED BY INSURANCE
xN168	AMT PAY O-O-P DENTAL
xN169	AMT PAY O-O-P DENTAL - MIN
xN170	AMT PAY O-O-P DENTAL - MAX
HRS 2014-2016:	
xN433_5	INSURANCE PAY ANY - -5
xN434_5	INSURANCE PAY ALL - -5

Doctor, Dentist and Outpatient Surgery

Wave	Variable Name	Variable Label	Type
3	R3ODDOP	R3ODDOP:W3 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	R4ODDOP	R4ODDOP:W4 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	R5ODDOP	R5ODDOP:W5 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	S3ODDOP	S3ODDOP:W3 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	S4ODDOP	S4ODDOP:W4 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	S5ODDOP	S5ODDOP:W5 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	R3MDDOP	R3MDDOP:W3 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
4	R4MDDOP	R4MDDOP:W4 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
5	R5MDDOP	R5MDDOP:W5 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
3	S3MDDOP	S3MDDOP:W3 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
4	S4MDDOP	S4MDDOP:W4 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
5	S5MDDOP	S5MDDOP:W5 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
3	R3FDDOP	R3FDDOP:W3 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	R4FDDOP	R4FDDOP:W4 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	R5FDDOP	R5FDDOP:W5 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	S3FDDOP	S3FDDOP:W3 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	S4FDDOP	S4FDDOP:W4 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	S5FDDOP	S5FDDOP:W5 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3ODDOP	17991	0.76	0.43	0.0	1.0
R4ODDOP	21384	0.78	0.41	0.0	1.0
R5ODDOP	19579	0.78	0.42	0.0	1.0
S3ODDOP	11917	0.81	0.39	0.0	1.0
S4ODDOP	13980	0.82	0.38	0.0	1.0
S5ODDOP	12731	0.83	0.38	0.0	1.0
R3MDDOP	17991	673.58	1440.91	0.0	45000.0
R4MDDOP	21384	684.35	1474.40	0.0	34000.0
R5MDDOP	19579	734.09	1710.24	0.0	50000.0
S3MDDOP	11917	740.53	1553.91	0.0	45000.0
S4MDDOP	13980	732.94	1504.88	0.0	32000.0
S5MDDOP	12731	798.52	1816.17	0.0	50000.0
R3FDDOP	17991	2.38	2.08	1.0	6.0
R4FDDOP	21384	2.31	2.03	1.0	6.0
R5FDDOP	19579	2.31	2.05	1.0	6.0
S3FDDOP	11917	2.15	1.93	1.0	6.0
S4FDDOP	13980	2.09	1.88	1.0	6.0
S5FDDOP	12731	2.05	1.87	1.0	6.0

Categorical Variable Codes

RwODDOP: Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			4268	4710	4344					
1.Some OOP expense			13723	16674	15235					

Value	w11	w12	w13
0.No OOP expense			
1.Some OOP expense			

SwODDOP: Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537					
.V=Spouse NR			417	536	311					
0.No OOP expense			2264	2472	2176					
1.Some OOP expense			9653	11508	10555					

Value	w11	w12	w13
.U=Unmarried			
.V=Spouse NR			
0.No OOP expense			
1.Some OOP expense			

[illegible]

SwFDDOP: Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537					
.V=Spouse NR	|			417	536	311					
1.Continuous value	|			7593	8978	8462					
2.Complete bracket	|			1938	2364	1896					
3.Incomplete bracket	|			37	55	67					
5.No value/bracket	|			85	111	130					
6.No expense	|			2264	2472	2176					

Value		w11	w12	w13
.U=Unmarried	|			
.V=Spouse NR	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No expense	|			

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwODDOP is a dichotomous variable that indicates if the Respondent paid for any doctor visits, dental visits, and/or outpatient surgery since the last interview. It is only available in Waves 3-5, and is based on the following questions:

"How many times have you seen or talked to a medical doctor about your health, including emergency room or clinic visits?"

"Were the costs for your doctor visit(s) completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by insurance?"

"Not counting overnight hospital stays, have you had outpatient surgery?"

"Were your expenses for your outpatient surgery completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by insurance?"

"Have you seen a dentist for dental care, including dentures?"

"Were your dental expenses completely covered by health insurance, partly covered by insurance, or not covered at all by insurance?"

"About how much did you pay out-of-pocket for (doctor, and/or outpatient surgery, and/or dental) bills since your last interview/in the last two years?"

If insurance did not pay for the entire cost of any doctor visits, dental visits, and/or outpatient surgery, RwODDOP=1. The Respondent is then asked how much s/he paid out-of-pocket for all of these services combined since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in RwMDDOP. RwFDDOP is a flag that indicates whether RwMDDOP is imputed.

SwODDOP, SwMDDOP, and SwFDDOP contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about doctor, dentist, and outpatient surgery costs.

In Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs. If the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

From Wave 6 forward, these costs are separated, and the data can be found in RwMDR, RwMDENT and RwMOPS.

HRS Variables Used

AHEAD 1995:

D1701	E13.DR, NOT COV
D1716	E16. OUTSURG, NOT COV
D1731	E18. DENTIST, NOT COV
D1732	E18A.DOCTOR/OUT/DENTAL R PAY \$
D1733	E18B.DR/OUT/DENTAL DK-1
D1734	E18C.DR/OUT/DENTAL DK-2
D1735	E18D.DR/OUT/DENTAL DK-3
D1736	E18E.DR/OUT/DENTAL DK-4
D1737	E18F.DR/OUT/DENTAL DK-5

HRS 1996:

E1793	E13.DR, NOT COV
E1798	E16. OUTSURG, NOT COV
E1803	E18. DENTIST, NOT COV
E1804	E18A.DOCTOR/OUT/DENTAL R PAY \$
E1805	E18B.DR/OUT/DENTAL \$ DK-1
E1806	E18C.DR/OUT/DENTAL \$ DK-2
E1807	E18D.DR/OUT/DENTAL \$ DK-3
E1808	E18E.DR/OUT/DENTAL \$ DK-4
E1809	E18F.DR/OUT/DENTAL \$ DK-5

HRS 1998:

F2332	E13.DR, NOT COV
F2334	E16. OUTSURG, NOT COV
F2336	E18. DENTIST, NOT COV
F2337	E18A.DOCTOR/OUT/DENTAL R PAY \$
F2338	E18B.DR/OUT/DENTAL DK-1
F2339	E18C.DR/OUT/DENTAL DK-2
F2340	E18D.DR/OUT/DENTAL DK-3

F2341	E18E.DR/OUT/DENTAL DK-4
F2342	E18C1.DR/OUT/DENTAL DK-2
F2343	E18F.DR/OUT/DENTAL DK-4
F2344	E18G.DR/OUT/DENTAL DK-5
HRS 2000:	
G2609	E13.DR-NOT COVERED
G2611	E16. OUTSURG-NOT COVERED
G2613	E18. DENTIST-NOT COVERED
G2614	E18A.DOCTOR/OUT/DENTAL R PAY \$
G2615	E18B.DR/OUT/DENTAL DK-1
G2616	E18C.DR/OUT/DENTAL DK-2
G2617	E18D.DR/OUT/DENTAL DK-3
G2618	E18E.DR/OUT/DENTAL DK-4
G2619	E18C1.DR/OUT/DENTAL DK-2
G2620	E18F.DR/OUT/DENTAL DK-4
G2621	E18G.DR/OUT/DENTAL DK-5

Prescription Drugs

Wave	Variable Name	Variable Label	Type
3	R3ODRUG	R3ODRUG:W3 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
4	R4ODRUG	R4ODRUG:W4 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
5	R5ODRUG	R5ODRUG:W5 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
6	R6ODRUG	R6ODRUG:W6 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
7	R7ODRUG	R7ODRUG:W7 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
8	R8ODRUG	R8ODRUG:W8 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
9	R9ODRUG	R9ODRUG:W9 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
10	R10ODRUG	R10ODRUG:W10 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
11	R11ODRUG	R11ODRUG:W11 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
12	R12ODRUG	R12ODRUG:W12 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
13	R13ODRUG	R13ODRUG:W13 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
3	S3ODRUG	S3ODRUG:W3 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
4	S4ODRUG	S4ODRUG:W4 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
5	S5ODRUG	S5ODRUG:W5 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
6	S6ODRUG	S6ODRUG:W6 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
7	S7ODRUG	S7ODRUG:W7 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
8	S8ODRUG	S8ODRUG:W8 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
9	S9ODRUG	S9ODRUG:W9 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
10	S10ODRUG	S10ODRUG:W10 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
11	S11ODRUG	S11ODRUG:W11 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
12	S12ODRUG	S12ODRUG:W12 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
13	S13ODRUG	S13ODRUG:W13 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
3	R3MDRUG	R3MDRUG:W3 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
4	R4MDRUG	R4MDRUG:W4 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
5	R5MDRUG	R5MDRUG:W5 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
6	R6MDRUG	R6MDRUG:W6 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
7	R7MDRUG	R7MDRUG:W7 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
8	R8MDRUG	R8MDRUG:W8 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
9	R9MDRUG	R9MDRUG:W9 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
10	R10MDRUG	R10MDRUG:W10 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
11	R11MDRUG	R11MDRUG:W11 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
12	R12MDRUG	R12MDRUG:W12 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
13	R13MDRUG	R13MDRUG:W13 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
3	S3MDRUG	S3MDRUG:W3 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
4	S4MDRUG	S4MDRUG:W4 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
5	S5MDRUG	S5MDRUG:W5 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
6	S6MDRUG	S6MDRUG:W6 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
7	S7MDRUG	S7MDRUG:W7 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
8	S8MDRUG	S8MDRUG:W8 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
9	S9MDRUG	S9MDRUG:W9 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
10	S10MDRUG	S10MDRUG:W10 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
11	S11MDRUG	S11MDRUG:W11 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
12	S12MDRUG	S12MDRUG:W12 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
13	S13MDRUG	S13MDRUG:W13 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
3	R3FDRUG	R3FDRUG:W3 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
4	R4FDRUG	R4FDRUG:W4 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
5	R5FDRUG	R5FDRUG:W5 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
6	R6FDRUG	R6FDRUG:W6 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
7	R7FDRUG	R7FDRUG:W7 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
8	R8FDRUG	R8FDRUG:W8 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
9	R9FDRUG	R9FDRUG:W9 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
10	R10FDRUG	R10FDRUG:W10 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
11	R11FDRUG	R11FDRUG:W11 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
12	R12FDRUG	R12FDRUG:W12 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
13	R13FDRUG	R13FDRUG:W13 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
3	S3FDRUG	S3FDRUG:W3 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
4	S4FDRUG	S4FDRUG:W4 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
5	S5FDRUG	S5FDRUG:W5 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
6	S6FDRUG	S6FDRUG:W6 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
7	S7FDRUG	S7FDRUG:W7 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
8	S8FDRUG	S8FDRUG:W8 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ

9	S9FDRUG	S9FDRUG:W9 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
10	S10FDRUG	S10FDRUG:W10 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
11	S11FDRUG	S11FDRUG:W11 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
12	S12FDRUG	S12FDRUG:W12 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
13	S13FDRUG	S13FDRUG:W13 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
8	R8PARTD	R8PARTD:W8 R Medicare Part D status	Categ
8	S8PARTD	S8PARTD:W8 S Medicare Part D status	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3ODRUG	17991	0.58	0.49	0.0	1.0
R4ODRUG	21384	0.62	0.49	0.0	1.0
R5ODRUG	19579	0.67	0.47	0.0	1.0
R6ODRUG	18165	0.71	0.46	0.0	1.0
R7ODRUG	20129	0.69	0.46	0.0	1.0
R8ODRUG	18469	0.58	0.49	0.0	1.0
R9ODRUG	17217	0.72	0.45	0.0	1.0
R10ODRUG	22034	0.68	0.47	0.0	1.0
R11ODRUG	20554	0.69	0.46	0.0	1.0
R12ODRUG	18747	0.63	0.48	0.0	1.0
R13ODRUG	20912	0.57	0.49	0.0	1.0
S3ODRUG	11917	0.58	0.49	0.0	1.0
S4ODRUG	13980	0.62	0.48	0.0	1.0
S5ODRUG	12731	0.68	0.47	0.0	1.0
S6ODRUG	11639	0.72	0.45	0.0	1.0
S7ODRUG	12972	0.71	0.46	0.0	1.0
S8ODRUG	11735	0.61	0.49	0.0	1.0
S9ODRUG	10646	0.74	0.44	0.0	1.0
S10ODRUG	13513	0.69	0.46	0.0	1.0
S11ODRUG	12488	0.70	0.46	0.0	1.0
S12ODRUG	11012	0.64	0.48	0.0	1.0
S13ODRUG	11779	0.58	0.49	0.0	1.0
R3MDRUG	17991	1182.46	4921.87	0.0	235200.0
R4MDRUG	21384	989.99	3538.66	0.0	132000.0
R5MDRUG	19579	1170.68	3723.75	0.0	230400.0
R6MDRUG	18165	2027.61	12331.66	0.0	1200000.0
R7MDRUG	20129	2575.37	13942.35	0.0	840000.0
R8MDRUG	18469	1657.80	5167.05	0.0	288000.0
R9MDRUG	17217	1311.38	3102.17	0.0	146400.0
R10MDRUG	22034	1314.61	3095.16	0.0	86400.0
R11MDRUG	20554	1273.91	2726.99	0.0	120000.0
R12MDRUG	18747	1151.59	3233.07	0.0	192000.0
R13MDRUG	20912	1122.24	8878.26	0.0	1200000.0
S3MDRUG	11917	1116.45	4790.86	0.0	235200.0
S4MDRUG	13980	965.90	3684.73	0.0	132000.0
S5MDRUG	12731	1114.47	3708.26	0.0	230400.0
S6MDRUG	11639	1961.87	12978.72	0.0	1200000.0
S7MDRUG	12972	2452.67	13228.83	0.0	840000.0
S8MDRUG	11735	1660.95	5349.47	0.0	288000.0
S9MDRUG	10646	1342.04	2949.34	0.0	120000.0
S10MDRUG	13513	1334.22	3093.53	0.0	72000.0

S11MDRUG	12488	1294.39	2724.30	0.0	120000.0
S12MDRUG	11012	1140.28	3224.55	0.0	192000.0
S13MDRUG	11779	1190.82	11438.63	0.0	1200000.0
R3FDRUG	17991	3.20	2.42	1.0	6.0
R4FDRUG	21384	3.01	2.39	1.0	6.0
R5FDRUG	19579	2.75	2.33	1.0	6.0
R6FDRUG	18165	2.61	2.25	1.0	6.0
R7FDRUG	20129	2.66	2.28	1.0	6.0
R8FDRUG	18469	3.20	2.42	1.0	6.0
R9FDRUG	17217	2.53	2.22	1.0	6.0
R10FDRUG	22034	2.72	2.30	1.0	6.0
R11FDRUG	20554	2.65	2.28	1.0	6.0
R12FDRUG	18747	2.99	2.37	1.0	6.0
R13FDRUG	20912	3.26	2.42	1.0	6.0
S3FDRUG	11917	3.17	2.42	1.0	6.0
S4FDRUG	13980	2.97	2.39	1.0	6.0
S5FDRUG	12731	2.67	2.31	1.0	6.0
S6FDRUG	11639	2.52	2.22	1.0	6.0
S7FDRUG	12972	2.59	2.26	1.0	6.0
S8FDRUG	11735	3.06	2.40	1.0	6.0
S9FDRUG	10646	2.46	2.19	1.0	6.0
S10FDRUG	13513	2.66	2.29	1.0	6.0
S11FDRUG	12488	2.60	2.26	1.0	6.0
S12FDRUG	11012	2.93	2.37	1.0	6.0
S13FDRUG	11779	3.18	2.42	1.0	6.0
R8PARTD	18469	0.41	0.73	0.0	2.0
S8PARTD	11735	0.34	0.69	0.0	2.0

Categorical Variable Codes

RwODRUG: Mexp Paid:R Reg take prescript drugs, prv 2 yrs										
Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			7569	8189	6501	5325	6164	7682	4762	7036
1.Some OOP expense			10422	13195	13078	12840	13965	10787	12455	14998

Value	w11	w12	w13
0.No OOP expense	6270	6948	8943
1.Some OOP expense	14284	11799	11969

SwODRUG: Mexp Paid:S Reg take prescript drugs, prv 2 yrs											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
.V=Spouse NR	|			417	536	311	220	380	317	365	722
0.No OOP expense	|			4983	5268	4038	3241	3821	4578	2818	4211
1.Some OOP expense	|			6934	8712	8693	8398	9151	7157	7828	9302

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	3708	3979	4889
1.Some OOP expense	|	8780	7033	6890

RwFDRUG: Mexp Flag:R Reg take prescript drugs, prv 2 yrs											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|			9111	11612	11789	11096	12217	9383	10824	13199
2.Complete bracket	|			1166	1409	1082	1358	1340	998	1192	1346
3.Incomplete bracket	|			40	30	50	164	180	173	207	234
5.No value/bracket	|			105	144	157	222	228	233	232	219
6.No expense	|			7569	8189	6501	5325	6164	7682	4762	7036
Value		w11	w12	w13							
1.Continuous value	|	12559	10159	10335							
2.Complete bracket	|	1261	1168	1196							
3.Incomplete bracket	|	234	250	217							
5.No value/bracket	|	230	222	221							
6.No expense	|	6270	6948	8943							

SwFDRUG: Mexp Flag:S Reg take prescript drugs, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537	6306	6777	6417	6206	7799
.V=Spouse NR	|			417	536	311	220	380	317	365	722
1.Continuous value	|			6142	7764	7924	7360	8092	6321	6891	8339
2.Complete bracket	|			714	860	654	816	831	605	708	736
3.Incomplete bracket	|			21	13	27	91	93	98	110	114
5.No value/bracket	|			57	75	88	131	135	133	119	113
6.No expense	|			4983	5268	4038	3241	3821	4578	2818	4211

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	7856	6199	6076
2.Complete bracket	|	674	595	586
3.Incomplete bracket	|	121	118	103
5.No value/bracket	|	129	121	125
6.No expense	|	3708	3979	4889

RwPARTD: R Medicare Part D status

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No part D	|								13602		
1.Part D but no change	|								2180		
2.Part D and change in use	|								2687		

Value		w11	w12	w13
0.No part D	|			
1.Part D but no change	|			
2.Part D and change in use	|			

SwPARTD: S Medicare Part D status											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|								6417		
.V=Spouse NR	|								317		
0.No part D	|								9159		
1.Part D but no change	|								1142		
2.Part D and change in use	|								1434		
Value		w11	w12	w13							
.U=Unmarried	|										
.V=Spouse NR	|										
0.No part D	|										
1.Part D but no change	|										
2.Part D and change in use	|										

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwODRUG is a dichotomous variable that indicates if the Respondent paid for any prescription drugs since the last interview. It is based on the following questions:

"Do you regularly take prescription medications?"

"Have/Were the costs of your prescription medications been completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by health insurance?"

For Respondents in Wave 5 who are not yet 65 years of age, the question about insurance coverage is as follows:

"Have the costs of your prescription medications been completely covered by health insurance, partly covered by insurance, or not covered at all by insurance?"

For all Respondents in Waves 6-11, the insurance coverage question is worded in a slightly different manner:

"Have the costs of your prescription medications been completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of prescription drugs, $RwODRUG=1$. The Respondent is then asked how much s/he paid out-of-pocket on average each month since the last interview (re-interview) or in the past two years (new interviews). This information is multiplied by 24 to reflect the cost over two years, and stored in $RwMDRUG$. $RwFDRUG$ is a flag that indicates whether $RwMDRUG$ is imputed.

In Wave 8 only, Respondents are asked different questions about out-of-pocket prescription drug costs depending on whether or not they have enrolled in Medicare Part D. The variable $R8PARTD$ contains the flag for Medicare Part D status, and has the following values: 0 = No Part D, 1 = Part D but no change, and 2 = Part D and change in use or cost.

$SwODRUG$, $SwMDRUG$, and $SwFDRUG$ contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about prescription drug costs.

From Wave 8, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

In Wave 8 only, Respondents are asked different questions about out-of-pocket prescription drug costs depending on whether or not they have enrolled in Medicare Part D. For those whose prescription drug use and cost are unaffected by Medicare Part D, the reported or imputed monthly average is multiplied by 24 months to estimate drug costs for the last two years. For those enrolled, two questions ask if their use or costs of prescription drugs changed. If the answer to either of these questions is "yes", then Respondents report two average monthly out-of-pocket amounts: one for the 12 months prior to coverage under Part D and another for the 12 months after. Total prescription drug costs for the last two years in Wave 8 is, then, calculated as:

$$R8MDRUG = [\# \text{ Months post-Part D} * \text{expenses post-Part D}] + [(24 - \# \text{ Months post-Part D}) * \text{expenses pre-Part D}]$$

The variable $R8PARTD$ contains the flag for Medicare Part D status, and has the following values: 0 = No Part D, 1 = Part D but no change, and 2 = Part D and change in use or cost.

HRS Variables Used

AHEAD 1995:

D1748	E21. DRUGS, NOT COV
D1749	E21A.PRESCR R PAY \$
D1750	E21B.PRESCR DK-1
D1751	E21C.PRESCR DK-2
D1752	E21D.PRESCR DK-3
D1753	E21E.PRESCR DK-4
D1754	E21F.PRESCR DK-5

HRS 1996:

E1815	E21. DRUGS, NOT COV
E1816	E21A.PRESCR R PAY \$
E1817	E21B.PRESCR R PAY \$ DK-1
E1818	E21C.PRESCR R PAY \$ DK-2
E1819	E21D.PRESCR R PAY \$ DK-3
E1820	E21E.PRESCR R PAY \$ DK-4
E1821	E21F.PRESCR R PAY \$ DK-5
HRS 1998:	
F2346	E21. DRUGS, NOT COV
F2347	E21A.PRESCR R PAY \$
F2348	E21B.PRESCR DK-1
F2349	E21C.PRESCR DK-2
F2350	E21D.PRESCR DK-3
F2351	E21E.PRESCR DK-4
F2352	E21B1.PRESCR DK-2
F2353	E21E.PRESCR DK-4
F2354	E21F.PRESCR DK-5
HRS 2000:	
G2623	E21. DRUGS-NOT COVERED
G2624	E21A.PRESCR R PAY \$
G2625	E21B.PRESCR DK-1
G2626	E21C.PRESCR DK-2
G2627	E21D.PRESCR DK-3
G2628	E21E.PRESCR DK-4
G2629	E21B1.PRESCR DK-2
G2630	E21Y1E.PRESCR DK-4
G2631	E21F.PRESCR DK-5
HRS 2006:	
KN371	INSURANCE COVER RX COSTS-BF MEDICARE
KN374	AMT PAY O-O-P RX DRUGS PER MONTH
KN375	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN376	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
KN381	INSURANCE COVER RX COSTS-AFTER MEDICARE
KN382	AMT PAY O-O-P RX DRUGS PER MONTH
KN383	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN384	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
HRS 2002-2012:	
xN175	TAKE PRESCRIPTION DRUGS REGULARLY
xN176	DRUG COSTS COVERED BY INSURANCE
xN180	AMT PAY O-O-P RX DRUGS PER MONTH
xN181	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
xN182	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
HRS 2014-2016:	
xN433_6	INSURANCE PAY ANY - -6
xN434_6	INSURANCE PAY ALL - -6

Home Health Services

Wave	Variable Name	Variable Label	Type
6	R6OHHC	R6OHHC:W6 Mexp Paid:R Home health care, prv 2 yrs	Categ
7	R7OHHC	R7OHHC:W7 Mexp Paid:R Home health care, prv 2 yrs	Categ
8	R8OHHC	R8OHHC:W8 Mexp Paid:R Home health care, prv 2 yrs	Categ
9	R9OHHC	R9OHHC:W9 Mexp Paid:R Home health care, prv 2 yrs	Categ
10	R10OHHC	R10OHHC:W10 Mexp Paid:R Home health care, prv 2 yrs	Categ
11	R11OHHC	R11OHHC:W11 Mexp Paid:R Home health care, prv 2 yrs	Categ
12	R12OHHC	R12OHHC:W12 Mexp Paid:R Home health care, prv 2 yrs	Categ
13	R13OHHC	R13OHHC:W13 Mexp Paid:R Home health care, prv 2 yrs	Categ
6	S6OHHC	S6OHHC:W6 Mexp Paid:S Home health care, prv 2 yrs	Categ
7	S7OHHC	S7OHHC:W7 Mexp Paid:S Home health care, prv 2 yrs	Categ
8	S8OHHC	S8OHHC:W8 Mexp Paid:S Home health care, prv 2 yrs	Categ
9	S9OHHC	S9OHHC:W9 Mexp Paid:S Home health care, prv 2 yrs	Categ
10	S10OHHC	S10OHHC:W10 Mexp Paid:S Home health care, prv 2 yrs	Categ
11	S11OHHC	S11OHHC:W11 Mexp Paid:S Home health care, prv 2 yrs	Categ
12	S12OHHC	S12OHHC:W12 Mexp Paid:S Home health care, prv 2 yrs	Categ
13	S13OHHC	S13OHHC:W13 Mexp Paid:S Home health care, prv 2 yrs	Categ
6	R6MHHC	R6MHHC:W6 Mexp Amt:R Home health care, prv 2 yrs	Cont
7	R7MHHC	R7MHHC:W7 Mexp Amt:R Home health care, prv 2 yrs	Cont
8	R8MHHC	R8MHHC:W8 Mexp Amt:R Home health care, prv 2 yrs	Cont
9	R9MHHC	R9MHHC:W9 Mexp Amt:R Home health care, prv 2 yrs	Cont
10	R10MHHC	R10MHHC:W10 Mexp Amt:R Home health care, prv 2 yrs	Cont
11	R11MHHC	R11MHHC:W11 Mexp Amt:R Home health care, prv 2 yrs	Cont
12	R12MHHC	R12MHHC:W12 Mexp Amt:R Home health care, prv 2 yrs	Cont
13	R13MHHC	R13MHHC:W13 Mexp Amt:R Home health care, prv 2 yrs	Cont
6	S6MHHC	S6MHHC:W6 Mexp Amt:S Home health care, prv 2 yrs	Cont
7	S7MHHC	S7MHHC:W7 Mexp Amt:S Home health care, prv 2 yrs	Cont
8	S8MHHC	S8MHHC:W8 Mexp Amt:S Home health care, prv 2 yrs	Cont
9	S9MHHC	S9MHHC:W9 Mexp Amt:S Home health care, prv 2 yrs	Cont
10	S10MHHC	S10MHHC:W10 Mexp Amt:S Home health care, prv 2 yrs	Cont
11	S11MHHC	S11MHHC:W11 Mexp Amt:S Home health care, prv 2 yrs	Cont
12	S12MHHC	S12MHHC:W12 Mexp Amt:S Home health care, prv 2 yrs	Cont
13	S13MHHC	S13MHHC:W13 Mexp Amt:S Home health care, prv 2 yrs	Cont
6	R6FHHC	R6FHHC:W6 Mexp Flag:R Home health care, prv 2 yrs	Categ
7	R7FHHC	R7FHHC:W7 Mexp Flag:R Home health care, prv 2 yrs	Categ
8	R8FHHC	R8FHHC:W8 Mexp Flag:R Home health care, prv 2 yrs	Categ
9	R9FHHC	R9FHHC:W9 Mexp Flag:R Home health care, prv 2 yrs	Categ
10	R10FHHC	R10FHHC:W10 Mexp Flag:R Home health care, prv 2 yrs	Categ
11	R11FHHC	R11FHHC:W11 Mexp Flag:R Home health care, prv 2 yrs	Categ
12	R12FHHC	R12FHHC:W12 Mexp Flag:R Home health care, prv 2 yrs	Categ
13	R13FHHC	R13FHHC:W13 Mexp Flag:R Home health care, prv 2 yrs	Categ
6	S6FHHC	S6FHHC:W6 Mexp Flag:S Home health care, prv 2 yrs	Categ
7	S7FHHC	S7FHHC:W7 Mexp Flag:S Home health care, prv 2 yrs	Categ
8	S8FHHC	S8FHHC:W8 Mexp Flag:S Home health care, prv 2 yrs	Categ
9	S9FHHC	S9FHHC:W9 Mexp Flag:S Home health care, prv 2 yrs	Categ
10	S10FHHC	S10FHHC:W10 Mexp Flag:S Home health care, prv 2 yrs	Categ
11	S11FHHC	S11FHHC:W11 Mexp Flag:S Home health care, prv 2 yrs	Categ
12	S12FHHC	S12FHHC:W12 Mexp Flag:S Home health care, prv 2 yrs	Categ
13	S13FHHC	S13FHHC:W13 Mexp Flag:S Home health care, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6OHHC	18165	0.01	0.12	0.0	1.0
R7OHHC	20129	0.01	0.12	0.0	1.0
R8OHHC	18469	0.02	0.13	0.0	1.0

R9OHHC	17217	0.02	0.14	0.0	1.0
R10OHHC	22034	0.02	0.15	0.0	1.0
R11OHHC	20554	0.02	0.15	0.0	1.0
R12OHHC	18747	0.02	0.15	0.0	1.0
R13OHHC	20912	0.02	0.13	0.0	1.0
S6OHHC	11639	0.01	0.11	0.0	1.0
S7OHHC	12972	0.01	0.10	0.0	1.0
S8OHHC	11735	0.01	0.12	0.0	1.0
S9OHHC	10646	0.01	0.12	0.0	1.0
S10OHHC	13513	0.02	0.13	0.0	1.0
S11OHHC	12488	0.02	0.14	0.0	1.0
S12OHHC	11012	0.02	0.12	0.0	1.0
S13OHHC	11779	0.01	0.11	0.0	1.0
R6MHHC	18165	35.07	1016.34	0.0	84951.9
R7MHHC	20129	51.24	1687.62	0.0	144000.0
R8MHHC	18469	46.85	1185.72	0.0	72000.0
R9MHHC	17217	69.52	1782.02	0.0	109871.0
R10MHHC	22034	46.19	1089.11	0.0	80840.8
R11MHHC	20554	47.70	1143.01	0.0	87467.6
R12MHHC	18747	74.18	3596.83	0.0	462080.0
R13MHHC	20912	35.25	703.05	0.0	37525.7
S6MHHC	11639	10.47	346.89	0.0	20198.3
S7MHHC	12972	17.97	699.26	0.0	52994.4
S8MHHC	11735	24.30	709.69	0.0	40000.0
S9MHHC	10646	23.55	693.85	0.0	36000.0
S10MHHC	13513	29.92	867.24	0.0	76643.8
S11MHHC	12488	24.50	539.55	0.0	33507.8
S12MHHC	11012	23.63	800.46	0.0	61176.6
S13MHHC	11779	20.56	423.10	0.0	20671.3
R6FHHC	18165	5.94	0.51	1.0	6.0
R7FHHC	20129	5.94	0.52	1.0	6.0
R8FHHC	18469	5.93	0.57	1.0	6.0
R9FHHC	17217	5.92	0.61	1.0	6.0
R10FHHC	22034	5.89	0.71	1.0	6.0
R11FHHC	20554	5.90	0.68	1.0	6.0
R12FHHC	18747	5.91	0.66	1.0	6.0
R13FHHC	20912	5.92	0.61	1.0	6.0
S6FHHC	11639	5.95	0.47	1.0	6.0
S7FHHC	12972	5.96	0.45	1.0	6.0
S8FHHC	11735	5.94	0.52	1.0	6.0
S9FHHC	10646	5.94	0.55	1.0	6.0
S10FHHC	13513	5.92	0.60	1.0	6.0
S11FHHC	12488	5.92	0.62	1.0	6.0
S12FHHC	11012	5.93	0.57	1.0	6.0
S13FHHC	11779	5.94	0.51	1.0	6.0

Categorical Variable Codes

RwOHHC: Mexp Paid:R Home health care, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						17918	19843	18152	16894	21503
1.Some OOP expense	|						247	286	317	323	531
Value		w11	w12	w13							
0.No OOP expense	|	20081	18342	20535							
1.Some OOP expense	|	473	405	377							

SwOHHC: Mexp Paid:S Home health care, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						11504	12840	11568	10492	13284
1.Some OOP expense	|						135	132	167	154	229
Value		w11	w12	w13							
.U=Unmarried	|	7474	7125	8024							
.V=Spouse NR	|	592	610	1109							
0.No OOP expense	|	12256	10846	11627							
1.Some OOP expense	|	232	166	152							

RwFHHC: Mexp Flag:R Home health care, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						144	180	188	209	386
2.Complete bracket	|						61	51	65	62	84
3.Incomplete bracket	|						15	17	24	18	30
5.No value/bracket	|						27	38	40	34	31
6.No expense	|						17918	19843	18152	16894	21503
Value		w11	w12	w13							
1.Continuous value	|	327	283	264							
2.Complete bracket	|	81	59	59							
3.Incomplete bracket	|	30	26	30							
5.No value/bracket	|	35	37	24							
6.No expense	|	20081	18342	20535							

SwFHHC: Mexp Flag:S Home health care, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						80	91	105	110	167
2.Complete bracket	|						38	21	34	25	38
3.Incomplete bracket	|						2	9	8	7	13
5.No value/bracket	|						15	11	20	12	11
6.No expense	|						11504	12840	11568	10492	13284

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	165	126	104
2.Complete bracket	|	43	24	23
3.Incomplete bracket	|	14	6	11
5.No value/bracket	|	10	10	14
6.No expense	|	12256	10846	11627

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOHHC is a dichotomous variable that indicates if the Respondent paid for any home health services since the last interview. It is only available from Wave 6 forward, and is based on the following questions:

"Since your last interview/In the last two years, has any medically-trained person come to your home to help you, yourself?"

"Were the costs of your home medical care completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

Beginning in Wave 12, the questions about insurance coverage are as follows:

"Did insurance pay for any of that?"

"Did insurance pay for all of it?"

If insurance did not pay for the entire cost of home health services, RwOHHC=1. The Respondent is then asked how much s/he paid out-of-pocket since the last interview. This information is stored in RwmMHC. RwfFHC is a flag that indicates whether RwmMHC is imputed.

SwOHHC, SwMHC, and SwFHC contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about home health services costs.

In Waves 3-5, there is a single question that combines home health services and special facilities costs. These costs are captured in RwmHCSP and are documented in the section titled "Home Health and Special Facilities/Services".

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2012:

xN190	HOME HEALTH SERVICE COST COVERED BY INS
xN194	AMT PAY O-O-P HOME HEALTH SVC
xN195	AMT PAY O-O-P HOME HEALTH SVC - MIN
xN196	AMT PAY O-O-P HOME HEALTH SVC - MAX

HRS 2014-2016:

xN433_7	INSURANCE PAY ANY - -7
xN434_7	INSURANCE PAY ALL - -7

Special Facilities

Wave	Variable Name	Variable Label	Type
6	R6OSPEC	R6OSPEC:W6 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
7	R7OSPEC	R7OSPEC:W7 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
8	R8OSPEC	R8OSPEC:W8 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
9	R9OSPEC	R9OSPEC:W9 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
10	R10OSPEC	R10OSPEC:W10 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
11	R11OSPEC	R11OSPEC:W11 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
12	R12OSPEC	R12OSPEC:W12 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
13	R13OSPEC	R13OSPEC:W13 Mexp Paid:R Spec hlth facilty, prv 2 yrs	Categ
6	S6OSPEC	S6OSPEC:W6 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
7	S7OSPEC	S7OSPEC:W7 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
8	S8OSPEC	S8OSPEC:W8 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
9	S9OSPEC	S9OSPEC:W9 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
10	S10OSPEC	S10OSPEC:W10 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
11	S11OSPEC	S11OSPEC:W11 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
12	S12OSPEC	S12OSPEC:W12 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
13	S13OSPEC	S13OSPEC:W13 Mexp Paid:S Spec hlth facilty, prv 2 yrs	Categ
6	R6MSPEC	R6MSPEC:W6 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
7	R7MSPEC	R7MSPEC:W7 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
8	R8MSPEC	R8MSPEC:W8 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
9	R9MSPEC	R9MSPEC:W9 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
10	R10MSPEC	R10MSPEC:W10 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
11	R11MSPEC	R11MSPEC:W11 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
12	R12MSPEC	R12MSPEC:W12 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
13	R13MSPEC	R13MSPEC:W13 Mexp Amt:R Spec hlth facilty, prv 2 yrs	Cont
6	S6MSPEC	S6MSPEC:W6 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
7	S7MSPEC	S7MSPEC:W7 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
8	S8MSPEC	S8MSPEC:W8 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
9	S9MSPEC	S9MSPEC:W9 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
10	S10MSPEC	S10MSPEC:W10 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
11	S11MSPEC	S11MSPEC:W11 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
12	S12MSPEC	S12MSPEC:W12 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
13	S13MSPEC	S13MSPEC:W13 Mexp Amt:S Spec hlth facilty, prv 2 yrs	Cont
6	R6FSPEC	R6FSPEC:W6 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
7	R7FSPEC	R7FSPEC:W7 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
8	R8FSPEC	R8FSPEC:W8 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
9	R9FSPEC	R9FSPEC:W9 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
10	R10FSPEC	R10FSPEC:W10 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
11	R11FSPEC	R11FSPEC:W11 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
12	R12FSPEC	R12FSPEC:W12 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
13	R13FSPEC	R13FSPEC:W13 Mexp Flag:R Spec hlth facilty, prv 2 yrs	Categ
6	S6FSPEC	S6FSPEC:W6 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
7	S7FSPEC	S7FSPEC:W7 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
8	S8FSPEC	S8FSPEC:W8 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
9	S9FSPEC	S9FSPEC:W9 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
10	S10FSPEC	S10FSPEC:W10 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
11	S11FSPEC	S11FSPEC:W11 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
12	S12FSPEC	S12FSPEC:W12 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ
13	S13FSPEC	S13FSPEC:W13 Mexp Flag:S Spec hlth facilty, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R6OSPEC	18165	0.02	0.15	0.0	1.0
R7OSPEC	20129	0.03	0.17	0.0	1.0
R8OSPEC	18469	0.03	0.18	0.0	1.0

R9OSPEC	17217	0.03	0.18	0.0	1.0
R10OSPEC	22034	0.06	0.24	0.0	1.0
R11OSPEC	20554	0.05	0.23	0.0	1.0
R12OSPEC	18747	0.06	0.23	0.0	1.0
R13OSPEC	20912	0.06	0.24	0.0	1.0
S6OSPEC	11639	0.02	0.14	0.0	1.0
S7OSPEC	12972	0.03	0.16	0.0	1.0
S8OSPEC	11735	0.03	0.17	0.0	1.0
S9OSPEC	10646	0.03	0.17	0.0	1.0
S10OSPEC	13513	0.07	0.25	0.0	1.0
S11OSPEC	12488	0.06	0.23	0.0	1.0
S12OSPEC	11012	0.06	0.23	0.0	1.0
S13OSPEC	11779	0.06	0.24	0.0	1.0
R6MSPEC	18165	23.09	992.00	0.0	112558.5
R7MSPEC	20129	15.79	247.86	0.0	17073.6
R8MSPEC	18469	26.19	457.82	0.0	31200.0
R9MSPEC	17217	24.63	391.99	0.0	24000.0
R10MSPEC	22034	59.03	772.81	0.0	60000.0
R11MSPEC	20554	56.79	928.09	0.0	70000.0
R12MSPEC	18747	51.59	904.82	0.0	68000.0
R13MSPEC	20912	53.44	616.52	0.0	40000.0
S6MSPEC	11639	10.11	202.92	0.0	17600.0
S7MSPEC	12972	14.67	215.49	0.0	15000.0
S8MSPEC	11735	23.51	376.72	0.0	20000.0
S9MSPEC	10646	18.61	251.19	0.0	12000.0
S10MSPEC	13513	64.85	909.90	0.0	60000.0
S11MSPEC	12488	42.00	466.89	0.0	28714.1
S12MSPEC	11012	41.06	587.49	0.0	47499.6
S13MSPEC	11779	41.91	349.89	0.0	15000.0
R6FSPEC	18165	5.89	0.73	1.0	6.0
R7FSPEC	20129	5.87	0.79	1.0	6.0
R8FSPEC	18469	5.85	0.84	1.0	6.0
R9FSPEC	17217	5.85	0.84	1.0	6.0
R10FSPEC	22034	5.70	1.17	1.0	6.0
R11FSPEC	20554	5.73	1.11	1.0	6.0
R12FSPEC	18747	5.73	1.12	1.0	6.0
R13FSPEC	20912	5.72	1.13	1.0	6.0
S6FSPEC	11639	5.90	0.68	1.0	6.0
S7FSPEC	12972	5.88	0.76	1.0	6.0
S8FSPEC	11735	5.86	0.82	1.0	6.0
S9FSPEC	10646	5.86	0.80	1.0	6.0
S10FSPEC	13513	5.69	1.19	1.0	6.0
S11FSPEC	12488	5.73	1.11	1.0	6.0
S12FSPEC	11012	5.73	1.12	1.0	6.0
S13FSPEC	11779	5.71	1.15	1.0	6.0

Categorical Variable Codes

RwOSPEC: Mexp Paid:R Spec hlth facility, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|						17729	19554	17877	16657	20645
1.Some OOP expense	|						436	575	592	560	1389
Value		w11	w12	w13							
0.No OOP expense	|	19424	17674	19681							
1.Some OOP expense	|	1130	1073	1231							

SwOSPEC: Mexp Paid:S Spec hlth facility, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
0.No OOP expense	|						11397	12632	11374	10335	12633
1.Some OOP expense	|						242	340	361	311	880
Value		w11	w12	w13							
.U=Unmarried	|	7474	7125	8024							
.V=Spouse NR	|	592	610	1109							
0.No OOP expense	|	11799	10394	11075							
1.Some OOP expense	|	689	618	704							

RwFSPEC: Mexp Flag:R Spec hlth facility, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|						348	456	478	443	1182
2.Complete bracket	|						70	79	87	84	143
3.Incomplete bracket	|						3	6	8	10	32
5.No value/bracket	|						15	34	19	23	32
6.No expense	|						17729	19554	17877	16657	20645
Value		w11	w12	w13							
1.Continuous value	|	986	911	1050							
2.Complete bracket	|	113	118	125							
3.Incomplete bracket	|	17	19	32							
5.No value/bracket	|	14	25	24							
6.No expense	|	19424	17674	19681							

SwFSPEC: Mexp Flag:S Spec hlth facility, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|						6306	6777	6417	6206	7799
.V=Spouse NR	|						220	380	317	365	722
1.Continuous value	|						198	276	291	253	762
2.Complete bracket	|						33	44	53	45	83
3.Incomplete bracket	|						3	5	6	5	19
5.No value/bracket	|						8	15	11	8	16
6.No expense	|						11397	12632	11374	10335	12633

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	618	541	615
2.Complete bracket	|	55	63	56
3.Incomplete bracket	|	7	7	18
5.No value/bracket	|	9	7	15
6.No expense	|	11799	10394	11075

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOSPEC is a dichotomous variable that indicates if the Respondent paid for any special facilities or services since the last interview. It is only available from Wave 6 forward, and is based on the following questions:

"Since your last interview/In the last two years, did you use any special facility or service which we haven't talked about, such as: an adult care center, a social worker, an outpatient rehabilitation program, or transportation or meals for the elderly or disabled?"

Beginning in Wave 10, the question is:

"Since your last interview/In the last two years, did you use any special facility or service which we haven't talked about, such as: an adult care center, a social worker, an outpatient rehabilitation program, physical therapy, or transportation for the elderly or disabled?"

"Did you [or your [husband/wife/partner]] have to pay for any of these services?"

For those who had to pay for any of these services, `RwOSPEC=1`. The Respondent is then asked how much s/he paid out-of-pocket since the last interview (re-interviews) or in the past two years (new interviews). This information is stored in `RwMSPEC`. `RwFSPEC` is a flag that indicates whether `RwMSPEC` is imputed.

`SwOSPEC`, `SwMSPEC` and `SwFSPEC` contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about special facilities costs.

In Waves 3-5, there is a single question that combines home health services and special facilities costs. These costs are captured in `RwMHCSP` and are documented in the section titled "Home Health and Special Facilities/Services".

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

HRS 2002-2016:

<code>xN202</code>	USED OTHER HEALTH SVC- PREV IW/2 YRS
<code>xN203</code>	OTHER HEALTH SVC PAID BY R/SP/P
<code>xN239</code>	AMT PAY O-O-P OTHER HEALTH SERVICE
<code>xN246</code>	AMT PAY O-O-P OTHER HEALTH SERVICE- MIN
<code>xN247</code>	AMT PAY O-O-P OTHER HEALTH SERVICE- MAX

Home Health and Special Facilities/Services

Wave	Variable Name	Variable Label	Type
3	R3OHCSP	R3OHCSP:W3 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
4	R4OHCSP	R4OHCSP:W4 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
5	R5OHCSP	R5OHCSP:W5 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
3	S3OHCSP	S3OHCSP:W3 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
4	S4OHCSP	S4OHCSP:W4 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
5	S5OHCSP	S5OHCSP:W5 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
3	R3MHCSP	R3MHCSP:W3 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
4	R4MHCSP	R4MHCSP:W4 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
5	R5MHCSP	R5MHCSP:W5 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
3	S3MHCSP	S3MHCSP:W3 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
4	S4MHCSP	S4MHCSP:W4 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
5	S5MHCSP	S5MHCSP:W5 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
3	R3FHCSP	R3FHCSP:W3 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
4	R4FHCSP	R4FHCSP:W4 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
5	R5FHCSP	R5FHCSP:W5 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
3	S3FHCSP	S3FHCSP:W3 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
4	S4FHCSP	S4FHCSP:W4 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
5	S5FHCSP	S5FHCSP:W5 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3OHCSP	17991	0.07	0.26	0.0	1.0
R4OHCSP	21384	0.08	0.27	0.0	1.0
R5OHCSP	19579	0.07	0.26	0.0	1.0
S3OHCSP	11917	0.05	0.23	0.0	1.0
S4OHCSP	13980	0.07	0.25	0.0	1.0
S5OHCSP	12731	0.06	0.24	0.0	1.0
R3MHCSP	17991	54.73	1179.45	0.0	90000.0
R4MHCSP	21384	50.77	1087.26	0.0	100000.0
R5MHCSP	19579	45.74	974.14	0.0	67000.0
S3MHCSP	11917	33.80	947.46	0.0	90000.0
S4MHCSP	13980	35.62	670.32	0.0	50000.0
S5MHCSP	12731	32.36	886.41	0.0	67000.0
R3FHCSP	17991	5.67	1.22	1.0	6.0
R4FHCSP	21384	5.63	1.29	1.0	6.0
R5FHCSP	19579	5.64	1.27	1.0	6.0
S3FHCSP	11917	5.75	1.08	1.0	6.0
S4FHCSP	13980	5.68	1.20	1.0	6.0
S5FHCSP	12731	5.72	1.15	1.0	6.0

Categorical Variable Codes

[illegible]

SwFHCSP: Mexp Flag:S Spec hlth facility, prv 2 yrs											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|			5657	6868	6537					
.V=Spouse NR	|			417	536	311					
1.Continuous value	|			531	774	663					
2.Complete bracket	|			83	129	67					
3.Incomplete bracket	|			8	3	8					
5.No value/bracket	|			19	29	16					
6.No expense	|			11276	13045	11977					
Value	|	w11	w12	w13							
.U=Unmarried	|										
.V=Spouse NR	|										
1.Continuous value	|										
2.Complete bracket	|										
3.Incomplete bracket	|										
5.No value/bracket	|										
6.No expense	|										

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOHCSP is a dichotomous variable that indicates if the Respondent paid for any home health or special services since the last interview. It is only available in Waves 3-5, and is based on the following questions:

"Since your last interview/In the last two years, has any medically-trained person come to your home to help you, yourself?"

"Were the costs of your home medical care completely covered by Medicare, (Medicaid/STATE NAME FOR MEDICAID), or other health insurance, partly covered by insurance, or not covered at all by insurance?"

"Since your last interview/In the last two years, did you use any special facility or service which we haven't talked about, such as: an adult care center, a social worker, an outpatient rehabilitation program, or transportation or meals for the elderly or disabled?"

"About how much did you pay out-of-pocket for (in-home medical care, and/or special facilities or services) since R's last interview/in the last two years?"

If insurance did not pay for the entire cost of home medical care, or if the Respondent reported using a special facility or service, R_wOH_{CSP}=1. The Respondent is then asked how much s/he paid out-of-pocket since the last interview (re-interviews) and in the past two years (new interviews). This information is stored in R_wMH_{CSP}. R_wFH_{CSP} is a flag that indicates whether R_wMH_{CSP} is imputed.

SwOH_{CSP}, SwMH_{CSP}, and SwFH_{CSP} contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about home health and special facilities costs.

In Waves 3-5, there is a single question that combines home health services and special facilities costs. If the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

From Wave 6 forward, these costs are separated, and can be found in R_wHHC and R_wSPEC.

HRS Variables Used

AHEAD 1995:

D1762	E23. IN-HOME R PAY \$
D1774	E24.R USE SERVICE
D1781	E24A.SPECIAL R PAY \$
D1782	E24B.SPECIAL DK-1
D1783	E24C.SPECIAL DK-2
D1784	E24D.SPECIAL DK-3
D1785	E24E.SPECIAL DK-4
D1786	E24F.SPECIAL DK-5

HRS 1996:

E1829	E23. IN-HOME R PAY \$
E1831	E24.R USE SERVICE
E1834	E24A.SPECIAL R PAY \$
E1835	E24B.SPECIAL R PAY \$ DK-1
E1836	E24C.SPECIAL R PAY \$ DK-2
E1837	E24D.SPECIAL R PAY \$ DK-3
E1838	E24E.SPECIAL R PAY \$ DK-4
E1839	E24F.SPECIAL R PAY \$ DK-5

HRS 1998:

F2359	E23. IN-HOME R PAY \$
F2361	E24.R USE SERVICE
F2364	E24A.SPECIAL R PAY \$
F2365	E24B.SPECIAL DK-1
F2366	E24C.SPECIAL DK-2
F2367	E24D.SPECIAL DK-3
F2368	E24E.SPECIAL DK-4
F2369	E24F.SPECIAL DK-5

HRS 2000:

G2636	E23. IN-HOME R PAY \$
G2638	E24.R USE SERVICE
G2641	E24A.SPECIAL R PAY \$
G2642	E24B.SPECIAL DK-1
G2643	E24C.SPECIAL DK-2
G2644	E24D.SPECIAL DK-3

G2645	E24E.SPECIAL DK-4
G2646	E24F.SPECIAL DK-5

Other Medical Expenses

Wave	Variable Name	Variable Label	Type
2	H2OOTHX	H2OOTHX:W2 Mexp Paid:H Out of Pocket expense, prv 1 yr	Categ
10	R10OOTHX	R10OOTHX:W10 Mexp Paid:R Other expenses, prv 2 yrs	Categ
11	R11OOTHX	R11OOTHX:W11 Mexp Paid:R Other expenses, prv 2 yrs	Categ
12	R12OOTHX	R12OOTHX:W12 Mexp Paid:R Other expenses, prv 2 yrs	Categ
13	R13OOTHX	R13OOTHX:W13 Mexp Paid:R Other expenses, prv 2 yrs	Categ
10	S10OOTHX	S10OOTHX:W10 Mexp Paid:S Other expenses, prv 2 yrs	Categ
11	S11OOTHX	S11OOTHX:W11 Mexp Paid:S Other expenses, prv 2 yrs	Categ
12	S12OOTHX	S12OOTHX:W12 Mexp Paid:S Other expenses, prv 2 yrs	Categ
13	S13OOTHX	S13OOTHX:W13 Mexp Paid:S Other expenses, prv 2 yrs	Categ
2	H2MOTHX	H2MOTHX:W2 Mexp Amt:H Out of Pocket expense, prv 1 yr	Cont
2	R2MOTHX	R2MOTHX:W2 Mexp Amt:R Out of Pocket expense, prv 1 yr	Cont
10	R10MOTHX	R10MOTHX:W10 Mexp Amt:R Other expenses, prv 2 yrs	Cont
11	R11MOTHX	R11MOTHX:W11 Mexp Amt:R Other expenses, prv 2 yrs	Cont
12	R12MOTHX	R12MOTHX:W12 Mexp Amt:R Other expenses, prv 2 yrs	Cont
13	R13MOTHX	R13MOTHX:W13 Mexp Amt:R Other expenses, prv 2 yrs	Cont
2	S2MOTHX	S2MOTHX:W2 Mexp Amt:S Out of Pocket expense, prv 1 yr	Cont
10	S10MOTHX	S10MOTHX:W10 Mexp Amt:S Other expenses, prv 2 yrs	Cont
11	S11MOTHX	S11MOTHX:W11 Mexp Amt:S Other expenses, prv 2 yrs	Cont
12	S12MOTHX	S12MOTHX:W12 Mexp Amt:S Other expenses, prv 2 yrs	Cont
13	S13MOTHX	S13MOTHX:W13 Mexp Amt:S Other expenses, prv 2 yrs	Cont
2	H2FOTHX	H2FOTHX:W2 Mexp Flag:H Out of Pocket expense, prv 1 yr	Categ
10	R10FOTHX	R10FOTHX:W10 Mexp Flag:R Other expenses, prv 2 yrs	Categ
11	R11FOTHX	R11FOTHX:W11 Mexp Flag:R Other expenses, prv 2 yrs	Categ
12	R12FOTHX	R12FOTHX:W12 Mexp Flag:R Other expenses, prv 2 yrs	Categ
13	R13FOTHX	R13FOTHX:W13 Mexp Flag:R Other expenses, prv 2 yrs	Categ
10	S10FOTHX	S10FOTHX:W10 Mexp Flag:S Other expenses, prv 2 yrs	Categ
11	S11FOTHX	S11FOTHX:W11 Mexp Flag:S Other expenses, prv 2 yrs	Categ
12	S12FOTHX	S12FOTHX:W12 Mexp Flag:S Other expenses, prv 2 yrs	Categ
13	S13FOTHX	S13FOTHX:W13 Mexp Flag:S Other expenses, prv 2 yrs	Categ
2	H2OOTHXA	H2OOTHXA:W2 Mexp Paid:H Out of Pocket expense/for all, prv 1 yr	Categ
2	H2MOTHXA	H2MOTHXA:W2 Mexp Amt:H Out of Pocket expense/for all, prv 1 yr	Cont
2	H2FOTHXA	H2FOTHXA:W2 Mexp Flag:H Out of Pocket expense/for all, prv 1 yr	Categ
2	R2AOTHX	R2AOTHX:W2 Mexp Allc:R Proportion of OOP, prv 1 yr	Cont
2	S2AOTHX	S2AOTHX:W2 Mexp Allc:S Proportion of OOP, prv 1 yr	Cont
2	H2AFOTHX	H2AFOTHX:W2 Mexp Flag:H Allocation flag for OOP, prv 1 yr	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2OOTHX	8222	0.81	0.39	0.0	1.0
R10OOTHX	22034	0.12	0.32	0.0	1.0
R11OOTHX	20554	0.11	0.31	0.0	1.0
R12OOTHX	18747	0.12	0.33	0.0	1.0
R13OOTHX	20912	0.12	0.33	0.0	1.0

S100OTHX	13513	0.11	0.31	0.0	1.0
S110OTHX	12488	0.10	0.30	0.0	1.0
S120OTHX	11012	0.11	0.31	0.0	1.0
S130OTHX	11779	0.11	0.32	0.0	1.0
H2MOTHX	8222	878.27	2112.38	0.0	60000.0
R2MOTHX	8222	584.70	1664.00	0.0	55000.0
R10MOTHX	22034	130.81	1090.04	0.0	75000.0
R11MOTHX	20554	130.35	1353.60	0.0	100000.0
R12MOTHX	18747	156.47	2540.31	0.0	262656.0
R13MOTHX	20912	151.30	1721.42	0.0	200000.0
S2MOTHX	4549	530.61	1312.01	0.0	42857.1
S10MOTHX	13513	119.03	967.61	0.0	50000.0
S11MOTHX	12488	120.37	1125.63	0.0	52038.1
S12MOTHX	11012	140.98	2792.96	0.0	262656.0
S13MOTHX	11779	140.71	1053.69	0.0	40271.6
H2FOTHX	8222	2.18	1.92	1.0	6.0
R10FOTHX	22034	5.42	1.58	1.0	6.0
R11FOTHX	20554	5.48	1.51	1.0	6.0
R12FOTHX	18747	5.42	1.58	1.0	6.0
R13FOTHX	20912	5.41	1.60	1.0	6.0
S10FOTHX	13513	5.47	1.53	1.0	6.0
S11FOTHX	12488	5.52	1.46	1.0	6.0
S12FOTHX	11012	5.47	1.52	1.0	6.0
S13FOTHX	11779	5.45	1.56	1.0	6.0
H200THXA	8222	1.00	0.00	1.0	1.0
H2M0THXA	8222	930.88	2164.81	0.0	60000.0
H2F0THXA	8222	1.31	0.71	1.0	5.0
R2A0THX	3938	0.57	0.35	0.0	1.0
S2A0THX	3938	0.43	0.35	0.0	1.0
H2AF0THX	8222	0.89	0.96	0.0	2.0

Categorical Variable Codes

Hw00THX: Mexp Paid:H Out of Pocket expense, prv 1 yr

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.No OOP expense	|		1530								
1.Some OOP expense	|		6692								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.No OOP expense	|			
1.Some OOP expense	|			

Rw00THX: Mexp Paid:R Other expenses, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense	|										19403
1.Some OOP expense	|										2631

Value		w11	w12	w13
0.No OOP expense	|	18326	16490	18365
1.Some OOP expense	|	2228	2257	2547

Sw00THX: Mexp Paid:S Other expenses, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|										7799
.V=Spouse NR	|										722
0.No OOP expense	|										12035
1.Some OOP expense	|										1478

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.No OOP expense	|	11244	9819	10439
1.Some OOP expense	|	1244	1193	1340

HwFOTHX: Mexp Flag:H Out of Pocket expense, prv 1 yr

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		5030								
2.Complete bracket	|		1456								
3.Incomplete bracket	|		98								
5.No value/bracket	|		108								
6.No expense	|		1530								

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No expense	|			

RwFOTHX: Mexp Flag:R Other expenses, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	|										2309
2.Complete bracket	|										243
3.Incomplete bracket	|										43
5.No value/bracket	|										36
6.No expense	|										19403

Value		w11	w12	w13
1.Continuous value	|	1961	1986	2298
2.Complete bracket	|	209	205	202
3.Incomplete bracket	|	29	37	28
5.No value/bracket	|	29	29	19
6.No expense	|	18326	16490	18365

SwFOTHX: Mexp Flag:S Other expenses, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|										7799
.V=Spouse NR	|										722
1.Continuous value	|										1324
2.Complete bracket	|										126
3.Incomplete bracket	|										18
5.No value/bracket	|										10
6.No expense	|										12035

Value		w11	w12	w13
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
1.Continuous value	|	1115	1082	1221
2.Complete bracket	|	97	83	95
3.Incomplete bracket	|	20	13	14
5.No value/bracket	|	12	15	10
6.No expense	|	11244	9819	10439

H2AFOTHX: Mexp Flag:H Allocation flag for OOP, prv 1 yr

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Not allocated	|		4284								
1.Alloc to 1 of cpl	|		550								
2.Alloc to both of cpl	|		3388								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Not allocated	|			
1.Alloc to 1 of cpl	|			
2.Alloc to both of cpl	|			

H2OOTHXA: Mexp Paid:H Out of Pocket expense/for all, prv 1 yr											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Some OOP expense	|		8222								
Value	|	w11	w12	w13							
.Q=Not asked this wv	|										
1.Some OOP expense	|										
H2FOTHXA: Mexp Flag:H Out of Pocket expense/for all, prv 1 yr											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
1.Continuous value	|		6314								
2.Complete bracket	|		1616								
3.Incomplete bracket	|		112								
5.No value/bracket	|		180								
Value	|	w11	w12	w13							
.Q=Not asked this wv	|										
1.Continuous value	|										
2.Complete bracket	|										
3.Incomplete bracket	|										
5.No value/bracket	|										

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

In Wave 2A the Financial Respondent answers all the medical expenditure questions. H2OOTHX is a dichotomous variable that indicates if the Household paid for any medical expense (except nursing home) in the last 12 months. It is based on the following question:

"Not counting costs covered by insurance, about how much did you [and your (husband/wife/partner)] end up paying for any part of hospital and doctor bills and any other medical or dental expenses in the last 12 months, since MONTH of

(1992/1993)? Do not include the expenses you already told me about for nursing home stays."

If the Respondent says yes to this question, H2OOTHX=1. The Respondent is then asked how much the household paid out-of-pocket since the last interview. This information is stored in H2MOTHX. Since these questions are asked of the Financial Respondent for the entire household, and we impute the associated costs as such, we do not include separate imputation flags for the Respondent (R2FOTHX) or their spouse or partner (S2FOTHX), but rather include a single imputation flag for the household (H2FOTHX) that indicates whether H2MOTHX is imputed.

We also calculate medical expenses for the entire sample. In this case, H2OOTHXA=1 for everyone in Wave 2A and H2MOTHXA is the amount of the expense. H2FOTHXA is a flag that indicates whether H2MOTHXA is imputed. The difference between these variables ending in "A" and the H2OOTHX, H2MOTHX, H2FOTHX variables is that these variables assume all households have other out of pocket medical expenditures.

We use both amounts, H2MOTHX and H2MOTHXA, to create the proportion of cost that can attributed to the Financial Respondent and their spouse, where applicable. These proportions are in R2AOTHX and S2AOTHX. H2AFOTHX is an allocation flag that identifies the households that need costs to be split.

R2MOTHX contains the amount that the Respondent spent on medical expenses and S2MOTHX is the amount their spouse spent.

From Wave 10 forward, RwOOTHX is a dichotomous variable that indicates if the Respondent paid for any other medical expenses in the last 2 years. It is based on the following question:

"Since your last interview/In the last two years, aside from the medical expenses we already mentioned, have you had any other out-of-pocket expenses, that is, expenses not covered by insurance, such as medications, special food, equipment such as a special bed or chair, visits by health professionals, or other costs?"

If the Respondent says yes to this question, RwOOTHX=1. The Respondent is then asked how much s/he paid out-of-pocket since the last interview. This information is stored in RwMOTHX. RwFOTHX is a flag that indicates whether RwMOTHX is imputed.

SwOOTHX, SwMOTHX, and SwFOTHX contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Wave 2A the Financial Respondent answers all the medical expenses questions, thus requiring us to attribute costs to the Respondent and their spouse.

The Wave 2A variables refer to all the out of pocket medical expenditures in the last 12 months except nursing home costs. So, costs from hospital stays, doctors, dentists, drugs and all other medical costs are contained in H2MOTHX, H2MOTHXA, R2MOTHX and S2MOTHX.

From Wave 10 forward, the question refers to additional medical expenditures in the last 2 years. It does not include nursing home or hospital stays, doctors, dentists, drugs etc. These costs have already been captured in the variables featured previously in this section. The costs here refer to special food, medical equipment or other expenses not mentioned previously.

For all available waves, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

AHEAD 1993:

B605R	E1. R IN HOSPITAL LAST 12 MOS
B610	E4. HOSPITAL \$ NOT COVERED BY INS
B640	E12. #TIMES R TALK TO DOCTOR LAST 12 MOS
B642	E13. R/SP DOCTOR FEE NOT COVERED BY INS
B654R	E14. R OUTPATIENT SURGERY LAST 12 MOS
B657	E16. R/SP OUTPT SURG \$ NOT COVER BY INS
B669R	E17. R DENTIST LAST 12 MOS
B672	E18. R/SP DENTIST \$ NOT COVER BY INS
B685R	E20. R TAKEN MEDS LAST 12 MOS
B689	E21. R/SP MEDS NOT COVERED LAST 12 MOS
B701	E22. R/SP IN-HOME MED SERV NOT COVERED
B703	E23. R/SP IN-HOME NOT COVER LAST 12 MOS
B715	E24. R/SP USE OTHER SERVICE LAST 12 MOS
B740	E26. \$ R/SP PAY ANY MED EXP LAST 12 MOS
BP605R	E1.R IN HOSPITAL LAST 12 MOS/Sp-P IndRpt
BP640	E12.#TIMES TALK TO DOCTOR LAST 12 MOS/Sp
BP654R	E14.R O/P SURG LAST 12 MOS/Sp IndRpt
BP669R	E17.R DENTIST LAST 12 MOS/Sp-P IndRpt
BP685R	E20.R TAKEN MEDS LAST 12 MOS/Sp-P IndRpt

HRS 2010-2016:

xN332	EX OTHER MEDICAL EXPENSES
xN333	EX PAY O-O-P OTHER MEDICAL
xN334	AMT PAY O-O-P OTHER MEDICAL - MIN
xN335	AMT PAY O-O-P OTHER MEDICAL - MAX

Total Out of Pocket Medical Expenditures

Wave	Variable Name	Variable Label	Type
2	H2OOPMD	H2OOPMD:W2 Mexp Amt:HH Out of pkt med exp, prv 12 mos	Cont
2	R2OOPMD	R2OOPMD:W2 Mexp Amt:Out of pkt med exp, prv 12 mos	Cont
3	R3OOPMD	R3OOPMD:W3 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
4	R4OOPMD	R4OOPMD:W4 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
5	R5OOPMD	R5OOPMD:W5 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
6	R6OOPMD	R6OOPMD:W6 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
7	R7OOPMD	R7OOPMD:W7 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
8	R8OOPMD	R8OOPMD:W8 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
9	R9OOPMD	R9OOPMD:W9 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
10	R10OOPMD	R10OOPMD:W10 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
11	R11OOPMD	R11OOPMD:W11 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
12	R12OOPMD	R12OOPMD:W12 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
13	R13OOPMD	R13OOPMD:W13 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
2	S2OOPMD	S2OOPMD:W2 Mexp Amt:Out of pkt med exp, prv 12 mos	Cont
3	S3OOPMD	S3OOPMD:W3 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
4	S4OOPMD	S4OOPMD:W4 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
5	S5OOPMD	S5OOPMD:W5 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
6	S6OOPMD	S6OOPMD:W6 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
7	S7OOPMD	S7OOPMD:W7 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
8	S8OOPMD	S8OOPMD:W8 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
9	S9OOPMD	S9OOPMD:W9 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
10	S10OOPMD	S10OOPMD:W10 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
11	S11OOPMD	S11OOPMD:W11 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
12	S12OOPMD	S12OOPMD:W12 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
13	S13OOPMD	S13OOPMD:W13 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
2	H2OOPMDF	H2OOPMDF:W2 Mexp Flag:HH Out of pkt imputed	Categ
2	R2OOPMDF	R2OOPMDF:W2 Mexp Flag:Out of pkt imputed	Categ
3	R3OOPMDF	R3OOPMDF:W3 Mexp Flag:Out of pkt imputed	Categ
4	R4OOPMDF	R4OOPMDF:W4 Mexp Flag:Out of pkt imputed	Categ
5	R5OOPMDF	R5OOPMDF:W5 Mexp Flag:Out of pkt imputed	Categ
6	R6OOPMDF	R6OOPMDF:W6 Mexp Flag:Out of pkt imputed	Categ
7	R7OOPMDF	R7OOPMDF:W7 Mexp Flag:Out of pkt imputed	Categ
8	R8OOPMDF	R8OOPMDF:W8 Mexp Flag:Out of pkt imputed	Categ
9	R9OOPMDF	R9OOPMDF:W9 Mexp Flag:Out of pkt imputed	Categ
10	R10OOPMDF	R10OOPMDF:W10 Mexp Flag:Out of pkt imputed	Categ
11	R11OOPMDF	R11OOPMDF:W11 Mexp Flag:Out of pkt imputed	Categ
12	R12OOPMDF	R12OOPMDF:W12 Mexp Flag:Out of pkt imputed	Categ
13	R13OOPMDF	R13OOPMDF:W13 Mexp Flag:Out of pkt imputed	Categ
2	S2OOPMDF	S2OOPMDF:W2 Mexp Flag:Out of pkt imputed	Categ
3	S3OOPMDF	S3OOPMDF:W3 Mexp Flag:Out of pkt imputed	Categ
4	S4OOPMDF	S4OOPMDF:W4 Mexp Flag:Out of pkt imputed	Categ
5	S5OOPMDF	S5OOPMDF:W5 Mexp Flag:Out of pkt imputed	Categ
6	S6OOPMDF	S6OOPMDF:W6 Mexp Flag:Out of pkt imputed	Categ
7	S7OOPMDF	S7OOPMDF:W7 Mexp Flag:Out of pkt imputed	Categ
8	S8OOPMDF	S8OOPMDF:W8 Mexp Flag:Out of pkt imputed	Categ
9	S9OOPMDF	S9OOPMDF:W9 Mexp Flag:Out of pkt imputed	Categ
10	S10OOPMDF	S10OOPMDF:W10 Mexp Flag:Out of pkt imputed	Categ
11	S11OOPMDF	S11OOPMDF:W11 Mexp Flag:Out of pkt imputed	Categ
12	S12OOPMDF	S12OOPMDF:W12 Mexp Flag:Out of pkt imputed	Categ
13	S13OOPMDF	S13OOPMDF:W13 Mexp Flag:Out of pkt imputed	Categ
2	H2OOPMA	H2OOPMA:W2 Mexp Amt:HH Out of pkt med exp for all,prv 12 mos	Cont
2	H2OOPMAF	H2OOPMAF:W2 Mexp Flag:HH Out of pkt imputed for all	Categ
10	R10OOPMDO	R10OOPMDO:W10 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
11	R11OOPMDO	R11OOPMDO:W11 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
12	R12OOPMDO	R12OOPMDO:W12 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
13	R13OOPMDO	R13OOPMDO:W13 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
10	S10OOPMDO	S10OOPMDO:W10 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont

11	S110OPMDO	S110OPMDO:W11 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
12	S120OPMDO	S120OPMDO:W12 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
13	S130OPMDO	S130OPMDO:W13 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
10	R100OPMDOF	R100OPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	R110OPMDOF	R110OPMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	R120OPMDOF	R120OPMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	R130OPMDOF	R130OPMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ
10	S100OPMDOF	S100OPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	S110OPMDOF	S110OPMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	S120OPMDOF	S120OPMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	S130OPMDOF	S130OPMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H20OPMD	8222	982.99	2733.22	0.0	60400.0
R20OPMD	8222	634.58	2025.90	0.0	55000.0
R30OPMD	17991	2339.50	6866.90	0.0	255350.0
R40OPMD	21384	2281.68	7963.61	0.0	529811.0
R50OPMD	19579	2513.37	7272.30	0.0	230800.0
R60OPMD	18165	3859.31	14819.86	0.0	1206575.0
R70OPMD	20129	4513.57	17143.86	0.0	840000.0
R80OPMD	18469	3544.72	9429.04	0.0	289210.0
R90OPMD	17217	3428.58	10462.53	0.0	471640.0
R100OPMD	22034	3575.06	10274.66	0.0	604278.0
R110OPMD	20554	3514.18	9449.74	0.0	364800.0
R120OPMD	18747	3404.31	10453.60	0.0	474640.0
R130OPMD	20912	3570.23	15507.67	0.0	1295500.0
S20OPMD	4549	629.74	2080.10	0.0	45000.0
S30OPMD	11917	2209.35	6194.29	0.0	255350.0
S40OPMD	13980	2056.50	5916.25	0.0	301001.1
S50OPMD	12731	2232.86	5843.17	0.0	230800.0
S60OPMD	11639	3438.33	14315.18	0.0	1206575.0
S70OPMD	12972	4035.31	14718.13	0.0	840000.0
S80OPMD	11735	3214.75	7640.55	0.0	289210.0
S90OPMD	10646	3046.01	6846.28	0.0	262200.0
S100OPMD	13513	3400.50	8968.34	0.0	604278.0
S110OPMD	12488	3232.60	7377.91	0.0	255817.8
S120OPMD	11012	2987.13	7116.97	0.0	205452.0
S130OPMD	11779	3338.36	16795.60	0.0	1295500.0
H20OPMDF	8222	0.20	0.40	0.0	1.0
R20OPMDF	8222	0.84	0.88	0.0	2.0
R30OPMDF	17991	0.23	0.42	0.0	1.0
R40OPMDF	21384	0.18	0.38	0.0	1.0
R50OPMDF	19579	0.16	0.36	0.0	1.0
R60OPMDF	18165	0.23	0.42	0.0	1.0
R70OPMDF	20129	0.20	0.40	0.0	1.0
R80OPMDF	18469	0.21	0.41	0.0	1.0
R90OPMDF	17217	0.19	0.39	0.0	1.0
R100OPMDF	22034	0.16	0.37	0.0	1.0
R110OPMDF	20554	0.16	0.36	0.0	1.0
R120OPMDF	18747	0.15	0.36	0.0	1.0

R13OOPMDF	20912	0.15	0.36	0.0	1.0
S2OOPMDF	4549	1.35	0.82	0.0	2.0
S3OOPMDF	11917	0.22	0.42	0.0	1.0
S4OOPMDF	13980	0.17	0.38	0.0	1.0
S5OOPMDF	12731	0.16	0.36	0.0	1.0
S6OOPMDF	11639	0.23	0.42	0.0	1.0
S7OOPMDF	12972	0.20	0.40	0.0	1.0
S8OOPMDF	11735	0.21	0.41	0.0	1.0
S9OOPMDF	10646	0.18	0.39	0.0	1.0
S10OOPMDF	13513	0.15	0.36	0.0	1.0
S11OOPMDF	12488	0.15	0.36	0.0	1.0
S12OOPMDF	11012	0.14	0.35	0.0	1.0
S13OOPMDF	11779	0.14	0.34	0.0	1.0
H2OOPMA	8222	1035.60	2767.98	0.0	60400.0
H2OOPMAF	8222	0.23	0.42	0.0	1.0
R10OOPMDO	22034	3705.87	10482.38	0.0	610278.0
R11OOPMDO	20554	3644.53	9670.10	0.0	374800.0
R12OOPMDO	18747	3560.78	10886.77	0.0	474640.0
R13OOPMDO	20912	3721.52	15702.96	0.0	1298000.0
S10OOPMDO	13513	3519.53	9154.22	0.0	610278.0
S11OOPMDO	12488	3352.97	7581.73	0.0	255817.8
S12OOPMDO	11012	3128.10	7710.70	0.0	263366.0
S13OOPMDO	11779	3479.07	16871.40	0.0	1298000.0
R10OOPMDOF	22034	0.17	0.37	0.0	1.0
R11OOPMDOF	20554	0.16	0.37	0.0	1.0
R12OOPMDOF	18747	0.16	0.37	0.0	1.0
R13OOPMDOF	20912	0.15	0.36	0.0	1.0
S10OOPMDOF	13513	0.16	0.36	0.0	1.0
S11OOPMDOF	12488	0.15	0.36	0.0	1.0
S12OOPMDOF	11012	0.14	0.35	0.0	1.0
S13OOPMDOF	11779	0.14	0.35	0.0	1.0

Categorical Variable Codes

HwOOPMDF: Mexp Flag:Out of pkt imputed

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Not imputed	|		6545								
1.Imputed	|		1677								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Not imputed	|			
1.Imputed	|			

RwOOPMDF: Mexp Flag:Out of pkt imputed

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Not imputed	|		3945	13817	17601	16486	13964	16097	14537	13891	18476
1.Imputed	|		1671	4174	3783	3093	4201	4032	3932	3326	3558
2.Couple allocation	|		2606								

Value		w11	w12	w13
.Q=Not asked this wv	|			
0.Not imputed	|	17323	15866	17798
1.Imputed	|	3231	2881	3114
2.Couple allocation	|			

SwOOPMDF: Mexp Flag:Out of pkt imputed

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		9125								
.U=Unmarried	|		5968	5657	6868	6537	6306	6777	6417	6206	7799
.V=Spouse NR	|			417	536	311	220	380	317	365	722
0.Not imputed	|		1026	9244	11541	10737	9019	10421	9277	8694	11471
1.Imputed	|		919	2673	2439	1994	2620	2551	2458	1952	2042
2.Couple allocation	|		2604								

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|	7474	7125	8024
.V=Spouse NR	|	592	610	1109
0.Not imputed	|	10624	9476	10165
1.Imputed	|	1864	1536	1614
2.Couple allocation	|			

H2OOPMAF: Mexp Flag:HH Out of pkt imputed for all											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|		11420								
0.Not imputed	|		6300								
1.Imputed	|		1922								
Value	|	w11	w12	w13							
.Q=Not asked this wv	|										
0.Not imputed	|										
1.Imputed	|										
RwOOPMDOF: Mexp Flag:Out of pkt w oth imputed											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Not imputed	|										18356
1.Imputed	|										3678
Value	|	w11	w12	w13							
0.Not imputed	|	17225	15759	17696							
1.Imputed	|	3329	2988	3216							
SwOOPMDOF: Mexp Flag:Out of pkt w oth imputed											
Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	|										7799
.V=Spouse NR	|										722
0.Not imputed	|										11414
1.Imputed	|										2099
Value	|	w11	w12	w13							
.U=Unmarried	|	7474	7125	8024							
.V=Spouse NR	|	592	610	1109							
0.Not imputed	|	10582	9436	10114							
1.Imputed	|	1906	1576	1665							

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

RwOOPMD and RwOOPMDO are total out-of-pocket medical expenditures in the reference period. In Wave 2A the reference period is 12 months; in other waves it is the period since the last interview, or the last 2 years for new interviewees. RwOOPMDF and RwOOPMDOF indicate whether RwOOPMD and RwOOPMDO are imputed. RwOOPMDO and RwOOPMDOF are available beginning in Wave 10.

SwOOPMD, SwOOPMDF, SwOOPMDO and SwOOPMDOF contain this information for the Respondent's spouse or partner.

Beginning with the RAND HRS Detailed Imputations File 2014 (V2), we drop the total out-of-pocket medical expenditure imputations (RwOOPMD, SwOOPMD) and all related variables for Waves 1 and 2H, since these imputations are based on limited information.

In Wave 2A, only the Financial Respondent is asked about out-of-pocket expenses in two categories: (1) nursing home costs and (2) all other costs. We impute both of these at the household level, and then allocate the expense to individuals.

The household level imputed values are included (H2OOPMD), along with the individual level out-of-pocket expenses (R2OOPMD). Also, we include an additional variable for total household level out-of-pocket medical expenses (H2OOPMA) that includes all expenses, not just those for which utilization is explicitly asked, i.e., to impute using ownership=1 for all households, regardless of utilization and insurance coverage. H2OOPMD and H2OOPMA and their imputation flags are set to .Q for Wave 2H.

All components of RwOOPMD and RwOOPMDO are imputed separately and summed. Prescription drugs, which are reported as a monthly amount, are multiplied by 24 months. In Waves 3A, 4 and 5, the components of RwOOPMD are (1) hospital and nursing home costs; (2) doctor, dentist and outpatient surgery costs; (3) average monthly prescription drug costs; and (4) home health care and special facilities or services costs.

Beginning in Wave 6, the components of RwOOPMD are (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) dentist costs; (5) outpatient surgery costs; (6) average monthly prescription drug costs; (7) home health care costs; and (8) special facilities costs.

Beginning in Wave 10, RwOOPMDO contains all of the components included in RwOOPMD, plus out-of-pocket costs from a ninth, catch-all "other" category.

A number of covariates are used in the imputations including health insurance as derived for the RAND HRS Longitudinal File (RwHIGOV, RwCOVR, RwCOVS, RwHIOTHP). Please see Section 4.2: Imputation Process for a description of the imputation method. In Wave 2A, the S2OOPMD, S2OOPMDF are taken from spouses' or household level response. For all other waves, the spouse variables are taken from the Wave "w" spouse's self-reported information, e.g., S3OOPMD is taken from the Wave 3 spouse's R3OOPMD.

Cross Wave Differences in Original HRS Data

In Wave 2A, all Respondents are asked about medical utilization in the last 12 months, and separate questions about out-of-pocket costs for nursing home and all other out-of-pocket medical costs are asked only of the Financial Respondent.

From Wave 3 forward, medical utilization questions cover the last 2 years or the period since last interview. In Waves 3, 4 and 5, questions ask separately about out-of-pocket costs for four categories of services: (1) hospital/nursing home; (2) doctors/dentists/outpatient surgery; (3) prescription drugs per month; and (4) in-home medical care/special facilities.

Beginning in Wave 6, questions on individual categories are asked separately. In Waves 6-9, questions are asked about eight categories of out-of-pocket medical costs: (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) dental costs; (5) outpatient surgery costs; (6) average monthly prescription drug costs; (7) home health care; and (8) special facilities costs.

Beginning in Wave 10, a ninth category seeks to capture any additional out-of-pocket medical expenditures that cannot be assigned to any of the other categories. We include two estimates of out-of-pocket medical expenditures for these latest waves: *RwOOPMD*, which allows for longitudinal analysis, contains the eight components present in Waves 6-9, and *RwOOPMDO*, which includes the "other" spending category in the estimate of total out-of-pocket medical expenditures.

HRS Variables Used

AHEAD 1993:

B150	A11. R'S MARITAL STATUS
B622	E5. R/SP IN NURSING HOME LAST 12 MOS
B627	E8. NURSING HOME \$ NOT COVERED BY INS
B628	E9. R/SP PAY ANY NONCOVERED NURSE HOME \$
B629	E10. \$ R/SP PAY NURSING HOME
B629C	CATEG: E10. \$ R/SP PAY NURSING HOME

AHEAD 1995:

D1664	E1. HOSPITAL
D1669	E4. HOSP \$ NOT COV
D1681	E5. NURSING HOME
D1686	E8.NURHM NOT COV
D1688	E10. NURHM OR HOSP R PAY \$
D1689	E10A. NURHM OR HOSP DK-1
D1690	E10B. NURHM OR HOSP DK-2
D1691	E10C. NURHM OR HOSP DK-3
D1692	E10D. NURHM OR HOSP DK-4
D1693	E10E. NURHM OR HOSP DK-5
D1698	E11. DR TIMES
D1701	E13.DR, NOT COV
D1713	E14. OUTPATIENT SURGERY
D1716	E16. OUTSURG, NOT COV
D1728	E17. DENTIST
D1731	E18. DENTIST, NOT COV
D1732	E18A.DOCTOR/OUT/DENTAL R PAY \$
D1733	E18B.DR/OUT/DENTAL DK-1
D1734	E18C.DR/OUT/DENTAL DK-2
D1735	E18D.DR/OUT/DENTAL DK-3
D1736	E18E.DR/OUT/DENTAL DK-4
D1737	E18F.DR/OUT/DENTAL DK-5
D1744	E20. DRUGS
D1748	E21. DRUGS, NOT COV
D1749	E21A.PRESCR R PAY \$
D1750	E21B.PRESCR DK-1
D1751	E21C.PRESCR DK-2

D1752	E21D.PRESCR DK-3
D1753	E21E.PRESCR DK-4
D1754	E21F.PRESCR DK-5
D1760	E22.IN-HOME SERV
D1762	E23. IN-HOME R PAY \$
D1774	E24.R USE SERVICE
D1781	E24A.SPECIAL R PAY \$
D1782	E24B.SPECIAL DK-1
D1783	E24C.SPECIAL DK-2
D1784	E24D.SPECIAL DK-3
D1785	E24E.SPECIAL DK-4
D1786	E24F.SPECIAL DK-5
D240	CS11.R-WHERE LIVE
HRS 1996:	
E1770	E1. HOSPITAL-YR
E1775	E4. HOSP \$ NOT COV
E1776	E5. NURSING HOME-YR
E1781	E8.NURHM NOT COV
E1783	E10. NURHM OR HOSP R PAY \$
E1784	E10A. NURHM OR HOSP R PAY \$ DK-1
E1785	E10B. NURHM OR HOSP R PAY \$ DK-2
E1786	E10C. NURHM OR HOSP R PAY \$ DK-3
E1787	E10D. NURHM OR HOSP R PAY \$ DK-4
E1788	E10E. NURHM OR HOSP R PAY \$ DK-5
E1790	E11. DR TIMES
E1793	E13.DR, NOT COV
E1795	E14. OUTPATIENT SURGERY-YR
E1798	E16. OUTSURG, NOT COV
E1800	E17.DENTIST-YR
E1803	E18. DENTIST, NOT COV
E1804	E18A.DOCTOR/OUT/DENTAL R PAY \$
E1805	E18B.DR/OUT/DENTAL \$ DK-1
E1806	E18C.DR/OUT/DENTAL \$ DK-2
E1807	E18D.DR/OUT/DENTAL \$ DK-3
E1808	E18E.DR/OUT/DENTAL \$ DK-4
E1809	E18F.DR/OUT/DENTAL \$ DK-5
E1811	E20. DRUGS-YR
E1815	E21. DRUGS, NOT COV
E1816	E21A.PRESCR R PAY \$
E1817	E21B.PRESCR R PAY \$ DK-1
E1818	E21C.PRESCR R PAY \$ DK-2
E1819	E21D.PRESCR R PAY \$ DK-3
E1820	E21E.PRESCR R PAY \$ DK-4
E1821	E21F.PRESCR R PAY \$ DK-5
E1827	E22.IN-HOME SERV
E1829	E23. IN-HOME R PAY \$
E1831	E24.R USE SERVICE
E1834	E24A.SPECIAL R PAY \$
E1835	E24B.SPECIAL R PAY \$ DK-1
E1836	E24C.SPECIAL R PAY \$ DK-2
E1837	E24D.SPECIAL R PAY \$ DK-3
E1838	E24E.SPECIAL R PAY \$ DK-4
E1839	E24F.SPECIAL R PAY \$ DK-5
E1841	E26.TOTAL COST MEDICAL
E240	CS11.R-WHERE LIVE
HRS 1998:	
F2295	E1. HOSPITAL-YR
F2298	E4. HOSP \$ NOT COV
F2299	E5. NURSING HOME-YR

F2304	E8.NURHM NOT COV
F2305	E10. NURHM OR HOSP R PAY \$
F2306	E10A. NURHM OR HOSP DK-1
F2307	E10B. NURHM OR HOSP DK-2
F2308	E10C. NURHM OR HOSP DK-3
F2309	E10B1. NURHM OR HOSP DK-2
F2310	E10B1. NURHM OR HOSP DK-2
F2311	E10D. NURHM OR HOSP DK-4
F2312	E10E. NURHM OR HOSP DK-5
F2331	E11. DR TIMES
F2332	E13.DR, NOT COV
F2333	E14. OUTPATIENT SURGERY-YR
F2334	E16. OUTSURG, NOT COV
F2335	E17.DENTIST-YR
F2336	E18. DENTIST, NOT COV
F2337	E18A.DOCTOR/OUT/DENTAL R PAY \$
F2338	E18B.DR/OUT/DENTAL DK-1
F2339	E18C.DR/OUT/DENTAL DK-2
F2340	E18D.DR/OUT/DENTAL DK-3
F2341	E18E.DR/OUT/DENTAL DK-4
F2342	E18C1.DR/OUT/DENTAL DK-2
F2343	E18F.DR/OUT/DENTAL DK-4
F2344	E18G.DR/OUT/DENTAL DK-5
F2345	E20. DRUGS-YR
F2346	E21. DRUGS, NOT COV
F2347	E21A.PRESCR R PAY \$
F2348	E21B.PRESCR DK-1
F2349	E21C.PRESCR DK-2
F2350	E21D.PRESCR DK-3
F2351	E21E.PRESCR DK-4
F2352	E21B1.PRESCR DK-2
F2353	E21E.PRESCR DK-4
F2354	E21F.PRESCR DK-5
F2357	E22.IN-HOME SERV
F2359	E23. IN-HOME R PAY \$
F2361	E24.R USE SERVICE
F2364	E24A.SPECIAL R PAY \$
F2365	E24B.SPECIAL DK-1
F2366	E24C.SPECIAL DK-2
F2367	E24D.SPECIAL DK-3
F2368	E24E.SPECIAL DK-4
F2369	E24F.SPECIAL DK-5
F517	CS11.R IN NURSING HOME
HRS 2000:	
G2567	E1. HOSPITAL-YR
G2570	E4. HOSP \$ NOT COV
G2571	E5. NURSING HOME-YR
G2572	E6. NURHM # TIMES
G2573	E7. NURHM-1 NIGHTS
G2574	E7A.NURHM-1 MONTHS
G2576	E8.NURHM NOT COV
G2577	E10. NURHM OR HOSP R PAY \$
G2578	E10A. NURHM OR HOSP DK-1
G2579	E10B. NURHM OR HOSP DK-2
G2580	E10C. NURHM OR HOSP DK-3
G2581	E10B1. NURHM OR HOSP DK-2
G2582	E10Y1B1. NURHM OR HOSP DK-2
G2583	E10D. NURHM OR HOSP DK-4
G2584	E10E. NURHM OR HOSP DK-5

G2609	E13.DR-NOT COVERED
G2610	E14. OUTPATIENT SURGERY-YR
G2611	E16. OUTSURG-NOT COVERED
G2612	E17.DENTIST-YR
G2613	E18. DENTIST-NOT COVERED
G2614	E18A.DOCTOR/OUT/DENTAL R PAY \$
G2615	E18B.DR/OUT/DENTAL DK-1
G2616	E18C.DR/OUT/DENTAL DK-2
G2617	E18D.DR/OUT/DENTAL DK-3
G2618	E18E.DR/OUT/DENTAL DK-4
G2619	E18C1.DR/OUT/DENTAL DK-2
G2620	E18F.DR/OUT/DENTAL DK-4
G2621	E18G.DR/OUT/DENTAL DK-5
G2622	E20. DRUGS-YR
G2623	E21. DRUGS-NOT COVERED
G2624	E21A.PRESCR R PAY \$
G2625	E21B.PRESCR DK-1
G2626	E21C.PRESCR DK-2
G2627	E21D.PRESCR DK-3
G2628	E21E.PRESCR DK-4
G2629	E21B1.PRESCR DK-2
G2630	E21Y1E.PRESCR DK-4
G2631	E21F.PRESCR DK-5
G2634	E22.IN-HOME SERV
G2636	E23. IN-HOME R PAY \$
G2638	E24.R USE SERVICE
G2641	E24A.SPECIAL R PAY \$
G2642	E24B.SPECIAL DK-1
G2643	E24C.SPECIAL DK-2
G2644	E24D.SPECIAL DK-3
G2645	E24E.SPECIAL DK-4
G2646	E24F.SPECIAL DK-5
G2660	E26.TOTAL COST MEDICAL-5K
G2661	E26A.TOTAL MEDICAL COSTS-2ND
G558	CS11.R IN NURSING HOME
G789	CS25.MONTH MOVED TO NURS HOME
G790	CS25A. YEAR MOVED TO NURS HOME
HRS 2002:	
HN222	TOTAL MEDICAL COSTS - MIN
HN223	TOTAL MEDICAL COSTS - MAX
HRS 2006:	
KN371	INSURANCE COVER RX COSTS-BF MEDICARE
KN374	AMT PAY O-O-P RX DRUGS PER MONTH
KN375	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN376	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
KN381	INSURANCE COVER RX COSTS-AFTER MEDICARE
KN382	AMT PAY O-O-P RX DRUGS PER MONTH
KN383	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN384	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
HRS 2002-2016:	
xA028	R IN NURSING HOME
xA065	MONTH MOVED TO NH
xA066	YEAR MOVED TO NURS HOME
xN099	OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
xN102	HOSPITAL STAYS COVERED BY INS
xN106	AMT PAID O-O-P HOSPITAL COSTS
xN107	AMT PAID O-O-P HOSPITAL COSTS - MIN
xN108	AMT PAID O-O-P HOSPITAL COSTS - MAX
xN114	EVER PATIENT OVERNIGHT IN NURSING HOME

xN115	# TIMES SPENT OVERNIGHT IN NURSING HOME
xN116	NUM NIGHTS R SPENT OVERNIGHT IN NH
xN117	NUM MOS R SPENT OVERNIGHT IN NH
xN118	NH COSTS COVERED BY INSURANCE
xN119	AMT PAID O-O-P NURSING HOME
xN120	AMT PAID O-O-P NURSING HOME- MIN
xN121	AMT PAID O-O-P NURSING HOME- MAX
xN134	OUTPATIENT SURGERY- PREV IW/2 YRS
xN135	OUTPATIENT SURG COSTS COVERED BY HI
xN139	AMT PAID O-O-P OUTPAT SURGERY
xN140	AMT PAID O-O-P OUTPAT SURGERY - MIN
xN141	AMT PAID O-O-P OUTPAT SURGERY - MAX
xN148	NUMBER TIMES SEEN DOCTOR 20X
xN149	NUMBER TIMES SEEN DOCTOR 5X
xN150	HAS R SOUGHT DOC ADVICE IN PAST 2 YRS
xN151	R SEEK DOC ADVICE 50X
xN152	DOCTOR VISITS COVERED BY INSURANCE
xN156	AMT PAY O-O-P FOR DOC VISITS
xN157	AMT PAY O-O-P FOR DOC VISITS - MIN
xN158	AMT PAY O-O-P FOR DOC VISITS - MAX
xN164	SEEN DENTIST SINCE PREV IW/2YRS
xN165	DENTAL COSTS COVERED BY INSURANCE
xN168	AMT PAY O-O-P DENTAL
xN169	AMT PAY O-O-P DENTAL - MIN
xN170	AMT PAY O-O-P DENTAL - MAX
xN175	TAKE PRESCRIPTION DRUGS REGULARLY
xN176	DRUG COSTS COVERED BY INSURANCE
xN180	AMT PAY O-O-P RX DRUGS PER MONTH
xN181	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
xN182	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
xN189	USED HOME HEALTH SVC- PREV IW/2 YRS
xN190	HOME HEALTH SERVICE COST COVERED BY INS
xN194	AMT PAY O-O-P HOME HEALTH SVC
xN195	AMT PAY O-O-P HOME HEALTH SVC - MIN
xN196	AMT PAY O-O-P HOME HEALTH SVC - MAX
xN202	USED OTHER HEALTH SVC- PREV IW/2 YRS
xN203	OTHER HEALTH SVC PAID BY R/SP/P
xN239	AMT PAY O-O-P OTHER HEALTH SERVICE
xN246	AMT PAY O-O-P OTHER HEALTH SERVICE- MIN
xN247	AMT PAY O-O-P OTHER HEALTH SERVICE- MAX
HRS 2010-2016:	
xN332	EX OTHER MEDICAL EXPENSES
xN333	EX PAY O-O-P OTHER MEDICAL
xN334	AMT PAY O-O-P OTHER MEDICAL - MIN
xN335	AMT PAY O-O-P OTHER MEDICAL - MAX
HRS 2014-2016:	
xN433_1	INSURANCE PAY ANY - -1
xN433_2	INSURANCE PAY ANY - -2
xN433_3	INSURANCE PAY ANY - -3
xN433_4	INSURANCE PAY ANY - -4
xN433_5	INSURANCE PAY ANY - -5
xN433_6	INSURANCE PAY ANY - -6
xN433_7	INSURANCE PAY ANY - -7
xN434_1	INSURANCE PAY ALL - -1
xN434_2	INSURANCE PAY ALL - -2
xN434_3	INSURANCE PAY ALL - -3
xN434_4	INSURANCE PAY ALL - -4
xN434_5	INSURANCE PAY ALL - -5
xN434_6	INSURANCE PAY ALL - -6

xN434_7	INSURANCE PAY ALL - -7
xN435_2	INSURANCE PAY HALF - -2

Total Medical Expenditures

Wave	Variable Name	Variable Label	Type
3	R3TOTMD	R3TOTMD:W3 Total med expenses, prv 2 yrs	Cont
3	S3TOTMD	S3TOTMD:W3 Total med expenses, prv 2 yrs	Cont
3	R3TOTMDF	R3TOTMDF:W3 Total med imputed	Categ
3	S3TOTMDF	S3TOTMDF:W3 Total med imputed	Categ
3	R3TOTMBI	R3TOTMBI:W3 Imputed Tot Med Exp Bkt	Categ
4	R4TOTMBI	R4TOTMBI:W4 Imputed Tot Med Exp Bkt	Categ
5	R5TOTMBI	R5TOTMBI:W5 Imputed Tot Med Exp Bkt	Categ
6	R6TOTMBI	R6TOTMBI:W6 Imputed Tot Med Exp Bkt	Categ
3	S3TOTMBI	S3TOTMBI:W3 Imputed Tot Med Exp Bkt	Categ
4	S4TOTMBI	S4TOTMBI:W4 Imputed Tot Med Exp Bkt	Categ
5	S5TOTMBI	S5TOTMBI:W5 Imputed Tot Med Exp Bkt	Categ
6	S6TOTMBI	S6TOTMBI:W6 Imputed Tot Med Exp Bkt	Categ
3	R3TOTMBF	R3TOTMBF:W3 Tot Med Exp Bkt, ImpFlag	Categ
4	R4TOTMBF	R4TOTMBF:W4 Tot Med Exp Bkt, ImpFlag	Categ
5	R5TOTMBF	R5TOTMBF:W5 Tot Med Exp Bkt, ImpFlag	Categ
6	R6TOTMBF	R6TOTMBF:W6 Tot Med Exp Bkt, ImpFlag	Categ
3	S3TOTMBF	S3TOTMBF:W3 Tot Med Exp Bkt, ImpFlag	Categ
4	S4TOTMBF	S4TOTMBF:W4 Tot Med Exp Bkt, ImpFlag	Categ
5	S5TOTMBF	S5TOTMBF:W5 Tot Med Exp Bkt, ImpFlag	Categ
6	S6TOTMBF	S6TOTMBF:W6 Tot Med Exp Bkt, ImpFlag	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3TOTMD	10964	10227.60	46263.31	0.0	2550468.4
S3TOTMD	8308	9761.48	45236.08	0.0	2550468.4
R3TOTMDF	10964	1.78	1.16	1.0	6.0
S3TOTMDF	8308	1.73	1.12	1.0	6.0
R3TOTMBI	17363	3.57	2.02	1.0	11.0
R4TOTMBI	20777	3.56	2.01	1.0	11.0
R5TOTMBI	19070	3.78	2.05	1.0	11.0
R6TOTMBI	17747	4.28	2.22	1.0	11.0
S3TOTMBI	11521	3.47	1.97	1.0	11.0
S4TOTMBI	13612	3.48	1.97	1.0	11.0
S5TOTMBI	12438	3.67	1.99	1.0	11.0
S6TOTMBI	11387	4.15	2.16	1.0	11.0
R3TOTMBF	17363	0.05	0.21	0.0	1.0
R4TOTMBF	20777	0.11	0.32	0.0	1.0
R5TOTMBF	19070	0.11	0.32	0.0	1.0
R6TOTMBF	17747	0.21	0.41	0.0	1.0
S3TOTMBF	11521	0.03	0.18	0.0	1.0

S4TOTMBF	13612	0.10	0.30	0.0	1.0
S5TOTMBF	12438	0.09	0.29	0.0	1.0
S6TOTMBF	11387	0.20	0.40	0.0	1.0

Categorical Variable Codes

RwTOTMDF: Total med imputed

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|			7027							
1.Continuous value	|			5206							
2.Complete bracket	|			4920							
3.Incomplete bracket	|			102							
5.No value/bracket	|			265							
6.No expense	|			471							

Value		w11	w12	w13
.Q=Not asked this wv	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No expense	|			

SwTOTMDF: Total med imputed

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv	|			3704							
.U=Unmarried	|			5657							
.V=Spouse NR	|			322							
1.Continuous value	|			4116							
2.Complete bracket	|			3631							
3.Incomplete bracket	|			62							
5.No value/bracket	|			173							
6.No expense	|			326							

Value		w11	w12	w13
.Q=Not asked this wv	|			
.U=Unmarried	|			
.V=Spouse NR	|			
1.Continuous value	|			
2.Complete bracket	|			
3.Incomplete bracket	|			
5.No value/bracket	|			
6.No expense	|			

RwTOTMBI: Imputed Tot Med Exp Bkt

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.N=No utilization			628	607	509	418				
1.0 to 1000-			4251	4670	3606	2627				
2.About 1000				1283	1164	932				
3.1001 to 5000-			6306	5937	5279	4001				
4.About 5000				1444	1476	1381				
5.5001 to 25000-			4796	4593	4399	4529				
6.About 25000				641	663	767				
7.25001 to 100000-			1643	1702	1842	2381				
8.About 100000				162	246	343				
9.100001 to 500000-			338	294	329	625				
10.About 500000				29	22	49				
11.500000 above			29	22	44	112				

Value	w11	w12	w13
.N=No utilization			
1.0 to 1000-			
2.About 1000			
3.1001 to 5000-			
4.About 5000			
5.5001 to 25000-			
6.About 25000			
7.25001 to 100000-			
8.About 100000			
9.100001 to 500000-			
10.About 500000			
11.500000 above			

SwTOTMBI: Imputed Tot Med Exp Bkt

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.N=No utilization			396	368	293	252				
.U=Unmarried			5657	6868	6537	6306				
.V=Spouse NR			417	536	311	220				
1.0 to 1000-			2920	3183	2465	1750				
2.About 1000				843	756	622				
3.1001 to 5000-			4350	4041	3647	2706				
4.About 5000				926	944	930				
5.5001 to 25000-			3086	2942	2849	2952				
6.About 25000				369	377	461				
7.25001 to 100000-			952	1015	1053	1359				
8.About 100000				87	132	184				
9.100001 to 500000-			201	184	184	334				
10.About 500000				12	12	26				
11.500000 above			12	10	19	63				

Value	w11	w12	w13
.N=No utilization			
.U=Unmarried			
.V=Spouse NR			
1.0 to 1000-			
2.About 1000			
3.1001 to 5000-			
4.About 5000			
5.5001 to 25000-			
6.About 25000			
7.25001 to 100000-			
8.About 100000			

9.100001 to 500000-	|
10.About 500000	|
11.500000 above	|

RwTOTMBF: Tot Med Exp Bkt, ImpFlag

Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.N=No utilization	|			628	607	509	418				
0.Not imputed	|			16578	18395	16886	14031				
1.Imputed	|			785	2382	2184	3716				

Value	|	w11	w12	w13
.N=No utilization	|			
0.Not imputed	|			
1.Imputed	|			

SwTOTMBF: Tot Med Exp Bkt, ImpFlag

Value	|	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.N=No utilization	|			396	368	293	252				
.U=Unmarried	|			5657	6868	6537	6306				
.V=Spouse NR	|			417	536	311	220				
0.Not imputed	|			11140	12288	11269	9091				
1.Imputed	|			381	1324	1169	2296				

Value	|	w11	w12	w13
.N=No utilization	|			
.U=Unmarried	|			
.V=Spouse NR	|			
0.Not imputed	|			
1.Imputed	|			

General Comments

Medical expenditure measures are reported in nominal dollars. When an HRS or AHEAD medical expenditure component is missing, it is imputed using the method described in the section titled "Medical Expenditure Imputations" earlier in this document.

The HRS and AHEAD medical expenditure components are summed to create the medical expenditure measures found in both the RAND HRS Longitudinal File and the RAND HRS Detailed Imputations File. For each derived medical expenditure measure, a flag indicates whether any or all of its components were imputed. Individual medical expenditure components and imputation flags are available here in the RAND HRS Detailed Imputations File.

Please note that the imputation algorithms sometimes produce amounts that are quite large. Users are encouraged to examine outliers in the data, and address them as necessary, depending on the analytic goals.

How Constructed

Beginning with the RAND HRS Detailed Imputations File 2014 (V2), we reintroduce the variables that contain the continuous amounts for total medical expenditures, including that paid by insurance (R3TOTMD), for Wave 3H, variables that were present in the RAND HRS Longitudinal File prior to Version M. R3TOTMDF indicates whether R3TOTMD is imputed. For Wave 3A, these variables are set to .Q.

Also beginning with the RAND HRS Detailed Imputations File 2014 (V2), we drop the variables that contain the reported bracket information for total medical expenditures, including that paid by insurance (RwTOTMB, SwTOTMB), for Waves 3 to 6. Interested users can obtain this information by merging the RAND HRS Detailed Imputations File with the RAND HRS Fat File for a given wave by HHIDPN. The RAND HRS Fat Files contain most of the original HRS variables, with household data merged to the Respondent level.

RwTOTMBI and RwTOTMBF are available from Waves 3 to 6. RwTOTMBI provides the estimated bracket for total medical expenditures, including that paid by insurance. This information is obtained from unfolding bracket questions, except if a continuous amount is given in Wave 3H, and complete brackets are imputed when incomplete bracket information is provided. RwTOTMBF indicates whether RwTOTMBI is imputed.

S3TOTMD, S3TOTMDF, SwTOTMBI and SwTOTMBF contain this information for the Respondent's spouse or partner.

Cross Wave Differences in Original HRS Data

In Waves 1 and 2, there are no questions about the total costs of all medical services.

In Wave 3H, Respondents are asked to estimate total medical costs for all medical services since the previous interview. If the Respondent does not provide an exact amount, unfolding bracket follow-up questions are asked. In Wave 3A and from Waves 4 to 6, an exact amount of total expenditures is not asked; all Respondents are directed into unfolding bracket questions.

Unlike from Wave 4 forward, where Respondents who answer the unfolding bracket questions are given the option of saying that the amount was "about" equal to a certain value, there is no such option in Wave 3. In Wave 3A, the unfolding bracket questions ask, "Do you think the total costs were more than \$5,000?" and follow up with ascending or descending amounts based on the answer. In Wave 3H, however, the unfolding bracket questions ask, "Did it amount to \$5,000 or more?" Therefore, for Wave 3A, the bracket "0 to 1000-" means "0 to 1000," the bracket "1001 to 5000-" means "1001 to 5000," and so on. For Wave 3H, the bracket "0 to 1000-" means "0 to 999," the bracket "1001 to 5000-" means "1000 to 5000," and so on.

Starting in Wave 7, there are no questions about total medical expenditures.

HRS Variables Used

AHEAD 1995:

D1664	E1. HOSPITAL
D1681	E5. NURSING HOME
D1698	E11. DR TIMES
D1713	E14. OUTPATIENT SURGERY
D1728	E17. DENTIST
D1744	E20. DRUGS
D1760	E22. IN-HOME SERV
D1774	E24. R USE SERVICE
D1799	E26. TOTAL COST MEDICAL

D1800	E26A.TOTAL MEDICAL DK-1
D1801	E26B.TOTAL MEDICAL DK-2
D1802	E26C.TOTAL MEDICAL DK-3
D1803	E26D.TOTAL MEDICAL DK-4
D240	CS11.R-WHERE LIVE
HRS 1996:	
E1770	E1. HOSPITAL-YR
E1776	E5. NURSING HOME-YR
E1790	E11. DR TIMES
E1795	E14. OUTPATIENT SURGERY-YR
E1800	E17.DENTIST-YR
E1811	E20. DRUGS-YR
E1827	E22.IN-HOME SERV
E1831	E24.R USE SERVICE
E1841	E26.TOTAL COST MEDICAL
E1842	E26A.TOTAL MEDICAL \$ DK-5K
E1843	E26B.TOTAL MEDICAL \$ DK-1K
E1844	E26C.TOTAL MEDICAL \$ DK-25K
E1845	E26D.TOTAL MEDICAL \$ DK-100K
E1846	E26E.TOTAL MEDICAL \$ DK-500K
E240	CS11.R-WHERE LIVE
HRS 1998:	
F2295	E1. HOSPITAL-YR
F2298	E4. HOSP \$ NOT COV
F2299	E5. NURSING HOME-YR
F2304	E8.NURHM NOT COV
F2331	E11. DR TIMES
F2333	E14. OUTPATIENT SURGERY-YR
F2335	E17.DENTIST-YR
F2345	E20. DRUGS-YR
F2357	E22.IN-HOME SERV
F2361	E24.R USE SERVICE
F2383	E26.TOTAL COST MEDICAL-5K
F2384	E26A.TOTAL MEDICAL COSTS-2ND
F2385	E26B.TOTAL MEDICAL COSTS-3RD
F2386	E26C.TOTAL MEDICAL COSTS-4TH
F2387	E26D.TOTAL MEDICAL COSTS-5TH
F517	CS11.R IN NURSING HOME
HRS 2000:	
G2567	E1. HOSPITAL-YR
G2570	E4. HOSP \$ NOT COV
G2571	E5. NURSING HOME-YR
G2572	E6. NURHM # TIMES
G2573	E7. NURHM-1 NIGHTS
G2574	E7A.NURHM-1 MONTHS
G2576	E8.NURHM NOT COV
G2577	E10. NURHM OR HOSP R PAY \$
G2603	E11. DR TIMES
G2604	E11A. DR 20 TIMES
G2605	E11B. DR 5 TIMES
G2606	E11C. DR ANY TIME
G2607	E11D. DR 50 TIMES
G2610	E14. OUTPATIENT SURGERY-YR
G2612	E17.DENTIST-YR
G2622	E20. DRUGS-YR
G2634	E22.IN-HOME SERV
G2638	E24.R USE SERVICE
G2660	E26.TOTAL COST MEDICAL-5K
G2661	E26A.TOTAL MEDICAL COSTS-2ND

G2683	E26B.TOTAL MEDICAL COSTS-3RD
G2684	E26C.TOTAL MEDICAL COSTS-4TH
G2685	E26D.TOTAL MEDICAL COSTS-5TH
G558	CS11.R IN NURSING HOME
G789	CS25.MONTH MOVED TO NURS HOME
G790	CS25A. YEAR MOVED TO NURS HOME
HRS 2002:	
HA028	R IN NURSING HOME
HA065	MONTH MOVED TO NH
HA066	YEAR MOVED TO NURS HOME
HN099	OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
HN114	EVER PATIENT OVERNIGHT IN NURSING HOME
HN115	# TIMES SPENT OVERNIGHT IN NURSING HOME
HN116	NUM NIGHTS R SPENT OVERNIGHT IN NH
HN117	NUM MOS R SPENT OVERNIGHT IN NH
HN118	NH COSTS COVERED BY INSURANCE
HN119	AMT PAID O-O-P NURSING HOME
HN134	OUTPATIENT SURGERY- PREV IW/2 YRS
HN147	# TIMES SEEN DR- PREV IW/2 YRS
HN148	NUMBER TIMES SEEN DOCTOR 20X
HN149	NUMBER TIMES SEEN DOCTOR 5X
HN150	HAS R SOUGHT DOC ADVICE IN PAST 2 YRS
HN151	R SEEK DOC ADVICE 50X
HN164	SEEN DENTIST SINCE PREV IW/2YRS
HN175	TAKE PRESCRIPTION DRUGS REGULARLY
HN189	USED HOME HEALTH SVC- PREV IW/2 YRS
HN202	USED OTHER HEALTH SVC- PREV IW/2 YRS
HN222	TOTAL MEDICAL COSTS - MIN
HN223	TOTAL MEDICAL COSTS - MAX

Appendix A: Detailed List of Changes (Version M Forward)

Version M

Version M constitutes a major update of the RAND Income and Wealth Imputation File. The main text gave a brief overview and mentioned some further aspects in places. Here, we give a more detailed account of the changes since previous versions.

Wealth corrections from the asset verification section

As discussed in Section 2.3, the wealth variables now incorporate the corrections from the asset verification section. This section was added in 2002 to catch reporting errors or data entry errors and asks the Respondent to verify or correct the asset value if the report of the current wave's asset value differs more than \$50,000 from the previous wave's reported value, provided the Financial Respondent is the same and total wealth also changes by more than \$150,000. Thus, these corrections should reduce measurement error in assets, and in particular reduce outliers, as well as reduce the variance of wave-to-wave changes in assets. This affects variables from 2000 onward.

Two sets of wealth imputation variables

As discussed in Section 2, we now provide cross-wave wealth imputations in addition to imputations that use only cross-sectional information. For the income variables, only cross-sectional imputations are available.

The cross-wave wealth imputations should better represent the correlation between asset values in different waves than the cross-sectional imputations (although the latter are still correlated due to correlation in the covariates from different waves); therefore, the cross-wave imputations are preferable, and the cross-wave imputations of partial components and aggregate measures are included in the RAND HRS Longitudinal File. These variables contain the letter "A" in their prefix. However, users who prefer to use imputations that use the traditional cross-sectional methodology can do so with the cross-sectionally imputed variables in the RAND Income and Wealth Imputation File. These variables contain the letter "W" in their prefix.

For example, H9ASTCK represents the Wave 9 value of stocks and mutual funds from the cross-wave wealth imputations and H9WSTCK is the Wave 9 value of stocks and mutual funds from the cross-sectional wealth imputations.

Note, however, that both cross-wave and cross-sectional wealth variables underwent corrections from the asset verification section and an updated Tracker file, so neither are the same as the wealth variables from previous versions of the RAND Income and Wealth Imputation File.

Data from all waves now included

The RAND Income and Wealth Imputation File is now a longitudinal file that contains data from all HRS and AHEAD waves. This was done to be consistent with the RAND HRS Longitudinal File, which contains cleaned and processed variables with consistent and intuitive naming conventions, model-based imputations, and spousal counterparts of most individual-level variables. Having one Income and Wealth Imputation File that includes the imputation data from all waves eliminates the need to use more than one imputation file when researching data from multiple waves.

Income and wealth variable name changes

Previous versions of the RAND Income and Wealth Imputation File contained some income and wealth variables that followed a different naming convention, specifically variables whose names started with the letter "I" instead of "H" (household level), "R" (reference person), or "S" (spouse of reference person). The "I" variables were detailed component variables that were not included in the RAND HRS Longitudinal File. Additionally, some of the other variables did not follow the same naming conventions as in the RAND HRS Longitudinal File, so in order to simplify the naming structure of the income and wealth variables, we implemented changes to these particular variables.

The income variables that were named IRwOxxxx, ISwOxxxx, and IHwOxxxx have been renamed to RwIOxxxx, SwIOxxxx, and HwIOxxxx, where "xxxx" stands for the stem of a particular income variable. Analogously, variables RwOxxxx, SwOxxxx, and HwOxxxx are now RwIOxxxx, SwIOxxxx, and HwIOxxxx, and RwFxxxx, SwFxxxx, and HwFxxxx are now RwIFxxxx, SwIFxxxx, and HwIFxxxx. Table A.1 identifies the variable name changes made to the income variables.

Table A.1 Renamed Income Variables

Previous Var Name	New Var Name	Var Label
HwFALMNY	HwIFALMNY	IMPFLAG-ALIMONY
HwFBNDIN	HwIFBNDIN	IMPFLAG-BONDS INCOME
HwFBUSIN	HwIFBUSIN	IMPFLAG-BUSINESS INC
HwFCAP	HwIFCAP	IMPFLAG-HH CAPITAL INCOME
HwFCDIN	HwIFCDIN	IMPFLAG-CD INCOME
HwFCHKIN	HwIFCHKIN	IMPFLAG-CHK/SV INTEREST INCOME
HwFDIVIN	HwIFDIVIN	IMPFLAG-DIVIDEND INC
HwFFOOD	HwIFFOOD	IMPFLAG-FOOD STAMPS
HwFINHLU	HwIFINHLU	IMPFLAG-INHERITANCE LUMP SUM
HwFINSLU	HwIFINSLU	IMPFLAG-INSURANCE LUMP SUM
HwFLUMP1	HwIFLUMP1	IMPFLAG-LUMP SUM LAST 2Y #1
HwFLUMP2	HwIFLUMP2	IMPFLAG-LUMP SUM LAST 2Y #2
HwFLUMP3	HwIFLUMP3	IMPFLAG-LUMP SUM LAST 2Y #3
HwFLUYR1	HwIFLUYR1	IMPFLAG-LUMP SUM LCY INC #1
HwFLUYR2	HwIFLUYR2	IMPFLAG-LUMP SUM LCY INC #2
HwFLUYR3	HwIFLUYR3	IMPFLAG-LUMP SUM LCY INC #3
HwFOTH1	HwIFOTH1	IMPFLAG-OTHER HH INC #1
HwFOTH2	HwIFOTH2	IMPFLAG-OTHER HH INC #2
HwFOTH4	HwIFOTH4	IMPFLAG-OTHER HH INC #4
HwFOTH5	HwIFOTH5	IMPFLAG-OTHER HH INC #5
HwFOTHIN	HwIFOTHIN	IMPFLAG-OTHER HH INC
HwFOTHR	HwIFOTHR	IMPFLAG-OTHER HH INC
HwFPENLU	HwIFPENLU	IMPFLAG-PENSION LUMP SUM
HwFREL1	HwIFREL1	IMPFLAG-FAM/FRIEND LASTYR #1
HwFREL2	HwIFREL2	IMPFLAG-FAM/FRIEND LASTYR #2
HwFREL3	HwIFREL3	IMPFLAG-FAM/FRIEND LASTYR #3
HwFRELR	HwIFRELR	IMPFLAG-FAM/FRIEND REG
HwFRNT1	HwIFRNT1	IMPFLAG-RENTAL #1 INC
HwFRNT2	HwIFRNT2	IMPFLAG-RENTAL #2 INC
HwFRNTEX	HwIFRNTEX	IMPFLAG-RENTAL EXP INC
HwFRNTIN	HwIFRNTIN	IMPFLAG-RENTAL INC
HwFSAV1	HwIFSAV1	IMPFLAG-SAVINGS #1 INC
HwFSAV2	HwIFSAV2	IMPFLAG-SAVINGS #2 INC
HwFSFEMP	HwIFSFEEMP	IMPFLAG-INC FROM SELF EMPLOYMT
HwFSSI	HwIFSSI	IMPFLAG-SSI INC
HwFSSJ	HwIFSSJ	IMPFLAG-SOC SEC/JOINT CHECK

HwFSTK1	HwIFSTK1	IMPFLAG-STOCKS #1 INC
HwFSTK2	HwIFSTK2	IMPFLAG-STOCKS #2 INC
HwFTOT	HwIFTOT	IMPFLAG-IMPUTED TOTAL HHOLD
HwFTOTIN	HwIFTOTIN	IMPFLAG-IMPUTED TOTAL HHOLD
HwFTRS1	HwIFTRS1	IMPFLAG-TRUST #1 INC
HwFTRS2	HwIFTRS2	IMPFLAG-TRUST #2 INC
HwFTRSIN	HwIFTRSIN	IMPFLAG-TRUST INC
HwFWELF	HwIFWELF	IMPFLAG-WELFARE INC
HwOALMNY	HwIOALMNY	RECEIVES-ALIMONY
HwOBNDIN	HwIOBNDIN	RECEIVES-BONDS INCOME
HwOBUSIN	HwIOBUSIN	RECEIVES-BUSINESS INC
HwOCAP	HwIOCAP	RECEIVES-HH CAPITAL INCOME
HwOCDIN	HwIOCDIN	RECEIVES-CD INCOME
HwOCHKIN	HwIOCHKIN	RECEIVES-CHK/SV INTEREST INCOME
HwODIVIN	HwIODIVIN	RECEIVES-DIVIDEND INC
HwOFOOD	HwIOFOOD	RECEIVES-FOOD STAMPS
HwOINHLU	HwIOINHLU	RECEIVES-INHERITANCE LUMP SUM
HwOINSLU	HwIOINSLU	RECEIVES-INSURANCE LUMP SUM
HwOLUMP1	HwIOLUMP1	RCVD: LAST 2Y-LUMP SUM INC #1
HwOLUMP2	HwIOLUMP2	RCVD: LAST 2Y-LUMP SUM INC #2
HwOLUMP3	HwIOLUMP3	RCVD: LAST 2Y-LUMP SUM INC #3
HwOLUYR1	HwIOLUYR1	RECEIVES-LUMP SUM LCY INC #1
HwOLUYR2	HwIOLUYR2	RECEIVES-LUMP SUM LCY INC #2
HwOLUYR3	HwIOLUYR3	RECEIVES-LUMP SUM LCY INC #3
HwOOTH1	HwIOOTH1	RECEIVES-OTHER HH INC #1
HwOOTH2	HwIOOTH2	RECEIVES-OTHER HH INC #2
HwOOTH4	HwIOOTH4	RECEIVES-OTHER HH INC #4
HwOOTH5	HwIOOTH5	RECEIVES-OTHER HH INC #5
HwOOTHIN	HwIOOTHIN	RECEIVES-OTHER HH INC
HwOOTHHR	HwIOOTHHR	RECEIVES-OTHER HH INC
HwOPENLU	HwIOPENLU	RECEIVES-PENSION LUMP SUM
HwOREL1	HwIOREL1	RECEIVES-FAM/FRIEND LASTYR #1
HwOREL2	HwIOREL2	RECEIVES-FAM/FRIEND LASTYR #2
HwOREL3	HwIOREL3	RECEIVES-FAM/FRIEND LASTYR #3
HwORELR	HwIORELR	RECEIVES-FAM/FRIEND REG
HwORNT1	HwIORNT1	RECEIVES-RENTAL #1 INC
HwORNT2	HwIORNT2	RECEIVES-RENTAL #2 INC
HwORNTEX	HwIORNTEX	RECEIVES-RENTAL EXP INC
HwORNTIN	HwIORNTIN	RECEIVES-RENTAL INC
HwOSAV1	HwIOSAV1	RECEIVES-SAVINGS #1 INC
HwOSAV2	HwIOSAV2	RECEIVES-SAVINGS #2 INC
HwOSFEMP	HwIOSFEMP	RECEIVES-INC FROM SELF EMPLOYMT
HwOSSI	HwIOSSI	RECEIVES-SSI INC
HwOSSJ	HwIOSSJ	RECEIVES-SOC SEC/JOINT CHECK
HwOSTK1	HwIOSTK1	RECEIVES-STOCKS #1 INC
HwOSTK2	HwIOSTK2	RECEIVES-STOCKS #2 INC
HwOTHIN	HwIOTHIN	INCPART-OTHER HH INC
HwOTOTIN	HwIOTOTIN	RECEIVES-IMPUTED TOTAL HHOLD
HwOTRS1	HwIOTRS1	RECEIVES-TRUST INC #1
HwOTRS2	HwIOTRS2	RECEIVES-TRUST INC #2
HwOTRSIN	HwIOTRSIN	RECEIVES-TRUST INC
HwOWELF	HwIOWELF	RECEIVES-WELFARE INC
IHwALMNY	HwIALMNY	INCPART-ALIMONY
IHwBNDIN	HwIBNDIN	INCPART-BONDS INCOME
IHwBUSIN	HwIBUSIN	INCPART-BUSINESS INC
IHwCAP	HwICAP	INCPART-HH CAPITAL INCOME

IHwCDIN	HwICDIN	INCPART-CD INCOME
IHwCHKIN	HwICHKIN	INCPART-CHK/SV INTEREST INCOME
IHwDIVIN	HwIDIVIN	INCPART-DIVIDEND INC
IHwFOOD	HwIFOOD	INCPART-FOOD STAMPS
IHwINHLU	HwIINHLU	INCPART-INHERITANCE LUMP SUM
IHwINSLU	HwIINSLU	INCPART-INSURANCE LUMP SUM
IHwLUMP1	HwILUMP1	INC LAST 2Y-LUMP SUM INC #1
IHwLUMP2	HwILUMP2	INC LAST 2Y-LUMP SUM INC #2
IHwLUMP3	HwILUMP3	INC LAST 2Y-LUMP SUM INC #3
IHwLUYR1	HwILUYR1	INCPART-LUMP SUM LCY INC #1
IHwLUYR2	HwILUYR2	INCPART-LUMP SUM LCY INC #2
IHwLUYR3	HwILUYR3	INCPART-LUMP SUM LCY INC #3
IHwOTH1	HwIOTH1	INCPART-OTHER HH INC #1
IHwOTH2	HwIOTH2	INCPART-OTHER HH INC #2
IHwOTH4	HwIOTH4	INCPART-OTHER HH INC #4
IHwOTH5	HwIOTH5	INCPART-OTHER HH INC #5
IHwOTHR	HwIOTHR	INCPART-OTHER HH INCOME
IHwPENLU	HwIPENLU	INCPART-PENSION LUMP SUM
IHwREL1	HwIREL1	INCPART-FAM/FRIEND LASTYR #1
IHwREL2	HwIREL2	INCPART-FAM/FRIEND LASTYR #2
IHwREL3	HwIREL3	INCPART-FAM/FRIEND LASTYR #3
IHwRELR	HwIRELR	INCPART-FAM/FRIEND REG
IHwRNT1	HwIRNT1	INCPART-RENTAL #1 INC
IHwRNT2	HwIRNT2	INCPART-RENTAL #2 INC
IHwRNTEX	HwIRNTEX	IMPFLAG-RENTAL EXP INC
IHwRNTIN	HwIRNTIN	INCPART-RENTAL INC
IHwSAV1	HwISAV1	INCPART-SAVINGS #1 INC
IHwSAV2	HwISAV2	INCPART-SAVINGS #2 INC
IHwSFEMP	HwISFEMP	INCPART-INC FROM SELF EMPLOYMT
IHwSSI	HwISSI	INCPART-SSI INC
IHwSSJ	HwISSJ	INCPART-SOC SEC/JOINT CHECK
IHwSTK1	HwISTK1	INCPART-STOCKS #1 INC
IHwSTK2	HwISTK2	INCPART-STOCKS #2 INC
IHwTOT	HwIOT	INCPART-IMPUTED HH INCOME
IHwTOTIN	HwITOTIN	INCPART-IMPUTED HH INCOME
IHwTRS1	HwITRS1	INCPART-TRUST #1 INC
IHwTRS2	HwITRS2	INCPART-TRUST #2 INC
IHwTRSIN	HwITRSIN	INCPART-TRUST INC
IHwWELF	HwIWELF	INCPART-WELFARE INC
IR2IRA1	RwIIRA1	INCPART-IRA #1 INC
IR2IRA2	RwIIRA2	INCPART-IRA #2 INC
IRw2ND	RwI2ND	INCPART-2ND JOB
IRwANN1	RwIANN1	INCPART-ANNUITY #1 INC
IRwANN2	RwIANN2	INCPART-ANNUITY #2 INC
IRwANN3	RwIANN3	INCPART-ANNUITY #3 INC
IRwBON	RwIBON	INCPART-TIPS,BONUS,COMM
IRwOTH1	RwIOTH1	INCPART-OTHER #1 INC
IRwOTH2	RwIOTH2	INCPART-OTHER #2 INC
IRwOTH3	RwIOTH3	INCPART-OTHER #3 INC
IRwPEN1	RwIPEN1	INCPART-PENSION #1 INC
IRwPEN2	RwIPEN2	INCPART-PENSION #2 INC
IRwPEN3	RwIPEN3	INCPART-PENSION #3 INC
IRwSDI	RwISDI	INCPART-SOCSEC DI
IRwSEMP	RwISEMP	INCPART-SELF EMPLOYMENT INC
IRwSS	RwISS	INCPART-SOCSEC RETIRE, SURV
IRwSTK1	RwISTK1	INCPART-STOCK #1 INC

IRwSTK2	RwISTK2	INCPART-STOCK #2 INC
IRwSTK3	RwISTK3	INCPART-STOCK #3 INC
IRwTRAD	RwITRAD	INCPART-PROF PRAC,TRADE
IRwUNEM	RwIUNEM	INCPART-UNEMPLOYMENT
IRwET	RwIVET	INCPART-VETERAN BENEFITS
IRwET1	RwIVET1	INCPART-VETERAN BENEFITS #1
IRwET2	RwIVET2	INCPART-VETERAN BENEFITS #2
IRwWAGE	RwIWAGE	INCPART-WAGES, SALARY
IRwWCMP	RwIWCMP	INCPART-WORKER COMP
ISw2ND	SwI2ND	INCPART-2ND JOB
ISwANN1	SwIANN1	INCPART-ANNUITY #1 INC
ISwANN2	SwIANN2	INCPART-ANNUITY #2 INC
ISwANN3	SwIANN3	INCPART-ANNUITY #3 INC
ISwBON	SwIBON	INCPART-TIPS,BONUS,COMM
ISwIRA1	SwIIRA1	INCPART-IRA #1 INC
ISwIRA2	SwIIRA2	INCPART-IRA #2 INC
ISwOTH1	SwIOTH1	INCPART-OTHER #1 INC
ISwOTH2	SwIOTH2	INCPART-OTHER #2 INC
ISwOTH3	SwIOTH3	INCPART-OTHER #3 INC
ISwPEN1	SwIPEN1	INCPART-PENSION #1 INC
ISwPEN2	SwIPEN2	INCPART-PENSION #2 INC
ISwPEN3	SwIPEN3	INCPART-PENSION #3 INC
ISwSDI	SwISDI	INCPART-SOCSEC DI
ISwSEMP	SwISEMP	INCPART-SELF EMPLOYMENT INC
ISwSS	SwISS	INCPART-SOCSEC RETIRE, SURV
ISwSTK1	SwISTK1	INCPART-STOCK #1 INC
ISwSTK2	SwISTK2	INCPART-STOCK #2 INC
ISwSTK3	SwISTK3	INCPART-STOCK #3 INC
ISwTRAD	SwITRAD	INCPART-PROF PRAC,TRADE
ISwUNEM	SwIUNEM	INCPART-UNEMPLOYMENT
ISwET	SwIVET	INCPART-VETERAN BENEFITS
ISwET1	SwIVET1	INCPART-VETERAN BENEFITS #1
ISwET2	SwIVET2	INCPART-VETERAN BENEFITS #2
ISwWAGE	SwIWAGE	INCPART-WAGES, SALARY
ISwWCMP	SwIWCMP	INCPART-WORKER COMP
RwF2ND	RwIF2ND	IMPFLAG-2ND JOB
RwFANN1	RwIFANN1	IMPFLAG-ANNUITY #1 INC
RwFANN2	RwIFANN2	IMPFLAG-ANNUITY #2 INC
RwFANN3	RwIFANN3	IMPFLAG-ANNUITY #3 INC
RwFBON	RwIFBON	IMPFLAG-TIPS,BONUS,COMM
RwFIRA1	RwIFIRA1	IMPFLAG-IRA #1 INC
RwFIRA2	RwIFIRA2	IMPFLAG-IRA #2 INC
RwFOTH1	RwIFOTH1	IMPFLAG-OTHER #1 INC
RwFOTH2	RwIFOTH2	IMPFLAG-OTHER #2 INC
RwFOTH3	RwIFOTH3	IMPFLAG-OTHER #3 INC
RwFPEN1	RwIFPEN1	IMPFLAG-PENSION #1 INC
RwFPEN2	RwIFPEN2	IMPFLAG-PENSION #2 INC
RwFPEN3	RwIFPEN3	IMPFLAG-PENSION #3 INC
RwFSDI	RwIFSDI	IMPFLAG-SOCSEC DI
RwFSEMP	RwIFSEMP	IMPFLAG-SELF EMPLOYMENT INC
RwFSS	RwIFSS	IMPFLAG-SOCSEC RETIRE, SURV
RwFSTK1	RwIFSTK1	IMPFLAG-STOCK #1 INC
RwFSTK2	RwIFSTK2	IMPFLAG-STOCK #2 INC
RwFSTK3	RwIFSTK3	IMPFLAG-STOCK #3 INC
RwFTRAD	RwIFTRAD	IMPFLAG-PROF PRAC,TRADE
RwFUNEM	RwIFUNEM	IMPFLAG-UNEMPLOYMENT

RwFVET	RwIFVET	IMPFLAG-VETERAN BENEFITS
RwFVET1	RwIFVET1	IMPFLAG-VET BENEFITS #1
RwFVET2	RwIFVET2	IMPFLAG-VET BENEFITS #2
RwFWAGE	RwIFWAGE	IMPFLAG-WAGES, SALARY
RwFWCMP	RwIFWCMP	IMPFLAG-WORKER COMP
RwO2ND	RwIO2ND	RECEIVES-2ND JOB
RwOANN1	RwIOANN1	RECEIVES-ANNUITY #1 INC
RwOANN2	RwIOANN2	RECEIVES-ANNUITY #2 INC
RwOANN3	RwIOANN3	RECEIVES-ANNUITY #3 INC
RwOBON	RwIOBON	RECEIVES-TIPS,BONUS,COMM
RwOIRA1	RwIOIRA1	RECEIVES-IRA #1 INC
RwOIRA2	RwIOIRA2	RECEIVES-IRA #2 INC
RwOOTH1	RwIOOTH1	RECEIVES-OTHER #1 INC
RwOOTH2	RwIOOTH2	RECEIVES-OTHER #2 INC
RwOOTH3	RwIOOTH3	RECEIVES-OTHER #3 INC
RwOPEN1	RwIOPEN1	RECEIVES-PENSION #1 INC
RwOPEN2	RwIOPEN2	RECEIVES-PENSION #2 INC
RwOPEN3	RwIOPEN3	RECEIVES-PENSION #3 INC
RwOSDI	RwIOSDI	RECEIVES-SOCSEC DI
RwOSEMP	RwIOSEMP	RECEIVES-SELF EMPLOYMENT INC
RwOSS	RwIOSS	RECEIVES-SOCSEC RETIRE, SURV
RwOSSI	RwIOSSI	RECEIVES-SSI INC
RwOSTK1	RwIOSTK1	RECEIVES-STOCK #1 INC
RwOSTK2	RwIOSTK2	RECEIVES-STOCK #2 INC
RwOSTK3	RwIOSTK3	RECEIVES-STOCK #3 INC
RwOTRAD	RwIOTRAD	RECEIVES-PROF PRAC,TRADE
RwOUNEM	RwIOUNEM	RECEIVES-UNEMPLOYMENT
RwOVET	RwIOVET	RECEIVES-VETERAN BENEFITS
RwOVET1	RwIOVET1	RECEIVES-VETERAN BENEFITS #1
RwOVET2	RwIOVET2	RECEIVES-VETERAN BENEFITS #2
RwOWAGE	RwIOWAGE	RECEIVES-WAGES, SALARY
RwOWCMP	RwIOWCMP	RECEIVES-WORKER COMP
SwF2ND	SwIF2ND	IMPFLAG-2ND JOB
SwFANN1	SwIFANN1	IMPFLAG-ANNUITY #1 INC
SwFANN2	SwIFANN2	IMPFLAG-ANNUITY #2 INC
SwFANN3	SwIFANN3	IMPFLAG-ANNUITY #3 INC
SwFBON	SwIFBON	IMPFLAG-TIPS,BONUS,COMM
SwFIRA1	SwIFIRA1	IMPFLAG-IRA #1 INC
SwFIRA2	SwIFIRA2	IMPFLAG-IRA #2 INC
SwFOTH1	SwIFOTH1	IMPFLAG-OTHER #1 INC
SwFOTH2	SwIFOTH2	IMPFLAG-OTHER #2 INC
SwFOTH3	SwIFOTH3	IMPFLAG-OTHER #3 INC
SwFPEN1	SwIFPEN1	IMPFLAG-PENSION #1 INC
SwFPEN2	SwIFPEN2	IMPFLAG-PENSION #2 INC
SwFPEN3	SwIFPEN3	IMPFLAG-PENSION #3 INC
SwFSDI	SwIFSDI	IMPFLAG-SOCSEC DI
SwFSEMP	SwIFSEMP	IMPFLAG-SELF EMPLOYMENT INC
SwFSS	SwIFSS	IMPFLAG-SOCSEC RETIRE, SURV
SwFSTK1	SwIFSTK1	IMPFLAG-STOCK #1 INC
SwFSTK2	SwIFSTK2	IMPFLAG-STOCK #2 INC
SwFSTK3	SwIFSTK3	IMPFLAG-STOCK #3 INC
SwFTRAD	SwIFTRAD	IMPFLAG-PROF PRAC,TRADE
SwFUNEM	SwIFUNEM	IMPFLAG-UNEMPLOYMENT
SwFVET	SwIFVET	IMPFLAG-VETERAN BENEFITS
SwFVET1	SwIFVET1	IMPFLAG-VET BENEFITS #1
SwFVET2	SwIFVET2	IMPFLAG-VET BENEFITS #2

SwFWAGE	SwIFWAGE	IMPFLAG-WAGES, SALARY
SwFWCMP	SwIFWCMP	IMPFLAG-WORKER COMP
SwO2ND	SwIO2ND	RECEIVES-2ND JOB
SwOANN1	SwIOANN1	RECEIVES-ANNUITY #1 INC
SwOANN2	SwIOANN2	RECEIVES-ANNUITY #2 INC
SwOANN3	SwIOANN3	RECEIVES-ANNUITY #3 INC
SwOBON	SwIOBON	RECEIVES-TIPS,BONUS,COMM
SwOIRA1	SwIOIRA1	RECEIVES-IRA #1 INC
SwOIRA2	SwIOIRA2	RECEIVES-IRA #2 INC
SwOOTH1	SwIOOTH1	RECEIVES-OTHER #1 INC
SwOOTH2	SwIOOTH2	RECEIVES-OTHER #2 INC
SwOOTH3	SwIOOTH3	RECEIVES-OTHER #3 INC
SwOPEN1	SwIOPEN1	RECEIVES-PENSION #1 INC
SwOPEN2	SwIOPEN2	RECEIVES-PENSION #2 INC
SwOPEN3	SwIOPEN3	RECEIVES-PENSION #3 INC
SwOSDI	SwIOSDI	RECEIVES-SOCSEC DI
SwOSEMP	SwIOSEMP	RECEIVES-SELF EMPLOYMENT INC
SwOSS	SwIOSS	RECEIVES-SOCSEC RETIRE, SURV
SwOSSI	SwIOSSI	RECEIVES-SSI INC
SwOSTK1	SwIOSTK1	RECEIVES-STOCK #1 INC
SwOSTK2	SwIOSTK2	RECEIVES-STOCK #2 INC
SwOSTK3	SwIOSTK3	RECEIVES-STOCK #3 INC
SwOTRAD	SwIOTRAD	RECEIVES-PROF PRAC,TRADE
SwOUNEM	SwIOUNEM	RECEIVES-UNEMPLOYMENT
SwOVET	SwIOVET	RECEIVES-VETERAN BENEFITS
SwOVET1	SwIOVET1	RECEIVES-VETERAN BENEFITS #1
SwOVET2	SwIOVET2	RECEIVES-VETERAN BENEFITS #2
SwOWAGE	SwIOWAGE	RECEIVES-WAGES, SALARY
SwOWCMP	SwIOWCMP	RECEIVES-WORKER COMP

For similar reasons, wealth component variables that were named IwAxxxx have been renamed to HwAxxxx. Table A.2 lists all wealth variable name changes

Table A.2 Renamed Wealth Variables

Previous Var Name	New Var Name	Var Label
IwAEQCD	HwAEQCD	Assets Part:Home Equity LOC
IwAEQLN	HwAEQLN	Assets Part:Other home loans
IwAIRA1	HwAIRA1	Assets Part:IRA 1st largest
IwAIRA2	HwAIRA2	Assets Part:IRA 2nd largest
IwAIRA3	HwAIRA3	Assets Part:IRA 3rd largest/all OTHRs
IwAMOBL	HwAMOBL	Assets Part:Prim Res/Mobile Hm
IwAHOU1	HwAHOU1	Assets Part:Prim Res/House
IwAMRT1	HwAMRT1	Assets Part:1st Mortgage
IwAMRT2	HwAMRT2	Assets Part:2nd Mortgage
IwAFEQCD	HwAFEQCD	Assets Part Flag:Home Equity LOC
IwAFEQLN	HwAFEQLN	Assets Part Flag:Other Home Loans
IwAFIRA1	HwAFIRA1	Assets Part Flag:IRA 1st largest
IwAFIRA2	HwAFIRA2	Assets Part Flag:IRA 2nd largest
IwAFIRA3	HwAFIRA3	Assets Part Flag:IRA 3rd largest/all OTHRs

IwAFMOBL	HwAFMOBL	Assets Part Flag:Prim Res/Mobile Hm
IwAFHOU1	HwAFHOU1	Assets Part Flag:Prim Res/House
IwAFMRT1	HwAFMRT1	Assets Part Flag:1st Mortgage
IwAFMRT2	HwAFMRT2	Assets Part Flag:2nd Mortgage
IwAOEQCD	HwAOEQCD	Assets Part Own:Home Equity LOC
IwAOEQLN	HwAOEQLN	Assets Part Own:Other Home Loans
IwAOIRA1	HwAOIRA1	Assets Part Own:IRA 1st largest
IwAOIRA2	HwAOIRA2	Assets Part Own:IRA 2nd largest
IwAOIRA3	HwAOIRA3	Assets Part Own:IRA 3rd largest/all OTHRs
IwAOMOBL	HwAOMOBL	Assets Part Own:Prim Res/Mobile Hm
IwAOHOU1	HwAOHOU1	Assets Part Own:Prim Res/House
IwAOMRT1	HwAOMRT1	Assets Part Own:1st Mortgage
IwAOMRT2	HwAOMRT2	Assets Part Own:2nd Mortgage

The "A" in each variable's prefix after the wave number indicates that a variable is from the cross-wave imputation dataset. There is an analogous set of variables that use the cross-sectional imputations. These have an uppercase "W" instead of an "A," but are otherwise named identically to the cross-wave imputation variables.

Wealth Imputation flag changes

As seen in Section 3, imputation flags of aggregated and non-aggregated income and wealth variables have a different set of possible values. In previous versions of the RAND Income and Wealth Imputation File, main wealth components that are created from more than one partial component, such as IRA, could receive an imputation flag value of two or three digits. For example, HwAIRA, which is created from the values of partial components IRA1, IRA2, and IRA3, would get a three-digit imputation flag value if the IRA1-3 imputation flag values differed, e.g. if the values were 1, 5, and 7 respectively. To be consistent with other main component imputation flags, and to increase understanding for the data user, these multi-digit flags have been simplified to one digit. The values are now consistent with the main component values for other income and wealth variables.

In addition to HwAIRA, there are two other sets of aggregated wealth variables where the main component imputation flag was simplified. One is HwAHMLN (other home loans), which is comprised of the partial components HwAEQLN (equity loans), and HwAEQCD (equity line of credit). The other is HwAMORT (primary residence mortgages), which is comprised of the components HwAMRT1 (first mortgage), and HwAMRT2 (second mortgage).

Non-owned partial component value changes

In previous versions of the Income and Wealth Imputation dataset, some partial component variables were set to missing if the asset was not owned or the household or individual did not receive this type of income. In these cases, the main components, and specifically all variables that were included in the RAND HRS Longitudinal File, were set to zero. To achieve consistency across all income and wealth variables, they are now all set to zero if not owned/received. However, spousal income variables (SwIxxxx) are still missing if the reference person does not have a spouse or partner.

Version N

Version N of the RAND Income and Wealth Imputation File includes all of the changes listed above, as well as a few additional improvements.

Inclusion of 2012 Asset Verification Data

The new 2012 data from the asset verification section (Section U) include corrections to the 2010 wealth amounts, which we have incorporated in our 2010 wealth measures.

Top Open Bracket Corrections

We corrected a small mistake in the imputations of values in the top open bracket, which caused a few large imputed wealth outliers in AHEAD 1993. This appears to have otherwise little impact on the distributions of the imputed variables.

Other Corrections

We corrected a few other minor imperfections in the implementation of the imputation methods. Detailed information about the changes in the imputations will be supplied upon request.

Summary of Changes

About 35 to 40 percent of cases in all waves have changed in Version N compared to Version M due to the effect of all revisions to the wealth measures. As a result, total wealth in Version N is about \$2000-\$10,000 per household higher on average, depending on the wave. Changes for individual households tend to be larger than the aggregate changes, due to the random component of the imputations. Among the cases with a change in total wealth, the median absolute change varies between about \$12,000 and \$22,000, depending on the wave, except for 2010, where the median absolute change was \$34,000. Overall, the larger changes in any one wave tend to come from revisions for cases in the top open-ended brackets. In the case of the 2010 wave, the Section U revisions (based on Respondents' self-reports) cause additional asset revisions, some of which also involve large changes.

Version O

Version O of the RAND Income and Wealth Imputation File includes all of the changes listed above, as well as a few additional improvements.

Business Income Ownership

In HRS 2004 (Wave 7), we now treat those who responded "yes" to question JQ161 (i.e., "Did you tell me about this (business) income earlier in the interview?") as owners of business income (H7IBUSIN). Therefore, we keep (or impute) the amount as business income, and exclude it from the household capital income calculation (H7ICAP). Roughly 500 cases are affected by this change, which, in turn, is largely responsible for the observed increase in business income of about \$2,300 on average between Versions N and O. For more information, please see the codebook section entitled, "Household Capital Income."

H8PICKHH Corrections

In Version N of the Income and Wealth Imputation File, both members of a particular household (HHIDPN = 22388020 and 22388030) were flagged as the Financial Respondent. The H8PICKHH variable, which allows users to extract a household-level file for HRS 2006 (Wave 8), was thus set to "1" for both Respondents. We have confirmed, however, that due to both the timing of when these two Respondents reunited, as well as when their interviews occurred, HHIDPN = 22388030 should not be treated as a Financial Respondent in HRS 2006. The R8FINR and H8PICKHH variables have been updated accordingly in Version O.

Marital Status and ID Corrections (Wave 10)

We issued a data alert (http://www.rand.org/labor/a_ging/dataproduct/datafixN.html) for Version N regarding two couples who were mistakenly classified as married in HRS 2010 (Wave 10). This has been corrected in Version O. Specifically, they are now treated as individuals in Wave 10, rather than combined into two households.

Imputed Values Out of Reported Bracket

We corrected a minor error in the bracket imputation algorithm that was causing a handful of Respondents to have imputed values that were outside of their bracket. This affected one case (Respondent's second annuity) in HRS 2006 (Wave 8), and two cases (spouse/partner's second pension, and Respondent's third annuity) in HRS 2012 (Wave 11).

Variable Format Corrections

In the codebook section entitled, "Individual Income from Employer Pension or Annuity", we corrected the formats (i.e., value labels) associated with variables RwIFANN, SwIFANN, RwIFPEN, and SwIFPEN. The actual values themselves did not change, only the formats associated with them.

Discontinuing Formats Catalog

We are no longer distributing SAS formats as a formats catalog (i.e., formats.sas7bcat). Instead, we are providing SAS code to allow the user to create their own formats catalog on any computing platform. For more information, please see the codebook section entitled, "Using the SAS Formats."

Other Corrections

We have made a number of small improvements in the imputations: we have incorporated updates of the demographic and occupational data released by HRS, made corrections in the coding of demographic variables and Financial Respondent status (as used in the imputations), and updated the random seeds, which were inadvertently not changed between waves. These changes mostly affect HRS 2004-2012 (Waves 7-11), especially 2004. The total effect of all these changes is very small, though: average wealth or income changed less than about 1% in each wave. Imputations for individual households or Respondents, however, can be different from the Version N imputations.

Version P

Version P of the RAND Income and Wealth Imputation File includes all of the changes listed above, as well as a few additional improvements:

Imputation Reruns

For Version P, we ran the cross-sectional income and wealth imputations for Waves 11 and 12, and the cross-wave wealth imputations for Wave 10 forward (to pick up changes made to the Wave 11 cross-sectional imputations). During this process, we made some minor corrections to annuities (Wave 11), improved the method for imputing ownership of primary residences, including any associated mortgages or other home loans (Waves 11 and 12), updated our assumptions about the number of months food stamps were received in the last calendar year when limited information is available (Waves 11 and 12), adjusted the criteria in the cross-wave programs for selecting cases that should not undergo bracket imputation (Waves 10 and 11), and incorporated updates of the demographic and occupational data released by HRS.

For Wave 10, rerunning the cross-wave wealth imputations had a small impact overall. Most notably, compared to Version O, the average value of primary residences was less than 0.4% lower, and the average value of mortgages on primary residences was less than 1.1% lower. For Wave 11, the changes in imputed values were much larger, which is likely associated with some corrections we made to pension income. The corrections are described further below. Overall, average wealth changed by less than 1.0%, with the exception of the (cross-sectional) net value of non-housing financial wealth (H11WTOTF), which was roughly 2.6% lower. Average income, on the other hand, was roughly 6.0% higher. Please note that imputed values for individual households or Respondents can be different from the Version O imputations.

Pension Income

An examination of the pension income (RwIPEN) variables in Version O showed markedly lower average pension income in Wave 11 compared to Wave 10. After a thorough analysis, we have concluded that this is largely due to the introduction of a new Pension Section (J2) in the 2012 questionnaire, which precedes and therefore affects some answers in the Assets and Income Section (Q). Because the question about pension income in the Assets and Income Section uses the wording "Not including Social Security or other retirement income you've already told me about," some Financial Respondents did not report pension income they had reported earlier in the Pension Section. This interaction between different sections of the surveys was not intended by the survey designers. To remedy this problem in the data, beginning in Version P, we incorporate logic in Waves 11 and 12 to pull information about pension income of Financial Respondents from both Section Q and Section J2. We did not change the derivation of pension income for earlier waves, because those did not yet have the Pension Section (J2) that caused the interaction with the pension income questions in Section Q. Pension income for earlier waves continues to be calculated using only information from Section Q. See Appendix C: Combining Pension Income from Section Q (Assets & Income) and Section J2 (Pension) for a detailed description of the methodology that we developed for combining information from the Pension Section (J2) and the Income Section (Q). After implementing this change for Waves 11 and 12, Financial Respondents' average pension income is roughly \$3,200 higher in Version P compared to Version O, and the fraction reporting any pension income receipt is approximately 15.2% higher.

Annuity Income

Beginning in Wave 10, Respondents who report receiving income from an annuity, but say they received zero dollars last month, are asked whether they received any income last year. Those who say "yes" are asked to provide the total amount received. No unfolding bracket questions are asked. For purposes of the imputation, we divide this amount by the number of months they report receiving it, and treat the resulting amount as the "amount received last month." In previous versions, we have left this amount in the "monthly" annuity amount variables we provide in the Income and Wealth Imputation File

(i.e., RWMANN1, RWMANN2, RWMANN3 and SwMANN1, SwMANN2, SwMANN3). We now set these amounts back to "0" to reflect the original response to the "amount received last month" question.

RAND HRS Detailed Imputations File 2014 (V2)

The RAND HRS Detailed Imputations File 2014 (V2) includes all of the changes listed above, as well as a few additional improvements:

The RAND HRS Detailed Imputations File is the successor of the RAND HRS Income and Wealth Imputations File. The more general name reflects the addition of medical expenditure data. The RAND HRS Longitudinal File includes out-of-pocket medical expenditure variables (RwOOPMD and RwOOPMDO) and, analogous to the income and wealth imputations, we now include the component variables used to derive these aggregates in the RAND HRS Detailed Imputations File.

This new version incorporates the final release of the Core data for HRS 2012 (V2.0) and 2014 (V2.0). Additionally, we have made a number of improvements to the file and associated documentation, including the following:

Correction to the tobit imputation

In the process of creating the RAND HRS Longitudinal File for Version P, we discovered an error in the tobit imputation program, which is primarily used for imputations in the top bracket where we know a lower bound, but not an upper bound for the variable that needs to be imputed. The error itself was caused by inadvertently using the square root of the estimated standard deviation, instead of the standard deviation itself, resulting in bracket imputations that may be too small or too large, depending on parameter values. Since this discovery came too late to fix for the Version P release, we included a "Warning to Users" in its codebook. This issue has now been resolved.

Income and wealth

We reran both the cross-sectional income and wealth imputations, as well as the cross-wave wealth imputations for Waves 1–12, primarily to address an issue we discovered in Version P with the tobit imputation methodology (described above). During this process, we incorporated several other improvements:

Identifiers and flags:

1. Updated the demographic information used in the imputation models, using information from the current Tracker file (Final 2014, V1.0).
2. Updated the HwPICKHH variable, which identifies a Respondent from each household to go through the imputation process, for Waves 2A, 11, and 12.
3. Corrected the imputation flags for IRAs 1–3, specifically the cross-sectional versions for Waves 5 and 6, and the cross-wave versions for Waves 5–12.

Ownership variables:

1. For some nursing home residents in Wave 10, set home ownership to "no ownership," rather than "don't know ownership" (which results in ownership being imputed).
2. Consistent with the approach in other waves, adjusted the definition of home ownership in Wave 2A for one household (to "own" a primary residence), who reported living in a house on a farm/ranch, and owning part of the farm/ranch, but not the house or land immediately surrounding it.

Amount variables:

1. Corrected several issues in Wave 2A, including the way lump sums received last calendar year are processed, the calculation of household capital income (HwICAP) and total household income (HwITOT), and the calculation of Respondent/spouse income received last calendar year in cases where the answer to the frequency of receipt question is "other."
2. Corrected Wave 6 to use the value of assets in a trust not previously reported (i.e., HQ472, HQ473, and HQ474), rather than the value of any trusts (i.e., HQ467, HQ468, and HQ469).

Cross-sectional imputations:

1. We made several small technical improvements and corrections.

Cross-wave imputations:

1. Modified the tobit imputation model in Waves 2A and 2H to account for a large proportion of business owners who report a value of "0" when asked about the value of their business, which resulted in more realistic distributions for the amounts conditional on ownership, and fewer imputed outliers.
2. We made several additional small technical improvements and corrections.

For income, the updates summarized above had a small impact overall. Specifically, compared to the previous version, average total household income (HwITOT) changed by less than 2.0% across all waves; the only exception is Wave 2A, which is roughly 4.3% lower. The impact on total wealth, however, is more pronounced. For the cross-wave wealth imputations, average wealth is 0.3% – 9.6% higher, while for the cross-sectional imputations, average wealth is 0.2% – 12.9% higher, depending on the wave. This is true for our measures of total assets (HwATOTA, HwWTOTA), and total assets including second home (HwATOTB, HwWTOTB). Please note that imputed values for individual households or Respondents can change between versions.

Medical expenditures

We reran the medical expenditure imputations to address the issue with the tobit imputation described above and to use information from the current Tracker file (Final 2014, V1.0).

For Waves 1 and 2H, we dropped the total out-of-pocket medical expenditure imputations (RwOOPMD, SwOOPMD) and all related variables, since these imputations are based on limited information. We also dropped the variables that contain the *reported* bracket information for total medical expenditures (RwTOTMB, SwTOTMB) in Waves 3–6. Interested users can obtain this information by merging the RAND HRS Detailed Imputations File with the RAND HRS Fat File for a given wave by HHIDPN. The RAND HRS Fat Files contain most of the original HRS variables, with household data merged to the Respondent level.

For Wave 3A, we corrected an issue with how the lower and upper bracket ranges were defined for some Respondents who did not provide a continuous value or bracket. This caused these Respondents to be imputed to the lowest bracket. Some of these Respondents still get imputed to the lowest bracket, but some are now imputed to higher brackets.

For Waves 3A, 4, 5, and 6, the survey questions about total medical expenditures do not ask for a continuous amount. Rather, Respondents go directly into unfolding bracket questions. The only exception is in Wave 3H, where questions asking for a continuous amount and brackets are present. Therefore, we have decided to reintroduce variables that contain the continuous amounts for total medical expenditures (R3TOTMD, R3TOTMDF, R3TOTMD, R3TOTMDF) for Wave 3H, variables that were present in the RAND HRS Longitudinal File prior to Version M.

We made several additional small technical improvements and corrections.

These improvements have had a small impact overall. Specifically, compared to the previous version, average total out-of-pocket medical expenditures changed by less than 2% in most waves. The only exception is Wave 3A, where average total out-of-pocket medical expenditures is roughly 16% higher. This is primarily due to the correction of the lower and upper bracket ranges for some Respondents who did not provide a continuous value or bracket. Please note that imputed values for individual Respondents can change between versions.

Appendix B: Mobile Home/House Inconsistencies

As stated in Section 2.3, the corrections from the asset verification section occasionally lead to inconsistent data that cannot occur in the main questionnaire because of the main questionnaire's skip patterns. The main questionnaire has a branch of questions in case the primary residence is a mobile home, and another branch of questions if it is another type of dwelling, but in some cases, the corrections from the asset verification section lead to the household having a number in both branches. We checked all such cases and determined the most reasonable way to interpret the data. Table A.3 lists these occurrences, and what we decided is the most logical conclusion.

Table A.3 Mobile home/primary residence inconsistency decisions

Wave	Year	HHIDPN	Result	
6	2002	16973030	Owens: mobile	Value: 150,000
6	2002	213455010	Owens: mobile	Value: 15,000
7	2004	13142010	Owens: house	Value: 70,000
7	2004	21402030	Owens: house	Value: 75,000
7	2004	41855030	Owens: mobile	Value: 225,000
7	2004	45457010	Owens: mobile	Value: 110,000
7	2004	83907010	Owens: house	Value: 185,000
7	2004	84267020	Owens: house	Value: 75,000
7	2004	137015010	Owens: house	Value: 300,000
7	2004	171474010	Owens: mobile	Value: 100,000
7	2004	200374020	Owens: mobile	Value: 100,000
7	2004	204626020	Owens: mobile	Value: 50,000
7	2004	211890010	Owens: house	Value: 500,000
7	2004	212509020	Owens: mobile	Value: 185,000
8	2006	16973030	Owens: mobile	Value: 100,000
8	2006	23105010	Owens: mobile	Value: 110,000
8	2006	51908030	Owens: house	Value: 450,000
8	2006	83907010	Owens: house	Value: 185,000
8	2006	200374020	Owens: mobile	Value: 250,000
8	2006	213326010	Owens: mobile	Value: 52,000
9	2008	23105010	Owens: mobile	Value: 125,000
9	2008	47902020	Owens: mobile	Value: 200,000
9	2008	83902010	Owens: mobile	Value: 100,000
9	2008	87079010	Owens: mobile	Value: 117,000
9	2008	149550010	Owens: mobile	Value: 150,000
9	2008	182994010	Owens: mobile	Value: 200,000
9	2008	500928010	Owens: mobile	Value: 300,000
10	2010	21583010	Owens: house	Value: 150,000
10	2010	23119030	Owens: house	Value: 150,000
10	2010	47902020	Owens: mobile	Value: 150,000
10	2010	49712010	Owens: house	Value: 65,000
10	2010	58277040	Owens: mobile	Value: 68,000
10	2010	60347010	Owens: mobile	Value: 150,000
10	2010	72912010	Owens: house	Value: 250,000
10	2010	151582020	Owens: mobile	Value: 80,000
10	2010	211967020	Owens: house	Value: 300,000
10	2010	500731010	Owens: mobile	Value: 150,000
10	2010	500857010	Owens: mobile	Value: 160,000
10	2010	501605010	Owens: mobile	Value: 50,000
10	2010	502585010	Owens: mobile	Value: 150,000
10	2010	529566010	Owens: mobile	Value: 65,000
10	2010	905591020	Owens: mobile	Value: 100,000
11	2012	35824040	Owens: house	Value: 250,000
11	2012	44271031	Owens: house	Value: 125,000
11	2012	75605010	Owens: mobile	Value: 250,000
11	2012	84267020	Owens: house	Value: 80,000
11	2012	200374020	Owens: house	Value: 80,000
11	2012	500857010	Owens: mobile	Value: 130,000
11	2012	501255020	Owens: mobile	Value: 55,000
11	2012	501642020	Owens: mobile	Value: 50,000
11	2012	502065010	Owens: mobile	Value: 4,000
11	2012	905591020	Owens: mobile	Value: 150,000
11	2012	914305020	Owens: mobile	Value: 70,000
12	2014	36832030	Owens: mobile	Value: 40,000
12	2014	49712010	Owens: house	Value: 75,000
12	2014	78933020	Owens: mobile	Value: 100,000
12	2014	81888010	Owens: house	Value: 140,000
12	2014	87677010	Owens: house	Value: 110,000
12	2014	179885010	Owens: mobile	Value: 5,000
12	2014	182994010	Owens: mobile	Value: 150,000
12	2014	200374020	Owens: mobile	Value: 100,000
12	2014	500731010	Owens: mobile	Value: 100,001+
12	2014	501255020	Owens: mobile	Value: 65,000
13	2016	49712010	Owens: mobile	Value: 80,000
13	2016	59695011	Owens: mobile	Value: 180,000

13	2016	87677010	Owens: mobile	Value: 250,000
13	2016	182994010	Owens: mobile	Value: 150,000
13	2016	500731010	Owens: mobile	Value: 180,000

Appendix C: Combining Pension Income from Section Q (Assets & Income) and Section J2 (Pension)

An examination of the RWPEN variables in the "Individual Income from Employer Pension or Annuity" sections in both the RAND HRS Longitudinal File, and the Income and Wealth Imputation File codebooks (Version O), showed much lower average pension income in Wave 11 compared to Wave 10 and preceding waves. Below are the descriptive statistics for these two variables:

Variable	N	Mean	Std Dev	Minimum	Maximum
R10IPEN	22034	3317.46	37903.02	0.0	5401560.0
R11IPEN	20554	1831.19	9111.84	0.0	434077.7

We have conducted a number of analyses to examine this issue, and have determined that this anomaly is likely driven by a drop in reported pension income in Section Q. Our analyses suggest that this may be due to an interaction of the following two factors:

1. the introduction of Section J2, a detailed section asking all Respondents about any pension plan that s/he has ever reported, beginning with the HRS 2012 survey
2. the wording of question Q215 in Section Q

The questions in Section J2 come first, and all Respondents are asked whether they are receiving benefits from any pension plan that they have previously reported in an earlier HRS wave, along with any new pension plans entered since the previous wave's interview. Later, in Section Q, only the Financial Respondent is asked about the household's pension income (i.e., income paid to the Respondent and Spouse). Specifically, the question (Q215) asks, "*Not including Social Security or other retirement income you've already told me about*, are you (or your [husband/wife/partner]) currently receiving any other income from retirement pensions?" The italicized text is especially important, because by the time this question is asked, Financial Respondents will have already reported on the income s/he received from her/his pensions in Section J2, but will not have reported income received by her/his Spouse. As such, our hypothesis is that pension income would likely be lower in Section Q for Financial Respondents, but not for Non-Financial Respondents. Our analyses indicate that although there is a small decrease in amounts of reported pension income for Non-Financial Respondents, the greatest differences in reported pension income occur for Financial Respondents.

Beginning in Version P, we therefore incorporate logic in Waves 11 and 12 to pull information about pension income from both Section Q and Section J2 for deriving pension income of the Financial Respondent, whereas in previous versions of the RANDHRS, pension income has been calculated using only information from Section Q. Table A.4 contains a detailed summary of the kinds of information available in both sections of the survey, and our rules for determining the source section for pension information for individual Financial Respondents. It is important to note that not all - only some fraction of - Financial Respondents took the wording "not counting ... what you have already told me about" to mean that the pension income reported earlier should not be repeated in the Asset and Income Section. This complicates the effort of integrating information from the two sections. Simply adding the reported pension income from both sections would lead to double counting. We developed an algorithm that aims to address this challenge, and appears to remedy the data problem for most cases. The basic overarching principle of our algorithm is to presume that a Financial Respondent who reports pension income in the Asset and Income Section appears not to have applied the language "not counting ... what you have already told me about" to previously reported pension income. In this case, deriving pension income based only on Section Q is sufficient, and maintains longitudinal consistency. However, if a Financial Respondent does not report any pension income in Section Q, this may indicate that the Financial Respondent took the language "not counting ... what you have already told me about" into account. In this case, we check whether the Financial Respondent reported any current receipt of pension income in the Pension Section (J2). If so, we use those reports in deriving the Financial Respondent's pension income.

Table A.4. Decision Matrix for Combining Information from Section Q and Section J2 for Financial Respondents

Assets and Income (Q)						Pension (J2)						Combined Source
Own	Who	# Plans	Amt 1	Amt 2	Amt 3	Own	Who	# Plans	Amt 1	Amt 2	Amt 3	
1	1,3	1	Amt, X, Y	Z	Z				Any value			Q
1	1,3	2	Amt, X, Y	Any	Z				Any value			Q
1	1,3	3+	Amt, X, Y	Any	Any				Any value			Q
1	1,3	1	0	., Z	., Z	0	.	.	.	.	.	Q
1	1,3	2	0	Any	., Z	0	.	.	.	.	.	Q
1	1,3	3+	0	Any	Any	0	.	.	.	.	.	Q
1	1,3	1	0	., Z	., Z	1	2	.	.	.	.	Q
1	1,3	2	0	Any	., Z	1	2	.	.	.	.	Q
1	1,3	3+	0	Any	Any	1	2	.	.	.	.	Q
1	1,3	0, ., X, Y	.	.	.	0, X, Y	.	.	.	.	.	Q
1	2	.	.	.	.	0	.	.	.	.	.	Q
1	2	.	.	.	.	1	2	.	.	.	.	Q
0, X, Y	.	.	.	.	.	1	2	.	.	.	.	Q
0, X, Y	.	.	.	.	.	0, X, Y	.	.	.	.	.	Q
0, X, Y	.	.	.	.	.	1	1,3	1	Amt, X, Y	Z	Z	J2
0, X, Y	.	.	.	.	.	1	1,3	2	Amt, X, Y	Any	Z	J2
0, X, Y	.	.	.	.	.	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	2	.	.	.	.	1	1,3	1	Amt, X, Y	Z	Z	J2
1	2	.	.	.	.	1	1,3	2	Amt, X, Y	Any	Z	J2
1	2	.	.	.	.	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	1,3	1	0, .	., Z	., Z	1	1,3	1	Amt, X, Y	Z	Z	J2
1	1,3	2	0, .	Any	., Z	1	1,3	2	Amt, X, Y	Any	Z	J2
1	1,3	3+	0, .	Any	Any	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	3	0, ., X, Y	.	.	.	1	3	1	Amt, X, Y	Z	Z	J2
1	3	0, ., X, Y	.	.	.	1	3	2	Amt, X, Y	Any	Z	J2
1	3	0, ., X, Y	.	.	.	1	3	3+	Amt, X, Y	Any	Any	J2

***Key:** General: Amt=> \$0, X=DK, Y=RF, Z=NA, .=Missing; Own: 1=Yes, 0=No, X=DK, Y=RF; Who: 1=R only, 2=S only, 3=R & S

There are several key points to consider here:

1. As in previous versions of the RAND HRS data, all information about pension income for Non-Financial Respondents has been pulled from Section Q.
2. With the exception of a few special cases, our guiding principle is to first take information that is reported in Section Q. This is true even in cases where, for example, a continuous amount is given in Section J2, and unfolding brackets are provided in Section Q.
3. The information collected in Section J2 is structured quite differently than that in Section Q. Rather than extensively rewriting our income and wealth imputation programs to accommodate the information in Section J2, we instead use information from Section J2 to create variables mimicking those found in Section Q. In the end, both sources of information are combined using the rules outlined in Table A.4. There are a few things to note in terms of how we process some of the information from Section J2:

- a. The key variables from Section J2 are listed below, where "x" refers to the wave-specific variable prefix (HRS 2012=N, HRS 2014=O), and "n" refers to the plan number.

Variable	Label
xJ2W014_n	AGE WHEN BENEFITS STARTED -1_n
xJ2W015_n	AMOUNT OF BENEFITS -1_n
xJ2W016_n	AMOUNT OF BENEFITS PER -1_n
xJ2W086_n	AGE WHEN BENEFITS STARTED MONTHS -1_n
xJ2W108_n	STARTED RECEIVING ANNUITY -1_n
xJ2W426_n	RECEIVING BENEFITS -1_n
xJ2W434_n	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_n
xJ2W440_n	PLAN STATUS-CONVERTED TO ANNUITY -1_n

- b. Each Respondent is asked to report benefit information for up to 10 pension plans that have either been reported in a previous wave, or are reported for the first time in the current interview. Respondents are considered to "own" a pension if they are currently receiving benefits or other regular payments from it (xJ2W426_n=1).

- c. Unlike in Section Q, there is no question in Section J2 about "who receives" income from pensions. However, since all members of the household are asked whether they receive income from any reported pension plans, creating an equivalent measure is relatively straightforward.
- d. As far as the number of pension plans is concerned, again, Respondents are considered to "own" a pension if they are currently receiving benefits or other regular payments from it (xJ2W426_n=1). In some cases, however, Respondents either don't know or refuse to report whether they are receiving income from a given pension. We do not include these plans when calculating the total number of pensions. A handful of Respondents in Waves 11 and 12 provide some information about more than five plans, but no one actually receives benefits or other regular payments from more than five.
- e. In Section Q, Financial Respondents with at least two pensions are asked to report how much they received last month from their largest pension payment, followed by their second largest pension payment. In cases where income from more than two pensions is received, Respondents are asked to report how much in total they received last month from all of their remaining pension plans. We impute monthly amounts for all pensions, and multiply those amounts by the number of months they reported receiving each pension in the last calendar year. If the number of months is unknown (as is always the case for "other pensions," since there is no question in the survey that asks when they started receiving these), we multiply the monthly amount by 12, that is - we assume the income was received for the whole year.
- f. In Section J2, determining the number of months received last calendar year, and the amount of income received last month from the largest and second largest pensions, requires us to evaluate information from several different variables, including the RAND HRS Longitudinal File variable RwAGEM_E (age in months at the end of the interview), and the variables xJ2W014_n, xJ2W015_n, xJ2W016_n, and xJ2W086_n from Section J2. Specifically:
- To calculate the age (in months) when benefits began for a particular pension, we use xJ2W014_n and xJ2W086_n. The result is then compared to RwAGEM_E to determine the number of months the income was collected in the last calendar year.
 - For the amount of income received (xJ2W015_n), Respondents can either report the amount per month (xJ2W016_n=4) or per year (xJ2W016_n=6).

The table below provides an example of how all of this information is evaluated in order to determine the number of months received last calendar year, and the amount of income received last month from the largest and second largest pension payment:

Receiving Benefits	Amount	Amount Per	When Received	# Months Collected (LCY)	Amount(Last Month)
Yes	\$10	Month	Before LCY	12	10
Yes	\$10	Year	Before LCY	12	10 / 12
Yes	\$10	Month	During LCY	1 - 12	10
Yes	\$10	Year	During LCY	1 - 12	10 / 12
Yes	\$10	Month	After LCY	0	10
Yes	\$10	Year	After LCY	0	10 / 12

- g. Since there is no question in Section Q that asks Respondents when they started receiving all other pensions, we assume that all other pensions in Section J2 were received for 12 months in the last calendar year. In a practical sense, making this assumption poses few, if any, issues, since most Respondents in Waves 11 and 12 with three or more pension plans have been collecting on them for over 12 months.
- h. Unlike in Section Q, there are no unfolding bracket questions in Section J2. Therefore, Respondents who don't know or refuse to provide the benefit amount are treated as having "no value/bracket" in the imputation process. See Section 2 for a detailed description of the imputation methodology.