RAND HRS Detailed Imputations File 2022 (V2) Documentation

Includes 1992-2022 (Final Release)

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Sponsored by the National Institute on Aging and the Social Security Administration

October 2026



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The Health and Retirement Study (HRS) is a longitudinal household survey conducted by the Institute for Social Research at the University of Michigan with funding from the National Institute on Aging (NIA U01AG009740) and the Social Security Administration. The HRS is extraordinarily rich and complex, and its multidisciplinary data provide researchers the opportunity to investigate many different aspects related to population aging in the United States. With the goal of making the data more accessible to researchers, the RAND HRS Team, with funding and support from the National Institute on Aging (NIA U01AG009740 and R01AG073289) and the Social Security Administration, has created the RAND HRS data products. This document describes the RAND HRS Detailed Imputations File.

Citation Instructions:

1. Please cite both the HRS Data and the RAND HRS Detailed Imputations File 2022 (V2) as follows:

Health and Retirement Study, public use datasets. Produced and distributed by the University of Michigan with funding from the National Institute on Aging (NIA U01AG009740). Ann Arbor, MI, (July 2026).

RAND HRS Detailed Imputations File 2022 (V2). Produced by the RAND HRS Team, with funding from the National Institute on Aging (NIA U01AG009740 and R01AG073289) and the Social Security Administration. Santa Monica, CA (October 2026).

2. In addition, please include the following in the text of your paper:

The HRS (Health and Retirement Study) is sponsored by the National Institute on Aging (NIA U01AG009740) and is conducted by the University of Michigan.

3. For more information, please see the RAND HRS Citation Instructions webpage .

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 HRS Team, with support from the National Institute on Aging (NIA) and the Social Security Administration (SSA), 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 HRS 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 data products, please visit the RAND HRS website at https://www.rand.org/health/surveys/hrs.html. The RAND HRS Detailed Imputations File may be downloaded from the HRS website (https://hrsdata.isr.umich.edu/data-products/rand).

We are grateful for the continuing support of and funding from the NIA and the SSA. 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, Julia Roach, Jody Schimmel Hyde, Marita Servais, David Weir, Bob Willis, and all of those at the HRS Help Desk.

Special thanks to Nancy Campbell, Chris Chan, Orla Hayden, Adam Karabatakis, Joshua Mallett, Joyce Marks, Colleen McCullough, Michael Moldoff, and Patricia St. Clair who contributed as research programmers on previous versions of the RAND HRS Longitudinal File.

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What's New in the RAND HRS Detailed Imputations File 2022 (V2)

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the HRS 2022 Final Release Core (V2.0) data. Additionally, we have made some improvements to the file and associated documentation, including the following:

New Reference Period Variables

Many health and financial variables are worded to reference the period since the Respondent was last interviewed. Two new variables capture how these questions are asked. The flag variable RwFLIWREF indicates whether a last interview date was used when asking reference period framed questions, and RwLIWREFM is the number of months between the current interview and date used in the wording of interview questions. For financial variables, this allows the periodicity of measures to be adjusted.

Prescription Drug Variables

An average monthly prescription drug cost measure (RwDRUGMO) was added to match how prescription drug costs are reported and imputed. A new aggregate imputation flag, R8FDRUGAG, was added to better reflect that one or multiple subcomponents of R8MDRUG are imputed during Wave 8 to account for complexities specific to Medicare part-D prescription drug cost imputations.

Medical Expenditures

We updated the derivation of the aggregate medical expenditure measures, RwOOPMD and RwOOMDO. The method used to normalize out-of-pocket prescription drug costs was improved to better normalize amounts with other out-of-pocket spending types. This impacts the calculation RwOOPMD which begins in Wave 3 and RwOOPMDO which begins in Wave 10. Users can use RwMDRUGMO to reproduce the version available on previous releases by multiplying the monthly amount of prescription drug costs by 24 months and adding all other out-of-pocket costs normally.

The R8ODRUG indicator was revised to reflect ownership of any partial components of prescription drug expenses.

Cross-Wave Imputations of Social Security Income - Early Version

We have added an early version of cross-wave Social Security (SS) income imputations which use reported income from the previous or next wave and the SS cost-of-living adjustment (COLA) to estimate missing amounts. See the detailed description and eligible sample for these imputations in Section 2. New variables RwIASRET and RwIASDI contain reported or imputed income received last calendar year from SS retirement and SS Disability, respectively. RwIAMSRET and RwIAMSDI contain the amounts received last month; and RwIAFSRET and RwIAFSDI indicate the cross-wave sample status. In this early version, we provide cross-wave SS income imputations for Waves 8-15.

Adjustments to receipt of Social Security income

We improved our construction of SS income variables. We used more information where possible from the HRS Disability data section to help 1) distinguish SSDI from SS retirement income, and 2) fill in the SSDI amount received for households with no Financial Respondent or otherwise missing income data. This update affected income amount variables RwISSDI, RwISDI, RwISRET, RwISS; receipt flags RwIOSSDI, RwIOSDI, RwIOSS; imputation flag variables RwIFSSDI, RwIFSDI, RwIFSRET, and equivalent spouse variables in most waves.

Corrections to Trust Ownership

In Wave 14 (N = 31) and Wave 15 (N = 65), some web-interview households were inadvertently treated as not owning any assets held in trust because web-specific nonresponse codes were not handled correctly. In the Wave 16 (2022) Final Release data, 34 households were also affected by this issue. We revised our programs to process these codes properly. These households are now treated as having unknown ownership status and are eligible for ownership imputation and, where applicable, bracket and amount imputation.

1. Introduction and Overview

This document describes the variables on the RAND HRS Detailed Imputations File 2022 (V2). 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 on 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 eight 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.
- Early Generation X (EGENX) cohort, born 1966 to 1971. This cohort was first interviewed in 2022.

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 Files[1] and the RAND HRS Longitudinal File,[2] and contains all eight 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

[1]The 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/health/surveys/hrs/enhanced-fat.html.

[2]The 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/health/surveys/hrs/hrs-data.html.

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, 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. For medical expenditures for Exit Interviews, the period is the time between last interview and death.

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 incorporates the Core Interviews for constructing the wave-specific variables and incorporates the Exit Interviews for constructing the exit medical expenditures variables. It does not include any restricted data, but does use information from the current Tracker, Region and Mobility, and Master ID files.

The RAND HRS Detailed Imputations File includes 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 who were not age-eligible at baseline, and spouses who married an age-eligible Respondent between survey waves.

The HRS oversamples Hispanic people, Black people, 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 for 1992, 1993, 1994, 1995, and biennially 1996–2022.

The file is based on data from the latest release of each wave's HRS or AHEAD Core data, and HRS Tracker (Final 2022 V1.0) [December 2025].

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://hrsdata.isr.umich.edu/data-products).

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, LBB, and EGENX 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

<table>
<tr><th rowspan="2">Wave</th><th colspan="8">Entry Cohort</th></tr>
<tr><th>HRS
HACOHORT=3</th><th>AHEAD
HACOHORT=0,1</th><th>CODA
HACOHORT=2</th><th>WB
HACOHORT=4</th><th>EBB
HACOHORT=5</th><th>MBB
HACOHORT=6</th><th>LBB
HACOHORT=7</th><th>EGENX
HACOHORT=8</th></tr>
<tr><td>1</td><td>1992</td><td>1992
(HRS/AHEAD
overlaps only)</td><td colspan="6" rowspan="3">Not available</td></tr>
<tr><td>2</td><td>1994 (Wave 2H)</td><td>1993 (Wave 2A)</td></tr>
<tr><td>3</td><td>1996 (Wave 3H)</td><td>1995 (Wave 3A)</td></tr>
<tr><td>4</td><td>1998</td><td>1998</td><td>1998</td><td>1998</td><td colspan="4" rowspan="3">Not available</td></tr>
<tr><td>5</td><td>2000</td><td>2000</td><td>2000</td><td>2000</td></tr>
<tr><td>6</td><td>2002</td><td>2002</td><td>2002</td><td>2002</td></tr>
<tr><td>7</td><td>2004</td><td>2004</td><td>2004</td><td>2004</td><td>2004</td><td colspan="3" rowspan="3">Not available</td></tr>
<tr><td>8</td><td>2006</td><td>2006</td><td>2006</td><td>2006</td><td>2006</td></tr>
<tr><td>9</td><td>2008</td><td>2008</td><td>2008</td><td>2008</td><td>2008</td></tr>
<tr><td>10</td><td>2010</td><td>2010</td><td>2010</td><td>2010</td><td>2010</td><td>2010</td><td colspan="2" rowspan="3">Not available</td></tr>
<tr><td>11</td><td>2012</td><td>2012</td><td>2012</td><td>2012</td><td>2012</td><td>2012</td></tr>
<tr><td>12</td><td>2014</td><td>2014</td><td>2014</td><td>2014</td><td>2014</td><td>2014</td></tr>
<tr><td>13</td><td>2016</td><td>2016</td><td>2016</td><td>2016</td><td>2016</td><td>2016</td><td>2016</td><td rowspan="3">Not available</td></tr>
<tr><td>14</td><td>2018</td><td>2018</td><td>2018</td><td>2018</td><td>2018</td><td>2018</td><td>2018</td></tr>
<tr><td>15</td><td>2020</td><td>2020</td><td>2020</td><td>2020</td><td>2020</td><td>2020</td><td>2020</td></tr>
<tr><td>16</td><td>2022</td><td>2022</td><td>2022</td><td>2022</td><td>2022</td><td>2022</td><td>2022</td><td>2022</td></tr>
</table>

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 1-16) 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

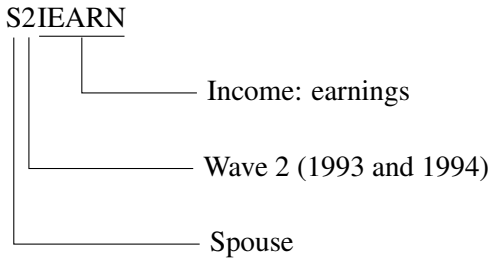
[3] This HHIDPN variable is numeric. Also available is RAHHIDPN (RAHHIDPN: HHold ID + Person Num /9-Char), its 9-character string equivalent.

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 and the Income Section.

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, ... 16, A, or E. The "A" indicates "all," i.e., the variable is not specific to any single wave. An example is RAHHIDPN, the character version of the Respondent identifier HHIDPN. The "E" indicates "Exit," for variables that contain data from Exit Interviews that take place after death. An example is REOOPMD, the total out-of-pocket medical expenditures between the last interview and time of death. 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 last 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 themselves, 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, S13IEARN, S14IEARN, S15IEARN, S16IEARN.

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, 13, 14, 15, or 16). 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

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

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.

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.

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
	Household
HwIF	Household income imputation flag
HwIO	Whether household received income from this source in the last calendar year
HwI	Household annual income value, set to zero for no income last 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. Unless otherwise noted, 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. Unless otherwise noted, 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.
	Respondent
RwIF	Respondent income imputation flag (last calendar year)
RwIO	Whether Respondent received any income from this source in the last calendar year
RwI	Respondent income value, set to zero for non-owners (last 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
	Spouse
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 4A: Variable Name Prefixes for Medical Expenditures Variables: Partial Components

Prefix	Description
	Household
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)
	Respondent
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)
	Spouse
SwF	Equivalent of RwF for the spouse
SwO	Equivalent of RwO for the spouse
SwM	Equivalent of RwM for the spouse
	Exit Interview
REF	Respondent medical expenditure imputation flag (between last interview and death)
REO	Whether Respondent paid for at least some portion of medical expense (between last interview and death)
REM	Respondent amount paid for medical expense, set to zero for non-owners (between last interview and death)

Table 4B: Variable Name Prefixes for Medical Expenditures Variables: Aggregate Measures

Prefix	Description
Out-of-Pocket Medical Expenditures (x = OOP)	
	Household
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)
	Respondent
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)
	Spouse
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
	Exit Interview
RExMDF	Respondent out-of-pocket medical expenditures imputation flag (between last interview and death)
RExMD	Respondent out-of-pocket medical expenditures amount (between last interview and death)
RExMDOF	Respondent out-of-pocket medical expenditures imputation flag, including "other" expenditures (between last interview and death)
RExMDO	Respondent out-of-pocket medical expenditures amount, including "other" expenditures (between last interview and death)
Total Medical Expenditures (x = TOT)	
	Respondent
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)
	Spouse
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
.Y	No Exit Interview, No Death Recorded (for exit variables)
.Z	No Exit Interview, Death Recorded (for exit variables)

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 their 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 they own 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 $0.

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.

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
Owns, 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

[5] Hurd, 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)

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.

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

[6] In 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 section which follows the housing section in the survey instrument. For the income and non-housing wealth imputation flags, cases missing the entire section of financial data are treated as though there is no Financial Respondent.

[7] The 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.

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. 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 below. 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 below. 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.

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 below. 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 transformation[9] 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.

[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.

[9] The 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:

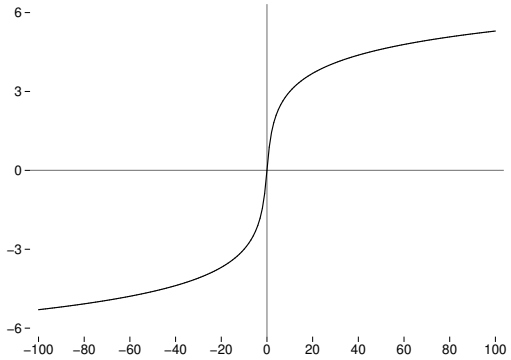
For some asset and income types, fewer than 50 households reported a continuous value in a given wave. In this case, instead of a nearest neighbor from a regression model, a donor household is found using a conditional hotdeck procedure. This can be viewed as a nearest neighbor method without covariates, 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 below. The dependent variable in this model is a logarithmic transformation of the actual amount, and the residuals on this scale are 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 households report a continuous value in certain waves.[10] 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.



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

[10] We 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.

When using the tobit imputation method without upper bound, the imputation algorithms will sometimes produce amounts that are unrealistically large. To avoid imputing such outliers, the tobit method as implemented (with a very small number of exceptions) uses the 99.5th percentile of the distribution of the reported amounts as the upper bound. We have found that this reflects the observed distribution well, while avoiding large amounts similar to reported outliers. Note that outliers in the reported data are not changed, and users have to decide how to handle them.

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, we provide cross-wave imputations of asset variables, which take 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.

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[11] Beginning 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 Wave 10 (2010) and beyond. 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.

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

			Loadings on		
Variable	Mean	Std. Dev	First comp't	Second comp't	Description
BEQ10	61.46	42.46	0.3179	-0.0665	Probability Bequest $10,000+
BEQ10M	0.0538	0.2255	-0.1328	0.1187	Bequest $10,000 missing
BEQ100	31.83	40.41	0.3011	-0.0444	Probability Bequest $100,000+
BEQ100M	0.0580	0.2338	-0.1260	0.1106	Bequest $100,000 missing
M_COLLEG	0.1512	0.3583	0.2301	-0.0233	Male: College Graduate
F_COLLEG	0.1245	0.3302	0.1486	-0.1290	Female: College Graduate
M_HSGED	0.3923	0.4883	0.1484	0.1619	Male: HS Diploma or GED
F_HSGED	0.5279	0.4993	0.1072	0.0180	Female: HS Diploma or GED
M_EXHLTH	0.3486	0.4766	0.2871	0.0329	Male: Excellent/Very Good Health
F_EXHLTH	0.4262	0.4946	0.2418	-0.0935	Female: Excellent/Very Good Health
M_PRHLTH	0.1730	0.3783	-0.1097	0.2370	Male: Fair/Poor Health
F_PRHLTH	0.2000	0.4000	-0.2293	0.0763	Female: Fair/Poor Health
M_PROF	0.2140	0.4102	0.2559	0.0341	Male: Professional Work
F_PROF	0.2075	0.4055	0.1646	-0.1176	Female: Professional Work
M_WORK	0.4526	0.4978	0.2489	-0.0652	Male: Currently Working
F_WORK	0.4848	0.4998	0.1308	-0.2148	Female: Currently Working
M_UNEMP	0.0199	0.1395	-0.0127	-0.0049	Male: Unemployed
F_UNEMP	0.0213	0.1443	-0.0313	-0.0442	Female: Unemployed
M_DISAB	0.0916	0.2885	-0.1164	0.1428	Male: Disabled/Temp Laid Off
F_DISAB	0.0957	0.2942	-0.1995	0.0298	Female: Disabled/Temp Laid Off
M_RETIR	0.1991	0.3994	0.0776	0.3696	Male: Retired
F_RETIR	0.0977	0.2970	0.0326	0.1803	Female: Retired
AGE	58.62	4.90	0.0242	0.4596	Age of Oldest Partner
AGESQ	3460.83	584.25	0.0238	0.4615	Squared Age of Oldest Partner
SINGLFEM	0.2293	0.4204	-0.2651	-0.3012	Single Female Financial Respondent
MARRIED	0.6745	0.4686	0.2807	0.2584	Married Couple
NONWHITE	0.2931	0.4552	-0.2297	-0.0161	Non-White Financial Respondent
MISSCOGN	0.0922	0.2893	-0.1101	0.0817	Missing Cognition Score
LOWCOGN	0.2801	0.4491	-0.1115	0.0737	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

[12] Hurd, 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)

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.

2.2.5. Cross-wave Social Security Income Imputations - Early Version

To improve the imputations of missing values in individuals' reports on Social Security (SS) income, we take advantage of the fact that SS benefits within a calendar year are fixed and increase each January by a known cost-of-living adjustment (COLA) factor. For Respondents who do not provide a continuous SS amount in the current wave but do so in an adjacent wave, we compute the COLA-adjusted amount from an adjacent-wave report and use the result as additional predictor in the imputation model. Because we anticipate further development of these imputations, we labeled them "early version" and included them only in the Detailed Imputations File. This version is a meaningful improvement over the cross-section version for eligible cases, but users should be aware that there will be further changes to these variables in the future.

Cross-wave SS income imputations are produced separately for OASI Social Security retirement income and SSDI (Social Security disability income). We refer to both as SS income in this description. This early version of the cross-wave imputations is provided in addition to the cross-sectional imputations.

We have produced cross-wave imputations for brackets and amounts but these still use the cross-sectional imputations for ownership (i.e., income receipt). For cases where the information from an adjacent wave is not available or where the COLA-adjusted adjacent-wave amounts may not reflect the current amount well, the cross-sectionally imputed amounts are used. Thus, the sample of Respondents eligible for early cross-wave imputations are those who reported receiving SS in the current wave and provided a continuous amount in either the previous or next wave or both, with some restrictions to avoid using cross-wave information for cases where the strict COLA-relationship does not apply. We first define the reference period to ensure likely longitudinally stable SS benefit amounts: for using the previous wave's (t-1) amount the reference period is the time between the current wave (t) and two waves prior (t-2); for using the next wave's amount the reference period is the time between the previous wave and the next wave. We only use cross-wave information if, during the reference period, the Respondent (i) did not work for pay or reach full retirement age; and (ii) had consistent marital status. To avoid using a larger benefit that could accumulate between application and first month of receipt, we required benefits to have started before the start of the reference period. Furthermore, cases were excluded if the adjacent wave report was below the 10th or above the 90th percentile of all continuous reports in the current wave (t). These reports are more likely subject to large measurement error and associated with very high percentage increases and decreases, respectively, which do not reflect the distribution of increases in SS income for most individuals. Note that we do not exclude individuals with very high or low SS income from the estimation sample to ensure we cover the whole distribution for the imputations.

From each adjacent wave reported amount, the COLA predicted amount for the current wave is calculated. The predicted amount is computed by applying the appropriate COLA percentages (https://www.ssa.gov/cola) to the adjacent wave report. For example, if a Respondent reported a continuous amount in 2018, the predicted SS for 2020 would be

```
SS(2018) x [1+COLA(2019)/100] x [1+COLA(2020)/100] =
SS(2018) x 1.028 x 1.016
```

If a Respondent reported a continuous amount in 2022, the predicted SS for 2020 would be

```
SS(2022) / {[1+COLA(2021)/100] x [1+COLA(2022)/100]} =
SS(2022) / (1.013 x 1.059)
```

In most cases, two consecutive HRS waves are approximately two years apart, so the COLA adjustment involves two annual factors. However, interview spacing varies, and the correct number of factors could range from 1-3, depending on the interview dates. For interviews conducted in January, Respondents report income for December of the prior year, before the annual January COLA increase; this is accounted for when selecting the applicable factors.

In this early version of the cross-wave imputation models, we include the (inverse hyperbolic sine of) the COLA-predicted estimate as a covariate in addition to the standard 10 principal components described in the previous section. If a Respondent reports a continuous amount in both the previous and the next adjacent waves, both COLA-predicted estimates are used. If there are not enough observations to estimate a model with covariates (ordered logit for bracket imputation; linear regression or tobit for amount imputation), the cross-sectional imputation is used.

We provide early cross-wave SS income imputations for Waves 8-15, using sample eligibility factors and COLA estimations from Waves 6-16 data (2002-2022).

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]

Beginning in HRS 2022, the asset verification section underwent a major revision. Specifically, HRS removed Section U from the end of the interview, and limited the number of assets for which asset reconciliation questions are asked by cross-referencing the most commonly questioned assets with those that were often reported as inaccurate. The reduced set of questions are now asked directly after questions about the asset. This includes questions about the primary residence, first mortgage on the primary residence, and second residence in Section H (Housing), and questions about businesses or farms, IRAs, stocks, checking/savings, and other assets in Section Q (Assets and Income). The global eligibility requirement that total wealth must differ by more than $150,000 has been removed, and a new condition has been added that the difference between waves must exceed the minimum of either the previous wave or the current wave.

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

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

[14] Hurd, 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)

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 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.

[15] Ibid.

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.

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 2008 and 2011 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 themselves and their spouse, yielding household-level data.

Out-of-Pocket Medical Expenditures

Core Interview

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 in the reference period. 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 they have enrolled in Medicare Part D. For more information, please refer to the section titled "Prescription Drugs".

Exit Interview

In Wave 1 and Wave 2A, there are no Exit Interviews. In Wave 2H, we do not provide medical expenditure variables due to limited information for this wave. From Wave 3 forward, medical utilization questions cover the period between the last interview and time of death. The Respondent's proxy is asked whether health care costs are covered fully or partially by insurance, and to estimate out-of-pocket medical expenditures between the last interview and time of death. If the Respondent's proxy is unable to provide exact estimates, a series of follow-up unfolding bracket questions are asked.

For Exit Interviews conducted in Waves 3, 4 and 5, questions ask separately about out-of-pocket costs for the following

categories of service: (1) hospital and nursing home costs; (2) doctor visit costs; (3) average monthly prescription drug costs; (4) home health care and special facilities or services costs; (5) hospice costs; and (6) other out-of-pocket medical expenditure costs.

For Exit Interviews conducted from Wave 6 to Wave 9, questions ask separately about out-of-pocket costs for the following categories of service: (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) average monthly prescription drug costs; (5) home health care costs; (6) special facilities costs; (7) hospice costs and (8) other out-of-pocket medical expenditure costs.

For Exit Interviews conducted in Wave 10 forward, questions ask separately about out-of-pocket costs for the following categories of service: (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; (8) special facilities costs; (9) hospice costs, and (10) other out-of-pocket medical expenditure costs.

Total Medical Expenditures

Core Interview

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.

Exit Interview

We do not create Exit Interview equivalents of the Core total medical expenditures variables (R3TOTMD/S3TOTMD, R3TOTMDF/S3TOTMDF, RwTOTMBI/SwTOTMBI, RwTOTMBF/SwTOTMBF).

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

Core Interview

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 they report.[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

[16]Some 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. We treat these Respondents as "owners", since the costs may have been picked up by someone other than the Respondent.

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. Specifically, when the imputation methods for medical expenditures in the Core Interview data were developed, it was found that the tobit model we use for open-ended brackets in the income and wealth imputations fit the medical expenditures data poorly, and that nearest neighbor imputations better reflected the distribution. Therefore, the nearest neighbor is used for such cases in the medical expenditures imputation.

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, 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 an exact amount is not reported, we impute an exact amount using bracketed responses with the same imputation algorithm used for income and wealth[17] 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 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 expenses.

In addition to the estimate of the Respondent's total out-of-pocket spending, we also provide the imputed household-level

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

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.

Exit Interview

Beginning with Wave 3, we impute out-of-pocket medical expenditures across all waves using the following method. If a Respondent's proxy 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 they report.[18] For those who report using a given service but do not provide an exact amount, we impute an exact amount using bracketed responses. With two exceptions, the imputation algorithm for imputing complete brackets and exact amounts for out-of-pocket medical expenditures in the Exit Interviews 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 first 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. Specifically, when the imputation methods for medical expenditures in the Core Interview data were developed, it was found that the tobit model we use for open-ended brackets in the income and wealth imputations fit the medical expenditures data poorly, and that nearest neighbor imputations better reflected the distribution. Therefore, the nearest neighbor is used for such cases in the medical expenditures imputation. We adopted this as well for the Exit Interview data.

The second difference is that we pool Exit Interview data across waves for the medical expenditure imputations. This is because there are naturally fewer Exit Interviews than Core Interviews. The pooled waves vary by the type of medical expenditure. Table 9 shows how the waves were pooled, as well as the types of medical expenditures available for each wave.

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

Table 9. Exit Interview Imputation Pools and Types of Medical Expenditures by Wave

<table>
<tr><th></th><th></th><th colspan="10">Medical Expenditure Type*</th></tr>
<tr><th>Year</th><th>Wave</th><th>REMOPS</th><th>REMDENT</th><th>REMHOSP</th><th>REMNHM</th><th>REMHHC</th><th>REMSPEC</th><th>REMDR</th><th>REMDRUG</th><th>REMCHSP</th><th>REMOTHX</th></tr>
<tr><td>1995</td><td>3</td><td rowspan="5">Not Asked</td><td rowspan="5">Not Asked</td><td colspan="2" rowspan="2">Combined as REMHPNH</td><td colspan="2" rowspan="2">Combined as REMHCSP</td><td rowspan="2"></td><td rowspan="2"></td><td rowspan="4"></td><td rowspan="2"></td></tr>
<tr><td>1996</td><td>3</td></tr>
<tr><td>1998</td><td>4</td><td rowspan="3"></td><td rowspan="3"></td><td rowspan="3"></td><td rowspan="3"></td><td rowspan="3"></td><td rowspan="3"></td></tr>
<tr><td>2000</td><td>5</td></tr>
<tr><td>2002</td><td>6</td><td rowspan="4"></td><td rowspan="4"></td><td rowspan="4"></td><td rowspan="4"></td><td rowspan="4"></td><td rowspan="2"></td><td rowspan="4"></td></tr>
<tr><td>2004</td><td>7</td></tr>
<tr><td>2006</td><td>8</td><td rowspan="3"></td><td></td></tr>
<tr><td>2008</td><td>9</td><td rowspan="3"></td></tr>
<tr><td>2010</td><td>10</td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td><td rowspan="5"></td></tr>
<tr><td>2012</td><td>11</td></tr>
<tr><td>2014</td><td>12</td><td rowspan="4"></td></tr>
<tr><td>2016</td><td>13</td></tr>
<tr><td>2018</td><td>14</td></tr>
<tr><td>2020</td><td>15</td><td rowspan="2"></td><td rowspan="2"></td></tr>
<tr><td>2022</td><td>16</td></tr>
</table>

*Out-of-pocket costs for outpatient surgery (REMOPS), dentist (REMDENT), hospital (REMHOSP), nursing home (REMNHM), hospital + nursing home (REMHPNH), home health care (REMHHC), special facilities (REMSPEC), home health care + special facilities (REMHCSP), doctor visits (REMDR), prescription drugs (REMDRUG), hospice (REMCHSPC), and other medical expenditures (REMOTHX).

So, for example, in Waves 3-5, the surveys ask about out-of-pocket hospital and nursing home costs combined, whereas in Waves 6-9, they are asked as separate questions. Therefore, Waves 3-5 and Waves 6-9 are pooled for the associated imputations. The variables in the table above are available here in the RAND HRS Detailed Imputations File, and are summed to create the two total out-of-pocket medical expenditure measures found here and in the RAND HRS Longitudinal File.

The imputation model predictors are age at death, age at death squared, log of months since death, education, subjective health status at last live interview, gender, marital status, race, whether an individual had any long term care insurance, whether an individual had any Medicare coverage at time of death, Medicare coverage for doctor visits, Medicare prescription drug coverage, or Medicare supplemental coverage, whether an individual had any Medicaid coverage at time of death, whether an individual reported a hospital, hospice, 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 medical expenditures. The procedure produces an imputed value for out-of-pocket medical expenditures for all individuals in the sample, including those with missing data.

Total Medical Expenditures

Core Interview

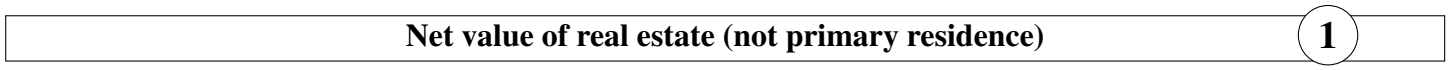
Questions about total medical expenditures are asked in Waves 3-6, but Respondents are only asked to estimate an exact amount in Wave 3H. For Wave 3H, we provide variables that contain the imputed amounts (R3TOTMD) and brackets (R3TOTMBI). For Waves 3A, and for Waves 4-6, there are no questions asking 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.

Exit Interview

We do not create Exit Interview equivalents of the Core total medical expenditures variables (R3TOTMD/S3TOTMD, R3TOTMDF/S3TOTMDF, RwTOTMBI/SwTOTMBI, RwTOTMBF/SwTOTMBF).

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.



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
14	H14ARLES	H14ARLES:W14 Assets:Other Real estate--Cross-wave	Cont
15	H15ARLES	H15ARLES:W15 Assets:Other Real estate--Cross-wave	Cont
16	H16ARLES	H16ARLES:W16 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
14	H14AORLES	H14AORLES:W14 Assets Own:Other Real estate--Cross-wave	Categ
15	H15AORLES	H15AORLES:W15 Assets Own:Other Real estate--Cross-wave	Categ
16	H16AORLES	H16AORLES:W16 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
14	H14AFRLES	H14AFRLES:W14 Assets Flag:Other Real estate--Cross-wave	Categ
15	H15AFRLES	H15AFRLES:W15 Assets Flag:Other Real estate--Cross-wave	Categ
16	H16AFRLES	H16AFRLES:W16 Assets Flag:Other Real estate--Cross-wave	Categ

5 Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	33845.11	154142.45	-20000.0	4500000.0
H2ARLES	19642	30284.95	146250.46	-727005.0	5000000.0
H3ARLES	17991	36612.55	179731.63	0.0	6000000.0
H4ARLES	21384	35149.72	213722.35	0.0	10000000.0
H5ARLES	19578	38655.53	299267.46	0.0	20000000.0
H6ARLES	18165	40631.79	326258.78	0.0	25000000.0
H7ARLES	20129	44550.99	294007.27	0.0	15000000.0
H8ARLES	18469	54647.36	314746.05	0.0	10000000.0
H9ARLES	17217	60129.29	483273.44	0.0	35000000.0
H10ARLES	22034	38483.14	273841.20	-60000.0	10000000.0
H11ARLES	20554	34805.45	270938.29	0.0	20000000.0
H12ARLES	18747	42685.29	426664.58	-10000.0	40000000.0
H13ARLES	20912	46131.16	349107.17	-10000.0	23000000.0
H14ARLES	17146	46893.31	353341.87	0.0	14100000.0
H15ARLES	15723	51333.37	356209.67	0.0	14000000.0
H16ARLES	15787	54684.39	423718.14	0.0	18000000.0
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	0.19	0.39	0.0	1.0
H5AORLES	19578	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
H14AORLES	17146	0.12	0.32	0.0	1.0
H15AORLES	15723	0.11	0.32	0.0	1.0
H16AORLES	15787	0.11	0.31	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	2.00	1.0	9.0
H4AFRLES	21384	5.19	1.86	1.0	9.0
H5AFRLES	19578	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	5.50	1.63	1.0	9.0
H14AFRLES	17146	5.55	1.60	1.0	9.0
H15AFRLES	15723	5.59	1.59	1.0	9.0
H16AFRLES	15787	5.62	1.55	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	14042	17427	15970	15080	16913	15592	14727	19085
1.Yes	3165	4655	3949	3957	3608	3085	3216	2877	2490	2949

Value	w11	w12	w13	w14	w15	w16
0.No	17843	16220	18339	15147	13960	14121
1.Yes	2711	2527	2573	1999	1763	1666

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	2369
2.Complete bracket	464	865	669	659	548	365	432	370	326	336
3.Incomplete bracket	39	48	39	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	15764	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	w14	w15	w16
1.Continuous value	2198	2072	2131	1625	1426	1338
2.Complete bracket	293	234	227	179	155	151
3.Incomplete bracket	39	31	23	41	22	30
4.Range card bracket						
5.No value/bracket	148	134	124	103	101	81
6.No asset	17559	15907	17827	14657	13437	13579
7.DK ownership	148	173	207	156	154	178
9.No Fin resp	169	196	373	385	428	430

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
    B1720F          FLAG: K2. REAL ESTATE: ANY
    B1720H          HOLD: K2. REAL ESTATE: ANY
    B1721           K3. REAL ESTATE: NET VALUE
    B1721C          CATEG: K3. REAL ESTATE: NET VALUE
    B1721F          FLAG: K3. REAL ESTATE: NET VALUE
    B1721X          IMP: 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 2002-2022:
    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 2006-2020:
    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.

Wave	Year	Core Data Prefix(x)	Exit Data Prefix(x)
1	1992	V	-
2	1993	V (B in RAND HRS Fat File)	-
2	1994	W	W*
3	1995	D	N
3	1996	E	P
4	1998	F	Q
5	2000	G	R
6	2002	H	S
7	2004	J	T
8	2006	K	U
9	2008	L	V
10	2010	M	W
11	2012	N	X
12	2014	O	Y
13	2016	P	Z
14	2018	Q	XQ
15	2020	R	XR
16	2022	S	XS

*1994 Exit Interviews are not used in the RAND HRS Detailed Imputations File.

6. Distribution and Technical Notes

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

- Documentation: an electronic version of this documentation.
- 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 2 of the RAND HRS Detailed Imputations File 2022.

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://hrsdata.isr.umich.edu/data-products/rand), 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_2022v2.sas7bdat
- Stata: randhrsimp1992_2022v2.dta
- SPSS: randhrsimp1992_2022v2.sav

Table 10. RAND HRS Detailed Imputation Data Distribution Files

Distribution file name	Included files	Description
randhrsimp1992_2022v2_SAS.zip	randhrsimp1992_2022v2.pdf	Codebook
	randhrsimp1992_2022v2.sas7bdat	Dataset **(SAS)**: All waves merged
	sasfmts.sas7bdat	Formats **(SAS)**
randhrsimp1992_2022v2_STATA.zip	randhrsimp1992_2022v2.pdf	Codebook
	randhrsimp1992_2022v2.dta	Dataset **(Stata 11 SE)**: All waves merged
randhrsimp1992_2022v2_SPSS.zip	randhrsimp1992_2022v2.pdf	Codebook
	randhrsimp1992_2022v2.sav	Dataset **(SPSS 18)**: All waves merged

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:\randhrsimps\sasdata`, simply run the following code:

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

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

This SAS code will create a file called `C:\randhrsimps\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:\randhrsimps\sasdata`, you would put the following statement in your SAS programs:

```
libname library "C:\randhrsimps\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.randhrsimp1992_2022v2 (keep=HHIDPN [list of other variables])
          mylib.randhrs1992_2022v2 (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.h00f1d  (keep=HHIDPN [list of raw core variables])
          hrs.h02f2c  (keep=HHIDPN [list of raw core variables])
          hrs.h04f1c  (keep=HHIDPN [list of raw core variables])
          hrs.h06f4b  (keep=HHIDPN [list of raw core variables])
```

```
hrs.h08f3b  (keep=HHIDPN [list of raw core variables])
hrs.hd10f6b (keep=HHIDPN [list of raw core variables])
hrs.h12f3a  (keep=HHIDPN [list of raw core variables])
hrs.h14f2b  (keep=HHIDPN [list of raw core variables])
hrs.h16f2c  (keep=HHIDPN [list of raw core variables])
hrs.h18f2c  (keep=HHIDPN [list of raw core variables])
hrs.h20f1b  (keep=HHIDPN [list of raw core variables])
hrs.h22f2a  (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/health/surveys/hrs/helphrs.html for sample programs with SAS, Stata, and SPSS examples.

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Section A: Identifiers and Flags

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
14	R14FINR	R14FINR:W14 Whether Financial Resp	Categ
15	R15FINR	R15FINR:W15 Whether Financial Resp	Categ
16	R16FINR	R16FINR:W16 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
14	S14HHIDPN	S14HHIDPN:W14 Spouse HHIDPN	Cont
15	S15HHIDPN	S15HHIDPN:W15 Spouse HHIDPN	Cont
16	S16HHIDPN	S16HHIDPN:W16 Spouse HHIDPN	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
HHIDPN	45165	305852549.3	252398677.9	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
R14FINR	17146	0.71	0.45	0.0	1.0

R15FINR	15723	0.71	0.45	0.0	1.0
R16FINR	15787	0.73	0.44	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	19544	70100759.18	77812720.41	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	22028	210993676.5	279844099.4	0.0	923525020.0
S11HHIDPN	20550	212094060.7	281882029.7	0.0	958361011.0
S12HHIDPN	18699	215851607.3	285191135.1	0.0	923525020.0
S13HHIDPN	20767	248626529.0	289079534.1	0.0	923525020.0
S14HHIDPN	17020	249856163.1	289342520.0	0.0	923525020.0
S15HHIDPN	15711	258156437.0	292490718.0	0.0	923525020.0
S16HHIDPN	15560	267508288.2	292366038.5	0.0	923525021.0

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	6462	5846	6544	5911	5375	6904
1.Fin resp	7607	12948	11955	14257	13116	12319	13585	12558	11842	15130

Value	w11	w12	w13	w14	w15	w16
0.Not Fin resp	6363	5649	6146	4965	4515	4195
1.Fin resp	14191	13098	14766	12181	11208	11592

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               1992-2022 WHETHER FINANCIAL RESPONDENT
    xPPN                1992-2022 SPOUSE-PARTNER PERSON NUMBER
    xSUBHH              1992-2022 SUB-HOUSEHOLD IDENTIFIER
```

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
14	H14HHID	H14HHID:W14 HHold ID + SubHHold /Num	Cont
15	H15HHID	H15HHID:W15 HHold ID + SubHHold /Num	Cont
16	H16HHID	H16HHID:W16 HHold ID + SubHHold /Num	Cont
1	H1HHIDC	H1HHIDC:W1 HHold ID + SubHHold /7-Char	Char
2	H2HHIDC	H2HHIDC:W2 HHold ID + SubHHold /7-Char	Char
3	H3HHIDC	H3HHIDC:W3 HHold ID + SubHHold /7-Char	Char
4	H4HHIDC	H4HHIDC:W4 HHold ID + SubHHold /7-Char	Char
5	H5HHIDC	H5HHIDC:W5 HHold ID + SubHHold /7-Char	Char
6	H6HHIDC	H6HHIDC:W6 HHold ID + SubHHold /7-Char	Char
7	H7HHIDC	H7HHIDC:W7 HHold ID + SubHHold /7-Char	Char
8	H8HHIDC	H8HHIDC:W8 HHold ID + SubHHold /7-Char	Char
9	H9HHIDC	H9HHIDC:W9 HHold ID + SubHHold /7-Char	Char
10	H10HHIDC	H10HHIDC:W10 HHold ID + SubHHold /7-Char	Char
11	H11HHIDC	H11HHIDC:W11 HHold ID + SubHHold /7-Char	Char
12	H12HHIDC	H12HHIDC:W12 HHold ID + SubHHold /7-Char	Char
13	H13HHIDC	H13HHIDC:W13 HHold ID + SubHHold /7-Char	Char
14	H14HHIDC	H14HHIDC:W14 HHold ID + SubHHold /7-Char	Char
15	H15HHIDC	H15HHIDC:W15 HHold ID + SubHHold /7-Char	Char
16	H16HHIDC	H16HHIDC:W16 HHold ID + SubHHold /7-Char	Char
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
14	H14PICKHH	H14PICKHH:W14 Select subHH level file	Categ
15	H15PICKHH	H15PICKHH:W15 Select subHH level file	Categ
16	H16PICKHH	H16PICKHH:W16 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

14	H14CPL	H14CPL:W14 Whether couple HHold	Categ
15	H15CPL	H15CPL:W15 Whether couple HHold	Categ
16	H16CPL	H16CPL:W16 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
14	H14ANYFIN	H14ANYFIN:W14 Whether any FinR in HH	Categ
15	H15ANYFIN	H15ANYFIN:W15 Whether any FinR in HH	Categ
16	H16ANYFIN	H16ANYFIN:W16 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	19578	1178844.88	763692.53	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	3190737.96	2882407.99	30.0	9597380.0
H11HHID	20554	3227024.44	2899750.56	30.0	9597380.0
H12HHID	18747	3321934.84	2929702.23	30.0	9597380.0
H13HHID	20912	3865292.69	2760182.69	100010.0	9597380.0
H14HHID	17146	3927732.60	2759154.09	100030.0	9597380.0
H15HHID	15723	4060848.47	2754415.91	100030.0	9597380.0
H16HHID	15787	4426107.00	2547495.11	100010.0	9597380.0
H1PICKHH	12652	0.61	0.49	0.0	1.0
H2PICKHH	19642	0.67	0.47	0.0	1.0
H3PICKHH	17991	0.67	0.47	0.0	1.0
H4PICKHH	21384	0.67	0.47	0.0	1.0
H5PICKHH	19578	0.67	0.47	0.0	1.0
H6PICKHH	18165	0.68	0.47	0.0	1.0
H7PICKHH	20129	0.68	0.47	0.0	1.0
H8PICKHH	18469	0.68	0.47	0.0	1.0
H9PICKHH	17217	0.69	0.46	0.0	1.0
H10PICKHH	22034	0.69	0.46	0.0	1.0
H11PICKHH	20554	0.70	0.46	0.0	1.0
H12PICKHH	18747	0.71	0.46	0.0	1.0
H13PICKHH	20912	0.72	0.45	0.0	1.0
H14PICKHH	17146	0.73	0.45	0.0	1.0
H15PICKHH	15723	0.73	0.44	0.0	1.0
H16PICKHH	15787	0.75	0.43	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	19578	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
H14CPL	17146	0.61	0.49	0.0	1.0
H15CPL	15723	0.61	0.49	0.0	1.0
H16CPL	15787	0.59	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	19578	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
H14ANYFIN	17146	0.98	0.13	0.0	1.0
H15ANYFIN	15723	0.98	0.13	0.0	1.0
H16ANYFIN	15787	0.98	0.13	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	4950	6544	5955	6989	6365	5816	6484	5864	5320	6754
1.Select for HH-level file	7702	13098	12036	14395	13213	12349	13645	12605	11897	15280

Value	w11	w12	w13	w14	w15	w16
0.Drop for HH-level file	6238	5506	5889	4679	4233	3920
1.Select for HH-level file	14316	13241	15023	12467	11490	11867

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	7797
1.Couple HH	10279	13674	12334	14516	13041	11859	13352	12052	11012	14237

Value	w11	w12	w13	w14	w15	w16
0.Not a couple HH	7473	7125	8023	6683	6194	6545
1.Couple HH	13081	11622	12889	10463	9529	9242

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	19481	18135	20069	18422	17162	21884

Value	w11	w12	w13	w14	w15	w16
0.No Fin resp in HH	126	145	257	290	290	275
1.HH has Fin resp	20428	18602	20655	16856	15433	15512

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 (HHID*10+subHH). HwHHIDC is the 7-character version, with leading zeros. For example if HHID is 012345 and the Wave "w" subHH is 2 then HwHHID is 123452 and HwHHIDC is "0123452.".

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
    xFAMR               1992-2022 WHETHER FAMILY RESPONDENT
    xFINR               1992-2022 WHETHER FINANCIAL RESPONDENT
    xSUBHH              1992-2022 SUB-HOUSEHOLD IDENTIFIER
```

Wave Status: Response Indicator

Wave	Variable Name	Variable Label	Type
1	INW1	INW1: =1 if Respondent W1	Categ
2	INW2	INW2: =1 if Respondent W2	Categ
3	INW3	INW3: =1 if Respondent W3	Categ
4	INW4	INW4: =1 if Respondent W4	Categ
5	INW5	INW5: =1 if Respondent W5	Categ
6	INW6	INW6: =1 if Respondent W6	Categ
7	INW7	INW7: =1 if Respondent W7	Categ
8	INW8	INW8: =1 if Respondent W8	Categ
9	INW9	INW9: =1 if Respondent W9	Categ
10	INW10	INW10: =1 if Respondent W10	Categ
11	INW11	INW11: =1 if Respondent W11	Categ
12	INW12	INW12: =1 if Respondent W12	Categ
13	INW13	INW13: =1 if Respondent W13	Categ
14	INW14	INW14: =1 if Respondent W14	Categ
15	INW15	INW15: =1 if Respondent W15	Categ
16	INW16	INW16: =1 if Respondent W16	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
INW1	45165	0.28	0.45	0.0	1.0
INW2	45165	0.43	0.50	0.0	1.0
INW3	45165	0.40	0.49	0.0	1.0
INW4	45165	0.47	0.50	0.0	1.0
INW5	45165	0.43	0.50	0.0	1.0
INW6	45165	0.40	0.49	0.0	1.0
INW7	45165	0.45	0.50	0.0	1.0
INW8	45165	0.41	0.49	0.0	1.0
INW9	45165	0.38	0.49	0.0	1.0
INW10	45165	0.49	0.50	0.0	1.0
INW11	45165	0.46	0.50	0.0	1.0
INW12	45165	0.42	0.49	0.0	1.0
INW13	45165	0.46	0.50	0.0	1.0
INW14	45165	0.38	0.49	0.0	1.0
INW15	45165	0.35	0.48	0.0	1.0
INW16	45165	0.35	0.48	0.0	1.0

Categorical Variable Codes

INNWw: =1 if Respondent Ww

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.NonResp	32513	25523	27174	23781	25587	27000	25036	26696	27948	23131
1.Resp,alive	12652	19642	17991	21384	19578	18165	20129	18469	17217	22034

INNWw: =1 if Respondent Ww

Value	w11	w12	w13	w14	w15	w16
0.NonResp	24611	26418	24253	28019	29442	29378
1.Resp,alive	20554	18747	20912	17146	15723	15787

How Constructed

These variables indicate whether an individual responded to a particular wave.

Reference Period

Wave	Variable Name	Variable Label	Type
3	R3LIWREFM	R3LIWREFM:W3 R questionnaire reference period in months	Cont
4	R4LIWREFM	R4LIWREFM:W4 R questionnaire reference period in months	Cont
5	R5LIWREFM	R5LIWREFM:W5 R questionnaire reference period in months	Cont
6	R6LIWREFM	R6LIWREFM:W6 R questionnaire reference period in months	Cont
7	R7LIWREFM	R7LIWREFM:W7 R questionnaire reference period in months	Cont
8	R8LIWREFM	R8LIWREFM:W8 R questionnaire reference period in months	Cont
9	R9LIWREFM	R9LIWREFM:W9 R questionnaire reference period in months	Cont
10	R10LIWREFM	R10LIWREFM:W10 R questionnaire reference period in months	Cont
11	R11LIWREFM	R11LIWREFM:W11 R questionnaire reference period in months	Cont
12	R12LIWREFM	R12LIWREFM:W12 R questionnaire reference period in months	Cont
13	R13LIWREFM	R13LIWREFM:W13 R questionnaire reference period in months	Cont
14	R14LIWREFM	R14LIWREFM:W14 R questionnaire reference period in months	Cont
15	R15LIWREFM	R15LIWREFM:W15 R questionnaire reference period in months	Cont
16	R16LIWREFM	R16LIWREFM:W16 R questionnaire reference period in months	Cont
3	R3FLIWREF	R3FLIWREF:W3 R questionnaire reference period flag	Categ
4	R4FLIWREF	R4FLIWREF:W4 R questionnaire reference period flag	Categ
5	R5FLIWREF	R5FLIWREF:W5 R questionnaire reference period flag	Categ
6	R6FLIWREF	R6FLIWREF:W6 R questionnaire reference period flag	Categ
7	R7FLIWREF	R7FLIWREF:W7 R questionnaire reference period flag	Categ
8	R8FLIWREF	R8FLIWREF:W8 R questionnaire reference period flag	Categ
9	R9FLIWREF	R9FLIWREF:W9 R questionnaire reference period flag	Categ
10	R10FLIWREF	R10FLIWREF:W10 R questionnaire reference period flag	Categ
11	R11FLIWREF	R11FLIWREF:W11 R questionnaire reference period flag	Categ
12	R12FLIWREF	R12FLIWREF:W12 R questionnaire reference period flag	Categ
13	R13FLIWREF	R13FLIWREF:W13 R questionnaire reference period flag	Categ
14	R14FLIWREF	R14FLIWREF:W14 R questionnaire reference period flag	Categ
15	R15FLIWREF	R15FLIWREF:W15 R questionnaire reference period flag	Categ
16	R16FLIWREF	R16FLIWREF:W16 R questionnaire reference period flag	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3LIWREFM	17991	24.53	3.88	15.0	58.0
R4LIWREFM	21384	24.88	5.93	14.0	82.0
R5LIWREFM	19578	24.16	6.75	11.0	100.0
R6LIWREFM	18165	27.31	8.70	17.0	128.0
R7LIWREFM	20129	24.29	8.28	12.0	150.0
R8LIWREFM	18469	25.03	8.22	14.0	175.0
R9LIWREFM	17217	24.95	9.38	13.0	200.0
R10LIWREFM	22034	28.03	10.41	13.0	225.0
R11LIWREFM	20554	22.61	10.22	9.0	246.0
R12LIWREFM	18747	23.27	8.15	10.0	223.0
R13LIWREFM	20912	27.04	6.71	13.0	205.0
R14LIWREFM	17146	23.13	7.94	5.0	181.0
R15LIWREFM	15723	25.79	9.90	10.0	193.0
R16LIWREFM	15787	27.18	11.33	11.0	251.0
R3FLIWREF	17991	0.98	0.12	0.0	1.0
R4FLIWREF	21384	0.76	0.43	0.0	1.0
R5FLIWREF	19578	0.99	0.12	0.0	1.0
R6FLIWREF	18165	0.99	0.11	0.0	1.0
R7FLIWREF	20129	0.83	0.37	0.0	1.0
R8FLIWREF	18469	1.00	0.01	0.0	1.0
R9FLIWREF	17217	1.00	0.01	0.0	1.0
R10FLIWREF	22034	0.71	0.45	0.0	1.0

R11FLIWREF	20554	1.00	0.01	0.0	1.0
R12FLIWREF	18747	1.00	0.03	0.0	1.0
R13FLIWREF	20912	0.79	0.41	0.0	1.0
R14FLIWREF	17146	1.00	0.03	0.0	1.0
R15FLIWREF	15723	1.00	0.03	0.0	1.0
R16FLIWREF	15787	0.83	0.37	0.0	1.0

Categorical Variable Codes

RwFLIWREF: R questionnaire reference period flag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			282	5093	267	232	3332	1	1	6296
1.Yes			17709	16291	19311	17933	16797	18468	17216	15738

Value	w11	w12	w13	w14	w15	w16
0.No	3	17	4419	17	14	2662
1.Yes	20551	18730	16493	17129	15709	13125

How Constructed

Many health and financial variables are worded to reference the period since the Respondent was last interviewed (e.g., see the sections on out-of-pocket medical expenditures and IRA withdrawals). RwLIWREFM counts the number of months during the period referenced by interviewers and the current date. RwLIWREFM is calculated as the number of months elapsed from the preloaded last interview month and year and the current interview month and year (RwIWEND). In order to reflect how questions were specifically asked of Respondents during the interview, preloaded information is used to calculate RwLIWREFM even when it disagrees with other data. Users should carefully review the "How Constructed" and "Cross Wave Differences in Original HRS Data" sections of the documentation for their variables of interest to understand how questions are asked in each wave. .

RwFLIWREF is a flag variable that captures whether a Respondent has preloaded date information for their last interview. RwFLIWREF=1 when that information is available. When it is unavailable, RwFLIWREF=0 and RwLIWREFM is set to 24 months to capture that interviewers are instructed to use "in the prior two years" as the appropriate reference period. This occurs if the Respondent is part of a new cohort, is a new spouse, or has missing date information for their prior interview. These variables are available from Wave 3 forward. Prior to Wave 3, preload dates were not used to determine the reference period used when posing questions to Respondents.

HRS Variables Used

Core Interview Variables

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AHEAD 1995:
    D95             W1 IW MONTH
    D96             W1 IW YEAR
HRS 1996:
    E95             PREV WAVE IW MONTH
    E96             PREV WAVE IW YEAR
HRS 1998:
    F218            PREV WAVE IW MONTH
    F219            PREV WAVE IW YEAR
HRS 2000:
    G218            PR218.PREV WAVE IW MONTH
    G219            PR219.PREV WAVE IW YEAR
HRS 2002-2022:
    xZ092           PREV WAVE IW MONTH
    xZ093           PREV WAVE IW YEAR
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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
14	R14IEARN	R14IEARN:W14 Income:R Earnings	Cont
15	R15IEARN	R15IEARN:W15 Income:R Earnings	Cont
16	R16IEARN	R16IEARN:W16 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
14	S14IEARN	S14IEARN:W14 Income:Sp Earnings	Cont
15	S15IEARN	S15IEARN:W15 Income:Sp Earnings	Cont
16	S16IEARN	S16IEARN:W16 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
14	R14IOEARN	R14IOEARN:W14 Receives:R Earnings	Categ
15	R15IOEARN	R15IOEARN:W15 Receives:R Earnings	Categ
16	R16IOEARN	R16IOEARN:W16 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
14	S14IOEARN	S14IOEARN:W14 Receives:Sp Earnings	Categ
15	S15IOEARN	S15IOEARN:W15 Receives:Sp Earnings	Categ

16	S16IOEARN	S16IOEARN:W16 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	R11IFEARN	R11IFEARN:W11 ImpFlag:R Earnings	Categ
12	R12IFEARN	R12IFEARN:W12 ImpFlag:R Earnings	Categ
13	R13IFEARN	R13IFEARN:W13 ImpFlag:R Earnings	Categ
14	R14IFEARN	R14IFEARN:W14 ImpFlag:R Earnings	Categ
15	R15IFEARN	R15IFEARN:W15 ImpFlag:R Earnings	Categ
16	R16IFEARN	R16IFEARN:W16 ImpFlag:R Earnings	Categ
1	S1IFEARN	S1IFEARN:W1 ImpFlag:Sp Earnings	Categ
2	S2IFEARN	S2IFEARN:W2 ImpFlag:Sp Earnings	Categ
3	S3IFEARN	S3IFEARN:W3 ImpFlag:Sp Earnings	Categ
4	S4IFEARN	S4IFEARN:W4 ImpFlag:Sp Earnings	Categ
5	S5IFEARN	S5IFEARN:W5 ImpFlag:Sp Earnings	Categ
6	S6IFEARN	S6IFEARN:W6 ImpFlag:Sp Earnings	Categ
7	S7IFEARN	S7IFEARN:W7 ImpFlag:Sp Earnings	Categ
8	S8IFEARN	S8IFEARN:W8 ImpFlag:Sp Earnings	Categ
9	S9IFEARN	S9IFEARN:W9 ImpFlag:Sp Earnings	Categ
10	S10IFEARN	S10IFEARN:W10 ImpFlag:Sp Earnings	Categ
11	S11IFEARN	S11IFEARN:W11 ImpFlag:Sp Earnings	Categ
12	S12IFEARN	S12IFEARN:W12 ImpFlag:Sp Earnings	Categ
13	S13IFEARN	S13IFEARN:W13 ImpFlag:Sp Earnings	Categ
14	S14IFEARN	S14IFEARN:W14 ImpFlag:Sp Earnings	Categ
15	S15IFEARN	S15IFEARN:W15 ImpFlag:Sp Earnings	Categ
16	S16IFEARN	S16IFEARN:W16 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
14	R14IWAGE	R14IWAGE:W14 IncPart-Wages, Salary	Cont
15	R15IWAGE	R15IWAGE:W15 IncPart-Wages, Salary	Cont
16	R16IWAGE	R16IWAGE:W16 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
14	S14IWAGE	S14IWAGE:W14 IncPart-Wages, Salary	Cont
15	S15IWAGE	S15IWAGE:W15 IncPart-Wages, Salary	Cont
16	S16IWAGE	S16IWAGE:W16 IncPart-Wages, Salary	Cont
1	R1IOWAGE	R1IOWAGE:W1 Receives-Wages, Salary	Categ
2	R2IOWAGE	R2IOWAGE:W2 Receives-Wages, Salary	Categ

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 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
14    R14IOWAGE           R14IOWAGE:W14 Receives-Wages, Salary                        Categ
15    R15IOWAGE           R15IOWAGE:W15 Receives-Wages, Salary                        Categ
16    R16IOWAGE           R16IOWAGE:W16 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
14    S14IOWAGE           S14IOWAGE:W14 Receives-Wages, Salary                        Categ
15    S15IOWAGE           S15IOWAGE:W15 Receives-Wages, Salary                        Categ
16    S16IOWAGE           S16IOWAGE:W16 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
14    R14IFWAGE           R14IFWAGE:W14 ImpFlag-Wages, Salary                         Categ
15    R15IFWAGE           R15IFWAGE:W15 ImpFlag-Wages, Salary                         Categ
16    R16IFWAGE           R16IFWAGE:W16 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
14    S14IFWAGE           S14IFWAGE:W14 ImpFlag-Wages, Salary                         Categ
15    S15IFWAGE           S15IFWAGE:W15 ImpFlag-Wages, Salary                         Categ
16    S16IFWAGE           S16IFWAGE:W16 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
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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
14	R14IBON	R14IBON:W14 IncPart-Tips,Bonus,Comm	Cont
15	R15IBON	R15IBON:W15 IncPart-Tips,Bonus,Comm	Cont
16	R16IBON	R16IBON:W16 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
14	S14IBON	S14IBON:W14 IncPart-Tips,Bonus,Comm	Cont
15	S15IBON	S15IBON:W15 IncPart-Tips,Bonus,Comm	Cont
16	S16IBON	S16IBON:W16 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
14	R14IOBON	R14IOBON:W14 Receives-Tips,Bonus,Comm	Categ
15	R15IOBON	R15IOBON:W15 Receives-Tips,Bonus,Comm	Categ
16	R16IOBON	R16IOBON:W16 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
14	S14IOBON	S14IOBON:W14 Receives-Tips,Bonus,Comm	Categ
15	S15IOBON	S15IOBON:W15 Receives-Tips,Bonus,Comm	Categ
16	S16IOBON	S16IOBON:W16 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
14	R14IFBON	R14IFBON:W14 ImpFlag-Tips,Bonus,Comm	Categ
15	R15IFBON	R15IFBON:W15 ImpFlag-Tips,Bonus,Comm	Categ
16	R16IFBON	R16IFBON:W16 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
14	S14IFBON	S14IFBON:W14 ImpFlag-Tips,Bonus,Comm	Categ
15	S15IFBON	S15IFBON:W15 ImpFlag-Tips,Bonus,Comm	Categ
16	S16IFBON	S16IFBON:W16 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
14	R14I2ND	R14I2ND:W14 IncPart-2nd Job	Cont
15	R15I2ND	R15I2ND:W15 IncPart-2nd Job	Cont
16	R16I2ND	R16I2ND:W16 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
14	S14I2ND	S14I2ND:W14 IncPart-2nd Job	Cont
15	S15I2ND	S15I2ND:W15 IncPart-2nd Job	Cont
16	S16I2ND	S16I2ND:W16 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
14	R14IO2ND	R14IO2ND:W14 Receives-2nd Job	Categ

15	R15IO2ND	R15IO2ND:W15 Receives-2nd Job	Categ
16	R16IO2ND	R16IO2ND:W16 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
14	S14IO2ND	S14IO2ND:W14 Receives-2nd Job	Categ
15	S15IO2ND	S15IO2ND:W15 Receives-2nd Job	Categ
16	S16IO2ND	S16IO2ND:W16 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
14	R14IF2ND	R14IF2ND:W14 ImpFlag-2nd Job	Categ
15	R15IF2ND	R15IF2ND:W15 ImpFlag-2nd Job	Categ
16	R16IF2ND	R16IF2ND:W16 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
14	S14IF2ND	S14IF2ND:W14 ImpFlag-2nd Job	Categ
15	S15IF2ND	S15IF2ND:W15 ImpFlag-2nd Job	Categ
16	S16IF2ND	S16IF2ND:W16 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
14	R14ITRAD	R14ITRAD:W14 IncPart-Prof Prac,Trade	Cont
15	R15ITRAD	R15ITRAD:W15 IncPart-Prof Prac,Trade	Cont
16	R16ITRAD	R16ITRAD:W16 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
14	S14ITRAD	S14ITRAD:W14 IncPart-Prof Prac,Trade	Cont
15	S15ITRAD	S15ITRAD:W15 IncPart-Prof Prac,Trade	Cont
16	S16ITRAD	S16ITRAD:W16 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
14	R14IOTRAD	R14IOTRAD:W14 Receives-Prof Prac,Trade	Categ
15	R15IOTRAD	R15IOTRAD:W15 Receives-Prof Prac,Trade	Categ
16	R16IOTRAD	R16IOTRAD:W16 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
14	S14IOTRAD	S14IOTRAD:W14 Receives-Prof Prac,Trade	Categ
15	S15IOTRAD	S15IOTRAD:W15 Receives-Prof Prac,Trade	Categ
16	S16IOTRAD	S16IOTRAD:W16 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
14	R14IFTRAD	R14IFTRAD:W14 ImpFlag-Prof Prac,Trade	Categ
15	R15IFTRAD	R15IFTRAD:W15 ImpFlag-Prof Prac,Trade	Categ
16	R16IFTRAD	R16IFTRAD:W16 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
14	S14IFTRAD	S14IFTRAD:W14 ImpFlag-Prof Prac,Trade	Categ
15	S15IFTRAD	S15IFTRAD:W15 ImpFlag-Prof Prac,Trade	Categ
16	S16IFTRAD	S16IFTRAD:W16 ImpFlag-Prof Prac,Trade	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IEARN	12652	19432.71	30440.65	0.0	1250000.0
R2IEARN	19642	11516.76	33474.03	0.0	3000000.0
R3IEARN	17991	10426.72	23695.58	0.0	770000.0
R4IEARN	21384	11499.88	35570.54	0.0	3530000.0
R5IEARN	19578	10993.92	30666.84	0.0	2000000.0
R6IEARN	18165	10707.46	28053.33	0.0	757000.0
R7IEARN	20129	14051.10	37090.57	0.0	2000000.0
R8IEARN	18469	13053.29	57504.45	0.0	6525000.0
R9IEARN	17217	12734.27	35266.44	0.0	1425000.0
R10IEARN	22034	16874.45	38749.45	0.0	1400000.0
R11IEARN	20554	16302.33	39771.48	0.0	1053000.0
R12IEARN	18747	15941.89	40962.81	0.0	1600000.0
R13IEARN	20912	20355.08	47392.51	0.0	1400000.0
R14IEARN	17146	20034.51	59955.83	0.0	3260000.0
R15IEARN	15723	19942.20	54153.04	0.0	2500000.0
R16IEARN	15787	21383.51	52242.33	0.0	1200000.0
S1IEARN	10279	19730.84	28646.68	0.0	600000.0
S2IEARN	13674	13875.14	38268.41	0.0	3000000.0
S3IEARN	12334	12222.63	25734.26	0.0	770000.0
S4IEARN	14516	13606.50	40666.33	0.0	3530000.0
S5IEARN	13041	12988.82	29426.58	0.0	985660.0
S6IEARN	11859	12906.27	31231.50	0.0	757000.0
S7IEARN	13352	17026.23	43014.26	0.0	2000000.0
S8IEARN	12052	15971.85	69316.91	0.0	6525000.0
S9IEARN	11012	15669.72	40605.27	0.0	1425000.0
S10IEARN	14237	19669.42	41799.75	0.0	1400000.0
S11IEARN	13081	19600.12	44862.97	0.0	1053000.0
S12IEARN	11622	19957.60	46345.06	0.0	1000000.0
S13IEARN	12889	24692.57	54464.73	0.0	1610000.0
S14IEARN	10463	25098.56	84768.47	0.0	4800000.0
S15IEARN	9529	24038.32	61221.79	0.0	2500000.0
S16IEARN	9242	26014.72	59503.15	0.0	1200000.0
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	19578	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
R14IOEARN	17146	0.36	0.48	0.0	1.0
R15IOEARN	15723	0.36	0.48	0.0	1.0
R16IOEARN	15787	0.35	0.48	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	13041	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	14237	0.42	0.49	0.0	1.0
S11IOEARN	13081	0.40	0.49	0.0	1.0
S12IOEARN	11622	0.38	0.48	0.0	1.0
S13IOEARN	12889	0.43	0.50	0.0	1.0
S14IOEARN	10463	0.41	0.49	0.0	1.0
S15IOEARN	9529	0.39	0.49	0.0	1.0
S16IOEARN	9242	0.38	0.49	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	19578	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	0.62	1.29	0.0	9.0
R14IFEARN	17146	0.63	1.41	0.0	9.0
R15IFEARN	15723	0.67	1.53	0.0	9.0
R16IFEARN	15787	0.66	1.53	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	19578	3.02	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	3.52	3.72	0.0	9.0
S14IFEARN	17146	3.58	3.75	0.0	9.0
S15IFEARN	15723	3.63	3.77	0.0	9.0
S16IFEARN	15787	3.78	3.79	0.0	9.0

R1IWAGE	12652	17045.48	24991.16	0.0	1250000.0
R2IWAGE	11420	16785.62	25731.22	0.0	900000.0
R3IWAGE	17991	9159.94	18895.64	0.0	350000.0
R4IWAGE	21384	10122.54	31732.10	0.0	3500000.0
R5IWAGE	19578	9794.73	22667.07	0.0	900000.0
R6IWAGE	18165	9659.40	23877.70	0.0	749000.0
R7IWAGE	20129	12402.02	30762.30	0.0	2000000.0
R8IWAGE	18469	11856.97	54688.28	0.0	6500000.0
R9IWAGE	17217	11250.22	27484.58	0.0	800000.0
R10IWAGE	22034	14956.25	32641.75	0.0	1400000.0
R11IWAGE	20554	14187.26	32641.70	0.0	830000.0
R12IWAGE	18747	13714.55	31960.87	0.0	800000.0
R13IWAGE	20912	17454.75	36140.93	0.0	750000.0
R14IWAGE	17146	17053.41	41300.56	0.0	1240000.0
R15IWAGE	15723	17025.12	42294.46	0.0	2500000.0
R16IWAGE	15787	18372.24	42133.61	0.0	1200000.0
S1IWAGE	10279	17267.18	23037.65	0.0	600000.0
S2IWAGE	9125	17563.27	26629.80	0.0	900000.0
S3IWAGE	12334	10739.94	20376.64	0.0	350000.0
S4IWAGE	14516	11986.24	36775.50	0.0	3500000.0
S5IWAGE	13041	11667.51	24211.56	0.0	700000.0
S6IWAGE	11859	11665.23	26909.78	0.0	749000.0
S7IWAGE	13352	14969.80	35420.11	0.0	2000000.0
S8IWAGE	12052	14382.60	66083.86	0.0	6500000.0
S9IWAGE	11012	13710.09	30981.16	0.0	800000.0
S10IWAGE	14237	17310.43	34423.74	0.0	700000.0
S11IWAGE	13081	16954.91	36720.82	0.0	765000.0
S12IWAGE	11622	16907.64	35862.59	0.0	800000.0
S13IWAGE	12889	20961.67	39986.63	0.0	800000.0
S14IWAGE	10463	20730.87	46702.29	0.0	1240000.0
S15IWAGE	9529	20471.29	48419.89	0.0	2500000.0
S16IWAGE	9242	22138.40	47394.13	0.0	1200000.0
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	19578	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
R14IOWAGE	17146	0.35	0.48	0.0	1.0
R15IOWAGE	15723	0.34	0.47	0.0	1.0
R16IOWAGE	15787	0.33	0.47	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	13041	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	14237	0.40	0.49	0.0	1.0
S11IOWAGE	13081	0.38	0.49	0.0	1.0
S12IOWAGE	11622	0.36	0.48	0.0	1.0
S13IOWAGE	12889	0.41	0.49	0.0	1.0
S14IOWAGE	10463	0.38	0.49	0.0	1.0
S15IOWAGE	9529	0.37	0.48	0.0	1.0
S16IOWAGE	9242	0.37	0.48	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	19578	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
R14IFWAGE	17146	4.52	2.37	1.0	9.0
R15IFWAGE	15723	4.58	2.36	1.0	9.0
R16IFWAGE	15787	4.61	2.35	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	19578	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
S14IFWAGE	17146	5.80	2.60	1.0	9.0
S15IFWAGE	15723	5.88	2.55	1.0	9.0
S16IFWAGE	15787	5.97	2.52	1.0	9.0
R1IBON	12652	826.99	7105.04	0.0	289000.0
R2IBON	11420	447.24	5023.10	0.0	340000.0
R3IBON	17991	391.00	4564.48	0.0	220000.0
R4IBON	21384	486.42	6847.05	0.0	420000.0
R5IBON	19578	455.23	6863.13	0.0	430000.0
R6IBON	18165	422.06	6104.89	0.0	320000.0
R7IBON	20129	664.76	10412.50	0.0	700000.0
R8IBON	18469	643.84	11558.83	0.0	1000000.0
R9IBON	17217	555.64	7769.87	0.0	400000.0
R10IBON	22034	556.65	7118.27	0.0	350000.0
R11IBON	20554	649.70	9297.32	0.0	500000.0
R12IBON	18747	602.44	7752.21	0.0	500000.0
R13IBON	20912	826.75	11582.29	0.0	750000.0
R14IBON	17146	988.51	22196.87	0.0	2500000.0
R15IBON	15723	797.70	11208.79	0.0	700000.0

R16IBON	15787	980.95	12364.34	0.0	700000.0
S1IBON	10279	906.70	7256.79	0.0	250000.0
S2IBON	9125	472.31	5318.04	0.0	340000.0
S3IBON	12334	471.40	5065.44	0.0	220000.0
S4IBON	14516	600.39	7789.90	0.0	420000.0
S5IBON	13041	560.51	7936.21	0.0	430000.0
S6IBON	11859	530.12	7016.78	0.0	320000.0
S7IBON	13352	870.43	12538.87	0.0	700000.0
S8IBON	12052	852.45	13761.75	0.0	1000000.0
S9IBON	11012	719.23	8636.86	0.0	375000.0
S10IBON	14237	665.72	7969.19	0.0	350000.0
S11IBON	13081	760.83	10022.56	0.0	500000.0
S12IBON	11622	811.29	9511.84	0.0	500000.0
S13IBON	12889	976.21	11942.98	0.0	750000.0
S14IBON	10463	1722.36	51974.09	0.0	4500000.0
S15IBON	9529	919.37	8647.18	0.0	371000.0
S16IBON	9242	1113.74	13050.31	0.0	600000.0
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	19578	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
R14IOBON	17146	0.04	0.20	0.0	1.0
R15IOBON	15723	0.04	0.20	0.0	1.0
R16IOBON	15787	0.05	0.21	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	13041	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	14237	0.04	0.20	0.0	1.0
S11IOBON	13081	0.04	0.20	0.0	1.0
S12IOBON	11622	0.04	0.19	0.0	1.0
S13IOBON	12889	0.05	0.22	0.0	1.0
S14IOBON	10463	0.05	0.21	0.0	1.0
S15IOBON	9529	0.04	0.21	0.0	1.0
S16IOBON	9242	0.05	0.21	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	19578	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	1.05	1.0	9.0
R14IFBON	17146	5.89	1.06	1.0	9.0
R15IFBON	15723	5.91	1.07	1.0	9.0
R16IFBON	15787	5.88	1.12	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	19578	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
S14IFBON	17146	6.72	1.36	1.0	9.0
S15IFBON	15723	6.75	1.34	1.0	9.0
S16IFBON	15787	6.78	1.35	1.0	9.0
R1I2ND	12652	199.05	1910.28	0.0	122000.0
R2I2ND	11420	178.52	2241.48	0.0	140000.0
R3I2ND	10964	123.31	1417.49	0.0	38000.0
R4I2ND	21384	117.10	2573.16	0.0	250000.0
R5I2ND	19578	72.17	1086.66	0.0	58989.2
R6I2ND	18165	52.90	756.62	0.0	30000.0
R7I2ND	20129	104.25	1462.93	0.0	82000.0
R8I2ND	18469	99.02	1731.73	0.0	100000.0
R9I2ND	17217	92.01	1983.42	0.0	200000.0
R10I2ND	22034	165.74	2537.50	0.0	150000.0
R11I2ND	20554	153.38	2052.32	0.0	100000.0
R12I2ND	18747	143.17	2313.19	0.0	190000.0
R13I2ND	20912	303.03	8816.86	0.0	1000000.0
R14I2ND	17146	162.18	1840.59	0.0	61000.0
R15I2ND	15723	230.46	3176.91	0.0	150000.0
R16I2ND	15787	234.84	3382.38	0.0	250000.0
S1I2ND	10279	182.69	1947.89	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	123.17	2203.02	0.0	155000.0
S5I2ND	13041	86.88	1269.19	0.0	58989.2
S6I2ND	11859	54.69	765.91	0.0	30000.0
S7I2ND	13352	109.44	1561.95	0.0	82000.0
S8I2ND	12052	127.46	2036.32	0.0	100000.0
S9I2ND	11012	114.48	2356.32	0.0	200000.0
S10I2ND	14237	166.56	2481.87	0.0	145000.0
S11I2ND	13081	157.93	2033.94	0.0	100000.0
S12I2ND	11622	166.52	2769.53	0.0	190000.0
S13I2ND	12889	364.31	11083.30	0.0	1000000.0
S14I2ND	10463	168.58	1977.88	0.0	61000.0

S15I2ND	9529	216.19	2857.82	0.0	150000.0
S16I2ND	9242	259.40	4740.88	0.0	250000.0
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	19578	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
R14IO2ND	17146	0.02	0.13	0.0	1.0
R15IO2ND	15723	0.02	0.14	0.0	1.0
R16IO2ND	15787	0.02	0.13	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	13041	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	14237	0.02	0.13	0.0	1.0
S11IO2ND	13081	0.02	0.12	0.0	1.0
S12IO2ND	11622	0.01	0.12	0.0	1.0
S13IO2ND	12889	0.02	0.13	0.0	1.0
S14IO2ND	10463	0.02	0.12	0.0	1.0
S15IO2ND	9529	0.02	0.14	0.0	1.0
S16IO2ND	9242	0.02	0.12	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	19578	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	0.76	1.0	9.0
R14IF2ND	17146	5.99	0.77	1.0	9.0
R15IF2ND	15723	6.00	0.82	1.0	9.0
R16IF2ND	15787	6.01	0.80	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	19578	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
S14IF2ND	17146	6.80	1.14	1.0	9.0
S15IF2ND	15723	6.81	1.17	1.0	9.0
S16IF2ND	15787	6.86	1.14	1.0	9.0
R1ITRAD	12652	1361.19	14556.98	0.0	500000.0
R2ITRAD	11420	781.22	9342.78	0.0	523000.0
R3ITRAD	17991	800.62	9473.51	0.0	650000.0
R4ITRAD	21384	773.82	8460.51	0.0	400000.0
R5ITRAD	19578	671.78	17753.04	0.0	2000000.0
R6ITRAD	18165	573.09	8049.98	0.0	400000.0
R7ITRAD	20129	880.07	8776.19	0.0	300000.0
R8ITRAD	18469	453.46	5798.17	0.0	250000.0
R9ITRAD	17217	836.39	12821.06	0.0	750000.0
R10ITRAD	22034	1195.80	11127.46	0.0	600000.0
R11ITRAD	20554	1311.98	11918.55	0.0	460000.0
R12ITRAD	18747	1481.74	15016.67	0.0	800000.0
R13ITRAD	20912	1770.54	18812.66	0.0	1400000.0
R14ITRAD	17146	1830.41	27518.87	0.0	3100000.0
R15ITRAD	15723	1888.92	24518.56	0.0	2500000.0
R16ITRAD	15787	1795.49	15815.14	0.0	750000.0
S1ITRAD	10279	1374.27	13779.76	0.0	500000.0
S2ITRAD	9125	940.59	10353.39	0.0	523000.0
S3ITRAD	12334	938.14	10285.73	0.0	650000.0
S4ITRAD	14516	896.70	8753.18	0.0	330000.0
S5ITRAD	13041	673.91	11587.58	0.0	985660.0
S6ITRAD	11859	656.23	7755.23	0.0	275000.0
S7ITRAD	13352	1076.57	9933.05	0.0	300000.0
S8ITRAD	12052	609.35	6797.51	0.0	250000.0
S9ITRAD	11012	1125.93	15597.95	0.0	750000.0
S10ITRAD	14237	1526.71	13067.04	0.0	600000.0
S11ITRAD	13081	1726.45	13995.03	0.0	460000.0
S12ITRAD	11622	2072.14	17622.24	0.0	550000.0
S13ITRAD	12889	2390.38	23884.01	0.0	1400000.0
S14ITRAD	10463	2476.75	34716.25	0.0	3100000.0
S15ITRAD	9529	2431.48	29756.24	0.0	2500000.0
S16ITRAD	9242	2503.17	19722.78	0.0	750000.0
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	19578	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

R14IOTRAD	17146	0.04	0.19	0.0	1.0
R15IOTRAD	15723	0.04	0.19	0.0	1.0
R16IOTRAD	15787	0.03	0.18	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	13041	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	14237	0.03	0.18	0.0	1.0
S11IOTRAD	13081	0.03	0.18	0.0	1.0
S12IOTRAD	11622	0.04	0.19	0.0	1.0
S13IOTRAD	12889	0.04	0.20	0.0	1.0
S14IOTRAD	10463	0.04	0.20	0.0	1.0
S15IOTRAD	9529	0.04	0.21	0.0	1.0
S16IOTRAD	9242	0.04	0.19	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	19578	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	0.95	1.0	9.0
R14IFTRAD	17146	5.92	0.98	1.0	9.0
R15IFTRAD	15723	5.94	1.00	1.0	9.0
R16IFTRAD	15787	5.95	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	19578	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
S14IFTRAD	17146	6.74	1.31	1.0	9.0
S15IFTRAD	15723	6.76	1.30	1.0	9.0
S16IFTRAD	15787	6.81	1.28	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	3735	11384	11551	13577	12952	12560	12772	12403	11872	13696
1.Receives income	8917	8258	6440	7807	6626	5605	7357	6066	5345	8338

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	13234	12461	12885	10905	10123	10279
1.Receives income	7320	6286	8027	6241	5600	5508

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	7797
0.Receives no income	3039	7155	7366	8588	8076	7717	7899	7583	7111	8292
1.Receives income	7240	6519	4968	5928	4965	4142	5453	4469	3901	5945

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	7894	7227	7339	6224	5820	5693
1.Receives income	5187	4395	5550	4239	3709	3549

RwIFEARN: ImpFlag:R Earnings

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	3624	11307	11455	13423	12823	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	w14	w15	w16
0.No income	13044	12258	12570	10625	9781	9943
1.No imputations	5998	5172	6447	4987	4386	4264
2.Some imputation	1341	1118	1520	1145	1124	1150
9.No Fin resp	171	199	375	389	432	430

SwIFEARN: ImpFlag:Sp Earnings

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	2924	6895	7295	8456	7983	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	1068
8.No Sp/part->no incm	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
0.No income	7723	7055	7078	5991	5550	5420
1.No imputations	4225	3579	4411	3341	2848	2664
2.Some imputation	990	828	1084	802	792	818
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	13183	12749	13032	12612	12059	13985
1.Receives income	8438	7047	6185	7468	6395	5416	7097	5857	5158	8049

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	13516	12732	13198	11201	10413	10548
1.Receives income	7038	6015	7714	5945	5310	5239

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	7797
0.Receives no income	3447	3453	7565	8830	8248	7855	8097	7752	7252	8510
1.Receives income	6832	5672	4769	5686	4793	4004	5255	4300	3760	5727

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	8102	7424	7583	6445	6030	5863
1.Receives income	4979	4198	5306	4018	3499	3379

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	13053	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	5869	5050	6307	4852	4262	4172
2.Complete bracket	607	507	676	475	495	524
3.Incomplete bracket	55	56	79	92	57	49
5.No value/bracket	390	272	397	306	282	277
6.No income	13330	12520	12875	10903	10064	10194
7.DK if income	132	143	203	129	131	141
9.No Fin resp	171	199	375	389	432	430

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	8154	7727	8009	7684	7173	8270
7.DK if income	116	39	20	62	56	161	88	55	58	111
8.No spouse/partner	2373	2295	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	4136	3486	4300	3234	2758	2616
2.Complete bracket	405	348	439	312	310	321
3.Incomplete bracket	40	45	55	60	39	37
5.No value/bracket	301	202	296	242	216	223
6.No income	7940	7253	7309	6189	5744	5583
7.DK if income	116	128	174	97	123	122
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	11387	10588	17428	20692	19019	17717	19467	17913	16721	21183
1.Receives income	1265	832	563	692	559	448	662	556	496	851

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19815	18111	20030	16428	15090	15053
1.Receives income	739	636	882	718	633	734

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	7797
0.Receives no income	9251	8481	11884	14016	12623	11541	12865	11640	10654	13645
1.Receives income	1028	644	450	500	418	318	487	412	358	592

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12553	11166	12260	9973	9109	8816
1.Receives income	528	456	629	490	420	426

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	18818	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	606	547	738	601	527	594
2.Complete bracket	51	38	71	33	49	64
3.Incomplete bracket	4	1	5	6	11	7
5.No value/bracket	65	36	51	53	32	37
6.No income	19494	17768	19440	15914	14502	14493
7.DK if income	163	158	232	150	170	162
9.No Fin resp	171	199	375	389	432	430

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	12475	11345	12705	11519	10528	13197
7.DK if income	247	52	31	69	58	164	88	72	66	133
8.No spouse/partner	2373	2295	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	428	388	522	417	334	334
2.Complete bracket	41	26	46	20	31	42
3.Incomplete bracket	4	2	6	5	7	6
5.No value/bracket	50	31	34	27	27	28
6.No income	12266	10874	11766	9546	8628	8334
7.DK if income	149	141	199	119	163	158
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	19336	17990	19835	18267	17035	21656
1.Receives income	486	337	212	297	242	175	294	202	182	378

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	20240	18474	20515	16834	15419	15495
1.Receives income	314	273	397	312	304	292

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	7797
0.Receives no income	9933	8875	8488	14307	12870	11743	13147	11904	10892	13999
1.Receives income	346	250	142	209	171	116	205	148	120	238

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12881	11457	12664	10297	9350	9102
1.Receives income	200	165	225	166	179	140

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	19145	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	269	235	314	243	245	226
2.Complete bracket	26	18	35	31	23	32
3.Incomplete bracket		2	3	5	2	3
5.No value/bracket	17	11	29	22	19	17
6.No income	19947	18168	19973	16342	14882	14948
7.DK if income	124	114	183	114	120	131
9.No Fin resp	171	199	375	389	432	430

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	12732	11561	12994	11795	10779	13581
7.DK if income	290	27	12	58	48	146	78	58	51	95
8.No spouse/partner	2373	2295	2334	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	64	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	171	144	180	132	145	103
2.Complete bracket	15	13	18	17	16	19
3.Incomplete bracket		1	3	3	3	
5.No value/bracket	14	6	15	10	9	11
6.No income	12624	11192	12201	9884	8906	8654
7.DK if income	114	106	156	88	111	115
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	19286	17913	19654	18204	16951	21367
1.Receives income	539	323	427	478	292	252	475	265	266	667

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19951	18142	20137	16512	15128	15237
1.Receives income	603	605	775	634	595	550

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	7797
0.Receives no income	9827	8839	11986	14151	12816	11662	12983	11833	10810	13741
1.Receives income	452	286	348	365	225	197	369	219	202	496

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12625	11178	12327	10004	9110	8878
1.Receives income	456	444	562	459	419	364

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	19080	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	441	441	569	472	431	385
2.Complete bracket	57	58	71	54	57	56
3.Incomplete bracket	11	6	9	12	5	11
5.No value/bracket	84	87	100	71	83	69
6.No income	19619	17792	19542	15984	14541	14656
7.DK if income	171	164	246	164	174	180
9.No Fin resp	171	199	375	389	432	430

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	12670	11474	12827	11720	10691	13282
7.DK if income	242	35	20	67	55	155	86	64	61	144
8.No spouse/partner	2373	2295	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	326	306	404	323	279	232
2.Complete bracket	40	43	53	37	39	48
3.Incomplete bracket	10	5	5	9	3	8
5.No value/bracket	72	77	77	59	73	58
6.No income	12344	10897	11835	9587	8653	8407
7.DK if income	146	134	199	119	143	149
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

For the HRS sample, RwIEARN is the sum of Respondent's wage/salary income, bonuses/overtime pay/commissions/tips, second 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 second job, as it was not asked in this wave.

The individual components summed to produce RwIEARN are: RwIWAGE, RwIBON, RwI2ND, and RwITRAD.

SwIEARN, SwIWAGE, SwIBON, SwI2ND, and SwITRAD 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 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

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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:
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    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 BONUSE
    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 BONUSE
    W5961           N6c1.R-AMT INCOME FROM B
    W5962           N6c1. Brackets
    W5966           N7c.SP-INCOME FROM BONUS
    W5967           N8c1.SP-AMT INCOME FROM
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    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, BONUSES, COMMISSION LCYEAR
    E3897           J11A.R HOW MUCH TIPS, BONUSES, 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
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    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, COMMISSI
    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
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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

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    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 2002-2022:
    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               1992-2022 WHETHER FINANCIAL RESPONDENT
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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
14	H14ICAP	H14ICAP:W14 Income:Household Capital Income	Cont
15	H15ICAP	H15ICAP:W15 Income:Household Capital Income	Cont
16	H16ICAP	H16ICAP:W16 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
14	H14IOCAP	H14IOCAP:W14 Receives:Household Capital Inc	Categ
15	H15IOCAP	H15IOCAP:W15 Receives:Household Capital Inc	Categ
16	H16IOCAP	H16IOCAP:W16 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
14	H14IFCAP	H14IFCAP:W14 ImpFlag:Household Capital Inc	Categ
15	H15IFCAP	H15IFCAP:W15 ImpFlag:Household Capital Inc	Categ
16	H16IFCAP	H16IFCAP:W16 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
14	H14IBUSIN	H14IBUSIN:W14 IncPart-Business Inc	Cont
15	H15IBUSIN	H15IBUSIN:W15 IncPart-Business Inc	Cont

16	H16IBUSIN	H16IBUSIN:W16 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
14	H14IOBUSIN	H14IOBUSIN:W14 Receives-Business Inc	Categ
15	H15IOBUSIN	H15IOBUSIN:W15 Receives-Business Inc	Categ
16	H16IOBUSIN	H16IOBUSIN:W16 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
14	H14IFBUSIN	H14IFBUSIN:W14 ImpFlag-Business Inc	Categ
15	H15IFBUSIN	H15IFBUSIN:W15 ImpFlag-Business Inc	Categ
16	H16IFBUSIN	H16IFBUSIN:W16 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
14	H14IRNTIN	H14IRNTIN:W14 IncPart-Rental Inc	Cont
15	H15IRNTIN	H15IRNTIN:W15 IncPart-Rental Inc	Cont
16	H16IRNTIN	H16IRNTIN:W16 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
14	H14IORNTIN	H14IORNTIN:W14 Receives-Rental Inc	Categ
15	H15IORNTIN	H15IORNTIN:W15 Receives-Rental Inc	Categ
16	H16IORNTIN	H16IORNTIN:W16 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
14	H14IFRNTIN	H14IFRNTIN:W14 ImpFlag-Rental Inc	Categ
15	H15IFRNTIN	H15IFRNTIN:W15 ImpFlag-Rental Inc	Categ
16	H16IFRNTIN	H16IFRNTIN:W16 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
14	H14IDIVIN	H14IDIVIN:W14 IncPart-Dividend Inc	Cont
15	H15IDIVIN	H15IDIVIN:W15 IncPart-Dividend Inc	Cont
16	H16IDIVIN	H16IDIVIN:W16 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
14	H14IODIVIN	H14IODIVIN:W14 Receives-Dividend Inc	Categ
15	H15IODIVIN	H15IODIVIN:W15 Receives-Dividend Inc	Categ
16	H16IODIVIN	H16IODIVIN:W16 Receives-Dividend Inc	Categ
1	H1IFDIVIN	H1IFDIVIN:W1 ImpFlag-Dividend Inc	Categ
2	H2IFDIVIN	H2IFDIVIN:W2 ImpFlag-Diividend 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
14	H14IFDIVIN	H14IFDIVIN:W14 ImpFlag-Dividend Inc	Categ
15	H15IFDIVIN	H15IFDIVIN:W15 ImpFlag-Dividend Inc	Categ
16	H16IFDIVIN	H16IFDIVIN:W16 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
14	H14IBNDIN	H14IBNDIN:W14 IncPart-Bonds Income	Cont
15	H15IBNDIN	H15IBNDIN:W15 IncPart-Bonds Income	Cont
16	H16IBNDIN	H16IBNDIN:W16 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
14	H14IOBNDIN	H14IOBNDIN:W14 Receives-Bonds Income	Categ
15	H15IOBNDIN	H15IOBNDIN:W15 Receives-Bonds Income	Categ
16	H16IOBNDIN	H16IOBNDIN:W16 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
14	H14IFBNDIN	H14IFBNDIN:W14 ImpFlag-Bonds Income	Categ
15	H15IFBNDIN	H15IFBNDIN:W15 ImpFlag-Bonds Income	Categ
16	H16IFBNDIN	H16IFBNDIN:W16 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
14	H14ICHKIN	H14ICHKIN:W14 IncPart-Chk/Sv Interest Income	Cont
15	H15ICHKIN	H15ICHKIN:W15 IncPart-Chk/Sv Interest Income	Cont
16	H16ICHKIN	H16ICHKIN:W16 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
14	H14IOCHKIN	H14IOCHKIN:W14 Receives-Chk/Sv Interest Income	Categ
15	H15IOCHKIN	H15IOCHKIN:W15 Receives-Chk/Sv Interest Income	Categ
16	H16IOCHKIN	H16IOCHKIN:W16 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
14	H14IFCHKIN	H14IFCHKIN:W14 ImpFlag-Chk/Sv Interest Income	Categ
15	H15IFCHKIN	H15IFCHKIN:W15 ImpFlag-Chk/Sv Interest Income	Categ
16	H16IFCHKIN	H16IFCHKIN:W16 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
14	H14ICDIN	H14ICDIN:W14 IncPart-CD Income	Cont
15	H15ICDIN	H15ICDIN:W15 IncPart-CD Income	Cont
16	H16ICDIN	H16ICDIN:W16 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
14	H14IOCDIN	H14IOCDIN:W14 Receives-CD Income	Categ
15	H15IOCDIN	H15IOCDIN:W15 Receives-CD Income	Categ
16	H16IOCDIN	H16IOCDIN:W16 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
14	H14IFCDIN	H14IFCDIN:W14 ImpFlag-CD Income	Categ
15	H15IFCDIN	H15IFCDIN:W15 ImpFlag-CD Income	Categ
16	H16IFCDIN	H16IFCDIN:W16 ImpFlag-CD Income	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
14	H14IOTHI1	H14IOTHI1:W14 IncPart-Other HH Inc #1	Cont
15	H15IOTHI1	H15IOTHI1:W15 IncPart-Other HH Inc #1	Cont
16	H16IOTHI1	H16IOTHI1:W16 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
14	H14IOOTHI1	H14IOOTHI1:W14 Receives-Other HH Inc #1	Categ
15	H15IOOTHI1	H15IOOTHI1:W15 Receives-Other HH Inc #1	Categ
16	H16IOOTHI1	H16IOOTHI1:W16 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
14	H14IFOTHI1	H14IFOTHI1:W14 ImpFlag-Other HH Inc #1	Categ
15	H15IFOTHI1	H15IFOTHI1:W15 ImpFlag-Other HH Inc #1	Categ
16	H16IFOTHI1	H16IFOTHI1:W16 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
14	R14ISEMP	R14ISEMP:W14 IncPart-Self-Employment Inc	Cont
15	R15ISEMP	R15ISEMP:W15 IncPart-Self-Employment Inc	Cont
16	R16ISEMP	R16ISEMP:W16 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
14	S14ISEMP	S14ISEMP:W14 IncPart-Self-Employment Inc	Cont
15	S15ISEMP	S15ISEMP:W15 IncPart-Self-Employment Inc	Cont
16	S16ISEMP	S16ISEMP:W16 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
14	R14IOSEMP	R14IOSEMP:W14 Receives-Self-Employment Inc	Categ
15	R15IOSEMP	R15IOSEMP:W15 Receives-Self-Employment Inc	Categ
16	R16IOSEMP	R16IOSEMP:W16 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
14	S14IOSEMP	S14IOSEMP:W14 Receives-Self-Employment Inc	Categ
15	S15IOSEMP	S15IOSEMP:W15 Receives-Self-Employment Inc	Categ
16	S16IOSEMP	S16IOSEMP:W16 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
14	R14IFSEMP	R14IFSEMP:W14 ImpFlag-Self-Employment Inc	Categ
15	R15IFSEMP	R15IFSEMP:W15 ImpFlag-Self-Employment Inc	Categ
16	R16IFSEMP	R16IFSEMP:W16 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
14	S14IFSEMP	S14IFSEMP:W14 ImpFlag-Self-Employment Inc	Categ
15	S15IFSEMP	S15IFSEMP:W15 ImpFlag-Self-Employment Inc	Categ
16	S16IFSEMP	S16IFSEMP:W16 ImpFlag-Self-Employment Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ICAP	12652	5489.02	22601.22	0.0	551000.0
H2ICAP	19642	7971.34	43234.02	0.0	3254517.1
H3ICAP	17991	13192.07	54308.13	0.0	2937646.7
H4ICAP	21384	13885.18	90097.35	0.0	7797767.0
H5ICAP	19578	14278.79	55831.39	0.0	3365000.0
H6ICAP	18165	12748.81	72056.97	0.0	7331385.0
H7ICAP	20129	13205.78	60311.26	0.0	3536773.5
H8ICAP	18469	17721.97	279732.89	0.0	25360100.0
H9ICAP	17217	15832.16	64620.25	0.0	3000480.0
H10ICAP	22034	12105.65	55749.86	0.0	3006600.0
H11ICAP	20554	13239.76	69411.46	0.0	3660036.0
H12ICAP	18747	14317.92	107164.99	0.0	9342700.0
H13ICAP	20912	14905.21	126975.31	0.0	10036000.0
H14ICAP	17146	14909.92	81176.50	0.0	3648000.0
H15ICAP	15723	14778.57	72061.52	0.0	3512400.0
H16ICAP	15787	14847.77	74126.85	0.0	4089674.0
H1IOCAP	12652	0.46	0.50	0.0	1.0
H2IOCAP	19642	0.47	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	19578	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
H14IOCAP	17146	0.49	0.50	0.0	1.0
H15IOCAP	15723	0.50	0.50	0.0	1.0
H16IOCAP	15787	0.48	0.50	0.0	1.0
H1IFCAP	12652	0.68	1.03	0.0	9.0
H2IFCAP	19642	0.72	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	19578	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	0.89	1.35	0.0	9.0
H14IFCAP	17146	0.94	1.46	0.0	9.0
H15IFCAP	15723	1.01	1.56	0.0	9.0
H16IFCAP	15787	0.98	1.56	0.0	9.0
H1IBUSIN	12652	2076.65	16855.08	0.0	500000.0
H2IBUSIN	11420	2680.51	18739.08	0.0	523000.0
H3IBUSIN	17991	2620.59	21687.88	0.0	1200000.0
H4IBUSIN	21384	2674.00	27473.37	0.0	3000000.0
H5IBUSIN	19578	3030.66	24662.49	0.0	1100000.0
H6IBUSIN	18165	2752.57	23880.92	0.0	1200000.0
H7IBUSIN	20129	3122.36	32524.43	0.0	2500000.0
H8IBUSIN	18469	2676.24	16738.28	0.0	700000.0
H9IBUSIN	17217	3371.34	26515.47	0.0	1200000.0
H10IBUSIN	22034	2684.62	20998.18	0.0	1000000.0
H11IBUSIN	20554	3410.27	64003.55	0.0	6000000.0
H12IBUSIN	18747	2573.86	24571.15	0.0	1040000.0
H13IBUSIN	20912	3317.78	33727.19	0.0	1848000.0
H14IBUSIN	17146	3169.50	29227.96	0.0	1456000.0
H15IBUSIN	15723	3025.76	40183.00	0.0	3000000.0
H16IBUSIN	15787	3506.36	57121.27	0.0	4500000.0
H1IOBUSIN	12652	0.07	0.26	0.0	1.0
H2IOBUSIN	11420	0.09	0.28	0.0	1.0
H3IOBUSIN	17991	0.07	0.26	0.0	1.0
H4IOBUSIN	21384	0.07	0.25	0.0	1.0
H5IOBUSIN	19578	0.07	0.26	0.0	1.0
H6IOBUSIN	18165	0.07	0.26	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
H14IOBUSIN	17146	0.05	0.21	0.0	1.0
H15IOBUSIN	15723	0.05	0.21	0.0	1.0
H16IOBUSIN	15787	0.04	0.20	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	5.69	1.25	1.0	9.0
H4IFBUSIN	21384	5.73	1.21	1.0	9.0
H5IFBUSIN	19578	5.72	1.21	1.0	9.0
H6IFBUSIN	18165	5.70	1.19	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	5.82	1.13	1.0	9.0
H14IFBUSIN	17146	5.87	1.10	1.0	9.0
H15IFBUSIN	15723	5.89	1.10	1.0	9.0

H16IFBUSIN	15787	5.89	1.09	1.0	9.0
H1IRNTIN	12652	1448.72	9718.91	0.0	500000.0
H2IRNTIN	11420	1334.35	7416.08	0.0	200000.0
H3IRNTIN	17991	2552.15	32772.41	0.0	1716000.0
H4IRNTIN	21384	2139.04	24790.92	0.0	3000000.0
H5IRNTIN	19578	2326.70	16417.92	0.0	623724.0
H6IRNTIN	18165	1934.69	13246.60	0.0	540000.0
H7IRNTIN	20129	2300.20	24375.14	0.0	999996.0
H8IRNTIN	18469	2034.85	18261.61	0.0	1080000.0
H9IRNTIN	17217	1880.17	19416.15	0.0	1395600.0
H10IRNTIN	22034	1772.93	14852.49	0.0	600000.0
H11IRNTIN	20554	1924.21	18520.31	0.0	1200000.0
H12IRNTIN	18747	1740.71	12516.75	0.0	564000.0
H13IRNTIN	20912	2242.69	54937.70	0.0	7560000.0
H14IRNTIN	17146	1988.60	17427.19	0.0	840000.0
H15IRNTIN	15723	2058.42	16536.32	0.0	600000.0
H16IRNTIN	15787	2137.56	18309.83	0.0	960000.0
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	19578	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
H14IORNTIN	17146	0.06	0.24	0.0	1.0
H15IORNTIN	15723	0.06	0.23	0.0	1.0
H16IORNTIN	15787	0.06	0.23	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	19578	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	1.21	1.0	9.0
H14IFRNTIN	17146	5.81	1.23	1.0	9.0
H15IFRNTIN	15723	5.82	1.25	1.0	9.0
H16IFRNTIN	15787	5.83	1.23	1.0	9.0
H2IRNT1	8222	494.17	3057.44	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	398.68	5095.60	0.0	200000.0
H2IRNTEX	11420	188.02	3230.39	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	95.32	2077.58	0.0	100000.0
H2ITRSIN	11420	62.78	1107.69	0.0	40000.0
H3ITRSIN	17991	288.92	7357.21	0.0	500000.0
H4ITRSIN	21384	192.37	4550.76	0.0	500000.0
H5ITRSIN	19578	140.42	2398.36	0.0	120000.0
H6ITRSIN	18165	180.80	2810.49	0.0	100000.0
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	19578	0.02	0.13	0.0	1.0
H6IOTRSIN	18165	0.02	0.13	0.0	1.0
H1IFTRSIN	12652	5.98	0.60	1.0	9.0
H2IFTRSIN	11420	5.98	0.59	1.0	9.0
H3IFTRSIN	17991	5.96	0.64	1.0	9.0
H4IFTRSIN	21384	5.97	0.65	1.0	9.0
H5IFTRSIN	19578	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	1469.66	6203.21	0.0	150000.0
H2IDIVIN	11420	1231.35	5705.26	0.0	100000.0
H3IDIVIN	17991	2001.91	10255.32	0.0	748000.0
H4IDIVIN	21384	2242.12	9912.74	0.0	400000.0
H5IDIVIN	19578	2621.00	16750.71	0.0	1000000.0
H6IDIVIN	18165	1688.36	12190.15	0.0	720000.0
H7IDIVIN	20129	1449.58	7194.33	0.0	240000.0
H8IDIVIN	18469	1924.38	10135.80	0.0	300000.0
H9IDIVIN	17217	2601.35	18317.97	0.0	1000000.0
H10IDIVIN	22034	1540.73	10617.39	0.0	400000.0
H11IDIVIN	20554	1647.77	11188.50	0.0	399716.0
H12IDIVIN	18747	2285.32	42885.85	0.0	5500000.0
H13IDIVIN	20912	1805.45	15844.50	0.0	960000.0
H14IDIVIN	17146	3038.42	37067.61	0.0	2788000.0
H15IDIVIN	15723	2246.43	15548.34	0.0	451740.0
H16IDIVIN	15787	2624.20	22746.89	0.0	1200000.0
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	19578	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
H14IODIVIN	17146	0.12	0.33	0.0	1.0
H15IODIVIN	15723	0.12	0.33	0.0	1.0
H16IODIVIN	15787	0.11	0.32	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	19578	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
H14IFDIVIN	17146	5.63	1.50	1.0	9.0
H15IFDIVIN	15723	5.64	1.54	1.0	9.0
H16IFDIVIN	15787	5.68	1.47	1.0	9.0
H3IBNDIN	17991	511.99	4244.54	0.0	140000.0
H4IBNDIN	21384	453.61	4037.50	0.0	150000.0
H5IBNDIN	19578	447.86	4514.39	0.0	300000.0
H6IBNDIN	18165	541.35	5220.51	0.0	240000.0
H7IBNDIN	20129	501.81	5476.19	0.0	240000.0
H8IBNDIN	18469	416.17	4353.29	0.0	160000.0
H9IBNDIN	17217	491.05	5933.91	0.0	336000.0
H10IBNDIN	22034	356.58	3997.87	0.0	160000.0
H11IBNDIN	20554	550.03	21902.35	0.0	3000000.0
H12IBNDIN	18747	414.12	6064.54	0.0	372000.0
H13IBNDIN	20912	566.55	14346.60	0.0	1000000.0
H14IBNDIN	17146	517.39	23215.84	0.0	2940000.0
H15IBNDIN	15723	279.67	3361.30	0.0	100000.0
H16IBNDIN	15787	417.52	7336.63	0.0	600000.0
H3IOBNDIN	17991	0.06	0.24	0.0	1.0
H4IOBNDIN	21384	0.06	0.24	0.0	1.0
H5IOBNDIN	19578	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	0.16	0.0	1.0
H14IOBNDIN	17146	0.02	0.15	0.0	1.0
H15IOBNDIN	15723	0.02	0.15	0.0	1.0
H16IOBNDIN	15787	0.02	0.14	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	19578	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	0.78	1.0	9.0
H14IFBNDIN	17146	6.01	0.77	1.0	9.0
H15IFBNDIN	15723	6.03	0.81	1.0	9.0
H16IFBNDIN	15787	6.04	0.74	1.0	9.0
H2ISTK1	8222	1066.97	6460.23	0.0	180000.0
R2ISTK1	8222	508.05	4926.89	0.0	150000.0
S2ISTK1	4549	593.63	5536.32	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	828.09	2938.44	0.0	102000.0
H4ICHKIN	21384	926.22	8398.19	0.0	600000.0
H5ICHKIN	19578	785.56	5346.12	0.0	606000.0
H6ICHKIN	18165	1045.93	54465.53	0.0	7330485.0
H7ICHKIN	20129	483.84	3014.00	0.0	228000.0
H8ICHKIN	18469	561.19	2275.59	0.0	72000.0
H9ICHKIN	17217	864.00	7117.53	0.0	480000.0
H10ICHKIN	22034	464.37	4179.56	0.0	300000.0
H11ICHKIN	20554	362.02	3109.32	0.0	180000.0
H12ICHKIN	18747	520.33	26410.52	0.0	3600000.0
H13ICHKIN	20912	203.10	1646.26	0.0	102000.0
H14ICHKIN	17146	384.87	5683.18	0.0	540000.0
H15ICHKIN	15723	312.52	2051.07	0.0	100000.0
H16ICHKIN	15787	458.74	8434.46	0.0	720000.0
H3IOCHKIN	17991	0.59	0.49	0.0	1.0
H4IOCHKIN	21384	0.57	0.49	0.0	1.0
H5IOCHKIN	19578	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	0.32	0.46	0.0	1.0
H14IOCHKIN	17146	0.33	0.47	0.0	1.0
H15IOCHKIN	15723	0.33	0.47	0.0	1.0
H16IOCHKIN	15787	0.32	0.47	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	19578	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	4.75	2.23	1.0	9.0
H14IFCHKIN	17146	4.76	2.24	1.0	9.0
H15IFCHKIN	15723	4.78	2.27	1.0	9.0
H16IFCHKIN	15787	4.84	2.23	1.0	9.0
H2ISAV1	8222	926.16	3704.36	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	580.43	2969.19	0.0	140000.0
H4ICDIN	21384	1446.86	76315.26	0.0	7777777.0
H5ICDIN	19578	627.35	3968.86	0.0	210000.0
H6ICDIN	18165	474.95	2554.53	0.0	100000.0
H7ICDIN	20129	332.20	2119.04	0.0	80000.0
H8ICDIN	18469	490.19	2689.68	0.0	120000.0
H9ICDIN	17217	1064.02	31680.14	0.0	3000000.0
H10ICDIN	22034	292.81	2885.30	0.0	300000.0
H11ICDIN	20554	246.03	5201.17	0.0	400000.0
H12ICDIN	18747	131.40	1376.50	0.0	80000.0
H13ICDIN	20912	116.85	2340.83	0.0	300000.0
H14ICDIN	17146	105.44	1207.33	0.0	64000.0
H15ICDIN	15723	252.67	5201.01	0.0	500000.0
H16ICDIN	15787	162.15	2989.41	0.0	260619.0
H3IOCDIN	17991	0.20	0.40	0.0	1.0
H4IOCDIN	21384	0.20	0.40	0.0	1.0
H5IOCDIN	19578	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
H14IOCDIN	17146	0.06	0.23	0.0	1.0
H15IOCDIN	15723	0.06	0.23	0.0	1.0
H16IOCDIN	15787	0.04	0.20	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	19578	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	5.86	1.08	1.0	9.0
H14IFCDIN	17146	5.88	1.10	1.0	9.0
H15IFCDIN	15723	5.89	1.12	1.0	9.0
H16IFCDIN	15787	5.95	1.00	1.0	9.0
H3IOTHI1	17991	199.21	4359.22	0.0	500000.0
H4IOTHI1	21384	168.00	2056.41	0.0	80000.0
H5IOTHI1	19578	346.73	8868.57	0.0	475000.0
H6IOTHI1	18165	195.62	2869.36	0.0	100000.0
H7IOTHI1	20129	212.97	2953.33	0.0	110000.0
H8IOTHI1	18469	328.09	8943.42	0.0	1000000.0
H9IOTHI1	17217	229.73	3919.30	0.0	200000.0

H10IOTHI1	22034	207.23	3275.48	0.0	120000.0
H11IOTHI1	20554	209.25	3822.78	0.0	255000.0
H12IOTHI1	18747	227.31	3439.75	0.0	150000.0
H13IOTHI1	20912	148.33	3448.66	0.0	190000.0
H14IOTHI1	17146	144.59	4098.23	0.0	328000.0
H15IOTHI1	15723	181.67	4355.53	0.0	300000.0
H16IOTHI1	15787	144.16	2876.15	0.0	130000.0
H3IOOTHI1	17991	0.02	0.14	0.0	1.0
H4IOOTHI1	21384	0.02	0.14	0.0	1.0
H5IOOTHI1	19578	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
H14IOOTHI1	17146	0.01	0.10	0.0	1.0
H15IOOTHI1	15723	0.01	0.09	0.0	1.0
H16IOOTHI1	15787	0.01	0.09	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	19578	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	6.03	0.62	1.0	9.0
H14IFOTHI1	17146	6.05	0.64	1.0	9.0
H15IFOTHI1	15723	6.07	0.67	1.0	9.0
H16IFOTHI1	15787	6.07	0.65	1.0	9.0
H2IOTHI4	8222	311.74	2460.28	0.0	70000.0
H2IOOTHI4	8222	0.04	0.20	0.0	1.0
H2IFOTHI4	8222	5.87	0.94	1.0	9.0
H2IOTHI5	8222	2.32	109.92	0.0	8000.0
H2IOOTHI5	8222	0.00	0.03	0.0	1.0
H2IFOTHI5	8222	6.04	0.26	1.0	9.0
H2ISFEMP	11420	5394.07	48103.06	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	2792.44	25076.05	0.0	2500000.0
R4ISEMP	21384	3231.69	21249.67	0.0	750000.0
R5ISEMP	19578	3663.69	29111.90	0.0	2000000.0
R6ISEMP	18165	3422.46	29283.79	0.0	2500000.0
R7ISEMP	20129	3821.49	32797.68	0.0	3500000.0
R8ISEMP	18469	6066.89	195497.75	0.0	25000000.0
R9ISEMP	17217	4070.05	27276.31	0.0	800000.0
R10ISEMP	22034	3564.26	33922.00	0.0	3000000.0
R11ISEMP	20554	4164.34	38561.96	0.0	3000000.0
R12ISEMP	18747	4230.00	51801.93	0.0	4000000.0
R13ISEMP	20912	4966.22	77503.11	0.0	10000000.0
R14ISEMP	17146	4340.01	39816.33	0.0	3000000.0
R15ISEMP	15723	5030.77	45830.11	0.0	3500000.0
R16ISEMP	15787	4560.97	41434.09	0.0	4000000.0
S3ISEMP	12334	3229.57	18462.03	0.0	900000.0

S4ISEMP	14516	3773.57	21860.93	0.0	700000.0
S5ISEMP	13041	4392.99	28057.88	0.0	1100000.0
S6ISEMP	11859	4106.47	25671.33	0.0	900000.0
S7ISEMP	13352	4585.94	24547.39	0.0	600000.0
S8ISEMP	12052	7758.18	237261.23	0.0	25000000.0
S9ISEMP	11012	5415.32	31284.90	0.0	800000.0
S10ISEMP	14237	4685.51	32985.07	0.0	1900000.0
S11ISEMP	13081	5030.06	35863.95	0.0	1250000.0
S12ISEMP	11622	5552.31	61928.31	0.0	4000000.0
S13ISEMP	12889	6259.50	96463.75	0.0	10000000.0
S14ISEMP	10463	5234.32	44353.06	0.0	3000000.0
S15ISEMP	9529	5491.79	41131.96	0.0	2500000.0
S16ISEMP	9242	5697.01	51433.98	0.0	4000000.0
R3IOSEMP	17991	0.10	0.30	0.0	1.0
R4IOSEMP	21384	0.10	0.30	0.0	1.0
R5IOSEMP	19578	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
R14IOSEMP	17146	0.10	0.30	0.0	1.0
R15IOSEMP	15723	0.11	0.31	0.0	1.0
R16IOSEMP	15787	0.10	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	13041	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	14237	0.12	0.33	0.0	1.0
S11IOSEMP	13081	0.12	0.32	0.0	1.0
S12IOSEMP	11622	0.12	0.32	0.0	1.0
S13IOSEMP	12889	0.12	0.32	0.0	1.0
S14IOSEMP	10463	0.11	0.31	0.0	1.0
S15IOSEMP	9529	0.11	0.32	0.0	1.0
S16IOSEMP	9242	0.11	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	19578	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	5.58	1.52	1.0	9.0
R14IFSEMP	17146	5.63	1.49	1.0	9.0
R15IFSEMP	15723	5.62	1.54	1.0	9.0
R16IFSEMP	15787	5.63	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	19578	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	1.73	1.0	9.0
S14IFSEMP	17146	6.55	1.68	1.0	9.0
S15IFSEMP	15723	6.56	1.71	1.0	9.0

S16IFSEMP	15787	6.62	1.68	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	10362	5132	6225	5984	5889	6812	6495	6262	9422
1.Receives income	5761	9280	12859	15159	13594	12276	13317	11974	10955	12612

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	9690	8634	10581	8769	7883	8256
1.Receives income	10864	10113	10331	8377	7840	7531

HwIFCAP: ImpFlag:Household Capital Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	6715	10011	4891	5820	5573	5354	6373	5986	5774	8585
1.No imputations	3995	6094	5182	5848	5083	4059	5401	4796	4738	7142
2.Some imputation	1847	3403	7792	9509	8785	8707	8266	7622	6630	5889
9.No Fin resp	95	134	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
0.No income	9019	8034	9718	8019	7055	7381
1.No imputations	6141	5941	6299	4866	4503	4305
2.Some imputation	5223	4573	4520	3872	3733	3671
9.No Fin resp	171	199	375	389	432	430

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	16649	19895	18191	16880	18621	17186	16061	20630
1.Receives income	917	996	1342	1489	1387	1285	1508	1283	1156	1404

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19363	17670	19795	16331	14995	15102
1.Receives income	1191	1077	1117	815	728	685

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	1035	1117	1031	1007	1130	949	858	1092
2.Complete bracket		162	172	159	173	102	168	123	94	118
3.Incomplete bracket		19	17	16	18	6	22	15	17	19
5.No value/bracket	199	67	110	180	152	166	177	193	174	148
6.No income	11478	10269	16503	19570	17963	16746	18450	17056	15915	20094
7.DK if income	180	40	28	135	104	93	93	68	84	145
9.No Fin resp	95	124	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	944	886	896	649	570	569
2.Complete bracket	90	62	84	55	51	44
3.Incomplete bracket	24	14	15	7	9	3
5.No value/bracket	124	101	100	86	73	58
6.No income	19084	17349	19300	15825	14470	14560
7.DK if income	117	136	142	135	118	123
9.No Fin resp	171	199	375	389	432	430

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	17697	16630	18575	17090	16056	20629
1.Receives income	1680	1492	2003	2065	1881	1535	1554	1379	1161	1405

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19201	17498	19664	16132	14815	14887
1.Receives income	1353	1249	1248	1014	908	900

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	17451	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	1180	1098	1093	877	804	782
2.Complete bracket	47	33	37	40	36	40
3.Incomplete bracket	8	14	12	8	11	11
5.No value/bracket	98	81	71	70	39	42
6.No income	18887	17126	19101	15593	14232	14289
7.DK if income	163	196	223	169	169	193
9.No Fin resp	171	199	375	389	432	430

HwIORNT1: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIORNT2: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFRNT1: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIFRNT2: 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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	19237	17863				
1.Receives income	164	135	290	345	341	302				

Value	w11	w12	w13	w14	w15	w16
.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	18909	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	w14	w15	w16
.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						

HwIOTRS1: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIOTRS2: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						

HwIFTRS1: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIFTRS2: 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	w14	w15	w16
.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	14462	13999	15553	14574	13907	18718
1.Receives income	4598	3433	4746	5556	5116	4166	4576	3895	3310	3316

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	17641	15971	18336	15062	13766	13991
1.Receives income	2913	2776	2576	2084	1957	1796

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	13892	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	1719	1648	1598	1218	1126	997
2.Complete bracket	562	508	432	363	359	372
3.Incomplete bracket	70	65	55	48	56	42
5.No value/bracket	453	457	368	363	282	273
6.No income	17058	15366	17582	14299	12906	13133
7.DK if income	521	504	502	466	562	540
9.No Fin resp	171	199	375	389	432	430

HwIOBNDIN: Receives-Bonds Income

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income			16858	20126	18443	17129	19070	17631	16473	21268
1.Receives income			1133	1258	1135	1036	1059	838	744	766

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19863	18154	20390	16731	15358	15478
1.Receives income	691	593	522	415	365	309

HwIFBNDIN: ImpFlag-Bonds Income

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			594	588	471	446	432	386	362	434
2.Complete bracket			362	364	299	239	272	186	190	136
3.Incomplete bracket			20	23	23	30	20	17	18	25
5.No value/bracket			146	241	299	286	296	221	165	153
6.No income			16704	19489	17871	16636	18548	17196	16017	20383
7.DK if income			39	472	478	483	472	398	390	485
9.No Fin resp			126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	334	292	294	190	174	132
2.Complete bracket	158	134	83	87	85	61
3.Incomplete bracket	11	18	14	17	13	8
5.No value/bracket	160	125	116	94	71	91
6.No income	19332	17580	19615	16000	14511	14665
7.DK if income	388	399	415	369	437	400
9.No Fin resp	171	199	375	389	432	430

HwIOSTK1: Receives-Stocks #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.Receives no income		7165								
1.Receives income		1057								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

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	w14	w15	w16
.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	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.Receives no income						
1.Receives income						

HwIOSTK2: Receives-Stocks #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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.Receives no income						
1.Receives income						

HwIFSTK1: ImpFlag-Stocks #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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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-Stocks #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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	9054	8766	12901
1.Receives income			10603	12276	10787	9836	10323	9415	8451	9133

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	13387	11752	14312	11507	10543	10782
1.Receives income	7167	6995	6600	5639	5180	5005

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	8296	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	w14	w15	w16
1.Continuous value	4430	4526	4452	3618	3333	3150
2.Complete bracket	1576	1413	1211	1013	977	949
3.Incomplete bracket	109	92	87	115	74	74
5.No value/bracket	817	655	590	556	454	484
6.No income	12786	11245	13463	10817	9746	9998
7.DK if income	665	617	734	638	707	702
9.No Fin resp	171	199	375	389	432	430

HwIOSAV1: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIOSAV2: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFSAV1: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIFSAV2: 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	w14	w15	w16
.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			14466	17118	15640	14706	17140	15102	13889	19520
1.Receives income			3525	4266	3938	3459	2989	3367	3328	2514

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	18799	17414	19727	16156	14816	15101
1.Receives income	1755	1333	1185	990	907	686

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	14989	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	w14	w15	w16
1.Continuous value	883	706	639	519	484	353
2.Complete bracket	440	317	276	224	206	148
3.Incomplete bracket	24	23	28	20	19	13
5.No value/bracket	336	243	191	178	149	132
6.No income	18142	16743	18869	15353	13982	14212
7.DK if income	558	516	534	463	451	499
9.No Fin resp	171	199	375	389	432	430

HwIOOTHI1: Receives-Other HH Inc #1

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income			17606	20955	19239	17904	19751	18136	16959	21730
1.Receives income			385	429	339	261	378	333	258	304

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20256	18476	20715	16988	15595	15667
1.Receives income	298	271	197	158	128	120

HwIFOTHI1: 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	18806	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	w14	w15	w16
1.Continuous value	227	195	150	114	100	93
2.Complete bracket	28	29	27	16	15	13
3.Incomplete bracket	8	3	3	5	3	4
5.No value/bracket	25	34	15	20	7	8
6.No income	19708	17869	19929	16236	14779	14834
7.DK if income	387	418	413	366	387	405
9.No Fin resp	171	199	375	389	432	430

HwIOOTHI4: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFOTHI4: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIOOTHI5: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFOTHI5: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
6.No income						
7.DK if income						
9.No Fin resp						

HwIOSFEMP: Receives-Inc from Self-Employment

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
0.Receives no income		10186								
1.Receives income		1234								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFSFEMP: ImpFlag-Inc from Self-Employment

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
1.Continuous value		1001								
2.Complete bracket		141								
3.Incomplete bracket		24								
5.No value/bracket		60								
6.No income		10062								
7.DK if income		8								
9.No Fin resp		124								

Value	w11	w12	w13	w14	w15	w16
.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						

RwIOSEMP: Receives-Self-Employment Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income			16164	19205	17668	16575	17983	16656	15562	19750
1.Receives income			1827	2179	1910	1590	2146	1813	1655	2284

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	18385	16854	18647	15423	14058	14136
1.Receives income	2169	1893	2265	1723	1665	1651

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	7797
0.Receives no income			10868	12817	11548	10643	11686	10653	9765	12519
1.Receives income			1466	1699	1493	1216	1666	1399	1247	1718

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	11517	10248	11358	9329	8440	8207
1.Receives income	1564	1374	1531	1134	1089	1035

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	17495	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	w14	w15	w16
1.Continuous value	1719	1496	1756	1330	1268	1262
2.Complete bracket	255	196	256	184	205	183
3.Incomplete bracket	13	20	27	32	25	30
5.No value/bracket	160	141	170	125	112	119
6.No income	18119	16571	18166	14983	13570	13663
7.DK if income	117	124	162	103	111	100
9.No Fin resp	171	199	375	389	432	430

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	11425	10486	11556	10559	9674	12145
7.DK if income			16	49	42	146	74	50	45	92
8.No spouse/partner			5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp			86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	1225	1081	1172	860	817	756
2.Complete bracket	179	138	175	122	138	129
3.Incomplete bracket	14	15	16	17	18	19
5.No value/bracket	128	106	124	89	85	89
6.No income	11292	10011	10956	8966	8031	7820
7.DK if income	100	111	130	80	101	89
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

HwICAP is the sum of household capital income received over the last calendar year, including business or farm income, self-employment earnings, 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 plus 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 Waves 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 property, dividend and interest, and trust fund or royalties.

H2ICAP sums income from business; 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 property, 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, except 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.

The individual components are: HwIBUSIN, HwIRNTIN, HwITRSIN, HwIDIVIN, HwIBNDIN, HwISTK, HwICHKIN, HwISAV, HwICDIN, 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 they (Respondent only) were self-employed in the last wave, then they are asked how much they received in 1993. Then the Financial Respondent is asked if they or their spouse has received any other income from 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, they 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 questions 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 about 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 $0. 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, rental property, 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)

ISTK1-3

Household (H)

ISAV1-2

ISTK1-2

IRNT1-2

ITRS1-2

IOTHI4-5

Please note that Wave 2A IRA distributions are now grouped with IRA withdrawals and are no longer included among household capital income components, as they were in previous versions of this file. See the "IRA Withdrawals" section for more information.

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, H2IFSFEMP, H2IFRNTIN, H2IFRNTEX, 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, 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

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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
    B1464           J21g-1. R REG INC: START YEAR-1
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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
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
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
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
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
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

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    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
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    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
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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
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    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
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    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
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    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
    HQ387           TRUSTS INCOME AMOUNT - MIN
    HQ388           TRUSTS INCOME AMOUNT - MAX
    HQ389           TRUSTS INCOME AMOUNT - RESULT
HRS 2002-2022:
    xQ014           R INCOME FROM WORK SELF EMPL - LCY
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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
14	R14IPENA	R14IPENA:W14 Income:R Pension + Annuity	Cont
15	R15IPENA	R15IPENA:W15 Income:R Pension + Annuity	Cont
16	R16IPENA	R16IPENA:W16 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
14	S14IPENA	S14IPENA:W14 Income:Sp Pension + Annuity	Cont
15	S15IPENA	S15IPENA:W15 Income:Sp Pension + Annuity	Cont
16	S16IPENA	S16IPENA:W16 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
14	R14IOPENA	R14IOPENA:W14 Receives:R Pension + Annuity	Categ
15	R15IOPENA	R15IOPENA:W15 Receives:R Pension + Annuity	Categ
16	R16IOPENA	R16IOPENA:W16 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
14	S14IOPENA	S14IOPENA:W14 Receives:Sp Pension + Annuity	Categ
15	S15IOPENA	S15IOPENA:W15 Receives:Sp Pension + Annuity	Categ

16	S16IOPENA	S16IOPENA:W16 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
14	R14IFPENA	R14IFPENA:W14 ImpFlag:R Pension + Annuity	Categ
15	R15IFPENA	R15IFPENA:W15 ImpFlag:R Pension + Annuity	Categ
16	R16IFPENA	R16IFPENA:W16 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
14	S14IFPENA	S14IFPENA:W14 ImpFlag:Sp Pension + Annuity	Categ
15	S15IFPENA	S15IFPENA:W15 ImpFlag:Sp Pension + Annuity	Categ
16	S16IFPENA	S16IFPENA:W16 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
14	R14IPEN	R14IPEN:W14 Income:R Pension	Cont
15	R15IPEN	R15IPEN:W15 Income:R Pension	Cont
16	R16IPEN	R16IPEN:W16 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
14	S14IPEN	S14IPEN:W14 Income:Sp Pension	Cont
15	S15IPEN	S15IPEN:W15 Income:Sp Pension	Cont
16	S16IPEN	S16IPEN:W16 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
14	R14IOPEN	R14IOPEN:W14 Receives:R Pension	Categ
15	R15IOPEN	R15IOPEN:W15 Receives:R Pension	Categ
16	R16IOPEN	R16IOPEN:W16 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
14	S14IOPEN	S14IOPEN:W14 Receives:Sp Pension	Categ
15	S15IOPEN	S15IOPEN:W15 Receives:Sp Pension	Categ
16	S16IOPEN	S16IOPEN:W16 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
14	R14IFPEN	R14IFPEN:W14 ImpFlag:R Pension	Categ
15	R15IFPEN	R15IFPEN:W15 ImpFlag:R Pension	Categ
16	R16IFPEN	R16IFPEN:W16 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
14	S14IFPEN	S14IFPEN:W14 ImpFlag:Sp Pension	Categ
15	S15IFPEN	S15IFPEN:W15 ImpFlag:Sp Pension	Categ
16	S16IFPEN	S16IFPEN:W16 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
14	R14IANN	R14IANN:W14 Income:R Annuity	Cont
15	R15IANN	R15IANN:W15 Income:R Annuity	Cont
16	R16IANN	R16IANN:W16 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
14	S14IANN	S14IANN:W14 Income:Sp Annuity	Cont
15	S15IANN	S15IANN:W15 Income:Sp Annuity	Cont
16	S16IANN	S16IANN:W16 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
14	R14IOANN	R14IOANN:W14 Receives:R Annuity	Categ
15	R15IOANN	R15IOANN:W15 Receives:R Annuity	Categ
16	R16IOANN	R16IOANN:W16 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
14	S14IOANN	S14IOANN:W14 Receives:Sp Annuity	Categ
15	S15IOANN	S15IOANN:W15 Receives:Sp Annuity	Categ
16	S16IOANN	S16IOANN:W16 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
14	R14IFANN	R14IFANN:W14 ImpFlag:R Annuity	Categ
15	R15IFANN	R15IFANN:W15 ImpFlag:R Annuity	Categ
16	R16IFANN	R16IFANN:W16 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
14	S14IFANN	S14IFANN:W14 ImpFlag:Sp Annuity	Categ
15	S15IFANN	S15IFANN:W15 ImpFlag:Sp Annuity	Categ
16	S16IFANN	S16IFANN:W16 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
14	R14IPEN1	R14IPEN1:W14 IncPart-Pension #1 Inc	Cont
15	R15IPEN1	R15IPEN1:W15 IncPart-Pension #1 Inc	Cont
16	R16IPEN1	R16IPEN1:W16 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
14	S14IPEN1	S14IPEN1:W14 IncPart-Pension #1 Inc	Cont
15	S15IPEN1	S15IPEN1:W15 IncPart-Pension #1 Inc	Cont
16	S16IPEN1	S16IPEN1:W16 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
14	R14IOPEN1	R14IOPEN1:W14 Receives-Pension #1 Inc	Categ
15	R15IOPEN1	R15IOPEN1:W15 Receives-Pension #1 Inc	Categ
16	R16IOPEN1	R16IOPEN1:W16 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
14	S14IOPEN1	S14IOPEN1:W14 Receives-Pension #1 Inc	Categ
15	S15IOPEN1	S15IOPEN1:W15 Receives-Pension #1 Inc	Categ
16	S16IOPEN1	S16IOPEN1:W16 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
14	R14IFPEN1	R14IFPEN1:W14 ImpFlag-Pension #1 Inc	Categ
15	R15IFPEN1	R15IFPEN1:W15 ImpFlag-Pension #1 Inc	Categ
16	R16IFPEN1	R16IFPEN1:W16 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
14	S14IFPEN1	S14IFPEN1:W14 ImpFlag-Pension #1 Inc	Categ
15	S15IFPEN1	S15IFPEN1:W15 ImpFlag-Pension #1 Inc	Categ
16	S16IFPEN1	S16IFPEN1:W16 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
14	R14MPEN1	R14MPEN1:W14 Monthly-Pension #1 Inc	Cont
15	R15MPEN1	R15MPEN1:W15 Monthly-Pension #1 Inc	Cont
16	R16MPEN1	R16MPEN1:W16 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
14	S14MPEN1	S14MPEN1:W14 Monthly-Pension #1 Inc	Cont
15	S15MPEN1	S15MPEN1:W15 Monthly-Pension #1 Inc	Cont
16	S16MPEN1	S16MPEN1:W16 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
14	R14NFPEN1	R14NFPEN1:W14 IncMons DK Flag-Pension #1 Inc	Categ
15	R15NFPEN1	R15NFPEN1:W15 IncMons DK Flag-Pension #1 Inc	Categ
16	R16NFPEN1	R16NFPEN1:W16 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
14	S14NFPEN1	S14NFPEN1:W14 IncMons DK Flag-Pension #1 Inc	Categ
15	S15NFPEN1	S15NFPEN1:W15 IncMons DK Flag-Pension #1 Inc	Categ
16	S16NFPEN1	S16NFPEN1:W16 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
14	R14IPEN2	R14IPEN2:W14 IncPart-Pension #2 Inc	Cont
15	R15IPEN2	R15IPEN2:W15 IncPart-Pension #2 Inc	Cont
16	R16IPEN2	R16IPEN2:W16 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
14	S14IPEN2	S14IPEN2:W14 IncPart-Pension #2 Inc	Cont
15	S15IPEN2	S15IPEN2:W15 IncPart-Pension #2 Inc	Cont
16	S16IPEN2	S16IPEN2:W16 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
14	R14IOPEN2	R14IOPEN2:W14 Receives-Pension #2 Inc	Categ
15	R15IOPEN2	R15IOPEN2:W15 Receives-Pension #2 Inc	Categ
16	R16IOPEN2	R16IOPEN2:W16 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
14	S14IOPEN2	S14IOPEN2:W14 Receives-Pension #2 Inc	Categ
15	S15IOPEN2	S15IOPEN2:W15 Receives-Pension #2 Inc	Categ
16	S16IOPEN2	S16IOPEN2:W16 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
14	R14IFPEN2	R14IFPEN2:W14 ImpFlag-Pension #2 Inc	Categ
15	R15IFPEN2	R15IFPEN2:W15 ImpFlag-Pension #2 Inc	Categ
16	R16IFPEN2	R16IFPEN2:W16 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
14	S14IFPEN2	S14IFPEN2:W14 ImpFlag-Pension #2 Inc	Categ
15	S15IFPEN2	S15IFPEN2:W15 ImpFlag-Pension #2 Inc	Categ
16	S16IFPEN2	S16IFPEN2:W16 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
14	R14MPEN2	R14MPEN2:W14 Monthly-Pension #2 Inc	Cont

15	R15MPEN2	R15MPEN2:W15 Monthly-Pension #2 Inc	Cont
16	R16MPEN2	R16MPEN2:W16 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
14	S14MPEN2	S14MPEN2:W14 Monthly-Pension #2 Inc	Cont
15	S15MPEN2	S15MPEN2:W15 Monthly-Pension #2 Inc	Cont
16	S16MPEN2	S16MPEN2:W16 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
14	R14NFPEN2	R14NFPEN2:W14 IncMons DK Flag-Pension #2 Inc	Categ
15	R15NFPEN2	R15NFPEN2:W15 IncMons DK Flag-Pension #2 Inc	Categ
16	R16NFPEN2	R16NFPEN2:W16 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
14	S14NFPEN2	S14NFPEN2:W14 IncMons DK Flag-Pension #2 Inc	Categ
15	S15NFPEN2	S15NFPEN2:W15 IncMons DK Flag-Pension #2 Inc	Categ
16	S16NFPEN2	S16NFPEN2:W16 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
14	R14IPEN3	R14IPEN3:W14 IncPart-Pension #3 Inc	Cont
15	R15IPEN3	R15IPEN3:W15 IncPart-Pension #3 Inc	Cont
16	R16IPEN3	R16IPEN3:W16 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
14	S14IPEN3	S14IPEN3:W14 IncPart-Pension #3 Inc	Cont
15	S15IPEN3	S15IPEN3:W15 IncPart-Pension #3 Inc	Cont
16	S16IPEN3	S16IPEN3:W16 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
14	R14IOPEN3	R14IOPEN3:W14 Receives-Pension #3 Inc	Categ
15	R15IOPEN3	R15IOPEN3:W15 Receives-Pension #3 Inc	Categ
16	R16IOPEN3	R16IOPEN3:W16 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
14	S14IOPEN3	S14IOPEN3:W14 Receives-Pension #3 Inc	Categ
15	S15IOPEN3	S15IOPEN3:W15 Receives-Pension #3 Inc	Categ
16	S16IOPEN3	S16IOPEN3:W16 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
14	R14IFPEN3	R14IFPEN3:W14 ImpFlag-Pension #3 Inc	Categ
15	R15IFPEN3	R15IFPEN3:W15 ImpFlag-Pension #3 Inc	Categ
16	R16IFPEN3	R16IFPEN3:W16 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
14	S14IFPEN3	S14IFPEN3:W14 ImpFlag-Pension #3 Inc	Categ
15	S15IFPEN3	S15IFPEN3:W15 ImpFlag-Pension #3 Inc	Categ
16	S16IFPEN3	S16IFPEN3:W16 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
14	R14MPEN3	R14MPEN3:W14 Monthly-Pension #3 Inc	Cont
15	R15MPEN3	R15MPEN3:W15 Monthly-Pension #3 Inc	Cont
16	R16MPEN3	R16MPEN3:W16 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
14	S14MPEN3	S14MPEN3:W14 Monthly-Pension #3 Inc	Cont
15	S15MPEN3	S15MPEN3:W15 Monthly-Pension #3 Inc	Cont
16	S16MPEN3	S16MPEN3:W16 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
14	R14NFPEN3	R14NFPEN3:W14 IncMons DK Flag-Pension #3 Inc	Categ
15	R15NFPEN3	R15NFPEN3:W15 IncMons DK Flag-Pension #3 Inc	Categ
16	R16NFPEN3	R16NFPEN3:W16 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
14	S14NFPEN3	S14NFPEN3:W14 IncMons DK Flag-Pension #3 Inc	Categ
15	S15NFPEN3	S15NFPEN3:W15 IncMons DK Flag-Pension #3 Inc	Categ
16	S16NFPEN3	S16NFPEN3:W16 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

14	R14IANN1	R14IANN1:W14 IncPart-Annuity #1 Inc	Cont
15	R15IANN1	R15IANN1:W15 IncPart-Annuity #1 Inc	Cont
16	R16IANN1	R16IANN1:W16 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
14	S14IANN1	S14IANN1:W14 IncPart-Annuity #1 Inc	Cont
15	S15IANN1	S15IANN1:W15 IncPart-Annuity #1 Inc	Cont
16	S16IANN1	S16IANN1:W16 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
14	R14IOANN1	R14IOANN1:W14 Receives-Annuity #1 Inc	Categ
15	R15IOANN1	R15IOANN1:W15 Receives-Annuity #1 Inc	Categ
16	R16IOANN1	R16IOANN1:W16 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
14	S14IOANN1	S14IOANN1:W14 Receives-Annuity #1 Inc	Categ
15	S15IOANN1	S15IOANN1:W15 Receives-Annuity #1 Inc	Categ
16	S16IOANN1	S16IOANN1:W16 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
14	R14IFANN1	R14IFANN1:W14 ImpFlag-Annuity #1 Inc	Categ
15	R15IFANN1	R15IFANN1:W15 ImpFlag-Annuity #1 Inc	Categ
16	R16IFANN1	R16IFANN1:W16 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
14	S14IFANN1	S14IFANN1:W14 ImpFlag-Annuity #1 Inc	Categ
15	S15IFANN1	S15IFANN1:W15 ImpFlag-Annuity #1 Inc	Categ
16	S16IFANN1	S16IFANN1:W16 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
14	R14MANN1	R14MANN1:W14 Monthly-Annuity #1 Inc	Cont
15	R15MANN1	R15MANN1:W15 Monthly-Annuity #1 Inc	Cont
16	R16MANN1	R16MANN1:W16 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
14	S14MANN1	S14MANN1:W14 Monthly-Annuity #1 Inc	Cont
15	S15MANN1	S15MANN1:W15 Monthly-Annuity #1 Inc	Cont
16	S16MANN1	S16MANN1:W16 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
14	R14NFANN1	R14NFANN1:W14 IncMons DK Flag-Annuity #1 Inc	Categ
15	R15NFANN1	R15NFANN1:W15 IncMons DK Flag-Annuity #1 Inc	Categ
16	R16NFANN1	R16NFANN1:W16 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
14	S14NFANN1	S14NFANN1:W14 IncMons DK Flag-Annuity #1 Inc	Categ
15	S15NFANN1	S15NFANN1:W15 IncMons DK Flag-Annuity #1 Inc	Categ
16	S16NFANN1	S16NFANN1:W16 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
14	R14IANN2	R14IANN2:W14 IncPart-Annuity #2 Inc	Cont
15	R15IANN2	R15IANN2:W15 IncPart-Annuity #2 Inc	Cont
16	R16IANN2	R16IANN2:W16 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
14	S14IANN2	S14IANN2:W14 IncPart-Annuity #2 Inc	Cont
15	S15IANN2	S15IANN2:W15 IncPart-Annuity #2 Inc	Cont
16	S16IANN2	S16IANN2:W16 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
14	R14IOANN2	R14IOANN2:W14 Receives-Annuity #2 Inc	Categ
15	R15IOANN2	R15IOANN2:W15 Receives-Annuity #2 Inc	Categ
16	R16IOANN2	R16IOANN2:W16 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
14	S14IOANN2	S14IOANN2:W14 Receives-Annuity #2 Inc	Categ
15	S15IOANN2	S15IOANN2:W15 Receives-Annuity #2 Inc	Categ
16	S16IOANN2	S16IOANN2:W16 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
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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
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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
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8	S8IFANN2	S8IFANN2:W8 ImpFlag-Annuity #2 Inc	Categ
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12	S12IFANN2	S12IFANN2:W12 ImpFlag-Annuity #2 Inc	Categ
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16	S16IFANN2	S16IFANN2:W16 ImpFlag-Annuity #2 Inc	Categ
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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
14	R14MANN2	R14MANN2:W14 Monthly-Annuity #2 Inc	Cont
15	R15MANN2	R15MANN2:W15 Monthly-Annuity #2 Inc	Cont
16	R16MANN2	R16MANN2:W16 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
14	S14MANN2	S14MANN2:W14 Monthly-Annuity #2 Inc	Cont
15	S15MANN2	S15MANN2:W15 Monthly-Annuity #2 Inc	Cont
16	S16MANN2	S16MANN2:W16 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
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16	R16NFANN2	R16NFANN2:W16 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
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16	S16NFANN2	S16NFANN2:W16 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
14	R14IANN3	R14IANN3:W14 IncPart-Annuity #3 Inc	Cont
15	R15IANN3	R15IANN3:W15 IncPart-Annuity #3 Inc	Cont
16	R16IANN3	R16IANN3:W16 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
14	S14IANN3	S14IANN3:W14 IncPart-Annuity #3 Inc	Cont
15	S15IANN3	S15IANN3:W15 IncPart-Annuity #3 Inc	Cont
16	S16IANN3	S16IANN3:W16 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
14	R14IOANN3	R14IOANN3:W14 Receives-Annuity #3 Inc	Categ
15	R15IOANN3	R15IOANN3:W15 Receives-Annuity #3 Inc	Categ
16	R16IOANN3	R16IOANN3:W16 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

14	S14IOANN3	S14IOANN3:W14 Receives-Annuity #3 Inc	Categ
15	S15IOANN3	S15IOANN3:W15 Receives-Annuity #3 Inc	Categ
16	S16IOANN3	S16IOANN3:W16 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
14	R14IFANN3	R14IFANN3:W14 ImpFlag-Annuity #3 Inc	Categ
15	R15IFANN3	R15IFANN3:W15 ImpFlag-Annuity #3 Inc	Categ
16	R16IFANN3	R16IFANN3:W16 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
14	S14IFANN3	S14IFANN3:W14 ImpFlag-Annuity #3 Inc	Categ
15	S15IFANN3	S15IFANN3:W15 ImpFlag-Annuity #3 Inc	Categ
16	S16IFANN3	S16IFANN3:W16 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
14	R14MANN3	R14MANN3:W14 Monthly-Annuity #3 Inc	Cont
15	R15MANN3	R15MANN3:W15 Monthly-Annuity #3 Inc	Cont
16	R16MANN3	R16MANN3:W16 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
14	S14MANN3	S14MANN3:W14 Monthly-Annuity #3 Inc	Cont
15	S15MANN3	S15MANN3:W15 Monthly-Annuity #3 Inc	Cont
16	S16MANN3	S16MANN3:W16 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
14	R14NFANN3	R14NFANN3:W14 IncMons DK Flag-Annuity #3 Inc	Categ
15	R15NFANN3	R15NFANN3:W15 IncMons DK Flag-Annuity #3 Inc	Categ
16	R16NFANN3	R16NFANN3:W16 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
14	S14NFANN3	S14NFANN3:W14 IncMons DK Flag-Annuity #3 Inc	Categ
15	S15NFANN3	S15NFANN3:W15 IncMons DK Flag-Annuity #3 Inc	Categ
16	S16NFANN3	S16NFANN3:W16 IncMons DK Flag-Annuity #3 Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IPENA	12652	1137.78	4746.79	0.0	85000.0
R2IPENA	19642	2527.03	10418.79	0.0	480800.0
R3IPENA	17991	2980.10	12568.19	0.0	732000.0
R4IPENA	21384	3247.07	9310.28	0.0	300000.0
R5IPENA	19578	3895.89	13287.99	0.0	696240.0
R6IPENA	18165	4369.40	15564.11	0.0	1196388.0
R7IPENA	20129	4719.92	33576.61	0.0	2748372.0
R8IPENA	18469	4714.82	19608.72	0.0	1390440.0
R9IPENA	17217	8771.39	458010.58	0.0	60000000.0
R10IPENA	22034	3856.20	40048.90	0.0	5401560.0
R11IPENA	20554	4455.50	14635.57	0.0	678300.0
R12IPENA	18747	5317.34	24398.20	0.0	2160000.0
R13IPENA	20912	4536.17	15426.31	0.0	857280.0
R14IPENA	17146	5280.07	60764.93	0.0	7332000.0
R15IPENA	15723	5290.74	21792.74	0.0	900000.0
R16IPENA	15787	5729.39	36150.12	0.0	3665772.0
S1IPENA	10279	1219.96	5004.24	0.0	85000.0
S2IPENA	13674	2634.97	10860.98	0.0	459600.0
S3IPENA	12334	3018.92	12406.19	0.0	732000.0
S4IPENA	14516	3121.36	8751.94	0.0	225000.0
S5IPENA	13041	3851.94	13297.24	0.0	696240.0
S6IPENA	11859	4410.14	17076.80	0.0	1196388.0
S7IPENA	13352	4664.29	32360.31	0.0	2160000.0
S8IPENA	12052	4573.56	20064.50	0.0	1390440.0
S9IPENA	11012	5712.85	72716.49	0.0	7200000.0
S10IPENA	14237	3367.17	12433.58	0.0	516000.0
S11IPENA	13081	4166.11	13984.33	0.0	492000.0
S12IPENA	11622	4887.41	25801.78	0.0	2160000.0
S13IPENA	12889	4078.86	14485.90	0.0	360000.0
S14IPENA	10463	5139.63	76665.59	0.0	7332000.0
S15IPENA	9529	4704.78	18857.02	0.0	780000.0

S16IPENA	9242	5126.05	42583.31	0.0	3665772.0
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	19578	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
R14IOPENA	17146	0.22	0.42	0.0	1.0
R15IOPENA	15723	0.23	0.42	0.0	1.0
R16IOPENA	15787	0.23	0.42	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	13041	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	14237	0.18	0.38	0.0	1.0
S11IOPENA	13081	0.20	0.40	0.0	1.0
S12IOPENA	11622	0.22	0.41	0.0	1.0
S13IOPENA	12889	0.18	0.38	0.0	1.0
S14IOPENA	10463	0.18	0.39	0.0	1.0
S15IOPENA	9529	0.19	0.40	0.0	1.0
S16IOPENA	9242	0.19	0.39	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	19578	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	0.44	1.28	0.0	9.0
R14IFPENA	17146	0.48	1.41	0.0	9.0
R15IFPENA	15723	0.54	1.53	0.0	9.0
R16IFPENA	15787	0.53	1.52	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	19578	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	3.35	3.84	0.0	9.0
S14IFPENA	17146	3.43	3.86	0.0	9.0
S15IFPENA	15723	3.50	3.86	0.0	9.0
S16IFPENA	15787	3.66	3.89	0.0	9.0
R1IPEN	12652	1035.16	4484.10	0.0	85000.0
R2IPEN	19642	2319.02	9574.14	0.0	459600.0
R3IPEN	17991	2649.11	9133.60	0.0	642000.0
R4IPEN	21384	2938.84	8480.76	0.0	300000.0
R5IPEN	19578	3499.14	11339.01	0.0	696240.0
R6IPEN	18165	3963.10	14476.91	0.0	1196388.0
R7IPEN	20129	4212.60	29366.57	0.0	2748372.0
R8IPEN	18469	4102.99	17018.54	0.0	1374108.0
R9IPEN	17217	8016.45	457531.50	0.0	60000000.0
R10IPEN	22034	3302.29	37842.05	0.0	5401560.0
R11IPEN	20554	4006.62	12256.44	0.0	346836.0
R12IPEN	18747	4698.75	21073.00	0.0	2160000.0
R13IPEN	20912	4107.14	14208.17	0.0	857280.0
R14IPEN	17146	4735.10	60062.17	0.0	7332000.0
R15IPEN	15723	4672.91	18825.00	0.0	900000.0
R16IPEN	15787	5214.60	35218.89	0.0	3665772.0
S1IPEN	10279	1117.28	4721.65	0.0	85000.0
S2IPEN	13674	2456.80	10574.73	0.0	459600.0
S3IPEN	12334	2708.00	9535.14	0.0	642000.0
S4IPEN	14516	2917.01	8234.03	0.0	225000.0
S5IPEN	13041	3605.83	12760.22	0.0	696240.0
S6IPEN	11859	4072.12	16166.76	0.0	1196388.0
S7IPEN	13352	4216.13	26074.64	0.0	2023644.0
S8IPEN	12052	4112.36	18695.71	0.0	1374108.0
S9IPEN	11012	5117.02	70254.26	0.0	7200000.0
S10IPEN	14237	2995.12	11127.19	0.0	516000.0
S11IPEN	13081	3868.92	12699.43	0.0	300000.0
S12IPEN	11622	4514.84	24977.93	0.0	2160000.0
S13IPEN	12889	3685.10	13035.21	0.0	360000.0
S14IPEN	10463	4624.08	76052.25	0.0	7332000.0
S15IPEN	9529	4235.14	16547.61	0.0	780000.0
S16IPEN	9242	4699.49	41895.97	0.0	3665772.0
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	19578	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
R14IOPEN	17146	0.20	0.40	0.0	1.0

R15IOPEN	15723	0.21	0.41	0.0	1.0
R16IOPEN	15787	0.21	0.41	0.0	1.0
S1IOPEN	10279	0.10	0.29	0.0	1.0
S2IOPEN	13674	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	13041	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	14237	0.16	0.37	0.0	1.0
S11IOPEN	13081	0.19	0.39	0.0	1.0
S12IOPEN	11622	0.20	0.40	0.0	1.0
S13IOPEN	12889	0.17	0.37	0.0	1.0
S14IOPEN	10463	0.17	0.37	0.0	1.0
S15IOPEN	9529	0.18	0.38	0.0	1.0
S16IOPEN	9242	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	19578	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	0.41	1.27	0.0	9.0
R14IFPEN	17146	0.45	1.40	0.0	9.0
R15IFPEN	15723	0.51	1.52	0.0	9.0
R16IFPEN	15787	0.49	1.51	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	19578	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	3.33	3.85	0.0	9.0
S14IFPEN	17146	3.41	3.87	0.0	9.0
S15IFPEN	15723	3.48	3.88	0.0	9.0
S16IFPEN	15787	3.63	3.90	0.0	9.0
R1IANN	12652	102.62	1623.84	0.0	80000.0
R2IANN	19642	208.01	3985.43	0.0	480800.0
R3IANN	17991	330.98	8502.24	0.0	732000.0
R4IANN	21384	308.23	3387.15	0.0	156480.0
R5IANN	19578	396.75	6745.39	0.0	600000.0

R6IANN	18165	406.29	5507.35	0.0	312000.0
R7IANN	20129	507.32	16208.69	0.0	2160000.0
R8IANN	18469	611.83	9235.52	0.0	817224.0
R9IANN	17217	754.94	21030.74	0.0	1864200.0
R10IANN	22034	553.91	12890.40	0.0	1273200.0
R11IANN	20554	448.88	7757.93	0.0	678300.0
R12IANN	18747	618.59	11494.18	0.0	1000008.0
R13IANN	20912	429.03	5478.88	0.0	324000.0
R14IANN	17146	544.96	8854.27	0.0	600000.0
R15IANN	15723	617.83	10662.97	0.0	888000.0
R16IANN	15787	514.79	7159.09	0.0	582000.0
S1IANN	10279	102.69	1725.68	0.0	80000.0
S2IANN	13674	178.17	2169.29	0.0	114000.0
S3IANN	12334	310.92	7791.28	0.0	732000.0
S4IANN	14516	204.35	2414.81	0.0	98327.6
S5IANN	13041	246.12	3531.25	0.0	204000.0
S6IANN	11859	338.02	5289.62	0.0	312000.0
S7IANN	13352	448.16	19108.24	0.0	2160000.0
S8IANN	12052	461.20	6778.54	0.0	468000.0
S9IANN	11012	595.83	18726.12	0.0	1864200.0
S10IANN	14237	372.05	5271.29	0.0	396000.0
S11IANN	13081	297.20	5702.60	0.0	492000.0
S12IANN	11622	372.57	5573.58	0.0	456000.0
S13IANN	12889	393.77	5915.91	0.0	324000.0
S14IANN	10463	515.55	9565.41	0.0	591600.0
S15IANN	9529	469.64	8697.68	0.0	650400.0
S16IANN	9242	426.56	7351.07	0.0	582000.0
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	19578	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
R14IOANN	17146	0.03	0.18	0.0	1.0
R15IOANN	15723	0.03	0.18	0.0	1.0
R16IOANN	15787	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	13041	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	14237	0.03	0.16	0.0	1.0
S11IOANN	13081	0.02	0.16	0.0	1.0
S12IOANN	11622	0.03	0.16	0.0	1.0
S13IOANN	12889	0.02	0.15	0.0	1.0

S14IOANN	10463	0.03	0.16	0.0	1.0
S15IOANN	9529	0.03	0.16	0.0	1.0
S16IOANN	9242	0.02	0.16	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	19578	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	0.88	0.0	9.0
R12IFANN	18747	0.17	0.98	0.0	9.0
R13IFANN	20912	0.23	1.23	0.0	9.0
R14IFANN	17146	0.28	1.37	0.0	9.0
R15IFANN	15723	0.32	1.50	0.0	9.0
R16IFANN	15787	0.32	1.49	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	19578	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	3.24	3.92	0.0	9.0
S14IFANN	17146	3.33	3.93	0.0	9.0
S15IFANN	15723	3.39	3.95	0.0	9.0
S16IFANN	15787	3.55	3.97	0.0	9.0
R2IPEN1	19642	2249.77	9425.56	0.0	456000.0
R3IPEN1	17991	2528.70	8863.10	0.0	642000.0
R4IPEN1	21384	2795.35	7911.22	0.0	228000.0
R5IPEN1	19578	3337.13	10737.28	0.0	696240.0
R6IPEN1	18165	3794.66	14228.89	0.0	1196388.0
R7IPEN1	20129	3948.37	26556.88	0.0	2748372.0
R8IPEN1	18469	3904.11	16591.80	0.0	1374108.0
R9IPEN1	17217	7776.85	457502.85	0.0	60000000.0
R10IPEN1	22034	3121.17	37704.80	0.0	5400000.0
R11IPEN1	20554	3766.43	11576.52	0.0	346836.0
R12IPEN1	18747	4439.07	20638.27	0.0	2160000.0
R13IPEN1	20912	3846.55	13372.83	0.0	857280.0
R14IPEN1	17146	4326.49	57384.89	0.0	7332000.0
R15IPEN1	15723	4393.03	18134.76	0.0	900000.0
R16IPEN1	15787	4897.47	34364.65	0.0	3665772.0
S2IPEN1	13674	2380.26	10406.80	0.0	456000.0
S3IPEN1	12334	2599.78	9298.79	0.0	642000.0
S4IPEN1	14516	2801.36	7922.74	0.0	225000.0
S5IPEN1	13041	3461.25	12094.24	0.0	696240.0
S6IPEN1	11859	3933.16	15972.40	0.0	1196388.0

S7IPEN1	13352	3946.21	21189.95	0.0	1262280.0
S8IPEN1	12052	3949.56	18389.03	0.0	1374108.0
S9IPEN1	11012	4891.61	69983.87	0.0	7200000.0
S10IPEN1	14237	2851.79	10718.26	0.0	516000.0
S11IPEN1	13081	3665.59	12074.48	0.0	300000.0
S12IPEN1	11622	4298.60	24623.49	0.0	2160000.0
S13IPEN1	12889	3464.83	12052.71	0.0	360000.0
S14IPEN1	10463	4199.45	72702.87	0.0	7332000.0
S15IPEN1	9529	4000.53	15797.44	0.0	780000.0
S16IPEN1	9242	4410.49	40937.56	0.0	3665772.0
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	19578	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
R14IOPEN1	17146	0.20	0.40	0.0	1.0
R15IOPEN1	15723	0.21	0.41	0.0	1.0
R16IOPEN1	15787	0.21	0.41	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	13041	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	14237	0.16	0.37	0.0	1.0
S11IOPEN1	13081	0.19	0.39	0.0	1.0
S12IOPEN1	11622	0.20	0.40	0.0	1.0
S13IOPEN1	12889	0.17	0.37	0.0	1.0
S14IOPEN1	10463	0.17	0.37	0.0	1.0
S15IOPEN1	9529	0.18	0.38	0.0	1.0
S16IOPEN1	9242	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	19578	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	5.15	1.98	1.0	9.0
R14IFPEN1	17146	5.17	1.99	1.0	9.0
R15IFPEN1	15723	5.15	2.04	1.0	9.0
R16IFPEN1	15787	5.18	2.01	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	19578	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
S14IFPEN1	17146	6.39	1.95	1.0	9.0
S15IFPEN1	15723	6.38	1.99	1.0	9.0
S16IFPEN1	15787	6.46	1.95	1.0	9.0
R3MPEN1	2103	1102.70	1617.13	9.0	53500.0
R4MPEN1	5641	927.91	1073.13	3.0	25000.0
R5MPEN1	5743	985.62	1456.69	2.0	58020.0
R6MPEN1	5427	1110.77	1996.07	3.0	99699.0
R7MPEN1	5300	1299.73	4179.81	1.0	229031.0
R8MPEN1	5015	1245.45	2526.34	3.0	114509.0
R9MPEN1	4710	2402.27	72869.65	4.0	5000000.0
R10MPEN1	4092	1435.65	7182.72	2.0	450000.0
R11MPEN1	4548	1475.76	1650.64	4.0	28903.0
R12MPEN1	4469	1595.23	3253.40	4.0	180000.0
R13MPEN1	4267	1645.07	2165.48	4.2	71440.0
R14MPEN1	3482	1870.94	10575.69	7.0	611000.0
R15MPEN1	3353	1775.44	3004.63	7.0	75000.0
R16MPEN1	3274	2051.14	6048.32	3.3	305481.0
S3MPEN1	1593	1147.33	1703.28	22.0	53500.0
S4MPEN1	3403	1045.47	1102.30	3.0	25000.0
S5MPEN1	3400	1148.56	1731.22	5.0	58020.0
S6MPEN1	3173	1286.80	2366.50	17.0	99699.0
S7MPEN1	3079	1486.73	3460.26	12.0	105190.0
S8MPEN1	2908	1417.41	2992.87	13.0	114509.0
S9MPEN1	2684	1708.85	11727.13	17.0	600000.0
S10MPEN1	2271	1526.53	1776.40	20.0	43000.0
S11MPEN1	2448	1688.07	1820.51	8.0	25000.0
S12MPEN1	2333	1835.48	4294.48	9.0	180000.0
S13MPEN1	2137	1805.53	1891.93	5.8	30000.0
S14MPEN1	1733	2184.53	14767.64	8.0	611000.0
S15MPEN1	1700	1932.17	2617.31	14.6	65000.0
S16MPEN1	1562	2270.84	8064.78	3.3	305481.0
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	5427	0.06	0.24	0.0	1.0
R7NFPEN1	5300	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	0.32	0.0	1.0
R14NFPEN1	3482	0.12	0.32	0.0	1.0
R15NFPEN1	3353	0.15	0.35	0.0	1.0

R16NFPEN1	3274	0.15	0.35	0.0	1.0
S3NFPEN1	1593	0.02	0.14	0.0	1.0
S4NFPEN1	3403	0.05	0.22	0.0	1.0
S5NFPEN1	3400	0.04	0.20	0.0	1.0
S6NFPEN1	3173	0.06	0.23	0.0	1.0
S7NFPEN1	3079	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	2333	0.09	0.29	0.0	1.0
S13NFPEN1	2137	0.10	0.29	0.0	1.0
S14NFPEN1	1733	0.10	0.31	0.0	1.0
S15NFPEN1	1700	0.13	0.34	0.0	1.0
S16NFPEN1	1562	0.13	0.34	0.0	1.0
R2IPEN2	19642	62.40	730.08	0.0	21060.0
R3IPEN2	17991	107.75	978.75	0.0	36000.0
R4IPEN2	21384	131.64	1850.63	0.0	150000.0
R5IPEN2	19578	137.04	1436.09	0.0	96000.0
R6IPEN2	18165	153.73	1372.09	0.0	60000.0
R7IPEN2	20129	252.12	6969.31	0.0	902004.0
R8IPEN2	18469	185.76	2048.99	0.0	120684.0
R9IPEN2	17217	223.57	3103.92	0.0	288000.0
R10IPEN2	22034	162.18	1474.25	0.0	54000.0
R11IPEN2	20554	213.06	1797.87	0.0	60000.0
R12IPEN2	18747	225.36	1963.41	0.0	132000.0
R13IPEN2	20912	236.06	2457.84	0.0	129000.0
R14IPEN2	17146	249.63	2269.90	0.0	108000.0
R15IPEN2	15723	245.28	2437.04	0.0	160800.0
R16IPEN2	15787	286.65	3708.53	0.0	247200.0
S2IPEN2	13674	68.88	781.75	0.0	21060.0
S3IPEN2	12334	99.37	949.37	0.0	36000.0
S4IPEN2	14516	103.89	1122.57	0.0	70148.0
S5IPEN2	13041	113.70	1368.33	0.0	96000.0
S6IPEN2	11859	128.84	1283.34	0.0	60000.0
S7IPEN2	13352	257.67	8373.80	0.0	902004.0
S8IPEN2	12052	148.69	1791.94	0.0	92320.4
S9IPEN2	11012	213.77	3684.62	0.0	288000.0
S10IPEN2	14237	128.91	1397.95	0.0	54000.0
S11IPEN2	13081	180.07	1648.88	0.0	40000.0
S12IPEN2	11622	184.18	1956.17	0.0	132000.0
S13IPEN2	12889	201.80	2602.58	0.0	129000.0
S14IPEN2	10463	188.50	1988.15	0.0	84000.0
S15IPEN2	9529	206.62	2436.76	0.0	160800.0
S16IPEN2	9242	260.21	4125.75	0.0	247200.0
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	19578	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
R14IOPEN2	17146	0.03	0.18	0.0	1.0
R15IOPEN2	15723	0.03	0.17	0.0	1.0
R16IOPEN2	15787	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	13041	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	14237	0.02	0.15	0.0	1.0
S11IOPEN2	13081	0.03	0.16	0.0	1.0
S12IOPEN2	11622	0.03	0.16	0.0	1.0
S13IOPEN2	12889	0.02	0.15	0.0	1.0
S14IOPEN2	10463	0.02	0.15	0.0	1.0
S15IOPEN2	9529	0.03	0.16	0.0	1.0
S16IOPEN2	9242	0.03	0.16	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	19578	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	0.90	1.0	9.0
R14IFPEN2	17146	5.92	0.97	1.0	9.0
R15IFPEN2	15723	5.94	0.97	1.0	9.0
R16IFPEN2	15787	5.94	0.96	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	19578	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
S14IFPEN2	17146	6.77	1.22	1.0	9.0
S15IFPEN2	15723	6.78	1.22	1.0	9.0
S16IFPEN2	15787	6.83	1.22	1.0	9.0
R3MPEN2	207	405.51	365.07	13.0	1700.0
R4MPEN2	595	415.03	840.28	5.0	12500.0
R5MPEN2	632	374.21	568.86	1.0	8000.0
R6MPEN2	603	447.43	694.95	11.0	11000.0
R7MPEN2	685	638.94	3091.59	9.0	75167.0

R8MPEN2	627	472.07	834.52	1.0	10057.0
R9MPEN2	629	517.22	1257.41	8.0	24000.0
R10MPEN2	645	481.23	556.48	1.0	4500.0
R11MPEN2	664	572.09	645.04	4.2	5000.0
R12MPEN2	660	562.20	705.64	12.0	11000.0
R13MPEN2	623	690.36	1001.78	1.0	10750.0
R14MPEN2	564	662.54	847.32	10.3	9000.0
R15MPEN2	491	673.46	954.37	12.0	13400.0
R16MPEN2	488	796.14	1583.18	2.0	20600.0
S3MPEN2	152	425.99	363.85	13.0	1700.0
S4MPEN2	319	416.40	503.80	9.0	5845.7
S5MPEN2	327	403.35	618.70	7.0	8000.0
S6MPEN2	318	446.03	580.94	11.0	5000.0
S7MPEN2	369	789.04	4131.71	11.0	75167.0
S8MPEN2	304	501.61	846.61	7.0	8500.0
S9MPEN2	317	629.54	1705.38	11.0	24000.0
S10MPEN2	319	504.09	621.04	11.0	4500.0
S11MPEN2	341	591.70	634.29	4.2	3333.3
S12MPEN2	321	586.22	816.63	28.0	11000.0
S13MPEN2	290	784.84	1257.41	1.0	10750.0
S14MPEN2	252	693.67	869.61	10.3	7000.0
S15MPEN2	240	700.68	1086.59	13.0	13400.0
S16MPEN2	233	896.08	1991.20	2.0	20600.0
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	623	0.09	0.28	0.0	1.0
R14NFPEN2	564	0.09	0.28	0.0	1.0
R15NFPEN2	491	0.12	0.33	0.0	1.0
R16NFPEN2	488	0.13	0.33	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
S14NFPEN2	252	0.07	0.26	0.0	1.0
S15NFPEN2	240	0.14	0.35	0.0	1.0
S16NFPEN2	233	0.12	0.33	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	19578	24.97	2250.06	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	27.13	1032.22	0.0	92500.0
R12IPEN3	18747	34.31	914.71	0.0	63996.0
R13IPEN3	20912	24.53	776.59	0.0	72300.0
R14IPEN3	17146	158.98	16468.31	0.0	2152668.0
R15IPEN3	15723	34.60	1027.31	0.0	90000.0
R16IPEN3	15787	30.48	1023.26	0.0	74556.0
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	13041	30.88	2748.38	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	14237	14.42	572.98	0.0	57480.0
S11IPEN3	13081	23.26	1052.83	0.0	92500.0
S12IPEN3	11622	32.06	906.00	0.0	63996.0
S13IPEN3	12889	18.47	735.11	0.0	72300.0
S14IPEN3	10463	236.14	21070.06	0.0	2152668.0
S15IPEN3	9529	27.99	757.78	0.0	48000.0
S16IPEN3	9242	28.78	1066.79	0.0	74556.0
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	19578	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
R14IOPEN3	17146	0.00	0.07	0.0	1.0
R15IOPEN3	15723	0.00	0.07	0.0	1.0
R16IOPEN3	15787	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	13041	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	14237	0.00	0.05	0.0	1.0
S11IOPEN3	13081	0.00	0.05	0.0	1.0
S12IOPEN3	11622	0.00	0.06	0.0	1.0
S13IOPEN3	12889	0.00	0.05	0.0	1.0
S14IOPEN3	10463	0.00	0.06	0.0	1.0
S15IOPEN3	9529	0.00	0.06	0.0	1.0
S16IOPEN3	9242	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	19578	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	0.49	1.0	9.0
R14IFPEN3	17146	6.05	0.55	1.0	9.0
R15IFPEN3	15723	6.06	0.58	1.0	9.0
R16IFPEN3	15787	6.07	0.56	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	19578	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
S14IFPEN3	17146	6.83	1.05	1.0	9.0
S15IFPEN3	15723	6.84	1.05	1.0	9.0
S16IFPEN3	15787	6.89	1.05	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	588.20	1265.15	22.0	7708.3
R12MPEN3	86	623.33	943.47	30.0	5333.0
R13MPEN3	80	534.37	905.83	15.8	6025.0
R14MPEN3	80	2839.51	20015.30	13.3	179389.0
R15MPEN3	67	676.62	1132.72	25.0	7500.0
R16MPEN3	60	668.29	1221.90	50.0	6213.0
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	650.03	1489.04	22.0	7708.3
S12MPEN3	42	739.34	1028.47	30.0	5333.0
S13MPEN3	33	601.16	1067.55	42.0	6025.0

S14MPEN3	37	5564.66	29397.82	38.0	179389.0
S15MPEN3	32	694.49	854.08	25.0	4000.0
S16MPEN3	26	852.66	1472.18	63.0	6213.0
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	80	1.00	0.00	1.0	1.0
R14NFPEN3	80	1.00	0.00	1.0	1.0
R15NFPEN3	67	1.00	0.00	1.0	1.0
R16NFPEN3	60	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	33	1.00	0.00	1.0	1.0
S14NFPEN3	37	1.00	0.00	1.0	1.0
S15NFPEN3	32	1.00	0.00	1.0	1.0
S16NFPEN3	26	1.00	0.00	1.0	1.0
R2IANN1	19642	201.47	3950.93	0.0	480000.0
R3IANN1	17991	288.39	8206.06	0.0	720000.0
R4IANN1	21384	262.76	2850.91	0.0	156480.0
R5IANN1	19578	360.42	6599.51	0.0	600000.0
R6IANN1	18165	351.97	4953.93	0.0	288000.0
R7IANN1	20129	438.80	16053.17	0.0	2160000.0
R8IANN1	18469	509.20	8045.72	0.0	810528.0
R9IANN1	17217	647.30	20551.45	0.0	1860000.0
R10IANN1	22034	374.70	3934.96	0.0	240000.0
R11IANN1	20554	360.54	6285.07	0.0	672000.0
R12IANN1	18747	458.88	8793.09	0.0	1000008.0
R13IANN1	20912	370.69	4457.01	0.0	228000.0
R14IANN1	17146	451.27	6216.30	0.0	480000.0
R15IANN1	15723	474.56	8075.93	0.0	864000.0
R16IANN1	15787	403.60	4387.27	0.0	282000.0
S2IANN1	13674	171.17	2102.49	0.0	114000.0
S3IANN1	12334	258.72	7311.71	0.0	720000.0
S4IANN1	14516	182.64	2195.06	0.0	74327.6
S5IANN1	13041	222.98	3334.25	0.0	204000.0
S6IANN1	11859	302.07	4892.83	0.0	288000.0
S7IANN1	13352	393.54	18991.88	0.0	2160000.0
S8IANN1	12052	373.66	5110.11	0.0	360000.0
S9IANN1	11012	501.36	18116.20	0.0	1860000.0
S10IANN1	14237	302.91	3405.22	0.0	132000.0

S11IANN1	13081	231.64	2828.99	0.0	132000.0
S12IANN1	11622	293.88	3092.71	0.0	144000.0
S13IANN1	12889	342.04	4795.14	0.0	228000.0
S14IANN1	10463	431.63	7411.28	0.0	480000.0
S15IANN1	9529	339.34	4059.69	0.0	228000.0
S16IANN1	9242	355.08	4171.38	0.0	162000.0
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	19578	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
R14IOANN1	17146	0.03	0.18	0.0	1.0
R15IOANN1	15723	0.03	0.18	0.0	1.0
R16IOANN1	15787	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	13041	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	14237	0.03	0.16	0.0	1.0
S11IOANN1	13081	0.02	0.16	0.0	1.0
S12IOANN1	11622	0.03	0.16	0.0	1.0
S13IOANN1	12889	0.02	0.15	0.0	1.0
S14IOANN1	10463	0.03	0.16	0.0	1.0
S15IOANN1	9529	0.03	0.16	0.0	1.0
S16IOANN1	9242	0.02	0.16	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	19578	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
R14IFANN1	17146	5.95	0.93	1.0	9.0
R15IFANN1	15723	5.96	0.96	1.0	9.0
R16IFANN1	15787	5.98	0.89	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	19578	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	6.76	1.17	1.0	9.0
S14IFANN1	17146	6.78	1.20	1.0	9.0
S15IFANN1	15723	6.80	1.21	1.0	9.0
S16IFANN1	15787	6.85	1.18	1.0	9.0
R3MANN1	153	723.71	1955.05	16.0	23000.0
R4MANN1	679	763.55	1253.51	1.0	13040.0
R5MANN1	642	1011.18	3004.83	10.0	50000.0
R6MANN1	666	876.93	2032.65	11.0	24000.0
R7MANN1	717	1143.47	7056.64	1.0	180000.0
R8MANN1	780	1123.04	3242.39	8.0	67544.0
R9MANN1	748	1289.05	8135.02	1.0	155000.0
R10MANN1	794	931.13	1597.11	0.0	20000.0
R11MANN1	751	834.36	2599.32	0.0	56000.0
R12MANN1	722	1114.02	4529.15	0.0	83334.0
R13MANN1	673	1064.34	2675.93	0.0	50000.0
R14MANN1	611	1074.96	2631.63	0.0	40000.0
R15MANN1	549	1115.33	3443.35	0.0	72000.0
R16MANN1	519	1165.01	3541.83	0.0	70300.0
S3MANN1	120	871.82	2249.85	16.0	23000.0
S4MANN1	351	699.91	1134.03	10.0	10000.0
S5MANN1	331	801.42	1687.77	16.0	17000.0
S6MANN1	342	973.88	2278.73	11.0	24000.0
S7MANN1	343	1448.31	9850.53	5.0	180000.0
S8MANN1	394	1039.46	2192.21	8.0	30000.0
S9MANN1	357	1344.97	8309.65	5.0	155000.0
S10MANN1	396	991.51	1595.03	0.0	11000.0
S11MANN1	349	721.50	1254.18	0.0	11000.0
S12MANN1	328	894.65	1306.69	0.0	12000.0
S13MANN1	329	1311.94	3554.12	0.0	50000.0
S14MANN1	300	1288.74	3541.49	0.0	40000.0
S15MANN1	258	1027.11	1812.85	0.0	19000.0
S16MANN1	246	1160.44	1930.56	0.0	13500.0
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
R14NFANN1	588	0.19	0.40	0.0	1.0
R15NFANN1	527	0.21	0.41	0.0	1.0
R16NFANN1	489	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	306	0.19	0.39	0.0	1.0
S14NFANN1	289	0.18	0.39	0.0	1.0
S15NFANN1	244	0.16	0.37	0.0	1.0
S16NFANN1	229	0.19	0.39	0.0	1.0
R2IANN2	19642	3.60	133.87	0.0	8160.0
R3IANN2	17991	27.62	732.74	0.0	60000.0
R4IANN2	21384	29.67	723.75	0.0	48000.0
R5IANN2	19578	24.47	629.76	0.0	36000.0
R6IANN2	18165	43.75	1195.30	0.0	120000.0
R7IANN2	20129	38.94	744.70	0.0	36000.0
R8IANN2	18469	56.41	1595.56	0.0	168000.0
R9IANN2	17217	55.53	1219.81	0.0	79536.0
R10IANN2	22034	34.07	802.76	0.0	60000.0
R11IANN2	20554	37.07	853.16	0.0	60000.0
R12IANN2	18747	125.64	6169.20	0.0	581904.0
R13IANN2	20912	35.73	1120.23	0.0	120000.0
R14IANN2	17146	62.96	2814.15	0.0	300000.0
R15IANN2	15723	66.28	1691.37	0.0	132000.0
R16IANN2	15787	66.06	2085.82	0.0	144000.0
S2IANN2	13674	2.96	117.71	0.0	8160.0
S3IANN2	12334	31.83	958.22	0.0	60000.0
S4IANN2	14516	14.88	369.73	0.0	21600.0
S5IANN2	13041	14.94	481.24	0.0	30000.0
S6IANN2	11859	25.43	762.26	0.0	66000.0
S7IANN2	13352	26.05	621.54	0.0	36000.0
S8IANN2	12052	49.04	1034.02	0.0	60000.0
S9IANN2	11012	46.09	1136.84	0.0	79536.0
S10IANN2	14237	26.40	772.53	0.0	60000.0
S11IANN2	13081	23.57	777.73	0.0	60000.0
S12IANN2	11622	40.73	1089.56	0.0	56000.0
S13IANN2	12889	26.09	818.74	0.0	60000.0
S14IANN2	10463	47.61	2014.76	0.0	150996.0
S15IANN2	9529	48.68	1526.11	0.0	132000.0
S16IANN2	9242	32.37	1360.68	0.0	120000.0
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	19578	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
R14IOANN2	17146	0.01	0.08	0.0	1.0
R15IOANN2	15723	0.01	0.08	0.0	1.0

R16IOANN2	15787	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	13041	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	14237	0.00	0.07	0.0	1.0
S11IOANN2	13081	0.00	0.06	0.0	1.0
S12IOANN2	11622	0.01	0.07	0.0	1.0
S13IOANN2	12889	0.00	0.06	0.0	1.0
S14IOANN2	10463	0.00	0.06	0.0	1.0
S15IOANN2	9529	0.00	0.07	0.0	1.0
S16IOANN2	9242	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	19578	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	6.03	0.50	1.0	9.0
R14IFANN2	17146	6.04	0.58	1.0	9.0
R15IFANN2	15723	6.06	0.60	1.0	9.0
R16IFANN2	15787	6.06	0.59	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	19578	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	6.80	1.04	1.0	9.0
S14IFANN2	17146	6.83	1.05	1.0	9.0
S15IFANN2	15723	6.84	1.05	1.0	9.0
S16IFANN2	15787	6.89	1.05	1.0	9.0
R3MANN2	22	215.59	213.45	7.0	650.0
R4MANN2	137	425.64	696.06	6.0	4000.0
R5MANN2	110	398.49	632.26	12.4	3000.0
R6MANN2	137	503.86	1041.23	7.0	10000.0
R7MANN2	152	581.64	1127.51	16.6	12000.0
R8MANN2	160	598.55	1373.43	13.0	14000.0
R9MANN2	140	593.98	975.25	10.0	6628.0
R10MANN2	142	454.10	728.44	0.0	5000.0
R11MANN2	136	451.16	739.28	0.0	5000.0

R12MANN2	151	1443.01	5679.92	0.0	48492.0
R13MANN2	124	498.21	1104.23	0.0	10000.0
R14MANN2	114	787.04	2781.04	0.0	25000.0
R15MANN2	103	826.51	1638.70	0.0	11000.0
R16MANN2	93	900.77	2094.05	0.0	12000.0
S3MANN2	15	474.13	1004.28	7.0	4000.0
S4MANN2	65	295.87	368.20	20.0	1800.0
S5MANN2	43	384.34	592.97	25.8	2500.0
S6MANN2	53	500.52	829.44	20.0	5500.0
S7MANN2	64	549.54	700.19	16.6	3000.0
S8MANN2	77	713.61	1014.71	13.0	5000.0
S9MANN2	69	614.99	1035.71	25.0	6628.0
S10MANN2	68	479.34	847.68	0.0	5000.0
S11MANN2	54	480.71	898.80	0.0	5000.0
S12MANN2	62	714.25	1331.86	0.0	8000.0
S13MANN2	57	511.12	897.48	0.0	5000.0
S14MANN2	46	886.70	2397.47	0.0	12583.0
S15MANN2	45	763.44	1668.90	0.0	11000.0
S16MANN2	30	878.92	1875.99	0.0	10000.0
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
R14NFANN2	104	0.20	0.40	0.0	1.0
R15NFANN2	98	0.14	0.35	0.0	1.0
R16NFANN2	86	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
S14NFANN2	44	0.18	0.39	0.0	1.0
S15NFANN2	44	0.05	0.21	0.0	1.0
S16NFANN2	29	0.07	0.26	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	19578	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	51.26	2771.51	0.0	300000.0
R12IANN3	18747	34.07	2687.60	0.0	360000.0
R13IANN3	20912	22.60	1345.99	0.0	132000.0
R14IANN3	17146	30.73	2368.76	0.0	300000.0
R15IANN3	15723	77.00	4358.91	0.0	360000.0
R16IANN3	15787	45.14	3389.69	0.0	300000.0
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	13041	8.19	258.45	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	14237	42.75	2544.01	0.0	204000.0
S11IANN3	13081	41.98	2934.26	0.0	300000.0
S12IANN3	11622	37.96	3348.11	0.0	360000.0
S13IANN3	12889	25.64	1663.58	0.0	132000.0
S14IANN3	10463	36.31	2992.35	0.0	300000.0
S15IANN3	9529	81.62	5228.91	0.0	360000.0
S16IANN3	9242	39.10	3140.62	0.0	300000.0
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	19578	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
R14IOANN3	17146	0.00	0.04	0.0	1.0
R15IOANN3	15723	0.00	0.04	0.0	1.0
R16IOANN3	15787	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	13041	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	14237	0.00	0.04	0.0	1.0
S11IOANN3	13081	0.00	0.03	0.0	1.0
S12IOANN3	11622	0.00	0.04	0.0	1.0
S13IOANN3	12889	0.00	0.04	0.0	1.0
S14IOANN3	10463	0.00	0.03	0.0	1.0
S15IOANN3	9529	0.00	0.04	0.0	1.0
S16IOANN3	9242	0.00	0.03	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	19578	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	0.34	1.0	9.0
R12IFANN3	18747	6.02	0.38	1.0	9.0
R13IFANN3	20912	6.05	0.44	1.0	9.0
R14IFANN3	17146	6.06	0.49	1.0	9.0
R15IFANN3	15723	6.08	0.53	1.0	9.0
R16IFANN3	15787	6.08	0.52	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	19578	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	1.01	1.0	9.0
S14IFANN3	17146	6.84	1.02	1.0	9.0
S15IFANN3	15723	6.85	1.03	1.0	9.0
S16IFANN3	15787	6.89	1.04	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	1768.77	4477.40	0.0	25000.0
R12MANN3	53	994.82	4132.06	0.0	30000.0
R13MANN3	40	902.62	2404.28	0.0	11000.0
R14MANN3	32	1347.38	4434.41	0.0	25000.0
R15MANN3	34	2955.46	7340.31	0.0	30000.0
R16MANN3	27	2184.48	6594.90	0.0	25000.0
S3MANN3	8	1028.63	1834.15	7.0	4000.0
S4MANN3	34	243.06	319.31	15.0	1500.0
S5MANN3	20	444.99	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	2562.82	6454.31	0.0	25000.0
S12MANN3	21	1731.44	6487.10	0.0	30000.0
S13MANN3	17	1614.75	3565.61	0.0	11000.0
S14MANN3	13	2373.77	6933.53	0.0	25000.0
S15MANN3	13	4962.69	11140.45	0.0	30000.0
S16MANN3	11	2737.73	7420.42	27.0	25000.0

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
R10NFANN3	55	1.00	0.00	1.0	1.0
R11NFANN3	45	1.00	0.00	1.0	1.0
R12NFANN3	48	1.00	0.00	1.0	1.0
R13NFANN3	38	1.00	0.00	1.0	1.0
R14NFANN3	29	1.00	0.00	1.0	1.0
R15NFANN3	30	1.00	0.00	1.0	1.0
R16NFANN3	24	1.00	0.00	1.0	1.0
S3NFANN3	8	0.13	0.35	0.0	1.0
S4NFANN3	34	1.00	0.00	1.0	1.0
S5NFANN3	20	1.00	0.00	1.0	1.0
S6NFANN3	18	1.00	0.00	1.0	1.0
S7NFANN3	21	1.00	0.00	1.0	1.0
S8NFANN3	25	1.00	0.00	1.0	1.0
S9NFANN3	18	1.00	0.00	1.0	1.0
S10NFANN3	24	1.00	0.00	1.0	1.0
S11NFANN3	16	1.00	0.00	1.0	1.0
S12NFANN3	20	1.00	0.00	1.0	1.0
S13NFANN3	17	1.00	0.00	1.0	1.0
S14NFANN3	11	1.00	0.00	1.0	1.0
S15NFANN3	13	1.00	0.00	1.0	1.0
S16NFANN3	11	1.00	0.00	1.0	1.0

Categorical Variable Codes

RwIOPENA: Receives:R Pension + Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11383	14870	12898	15401	13516	12389	14449	13041	12091	17483
1.Receives income	1269	4772	5093	5983	6062	5776	5680	5428	5126	4551

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	15603	13870	16297	13326	12053	12230
1.Receives income	4951	4877	4615	3820	3670	3557

SwIOPENA: Receives:Sp Pension + Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9215	10624	9151	10923	9476	8500	10079	8922	8112	11706
1.Receives income	1064	3050	3183	3593	3565	3359	3273	3130	2900	2531

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	10429	9085	10565	8555	7673	7532
1.Receives income	2652	2537	2324	1908	1856	1710

RwIFPENA: ImpFlag:R Pension + Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11235	14549	12682	15033	13219	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	w14	w15	w16
0.No income	15249	13514	15736	12799	11489	11664
1.No imputations	4109	4015	3727	3122	2943	2830
2.Some imputation	1025	1019	1074	836	859	863
9.No Fin resp	171	199	375	389	432	430

SwIFPENA: ImpFlag:Sp Pension + Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	9079	10360	9017	10634	9261	8309	9888	8741	7922	11210
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	7797
9.No Fin resp	95	104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
0.No income	10170	8822	10107	8129	7235	7077
1.No imputations	2220	2119	1891	1551	1491	1360
2.Some imputation	548	521	575	454	464	465
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwIOPEN: Receives:R Pension

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11490	15140	13177	15735	13828	12737	14829	13453	12507	17941
1.Receives income	1162	4502	4814	5649	5750	5428	5300	5016	4710	4093

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	16006	14278	16645	13664	12370	12513
1.Receives income	4548	4469	4267	3482	3353	3274

SwIOPEN: Receives:Sp Pension

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9294	10777	9331	11105	9635	8686	10273	9144	8328	11965
1.Receives income	985	2897	3003	3411	3406	3173	3079	2908	2684	2272

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	10633	9289	10752	8730	7829	7680
1.Receives income	2448	2333	2137	1733	1700	1562

RwIFPEN: ImpFlag:R Pension

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11340	14844	13001	15419	13580	12523	14627	13269	12314	17386
1.No imputations	1041	3873	4124	4673	4812	4486	4415	4251	4043	3498
2.Some imputation	176	791	740	1085	1049	1111	998	884	785	732
9.No Fin resp	95	134	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
0.No income	15721	14000	16178	13197	11872	12028
1.No imputations	3888	3792	3571	2946	2785	2715
2.Some imputation	774	756	788	614	634	614
9.No Fin resp	171	199	375	389	432	430

SwIFPEN: ImpFlag:Sp Pension

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	9157	10536	9224	10848	9459	8544	10131	9022	8194	11553
1.No imputations	881	2514	2571	2813	2810	2610	2550	2441	2286	1922
2.Some imputation	146	520	453	670	679	669	594	537	470	434
8.No Sp/part->no incm	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
0.No income	10422	9065	10352	8339	7433	7276
1.No imputations	2097	2007	1797	1467	1406	1296
2.Some imputation	419	390	424	328	351	330
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwIOANN: Receives:R Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	12544	19197	17412	20698	18929	17496	19410	17687	16468	21273
1.Receives income	108	445	579	686	649	669	719	782	749	761

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19834	18051	20269	16556	15196	15297
1.Receives income	720	696	643	590	527	490

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	7797
0.Receives no income	10200	13419	11991	14162	12708	11516	13009	11656	10655	13856
1.Receives income	79	255	343	354	333	343	343	396	357	381

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12754	11309	12582	10174	9285	9013
1.Receives income	327	313	307	289	244	229

RwIFANN: ImpFlag:R Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	12386	18792	17128	20209	18538	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	w14	w15	w16
0.No income	19413	17599	19596	15936	14517	14622
1.No imputations	521	498	430	410	367	312
2.Some imputation	449	451	511	411	407	423
9.No Fin resp	171	199	375	389	432	430

SwIFANN: ImpFlag:Sp Annuity

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	10053	13110	11821	13796	12452	11271	12773	11444	10427	13327
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	7797
9.No Fin resp	95	104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
0.No income	12471	11013	12094	9705	8789	8513
1.No imputations	239	220	199	195	179	145
2.Some imputation	228	229	280	234	222	244
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwIOPEN1: Receives-Pension #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		15149	13184	15743	13835	12738	14829	13454	12507	17942
1.Receives income		4493	4807	5641	5743	5427	5300	5015	4710	4092

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	16006	14278	16645	13664	12370	12513
1.Receives income	4548	4469	4267	3482	3353	3274

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	7797
0.Receives no income		10781	9335	11113	9641	8686	10273	9144	8328	11966
1.Receives income		2893	2999	3403	3400	3173	3079	2908	2684	2271

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	10633	9289	10752	8730	7829	7680
1.Receives income	2448	2333	2137	1733	1700	1562

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	13581	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	w14	w15	w16
1.Continuous value	3920	3800	3592	2958	2808	2727
2.Complete bracket	139	173	171	130	135	113
3.Incomplete bracket	25	35	33	17	21	14
5.No value/bracket	394	356	365	275	273	296
6.No income	15721	14000	16178	13197	11872	12028
7.DK if income	184	184	198	180	182	179
9.No Fin resp	171	199	375	389	432	430

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	9460	8544	10131	9022	8194	11554
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	7797
9.No Fin resp		104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	2111	2010	1806	1474	1418	1302
2.Complete bracket	71	90	98	72	75	66
3.Incomplete bracket	14	19	16	9	11	8
5.No value/bracket	216	180	181	139	137	137
6.No income	10422	9065	10352	8339	7433	7276
7.DK if income	104	98	120	101	116	113
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFPEN1: IncMons DK Flag-Pension #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8861	15743	13835	12738	14829	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	334	302	328	298	298

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	16006	14278	16645	13664	12370	12513
.Q=Not asked this wv						
0.Num mos known	4005	3962	3755	3068	2866	2791
1.DK num mos,used 12	543	507	512	414	487	483

SwNFPEN1: IncMons DK Flag-Pension #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			7037	11113	9641	8686	10273	9144	8327	11966
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			1563	3230	3259	2996	2912	2723	2534	2128
1.DK num mos,used 12			30	173	141	177	167	185	150	143

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	10633	9289	10751	8730	7822	7678
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	2180	2118	1933	1552	1480	1360
1.DK num mos,used 12	268	215	204	181	220	202

RwIOPEN2: Receives-Pension #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		19364	17500	20789	18946	17562	19444	17842	16588	21389
1.Receives income		278	491	595	632	603	685	627	629	645

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19890	18087	20289	16582	15232	15299
1.Receives income	664	660	623	564	491	488

SwIOPEN2: Receives-Pension #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried		5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income		13484	12048	14197	12714	11541	12983	11748	10695	13918
1.Receives income		190	286	319	327	318	369	304	317	319

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12740	11301	12599	10211	9289	9009
1.Receives income	341	321	290	252	240	233

RwIFPEN2: ImpFlag-Pension #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	240	428	502	537	509	584	549	555	570	
2.Complete bracket		12	35	35	35	27	30	27	23	
3.Incomplete bracket			4	5	4	1	4	3	4	
5.No value/bracket	32	45	45	47	54	71	44	44	48	
6.No income	19090	17271	20369	18613	17273	19354	17772	16509	20960	
7.DK if income	146	109	222	204	245	3	5	4	11	
9.No Fin resp	134	126	207	137	45	89	65	75	418	

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	569	582	528	497	420	420
2.Complete bracket	22	20	37	21	26	13
3.Incomplete bracket	4	2	2	7	1	2
5.No value/bracket	66	54	55	38	41	47
6.No income	19716	17884	19903	16179	14789	14868
7.DK if income	6	6	12	15	14	7
9.No Fin resp	171	199	375	389	432	430

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	12506	11358	12906	11692	10631	13584	
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	7797	
9.No Fin resp	104	86	185	93	36	77	52	62	328	

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	294	281	248	223	198	202
2.Complete bracket	6	10	13	10	14	8
3.Incomplete bracket	3			2	1	1
5.No value/bracket	38	29	29	17	24	20
6.No income	12594	11142	12279	9869	8946	8666
7.DK if income	3		4	13	7	5
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFPEN2: IncMons DK Flag-Pension #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10757	20789	18946	17563	19444	17842	16588	21389
.Q=Not asked this wv			7027							
0.Num mos known			203	561	597	568	653	600	597	609
1.DK num mos,used 12			4	34	35	34	32	27	32	36

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	19890	18087	20289	16582	15232	15299
.Q=Not asked this wv						
0.Num mos known	592	597	570	514	432	426
1.DK num mos,used 12	72	63	53	50	59	62

SwNFPEN2: IncMons DK Flag-Pension #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8478	14197	12714	11541	12983	11748	10694	13918
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
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	w14	w15	w16
.M=Oth Missing	12740	11301	12598	10211	9282	9007
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	304	289	267	234	207	205
1.DK num mos,used 12	37	32	23	18	33	28

RwIOPEN3: Receives-Pension #3 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		19616	17945	21319	19509	18107	20062	18406	17138	21951
1.Receives income		26	46	65	69	58	67	63	79	83

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20475	18661	20832	17066	15656	15727
1.Receives income	79	86	80	80	67	60

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	7797
0.Receives no income		13656	12303	14476	13001	11829	13313	12018	10971	14196
1.Receives income		18	31	40	40	30	39	34	41	41

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	13042	11580	12856	10426	9497	9216
1.Receives income	39	42	33	37	32	26

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	19169	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	w14	w15	w16
1.Continuous value	61	75	66	70	54	47
2.Complete bracket	3	1	3	2	6	2
3.Incomplete bracket	1			1		
5.No value/bracket	14	10	11	7	7	11
6.No income	20298	18456	20445	16662	15212	15291
7.DK if income	6	6	12	15	12	6
9.No Fin resp	171	199	375	389	432	430

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	
3.Incomplete bracket										
5.No value/bracket	1	2	6	9	4	8	3	7	4	
6.No income	13441	12158	14149	12790	11646	13235	11962	10907	13861	
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	7797	
9.No Fin resp	104	86	185	93	36	77	52	62	328	

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	30	38	26	31	26	18
2.Complete bracket	2		2	1	3	1
3.Incomplete bracket				1		
5.No value/bracket	7	4	5	4	3	7
6.No income	12896	11420	12536	10084	9152	8872
7.DK if income	3		4	13	6	4
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFPEN3: IncMons DK Flag-Pension #3 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing		10947	21319	19509	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	w14	w15	w16
.M=Oth Missing	20475	18661	20832	17066	15656	15727
.Q=Not asked this wv						
0.Num mos known						
1.DK num mos,used 12	79	86	80	80	67	60

SwNFPEN3: IncMons DK Flag-Pension #3 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8617	14476	13001	11829	13313	12018	10970	14196
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			13							
1.DK num mos,used 12				40	40	30	39	34	41	41

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	13042	11580	12855	10426	9490	9214
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known						
1.DK num mos,used 12	39	42	33	37	32	26

RwIOANN1: Receives-Annuity #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		19199	17416	20705	18936	17499	19412	17689	16469	21275
1.Receives income		443	575	679	642	666	717	780	748	759

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19836	18052	20271	16558	15196	15298
1.Receives income	718	695	641	588	527	489

SwIOANN1: Receives-Annuity #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried		5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income		13419	11992	14165	12710	11517	13009	11658	10655	13856
1.Receives income		255	342	351	331	342	343	394	357	381

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12755	11309	12583	10174	9285	9013
1.Receives income	326	313	306	289	244	229

RwIFANN1: ImpFlag-Annuity #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	360	353	443	416	435	458	534	537	539	
2.Complete bracket		22	120	84	82	75	69	56	84	
3.Incomplete bracket		1	14	11	10	8	7	11	18	
5.No value/bracket	78	187	80	111	127	159	158	119	100	
6.No income	18792	17129	20214	18542	17137	19050	17370	16128	20522	
7.DK if income	278	173	306	277	329	290	266	291	353	
9.No Fin resp	134	126	207	137	45	89	65	75	418	

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	537	505	444	417	385	318
2.Complete bracket	60	59	53	38	37	23
3.Incomplete bracket	9	12	13	6	10	2
5.No value/bracket	99	100	113	100	66	122
6.No income	19415	17600	19598	15938	14517	14623
7.DK if income	263	272	316	258	276	269
9.No Fin resp	171	199	375	389	432	430

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	12453	11272	12773	11446	10427	13327	
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	7797	
9.No Fin resp	104	86	185	93	36	77	52	62	328	

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	244	221	204	198	187	145
2.Complete bracket	29	29	27	16	17	17
3.Incomplete bracket	6	4	5	3	3	1
5.No value/bracket	46	50	60	58	25	53
6.No income	12472	11013	12095	9705	8789	8513
7.DK if income	141	145	182	154	169	173
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFANN1: IncMons DK Flag-Annuity #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10811	20705	18936	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	w14	w15	w16
.M=Oth Missing	19836	18052	20271	16558	15196	15298
.Q=Not asked this wv						
0.Num mos known	618	579	520	474	417	395
1.DK num mos,used 12	100	116	121	114	110	94

SwNFANN1: IncMons DK Flag-Annuity #1 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8510	14165	12710	11517	13009	11658	10654	13856
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
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	w14	w15	w16
.M=Oth Missing	12755	11309	12582	10174	9278	9011
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	290	258	248	236	204	185
1.DK num mos,used 12	36	55	58	53	40	44

RwIOANN2: Receives-Annuity #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		19619	17865	21247	19468	18028	19977	18309	17077	21905
1.Receives income		23	126	137	110	137	152	160	140	129

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20428	18603	20799	17042	15625	15701
1.Receives income	126	144	113	104	98	86

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	7797	
0.Receives no income	13660	12268	14451	12998	11806	13288	11975	10943	14176	
1.Receives income	14	66	65	43	53	64	77	69	61	

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	13030	11562	12835	10419	9485	9213
1.Receives income	51	60	54	44	44	29

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	19032	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	w14	w15	w16
1.Continuous value	90	97	68	82	63	55
2.Complete bracket	14	19	11	7	9	9
3.Incomplete bracket	2		1	1	1	2
5.No value/bracket	20	28	32	14	25	20
6.No income	20236	18389	20400	16596	15127	15215
7.DK if income	21	15	25	57	66	56
9.No Fin resp	171	199	375	389	432	430

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	12727	11559	13204	11917	10874	13840
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	7797
9.No Fin resp		104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	37	37	37	33	30	22
2.Complete bracket	5	8	3	2	2	3
3.Incomplete bracket	2				1	1
5.No value/bracket	7	15	14	9	11	3
6.No income	12881	11401	12511	10056	9108	8839
7.DK if income	6	1	8	34	38	34
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFANN2: IncMons DK Flag-Annuity #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10942	21247	19468	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	w14	w15	w16
.M=Oth Missing	20428	18603	20799	17042	15625	15701
.Q=Not asked this wv						
0.Num mos known	109	118	90	83	84	69
1.DK num mos,used 12	17	26	23	21	14	17

SwNFANN2: IncMons DK Flag-Annuity #2 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8615	14451	12998	11807	13288	11975	10942	14176
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
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	w14	w15	w16
.M=Oth Missing	13030	11562	12834	10419	9478	9211
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	45	53	46	36	42	27
1.DK num mos,used 12	6	7	8	8	2	2

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	19529	18125	20083	18419	17177	21979
1.Receives income		6	58	66	49	40	46	50	40	55

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	20509	18699	20874	17117	15693	15763
1.Receives income	45	48	38	29	30	24

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	7797
0.Receives no income		9122	12300	14482	13021	11840	13331	12027	10994	14213
1.Receives income		3	34	34	20	19	21	25	18	24

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	13065	11602	12872	10452	9516	9231
1.Receives income	16	20	17	11	13	11

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	19092	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	26	30	23	20	17	14
2.Complete bracket	7	5	3	4	4	4
3.Incomplete bracket	1	1				
5.No value/bracket	11	12	12	5	9	6
6.No income	20317	18485	20474	16671	15195	15277
7.DK if income	21	15	25	57	66	56
9.No Fin resp	171	199	375	389	432	430

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	12751	11593	13247	11969	10925	13877
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	7797
9.No Fin resp		100	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	10	9	10	8	8	9
2.Complete bracket		2	2	1	1	1
3.Incomplete bracket		1				
5.No value/bracket	6	8	5	2	4	1
6.No income	12916	11441	12548	10089	9139	8857
7.DK if income	6	1	8	34	38	34
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFANN3: IncMons DK Flag-Annuity #3 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10954	21318	19529	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	w14	w15	w16
.M=Oth Missing	20509	18699	20874	17117	15693	15763
.Q=Not asked this wv						
0.Num mos known						
1.DK num mos,used 12	45	48	38	29	30	24

SwNFANN3: IncMons DK Flag-Annuity #3 Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8622	14482	13021	11841	13331	12027	10993	14213
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			7							
1.DK num mos,used 12			1	34	20	18	21	25	18	24

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	13065	11602	12871	10452	9509	9229
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known						
1.DK num mos,used 12	16	20	17	11	13	11

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

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. RwIANN is the Respondent's income from all annuities.

If a Respondent has income from more than one pension (or annuity), they are asked the amount received from each of the 2 largest payments. If there are more than 2 pensions (or annuities), the Respondent is asked to report the total amount

received from any other payments. Amounts are usually reported as payments received last month (RwMPEN1-RwMPEN3, RwMANN1-RwMANN3), so we impute any missing amounts and convert them to amount received last calendar year (RwIPEN1-RwIPEN3, RwIANN1-RwIANN3) using the number of months received. In cases for which the number of months received last calendar year is missing, we use 12 months and set the flag (RwNFPEN1-RwNFPEN3, RwNFANN1-RwNFANN3) equal to one.

SwIPENA, SwIPEN, SwIANN, SwIPEN1-SwIPEN3, SwIANN1-SwIANN3, SwMPEN1-SwMPEN3, SwMANN1-SwMANN3, SwNFPEN1-SwNFPEN3, and SwNFANN1-SwNFANN3 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 suggests 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 is 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 they are currently receiving an annuity and that the amount received last month was $0, they are 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 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, 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

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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
    B1464           J21g-1. R REG INC: START YEAR-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
    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
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	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
	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
	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
	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
	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

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    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
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    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) ANNUUITY 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
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    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
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    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
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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

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    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 2002-2022:
    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
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    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 2010-2022:
    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 2012-2018:
    xJ2W014_10      AGE WHEN BENEFITS STARTED -1_10
    xJ2W015_10      AMOUNT OF BENEFITS -1_10
    xJ2W016_10      AMOUNT OF BENEFITS PER -1_10
    xJ2W086_10      AGE WHEN BENEFITS STARTED MONTHS -1_10
    xJ2W108_10      STARTED RECEIVING ANNUITY -1_10
    xJ2W426_10      RECEIVING BENEFITS -1_10
    xJ2W434_10      PLAN STATUS-RECEIVING REGULAR BENEFITS -1_10
    xJ2W440_10      PLAN STATUS-CONVERTED TO ANNUITY -1_10
HRS 2012-2022:
    xJ2W014_1       AGE WHEN BENEFITS STARTED -1_1
    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_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_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
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    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_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_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_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_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_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               1992-2022 WHETHER FINANCIAL RESPONDENT
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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 Disablity	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
14	R14ISSDI	R14ISSDI:W14 Income:R SSI + SS Disability	Cont
15	R15ISSDI	R15ISSDI:W15 Income:R SSI + SS Disability	Cont
16	R16ISSDI	R16ISSDI:W16 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 Disablity	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
14	S14ISSDI	S14ISSDI:W14 Income:Sp SSI + SS Disability	Cont
15	S15ISSDI	S15ISSDI:W15 Income:Sp SSI + SS Disability	Cont
16	S16ISSDI	S16ISSDI:W16 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 Disablity	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
14	R14IOSSDI	R14IOSSDI:W14 Receives:R SSI + SS Disability	Categ
15	R15IOSSDI	R15IOSSDI:W15 Receives:R SSI + SS Disability	Categ
16	R16IOSSDI	R16IOSSDI:W16 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 Disablty	Categ
5	S5IOSSDI	S5IOSSDI:W5 Receives:Sp SSI + SS Disablty	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
14	S14IOSSDI	S14IOSSDI:W14 Receives:Sp SSI + SS Disability	Categ
15	S15IOSSDI	S15IOSSDI:W15 Receives:Sp SSI + SS Disability	Categ

16	S16IOSSDI	S16IOSSDI:W16 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 Disablity	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
14	R14IFSSDI	R14IFSSDI:W14 ImpFlag:R SSI + SS Disability	Categ
15	R15IFSSDI	R15IFSSDI:W15 ImpFlag:R SSI + SS Disability	Categ
16	R16IFSSDI	R16IFSSDI:W16 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 Disablty	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
14	S14IFSSDI	S14IFSSDI:W14 ImpFlag:Sp SSI + SS Disability	Categ
15	S15IFSSDI	S15IFSSDI:W15 ImpFlag:Sp SSI + SS Disability	Categ
16	S16IFSSDI	S16IFSSDI:W16 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
14	R14ISDI	R14ISDI:W14 IncPart-SocSec DI	Cont
15	R15ISDI	R15ISDI:W15 IncPart-SocSec DI	Cont
16	R16ISDI	R16ISDI:W16 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
14	S14ISDI	S14ISDI:W14 IncPart-SocSec DI	Cont
15	S15ISDI	S15ISDI:W15 IncPart-SocSec DI	Cont
16	S16ISDI	S16ISDI:W16 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
14	R14IOSDI	R14IOSDI:W14 Receives-SocSec DI	Categ
15	R15IOSDI	R15IOSDI:W15 Receives-SocSec DI	Categ
16	R16IOSDI	R16IOSDI:W16 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
14	S14IOSDI	S14IOSDI:W14 Receives-SocSec DI	Categ
15	S15IOSDI	S15IOSDI:W15 Receives-SocSec DI	Categ
16	S16IOSDI	S16IOSDI:W16 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
14	R14IFSDI	R14IFSDI:W14 ImpFlag-SocSec DI	Categ
15	R15IFSDI	R15IFSDI:W15 ImpFlag-SocSec DI	Categ
16	R16IFSDI	R16IFSDI:W16 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
14	S14IFSDI	S14IFSDI:W14 ImpFlag-SocSec DI	Categ
15	S15IFSDI	S15IFSDI:W15 ImpFlag-SocSec DI	Categ
16	S16IFSDI	S16IFSDI:W16 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
14	R14MSDI	R14MSDI:W14 Monthly-SocSec DI	Cont
15	R15MSDI	R15MSDI:W15 Monthly-SocSec DI	Cont
16	R16MSDI	R16MSDI:W16 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
14	S14MSDI	S14MSDI:W14 Monthly-SocSec DI	Cont
15	S15MSDI	S15MSDI:W15 Monthly-SocSec DI	Cont
16	S16MSDI	S16MSDI:W16 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
14	R14NSDI	R14NSDI:W14 IncMons-SocSec DI	Cont
15	R15NSDI	R15NSDI:W15 IncMons-SocSec DI	Cont
16	R16NSDI	R16NSDI:W16 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
14	S14NSDI	S14NSDI:W14 IncMons-SocSec DI	Cont
15	S15NSDI	S15NSDI:W15 IncMons-SocSec DI	Cont
16	S16NSDI	S16NSDI:W16 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
14	R14NFSDI	R14NFSDI:W14 IncMons DK Flag-SocSec DI	Categ
15	R15NFSDI	R15NFSDI:W15 IncMons DK Flag-SocSec DI	Categ
16	R16NFSDI	R16NFSDI:W16 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
14	S14NFSDI	S14NFSDI:W14 IncMons DK Flag-SocSec DI	Categ
15	S15NFSDI	S15NFSDI:W15 IncMons DK Flag-SocSec DI	Categ
16	S16NFSDI	S16NFSDI:W16 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
14	H14ISSI	H14ISSI:W14 IncPart-SSI Inc	Cont
15	H15ISSI	H15ISSI:W15 IncPart-SSI Inc	Cont
16	H16ISSI	H16ISSI:W16 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
14	R14ISSI	R14ISSI:W14 IncPart-SSI Inc	Cont
15	R15ISSI	R15ISSI:W15 IncPart-SSI Inc	Cont
16	R16ISSI	R16ISSI:W16 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
14	S14ISSI	S14ISSI:W14 IncPart-SSI Inc	Cont
15	S15ISSI	S15ISSI:W15 IncPart-SSI Inc	Cont
16	S16ISSI	S16ISSI:W16 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
14	H14IOSSI	H14IOSSI:W14 Receives-SSI Inc	Categ
15	H15IOSSI	H15IOSSI:W15 Receives-SSI Inc	Categ
16	H16IOSSI	H16IOSSI:W16 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
14	H14IFSSI	H14IFSSI:W14 ImpFlag-SSI Inc	Categ
15	H15IFSSI	H15IFSSI:W15 ImpFlag-SSI Inc	Categ
16	H16IFSSI	H16IFSSI:W16 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
14	H14MSSI	H14MSSI:W14 Monthly-SSI Inc	Cont
15	H15MSSI	H15MSSI:W15 Monthly-SSI Inc	Cont
16	H16MSSI	H16MSSI:W16 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
14	H14NSSI	H14NSSI:W14 IncMons-SSI Inc	Cont
15	H15NSSI	H15NSSI:W15 IncMons-SSI Inc	Cont
16	H16NSSI	H16NSSI:W16 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
14	H14NFSSI	H14NFSSI:W14 IncMons DK Flag-SSI Inc	Categ
15	H15NFSSI	H15NFSSI:W15 IncMons DK Flag-SSI Inc	Categ
16	H16NFSSI	H16NFSSI:W16 IncMons DK Flag-SSI Inc	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1ISSDI	12652	393.94	1744.90	0.0	30000.0
R2ISSDI	19642	396.70	1961.65	0.0	128604.0
R3ISSDI	17991	453.78	2472.15	0.0	144000.0
R4ISSDI	21384	374.59	2195.88	0.0	149760.0
R5ISSDI	19578	381.11	1988.21	0.0	105816.0
R6ISSDI	18165	409.36	1976.93	0.0	51072.0
R7ISSDI	20129	415.21	2070.42	0.0	38832.0
R8ISSDI	18469	461.10	2205.11	0.0	37200.0
R9ISSDI	17217	452.29	2227.74	0.0	24000.0
R10ISSDI	22034	687.38	2934.87	0.0	50400.0
R11ISSDI	20554	711.30	3024.49	0.0	74400.0
R12ISSDI	18747	826.15	3354.36	0.0	56400.0
R13ISSDI	20912	1039.99	3888.52	0.0	95136.0
R14ISSDI	17146	972.92	4394.09	0.0	302400.0
R15ISSDI	15723	1012.82	3887.96	0.0	76800.0
R16ISSDI	15787	1315.66	4639.59	0.0	67200.0
S1ISSDI	10279	304.11	1604.95	0.0	30000.0
S2ISSDI	13674	293.05	1894.36	0.0	128604.0
S3ISSDI	12334	320.72	2247.13	0.0	132732.0
S4ISSDI	14516	280.32	1950.83	0.0	119940.0
S5ISSDI	13041	304.81	1977.97	0.0	105816.0
S6ISSDI	11859	334.10	1880.87	0.0	33600.0
S7ISSDI	13352	306.05	1891.61	0.0	38832.0
S8ISSDI	12052	366.67	2112.00	0.0	37200.0
S9ISSDI	11012	346.78	2073.11	0.0	24000.0
S10ISSDI	14237	473.75	2587.17	0.0	50400.0
S11ISSDI	13081	513.59	2728.69	0.0	74400.0
S12ISSDI	11622	589.64	3044.24	0.0	54000.0
S13ISSDI	12889	691.71	3318.04	0.0	52800.0
S14ISSDI	10463	648.77	3123.15	0.0	38424.0
S15ISSDI	9529	631.78	3200.30	0.0	63852.0
S16ISSDI	9242	722.94	3515.74	0.0	44004.0
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	19578	0.07	0.25	0.0	1.0
R6IOSSDI	18165	0.07	0.25	0.0	1.0
R7IOSSDI	20129	0.06	0.24	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	0.27	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
R14IOSSDI	17146	0.10	0.29	0.0	1.0
R15IOSSDI	15723	0.09	0.29	0.0	1.0
R16IOSSDI	15787	0.10	0.31	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	13041	0.04	0.20	0.0	1.0
S6IOSSDI	11859	0.05	0.21	0.0	1.0
S7IOSSDI	13352	0.04	0.20	0.0	1.0
S8IOSSDI	12052	0.04	0.21	0.0	1.0
S9IOSSDI	11012	0.04	0.20	0.0	1.0
S10IOSSDI	14237	0.05	0.22	0.0	1.0
S11IOSSDI	13081	0.05	0.22	0.0	1.0
S12IOSSDI	11622	0.05	0.22	0.0	1.0
S13IOSSDI	12889	0.06	0.24	0.0	1.0
S14IOSSDI	10463	0.06	0.24	0.0	1.0
S15IOSSDI	9529	0.05	0.23	0.0	1.0
S16IOSSDI	9242	0.06	0.23	0.0	1.0
R1IFSSDI	12652	0.09	0.36	0.0	9.0
R2IFSSDI	19642	0.13	0.48	0.0	9.0
R3IFSSDI	17991	0.14	0.60	0.0	9.0
R4IFSSDI	21384	0.11	0.40	0.0	9.0
R5IFSSDI	19578	0.10	0.37	0.0	2.0
R6IFSSDI	18165	0.10	0.35	0.0	2.0
R7IFSSDI	20129	0.09	0.34	0.0	2.0
R8IFSSDI	18469	0.10	0.35	0.0	2.0
R9IFSSDI	17217	0.09	0.34	0.0	2.0
R10IFSSDI	22034	0.14	0.44	0.0	2.0
R11IFSSDI	20554	0.13	0.41	0.0	2.0
R12IFSSDI	18747	0.14	0.42	0.0	2.0
R13IFSSDI	20912	0.17	0.46	0.0	2.0
R14IFSSDI	17146	0.18	0.49	0.0	2.0
R15IFSSDI	15723	0.19	0.52	0.0	9.0
R16IFSSDI	15787	0.21	0.54	0.0	9.0
S1IFSSDI	12652	1.56	3.11	0.0	8.0
S2IFSSDI	19642	2.50	3.65	0.0	9.0
S3IFSSDI	17991	2.58	3.69	0.0	9.0
S4IFSSDI	21384	2.63	3.70	0.0	9.0
S5IFSSDI	19578	2.74	3.76	0.0	9.0
S6IFSSDI	18165	2.83	3.78	0.0	9.0
S7IFSSDI	20129	2.76	3.77	0.0	9.0
S8IFSSDI	18469	2.84	3.79	0.0	9.0
S9IFSSDI	17217	2.94	3.82	0.0	9.0
S10IFSSDI	22034	2.96	3.81	0.0	9.0
S11IFSSDI	20554	3.01	3.83	0.0	9.0
S12IFSSDI	18747	3.15	3.86	0.0	9.0
S13IFSSDI	20912	3.24	3.88	0.0	9.0
S14IFSSDI	17146	3.31	3.89	0.0	9.0
S15IFSSDI	15723	3.33	3.89	0.0	9.0
S16IFSSDI	15787	3.52	3.92	0.0	9.0
R1ISDI	12652	259.18	1483.97	0.0	30000.0
R2ISDI	19642	243.69	1755.11	0.0	128604.0
R3ISDI	17991	285.90	2260.94	0.0	144000.0

R4ISDI	21384	192.27	1683.10	0.0	149760.0
R5ISDI	19578	223.01	1675.07	0.0	105816.0
R6ISDI	18165	259.36	1664.06	0.0	22800.0
R7ISDI	20129	254.87	1713.45	0.0	38832.0
R8ISDI	18469	296.49	1908.98	0.0	37200.0
R9ISDI	17217	279.14	1904.03	0.0	24000.0
R10ISDI	22034	474.34	2481.80	0.0	39600.0
R11ISDI	20554	487.82	2555.99	0.0	49200.0
R12ISDI	18747	574.47	2858.20	0.0	38400.0
R13ISDI	20912	720.49	3167.20	0.0	44400.0
R14ISDI	17146	626.98	2931.64	0.0	32400.0
R15ISDI	15723	643.53	3128.79	0.0	46200.0
R16ISDI	15787	836.56	3645.99	0.0	48000.0
S1ISDI	10279	232.39	1437.30	0.0	30000.0
S2ISDI	13674	230.30	1793.82	0.0	128604.0
S3ISDI	12334	248.64	2136.10	0.0	132732.0
S4ISDI	14516	179.36	1347.69	0.0	17052.0
S5ISDI	13041	238.74	1834.62	0.0	105816.0
S6ISDI	11859	272.32	1733.89	0.0	22800.0
S7ISDI	13352	236.97	1702.29	0.0	38832.0
S8ISDI	12052	294.50	1949.85	0.0	37200.0
S9ISDI	11012	270.65	1904.30	0.0	23520.0
S10ISDI	14237	371.18	2272.52	0.0	39600.0
S11ISDI	13081	409.27	2455.18	0.0	49200.0
S12ISDI	11622	452.32	2656.35	0.0	38400.0
S13ISDI	12889	518.83	2816.28	0.0	44400.0
S14ISDI	10463	457.92	2577.89	0.0	31200.0
S15ISDI	9529	454.16	2692.92	0.0	42000.0
S16ISDI	9242	520.47	2962.96	0.0	39600.0
R1IOSDI	12652	0.04	0.19	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	19578	0.03	0.16	0.0	1.0
R6IOSDI	18165	0.03	0.17	0.0	1.0
R7IOSDI	20129	0.03	0.16	0.0	1.0
R8IOSDI	18469	0.03	0.17	0.0	1.0
R9IOSDI	17217	0.03	0.16	0.0	1.0
R10IOSDI	22034	0.04	0.21	0.0	1.0
R11IOSDI	20554	0.05	0.21	0.0	1.0
R12IOSDI	18747	0.05	0.21	0.0	1.0
R13IOSDI	20912	0.06	0.24	0.0	1.0
R14IOSDI	17146	0.06	0.23	0.0	1.0
R15IOSDI	15723	0.05	0.22	0.0	1.0
R16IOSDI	15787	0.06	0.24	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	13041	0.03	0.16	0.0	1.0
S6IOSDI	11859	0.03	0.18	0.0	1.0
S7IOSDI	13352	0.02	0.15	0.0	1.0
S8IOSDI	12052	0.03	0.16	0.0	1.0
S9IOSDI	11012	0.02	0.15	0.0	1.0
S10IOSDI	14237	0.03	0.18	0.0	1.0
S11IOSDI	13081	0.04	0.18	0.0	1.0

S12IOSDI	11622	0.04	0.19	0.0	1.0
S13IOSDI	12889	0.04	0.20	0.0	1.0
S14IOSDI	10463	0.04	0.19	0.0	1.0
S15IOSDI	9529	0.03	0.18	0.0	1.0
S16IOSDI	9242	0.04	0.19	0.0	1.0
R1IFSDI	12652	5.82	0.92	1.0	9.0
R2IFSDI	19642	5.87	0.85	1.0	9.0
R3IFSDI	17991	5.83	0.93	1.0	9.0
R4IFSDI	21384	5.88	0.75	1.0	9.0
R5IFSDI	19578	5.88	0.76	1.0	6.0
R6IFSDI	18165	5.86	0.81	1.0	6.0
R7IFSDI	20129	5.87	0.80	1.0	6.0
R8IFSDI	18469	5.86	0.81	1.0	7.0
R9IFSDI	17217	5.88	0.77	1.0	7.0
R10IFSDI	22034	5.79	1.00	1.0	7.0
R11IFSDI	20554	5.78	1.01	1.0	7.0
R12IFSDI	18747	5.77	1.04	1.0	6.0
R13IFSDI	20912	5.71	1.17	1.0	7.0
R14IFSDI	17146	5.73	1.11	1.0	7.0
R15IFSDI	15723	5.77	1.03	1.0	9.0
R16IFSDI	15787	5.72	1.14	1.0	9.0
S1IFSDI	12652	6.25	1.14	1.0	8.0
S2IFSDI	19642	6.53	1.18	1.0	9.0
S3IFSDI	17991	6.53	1.22	1.0	9.0
S4IFSDI	21384	6.57	1.14	1.0	9.0
S5IFSDI	19578	6.59	1.19	1.0	9.0
S6IFSDI	18165	6.60	1.23	1.0	9.0
S7IFSDI	20129	6.60	1.17	1.0	9.0
S8IFSDI	18469	6.61	1.20	1.0	9.0
S9IFSDI	17217	6.65	1.18	1.0	9.0
S10IFSDI	22034	6.62	1.26	1.0	9.0
S11IFSDI	20554	6.64	1.27	1.0	9.0
S12IFSDI	18747	6.67	1.28	1.0	9.0
S13IFSDI	20912	6.68	1.33	1.0	9.0
S14IFSDI	17146	6.71	1.31	1.0	9.0
S15IFSDI	15723	6.73	1.27	1.0	9.0
S16IFSDI	15787	6.77	1.29	1.0	9.0
R3MSDI	543	728.59	806.67	16.0	12000.0
R4MSDI	518	712.52	603.41	56.0	12480.0
R5MSDI	507	758.93	484.73	10.0	8818.0
R6MSDI	547	780.78	359.16	1.0	1900.0
R7MSDI	559	866.81	455.64	100.0	7000.0
R8MSDI	535	915.24	382.25	134.0	3100.0
R9MSDI	440	967.91	402.50	78.0	2100.0
R10MSDI	985	971.25	421.03	5.0	3300.0
R11MSDI	931	1031.11	463.77	5.0	4100.0
R12MSDI	897	1050.42	461.36	44.0	3200.0
R13MSDI	1295	1027.06	464.65	22.0	3700.0
R14MSDI	964	1057.91	445.26	14.0	2763.0
R15MSDI	773	1136.38	474.54	8.0	3850.0
R16MSDI	949	1221.31	513.13	8.0	4000.0
S3MSDI	314	786.89	811.54	16.0	11061.0
S4MSDI	320	733.40	319.50	75.0	1421.0
S5MSDI	348	784.23	561.38	10.0	8818.0
S6MSDI	377	799.66	385.21	1.0	1900.0

S7MSDI	323	925.07	515.12	160.0	7000.0
S8MSDI	332	954.56	401.28	134.0	3100.0
S9MSDI	263	1018.50	415.53	78.0	2100.0
S10MSDI	480	1011.21	464.11	5.0	3300.0
S11MSDI	458	1099.87	515.89	5.0	4100.0
S12MSDI	415	1115.93	519.36	44.0	3200.0
S13MSDI	546	1082.43	523.93	36.0	3700.0
S14MSDI	407	1092.07	479.05	17.0	2763.0
S15MSDI	324	1162.80	504.42	100.0	3500.0
S16MSDI	336	1261.93	551.89	37.0	3300.0
R3NSDI	543	10.77	3.25	0.0	12.0
R4NSDI	518	11.05	2.86	0.0	12.0
R5NSDI	507	11.35	2.49	0.0	12.0
R6NSDI	547	11.17	2.68	0.0	12.0
R7NSDI	559	10.91	3.13	0.0	12.0
R8NSDI	535	11.25	2.62	0.0	12.0
R9NSDI	440	11.40	2.40	0.0	12.0
R10NSDI	985	10.98	2.98	0.0	12.0
R11NSDI	931	10.56	3.09	0.0	12.0
R12NSDI	897	11.47	2.07	0.0	12.0
R13NSDI	1295	11.35	2.47	0.0	12.0
R14NSDI	964	10.58	3.20	0.0	12.0
R15NSDI	773	11.52	1.95	0.0	12.0
R16NSDI	949	11.49	2.11	0.0	12.0
S3NSDI	314	10.55	3.55	0.0	12.0
S4NSDI	320	11.03	2.82	0.0	12.0
S5NSDI	348	11.32	2.54	0.0	12.0
S6NSDI	377	10.86	3.06	0.0	12.0
S7NSDI	323	10.99	3.05	0.0	12.0
S8NSDI	332	11.26	2.56	0.0	12.0
S9NSDI	263	11.38	2.41	0.0	12.0
S10NSDI	480	10.94	3.05	0.0	12.0
S11NSDI	458	10.77	2.91	0.0	12.0
S12NSDI	415	11.38	2.26	0.0	12.0
S13NSDI	546	11.31	2.53	0.0	12.0
S14NSDI	407	10.85	2.88	0.0	12.0
S15NSDI	324	11.49	2.02	0.0	12.0
S16NSDI	336	11.45	2.17	0.0	12.0
R3NFSDI	543	0.01	0.07	0.0	1.0
R4NFSDI	518	0.02	0.14	0.0	1.0
R5NFSDI	507	0.36	0.48	0.0	1.0
R6NFSDI	547	0.12	0.32	0.0	1.0
R7NFSDI	559	0.09	0.29	0.0	1.0
R8NFSDI	535	0.09	0.29	0.0	1.0
R9NFSDI	440	0.10	0.30	0.0	1.0
R10NFSDI	985	0.14	0.34	0.0	1.0
R11NFSDI	931	0.07	0.25	0.0	1.0
R12NFSDI	897	0.07	0.26	0.0	1.0
R13NFSDI	1295	0.13	0.34	0.0	1.0
R14NFSDI	964	0.10	0.30	0.0	1.0
R15NFSDI	773	0.09	0.29	0.0	1.0
R16NFSDI	949	0.15	0.36	0.0	1.0
S3NFSDI	314	0.00	0.00	0.0	0.0
S4NFSDI	320	0.02	0.14	0.0	1.0
S5NFSDI	348	0.34	0.47	0.0	1.0

S6NFSDI	377	0.10	0.30	0.0	1.0
S7NFSDI	323	0.09	0.29	0.0	1.0
S8NFSDI	332	0.08	0.26	0.0	1.0
S9NFSDI	263	0.11	0.31	0.0	1.0
S10NFSDI	480	0.17	0.37	0.0	1.0
S11NFSDI	458	0.09	0.29	0.0	1.0
S12NFSDI	415	0.09	0.28	0.0	1.0
S13NFSDI	546	0.15	0.35	0.0	1.0
S14NFSDI	407	0.13	0.33	0.0	1.0
S15NFSDI	324	0.10	0.30	0.0	1.0
S16NFSDI	336	0.15	0.36	0.0	1.0
H2ISSI	8222	208.19	1044.48	0.0	28578.0
H3ISSI	17991	217.31	1139.95	0.0	22270.0
H4ISSI	21384	250.85	1764.32	0.0	119940.0
H5ISSI	19578	202.10	1160.55	0.0	35000.0
H6ISSI	18165	190.34	1175.67	0.0	51072.0
H7ISSI	20129	206.16	1231.98	0.0	37200.0
H8ISSI	18469	211.70	1238.67	0.0	20400.0
H9ISSI	17217	221.84	1332.71	0.0	21564.0
H10ISSI	22034	279.31	1573.22	0.0	25200.0
H11ISSI	20554	289.87	1688.78	0.0	72000.0
H12ISSI	18747	336.81	1857.15	0.0	56400.0
H13ISSI	20912	426.05	2214.15	0.0	85668.0
H14ISSI	17146	462.40	3300.85	0.0	302400.0
H15ISSI	15723	476.94	2314.33	0.0	46800.0
H16ISSI	15787	597.63	2785.97	0.0	57600.0
R1ISSI	12652	134.76	882.63	0.0	16800.0
R2ISSI	19642	153.01	871.01	0.0	16152.0
R3ISSI	17991	167.89	938.51	0.0	22270.0
R4ISSI	21384	182.32	1347.17	0.0	119940.0
R5ISSI	19578	158.10	983.07	0.0	35000.0
R6ISSI	18165	150.00	997.48	0.0	51072.0
R7ISSI	20129	160.34	1039.40	0.0	37200.0
R8ISSI	18469	164.61	1039.51	0.0	20400.0
R9ISSI	17217	173.15	1130.56	0.0	21564.0
R10ISSI	22034	213.04	1326.99	0.0	25200.0
R11ISSI	20554	223.47	1460.05	0.0	72000.0
R12ISSI	18747	251.68	1536.89	0.0	56400.0
R13ISSI	20912	319.50	1834.81	0.0	85668.0
R14ISSI	17146	345.94	3045.97	0.0	302400.0
R15ISSI	15723	369.29	1957.35	0.0	46800.0
R16ISSI	15787	479.10	2416.18	0.0	48000.0
S1ISSI	10279	71.71	670.09	0.0	16800.0
S2ISSI	13674	62.75	592.20	0.0	16152.0
S3ISSI	12334	72.08	657.12	0.0	19603.6
S4ISSI	14516	100.96	1325.07	0.0	119940.0
S5ISSI	13041	66.06	652.03	0.0	15600.0
S6ISSI	11859	61.78	619.51	0.0	16800.0
S7ISSI	13352	69.08	689.50	0.0	17520.0
S8ISSI	12052	72.17	716.94	0.0	20400.0
S9ISSI	11012	76.13	780.00	0.0	21564.0
S10ISSI	14237	102.57	949.26	0.0	25200.0
S11ISSI	13081	104.32	921.92	0.0	25200.0
S12ISSI	11622	137.32	1201.10	0.0	28800.0
S13ISSI	12889	172.88	1336.45	0.0	26400.0
S14ISSI	10463	190.85	1416.41	0.0	36000.0

S15ISSI	9529	177.62	1383.89	0.0	30852.0
S16ISSI	9242	202.47	1527.79	0.0	30000.0
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	19578	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	0.23	0.0	1.0
H14IOSSI	17146	0.06	0.24	0.0	1.0
H15IOSSI	15723	0.06	0.24	0.0	1.0
H16IOSSI	15787	0.07	0.25	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	19578	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	1.20	1.0	9.0
H14IFSSI	17146	5.80	1.24	1.0	9.0
H15IFSSI	15723	5.83	1.24	1.0	9.0
H16IFSSI	15787	5.80	1.29	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	427.25	354.89	4.0	4454.0
H4MSSI	1243	387.20	501.59	1.0	9995.0
H5MSSI	996	346.89	340.30	1.0	7000.0
H6MSSI	846	358.40	312.74	1.0	4256.0
H7MSSI	923	393.08	315.66	1.0	3100.0
H8MSSI	855	401.09	302.48	3.0	1700.0
H9MSSI	768	430.29	333.04	3.0	1797.0
H10MSSI	1064	517.12	365.98	2.0	2200.0
H11MSSI	1052	531.01	431.33	1.0	6000.0
H12MSSI	980	557.16	426.97	1.0	4700.0
H13MSSI	1220	635.13	478.93	3.0	7139.0
H14MSSI	1074	685.60	939.75	5.0	25200.0

H15MSSI	973	678.77	478.99	4.0	3900.0
H16MSSI	1078	769.23	547.13	4.0	4800.0
H3NSSI	557	10.81	3.34	0.0	12.0
H4NSSI	1243	11.28	2.62	0.0	12.0
H5NSSI	996	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	1220	11.44	2.24	0.0	12.0
H14NSSI	1074	10.81	3.00	0.0	12.0
H15NSSI	973	11.53	1.96	0.0	12.0
H16NSSI	1078	11.43	2.23	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	996	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	1220	0.09	0.29	0.0	1.0
H14NFSSI	1074	0.11	0.31	0.0	1.0
H15NFSSI	973	0.13	0.34	0.0	1.0
H16NFSSI	1078	0.13	0.34	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	11852	18112	16494	19899	18272	16919	18850	17255	16159	20355
1.Receives income	800	1530	1497	1485	1306	1246	1279	1214	1058	1679

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	18915	17212	18926	15510	14285	14145
1.Receives income	1639	1535	1986	1636	1438	1642

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	7797
0.Receives no income	9805	13006	11681	13895	12470	11289	12817	11514	10563	13538
1.Receives income	474	668	653	621	571	570	535	538	449	699

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12400	11011	12119	9833	9005	8713
1.Receives income	681	611	770	630	524	529

RwIFSSDI: ImpFlag:R SSI + SS Disability

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11715	17699	16234	19472	17921	16695	18564	16998	15895	19624
1.No imputations	721	1347	1390	1437	1259	1140	1229	1165	1030	1626
2.Some imputation	214	581	315	471	398	330	336	306	292	784
9.No Fin resp	2	15	52	4						

Value	w11	w12	w13	w14	w15	w16
0.No income	18438	16736	18216	14837	13587	13430
1.No imputations	1576	1490	1895	1534	1266	1454
2.Some imputation	540	521	801	775	869	900
9.No Fin resp					1	3

SwIFSSDI: ImpFlag:Sp SSI + SS Disability

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	9678	12710	11463	13512	12203	11128	12582	11318	10364	12953
1.No imputations	426	590	675	659	600	547	579	568	496	761
2.Some imputation	175	369	174	344	190	170	142	139	119	380
8.No Sp/part->no incm	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp		5	22	1	48	14	49	27	33	143

Value	w11	w12	w13	w14	w15	w16
0.No income	11996	10623	11515	9274	8440	8133
1.No imputations	725	665	832	667	528	536
2.Some imputation	266	241	316	307	388	363
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	94	93	226	215	173	210

RwIOSDI: Receives-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	12161	19002	17316	20866	19071	17618	19570	17934	16777	21049
1.Receives income	491	640	675	518	507	547	559	535	440	985

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19623	17850	19617	16182	14950	14838
1.Receives income	931	897	1295	964	773	949

SwIOSDI: Receives-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9939	13283	11955	14196	12693	11482	13029	11720	10749	13757
1.Receives income	340	391	379	320	348	377	323	332	263	480

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12623	11207	12343	10056	9205	8906
1.Receives income	458	415	546	407	324	336

RwIFSDI: ImpFlag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	444	571	605	466	455	478	520	493	410	911
2.Complete bracket			28	29	19	23	12	11	5	12
3.Incomplete bracket			8	5	2	2	1	4	4	3
5.No value/bracket	47	56	32	18	31	44	26	27	20	58
6.No income	12157	18759	17243	20859	19071	17618	19570	17933	16776	21046
7.DK if income	2	241	23	3				1	2	4
9.No Fin resp	2	15	52	4						

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	869	836	1187	878	689	842
2.Complete bracket	17	20	29	22	20	23
3.Incomplete bracket	3	5	7	6	3	7
5.No value/bracket	41	36	71	57	61	71
6.No income	19620	17850	19615	16181	14948	14809
7.DK if income	4		3	2	1	32
9.No Fin resp					1	3

SwIFSDI: ImpFlag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	307	348	347	284	302	324	298	308	245	444
2.Complete bracket			16	22	16	21	7	4	2	5
3.Incomplete bracket			2	4	2	2	1	4	1	3
5.No value/bracket	33	37	14	10	27	30	16	16	13	27
6.No income	9939	13120	11919	14195	12645	11465	12971	11690	10711	13597
7.DK if income		164	14		1	3	10	3	7	18
8.No spouse/partner	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp		5	22	1	48	14	49	27	33	143

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	427	389	501	371	295	304
2.Complete bracket	6	7	6	7	3	7
3.Incomplete bracket		1	2	1		1
5.No value/bracket	22	17	30	20	24	20
6.No income	12500	11093	12105	9837	9016	8671
7.DK if income	32	22	19	12	18	29
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	94	93	226	215	173	210

RwNFSDI: IncMons DK Flag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10421	20866	19071	17618	19570	17934	16777	21049
.Q=Not asked this wv			7027							
0.Num mos known			540	507	326	482	507	487	395	852
1.DK num mos,used 12			3	11	181	65	52	48	45	133

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	19623	17850	19617	16182	14950	14838
.Q=Not asked this wv						
0.Num mos known	866	831	1124	866	700	804
1.DK num mos,used 12	65	66	171	98	73	145

SwNFSDI: IncMons DK Flag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8316	14196	12693	11482	13029	11720	10748	13757
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			314	314	231	340	293	307	235	400
1.DK num mos,used 12				6	117	37	30	25	28	80

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	12623	11207	12342	10056	9198	8904
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	416	379	466	355	291	286
1.DK num mos,used 12	42	36	80	52	33	50

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	996	846	923	855	768	1064

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19502	17767	19692	16072	14750	14709
1.Receives income	1052	980	1220	1074	973	1078

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	w14	w15	w16
.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	w14	w15	w16
.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	52	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	886	850	1056	890	759	868
2.Complete bracket	64	70	59	71	85	70
3.Incomplete bracket	10	8	6	8	4	7
5.No value/bracket	77	34	64	61	80	80
6.No income	19181	17420	19133	15543	14162	14106
7.DK if income	165	166	219	184	201	226
9.No Fin resp	171	199	375	389	432	430

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	w14	w15	w16
.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	w14	w15	w16
.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	938	762	830	788	707	958
1.DK num mos,used 12			28	118	58	84	93	67	61	106

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	19502	17767	19692	16072	14750	14709
.Q=Not asked this wv						
0.Num mos known	966	903	1108	960	842	939
1.DK num mos,used 12	86	77	112	114	131	139

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

RwISSDI is the sum of the Respondent's income from Social Security disability (SDI) and Supplemental Security income (SSI) in the last calendar year. 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, respectively. RwIFSSDI is a flag that indicates whether any components are imputed in the combined measure. RwIFSDI, RwIFSSI, and HwIFSSI flag whether these components are imputed, and if so, how much information is available to impute from.

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. RwISSDI is equal to the sum of RwISDI and RwISSI.

SwISSDI, SwISDI, SwISSI, SwIFSSDI, SwIFSDI and SwIFSSI 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 Interview 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 (LCY) 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 they also report getting another type of income from Social Security, the amount they 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 distinguished in the HRS income section. Instead, variables from the disability section indicating whether each Respondent receives 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 as 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, the number of months is set to 12 and the flag (RwNFSDI, SwNFSDI, HwNFSSI) is set to one. If income was not received any months of LCY, the income equals $0.

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 Waves 1 and 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.

From Wave 7 forward, the disability section collected data on whether a previous SSDI benefit had since converted to a retirement benefit. These reports helped determine whether the type of Social Security income being received was for retirement or disability. For Respondents who reported a conversion, we added logic to check whether they had reached full retirement age before designating them as receiving Social Security retirement income. Due to a change to the Wave 16 question sequence in the HRS disability section, fewer raw variables were needed to determine whether reports in the income section were about Social Security disability or retirement benefits.

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

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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
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    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
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    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
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    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
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    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 2022:
    SM252           SSDI BENEFITS START - YR
    SM254           SSDI STILL RECEIVING BENEFITS
    SM255           SSDI BENEFITS STOPPED - YEAR
HRS 2002-2014:
    xJ478           CURRENTLY RECV SOC SEC INCOME
HRS 2002-2022:
    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 2004-2020:
    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
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    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
HRS 2016-2022:
    xJ3478          CURRENTLY RECV SOC SEC INCOME
Tracker:
    xFINR               1992-2022 WHETHER FINANCIAL RESPONDENT
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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
14	R14ISRET	R14ISRET:W14 Income:R SocSec Retirement	Cont
15	R15ISRET	R15ISRET:W15 Income:R SocSec Retirement	Cont
16	R16ISRET	R16ISRET:W16 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
14	S14ISRET	S14ISRET:W14 Income:Sp SocSec Retirement	Cont
15	S15ISRET	S15ISRET:W15 Income:Sp SocSec Retirement	Cont
16	S16ISRET	S16ISRET:W16 Income:Sp SocSec Retirement	Cont
1	R1IOSRET	R1IOSRET:W1 Receives:R SocSec Retirement	Categ
2	R2IOSRET	R2IOSRET:W2 Receives:R SocSec Retirement	Categ
3	R3IOSRET	R3IOSRET:W3 Receives:R SocSec Retirement	Categ
4	R4IOSRET	R4IOSRET:W4 Receives:R SocSec Retirement	Categ
5	R5IOSRET	R5IOSRET:W5 Receives:R SocSec Retirement	Categ
6	R6IOSRET	R6IOSRET:W6 Receives:R SocSec Retirement	Categ
7	R7IOSRET	R7IOSRET:W7 Receives:R SocSec Retirement	Categ
8	R8IOSRET	R8IOSRET:W8 Receives:R SocSec Retirement	Categ
9	R9IOSRET	R9IOSRET:W9 Receives:R SocSec Retirement	Categ
10	R10IOSRET	R10IOSRET:W10 Receives:R SocSec Retirement	Categ
11	R11IOSRET	R11IOSRET:W11 Receives:R SocSec Retirement	Categ
12	R12IOSRET	R12IOSRET:W12 Receives:R SocSec Retirement	Categ
13	R13IOSRET	R13IOSRET:W13 Receives:R SocSec Retirement	Categ
14	R14IOSRET	R14IOSRET:W14 Receives:R SocSec Retirement	Categ
15	R15IOSRET	R15IOSRET:W15 Receives:R SocSec Retirement	Categ
16	R16IOSRET	R16IOSRET:W16 Receives:R SocSec Retirement	Categ
1	S1IOSRET	S1IOSRET:W1 Receives:Sp SocSec Retirement	Categ
2	S2IOSRET	S2IOSRET:W2 Receives:Sp SocSec Retirement	Categ
3	S3IOSRET	S3IOSRET:W3 Receives:Sp SocSec Retirement	Categ
4	S4IOSRET	S4IOSRET:W4 Receives:Sp SocSec Retirement	Categ
5	S5IOSRET	S5IOSRET:W5 Receives:Sp SocSec Retirement	Categ
6	S6IOSRET	S6IOSRET:W6 Receives:Sp SocSec Retirement	Categ
7	S7IOSRET	S7IOSRET:W7 Receives:Sp SocSec Retirement	Categ
8	S8IOSRET	S8IOSRET:W8 Receives:Sp SocSec Retirement	Categ
9	S9IOSRET	S9IOSRET:W9 Receives:Sp SocSec Retirement	Categ
10	S10IOSRET	S10IOSRET:W10 Receives:Sp SocSec Retirement	Categ
11	S11IOSRET	S11IOSRET:W11 Receives:Sp SocSec Retirement	Categ
12	S12IOSRET	S12IOSRET:W12 Receives:Sp SocSec Retirement	Categ
13	S13IOSRET	S13IOSRET:W13 Receives:Sp SocSec Retirement	Categ
14	S14IOSRET	S14IOSRET:W14 Receives:Sp SocSec Retirement	Categ
15	S15IOSRET	S15IOSRET:W15 Receives:Sp SocSec Retirement	Categ

16	S16IOSRET	S16IOSRET:W16 Receives:Sp SocSec Retirement	Categ
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
14	R14IFSRET	R14IFSRET:W14 ImpFlag:R SocSec Retirement	Categ
15	R15IFSRET	R15IFSRET:W15 ImpFlag:R SocSec Retirement	Categ
16	R16IFSRET	R16IFSRET:W16 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
14	S14IFSRET	S14IFSRET:W14 ImpFlag:Sp SocSec Retirement	Categ
15	S15IFSRET	S15IFSRET:W15 ImpFlag:Sp SocSec Retirement	Categ
16	S16IFSRET	S16IFSRET:W16 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
14	R14ISS	R14ISS:W14 IncPart-SocSec Retire, Surv	Cont
15	R15ISS	R15ISS:W15 IncPart-SocSec Retire, Surv	Cont
16	R16ISS	R16ISS:W16 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
14	S14ISS	S14ISS:W14 IncPart-SocSec Retire, Surv	Cont
15	S15ISS	S15ISS:W15 IncPart-SocSec Retire, Surv	Cont
16	S16ISS	S16ISS:W16 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
14	R14IOSS	R14IOSS:W14 Receives-SocSec Retire, Surv	Categ
15	R15IOSS	R15IOSS:W15 Receives-SocSec Retire, Surv	Categ
16	R16IOSS	R16IOSS:W16 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
14	S14IOSS	S14IOSS:W14 Receives-SocSec Retire, Surv	Categ
15	S15IOSS	S15IOSS:W15 Receives-SocSec Retire, Surv	Categ
16	S16IOSS	S16IOSS:W16 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
14	R14IFSS	R14IFSS:W14 ImpFlag-SocSec Retire, Surv	Categ
15	R15IFSS	R15IFSS:W15 ImpFlag-SocSec Retire, Surv	Categ
16	R16IFSS	R16IFSS:W16 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
14	S14IFSS	S14IFSS:W14 ImpFlag-SocSec Retire, Surv	Categ
15	S15IFSS	S15IFSS:W15 ImpFlag-SocSec Retire, Surv	Categ
16	S16IFSS	S16IFSS:W16 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
14	R14MSS	R14MSS:W14 Monthly-SocSec Retire, Surv	Cont
15	R15MSS	R15MSS:W15 Monthly-SocSec Retire, Surv	Cont
16	R16MSS	R16MSS:W16 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
14	S14MSS	S14MSS:W14 Monthly-SocSec Retire, Surv	Cont
15	S15MSS	S15MSS:W15 Monthly-SocSec Retire, Surv	Cont
16	S16MSS	S16MSS:W16 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
14	R14NSS	R14NSS:W14 IncMons-SocSec Retire, Surv	Cont
15	R15NSS	R15NSS:W15 IncMons-SocSec Retire, Surv	Cont
16	R16NSS	R16NSS:W16 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
14	S14NSS	S14NSS:W14 IncMons-SocSec Retire, Surv	Cont
15	S15NSS	S15NSS:W15 IncMons-SocSec Retire, Surv	Cont
16	S16NSS	S16NSS:W16 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
14	R14NFSS	R14NFSS:W14 IncMons DK Flag-SocSec Retire, Surv	Categ
15	R15NFSS	R15NFSS:W15 IncMons DK Flag-SocSec Retire, Surv	Categ
16	R16NFSS	R16NFSS:W16 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
14	S14NFSS	S14NFSS:W14 IncMons DK Flag-SocSec Retire, Surv	Categ
15	S15NFSS	S15NFSS:W15 IncMons DK Flag-SocSec Retire, Surv	Categ
16	S16NFSS	S16NFSS:W16 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	341.01	1608.70	0.0	26000.0
R2ISRET	19642	3184.73	4276.26	0.0	120000.0
R3ISRET	17991	3696.89	4606.93	0.0	74400.0
R4ISRET	21384	4382.41	5233.77	0.0	144000.0
R5ISRET	19578	5033.54	5264.59	0.0	96000.0
R6ISRET	18165	6017.60	5901.97	0.0	115200.0
R7ISRET	20129	5784.16	6040.68	0.0	96600.0
R8ISRET	18469	6666.06	6536.92	0.0	108000.0
R9ISRET	17217	7522.44	6951.51	0.0	108000.0
R10ISRET	22034	6282.71	7621.37	0.0	264000.0
R11ISRET	20554	6810.16	7756.22	0.0	96000.0
R12ISRET	18747	7617.74	8248.50	0.0	96000.0
R13ISRET	20912	6640.04	8392.07	0.0	108000.0
R14ISRET	17146	7553.22	11434.99	0.0	456000.0
R15ISRET	15723	8313.73	9746.31	0.0	396000.0
R16ISRET	15787	8885.05	11262.34	0.0	360000.0
S1ISRET	10279	391.27	1710.10	0.0	26000.0
S2ISRET	13674	2599.52	4106.05	0.0	120000.0
S3ISRET	12334	3094.61	4449.82	0.0	74400.0
S4ISRET	14516	3713.96	4979.36	0.0	120000.0
S5ISRET	13041	4302.83	5129.77	0.0	48000.0
S6ISRET	11859	5237.04	5733.27	0.0	108000.0
S7ISRET	13352	5130.39	6050.70	0.0	96600.0
S8ISRET	12052	5924.62	6490.53	0.0	108000.0
S9ISRET	11012	6797.70	7018.70	0.0	108000.0
S10ISRET	14237	5601.64	7544.08	0.0	264000.0
S11ISRET	13081	6135.74	7698.56	0.0	96000.0
S12ISRET	11622	6826.26	8182.48	0.0	84000.0
S13ISRET	12889	5857.59	8231.48	0.0	96000.0
S14ISRET	10463	6778.79	10522.81	0.0	344592.0
S15ISRET	9529	7572.88	10012.66	0.0	396000.0
S16ISRET	9242	8190.72	11841.80	0.0	360000.0
R1IOSRET	12652	0.06	0.23	0.0	1.0

R2IOSRET	19642	0.45	0.50	0.0	1.0
R3IOSRET	17991	0.51	0.50	0.0	1.0
R4IOSRET	21384	0.54	0.50	0.0	1.0
R5IOSRET	19578	0.59	0.49	0.0	1.0
R6IOSRET	18165	0.66	0.47	0.0	1.0
R7IOSRET	20129	0.60	0.49	0.0	1.0
R8IOSRET	18469	0.64	0.48	0.0	1.0
R9IOSRET	17217	0.67	0.47	0.0	1.0
R10IOSRET	22034	0.52	0.50	0.0	1.0
R11IOSRET	20554	0.55	0.50	0.0	1.0
R12IOSRET	18747	0.58	0.49	0.0	1.0
R13IOSRET	20912	0.49	0.50	0.0	1.0
R14IOSRET	17146	0.53	0.50	0.0	1.0
R15IOSRET	15723	0.57	0.49	0.0	1.0
R16IOSRET	15787	0.56	0.50	0.0	1.0
S1IOSRET	10279	0.06	0.25	0.0	1.0
S2IOSRET	13674	0.38	0.48	0.0	1.0
S3IOSRET	12334	0.44	0.50	0.0	1.0
S4IOSRET	14516	0.47	0.50	0.0	1.0
S5IOSRET	13041	0.52	0.50	0.0	1.0
S6IOSRET	11859	0.59	0.49	0.0	1.0
S7IOSRET	13352	0.54	0.50	0.0	1.0
S8IOSRET	12052	0.58	0.49	0.0	1.0
S9IOSRET	11012	0.61	0.49	0.0	1.0
S10IOSRET	14237	0.47	0.50	0.0	1.0
S11IOSRET	13081	0.50	0.50	0.0	1.0
S12IOSRET	11622	0.52	0.50	0.0	1.0
S13IOSRET	12889	0.43	0.50	0.0	1.0
S14IOSRET	10463	0.48	0.50	0.0	1.0
S15IOSRET	9529	0.53	0.50	0.0	1.0
S16IOSRET	9242	0.51	0.50	0.0	1.0
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	19578	0.74	0.93	0.0	9.0
R6IFSRET	18165	0.77	0.66	0.0	9.0
R7IFSRET	20129	0.70	0.68	0.0	9.0
R8IFSRET	18469	0.75	0.67	0.0	9.0
R9IFSRET	17217	0.79	0.67	0.0	9.0
R10IFSRET	22034	0.69	1.00	0.0	9.0
R11IFSRET	20554	0.68	0.75	0.0	9.0
R12IFSRET	18747	0.70	0.75	0.0	9.0
R13IFSRET	20912	0.62	0.88	0.0	9.0
R14IFSRET	17146	0.68	0.86	0.0	9.0
R15IFSRET	15723	0.76	0.98	0.0	9.0
R16IFSRET	15787	0.73	0.96	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	19578	3.11	3.55	0.0	9.0
S6IFSRET	18165	3.24	3.52	0.0	9.0
S7IFSRET	20129	3.14	3.54	0.0	9.0
S8IFSRET	18469	3.24	3.53	0.0	9.0
S9IFSRET	17217	3.37	3.54	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
S14IFSRET	17146	3.63	3.70	0.0	9.0
S15IFSRET	15723	3.71	3.68	0.0	9.0
S16IFSRET	15787	3.85	3.71	0.0	9.0
R1ISS	12652	338.48	1605.54	0.0	26000.0
R2ISS	19642	3135.72	4274.00	0.0	120000.0
R3ISS	17991	3696.89	4606.93	0.0	74400.0
R4ISS	21384	4382.41	5233.77	0.0	144000.0
R5ISS	19578	5033.54	5264.59	0.0	96000.0
R6ISS	18165	6017.60	5901.97	0.0	115200.0
R7ISS	20129	5784.16	6040.68	0.0	96600.0
R8ISS	18469	6666.06	6536.92	0.0	108000.0
R9ISS	17217	7522.44	6951.51	0.0	108000.0
R10ISS	22034	6282.71	7621.37	0.0	264000.0
R11ISS	20554	6810.16	7756.22	0.0	96000.0
R12ISS	18747	7617.74	8248.50	0.0	96000.0
R13ISS	20912	6640.04	8392.07	0.0	108000.0
R14ISS	17146	7553.22	11434.99	0.0	456000.0
R15ISS	15723	8313.73	9746.31	0.0	396000.0
R16ISS	15787	8885.05	11262.34	0.0	360000.0
S1ISS	10279	388.19	1706.53	0.0	26000.0
S2ISS	13674	2529.11	4092.42	0.0	120000.0
S3ISS	12334	3094.61	4449.82	0.0	74400.0
S4ISS	14516	3713.96	4979.36	0.0	120000.0
S5ISS	13041	4302.83	5129.77	0.0	48000.0
S6ISS	11859	5237.04	5733.27	0.0	108000.0
S7ISS	13352	5130.39	6050.70	0.0	96600.0
S8ISS	12052	5924.62	6490.53	0.0	108000.0
S9ISS	11012	6797.70	7018.70	0.0	108000.0
S10ISS	14237	5601.64	7544.08	0.0	264000.0
S11ISS	13081	6135.74	7698.56	0.0	96000.0
S12ISS	11622	6826.26	8182.48	0.0	84000.0
S13ISS	12889	5857.59	8231.48	0.0	96000.0
S14ISS	10463	6778.79	10522.81	0.0	344592.0
S15ISS	9529	7572.88	10012.66	0.0	396000.0
S16ISS	9242	8190.72	11841.80	0.0	360000.0
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	19578	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
R14IOSS	17146	0.53	0.50	0.0	1.0
R15IOSS	15723	0.57	0.49	0.0	1.0
R16IOSS	15787	0.56	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	13041	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	14237	0.47	0.50	0.0	1.0
S11IOSS	13081	0.50	0.50	0.0	1.0
S12IOSS	11622	0.52	0.50	0.0	1.0
S13IOSS	12889	0.43	0.50	0.0	1.0
S14IOSS	10463	0.48	0.50	0.0	1.0
S15IOSS	9529	0.53	0.50	0.0	1.0
S16IOSS	9242	0.51	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	2.42	1.0	9.0
R4IFSS	21384	3.51	2.49	1.0	9.0
R5IFSS	19578	3.29	2.46	1.0	9.0
R6IFSS	18165	3.04	2.37	1.0	9.0
R7IFSS	20129	3.27	2.42	1.0	9.0
R8IFSS	18469	3.08	2.38	1.0	9.0
R9IFSS	17217	2.96	2.35	1.0	9.0
R10IFSS	22034	3.70	2.46	1.0	9.0
R11IFSS	20554	3.55	2.42	1.0	9.0
R12IFSS	18747	3.42	2.42	1.0	9.0
R13IFSS	20912	3.84	2.42	1.0	9.0
R14IFSS	17146	3.65	2.43	1.0	9.0
R15IFSS	15723	3.51	2.44	1.0	9.0
R16IFSS	15787	3.56	2.44	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	19578	5.08	2.89	1.0	9.0
S6IFSS	18165	4.96	2.96	1.0	9.0
S7IFSS	20129	5.06	2.90	1.0	9.0
S8IFSS	18469	4.98	2.96	1.0	9.0
S9IFSS	17217	4.96	3.00	1.0	9.0
S10IFSS	22034	5.39	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	2.69	1.0	9.0
S14IFSS	17146	5.56	2.77	1.0	9.0
S15IFSS	15723	5.49	2.84	1.0	9.0
S16IFSS	15787	5.61	2.80	1.0	9.0
R3MSS	2579	672.49	304.60	1.0	6200.0
R4MSS	11617	704.68	374.63	2.0	12000.0
R5MSS	11628	741.57	339.35	2.0	8000.0
R6MSS	11941	807.33	389.26	1.0	9600.0
R7MSS	12042	845.65	384.68	1.0	8050.0
R8MSS	11840	898.71	427.78	1.0	9000.0
R9MSS	11536	960.98	449.73	1.0	9000.0
R10MSS	11435	1039.85	524.96	5.0	22000.0

R11MSS	11305	1088.56	514.99	1.0	9000.0
R12MSS	10796	1144.41	544.70	1.0	8000.0
R13MSS	10168	1180.00	564.99	1.0	9000.0
R14MSS	9150	1243.30	1019.26	5.0	38000.0
R15MSS	8997	1267.75	751.80	1.0	33000.0
R16MSS	8777	1396.71	877.27	1.0	30000.0
S3MSS	2031	682.43	314.45	1.0	6200.0
S4MSS	6881	693.80	374.47	2.0	10000.0
S5MSS	6821	727.32	345.85	2.0	6800.0
S6MSS	7019	792.09	382.00	1.0	9000.0
S7MSS	7210	840.72	406.09	1.0	8050.0
S8MSS	7020	887.94	435.67	13.0	9000.0
S9MSS	6762	952.11	467.48	1.0	9000.0
S10MSS	6727	1025.39	555.26	13.0	22000.0
S11MSS	6544	1080.85	532.67	1.0	8000.0
S12MSS	6062	1134.47	562.19	1.0	7300.0
S13MSS	5600	1170.46	588.26	4.0	8000.0
S14MSS	5071	1235.11	939.32	5.0	28716.0
S15MSS	5010	1263.70	789.57	1.0	33000.0
S16MSS	4710	1414.20	1003.05	1.0	30000.0
R3NSS	2579	9.65	4.32	0.0	12.0
R4NSS	11617	11.47	2.21	0.0	12.0
R5NSS	11628	11.48	2.16	0.0	12.0
R6NSS	11941	11.38	2.43	0.0	12.0
R7NSS	12042	11.47	2.24	0.0	12.0
R8NSS	11840	11.61	1.92	0.0	12.0
R9NSS	11536	11.72	1.65	0.0	12.0
R10NSS	11435	11.68	1.74	0.0	12.0
R11NSS	11305	11.38	2.07	0.0	12.0
R12NSS	10796	11.60	1.89	0.0	12.0
R13NSS	10168	11.59	1.96	0.0	12.0
R14NSS	9150	11.38	2.17	0.0	12.0
R15NSS	8997	11.54	2.00	0.0	12.0
R16NSS	8777	11.49	2.16	0.0	12.0
S3NSS	2031	9.71	4.29	0.0	12.0
S4NSS	6881	11.34	2.44	0.0	12.0
S5NSS	6821	11.38	2.33	0.0	12.0
S6NSS	7019	11.23	2.69	0.0	12.0
S7NSS	7210	11.35	2.47	0.0	12.0
S8NSS	7020	11.52	2.14	0.0	12.0
S9NSS	6762	11.67	1.79	0.0	12.0
S10NSS	6727	11.62	1.91	0.0	12.0
S11NSS	6544	11.36	2.14	0.0	12.0
S12NSS	6062	11.59	1.91	0.0	12.0
S13NSS	5601	11.54	2.08	0.0	12.0
S14NSS	5072	11.37	2.24	0.0	12.0
S15NSS	5010	11.48	2.13	0.0	12.0
S16NSS	4710	11.42	2.29	0.0	12.0
R3NFSS	2579	0.02	0.13	0.0	1.0
R4NFSS	11617	0.02	0.15	0.0	1.0
R5NFSS	11628	0.02	0.14	0.0	1.0
R6NFSS	11941	0.02	0.13	0.0	1.0
R7NFSS	12042	0.01	0.11	0.0	1.0
R8NFSS	11840	0.01	0.10	0.0	1.0
R9NFSS	11536	0.01	0.11	0.0	1.0

R10NFSS	11435	0.03	0.16	0.0	1.0
R11NFSS	11305	0.02	0.13	0.0	1.0
R12NFSS	10796	0.02	0.13	0.0	1.0
R13NFSS	10168	0.02	0.15	0.0	1.0
R14NFSS	9150	0.03	0.16	0.0	1.0
R15NFSS	8997	0.04	0.19	0.0	1.0
R16NFSS	8777	0.04	0.21	0.0	1.0
S3NFSS	2031	0.02	0.13	0.0	1.0
S4NFSS	6881	0.03	0.16	0.0	1.0
S5NFSS	6821	0.02	0.14	0.0	1.0
S6NFSS	7019	0.02	0.13	0.0	1.0
S7NFSS	7210	0.02	0.14	0.0	1.0
S8NFSS	7020	0.01	0.12	0.0	1.0
S9NFSS	6762	0.02	0.13	0.0	1.0
S10NFSS	6727	0.03	0.18	0.0	1.0
S11NFSS	6544	0.02	0.15	0.0	1.0
S12NFSS	6062	0.03	0.17	0.0	1.0
S13NFSS	5600	0.04	0.18	0.0	1.0
S14NFSS	5071	0.04	0.21	0.0	1.0
S15NFSS	5010	0.06	0.24	0.0	1.0
S16NFSS	4710	0.06	0.23	0.0	1.0
H1ISSJ	12652	5.04	217.95	0.0	13200.0
H2ISSJ	8222	234.19	1758.15	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

RwIOSRET: Receives:R SocSec Retirement

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11926	10834	8865	9767	7950	6224	8087	6629	5681	10599
1.Receives income	726	8808	9126	11617	11628	11941	12042	11840	11536	11435

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	9249	7951	10744	7996	6726	7010
1.Receives income	11305	10796	10168	9150	8997	8777

SwIOSRET: Receives:Sp SocSec Retirement

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9617	8521	6934	7635	6220	4840	6142	5032	4250	7510
1.Receives income	662	5153	5400	6881	6821	7019	7210	7020	6762	6727

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	6537	5560	7289	5392	4519	4532
1.Receives income	6544	6062	5600	5071	5010	4710

RwIFSRET: ImpFlag:R SocSec Retirement

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11788	10404	8765	9626	7873	6213	8067	6625	5676	10446
1.No imputations	649	7871	7080	9834	9898	9898	10107	9894	9577	9234
2.Some imputation	120	1233	2020	1717	1670	2045	1940	1938	1951	2172
9.No Fin resp	95	134	126	207	137	9	15	12	13	182

Value	w11	w12	w13	w14	w15	w16
0.No income	9225	7925	10659	7950	6664	6934
1.No imputations	9019	8669	8149	7274	7033	6907
2.Some imputation	2274	2120	2005	1849	1911	1838
9.No Fin resp	36	33	99	73	115	108

SwIFSRET: ImpFlag:Sp SocSec Retirement

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	9494	8373	6854	7510	6161	4816	6090	4999	4216	7282
1.No imputations	587	4502	4217	5854	5819	5824	6017	5863	5599	5391
2.Some imputation	103	695	1177	967	968	1186	1176	1141	1139	1289
8.No Sp/part->no incm	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	104	86	185	93	33	69	49	58	275

Value	w11	w12	w13	w14	w15	w16
0.No income	6414	5441	7036	5159	4316	4305
1.No imputations	5182	4804	4423	3944	3802	3608
2.Some imputation	1346	1227	1130	1051	1098	1019
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	139	150	300	309	313	310

RwIOSS: Receives-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11941	10993	8865	9767	7950	6224	8087	6629	5681	10599
1.Receives income	711	8649	9126	11617	11628	11941	12042	11840	11536	11435

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	9249	7951	10744	7996	6726	7010
1.Receives income	11305	10796	10168	9150	8997	8777

SwIOSS: Receives-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9631	8680	6934	7635	6220	4840	6142	5032	4250	7510
1.Receives income	648	4994	5400	6881	6821	7019	7210	7020	6762	6727

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	6537	5560	7289	5392	4519	4532
1.Receives income	6544	6062	5600	5071	5010	4710

RwIFSS: ImpFlag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	634	7493	7080	9834	9898	9898	10107	9894	9577	9234
2.Complete bracket			638	952	713	732	775	795	807	881
3.Incomplete bracket			83	110	98	102	94	93	126	162
5.No value/bracket	68	970	1247	598	804	1157	1037	1029	991	1061
6.No income	11803	10806	8765	9626	7873	6213	8067	6625	5676	10446
7.DK if income	52	239	52	57	55	54	34	21	27	68
9.No Fin resp	95	134	126	207	137	9	15	12	13	182

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	9019	8669	8149	7274	7033	6907
2.Complete bracket	951	930	838	712	785	805
3.Incomplete bracket	155	165	125	116	131	86
5.No value/bracket	1127	976	980	957	922	887
6.No income	9225	7925	10659	7950	6664	6934
7.DK if income	41	49	62	64	73	60
9.No Fin resp	36	33	99	73	115	108

SwIFSS: ImpFlag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	573	4367	4217	5854	5819	5824	6017	5863	5599	5391
2.Complete bracket			367	533	401	427	451	446	448	485
3.Incomplete bracket			46	45	59	57	51	44	68	89
5.No value/bracket	62	508	737	354	476	675	644	634	602	663
6.No income	9508	8532	6854	7510	6161	4816	6090	4999	4216	7282
7.DK if income	41	163	27	35	32	27	30	17	21	52
8.No spouse/partner	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	104	86	185	93	33	69	49	58	275

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	5182	4804	4423	3944	3802	3608
2.Complete bracket	495	495	437	369	414	399
3.Incomplete bracket	85	91	62	64	66	39
5.No value/bracket	715	591	575	567	550	525
6.No income	6414	5441	7036	5159	4316	4305
7.DK if income	51	50	56	51	68	56
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	139	150	300	309	313	310

RwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8385	9767	7950	6224	8087	6629	5681	10599
.Q=Not asked this wv			7027							
0.Num mos known			2537	11358	11405	11750	11886	11718	11385	11144
1.DK num mos,used 12			42	259	223	191	156	122	151	291

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	9249	7951	10744	7996	6726	7010
.Q=Not asked this wv						
0.Num mos known	11099	10601	9946	8896	8644	8391
1.DK num mos,used 12	206	195	222	254	353	386

SwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			6599	7635	6220	4840	6142	5032	4249	7510
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			1998	6702	6694	6889	7076	6919	6640	6502
1.DK num mos,used 12			33	179	127	130	134	101	122	225

Value	w11	w12	w13	w14	w15	w16
.M=Oth Missing	6537	5560	7288	5392	4517	4531
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6196	6546
0.Num mos known	6393	5889	5404	4845	4697	4446
1.DK num mos,used 12	151	173	196	226	313	264

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	w14	w15	w16
.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	w14	w15	w16
.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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

RwISRET is the Respondent's income from Social Security retirement, spouse, or widow benefits in the last calendar year (LCY). SwISRET is the analogous spouse income.

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 any type of income from Social Security EXCEPT disability, the amount they 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. Similarly, 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 as 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. For Waves 2 forward, these variables are constructed by taking the monthly amount and multiplying by the appropriate number of months to derive the amount received in the last calendar year (LCY). If the start month is missing, the number of months received is set to 12 and a flag is set to one. If income was not received any months of LCY, the income equals $0. In Waves 1 and 2A, HwISSJ is the joint amount received.

RwMSS is the monthly income amount received, RwNSS is the number of months received in the LCY and RwNFSS is the flag indicating that the number of months was missing and therefore set to 12. RwISS is the calculated amount received LCY and equal to RwISRET in Waves 3 forward. In households reporting a joint amount received, RwISS is equal to half of the joint amount, HwISSJ. SwISS, SwMSS, SwNSS, SwNFSS are the analogous spouse variables.

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 HRS Assest and Income section; and (2) the spouse's self-report in the Employment section. 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, the disability section collected data on whether a previous SSDI benefit had since converted to a retirement benefit. These reports helped determine whether the type of Social Security income being received was for retirement or disability. For Respondents who reported a conversion, 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. Due to a change to the Wave 16 question sequence in the HRS disability section, fewer raw variables were needed to determine whether reports in the income section were about Social

Security disability or retirement benefits.

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

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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
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    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
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    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
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    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 2022:
    SM252           SSDI BENEFITS START - YR
    SM254           SSDI STILL RECEIVING BENEFITS
    SM255           SSDI BENEFITS STOPPED - YEAR
HRS 2002-2014:
    xJ478           CURRENTLY RECV SOC SEC INCOME
HRS 2002-2022:
    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 2004-2020:
    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
HRS 2016-2022:
    xJ3478          CURRENTLY RECV SOC SEC INCOME
Tracker:
    xFINR               1992-2022 WHETHER FINANCIAL RESPONDENT
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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
14	R14IUNWC	R14IUNWC:W14 Income:R Unemp + Workers Comp	Cont
15	R15IUNWC	R15IUNWC:W15 Income:R Unemp + Workers Comp	Cont
16	R16IUNWC	R16IUNWC:W16 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
14	S14IUNWC	S14IUNWC:W14 Income:Sp Unemp + Workers Comp	Cont
15	S15IUNWC	S15IUNWC:W15 Income:Sp Unemp + Workers Comp	Cont
16	S16IUNWC	S16IUNWC:W16 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
14	R14IOUNWC	R14IOUNWC:W14 Receives:R Unemp + Workers Comp	Categ
15	R15IOUNWC	R15IOUNWC:W15 Receives:R Unemp + Workers Comp	Categ
16	R16IOUNWC	R16IOUNWC:W16 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
14	S14IOUNWC	S14IOUNWC:W14 Receives:Sp Unemp + Workers Comp	Categ
15	S15IOUNWC	S15IOUNWC:W15 Receives:Sp Unemp + Workers Comp	Categ

16	S16IOUNWC	S16IOUNWC:W16 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
14	R14IFUNWC	R14IFUNWC:W14 ImpFlag:R Unemp + Workers Comp	Categ
15	R15IFUNWC	R15IFUNWC:W15 ImpFlag:R Unemp + Workers Comp	Categ
16	R16IFUNWC	R16IFUNWC:W16 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
14	S14IFUNWC	S14IFUNWC:W14 ImpFlag:Sp Unemp + Workers Comp	Categ
15	S15IFUNWC	S15IFUNWC:W15 ImpFlag:Sp Unemp + Workers Comp	Categ
16	S16IFUNWC	S16IFUNWC:W16 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
14	R14IUNEM	R14IUNEM:W14 IncPart-Unemployment	Cont
15	R15IUNEM	R15IUNEM:W15 IncPart-Unemployment	Cont
16	R16IUNEM	R16IUNEM:W16 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
14	S14IUNEM	S14IUNEM:W14 IncPart-Unemployment	Cont
15	S15IUNEM	S15IUNEM:W15 IncPart-Unemployment	Cont
16	S16IUNEM	S16IUNEM:W16 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
14	R14IOUNEM	R14IOUNEM:W14 Receives-Unemployment	Categ
15	R15IOUNEM	R15IOUNEM:W15 Receives-Unemployment	Categ
16	R16IOUNEM	R16IOUNEM:W16 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
14	S14IOUNEM	S14IOUNEM:W14 Receives-Unemployment	Categ
15	S15IOUNEM	S15IOUNEM:W15 Receives-Unemployment	Categ
16	S16IOUNEM	S16IOUNEM:W16 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
14	R14IFUNEM	R14IFUNEM:W14 ImpFlag-Unemployment	Categ
15	R15IFUNEM	R15IFUNEM:W15 ImpFlag-Unemployment	Categ
16	R16IFUNEM	R16IFUNEM:W16 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
14	S14IFUNEM	S14IFUNEM:W14 ImpFlag-Unemployment	Categ
15	S15IFUNEM	S15IFUNEM:W15 ImpFlag-Unemployment	Categ
16	S16IFUNEM	S16IFUNEM:W16 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
14	R14IWCMP	R14IWCMP:W14 IncPart-Workers Comp	Cont
15	R15IWCMP	R15IWCMP:W15 IncPart-Workers Comp	Cont
16	R16IWCMP	R16IWCMP:W16 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
14	S14IWCMP	S14IWCMP:W14 IncPart-Workers Comp	Cont
15	S15IWCMP	S15IWCMP:W15 IncPart-Workers Comp	Cont
16	S16IWCMP	S16IWCMP:W16 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
14	R14IOWCMP	R14IOWCMP:W14 Receives-Workers Comp	Categ
15	R15IOWCMP	R15IOWCMP:W15 Receives-Workers Comp	Categ
16	R16IOWCMP	R16IOWCMP:W16 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
14	S14IOWCMP	S14IOWCMP:W14 Receives-Workers Comp	Categ
15	S15IOWCMP	S15IOWCMP:W15 Receives-Workers Comp	Categ
16	S16IOWCMP	S16IOWCMP:W16 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
14	R14IFWCMP	R14IFWCMP:W14 ImpFlag-Workers Comp	Categ
15	R15IFWCMP	R15IFWCMP:W15 ImpFlag-Workers Comp	Categ
16	R16IFWCMP	R16IFWCMP:W16 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
14	S14IFWCMP	S14IFWCMP:W14 ImpFlag-Workers Comp	Categ
15	S15IFWCMP	S15IFWCMP:W15 ImpFlag-Workers Comp	Categ
16	S16IFWCMP	S16IFWCMP:W16 ImpFlag-Workers Comp	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IUNWC	12652	206.40	1263.21	0.0	30800.0
R2IUNWC	11420	223.23	1411.93	0.0	31000.0
R3IUNWC	10964	171.59	1618.49	0.0	60000.0
R4IUNWC	21384	108.28	1061.72	0.0	30000.0
R5IUNWC	19578	100.29	1433.34	0.0	100000.0
R6IUNWC	18165	66.08	769.41	0.0	32760.0
R7IUNWC	20129	115.14	1190.34	0.0	80000.0
R8IUNWC	18469	74.68	828.24	0.0	39000.0
R9IUNWC	17217	78.30	1112.77	0.0	100000.0
R10IUNWC	22034	315.85	2002.90	0.0	50000.0
R11IUNWC	20554	234.66	1823.24	0.0	50000.0
R12IUNWC	18747	157.77	1655.49	0.0	117000.0
R13IUNWC	20912	125.59	1358.98	0.0	60000.0
R14IUNWC	17146	93.92	1130.47	0.0	45000.0
R15IUNWC	15723	151.69	1488.38	0.0	44000.0
R16IUNWC	15787	264.19	2185.71	0.0	45916.0
S1IUNWC	10279	212.46	1328.78	0.0	30800.0
S2IUNWC	9125	211.21	1391.69	0.0	31000.0
S3IUNWC	8630	170.47	1700.21	0.0	60000.0
S4IUNWC	14516	120.79	1111.68	0.0	28000.0
S5IUNWC	13041	111.47	1645.29	0.0	100000.0
S6IUNWC	11859	77.96	841.14	0.0	32760.0
S7IUNWC	13352	115.25	1078.91	0.0	50000.0
S8IUNWC	12052	90.34	1003.66	0.0	39000.0
S9IUNWC	11012	94.65	1317.08	0.0	100000.0
S10IUNWC	14237	352.30	2133.64	0.0	47965.8
S11IUNWC	13081	253.88	1931.89	0.0	36000.0
S12IUNWC	11622	170.67	1831.39	0.0	117000.0
S13IUNWC	12889	120.47	1344.77	0.0	60000.0
S14IUNWC	10463	125.47	1552.49	0.0	62000.0
S15IUNWC	9529	142.32	1538.35	0.0	45000.0

S16IUNWC	9242	299.13	2374.31	0.0	42432.0
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	19578	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
R14IOUNWC	17146	0.02	0.13	0.0	1.0
R15IOUNWC	15723	0.02	0.15	0.0	1.0
R16IOUNWC	15787	0.03	0.17	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	13041	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	14237	0.05	0.22	0.0	1.0
S11IOUNWC	13081	0.04	0.18	0.0	1.0
S12IOUNWC	11622	0.03	0.16	0.0	1.0
S13IOUNWC	12889	0.02	0.14	0.0	1.0
S14IOUNWC	10463	0.02	0.13	0.0	1.0
S15IOUNWC	9529	0.02	0.15	0.0	1.0
S16IOUNWC	9242	0.03	0.17	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	19578	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	0.20	1.22	0.0	9.0
R14IFUNWC	17146	0.24	1.35	0.0	9.0
R15IFUNWC	15723	0.29	1.49	0.0	9.0
R16IFUNWC	15787	0.30	1.48	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	19578	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	3.23	3.92	0.0	9.0
S14IFUNWC	17146	3.31	3.95	0.0	9.0
S15IFUNWC	15723	3.37	3.95	0.0	9.0
S16IFUNWC	15787	3.54	3.97	0.0	9.0
R1IUNEM	12652	116.32	784.19	0.0	28000.0
R2IUNEM	11420	136.91	920.05	0.0	19000.0
R3IUNEM	10964	70.46	619.82	0.0	20000.0
R4IUNEM	21384	53.81	563.87	0.0	25000.0
R5IUNEM	19578	37.88	410.15	0.0	12000.0
R6IUNEM	18165	42.22	520.64	0.0	20000.0
R7IUNEM	20129	82.94	960.45	0.0	80000.0
R8IUNEM	18469	55.71	697.67	0.0	39000.0
R9IUNEM	17217	52.50	629.79	0.0	18200.0
R10IUNEM	22034	279.61	1828.50	0.0	32400.0
R11IUNEM	20554	195.50	1576.43	0.0	35000.0
R12IUNEM	18747	113.76	1061.67	0.0	25000.0
R13IUNEM	20912	76.39	877.78	0.0	36000.0
R14IUNEM	17146	61.41	796.05	0.0	40000.0
R15IUNEM	15723	122.08	1268.09	0.0	40000.0
R16IUNEM	15787	227.19	1934.75	0.0	45916.0
S1IUNEM	10279	116.00	800.05	0.0	28000.0
S2IUNEM	9125	127.78	900.78	0.0	19000.0
S3IUNEM	8630	67.94	634.30	0.0	20000.0
S4IUNEM	14516	60.44	597.59	0.0	25000.0
S5IUNEM	13041	38.79	420.18	0.0	12000.0
S6IUNEM	11859	48.91	573.10	0.0	20000.0
S7IUNEM	13352	73.44	701.30	0.0	20000.0
S8IUNEM	12052	62.46	818.80	0.0	39000.0
S9IUNEM	11012	59.74	687.28	0.0	18200.0
S10IUNEM	14237	301.32	1908.87	0.0	32400.0
S11IUNEM	13081	207.40	1668.59	0.0	35000.0
S12IUNEM	11622	111.68	1040.09	0.0	24000.0
S13IUNEM	12889	65.09	777.96	0.0	36000.0
S14IUNEM	10463	84.67	1313.64	0.0	62000.0
S15IUNEM	9529	121.06	1353.90	0.0	40000.0
S16IUNEM	9242	250.08	2064.79	0.0	40000.0
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	19578	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
R14IOUNEM	17146	0.01	0.11	0.0	1.0

R15IOUNEM	15723	0.02	0.14	0.0	1.0
R16IOUNEM	15787	0.03	0.16	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	13041	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	14237	0.04	0.21	0.0	1.0
S11IOUNEM	13081	0.03	0.17	0.0	1.0
S12IOUNEM	11622	0.02	0.15	0.0	1.0
S13IOUNEM	12889	0.02	0.12	0.0	1.0
S14IOUNEM	10463	0.01	0.11	0.0	1.0
S15IOUNEM	9529	0.02	0.14	0.0	1.0
S16IOUNEM	9242	0.03	0.16	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	19578	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	0.72	1.0	9.0
R14IFUNEM	17146	6.02	0.69	1.0	9.0
R15IFUNEM	15723	6.00	0.81	1.0	9.0
R16IFUNEM	15787	5.97	0.91	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	19578	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	6.77	1.13	1.0	9.0
S14IFUNEM	17146	6.81	1.11	1.0	9.0
S15IFUNEM	15723	6.81	1.16	1.0	9.0
S16IFUNEM	15787	6.83	1.21	1.0	9.0
R1IWCMP	12652	90.08	993.07	0.0	30800.0
R2IWCMP	11420	86.32	1055.93	0.0	31000.0
R3IWCMP	10964	101.13	1483.09	0.0	60000.0
R4IWCMP	21384	54.47	889.38	0.0	30000.0
R5IWCMP	19578	62.42	1367.25	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	36.24	782.49	0.0	50000.0
R11IWCMP	20554	39.16	891.21	0.0	50000.0
R12IWCMP	18747	44.00	1262.22	0.0	117000.0
R13IWCMP	20912	49.20	996.43	0.0	60000.0
R14IWCMP	17146	32.51	790.51	0.0	45000.0
R15IWCMP	15723	29.62	782.08	0.0	44000.0
R16IWCMP	15787	37.00	978.12	0.0	42432.0
S1IWCMP	10279	96.47	1063.05	0.0	30800.0
S2IWCMP	9125	83.43	1066.56	0.0	31000.0
S3IWCMP	8630	102.54	1570.57	0.0	60000.0
S4IWCMP	14516	60.35	924.49	0.0	28000.0
S5IWCMP	13041	72.69	1584.75	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	14237	50.97	908.71	0.0	47965.8
S11IWCMP	13081	46.48	934.24	0.0	36000.0
S12IWCMP	11622	58.98	1502.05	0.0	117000.0
S13IWCMP	12889	55.39	1079.45	0.0	60000.0
S14IWCMP	10463	40.81	815.57	0.0	40000.0
S15IWCMP	9529	21.26	733.70	0.0	45000.0
S16IWCMP	9242	49.04	1161.81	0.0	42432.0
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	19578	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
R14IOWCMP	17146	0.00	0.06	0.0	1.0
R15IOWCMP	15723	0.00	0.06	0.0	1.0
R16IOWCMP	15787	0.00	0.06	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	13041	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	14237	0.01	0.08	0.0	1.0
S11IOWCMP	13081	0.00	0.07	0.0	1.0
S12IOWCMP	11622	0.01	0.07	0.0	1.0
S13IOWCMP	12889	0.01	0.07	0.0	1.0

S14IOWCMP	10463	0.00	0.07	0.0	1.0
S15IOWCMP	9529	0.00	0.05	0.0	1.0
S16IOWCMP	9242	0.00	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	19578	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	0.52	1.0	9.0
R14IFWCMP	17146	6.06	0.54	1.0	9.0
R15IFWCMP	15723	6.07	0.57	1.0	9.0
R16IFWCMP	15787	6.07	0.58	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	19578	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	6.80	1.05	1.0	9.0
S14IFWCMP	17146	6.83	1.05	1.0	9.0
S15IFWCMP	15723	6.85	1.04	1.0	9.0
S16IFWCMP	15787	6.89	1.06	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	19146	17835	19628	18139	16937	20984
1.Receives income	759	649	446	568	432	330	501	330	280	1050

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19831	18259	20476	16854	15341	15300
1.Receives income	723	488	436	292	382	487

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	7797
0.Receives no income	9688	8653	8310	14101	12739	11625	12999	11825	10815	13520
1.Receives income	591	472	320	415	302	234	353	227	197	717

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12618	11314	12624	10289	9316	8962
1.Receives income	463	308	265	174	213	280

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	18961	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	w14	w15	w16
.Q=Not asked this wv						
0.No income	19544	17958	19948	16364	14806	14757
1.No imputations	549	382	329	216	259	356
2.Some imputation	290	208	260	177	226	244
9.No Fin resp	171	199	375	389	432	430

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	12607	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	259
8.No Sp/part->no incm	2373	2295	2334	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	64	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.No income	12394	11076	12198	9896	8900	8532
1.No imputations	341	231	198	125	142	196
2.Some imputation	203	155	177	113	148	174
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	19285	17901	19717	18199	16995	21078
1.Receives income	555	485	311	408	293	264	412	270	222	956

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19906	18328	20572	16917	15397	15356
1.Receives income	648	419	340	229	326	431

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	7797
0.Receives no income	9850	8775	8406	14212	12837	11675	13073	11873	10859	13600
1.Receives income	429	350	224	304	204	184	279	179	153	637

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12674	11366	12685	10334	9343	8998
1.Receives income	407	256	204	129	186	244

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	19101	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	493	331	265	172	218	316
2.Complete bracket	94	58	45	18	57	62
3.Incomplete bracket	8	6	6	3	6	8
5.No value/bracket	44	17	19	16	26	24
6.No income	19656	18057	20077	16460	14888	14842
7.DK if income	88	79	125	88	96	105
9.No Fin resp	171	199	375	389	432	430

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	12707	11598	12959	11781	10758	13212
7.DK if income	39	34	21	40	37	44	40	42	43	76
8.No spouse/partner	2373	2295	2334	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	64	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	297	194	154	91	122	167
2.Complete bracket	58	35	25	10	30	36
3.Incomplete bracket	9	6	4	3	6	5
5.No value/bracket	38	15	15	15	19	19
6.No income	12472	11157	12293	9963	8942	8601
7.DK if income	64	55	82	52	71	74
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	19430	18093	20032	18404	17157	21922
1.Receives income	217	179	148	170	148	72	97	65	60	112

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	20469	18663	20805	17078	15664	15723
1.Receives income	85	84	107	68	59	64

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	7797
0.Receives no income	10107	8997	8527	14398	12936	11805	13275	12000	10966	14145
1.Receives income	172	128	103	118	105	54	77	52	46	92

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	13016	11560	12822	10413	9501	9201
1.Receives income	65	62	67	50	28	41

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	19244	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	63	62	76	50	44	48
2.Complete bracket	16	13	19	8	7	8
3.Incomplete bracket	1	3	2	1	1	3
5.No value/bracket	5	5	6	8	6	3
6.No income	20192	18364	20288	16591	15135	15176
7.DK if income	106	101	146	99	98	119
9.No Fin resp	171	199	375	389	432	430

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	12804	11715	13146	11900	10862	13733
7.DK if income	46	29	19	30	39	55	54	48	43	84
8.No spouse/partner	2373	2295	2334	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	100	64	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	50	43	50	40	21	34
2.Complete bracket	9	8	10	3	2	4
3.Incomplete bracket	2	3	1	1		
5.No value/bracket	4	6	6	5	4	3
6.No income	12803	11321	12403	10027	9095	8766
7.DK if income	70	81	103	58	68	95
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

RwIUNWC sums the Respondent's income from unemployment and workers' compensation. Income from unemployment and workers' 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 workers' 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 workers' 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 workers' 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 workers' compensation.

Beginning in Wave 6, unfolding bracket questions are asked for unemployment and workers' compensation.

Unemployment and workers' compensation are not available for AHEAD Respondents in Waves 2A and 3A. RwIUNWC and SwIUNWC are set to .Q 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 2002-2022:	
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               1992-2022 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
14	R14IGXFR	R14IGXFR:W14 Income:R Other Gov Transfer	Cont
15	R15IGXFR	R15IGXFR:W15 Income:R Other Gov Transfer	Cont
16	R16IGXFR	R16IGXFR:W16 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
14	S14IGXFR	S14IGXFR:W14 Income:Sp Other Gov Transfer	Cont
15	S15IGXFR	S15IGXFR:W15 Income:Sp Other Gov Transfer	Cont
16	S16IGXFR	S16IGXFR:W16 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
14	R14IOGXFR	R14IOGXFR:W14 Receives:R Other Gov Transfer	Categ
15	R15IOGXFR	R15IOGXFR:W15 Receives:R Other Gov Transfer	Categ
16	R16IOGXFR	R16IOGXFR:W16 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
14	S14IOGXFR	S14IOGXFR:W14 Receives:Sp Other Gov Transfer	Categ
15	S15IOGXFR	S15IOGXFR:W15 Receives:Sp Other Gov Transfer	Categ

16	S16IOGXFR	S16IOGXFR:W16 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
14	R14IFGXFR	R14IFGXFR:W14 ImpFlag:R Other Gov Transfer	Categ
15	R15IFGXFR	R15IFGXFR:W15 ImpFlag:R Other Gov Transfer	Categ
16	R16IFGXFR	R16IFGXFR:W16 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
14	S14IFGXFR	S14IFGXFR:W14 ImpFlag:Sp Other Gov Transfer	Categ
15	S15IFGXFR	S15IFGXFR:W15 ImpFlag:Sp Other Gov Transfer	Categ
16	S16IFGXFR	S16IFGXFR:W16 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
14	R14IVET	R14IVET:W14 IncPart-Veteran Benefits	Cont
15	R15IVET	R15IVET:W15 IncPart-Veteran Benefits	Cont
16	R16IVET	R16IVET:W16 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
14	S14IVET	S14IVET:W14 IncPart-Veteran Benefits	Cont
15	S15IVET	S15IVET:W15 IncPart-Veteran Benefits	Cont
16	S16IVET	S16IVET:W16 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
14	R14IOVET	R14IOVET:W14 Receives-Veteran Benefits	Categ
15	R15IOVET	R15IOVET:W15 Receives-Veteran Benefits	Categ
16	R16IOVET	R16IOVET:W16 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
14	S14IOVET	S14IOVET:W14 Receives-Veteran Benefits	Categ
15	S15IOVET	S15IOVET:W15 Receives-Veteran Benefits	Categ
16	S16IOVET	S16IOVET:W16 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
14	R14IFVET	R14IFVET:W14 ImpFlag-Veteran Benefits	Categ
15	R15IFVET	R15IFVET:W15 ImpFlag-Veteran Benefits	Categ
16	R16IFVET	R16IFVET:W16 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
14	S14IFVET	S14IFVET:W14 ImpFlag-Veteran Benefits	Categ
15	S15IFVET	S15IFVET:W15 ImpFlag-Veteran Benefits	Categ
16	S16IFVET	S16IFVET:W16 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
14	R14MVET	R14MVET:W14 Monthly-Veteran Benefits	Cont
15	R15MVET	R15MVET:W15 Monthly-Veteran Benefits	Cont
16	R16MVET	R16MVET:W16 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
14	S14MVET	S14MVET:W14 Monthly-Veteran Benefits	Cont
15	S15MVET	S15MVET:W15 Monthly-Veteran Benefits	Cont
16	S16MVET	S16MVET:W16 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
14	R14NVET	R14NVET:W14 IncMons-Veteran Benefits	Cont
15	R15NVET	R15NVET:W15 IncMons-Veteran Benefits	Cont
16	R16NVET	R16NVET:W16 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
14	S14NVET	S14NVET:W14 IncMons-Veteran Benefits	Cont
15	S15NVET	S15NVET:W15 IncMons-Veteran Benefits	Cont
16	S16NVET	S16NVET:W16 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
14	R14NFVET	R14NFVET:W14 IncMons DK Flag-Veteran Benefits	Categ
15	R15NFVET	R15NFVET:W15 IncMons DK Flag-Veteran Benefits	Categ
16	R16NFVET	R16NFVET:W16 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
14	S14NFVET	S14NFVET:W14 IncMons DK Flag-Veteran Benefits	Categ
15	S15NFVET	S15NFVET:W15 IncMons DK Flag-Veteran Benefits	Categ
16	S16NFVET	S16NFVET:W16 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
14	H14IWELF	H14IWELF:W14 IncPart-Welfare Inc	Cont
15	H15IWELF	H15IWELF:W15 IncPart-Welfare Inc	Cont
16	H16IWELF	H16IWELF:W16 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
14	H14IOWELF	H14IOWELF:W14 Receives-Welfare Inc	Categ
15	H15IOWELF	H15IOWELF:W15 Receives-Welfare Inc	Categ
16	H16IOWELF	H16IOWELF:W16 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
14	H14IFWELF	H14IFWELF:W14 ImpFlag-Welfare Inc	Categ
15	H15IFWELF	H15IFWELF:W15 ImpFlag-Welfare Inc	Categ
16	H16IFWELF	H16IFWELF:W16 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
14	H14IFOOD	H14IFOOD:W14 IncPart-Food Stamps	Cont
15	H15IFOOD	H15IFOOD:W15 IncPart-Food Stamps	Cont
16	H16IFOOD	H16IFOOD:W16 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
14	H14IOFOOD	H14IOFOOD:W14 Receives-Food Stamps	Categ
15	H15IOFOOD	H15IOFOOD:W15 Receives-Food Stamps	Categ
16	H16IOFOOD	H16IOFOOD:W16 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
14	H14IFFOOD	H14IFFOOD:W14 ImpFlag-Food Stamps	Categ

15	H15IFFOOD	H15IFFOOD:W15 ImpFlag-Food Stamps	Categ
16	H16IFFOOD	H16IFFOOD:W16 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
14	H14MFOOD	H14MFOOD:W14 Monthly-Food Stamps	Cont
15	H15MFOOD	H15MFOOD:W15 Monthly-Food Stamps	Cont
16	H16MFOOD	H16MFOOD:W16 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
14	H14NFOOD	H14NFOOD:W14 IncMons-Food Stamps	Cont
15	H15NFOOD	H15NFOOD:W15 IncMons-Food Stamps	Cont
16	H16NFOOD	H16NFOOD:W16 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
14	H14NFFOOD	H14NFFOOD:W14 IncMons DK Flag-Food Stamps	Categ
15	H15NFFOOD	H15NFFOOD:W15 IncMons DK Flag-Food Stamps	Categ
16	H16NFFOOD	H16NFFOOD:W16 IncMons DK Flag-Food Stamps	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1IGXFR	12652	493.19	2674.11	0.0	60000.0
R2IGXFR	19642	289.40	2388.04	0.0	144000.0
R3IGXFR	17991	508.25	5870.27	0.0	396000.0
R4IGXFR	21384	517.59	4157.88	0.0	360000.0
R5IGXFR	19578	521.97	3304.64	0.0	96000.0
R6IGXFR	18165	566.28	3614.63	0.0	99600.0
R7IGXFR	20129	578.43	3493.78	0.0	66000.0
R8IGXFR	18469	681.47	4058.33	0.0	79656.0
R9IGXFR	17217	734.57	4345.62	0.0	98400.0
R10IGXFR	22034	809.03	4474.29	0.0	83076.0
R11IGXFR	20554	848.43	4635.99	0.0	96000.0
R12IGXFR	18747	975.31	4990.74	0.0	85704.0
R13IGXFR	20912	998.28	5386.12	0.0	120000.0

R14IGXFR	17146	1056.76	5710.62	0.0	111744.0
R15IGXFR	15723	1143.35	6670.91	0.0	420000.0
R16IGXFR	15787	1374.05	6745.11	0.0	127680.0
S1IGXFR	10279	426.08	2697.14	0.0	60000.0
S2IGXFR	13674	242.68	2327.66	0.0	144000.0
S3IGXFR	12334	545.64	6969.45	0.0	396000.0
S4IGXFR	14516	510.26	4734.84	0.0	360000.0
S5IGXFR	13041	506.90	3547.37	0.0	96000.0
S6IGXFR	11859	544.79	3830.32	0.0	99600.0
S7IGXFR	13352	562.77	3779.37	0.0	66000.0
S8IGXFR	12052	658.69	4340.65	0.0	79656.0
S9IGXFR	11012	730.95	4683.43	0.0	78000.0
S10IGXFR	14237	762.21	4757.79	0.0	83076.0
S11IGXFR	13081	801.29	4987.21	0.0	96000.0
S12IGXFR	11622	905.01	5363.24	0.0	85704.0
S13IGXFR	12889	950.16	5820.95	0.0	120000.0
S14IGXFR	10463	1171.36	11076.04	0.0	660000.0
S15IGXFR	9529	1116.37	7519.66	0.0	420000.0
S16IGXFR	9242	1164.41	6629.69	0.0	127680.0
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	19578	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
R14IOGXFR	17146	0.17	0.38	0.0	1.0
R15IOGXFR	15723	0.17	0.38	0.0	1.0
R16IOGXFR	15787	0.20	0.40	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	13041	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	14237	0.12	0.32	0.0	1.0
S11IOGXFR	13081	0.12	0.33	0.0	1.0
S12IOGXFR	11622	0.13	0.33	0.0	1.0
S13IOGXFR	12889	0.13	0.34	0.0	1.0
S14IOGXFR	10463	0.13	0.34	0.0	1.0
S15IOGXFR	9529	0.13	0.33	0.0	1.0
S16IOGXFR	9242	0.14	0.35	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	19578	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	0.38	1.26	0.0	9.0
R14IFGXFR	17146	0.42	1.39	0.0	9.0
R15IFGXFR	15723	0.46	1.52	0.0	9.0
R16IFGXFR	15787	0.50	1.52	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	19578	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	3.31	3.87	0.0	9.0
S14IFGXFR	17146	3.39	3.89	0.0	9.0
S15IFGXFR	15723	3.45	3.90	0.0	9.0
S16IFGXFR	15787	3.62	3.92	0.0	9.0
R1IVET	12652	376.00	2605.09	0.0	60000.0
R2IVET	11420	236.81	2753.39	0.0	144000.0
R3IVET	17991	455.73	5858.20	0.0	396000.0
R4IVET	21384	470.76	4134.46	0.0	360000.0
R5IVET	19578	488.57	3293.19	0.0	96000.0
R6IVET	18165	531.67	3576.14	0.0	99600.0
R7IVET	20129	529.05	3476.37	0.0	66000.0
R8IVET	18469	631.23	4051.34	0.0	79656.0
R9IVET	17217	677.06	4337.58	0.0	98400.0
R10IVET	22034	675.66	4442.18	0.0	83076.0
R11IVET	20554	711.54	4591.18	0.0	96000.0
R12IVET	18747	833.50	4967.14	0.0	85704.0
R13IVET	20912	835.23	5359.10	0.0	120000.0
R14IVET	17146	921.95	5701.21	0.0	111744.0
R15IVET	15723	987.72	6658.74	0.0	420000.0
R16IVET	15787	1113.98	6710.71	0.0	127680.0
S1IVET	10279	360.66	2655.62	0.0	60000.0
S2IVET	9125	223.25	2563.05	0.0	144000.0
S3IVET	12334	525.27	6967.29	0.0	396000.0
S4IVET	14516	490.84	4731.67	0.0	360000.0
S5IVET	13041	493.67	3545.67	0.0	96000.0
S6IVET	11859	530.10	3782.51	0.0	99600.0
S7IVET	13352	543.31	3775.55	0.0	66000.0
S8IVET	12052	637.88	4339.53	0.0	79656.0
S9IVET	11012	702.56	4679.69	0.0	78000.0
S10IVET	14237	691.29	4747.02	0.0	83076.0
S11IVET	13081	732.46	4978.89	0.0	96000.0
S12IVET	11622	832.05	5355.95	0.0	85704.0

S13IVET	12889	869.52	5813.76	0.0	120000.0
S14IVET	10463	1103.31	11075.82	0.0	660000.0
S15IVET	9529	1050.69	7518.69	0.0	420000.0
S16IVET	9242	1051.14	6620.83	0.0	127680.0
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	19578	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
R14IOVET	17146	0.05	0.21	0.0	1.0
R15IOVET	15723	0.05	0.22	0.0	1.0
R16IOVET	15787	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	13041	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	14237	0.04	0.19	0.0	1.0
S11IOVET	13081	0.04	0.20	0.0	1.0
S12IOVET	11622	0.04	0.20	0.0	1.0
S13IOVET	12889	0.04	0.20	0.0	1.0
S14IOVET	10463	0.04	0.20	0.0	1.0
S15IOVET	9529	0.04	0.21	0.0	1.0
S16IOVET	9242	0.04	0.20	0.0	1.0
R1IFVET	12652	5.86	0.93	1.0	9.0
R2IFVET	11420	5.92	0.81	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	19578	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	5.85	1.06	1.0	9.0
R14IFVET	17146	5.86	1.10	1.0	9.0
R15IFVET	15723	5.87	1.14	1.0	9.0
R16IFVET	15787	5.88	1.12	1.0	9.0
S1IFVET	12652	6.28	1.16	1.0	9.0
S2IFVET	11420	6.35	1.08	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	19578	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	6.70	1.31	1.0	9.0
S14IFVET	17146	6.73	1.32	1.0	9.0
S15IFVET	15723	6.74	1.34	1.0	9.0
S16IFVET	15787	6.79	1.32	1.0	9.0
R3MVET	446	1195.62	2812.11	2.0	33000.0
R4MVET	967	894.98	1381.69	3.0	30000.0
R5MVET	891	911.49	939.41	1.0	8000.0
R6MVET	814	1013.87	1019.91	19.0	8300.0
R7MVET	881	1032.75	964.14	10.0	5500.0
R8MVET	873	1149.22	1100.50	8.0	6638.0
R9MVET	822	1213.70	1184.75	10.0	8200.0
R10MVET	967	1316.57	1240.40	1.0	6923.0
R11MVET	959	1363.30	1271.93	5.0	8500.0
R12MVET	969	1403.96	1257.34	12.0	7142.0
R13MVET	960	1567.96	1450.29	5.0	10000.0
R14MVET	811	1659.29	1499.62	10.0	9312.0
R15MVET	772	1745.26	1895.71	25.0	35000.0
R16MVET	765	1985.30	1712.01	14.0	10640.0
S3MVET	336	1382.91	3206.71	2.0	33000.0
S4MVET	581	1046.71	1701.38	3.0	30000.0
S5MVET	515	1057.94	1077.50	1.0	8000.0
S6MVET	456	1170.78	1139.89	59.0	8300.0
S7MVET	494	1244.76	1105.82	25.0	5500.0
S8MVET	486	1339.59	1248.07	8.0	6638.0
S9MVET	471	1388.06	1323.57	25.0	6500.0
S10MVET	531	1572.06	1368.31	15.0	6923.0
S11MVET	522	1604.56	1444.64	5.0	8500.0
S12MVET	500	1666.62	1461.87	12.0	7142.0
S13MVET	532	1809.81	1632.83	5.0	10000.0
S14MVET	441	2208.73	3957.63	60.0	55000.0
S15MVET	419	2048.42	2262.81	25.0	35000.0
S16MVET	383	2168.06	1733.77	14.0	10640.0
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	960	11.41	2.30	0.0	12.0
R14NVET	811	11.59	1.98	0.0	12.0
R15NVET	772	11.49	2.13	0.0	12.0
R16NVET	765	11.47	2.17	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	532	11.35	2.49	0.0	12.0
S14NVET	441	11.78	1.41	0.0	12.0
S15NVET	419	11.60	1.83	0.0	12.0
S16NVET	383	11.62	1.80	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	960	0.11	0.31	0.0	1.0
R14NFVET	811	0.11	0.31	0.0	1.0
R15NFVET	772	0.12	0.32	0.0	1.0
R16NFVET	765	0.14	0.34	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	532	0.13	0.34	0.0	1.0
S14NFVET	441	0.14	0.35	0.0	1.0
S15NFVET	419	0.13	0.34	0.0	1.0
S16NFVET	383	0.14	0.34	0.0	1.0
R2IVET1	8222	211.24	1627.14	0.0	48000.0
S2IVET1	4549	195.86	1720.51	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	58.69	560.89	0.0	28000.0
H3IWELF	17991	19.12	325.72	0.0	16000.0
H4IWELF	21384	19.58	428.15	0.0	48000.0
H5IWELF	19578	8.90	256.11	0.0	24000.0
H6IWELF	18165	10.58	459.18	0.0	41000.0
H7IWELF	20129	9.56	215.88	0.0	15000.0
H8IWELF	18469	7.35	173.11	0.0	10000.0
H9IWELF	17217	9.63	251.97	0.0	17000.0
H10IWELF	22034	14.42	244.85	0.0	9300.0
H11IWELF	20554	23.29	519.89	0.0	36000.0
H12IWELF	18747	14.09	262.42	0.0	10000.0
H13IWELF	20912	20.61	334.28	0.0	15000.0
H14IWELF	17146	11.10	211.14	0.0	12000.0
H15IWELF	15723	10.14	203.84	0.0	10000.0
H16IWELF	15787	15.95	343.55	0.0	18000.0
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	19578	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	0.09	0.0	1.0
H14IOWELF	17146	0.01	0.08	0.0	1.0
H15IOWELF	15723	0.01	0.08	0.0	1.0
H16IOWELF	15787	0.01	0.08	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	19578	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	0.60	1.0	9.0
H14IFWELF	17146	6.04	0.60	1.0	9.0
H15IFWELF	15723	6.06	0.62	1.0	9.0
H16IFWELF	15787	6.06	0.63	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	111.65	555.06	0.0	14400.0
H2IFOOD	19642	60.09	336.03	0.0	5316.0
H3IFOOD	17991	47.36	313.00	0.0	13248.0
H4IFOOD	21384	40.43	275.29	0.0	6600.0
H5IFOOD	19578	33.30	239.51	0.0	8400.0
H6IFOOD	18165	33.62	239.02	0.0	6000.0
H7IFOOD	20129	52.73	431.22	0.0	24036.0
H8IFOOD	18469	56.46	341.13	0.0	9000.0
H9IFOOD	17217	66.03	380.61	0.0	7500.0
H10IFOOD	22034	164.78	768.11	0.0	26700.0
H11IFOOD	20554	157.40	689.44	0.0	11760.0
H12IFOOD	18747	172.95	716.05	0.0	11952.0
H13IFOOD	20912	192.15	759.19	0.0	13200.0
H14IFOOD	17146	165.23	653.86	0.0	10956.0
H15IFOOD	15723	185.30	720.07	0.0	12108.0
H16IFOOD	15787	310.44	1072.78	0.0	21600.0
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	19578	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
H14IOFOOD	17146	0.13	0.33	0.0	1.0
H15IOFOOD	15723	0.12	0.33	0.0	1.0
H16IOFOOD	15787	0.16	0.36	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	19578	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	1.70	1.0	9.0
H14IFFOOD	17146	5.48	1.69	1.0	9.0

H15IFFOOD	15723	5.52	1.67	1.0	9.0
H16IFFOOD	15787	5.38	1.83	1.0	9.0
H3MFOOD	564	110.08	90.78	6.0	500.0
H4MFOOD	992	83.93	79.98	7.0	550.0
H5MFOOD	816	84.90	85.39	10.0	752.0
H6MFOOD	715	88.65	79.23	9.0	500.0
H7MFOOD	1025	114.10	140.69	1.0	2003.0
H8MFOOD	1024	109.42	100.60	8.0	750.0
H9MFOOD	982	120.37	103.84	2.0	625.0
H10MFOOD	2390	196.52	152.16	9.0	2225.0
H11MFOOD	2316	184.45	148.59	1.0	1000.0
H12MFOOD	2208	172.01	137.67	5.0	996.0
H13MFOOD	2771	174.59	143.87	6.0	1800.0
H14MFOOD	2200	168.46	157.20	1.0	2200.0
H15MFOOD	1957	184.26	135.83	2.0	1600.0
H16MFOOD	2481	239.68	200.66	7.0	3600.0
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
H8NFOOD	1024	9.80	4.27	0.0	12.0
H9NFOOD	982	10.08	4.01	0.0	12.0
H10NFOOD	2390	7.65	5.33	0.0	12.0
H11NFOOD	2316	7.83	4.82	0.0	12.0
H12NFOOD	2208	8.57	4.63	0.0	12.0
H13NFOOD	2771	8.45	4.80	0.0	12.0
H14NFOOD	2200	8.26	4.66	0.0	12.0
H15NFOOD	1957	8.32	4.91	0.0	12.0
H16NFOOD	2481	8.50	4.76	0.0	12.0
H3NFFOOD	564	0.05	0.22	0.0	1.0
H4NFFOOD	992	0.09	0.28	0.0	1.0
H5NFFOOD	816	0.04	0.20	0.0	1.0
H6NFFOOD	715	0.05	0.22	0.0	1.0
H7NFFOOD	1025	0.05	0.22	0.0	1.0
H8NFFOOD	1024	0.06	0.24	0.0	1.0
H9NFFOOD	982	0.08	0.28	0.0	1.0
H10NFFOOD	2390	0.03	0.18	0.0	1.0
H11NFFOOD	2316	0.02	0.13	0.0	1.0
H12NFFOOD	2208	0.02	0.13	0.0	1.0
H13NFFOOD	2771	0.02	0.16	0.0	1.0
H14NFFOOD	2200	0.03	0.16	0.0	1.0
H15NFFOOD	1957	0.04	0.19	0.0	1.0
H16NFFOOD	2481	0.04	0.20	0.0	1.0

Categorical Variable Codes

RwIOGXFR: Receives:R Other Gov Transfer

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11393	17865	16241	19406	17868	16634	18230	16584	15412	18711
1.Receives income	1259	1777	1750	1978	1710	1531	1899	1885	1805	3323

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	17297	15603	17190	14148	13013	12582
1.Receives income	3257	3144	3722	2998	2710	3205

SwIOGXFR: Receives:Sp Other Gov Transfer

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
0.Receives no income	9503	12828	11467	13578	12230	11150	12468	11169	10162	12598
1.Receives income	776	846	867	938	811	709	884	883	850	1639

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	11494	10168	11163	9100	8336	7903
1.Receives income	1587	1454	1726	1363	1193	1339

RwIFGXFR: ImpFlag:R Other Gov Transfer

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11251	17392	16027	19112	17634	16449	18052	16436	15253	18200
1.No imputations	1133	1569	1486	1700	1469	1310	1670	1642	1544	2818
2.Some imputation	173	547	352	365	338	361	318	326	345	598
9.No Fin resp	95	134	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
0.No income	17006	15272	16697	13641	12450	12044
1.No imputations	2802	2689	3178	2558	2259	2614
2.Some imputation	575	587	662	558	582	699
9.No Fin resp	171	199	375	389	432	430

SwIFGXFR: ImpFlag:Sp Other Gov Transfer

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	9365	12485	11334	13332	12076	11032	12344	11085	10065	12223
1.No imputations	693	744	724	797	706	594	754	763	716	1381
2.Some imputation	126	341	190	202	166	197	177	152	169	305
8.No Sp/part->no incm	2373	5968	5657	6868	6537	6306	6777	6417	6205	7797
9.No Fin resp	95	104	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
0.No income	11281	9930	10802	8713	7920	7512
1.No imputations	1340	1241	1430	1119	959	1063
2.Some imputation	317	291	341	302	311	327
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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	18687	17351	19248	17596	16395	21067
1.Receives income	464	288	809	967	891	814	881	873	822	967

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19595	17778	19952	16335	14951	15022
1.Receives income	959	969	960	811	772	765

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	7797
0.Receives no income	9938	8918	11822	13935	12526	11403	12858	11566	10541	13706
1.Receives income	341	207	512	581	515	456	494	486	471	531

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12559	11122	12357	10022	9110	8859
1.Receives income	522	500	532	441	419	383

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	259	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	23	92	51	64	64	68	74	59	75
6.No income	12051	10980	16995	20160	18495	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	791	781	774	659	637	599
2.Complete bracket	57	77	62	50	50	58
3.Incomplete bracket	16	12	13	5	7	8
5.No value/bracket	80	80	88	75	60	73
6.No income	19358	17514	19523	15883	14448	14526
7.DK if income	81	84	77	85	89	93
9.No Fin resp	171	199	375	389	432	430

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	187	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	19	64	28	43	35	48	44	31	45
6.No income	9804	8790	11711	13720	12397	11328	12756	11489	10466	13339
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	7797
9.No Fin resp	95	100	86	185	93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
1.Continuous value	433	415	433	349	340	301
2.Complete bracket	27	37	33	30	23	35
3.Incomplete bracket	9	4	8	4	9	5
5.No value/bracket	48	42	41	46	33	31
6.No income	12373	10912	12012	9648	8713	8470
7.DK if income	48	52	46	57	72	60
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

RwNFVET: IncMons DK Flag-Veteran Benefits

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10518	20417	18687	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	w14	w15	w16
.M=Oth Missing	19595	17778	19952	16335	14951	15022
.Q=Not asked this wv						
0.Num mos known	871	873	854	722	680	660
1.DK num mos,used 12	88	96	106	89	92	105

SwNFVET: IncMons DK Flag-Veteran Benefits

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8294	13935	12526	11403	12858	11566	10540	13706
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
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	w14	w15	w16
.M=Oth Missing	12559	11122	12356	10022	9103	8857
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6683	6201	6547
0.Num mos known	475	459	463	379	363	331
1.DK num mos,used 12	47	41	69	62	56	52

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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	19485	18079	20032	18396	17136	21883
1.Receives income	250		168	176	93	86	97	73	81	151

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20410	18608	20722	17024	15624	15673
1.Receives income	144	139	190	122	99	114

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	19284	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	w14	w15	w16
1.Continuous value	115	105	135	92	74	80
2.Complete bracket	21	27	35	12	15	16
3.Incomplete bracket		1	2	5		3
5.No value/bracket	7	5	13	8	6	10
6.No income	20170	18337	20260	16552	15083	15144
7.DK if income	70	73	92	88	113	104
9.No Fin resp	171	199	375	389	432	430

HwIOFOOD: Receives-Food Stamps

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11848	18485	17064	20392	18762	17450	19104	17445	16235	19644
1.Receives income	804	1157	927	992	816	715	1025	1024	982	2390

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	18238	16539	18141	14946	13766	13306
1.Receives income	2316	2208	2771	2200	1957	2481

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	45	91	40	38	47	113
9.No Fin resp	95	134	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	2058	1971	2457	1937	1671	2089
2.Complete bracket	107	100	116	84	102	157
3.Incomplete bracket	21	19	19	26	18	30
5.No value/bracket	90	81	110	93	90	100
6.No income	18015	16284	17719	14495	13290	12844
7.DK if income	92	93	116	122	120	137
9.No Fin resp	171	199	375	389	432	430

HwNFFOOD: IncMons DK Flag-Food Stamps

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10400	20392	18762	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	w14	w15	w16
.M=Oth Missing	18238	16539	18141	14946	13766	13306
.Q=Not asked this wv						
0.Num mos known	2276	2171	2702	2140	1881	2376
1.DK num mos,used 12	40	37	69	60	76	105

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

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, which are multiplied by the appropriate number of months to derive the amount received in the last calendar year. 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 can be reported individually or, if both the Respondent and spouse receive it, jointly. 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.

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 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 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

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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
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    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
    B1464           J21g-1. R REG INC: START YEAR-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
    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
    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
    B1522           J31e-1. SP REG INC: START >2YRS AGO-1
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    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
    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
    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.GOVT 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
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    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
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    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
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    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
    MQW778_4M12     ANY MONTHS RECIEVED FOOD STAMPS - 4
HRS 2012:
    NQW778_4M12     ANY MONTHS RECIEVED FOOD STAMPS - 4
HRS 2014:
    OQW778_4M12     ANY MONTHS RECIEVED FOOD STAMPS - 4
HRS 2018:
    QQW778_4M12     ANY MONTHS RECEIVED FOOD STAMPS - 4
HRS 2020:
    RQW778_4M12     ANY MONTHS RECEIVED FOOD STAMPS - 4
HRS 2022:
    SQW778_4M12     ANY MONTHS RECEIVED FOOD STAMPS - 4
HRS 2002-2004:
    xQ404M23        SPECIFIC MONTH -23
    xQ404M24        SPECIFIC MONTH -24
    xQ404M25        SPECIFIC MONTH -25
    xQ404M26        SPECIFIC MONTH -26
HRS 2002-2006:
    xQ404M22        SPECIFIC MONTH -22
HRS 2002-2008:
    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
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    xQ404M18        SPECIFIC MONTH -18
    xQ404M19        SPECIFIC MONTH -19
    xQ404M20        SPECIFIC MONTH -20
    xQ404M21        SPECIFIC MONTH -21
HRS 2002-2022:
    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
    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 2010-2022:
    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
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    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_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               1992-2022 WHETHER FINANCIAL RESPONDENT
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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
14	H14IOTHR	H14IOTHR:W14 Income:Other Household	Cont
15	H15IOTHR	H15IOTHR:W15 Income:Other Household	Cont
16	H16IOTHR	H16IOTHR:W16 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
14	H14IOOTHR	H14IOOTHR:W14 Receives:Other Household Inc	Categ
15	H15IOOTHR	H15IOOTHR:W15 Receives:Other Household Inc	Categ
16	H16IOOTHR	H16IOOTHR:W16 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
14	H14IFOTHR	H14IFOTHR:W14 ImpFlag:Other Household Inc	Categ
15	H15IFOTHR	H15IFOTHR:W15 ImpFlag:Other Household Inc	Categ
16	H16IFOTHR	H16IFOTHR:W16 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
14	H14ILUMP1	H14ILUMP1:W14 Inc Last 2y-Lump Sum Inc #1	Cont
15	H15ILUMP1	H15ILUMP1:W15 Inc Last 2y-Lump Sum Inc #1	Cont
16	H16ILUMP1	H16ILUMP1:W16 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
14	H14IOLUMP1	H14IOLUMP1:W14 Receives: Last 2y-Lump Sum Inc #1	Categ
15	H15IOLUMP1	H15IOLUMP1:W15 Receives: Last 2y-Lump Sum Inc #1	Categ
16	H16IOLUMP1	H16IOLUMP1:W16 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
14	H14IFLUMP1	H14IFLUMP1:W14 ImpFlag-Lump Sum Last 2Y #1	Categ
15	H15IFLUMP1	H15IFLUMP1:W15 ImpFlag-Lump Sum Last 2Y #1	Categ
16	H16IFLUMP1	H16IFLUMP1:W16 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
14	H14ILUMP2	H14ILUMP2:W14 Inc Last 2y-Lump Sum Inc #2	Cont
15	H15ILUMP2	H15ILUMP2:W15 Inc Last 2y-Lump Sum Inc #2	Cont
16	H16ILUMP2	H16ILUMP2:W16 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
14	H14IOLUMP2	H14IOLUMP2:W14 Receives: Last 2y-Lump Sum Inc #2	Categ
15	H15IOLUMP2	H15IOLUMP2:W15 Receives: Last 2y-Lump Sum Inc #2	Categ
16	H16IOLUMP2	H16IOLUMP2:W16 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
14	H14IFLUMP2	H14IFLUMP2:W14 ImpFlag-Lump Sum Last 2Y #2	Categ
15	H15IFLUMP2	H15IFLUMP2:W15 ImpFlag-Lump Sum Last 2Y #2	Categ
16	H16IFLUMP2	H16IFLUMP2:W16 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
14	H14ILUMP3	H14ILUMP3:W14 Inc Last 2y-Lump Sum Inc #3	Cont
15	H15ILUMP3	H15ILUMP3:W15 Inc Last 2y-Lump Sum Inc #3	Cont
16	H16ILUMP3	H16ILUMP3:W16 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
14	H14IOLUMP3	H14IOLUMP3:W14 Receives: Last 2y-Lump Sum Inc #3	Categ
15	H15IOLUMP3	H15IOLUMP3:W15 Receives: Last 2y-Lump Sum Inc #3	Categ
16	H16IOLUMP3	H16IOLUMP3:W16 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
14	H14IFLUMP3	H14IFLUMP3:W14 ImpFlag-Lump Sum Last 2Y #3	Categ
15	H15IFLUMP3	H15IFLUMP3:W15 ImpFlag-Lump Sum Last 2Y #3	Categ
16	H16IFLUMP3	H16IFLUMP3:W16 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
14	H14ILUYR1	H14ILUYR1:W14 IncPart-Lump Sum LCY Inc #1	Cont
15	H15ILUYR1	H15ILUYR1:W15 IncPart-Lump Sum LCY Inc #1	Cont
16	H16ILUYR1	H16ILUYR1:W16 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
14	H14IOLUYR1	H14IOLUYR1:W14 Receives-Lump Sum LCY Inc #1	Categ
15	H15IOLUYR1	H15IOLUYR1:W15 Receives-Lump Sum LCY Inc #1	Categ
16	H16IOLUYR1	H16IOLUYR1:W16 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
14	H14IFLUYR1	H14IFLUYR1:W14 ImpFlag-Lump Sum LCY Inc #1	Categ
15	H15IFLUYR1	H15IFLUYR1:W15 ImpFlag-Lump Sum LCY Inc #1	Categ
16	H16IFLUYR1	H16IFLUYR1:W16 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
14	H14ILUYR2	H14ILUYR2:W14 IncPart-Lump Sum LCY Inc #2	Cont
15	H15ILUYR2	H15ILUYR2:W15 IncPart-Lump Sum LCY Inc #2	Cont
16	H16ILUYR2	H16ILUYR2:W16 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
14	H14IOLUYR2	H14IOLUYR2:W14 Receives-Lump Sum LCY Inc #2	Categ
15	H15IOLUYR2	H15IOLUYR2:W15 Receives-Lump Sum LCY Inc #2	Categ
16	H16IOLUYR2	H16IOLUYR2:W16 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
14	H14IFLUYR2	H14IFLUYR2:W14 ImpFlag-Lump Sum LCY Inc #2	Categ
15	H15IFLUYR2	H15IFLUYR2:W15 ImpFlag-Lump Sum LCY Inc #2	Categ
16	H16IFLUYR2	H16IFLUYR2:W16 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
14	H14ILUYR3	H14ILUYR3:W14 IncPart-Lump Sum LCY Inc #3	Cont
15	H15ILUYR3	H15ILUYR3:W15 IncPart-Lump Sum LCY Inc #3	Cont
16	H16ILUYR3	H16ILUYR3:W16 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
14	H14IOLUYR3	H14IOLUYR3:W14 Receives-Lump Sum LCY Inc #3	Categ
15	H15IOLUYR3	H15IOLUYR3:W15 Receives-Lump Sum LCY Inc #3	Categ
16	H16IOLUYR3	H16IOLUYR3:W16 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
14	H14IFLUYR3	H14IFLUYR3:W14 ImpFlag-Lump Sum LCY Inc #3	Categ
15	H15IFLUYR3	H15IFLUYR3:W15 ImpFlag-Lump Sum LCY Inc #3	Categ
16	H16IFLUYR3	H16IFLUYR3:W16 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	H2IOTHI3	H2IOTHI3:W2 IncPart-Other HH Inc #3	Cont
2	H2IOOTHI3	H2IOOTHI3:W2 Receives-Other HH Inc #3	Categ
2	H2IFOTHI3	H2IFOTHI3:W2 ImpFlag-Other HH Inc #3	Categ

2	H2IOTHI2	H2IOTHI2:W2 IncPart-Other HH Inc #2	Cont
3	H3IOTHI2	H3IOTHI2:W3 IncPart-Other HH Inc #2	Cont
4	H4IOTHI2	H4IOTHI2:W4 IncPart-Other HH Inc #2	Cont
5	H5IOTHI2	H5IOTHI2:W5 IncPart-Other HH Inc #2	Cont
6	H6IOTHI2	H6IOTHI2:W6 IncPart-Other HH Inc #2	Cont
7	H7IOTHI2	H7IOTHI2:W7 IncPart-Other HH Inc #2	Cont
8	H8IOTHI2	H8IOTHI2:W8 IncPart-Other HH Inc #2	Cont
9	H9IOTHI2	H9IOTHI2:W9 IncPart-Other HH Inc #2	Cont
10	H10IOTHI2	H10IOTHI2:W10 IncPart-Other HH Inc #2	Cont
11	H11IOTHI2	H11IOTHI2:W11 IncPart-Other HH Inc #2	Cont
12	H12IOTHI2	H12IOTHI2:W12 IncPart-Other HH Inc #2	Cont
13	H13IOTHI2	H13IOTHI2:W13 IncPart-Other HH Inc #2	Cont
14	H14IOTHI2	H14IOTHI2:W14 IncPart-Other HH Inc #2	Cont
15	H15IOTHI2	H15IOTHI2:W15 IncPart-Other HH Inc #2	Cont
16	H16IOTHI2	H16IOTHI2:W16 IncPart-Other HH Inc #2	Cont
2	H2IOOTHI2	H2IOOTHI2:W2 Receives-Other HH Inc #2	Categ
3	H3IOOTHI2	H3IOOTHI2:W3 Receives-Other HH Inc #2	Categ
4	H4IOOTHI2	H4IOOTHI2:W4 Receives-Other HH Inc #2	Categ
5	H5IOOTHI2	H5IOOTHI2:W5 Receives-Other HH Inc #2	Categ
6	H6IOOTHI2	H6IOOTHI2:W6 Receives-Other HH Inc #2	Categ
7	H7IOOTHI2	H7IOOTHI2:W7 Receives-Other HH Inc #2	Categ
8	H8IOOTHI2	H8IOOTHI2:W8 Receives-Other HH Inc #2	Categ
9	H9IOOTHI2	H9IOOTHI2:W9 Receives-Other HH Inc #2	Categ
10	H10IOOTHI2	H10IOOTHI2:W10 Receives-Other HH Inc #2	Categ
11	H11IOOTHI2	H11IOOTHI2:W11 Receives-Other HH Inc #2	Categ
12	H12IOOTHI2	H12IOOTHI2:W12 Receives-Other HH Inc #2	Categ
13	H13IOOTHI2	H13IOOTHI2:W13 Receives-Other HH Inc #2	Categ
14	H14IOOTHI2	H14IOOTHI2:W14 Receives-Other HH Inc #2	Categ
15	H15IOOTHI2	H15IOOTHI2:W15 Receives-Other HH Inc #2	Categ
16	H16IOOTHI2	H16IOOTHI2:W16 Receives-Other HH Inc #2	Categ
2	H2IFOTHI2	H2IFOTHI2:W2 ImpFlag-Other HH Inc #2	Categ
3	H3IFOTHI2	H3IFOTHI2:W3 ImpFlag-Other HH Inc #2	Categ
4	H4IFOTHI2	H4IFOTHI2:W4 ImpFlag-Other HH Inc #2	Categ
5	H5IFOTHI2	H5IFOTHI2:W5 ImpFlag-Other HH Inc #2	Categ
6	H6IFOTHI2	H6IFOTHI2:W6 ImpFlag-Other HH Inc #2	Categ
7	H7IFOTHI2	H7IFOTHI2:W7 ImpFlag-Other HH Inc #2	Categ
8	H8IFOTHI2	H8IFOTHI2:W8 ImpFlag-Other HH Inc #2	Categ
9	H9IFOTHI2	H9IFOTHI2:W9 ImpFlag-Other HH Inc #2	Categ
10	H10IFOTHI2	H10IFOTHI2:W10 ImpFlag-Other HH Inc #2	Categ
11	H11IFOTHI2	H11IFOTHI2:W11 ImpFlag-Other HH Inc #2	Categ
12	H12IFOTHI2	H12IFOTHI2:W12 ImpFlag-Other HH Inc #2	Categ
13	H13IFOTHI2	H13IFOTHI2:W13 ImpFlag-Other HH Inc #2	Categ
14	H14IFOTHI2	H14IFOTHI2:W14 ImpFlag-Other HH Inc #2	Categ
15	H15IFOTHI2	H15IFOTHI2:W15 ImpFlag-Other HH Inc #2	Categ
16	H16IFOTHI2	H16IFOTHI2:W16 ImpFlag-Other HH Inc #2	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1IOTHR	12652	1954.87	16982.54	0.0	950000.0
H2IOTHR	19642	1719.49	16026.43	0.0	1035000.0
H3IOTHR	17991	1379.99	13270.81	0.0	700000.0
H4IOTHR	21384	2254.66	24696.04	0.0	1000000.0
H5IOTHR	19578	2948.80	55650.54	0.0	5000000.0
H6IOTHR	18165	2146.72	25632.74	0.0	1200000.0
H7IOTHR	20129	2943.41	29400.85	0.0	1000000.0
H8IOTHR	18469	3227.02	58391.76	0.0	5024500.0
H9IOTHR	17217	2503.96	44278.38	0.0	5150000.0
H10IOTHR	22034	2509.01	31242.46	0.0	2000000.0
H11IOTHR	20554	2242.64	23054.71	0.0	1300000.0
H12IOTHR	18747	2501.38	25304.72	0.0	1130000.0
H13IOTHR	20912	3233.54	38304.49	0.0	1508000.0

H14IOTHR	17146	3830.05	60257.87	0.0	3150000.0
H15IOTHR	15723	3384.47	39397.32	0.0	1500000.0
H16IOTHR	15787	4934.05	75126.84	0.0	4000000.0
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	19578	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
H14IOOTHR	17146	0.06	0.23	0.0	1.0
H15IOOTHR	15723	0.06	0.23	0.0	1.0
H16IOOTHR	15787	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	19578	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	0.26	1.24	0.0	9.0
H14IFOTHR	17146	0.30	1.37	0.0	9.0
H15IFOTHR	15723	0.34	1.50	0.0	9.0
H16IFOTHR	15787	0.35	1.50	0.0	9.0
H1IALMNY	12652	76.58	921.55	0.0	36000.0
H2IALMNY	11420	59.11	888.03	0.0	39000.0
H3IALMNY	17991	57.93	1357.15	0.0	80000.0
H4IALMNY	21384	41.89	769.69	0.0	42000.0
H5IALMNY	19578	49.83	998.55	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	19578	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	19578	5.99	0.48	1.0	9.0
H6IFALMNY	18165	5.98	0.44	1.0	9.0

H1IINSLU	12652	270.11	3407.99	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	551.13	13178.28	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	748.31	8561.63	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	2958.89	21777.75	0.0	1000000.0
H3ILUMP1	17991	2245.86	20288.82	0.0	700000.0
H4ILUMP1	21384	4184.29	75020.04	0.0	7000000.0
H5ILUMP1	19578	4232.57	58946.80	0.0	5000000.0
H6ILUMP1	18165	4264.38	40414.51	0.0	1200000.0
H7ILUMP1	20129	6244.45	41015.07	0.0	1300000.0
H8ILUMP1	18469	5440.38	68573.38	0.0	5024500.0
H9ILUMP1	17217	4755.87	53324.71	0.0	5000000.0
H10ILUMP1	22034	8548.18	71666.53	0.0	4200000.0
H11ILUMP1	20554	3645.42	31716.93	0.0	1300000.0
H12ILUMP1	18747	4465.85	38720.45	0.0	1200000.0
H13ILUMP1	20912	10145.17	206674.14	0.0	20000000.0
H14ILUMP1	17146	8261.76	204060.94	0.0	25000000.0
H15ILUMP1	15723	8357.09	135878.00	0.0	10000000.0
H16ILUMP1	15787	12635.96	118520.26	0.0	5000000.0
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	19578	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
H14IOLUMP1	17146	0.06	0.23	0.0	1.0
H15IOLUMP1	15723	0.05	0.23	0.0	1.0
H16IOLUMP1	15787	0.08	0.27	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	19578	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	1.40	1.0	9.0
H14IFLUMP1	17146	5.81	1.21	1.0	9.0
H15IFLUMP1	15723	5.84	1.20	1.0	9.0
H16IFLUMP1	15787	5.74	1.38	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	19578	220.17	10799.00	0.0	1003000.0
H6ILUMP2	18165	138.67	5206.82	0.0	400000.0
H7ILUMP2	20129	510.21	9126.68	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	673.88	15888.69	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	897.04	40203.95	0.0	4000000.0
H14ILUMP2	17146	430.89	11104.32	0.0	1000000.0
H15ILUMP2	15723	377.29	14556.66	0.0	1200000.0
H16ILUMP2	15787	544.53	10731.74	0.0	1000000.0
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	19578	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
H14IOLUMP2	17146	0.01	0.07	0.0	1.0
H15IOLUMP2	15723	0.00	0.06	0.0	1.0
H16IOLUMP2	15787	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	19578	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	0.62	1.0	9.0
H14IFLUMP2	17146	6.04	0.57	1.0	9.0
H15IFLUMP2	15723	6.06	0.58	1.0	9.0
H16IFLUMP2	15787	6.03	0.69	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	61875.0
H5ILUMP3	19578	3.53	234.73	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	43.85	1363.40	0.0	75000.0
H14ILUMP3	17146	23.85	935.96	0.0	47000.0
H15ILUMP3	15723	9.09	498.04	0.0	50000.0
H16ILUMP3	15787	43.80	1316.67	0.0	75000.0
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	19578	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
H14IOLUMP3	17146	0.00	0.03	0.0	1.0
H15IOLUMP3	15723	0.00	0.03	0.0	1.0
H16IOLUMP3	15787	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	19578	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	0.44	1.0	9.0
H14IFLUMP3	17146	6.06	0.47	1.0	9.0
H15IFLUMP3	15723	6.08	0.51	1.0	9.0
H16IFLUMP3	15787	6.07	0.53	1.0	9.0
H2ILUYR1	19642	1114.33	14648.13	0.0	1000000.0
H3ILUYR1	17991	985.88	12354.74	0.0	700000.0
H4ILUYR1	21384	1759.68	23903.14	0.0	1000000.0
H5ILUYR1	19578	2335.17	55020.90	0.0	5000000.0
H6ILUYR1	18165	1696.44	24943.54	0.0	1200000.0
H7ILUYR1	20129	2293.68	26693.40	0.0	1000000.0
H8ILUYR1	18469	2716.51	57408.54	0.0	5024500.0
H9ILUYR1	17217	1904.33	42503.63	0.0	5000000.0
H10ILUYR1	22034	2013.47	30534.06	0.0	2000000.0
H11ILUYR1	20554	1665.03	21057.15	0.0	1300000.0
H12ILUYR1	18747	1926.81	23817.47	0.0	1000000.0
H13ILUYR1	20912	2501.79	36867.49	0.0	1500000.0
H14ILUYR1	17146	3139.02	59267.64	0.0	3100000.0
H15ILUYR1	15723	2664.36	35830.70	0.0	1500000.0
H16ILUYR1	15787	3935.71	71550.94	0.0	4000000.0

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	19578	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
H14IOLUYR1	17146	0.02	0.15	0.0	1.0
H15IOLUYR1	15723	0.02	0.15	0.0	1.0
H16IOLUYR1	15787	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	19578	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	0.84	1.0	9.0
H14IFLUYR1	17146	5.98	0.85	1.0	9.0
H15IFLUYR1	15723	5.99	0.87	1.0	9.0
H16IFLUYR1	15787	5.98	0.90	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	19578	77.33	3462.56	0.0	400000.0
H6ILUYR2	18165	29.18	1432.63	0.0	110000.0
H7ILUYR2	20129	104.60	3166.70	0.0	180000.0
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	120.36	4677.99	0.0	379573.1
H14ILUYR2	17146	79.18	3549.45	0.0	380000.0
H15ILUYR2	15723	210.49	13737.71	0.0	1200000.0
H16ILUYR2	15787	142.50	3933.90	0.0	227496.4
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	19578	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	0.04	0.0	1.0
H14IOLUYR2	17146	0.00	0.04	0.0	1.0
H15IOLUYR2	15723	0.00	0.04	0.0	1.0
H16IOLUYR2	15787	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	19578	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	0.45	1.0	9.0
H14IFLUYR2	17146	6.06	0.49	1.0	9.0
H15IFLUYR2	15723	6.07	0.53	1.0	9.0
H16IFLUYR2	15787	6.07	0.55	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	61875.0
H5ILUYR3	19578	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	11.86	770.34	0.0	59000.0
H14ILUYR3	17146	0.00	0.00	0.0	0.0
H15ILUYR3	15723	6.36	473.53	0.0	50000.0
H16ILUYR3	15787	16.09	757.91	0.0	54000.0
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	19578	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
H14IOLUYR3	17146	0.00	0.00	0.0	0.0
H15IOLUYR3	15723	0.00	0.02	0.0	1.0
H16IOLUYR3	15787	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	19578	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	6.05	0.41	1.0	9.0
H14IFLUYR3	17146	6.07	0.45	6.0	9.0
H15IFLUYR3	15723	6.08	0.50	1.0	9.0
H16IFLUYR3	15787	6.08	0.50	1.0	9.0
H1IOTHIN	12652	308.74	5319.67	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	516.45	3494.31	0.0	60000.0
S2IOTH1	4549	526.92	3883.49	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
H2IOTHI3	11420	24.53	1852.64	0.0	140000.0
H2IOOTHI3	11420	0.00	0.02	0.0	1.0
H2IFOTHI3	11420	6.03	0.33	1.0	9.0

H2IOTHI2	11420	230.65	3517.42	0.0	140000.0
H3IOTHI2	17991	259.86	3036.19	0.0	127000.0
H4IOTHI2	21384	380.79	4577.80	0.0	250000.0
H5IOTHI2	19578	486.47	6995.29	0.0	400000.0
H6IOTHI2	18165	381.71	5209.13	0.0	250000.0
H7IOTHI2	20129	524.92	10795.79	0.0	1000000.0
H8IOTHI2	18469	438.51	8669.33	0.0	750000.0
H9IOTHI2	17217	555.20	6513.23	0.0	272000.0
H10IOTHI2	22034	432.40	4640.67	0.0	200000.0
H11IOTHI2	20554	515.44	7575.29	0.0	517000.0
H12IOTHI2	18747	525.26	5316.18	0.0	200000.0
H13IOTHI2	20912	599.53	7047.47	0.0	350000.0
H14IOTHI2	17146	611.85	7555.80	0.0	350000.0
H15IOTHI2	15723	503.27	4814.01	0.0	160000.0
H16IOTHI2	15787	839.76	14354.81	0.0	900000.0
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	19578	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
H14IOOTHI2	17146	0.04	0.18	0.0	1.0
H15IOOTHI2	15723	0.04	0.19	0.0	1.0
H16IOOTHI2	15787	0.03	0.18	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	19578	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
H14IFOTHI2	17146	5.91	1.01	1.0	9.0
H15IFOTHI2	15723	5.93	1.03	1.0	9.0
H16IFOTHI2	15787	5.94	1.01	1.0	9.0

Categorical Variable Codes

HwIOOTHR: Receives:Other Household Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	11406	17771	16660	19737	18046	17006	18709	17203	16126	20631
1.Receives income	1246	1871	1331	1647	1532	1159	1420	1266	1091	1403

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19356	17533	19670	16196	14836	14853
1.Receives income	1198	1214	1242	950	887	934

HwIFOTHR: ImpFlag:Other Household Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	11232	17254	16378	19207	17709	16718	18313	16918	15811	19783
1.No imputations	1093	1593	1203	1409	1369	1023	1208	1106	963	1225
2.Some imputation	232	661	284	561	363	379	519	380	368	608
9.No Fin resp	95	134	126	207	137	45	89	65	75	418

Value	w11	w12	w13	w14	w15	w16
0.No income	18913	17055	18972	15517	14145	14139
1.No imputations	1063	1063	1072	844	774	793
2.Some imputation	407	430	493	396	372	425
9.No Fin resp	171	199	375	389	432	430

HwIOALMNY: Receives-Alimony

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
0.Receives no income	12443	11279	17831	21192	19424	18034				
1.Receives income	209	141	160	192	154	131				

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

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	19196	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	w14	w15	w16
.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						

HwIOINSLU: 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	w14	w15	w16
0.Receives no income						
1.Receives income						

HwIFINSLU: 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	w14	w15	w16
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIOPENLU: 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	w14	w15	w16
0.Receives no income						
1.Receives income						

HwIFPENLU: 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	w14	w15	w16
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

HwIOINHLU: 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	w14	w15	w16
0.Receives no income						
1.Receives income						

HwIFINHLU: 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	w14	w15	w16
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		10299	16776	20253	18444	17241	18386	17353	16214	19848
1.Receives income		1121	1215	1131	1134	924	1743	1116	1003	2186

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19460	17725	19121	16155	14868	14539
1.Receives income	1094	1022	1791	991	855	1248

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	18191	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	913	879	1514	851	720	1027
2.Complete bracket	76	80	123	55	57	95
5.No value/bracket	94	53	113	60	56	81
6.No income	19140	17396	18601	15612	14328	13992
7.DK if income	160	140	186	179	130	162
9.No Fin resp	171	199	375	389	432	430

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	19497	18124	19913	18410	17163	21749
1.Receives income		85	70	97	81	41	216	59	54	285

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	20494	18694	20708	17050	15660	15630
1.Receives income	60	53	204	96	63	157

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	19360	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	48	46	186	82	52	138
2.Complete bracket	5	6	3	7	9	13
5.No value/bracket	5	1	14	7	2	6
6.No income	20319	18487	20321	16657	15224	15195
7.DK if income	6	8	13	4	4	5
9.No Fin resp	171	199	375	389	432	430

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	19571	18161	20092	18461	17212	21979
1.Receives income		3	2	16	7	4	37	8	5	55

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	20544	18746	20877	17133	15713	15760
1.Receives income	10	1	35	13	10	27

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	19434	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	10	1	32	13	9	24
2.Complete bracket						1
5.No value/bracket			3		1	2
6.No income	20373	18547	20502	16744	15277	15329
7.DK if income					4	1
9.No Fin resp	171	199	375	389	432	430

HwIOLUYR1: Receives-Lump Sum LCY Inc #1

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		18935	17453	20820	18983	17767	19547	17920	16768	21488
1.Receives income		707	538	564	595	398	582	549	449	546

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20079	18263	20413	16770	15378	15405
1.Receives income	475	484	499	376	345	382

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	18697	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	w14	w15	w16
1.Continuous value	407	428	424	337	309	325
2.Complete bracket	35	31	28	15	15	34
5.No value/bracket	33	23	41	24	20	22
6.No income	19714	17880	19795	16173	14803	14782
7.DK if income	194	186	249	208	144	194
9.No Fin resp	171	199	375	389	432	430

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	19534	18153	20081	18449	17191	21981
1.Receives income		48	25	46	44	12	48	20	26	53

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20530	18722	20872	17115	15698	15742
1.Receives income	24	25	40	31	25	45

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	19396	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	w14	w15	w16
1.Continuous value	21	22	36	25	25	36
2.Complete bracket	3	2		2		6
5.No value/bracket		1	4	4		3
6.No income	20349	18515	20477	16719	15262	15305
7.DK if income	10	8	20	7	4	7
9.No Fin resp	171	199	375	389	432	430

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	19578	18165	20125	18466	17212	22030
1.Receives income	9	1	10			4	3	5	4

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20549	18746	20906	17146	15719	15778
1.Receives income	5	1	6		4	9

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	19441	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	w14	w15	w16
1.Continuous value	5	1	6		4	8
2.Complete bracket						1
5.No value/bracket						
6.No income	20378	18547	20529	16757	15283	15346
7.DK if income			2		4	2
9.No Fin resp	171	199	375	389	432	430

HwIOOTHIN: Receives-Other HH Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	12376									
1.Receives income	276									

Value	w11	w12	w13	w14	w15	w16
0.Receives no income						
1.Receives income						

HwIFOTHIN: ImpFlag-Other HH Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	242									
5.No value/bracket	28									
6.No income	12204									
7.DK if income	83									
9.No Fin resp	95									

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						
5.No value/bracket						
6.No income						
7.DK if income						
9.No Fin resp						

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		7744								
1.Receives income		478								

Value	w11	w12	w13	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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	w14	w15	w16
.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						

HwIOOTHI3: 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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFOTHI3: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
6.No income						
7.DK if income						
9.No Fin resp						

HwIOOTHI2: 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	18753	17502	19253	17714	16562	21166
1.Receives income		402	671	934	825	663	876	755	655	868

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income	19798	17987	20135	16545	15160	15244
1.Receives income	756	760	777	601	563	543

HwIFOTHI2: 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	18493	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	698	674	688	538	484	466
2.Complete bracket	33	30	35	28	36	28
3.Incomplete bracket	3	7	8	4	8	8
5.No value/bracket	15	29	30	16	18	21
6.No income	19465	17621	19589	15999	14540	14646
7.DK if income	169	187	187	172	205	188
9.No Fin resp	171	199	375	389	432	430

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

How Constructed

HwIOTHR sums alimony, lump sums, and other income received.

Alimony is reported until Wave 6, but not in Wave 2A. After Wave 6, it is bundled into the questions that ask 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 is 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 is 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. From 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, H2IFOTHI2 and H2IFOTHI3 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

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HRS 1992:
    V15914          N38E:OTHR INCME:ALIM:IND
    V15915          N39E:OTHR INCME AMT :IND
    V15923          N38G:OTHR INCME:NOT :IND
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    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
    B1464           J21g-1. R REG INC: START YEAR-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
    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
    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
    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
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    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
    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
    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?
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    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
```

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    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
    HQ392           ALIMONY CHILD SUPP INCOME - MIN
    HQ393           ALIMONY CHILD SUPP INCOME - MAX
    HQ394           ALIMONY CHILD SUPP INCOME - RESULT
HRS 2002-2022:
    xQ395           OTHER SOURCES OF INCOME
    xQ396           OTHER SOURCES OF INCOME AMOUNT - LCY
    xQ397           OTHER SOURCES OF INCOME - MIN
    xQ398           OTHER SOURCES OF INCOME - MAX
    xQ399           OTHER SOURCES OF INCOME - RESULT
    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
14	H14ITOT	H14ITOT:W14 Income: Total HHold / R+Sp only	Cont
15	H15ITOT	H15ITOT:W15 Income: Total HHold / R+Sp only	Cont
16	H16ITOT	H16ITOT:W16 Income: Total HHold / R+Sp only	Cont
2	H2ITOT2	H2ITOT2: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
14	H14IOTOT	H14IOTOT:W14 Receives: Total Household Inc	Categ
15	H15IOTOT	H15IOTOT:W15 Receives: Total Household Inc	Categ
16	H16IOTOT	H16IOTOT:W16 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
14	H14IFTOT	H14IFTOT:W14 ImpFlag: Total Household Inc	Categ
15	H15IFTOT	H15IFTOT:W15 ImpFlag: Total Household Inc	Categ
16	H16IFTOT	H16IFTOT:W16 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	47553.94	50822.04	0.0	1300000.0
H2ITOT	19642	41509.70	73809.70	0.0	3254517.1
H3ITOT	17991	45988.72	70946.46	0.0	3067646.7
H4ITOT	21384	50764.74	112018.70	0.0	8017657.0
H5ITOT	19578	52853.11	100728.67	0.0	5537080.0
H6ITOT	18165	52380.38	92105.37	0.0	7395354.0
H7ITOT	20129	60256.80	101176.60	0.0	3536773.5
H8ITOT	18469	64601.56	317108.36	0.0	25360100.0
H9ITOT	17217	67403.35	471895.97	0.0	60014376.0
H10ITOT	22034	62970.76	97730.47	0.0	5438860.0
H11ITOT	20554	64873.40	100239.19	0.0	3663276.0
H12ITOT	18747	68322.15	140536.62	0.0	10938250.5
H13ITOT	20912	74263.53	159328.57	0.0	10036000.0
H14ITOT	17146	77507.49	167654.17	0.0	7406316.0
H15ITOT	15723	77172.80	133358.57	0.0	5731600.0
H16ITOT	15787	83039.06	147341.32	0.0	4732674.0
H2ITOT2	8222	22131.38	25995.12	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	19578	1.00	0.07	0.0	1.0
H6IOTOT	18165	1.00	0.07	0.0	1.0
H7IOTOT	20129	0.99	0.08	0.0	1.0
H8IOTOT	18469	1.00	0.07	0.0	1.0
H9IOTOT	17217	0.99	0.08	0.0	1.0
H10IOTOT	22034	0.99	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
H14IOTOT	17146	0.98	0.14	0.0	1.0
H15IOTOT	15723	0.98	0.14	0.0	1.0
H16IOTOT	15787	0.98	0.14	0.0	1.0
H2IOTOT2	8222	0.99	0.08	0.0	1.0
H1IFTOT	12652	1.27	0.46	0.0	2.0
H2IFTOT	19642	1.63	0.53	0.0	9.0
H3IFTOT	17991	1.70	0.61	0.0	9.0
H4IFTOT	21384	1.54	0.51	0.0	2.0
H5IFTOT	19578	1.54	0.51	0.0	2.0
H6IFTOT	18165	1.58	0.50	0.0	2.0
H7IFTOT	20129	1.51	0.51	0.0	2.0
H8IFTOT	18469	1.51	0.51	0.0	2.0
H9IFTOT	17217	1.49	0.51	0.0	2.0
H10IFTOT	22034	1.41	0.52	0.0	2.0
H11IFTOT	20554	1.40	0.51	0.0	2.0
H12IFTOT	18747	1.38	0.51	0.0	2.0
H13IFTOT	20912	1.36	0.51	0.0	2.0
H14IFTOT	17146	1.37	0.52	0.0	2.0
H15IFTOT	15723	1.40	0.53	0.0	9.0
H16IFTOT	15787	1.41	0.53	0.0	9.0
H2IFTOT2	8222	1.45	0.57	0.0	9.0

Categorical Variable Codes

HwIOTOT: Receives: Total Household Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income	134	215	118	103	97	86	132	91	109	327
1.Receives income	12518	19427	17873	21281	19481	18079	19997	18378	17108	21707

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	277	254	398	353	309	308
1.Receives income	20277	18493	20514	16793	15414	15479

HwIOTOT2: Receives: Imputed Total Household

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.Receives no income		52								
1.Receives income		8170								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

HwIFTOT: ImpFlag: Total Household Inc

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income	118	139	95	86	82	73	120	83	98	277
1.No imputations	9049	7105	5499	9739	8851	7533	9565	8835	8588	12426
2.Some imputation	3485	12387	12348	11559	10645	10559	10444	9551	8531	9331
9.No Fin resp		11	49							

Value	w11	w12	w13	w14	w15	w16
0.No income	247	237	339	317	276	266
1.No imputations	11909	11132	12652	10090	8830	8800
2.Some imputation	8398	7378	7921	6739	6616	6720
9.No Fin resp					1	1

HwIFTOT2: ImpFlag: Imputed Total Household

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No income		50								
1.No imputations		4481								
2.Some imputation		3681								
9.No Fin resp		10								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No income						
1.No imputations						
2.Some imputation						
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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

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.

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 is not available for these cases in Wave 2.

Cross-wave Social Security Income

Wave	Variable Name	Variable Label	Type
8	R8IASRET	R8IASRET Income:R SS Retirement LCY-Crosswave	Cont
9	R9IASRET	R9IASRET Income:R SS Retirement LCY-Crosswave	Cont
10	R10IASRET	R10IASRET Income:R SS Retirement LCY-Crosswave	Cont
11	R11IASRET	R11IASRET Income:R SS Retirement LCY-Crosswave	Cont
12	R12IASRET	R12IASRET Income:R SS Retirement LCY-Crosswave	Cont
13	R13IASRET	R13IASRET Income:R SS Retirement LCY-Crosswave	Cont
14	R14IASRET	R14IASRET Income:R SS Retirement LCY-Crosswave	Cont
15	R15IASRET	R15IASRET Income:R SS Retirement LCY-Crosswave	Cont
8	S8IASRET	S8IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
9	S9IASRET	S9IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
10	S10IASRET	S10IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
11	S11IASRET	S11IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
12	S12IASRET	S12IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
13	S13IASRET	S13IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
14	S14IASRET	S14IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
15	S15IASRET	S15IASRET Income:Sp SS Retirement LCY-Crosswave	Cont
8	R8IAMSRET	R8IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
9	R9IAMSRET	R9IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
10	R10IAMSRET	R10IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
11	R11IAMSRET	R11IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
12	R12IAMSRET	R12IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
13	R13IAMSRET	R13IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
14	R14IAMSRET	R14IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
15	R15IAMSRET	R15IAMSRET Income:R SS Retirement Monthly-Crosswave	Cont
8	S8IAMSRET	S8IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
9	S9IAMSRET	S9IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
10	S10IAMSRET	S10IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
11	S11IAMSRET	S11IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
12	S12IAMSRET	S12IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
13	S13IAMSRET	S13IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
14	S14IAMSRET	S14IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
15	S15IAMSRET	S15IAMSRET Income:Sp SS Retirement Monthly-Crosswave	Cont
8	R8IAFSRET	R8IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
9	R9IAFSRET	R9IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
10	R10IAFSRET	R10IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
11	R11IAFSRET	R11IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
12	R12IAFSRET	R12IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
13	R13IAFSRET	R13IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
14	R14IAFSRET	R14IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
15	R15IAFSRET	R15IAFSRET Income:R SS Retirement Crosswave Sample Flag	Categ
8	S8IAFSRET	S8IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
9	S9IAFSRET	S9IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
10	S10IAFSRET	S10IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
11	S11IAFSRET	S11IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
12	S12IAFSRET	S12IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
13	S13IAFSRET	S13IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
14	S14IAFSRET	S14IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
15	S15IAFSRET	S15IAFSRET Income:Sp SS Retirement Crosswave Sample Flag	Categ
8	R8IASDI	R8IASDI Income:R SSDI LCY-Crosswave	Cont
9	R9IASDI	R9IASDI Income:R SSDI LCY-Crosswave	Cont
10	R10IASDI	R10IASDI Income:R SSDI LCY-Crosswave	Cont
11	R11IASDI	R11IASDI Income:R SSDI LCY-Crosswave	Cont
12	R12IASDI	R12IASDI Income:R SSDI LCY-Crosswave	Cont
13	R13IASDI	R13IASDI Income:R SSDI LCY-Crosswave	Cont
14	R14IASDI	R14IASDI Income:R SSDI LCY-Crosswave	Cont
15	R15IASDI	R15IASDI Income:R SSDI LCY-Crosswave	Cont
8	S8IASDI	S8IASDI Income:Sp SSDI LCY-Crosswave	Cont

9	S9IASDI	S9IASDI Income:Sp SSDI LCY-Crosswave	Cont
10	S10IASDI	S10IASDI Income:Sp SSDI LCY-Crosswave	Cont
11	S11IASDI	S11IASDI Income:Sp SSDI LCY-Crosswave	Cont
12	S12IASDI	S12IASDI Income:Sp SSDI LCY-Crosswave	Cont
13	S13IASDI	S13IASDI Income:Sp SSDI LCY-Crosswave	Cont
14	S14IASDI	S14IASDI Income:Sp SSDI LCY-Crosswave	Cont
15	S15IASDI	S15IASDI Income:Sp SSDI LCY-Crosswave	Cont
8	R8IAMSDI	R8IAMSDI Income:R SSDI Monthly-Crosswave	Cont
9	R9IAMSDI	R9IAMSDI Income:R SSDI Monthly-Crosswave	Cont
10	R10IAMSDI	R10IAMSDI Income:R SSDI Monthly-Crosswave	Cont
11	R11IAMSDI	R11IAMSDI Income:R SSDI Monthly-Crosswave	Cont
12	R12IAMSDI	R12IAMSDI Income:R SSDI Monthly-Crosswave	Cont
13	R13IAMSDI	R13IAMSDI Income:R SSDI Monthly-Crosswave	Cont
14	R14IAMSDI	R14IAMSDI Income:R SSDI Monthly-Crosswave	Cont
15	R15IAMSDI	R15IAMSDI Income:R SSDI Monthly-Crosswave	Cont
8	S8IAMSDI	S8IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
9	S9IAMSDI	S9IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
10	S10IAMSDI	S10IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
11	S11IAMSDI	S11IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
12	S12IAMSDI	S12IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
13	S13IAMSDI	S13IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
14	S14IAMSDI	S14IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
15	S15IAMSDI	S15IAMSDI Income:Sp SSDI Monthly-Crosswave	Cont
8	R8IAFSDI	R8IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
9	R9IAFSDI	R9IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
10	R10IAFSDI	R10IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
11	R11IAFSDI	R11IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
12	R12IAFSDI	R12IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
13	R13IAFSDI	R13IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
14	R14IAFSDI	R14IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
15	R15IAFSDI	R15IAFSDI Income:R SSDI Crosswave Sample Flag	Categ
8	S8IAFSDI	S8IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
9	S9IAFSDI	S9IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
10	S10IAFSDI	S10IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
11	S11IAFSDI	S11IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
12	S12IAFSDI	S12IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
13	S13IAFSDI	S13IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
14	S14IAFSDI	S14IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ
15	S15IAFSDI	S15IAFSDI Income:Sp SSDI Crosswave Sample Flag	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R8IASRET	18469	6663.51	6520.84	0.0	108000.0
R9IASRET	17217	7513.72	6934.14	0.0	108000.0
R10IASRET	22034	6265.00	7599.78	0.0	264000.0
R11IASRET	20554	6793.11	7730.30	0.0	96000.0
R12IASRET	18747	7607.45	8225.20	0.0	96000.0
R13IASRET	20912	6627.53	8366.44	0.0	108000.0
R14IASRET	17146	7540.33	11415.76	0.0	456000.0
R15IASRET	15723	8297.20	9717.97	0.0	396000.0
S8IASRET	12052	5921.35	6477.25	0.0	108000.0
S9IASRET	11012	6784.13	7003.22	0.0	108000.0
S10IASRET	14237	5583.10	7519.15	0.0	264000.0
S11IASRET	13081	6115.13	7673.45	0.0	96000.0
S12IASRET	11622	6815.95	8163.83	0.0	84000.0
S13IASRET	12889	5846.17	8205.41	0.0	96000.0
S14IASRET	10463	6768.45	10504.99	0.0	344592.0

S15IASRET	9529	7555.79	9984.60	0.0	396000.0
R8IAMSRET	18469	575.92	549.29	0.0	9000.0
R9IAMSRET	17217	643.16	581.42	0.0	9000.0
R10IAMSRET	22034	538.18	640.88	0.0	22000.0
R11IAMSRET	20554	597.30	660.64	0.0	9000.0
R12IAMSRET	18747	658.19	698.68	0.0	8000.0
R13IAMSRET	20912	572.71	707.19	0.0	9000.0
R14IAMSRET	17146	662.39	967.49	0.0	38000.0
R15IAMSRET	15723	724.05	844.45	0.0	33000.0
S8IAMSRET	12052	516.93	548.75	0.0	9000.0
S9IAMSRET	11012	583.52	589.55	0.0	9000.0
S10IAMSRET	14237	482.95	636.55	0.0	22000.0
S11IAMSRET	13081	538.99	656.87	0.0	8000.0
S12IAMSRET	11622	590.89	695.69	0.0	7300.0
S13IAMSRET	12889	507.59	695.73	0.0	8000.0
S14IAMSRET	10463	597.72	897.76	0.0	28716.0
S15IAMSRET	9529	662.97	849.78	0.0	33000.0
R8IAFSRET	18469	0.28	0.50	0.0	2.0
R9IAFSRET	17217	0.29	0.51	0.0	2.0
R10IAFSRET	22034	0.22	0.47	0.0	2.0
R11IAFSRET	20554	0.24	0.49	0.0	2.0
R12IAFSRET	18747	0.25	0.49	0.0	2.0
R13IAFSRET	20912	0.20	0.44	0.0	2.0
R14IAFSRET	17146	0.22	0.46	0.0	2.0
R15IAFSRET	15723	0.21	0.46	0.0	2.0
S8IAFSRET	18469	2.93	3.72	0.0	8.0
S9IAFSRET	17217	3.04	3.74	0.0	8.0
S10IAFSRET	22034	2.95	3.75	0.0	8.0
S11IAFSRET	20554	3.03	3.77	0.0	8.0
S12IAFSRET	18747	3.17	3.80	0.0	8.0
S13IAFSRET	20912	3.17	3.83	0.0	8.0
S14IAFSRET	17146	3.22	3.83	0.0	8.0
S15IAFSRET	15723	3.26	3.84	0.0	8.0
R8IASDI	18469	296.34	1907.83	0.0	37200.0
R9IASDI	17217	278.70	1900.55	0.0	24000.0
R10IASDI	22034	473.78	2477.83	0.0	39600.0
R11IASDI	20554	486.30	2548.99	0.0	49200.0
R12IASDI	18747	572.90	2850.10	0.0	38400.0
R13IASDI	20912	719.45	3163.29	0.0	44400.0
R14IASDI	17146	624.15	2917.93	0.0	32400.0
R15IASDI	15723	642.65	3124.93	0.0	46200.0
S8IASDI	12052	293.92	1946.43	0.0	37200.0
S9IASDI	11012	270.09	1899.92	0.0	23520.0
S10IASDI	14237	370.66	2267.21	0.0	39600.0
S11IASDI	13081	408.22	2449.39	0.0	49200.0
S12IASDI	11622	449.80	2642.97	0.0	38400.0
S13IASDI	12889	518.15	2814.35	0.0	44400.0
S14IASDI	10463	456.08	2568.18	0.0	31200.0
S15IASDI	9529	453.26	2688.79	0.0	42000.0
R8IAMSDI	18469	26.50	166.61	0.0	3100.0
R9IAMSDI	17217	24.70	165.44	0.0	2100.0
R10IAMSDI	22034	43.37	219.24	0.0	3300.0

R11IAMSDI	20554	46.55	235.28	0.0	4100.0
R12IAMSDI	18747	50.13	245.20	0.0	3200.0
R13IAMSDI	20912	63.52	272.89	0.0	3700.0
R14IAMSDI	17146	59.26	264.57	0.0	2763.0
R15IAMSDI	15723	55.79	266.94	0.0	3850.0
S8IAMSDI	12052	26.25	169.53	0.0	3100.0
S9IAMSDI	11012	24.28	167.86	0.0	2100.0
S10IAMSDI	14237	34.05	200.99	0.0	3300.0
S11IAMSDI	13081	38.42	223.53	0.0	4100.0
S12IAMSDI	11622	39.64	228.04	0.0	3200.0
S13IAMSDI	12889	45.80	243.04	0.0	3700.0
S14IAMSDI	10463	42.33	230.56	0.0	2763.0
S15IAMSDI	9529	39.46	229.97	0.0	3500.0
R8IAFSDI	18469	0.01	0.11	0.0	2.0
R9IAFSDI	17217	0.01	0.11	0.0	2.0
R10IAFSDI	22034	0.01	0.12	0.0	2.0
R11IAFSDI	20554	0.02	0.14	0.0	2.0
R12IAFSDI	18747	0.02	0.14	0.0	2.0
R13IAFSDI	20912	0.02	0.15	0.0	2.0
R14IAFSDI	17146	0.02	0.16	0.0	2.0
R15IAFSDI	15723	0.02	0.15	0.0	2.0
S8IAFSDI	18469	2.79	3.81	0.0	8.0
S9IAFSDI	17217	2.89	3.84	0.0	8.0
S10IAFSDI	22034	2.84	3.82	0.0	8.0
S11IAFSDI	20554	2.92	3.84	0.0	8.0
S12IAFSDI	18747	3.05	3.88	0.0	8.0
S13IAFSDI	20912	3.08	3.88	0.0	8.0
S14IAFSDI	17146	3.13	3.89	0.0	8.0
S15IAFSDI	15723	3.16	3.90	0.0	8.0

Categorical Variable Codes

RwIAFSRET: S Retirement Crosswave Sample Flag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Crosswave samp ineligible								13757	12640	17593
1.Crosswave samp reporter								4242	4110	3938
2.Crosswave samp imputed								470	467	503

Value	w11	w12	w13	w14	w15	w16
0.Crosswave samp ineligible	16095	14570	17224	13823	12736	
1.Crosswave samp reporter	3915	3717	3282	2927	2613	
2.Crosswave samp imputed	544	460	406	396	374	

SwIAFSRET: SS Retirement Crosswave Sample Flag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Crosswave samp ineligible								9507	8578	11872
1.Crosswave samp reporter								2317	2215	2121
2.Crosswave samp imputed								228	219	244
8.No spouse/partner								6417	6205	7797

Value	w11	w12	w13	w14	w15	w16
0.Crosswave samp ineligible	10749	9481	11044	8842	8048	
1.Crosswave samp reporter	2075	1927	1666	1449	1310	
2.Crosswave samp imputed	257	214	179	172	171	
8.No spouse/partner	7473	7125	8023	6683	6194	

RwIAFSDI: SDI Crosswave Sample Flag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Crosswave samp ineligible								18275	17039	21740
1.Crosswave samp reporter								185	171	282
2.Crosswave samp imputed								9	7	12

Value	w11	w12	w13	w14	w15	w16
0.Crosswave samp ineligible	20177	18406	20494	16748	15408	
1.Crosswave samp reporter	357	328	394	374	299	
2.Crosswave samp imputed	20	13	24	24	16	

SwIAFSDI: SSDI Crosswave Sample Flag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Crosswave samp ineligible								11929	10908	14101
1.Crosswave samp reporter								117	101	129
2.Crosswave samp imputed								6	3	7
8.No spouse/partner								6417	6205	7797

Value	w11	w12	w13	w14	w15	w16
0.Crosswave samp ineligible	12909	11468	12700	10283	9394	
1.Crosswave samp reporter	163	149	182	173	130	
2.Crosswave samp imputed	9	5	7	7	5	
8.No spouse/partner	7473	7125	8023	6683	6194	

General Comments

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

How Constructed

RwIASDI is the Respondent's last calendar year (LCY) income from Social Security disability (SDI). RwIASRET is the LCY income from Social Security retirement, spouse, or widow benefits. RwIAMSDI and RwIAMSRET are the monthly amounts received. Missing values are imputed using a cross-wave method: available information from Respondent reports in adjacent waves and the Social Security cost-of-living adjustment (COLA) are used in the early-version imputation process described in Section 2.2.5 of this codebook. RwIASDI and RwIASRET are calculated by multiplying the monthly amount RwIAMSDI or RwIAMSRET by the number of months that Social Security income was received LCY. RwIAFSDI and RwIAFSRET are flags indicating the sample eligibility for cross-wave imputations.

Information about level of imputation needed can be found in imputation flags RwIFSDI and RwIFSRET. Please see sections titled "Individual Income from Social Security DI or SSI" and "Individual Income from Social Security Retirement" earlier in this document.

SwIASDI, SwIAMSDI, and SwIAFSDI are the analogous spouse variables for SS disability income. SwIASRET, SwIAMSRET, and SwIAFSRET are the analogous spouse variables for SS retirement, spouse, or widow benefits.

Because these are early-version imputations in continued development, they are not included in our measure of total household income (HwITOT) or the current RAND HRS Longitudinal File. The original cross-sectional SSDI imputations are available in both this RAND HRS Detailed Imputations File and the RAND HRS Longitudinal File. See "Individual Income from Social Security DI or SSI" and "Individual Income from Social Security Retirement" sections for descriptions of Social Security income items on the HRS, differences across waves, and how disability benefits were distinguished from retirement and other benefits.

IRA Withdrawals

Wave	Variable Name	Variable Label	Type
2	H2IIRAWY1	H2IIRAWY1:W2 Income:IRA Withd-Total (LCY)	Cont
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
14	H14IIRAWY1	H14IIRAWY1:W14 Income:IRA Withd-Total (LCY)	Cont
15	H15IIRAWY1	H15IIRAWY1:W15 Income:IRA Withd-Total (LCY)	Cont
16	H16IIRAWY1	H16IIRAWY1:W16 Income:IRA Withd-Total (LCY)	Cont
2	R2IIRAWY1	R2IIRAWY1:W2 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
14	R14IIRAWY1	R14IIRAWY1:W14 Income:IRA Withd-Total (LCY)	Cont
15	R15IIRAWY1	R15IIRAWY1:W15 Income:IRA Withd-Total (LCY)	Cont
16	R16IIRAWY1	R16IIRAWY1:W16 Income:IRA Withd-Total (LCY)	Cont
2	S2IIRAWY1	S2IIRAWY1:W2 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
14	S14IIRAWY1	S14IIRAWY1:W14 Income:IRA Withd-Total (LCY)	Cont
15	S15IIRAWY1	S15IIRAWY1:W15 Income:IRA Withd-Total (LCY)	Cont
16	S16IIRAWY1	S16IIRAWY1:W16 Income:IRA Withd-Total (LCY)	Cont
2	H2IIRAW1Y1	H2IIRAW1Y1:W2 IncPart-IRA Withd-Acct #1 (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
14	H14IIRAW1Y1	H14IIRAW1Y1:W14 IncPart-IRA Withd-Acct #1 (LCY)	Cont
15	H15IIRAW1Y1	H15IIRAW1Y1:W15 IncPart-IRA Withd-Acct #1 (LCY)	Cont
16	H16IIRAW1Y1	H16IIRAW1Y1:W16 IncPart-IRA Withd-Acct #1 (LCY)	Cont
2	R2IIRAW1Y1	R2IIRAW1Y1:W2 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

14	R14IIRAW1Y1	R14IIRAW1Y1:W14 IncPart-IRA Withd-Acct #1 (LCY)	Cont
15	R15IIRAW1Y1	R15IIRAW1Y1:W15 IncPart-IRA Withd-Acct #1 (LCY)	Cont
16	R16IIRAW1Y1	R16IIRAW1Y1:W16 IncPart-IRA Withd-Acct #1 (LCY)	Cont
2	S2IIRAW1Y1	S2IIRAW1Y1:W2 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
14	S14IIRAW1Y1	S14IIRAW1Y1:W14 IncPart-IRA Withd-Acct #1 (LCY)	Cont
15	S15IIRAW1Y1	S15IIRAW1Y1:W15 IncPart-IRA Withd-Acct #1 (LCY)	Cont
16	S16IIRAW1Y1	S16IIRAW1Y1:W16 IncPart-IRA Withd-Acct #1 (LCY)	Cont
2	H2IIRAW2Y1	H2IIRAW2Y1:W2 IncPart-IRA Withd-Acct #2 (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
14	H14IIRAW2Y1	H14IIRAW2Y1:W14 IncPart-IRA Withd-Acct #2 (LCY)	Cont
15	H15IIRAW2Y1	H15IIRAW2Y1:W15 IncPart-IRA Withd-Acct #2 (LCY)	Cont
16	H16IIRAW2Y1	H16IIRAW2Y1:W16 IncPart-IRA Withd-Acct #2 (LCY)	Cont
2	R2IIRAW2Y1	R2IIRAW2Y1:W2 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
14	R14IIRAW2Y1	R14IIRAW2Y1:W14 IncPart-IRA Withd-Acct #2 (LCY)	Cont
15	R15IIRAW2Y1	R15IIRAW2Y1:W15 IncPart-IRA Withd-Acct #2 (LCY)	Cont
16	R16IIRAW2Y1	R16IIRAW2Y1:W16 IncPart-IRA Withd-Acct #2 (LCY)	Cont
2	S2IIRAW2Y1	S2IIRAW2Y1:W2 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
14	S14IIRAW2Y1	S14IIRAW2Y1:W14 IncPart-IRA Withd-Acct #2 (LCY)	Cont
15	S15IIRAW2Y1	S15IIRAW2Y1:W15 IncPart-IRA Withd-Acct #2 (LCY)	Cont
16	S16IIRAW2Y1	S16IIRAW2Y1:W16 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
14	H14IIRAW3Y1	H14IIRAW3Y1:W14 IncPart-IRA Withd-Acct #3 (LCY)	Cont
15	H15IIRAW3Y1	H15IIRAW3Y1:W15 IncPart-IRA Withd-Acct #3 (LCY)	Cont
16	H16IIRAW3Y1	H16IIRAW3Y1:W16 IncPart-IRA Withd-Acct #3 (LCY)	Cont

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 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
14    R14IIRAW3Y1         R14IIRAW3Y1:W14 IncPart-IRA Withd-Acct #3 (LCY)                  Cont
15    R15IIRAW3Y1         R15IIRAW3Y1:W15 IncPart-IRA Withd-Acct #3 (LCY)                  Cont
16    R16IIRAW3Y1         R16IIRAW3Y1:W16 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
14    S14IIRAW3Y1         S14IIRAW3Y1:W14 IncPart-IRA Withd-Acct #3 (LCY)                  Cont
15    S15IIRAW3Y1         S15IIRAW3Y1:W15 IncPart-IRA Withd-Acct #3 (LCY)                  Cont
16    S16IIRAW3Y1         S16IIRAW3Y1:W16 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
14    H14IIRAW4Y1         H14IIRAW4Y1:W14 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
15    H15IIRAW4Y1         H15IIRAW4Y1:W15 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
16    H16IIRAW4Y1         H16IIRAW4Y1:W16 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
13    R13IIRAW4Y1         R13IIRAW4Y1:W13 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
14    R14IIRAW4Y1         R14IIRAW4Y1:W14 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
15    R15IIRAW4Y1         R15IIRAW4Y1:W15 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
16    R16IIRAW4Y1         R16IIRAW4Y1:W16 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont

 5    S5IIRAW4Y1          S5IIRAW4Y1:W5 IncPart-IRA Withd-Acct #4 cash-in (LCY)            Cont
 6    S6IIRAW4Y1          S6IIRAW4Y1:W6 IncPart-IRA Withd-Acct #4 cash-in (LCY)            Cont
 7    S7IIRAW4Y1          S7IIRAW4Y1:W7 IncPart-IRA Withd-Acct #4 cash-in (LCY)            Cont
 8    S8IIRAW4Y1          S8IIRAW4Y1:W8 IncPart-IRA Withd-Acct #4 cash-in (LCY)            Cont
 9    S9IIRAW4Y1          S9IIRAW4Y1:W9 IncPart-IRA Withd-Acct #4 cash-in (LCY)            Cont
10    S10IIRAW4Y1         S10IIRAW4Y1:W10 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
11    S11IIRAW4Y1         S11IIRAW4Y1:W11 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
12    S12IIRAW4Y1         S12IIRAW4Y1:W12 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
13    S13IIRAW4Y1         S13IIRAW4Y1:W13 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
14    S14IIRAW4Y1         S14IIRAW4Y1:W14 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
15    S15IIRAW4Y1         S15IIRAW4Y1:W15 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont
16    S16IIRAW4Y1         S16IIRAW4Y1:W16 IncPart-IRA Withd-Acct #4 cash-in (LCY)          Cont

 5    H5IIRAW             H5IIRAW:W5 Income:IRA Withd-Total (prev 2 yrs/since last int)    Cont
 6    H6IIRAW             H6IIRAW:W6 Income:IRA Withd-Total (prev 2 yrs/since last int)    Cont
 7    H7IIRAW             H7IIRAW:W7 Income:IRA Withd-Total (prev 2 yrs/since last int)    Cont
 8    H8IIRAW             H8IIRAW:W8 Income:IRA Withd-Total (prev 2 yrs/since last int)    Cont
 9    H9IIRAW             H9IIRAW:W9 Income:IRA Withd-Total (prev 2 yrs/since last int)    Cont
10    H10IIRAW            H10IIRAW:W10 Income:IRA Withd-Total (prev 2 yrs/since last int)  Cont
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11	H11IIRAW	H11IIRAW:W11 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
12	H12IIRAW	H12IIRAW:W12 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
13	H13IIRAW	H13IIRAW:W13 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
14	H14IIRAW	H14IIRAW:W14 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
15	H15IIRAW	H15IIRAW:W15 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
16	H16IIRAW	H16IIRAW:W16 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
5	R5IIRAW	R5IIRAW:W5 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
6	R6IIRAW	R6IIRAW:W6 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
7	R7IIRAW	R7IIRAW:W7 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
8	R8IIRAW	R8IIRAW:W8 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
9	R9IIRAW	R9IIRAW:W9 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
10	R10IIRAW	R10IIRAW:W10 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
11	R11IIRAW	R11IIRAW:W11 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
12	R12IIRAW	R12IIRAW:W12 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
13	R13IIRAW	R13IIRAW:W13 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
14	R14IIRAW	R14IIRAW:W14 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
15	R15IIRAW	R15IIRAW:W15 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
16	R16IIRAW	R16IIRAW:W16 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
5	S5IIRAW	S5IIRAW:W5 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
6	S6IIRAW	S6IIRAW:W6 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
7	S7IIRAW	S7IIRAW:W7 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
8	S8IIRAW	S8IIRAW:W8 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
9	S9IIRAW	S9IIRAW:W9 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
10	S10IIRAW	S10IIRAW:W10 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
11	S11IIRAW	S11IIRAW:W11 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
12	S12IIRAW	S12IIRAW:W12 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
13	S13IIRAW	S13IIRAW:W13 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
14	S14IIRAW	S14IIRAW:W14 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
15	S15IIRAW	S15IIRAW:W15 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
16	S16IIRAW	S16IIRAW:W16 Income:IRA Withd-Total (prev 2 yrs/since last int)	Cont
2	H2IOIRAWY1	H2IOIRAWY1:W2 Receives:IRA Withd-Total (LCY)	Categ
2	R2IOIRAWY1	R2IOIRAWY1:W2 Receives:IRA Withd-Total (LCY)	Categ
2	S2IOIRAWY1	S2IOIRAWY1:W2 Receives:IRA Withd-Total (LCY)	Categ
5	H5IOIRAW	H5IOIRAW:W5 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	H6IOIRAW	H6IOIRAW:W6 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	H7IOIRAW	H7IOIRAW:W7 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	H8IOIRAW	H8IOIRAW:W8 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	H9IOIRAW	H9IOIRAW:W9 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	H10IOIRAW	H10IOIRAW:W10 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	H11IOIRAW	H11IOIRAW:W11 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
12	H12IOIRAW	H12IOIRAW:W12 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	H13IOIRAW	H13IOIRAW:W13 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	H14IOIRAW	H14IOIRAW:W14 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	H15IOIRAW	H15IOIRAW:W15 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	H16IOIRAW	H16IOIRAW:W16 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
5	R5IOIRAW	R5IOIRAW:W5 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	R6IOIRAW	R6IOIRAW:W6 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	R7IOIRAW	R7IOIRAW:W7 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	R8IOIRAW	R8IOIRAW:W8 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	R9IOIRAW	R9IOIRAW:W9 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	R10IOIRAW	R10IOIRAW:W10 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	R11IOIRAW	R11IOIRAW:W11 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
12	R12IOIRAW	R12IOIRAW:W12 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	R13IOIRAW	R13IOIRAW:W13 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	R14IOIRAW	R14IOIRAW:W14 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	R15IOIRAW	R15IOIRAW:W15 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	R16IOIRAW	R16IOIRAW:W16 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
5	S5IOIRAW	S5IOIRAW:W5 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	S6IOIRAW	S6IOIRAW:W6 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	S7IOIRAW	S7IOIRAW:W7 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	S8IOIRAW	S8IOIRAW:W8 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	S9IOIRAW	S9IOIRAW:W9 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	S10IOIRAW	S10IOIRAW:W10 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	S11IOIRAW	S11IOIRAW:W11 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ

12	S12IOIRAW	S12IOIRAW:W12 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	S13IOIRAW	S13IOIRAW:W13 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	S14IOIRAW	S14IOIRAW:W14 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	S15IOIRAW	S15IOIRAW:W15 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	S16IOIRAW	S16IOIRAW:W16 Receives:IRA Withd-Total (prev 2 yrs/since last int)	Categ
2	H2IFIRAWY1	H2IFIRAWY1:W2 ImpFlag:IRA Withd-Total (LCY)	Categ
2	R2IFIRAWY1	R2IFIRAWY1:W2 ImpFlag:IRA Withd-Total (LCY)	Categ
2	S2IFIRAWY1	S2IFIRAWY1:W2 ImpFlag:IRA Withd-Total (LCY)	Categ
5	H5IFIRAW	H5IFIRAW:W5 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	H6IFIRAW	H6IFIRAW:W6 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	H7IFIRAW	H7IFIRAW:W7 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	H8IFIRAW	H8IFIRAW:W8 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	H9IFIRAW	H9IFIRAW:W9 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	H10IFIRAW	H10IFIRAW:W10 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	H11IFIRAW	H11IFIRAW:W11 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
12	H12IFIRAW	H12IFIRAW:W12 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	H13IFIRAW	H13IFIRAW:W13 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	H14IFIRAW	H14IFIRAW:W14 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	H15IFIRAW	H15IFIRAW:W15 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	H16IFIRAW	H16IFIRAW:W16 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
5	R5IFIRAW	R5IFIRAW:W5 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	R6IFIRAW	R6IFIRAW:W6 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	R7IFIRAW	R7IFIRAW:W7 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	R8IFIRAW	R8IFIRAW:W8 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	R9IFIRAW	R9IFIRAW:W9 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	R10IFIRAW	R10IFIRAW:W10 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	R11IFIRAW	R11IFIRAW:W11 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
12	R12IFIRAW	R12IFIRAW:W12 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	R13IFIRAW	R13IFIRAW:W13 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	R14IFIRAW	R14IFIRAW:W14 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	R15IFIRAW	R15IFIRAW:W15 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	R16IFIRAW	R16IFIRAW:W16 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
5	S5IFIRAW	S5IFIRAW:W5 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
6	S6IFIRAW	S6IFIRAW:W6 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
7	S7IFIRAW	S7IFIRAW:W7 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
8	S8IFIRAW	S8IFIRAW:W8 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
9	S9IFIRAW	S9IFIRAW:W9 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
10	S10IFIRAW	S10IFIRAW:W10 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
11	S11IFIRAW	S11IFIRAW:W11 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
12	S12IFIRAW	S12IFIRAW:W12 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
13	S13IFIRAW	S13IFIRAW:W13 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
14	S14IFIRAW	S14IFIRAW:W14 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
15	S15IFIRAW	S15IFIRAW:W15 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
16	S16IFIRAW	S16IFIRAW:W16 ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)	Categ
5	H5IIRAW1	H5IIRAW1:W5 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
6	H6IIRAW1	H6IIRAW1:W6 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
7	H7IIRAW1	H7IIRAW1:W7 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
8	H8IIRAW1	H8IIRAW1:W8 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
9	H9IIRAW1	H9IIRAW1:W9 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
10	H10IIRAW1	H10IIRAW1:W10 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
11	H11IIRAW1	H11IIRAW1:W11 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
12	H12IIRAW1	H12IIRAW1:W12 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
13	H13IIRAW1	H13IIRAW1:W13 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
14	H14IIRAW1	H14IIRAW1:W14 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
15	H15IIRAW1	H15IIRAW1:W15 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
16	H16IIRAW1	H16IIRAW1:W16 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
5	R5IIRAW1	R5IIRAW1:W5 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
6	R6IIRAW1	R6IIRAW1:W6 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
7	R7IIRAW1	R7IIRAW1:W7 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
8	R8IIRAW1	R8IIRAW1:W8 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
9	R9IIRAW1	R9IIRAW1:W9 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
10	R10IIRAW1	R10IIRAW1:W10 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
11	R11IIRAW1	R11IIRAW1:W11 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont
12	R12IIRAW1	R12IIRAW1:W12 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)	Cont

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13    R13IIRAW1           R13IIRAW1:W13 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
14    R14IIRAW1           R14IIRAW1:W14 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
15    R15IIRAW1           R15IIRAW1:W15 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
16    R16IIRAW1           R16IIRAW1:W16 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont

 5    S5IIRAW1            S5IIRAW1:W5 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)   Cont
 6    S6IIRAW1            S6IIRAW1:W6 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)   Cont
 7    S7IIRAW1            S7IIRAW1:W7 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)   Cont
 8    S8IIRAW1            S8IIRAW1:W8 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)   Cont
 9    S9IIRAW1            S9IIRAW1:W9 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int)   Cont
10    S10IIRAW1           S10IIRAW1:W10 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
11    S11IIRAW1           S11IIRAW1:W11 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
12    S12IIRAW1           S12IIRAW1:W12 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
13    S13IIRAW1           S13IIRAW1:W13 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
14    S14IIRAW1           S14IIRAW1:W14 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
15    S15IIRAW1           S15IIRAW1:W15 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont
16    S16IIRAW1           S16IIRAW1:W16 IncPart-IRA Withd-Acct #1 (prev 2 yrs/since last int) Cont

 2    H2IOIRAW1Y1         H2IOIRAW1Y1:W2 Receives-IRA Withd-Acct #1 (LCY)                     Categ

 2    R2IOIRAW1Y1         R2IOIRAW1Y1:W2 Receives-IRA Withd-Acct #1 (LCY)                     Categ

 2    S2IOIRAW1Y1         S2IOIRAW1Y1:W2 Receives-IRA Withd-Acct #1 (LCY)                     Categ

 5    H5IOIRAW1           H5IOIRAW1:W5 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 6    H6IOIRAW1           H6IOIRAW1:W6 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 7    H7IOIRAW1           H7IOIRAW1:W7 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 8    H8IOIRAW1           H8IOIRAW1:W8 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 9    H9IOIRAW1           H9IOIRAW1:W9 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
10    H10IOIRAW1          H10IOIRAW1:W10 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
11    H11IOIRAW1          H11IOIRAW1:W11 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
12    H12IOIRAW1          H12IOIRAW1:W12 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
13    H13IOIRAW1          H13IOIRAW1:W13 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
14    H14IOIRAW1          H14IOIRAW1:W14 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
15    H15IOIRAW1          H15IOIRAW1:W15 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
16    H16IOIRAW1          H16IOIRAW1:W16 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ

 5    R5IOIRAW1           R5IOIRAW1:W5 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 6    R6IOIRAW1           R6IOIRAW1:W6 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int) Categ
 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 in Categ
11    R11IOIRAW1          R11IOIRAW1:W11 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
12    R12IOIRAW1          R12IOIRAW1:W12 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
13    R13IOIRAW1          R13IOIRAW1:W13 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
14    R14IOIRAW1          R14IOIRAW1:W14 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
15    R15IOIRAW1          R15IOIRAW1:W15 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
16    R16IOIRAW1          R16IOIRAW1:W16 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in 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 in Categ
11    S11IOIRAW1          S11IOIRAW1:W11 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
12    S12IOIRAW1          S12IOIRAW1:W12 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
13    S13IOIRAW1          S13IOIRAW1:W13 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
14    S14IOIRAW1          S14IOIRAW1:W14 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
15    S15IOIRAW1          S15IOIRAW1:W15 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ
16    S16IOIRAW1          S16IOIRAW1:W16 Receives-IRA Withd-Acct #1 (prev 2 yrs/since last in Categ

 2    H2IFIRAW1Y1         H2IFIRAW1Y1:W2 ImpFlag-IRA Withd-Acct #1 (LCY)                      Categ

 2    R2IFIRAW1Y1         R2IFIRAW1Y1:W2 ImpFlag-IRA Withd-Acct #1 (LCY)                      Categ

 2    S2IFIRAW1Y1         S2IFIRAW1Y1:W2 ImpFlag-IRA Withd-Acct #1 (LCY)                      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
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 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
14    H14IFIRAW1          H14IFIRAW1:W14 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
15    H15IFIRAW1          H15IFIRAW1:W15 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
16    H16IFIRAW1          H16IFIRAW1:W16 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
14    R14IFIRAW1          R14IFIRAW1:W14 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
15    R15IFIRAW1          R15IFIRAW1:W15 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
16    R16IFIRAW1          R16IFIRAW1:W16 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
14    S14IFIRAW1          S14IFIRAW1:W14 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
15    S15IFIRAW1          S15IFIRAW1:W15 ImpFlag-IRA Withd-Acct #1 (prev 2 yrs/since last int Categ
16    S16IFIRAW1          S16IFIRAW1:W16 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
14    H14IIRAW2           H14IIRAW2:W14 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
15    H15IIRAW2           H15IIRAW2:W15 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
16    H16IIRAW2           H16IIRAW2:W16 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
14    R14IIRAW2           R14IIRAW2:W14 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
15    R15IIRAW2           R15IIRAW2:W15 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
16    R16IIRAW2           R16IIRAW2:W16 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
 9    S9IIRAW2            S9IIRAW2:W9 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int)   Cont
10    S10IIRAW2           S10IIRAW2:W10 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
11    S11IIRAW2           S11IIRAW2:W11 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
12    S12IIRAW2           S12IIRAW2:W12 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
13    S13IIRAW2           S13IIRAW2:W13 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
14    S14IIRAW2           S14IIRAW2:W14 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
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15    S15IIRAW2           S15IIRAW2:W15 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont
16    S16IIRAW2           S16IIRAW2:W16 IncPart-IRA Withd-Acct #2 (prev 2 yrs/since last int) Cont

 2    H2IOIRAW2Y1         H2IOIRAW2Y1:W2 Receives-IRA Withd-Acct #2 (LCY)                     Categ

 2    R2IOIRAW2Y1         R2IOIRAW2Y1:W2 Receives-IRA Withd-Acct #2 (LCY)                     Categ

 2    S2IOIRAW2Y1         S2IOIRAW2Y1:W2 Receives-IRA Withd-Acct #2 (LCY)                     Categ

 5    H5IOIRAW2           H5IOIRAW2:W5 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 6    H6IOIRAW2           H6IOIRAW2:W6 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 7    H7IOIRAW2           H7IOIRAW2:W7 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 8    H8IOIRAW2           H8IOIRAW2:W8 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 9    H9IOIRAW2           H9IOIRAW2:W9 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
10    H10IOIRAW2          H10IOIRAW2:W10 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
11    H11IOIRAW2          H11IOIRAW2:W11 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
12    H12IOIRAW2          H12IOIRAW2:W12 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
13    H13IOIRAW2          H13IOIRAW2:W13 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
14    H14IOIRAW2          H14IOIRAW2:W14 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
15    H15IOIRAW2          H15IOIRAW2:W15 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
16    H16IOIRAW2          H16IOIRAW2:W16 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ

 5    R5IOIRAW2           R5IOIRAW2:W5 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 6    R6IOIRAW2           R6IOIRAW2:W6 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 7    R7IOIRAW2           R7IOIRAW2:W7 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 8    R8IOIRAW2           R8IOIRAW2:W8 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 9    R9IOIRAW2           R9IOIRAW2:W9 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
10    R10IOIRAW2          R10IOIRAW2:W10 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
11    R11IOIRAW2          R11IOIRAW2:W11 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
12    R12IOIRAW2          R12IOIRAW2:W12 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
13    R13IOIRAW2          R13IOIRAW2:W13 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
14    R14IOIRAW2          R14IOIRAW2:W14 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
15    R15IOIRAW2          R15IOIRAW2:W15 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
16    R16IOIRAW2          R16IOIRAW2:W16 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ

 5    S5IOIRAW2           S5IOIRAW2:W5 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 6    S6IOIRAW2           S6IOIRAW2:W6 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 7    S7IOIRAW2           S7IOIRAW2:W7 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 8    S8IOIRAW2           S8IOIRAW2:W8 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
 9    S9IOIRAW2           S9IOIRAW2:W9 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int) Categ
10    S10IOIRAW2          S10IOIRAW2:W10 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
11    S11IOIRAW2          S11IOIRAW2:W11 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
12    S12IOIRAW2          S12IOIRAW2:W12 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
13    S13IOIRAW2          S13IOIRAW2:W13 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
14    S14IOIRAW2          S14IOIRAW2:W14 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
15    S15IOIRAW2          S15IOIRAW2:W15 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ
16    S16IOIRAW2          S16IOIRAW2:W16 Receives-IRA Withd-Acct #2 (prev 2 yrs/since last in Categ

 2    H2IFIRAW2Y1         H2IFIRAW2Y1:W2 ImpFlag-IRA Withd-Acct #2 (LCY)                      Categ

 2    R2IFIRAW2Y1         R2IFIRAW2Y1:W2 ImpFlag-IRA Withd-Acct #2 (LCY)                      Categ

 2    S2IFIRAW2Y1         S2IFIRAW2Y1:W2 ImpFlag-IRA Withd-Acct #2 (LCY)                      Categ

 5    H5IFIRAW2           H5IFIRAW2:W5 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 6    H6IFIRAW2           H6IFIRAW2:W6 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 7    H7IFIRAW2           H7IFIRAW2:W7 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 8    H8IFIRAW2           H8IFIRAW2:W8 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 9    H9IFIRAW2           H9IFIRAW2:W9 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
10    H10IFIRAW2          H10IFIRAW2:W10 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
11    H11IFIRAW2          H11IFIRAW2:W11 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
12    H12IFIRAW2          H12IFIRAW2:W12 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
13    H13IFIRAW2          H13IFIRAW2:W13 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
14    H14IFIRAW2          H14IFIRAW2:W14 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
15    H15IFIRAW2          H15IFIRAW2:W15 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
16    H16IFIRAW2          H16IFIRAW2:W16 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ

 5    R5IFIRAW2           R5IFIRAW2:W5 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 6    R6IFIRAW2           R6IFIRAW2:W6 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 7    R7IFIRAW2           R7IFIRAW2:W7 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 8    R8IFIRAW2           R8IFIRAW2:W8 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 9    R9IFIRAW2           R9IFIRAW2:W9 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
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10    R10IFIRAW2          R10IFIRAW2:W10 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
11    R11IFIRAW2          R11IFIRAW2:W11 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
12    R12IFIRAW2          R12IFIRAW2:W12 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
13    R13IFIRAW2          R13IFIRAW2:W13 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
14    R14IFIRAW2          R14IFIRAW2:W14 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
15    R15IFIRAW2          R15IFIRAW2:W15 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
16    R16IFIRAW2          R16IFIRAW2:W16 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ

 5    S5IFIRAW2           S5IFIRAW2:W5 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 6    S6IFIRAW2           S6IFIRAW2:W6 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 7    S7IFIRAW2           S7IFIRAW2:W7 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 8    S8IFIRAW2           S8IFIRAW2:W8 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
 9    S9IFIRAW2           S9IFIRAW2:W9 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int)  Categ
10    S10IFIRAW2          S10IFIRAW2:W10 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
11    S11IFIRAW2          S11IFIRAW2:W11 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
12    S12IFIRAW2          S12IFIRAW2:W12 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
13    S13IFIRAW2          S13IFIRAW2:W13 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
14    S14IFIRAW2          S14IFIRAW2:W14 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
15    S15IFIRAW2          S15IFIRAW2:W15 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ
16    S16IFIRAW2          S16IFIRAW2:W16 ImpFlag-IRA Withd-Acct #2 (prev 2 yrs/since last int Categ

 5    H5IIRAW3            H5IIRAW3:W5 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int)   Cont
 6    H6IIRAW3            H6IIRAW3:W6 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int)   Cont
 7    H7IIRAW3            H7IIRAW3:W7 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int)   Cont
 8    H8IIRAW3            H8IIRAW3:W8 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int)   Cont
 9    H9IIRAW3            H9IIRAW3:W9 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int)   Cont
10    H10IIRAW3           H10IIRAW3:W10 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
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
14    H14IIRAW3           H14IIRAW3:W14 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
15    H15IIRAW3           H15IIRAW3:W15 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
16    H16IIRAW3           H16IIRAW3:W16 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
14    R14IIRAW3           R14IIRAW3:W14 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
15    R15IIRAW3           R15IIRAW3:W15 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
16    R16IIRAW3           R16IIRAW3:W16 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
14    S14IIRAW3           S14IIRAW3:W14 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
15    S15IIRAW3           S15IIRAW3:W15 IncPart-IRA Withd-Acct #3 (prev 2 yrs/since last int) Cont
16    S16IIRAW3           S16IIRAW3:W16 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 in Categ
11    H11IOIRAW3          H11IOIRAW3:W11 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
12    H12IOIRAW3          H12IOIRAW3:W12 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
13    H13IOIRAW3          H13IOIRAW3:W13 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
14    H14IOIRAW3          H14IOIRAW3:W14 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
15    H15IOIRAW3          H15IOIRAW3:W15 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
16    H16IOIRAW3          H16IOIRAW3:W16 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
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 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 in Categ
11    R11IOIRAW3          R11IOIRAW3:W11 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
12    R12IOIRAW3          R12IOIRAW3:W12 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
13    R13IOIRAW3          R13IOIRAW3:W13 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
14    R14IOIRAW3          R14IOIRAW3:W14 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
15    R15IOIRAW3          R15IOIRAW3:W15 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
16    R16IOIRAW3          R16IOIRAW3:W16 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in 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 in Categ
11    S11IOIRAW3          S11IOIRAW3:W11 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
12    S12IOIRAW3          S12IOIRAW3:W12 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
13    S13IOIRAW3          S13IOIRAW3:W13 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
14    S14IOIRAW3          S14IOIRAW3:W14 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
15    S15IOIRAW3          S15IOIRAW3:W15 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in Categ
16    S16IOIRAW3          S16IOIRAW3:W16 Receives-IRA Withd-Acct #3 (prev 2 yrs/since last in 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
14    H14IFIRAW3          H14IFIRAW3:W14 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
15    H15IFIRAW3          H15IFIRAW3:W15 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
16    H16IFIRAW3          H16IFIRAW3:W16 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
13    R13IFIRAW3          R13IFIRAW3:W13 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
14    R14IFIRAW3          R14IFIRAW3:W14 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
15    R15IFIRAW3          R15IFIRAW3:W15 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
16    R16IFIRAW3          R16IFIRAW3:W16 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ

 5    S5IFIRAW3           S5IFIRAW3:W5 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)  Categ
 6    S6IFIRAW3           S6IFIRAW3:W6 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)  Categ
 7    S7IFIRAW3           S7IFIRAW3:W7 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)  Categ
 8    S8IFIRAW3           S8IFIRAW3:W8 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)  Categ
 9    S9IFIRAW3           S9IFIRAW3:W9 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int)  Categ
10    S10IFIRAW3          S10IFIRAW3:W10 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
11    S11IFIRAW3          S11IFIRAW3:W11 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
12    S12IFIRAW3          S12IFIRAW3:W12 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
13    S13IFIRAW3          S13IFIRAW3:W13 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
14    S14IFIRAW3          S14IFIRAW3:W14 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
15    S15IFIRAW3          S15IFIRAW3:W15 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ
16    S16IFIRAW3          S16IFIRAW3:W16 ImpFlag-IRA Withd-Acct #3 (prev 2 yrs/since last int Categ

 5    H5IIRAW4            H5IIRAW4:W5 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
 6    H6IIRAW4            H6IIRAW4:W6 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
 7    H7IIRAW4            H7IIRAW4:W7 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
 8    H8IIRAW4            H8IIRAW4:W8 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
 9    H9IIRAW4            H9IIRAW4:W9 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
10    H10IIRAW4           H10IIRAW4:W10 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
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11	H11IIRAW4	H11IIRAW4:W11 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
12	H12IIRAW4	H12IIRAW4:W12 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
13	H13IIRAW4	H13IIRAW4:W13 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
14	H14IIRAW4	H14IIRAW4:W14 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
15	H15IIRAW4	H15IIRAW4:W15 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
16	H16IIRAW4	H16IIRAW4:W16 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
5	R5IIRAW4	R5IIRAW4:W5 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
6	R6IIRAW4	R6IIRAW4:W6 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
7	R7IIRAW4	R7IIRAW4:W7 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
8	R8IIRAW4	R8IIRAW4:W8 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
9	R9IIRAW4	R9IIRAW4:W9 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
10	R10IIRAW4	R10IIRAW4:W10 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
11	R11IIRAW4	R11IIRAW4:W11 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
12	R12IIRAW4	R12IIRAW4:W12 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
13	R13IIRAW4	R13IIRAW4:W13 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
14	R14IIRAW4	R14IIRAW4:W14 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
15	R15IIRAW4	R15IIRAW4:W15 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
16	R16IIRAW4	R16IIRAW4:W16 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
5	S5IIRAW4	S5IIRAW4:W5 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
6	S6IIRAW4	S6IIRAW4:W6 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
7	S7IIRAW4	S7IIRAW4:W7 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
8	S8IIRAW4	S8IIRAW4:W8 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
9	S9IIRAW4	S9IIRAW4:W9 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since las Cont
10	S10IIRAW4	S10IIRAW4:W10 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
11	S11IIRAW4	S11IIRAW4:W11 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
12	S12IIRAW4	S12IIRAW4:W12 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
13	S13IIRAW4	S13IIRAW4:W13 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
14	S14IIRAW4	S14IIRAW4:W14 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
15	S15IIRAW4	S15IIRAW4:W15 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
16	S16IIRAW4	S16IIRAW4:W16 IncPart-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Cont
5	H5IOIRAW4	H5IOIRAW4:W5 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
6	H6IOIRAW4	H6IOIRAW4:W6 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
7	H7IOIRAW4	H7IOIRAW4:W7 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
8	H8IOIRAW4	H8IOIRAW4:W8 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
9	H9IOIRAW4	H9IOIRAW4:W9 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
10	H10IOIRAW4	H10IOIRAW4:W10 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
11	H11IOIRAW4	H11IOIRAW4:W11 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
12	H12IOIRAW4	H12IOIRAW4:W12 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
13	H13IOIRAW4	H13IOIRAW4:W13 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
14	H14IOIRAW4	H14IOIRAW4:W14 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	H15IOIRAW4	H15IOIRAW4:W15 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	H16IOIRAW4	H16IOIRAW4:W16 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
5	R5IOIRAW4	R5IOIRAW4:W5 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
6	R6IOIRAW4	R6IOIRAW4:W6 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
7	R7IOIRAW4	R7IOIRAW4:W7 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
8	R8IOIRAW4	R8IOIRAW4:W8 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
9	R9IOIRAW4	R9IOIRAW4:W9 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
10	R10IOIRAW4	R10IOIRAW4:W10 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
11	R11IOIRAW4	R11IOIRAW4:W11 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
12	R12IOIRAW4	R12IOIRAW4:W12 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
13	R13IOIRAW4	R13IOIRAW4:W13 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
14	R14IOIRAW4	R14IOIRAW4:W14 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	R15IOIRAW4	R15IOIRAW4:W15 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	R16IOIRAW4	R16IOIRAW4:W16 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
5	S5IOIRAW4	S5IOIRAW4:W5 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
6	S6IOIRAW4	S6IOIRAW4:W6 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
7	S7IOIRAW4	S7IOIRAW4:W7 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
8	S8IOIRAW4	S8IOIRAW4:W8 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
9	S9IOIRAW4	S9IOIRAW4:W9 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since l Categ
10	S10IOIRAW4	S10IOIRAW4:W10 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
11	S11IOIRAW4	S11IOIRAW4:W11 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
12	S12IOIRAW4	S12IOIRAW4:W12 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
13	S13IOIRAW4	S13IOIRAW4:W13 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
14	S14IOIRAW4	S14IOIRAW4:W14 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	S15IOIRAW4	S15IOIRAW4:W15 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	S16IOIRAW4	S16IOIRAW4:W16 Receives-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ

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
14	H14IFIRAW4	H14IFIRAW4:W14 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	H15IFIRAW4	H15IFIRAW4:W15 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	H16IFIRAW4	H16IFIRAW4:W16 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
14	R14IFIRAW4	R14IFIRAW4:W14 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	R15IFIRAW4	R15IFIRAW4:W15 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	R16IFIRAW4	R16IFIRAW4:W16 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
14	S14IFIRAW4	S14IFIRAW4:W14 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
15	S15IFIRAW4	S15IFIRAW4:W15 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ
16	S16IFIRAW4	S16IFIRAW4:W16 ImpFlag-IRA Withd-Acct #4 cash-in (prev 2 yrs/since Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2IIRAWY1	8222	305.66	1845.53	0.0	45600.0
H5IIRAWY1	19578	1610.10	14032.99	0.0	1116000.0
H6IIRAWY1	18165	1694.33	10547.46	0.0	480000.0
H7IIRAWY1	20129	1737.15	16819.60	0.0	1500000.0
H8IIRAWY1	18469	1953.61	15102.95	0.0	1200000.0
H9IIRAWY1	17217	2281.43	10037.00	0.0	270000.0
H10IIRAWY1	22034	1865.93	9850.93	0.0	483000.0
H11IIRAWY1	20554	2249.03	18292.01	0.0	1152000.0
H12IIRAWY1	18747	2324.90	9695.73	0.0	273600.0
H13IIRAWY1	20912	2078.74	10109.14	0.0	289200.0
H14IIRAWY1	17146	2731.70	13480.51	0.0	540000.0
H15IIRAWY1	15723	2798.52	13422.37	0.0	413333.3
H16IIRAWY1	15787	3383.06	17224.20	0.0	674285.7
R2IIRAWY1	8222	172.37	1321.26	0.0	45600.0
R5IIRAWY1	19578	924.71	10062.42	0.0	1116000.0
R6IIRAWY1	18165	961.88	7694.78	0.0	480000.0
R7IIRAWY1	20129	986.95	9401.69	0.0	750000.0
R8IIRAWY1	18469	1136.76	10829.04	0.0	1200000.0
R9IIRAWY1	17217	1354.56	7683.11	0.0	270000.0

R10IIRAWY1	22034	1104.66	7391.08	0.0	480000.0
R11IIRAWY1	20554	1326.59	13051.83	0.0	1152000.0
R12IIRAWY1	18747	1433.11	7594.88	0.0	273600.0
R13IIRAWY1	20912	1303.37	7630.42	0.0	289200.0
R14IIRAWY1	17146	1676.10	9977.12	0.0	540000.0
R15IIRAWY1	15723	1705.08	9511.35	0.0	400000.0
R16IIRAWY1	15787	2133.34	12483.15	0.0	413076.9
S2IIRAWY1	4549	240.90	1646.85	0.0	45600.0
S5IIRAWY1	13041	1028.95	11808.41	0.0	1116000.0
S6IIRAWY1	11859	1121.92	8746.02	0.0	480000.0
S7IIRAWY1	13352	1130.98	10961.49	0.0	750000.0
S8IIRAWY1	12052	1251.78	12870.07	0.0	1200000.0
S9IIRAWY1	11012	1449.15	7816.07	0.0	250000.0
S10IIRAWY1	14237	1178.19	7847.22	0.0	480000.0
S11IIRAWY1	13081	1449.41	15708.16	0.0	1152000.0
S12IIRAWY1	11622	1438.50	7006.21	0.0	200000.0
S13IIRAWY1	12889	1258.02	7276.78	0.0	212000.0
S14IIRAWY1	10463	1729.83	9704.77	0.0	225000.0
S15IIRAWY1	9529	1804.20	10474.55	0.0	400000.0
S16IIRAWY1	9242	2134.74	12793.24	0.0	374285.7
H2IIRAW1Y1	8222	305.28	1844.59	0.0	45600.0
H5IIRAW1Y1	19578	1269.16	13243.40	0.0	1116000.0
H6IIRAW1Y1	18165	1345.31	9972.08	0.0	480000.0
H7IIRAW1Y1	20129	1199.30	6781.44	0.0	259200.0
H8IIRAW1Y1	18469	1509.98	14437.01	0.0	1200000.0
H9IIRAW1Y1	17217	1722.97	8559.71	0.0	270000.0
H10IIRAW1Y1	22034	1383.22	8923.63	0.0	480000.0
H11IIRAW1Y1	20554	1763.33	17527.02	0.0	1152000.0
H12IIRAW1Y1	18747	1635.35	7450.05	0.0	200000.0
H13IIRAW1Y1	20912	1497.60	7961.53	0.0	288000.0
H14IIRAW1Y1	17146	1883.55	10147.44	0.0	540000.0
H15IIRAW1Y1	15723	2005.21	9765.53	0.0	333333.3
H16IIRAW1Y1	15787	2395.03	12346.28	0.0	368000.0
R2IIRAW1Y1	8222	172.05	1320.15	0.0	45600.0
R5IIRAW1Y1	19578	731.79	9576.69	0.0	1116000.0
R6IIRAW1Y1	18165	762.19	7353.80	0.0	480000.0
R7IIRAW1Y1	20129	695.17	5188.92	0.0	259200.0
R8IIRAW1Y1	18469	876.98	10393.11	0.0	1200000.0
R9IIRAW1Y1	17217	1036.53	6788.39	0.0	270000.0
R10IIRAW1Y1	22034	827.72	6830.80	0.0	480000.0
R11IIRAW1Y1	20554	1047.69	12624.04	0.0	1152000.0
R12IIRAW1Y1	18747	1019.45	5870.01	0.0	200000.0
R13IIRAW1Y1	20912	960.74	6478.37	0.0	288000.0
R14IIRAW1Y1	17146	1195.63	8367.11	0.0	540000.0
R15IIRAW1Y1	15723	1255.07	7518.99	0.0	333333.3
R16IIRAW1Y1	15787	1565.87	9971.71	0.0	368000.0
S2IIRAW1Y1	4549	240.81	1646.69	0.0	45600.0
S5IIRAW1Y1	13041	806.73	11250.99	0.0	1116000.0
S6IIRAW1Y1	11859	893.19	8400.77	0.0	480000.0
S7IIRAW1Y1	13352	760.01	5440.75	0.0	200000.0
S8IIRAW1Y1	12052	970.04	12460.03	0.0	1200000.0
S9IIRAW1Y1	11012	1073.24	6657.07	0.0	250000.0
S10IIRAW1Y1	14237	859.72	7205.24	0.0	480000.0
S11IIRAW1Y1	13081	1124.48	15282.85	0.0	1152000.0
S12IIRAW1Y1	11622	993.49	5966.64	0.0	200000.0

S13IIRAW1Y1	12889	871.04	6010.95	0.0	212000.0
S14IIRAW1Y1	10463	1127.31	7422.81	0.0	225000.0
S15IIRAW1Y1	9529	1237.75	8125.23	0.0	333333.3
S16IIRAW1Y1	9242	1416.36	9501.41	0.0	368000.0
H2IIRAW2Y1	8222	0.37	24.94	0.0	2172.0
H5IIRAW2Y1	19578	196.55	2651.08	0.0	184615.4
H6IIRAW2Y1	18165	194.86	1629.96	0.0	53333.3
H7IIRAW2Y1	20129	199.40	1688.56	0.0	88888.9
H8IIRAW2Y1	18469	242.01	2065.57	0.0	75000.0
H9IIRAW2Y1	17217	319.08	3314.34	0.0	200000.0
H10IIRAW2Y1	22034	233.24	2129.47	0.0	80000.0
H11IIRAW2Y1	20554	291.91	3190.58	0.0	165517.2
H12IIRAW2Y1	18747	364.24	2701.56	0.0	102857.1
H13IIRAW2Y1	20912	317.35	2819.40	0.0	125000.0
H14IIRAW2Y1	17146	527.34	4712.74	0.0	188000.0
H15IIRAW2Y1	15723	517.24	5303.28	0.0	240000.0
H16IIRAW2Y1	15787	594.92	5828.20	0.0	300000.0
R2IIRAW2Y1	8222	0.32	24.45	0.0	2172.0
R5IIRAW2Y1	19578	106.48	1902.51	0.0	184615.4
R6IIRAW2Y1	18165	106.80	1217.40	0.0	53333.3
R7IIRAW2Y1	20129	109.25	1285.72	0.0	88888.9
R8IIRAW2Y1	18469	135.52	1524.38	0.0	75000.0
R9IIRAW2Y1	17217	171.79	2371.68	0.0	200000.0
R10IIRAW2Y1	22034	124.88	1534.92	0.0	80000.0
R11IIRAW2Y1	20554	161.33	2398.80	0.0	165517.2
R12IIRAW2Y1	18747	203.51	2062.66	0.0	102857.1
R13IIRAW2Y1	20912	176.38	2081.98	0.0	125000.0
R14IIRAW2Y1	17146	294.03	3456.53	0.0	188000.0
R15IIRAW2Y1	15723	283.52	3826.17	0.0	240000.0
R16IIRAW2Y1	15787	335.19	4083.34	0.0	262857.1
S2IIRAW2Y1	4549	0.10	6.60	0.0	445.0
S5IIRAW2Y1	13041	135.22	2267.20	0.0	184615.4
S6IIRAW2Y1	11859	134.88	1349.77	0.0	53333.3
S7IIRAW2Y1	13352	135.91	1352.72	0.0	57600.0
S8IIRAW2Y1	12052	163.18	1735.62	0.0	75000.0
S9IIRAW2Y1	11012	230.28	2905.25	0.0	200000.0
S10IIRAW2Y1	14237	167.69	1844.96	0.0	80000.0
S11IIRAW2Y1	13081	205.18	2646.68	0.0	165517.2
S12IIRAW2Y1	11622	259.27	2233.85	0.0	102857.1
S13IIRAW2Y1	12889	228.71	2434.14	0.0	125000.0
S14IIRAW2Y1	10463	382.33	4121.36	0.0	188000.0
S15IIRAW2Y1	9529	385.64	4734.11	0.0	240000.0
S16IIRAW2Y1	9242	443.66	5455.17	0.0	300000.0
H5IIRAW3Y1	19578	75.47	1161.84	0.0	52173.9
H6IIRAW3Y1	18165	60.51	1014.91	0.0	45000.0
H7IIRAW3Y1	20129	64.31	1113.16	0.0	72000.0
H8IIRAW3Y1	18469	100.69	1938.18	0.0	150000.0
H9IIRAW3Y1	17217	106.71	1314.43	0.0	54285.7
H10IIRAW3Y1	22034	68.77	1165.34	0.0	75000.0
H11IIRAW3Y1	20554	87.77	1337.79	0.0	70000.0
H12IIRAW3Y1	18747	128.66	1944.38	0.0	125000.0
H13IIRAW3Y1	20912	127.74	1972.35	0.0	90000.0
H14IIRAW3Y1	17146	210.17	4380.15	0.0	313043.5
H15IIRAW3Y1	15723	162.55	2938.88	0.0	200000.0
H16IIRAW3Y1	15787	305.35	7436.88	0.0	600000.0

R5IIRAW3Y1	19578	40.97	655.33	0.0	26087.0
R6IIRAW3Y1	18165	32.09	726.97	0.0	45000.0
R7IIRAW3Y1	20129	35.59	806.43	0.0	72000.0
R8IIRAW3Y1	18469	54.82	1387.87	0.0	150000.0
R9IIRAW3Y1	17217	58.75	968.66	0.0	54285.7
R10IIRAW3Y1	22034	38.54	787.77	0.0	75000.0
R11IIRAW3Y1	20554	49.09	892.94	0.0	70000.0
R12IIRAW3Y1	18747	78.28	1529.51	0.0	125000.0
R13IIRAW3Y1	20912	71.29	1201.56	0.0	73333.3
R14IIRAW3Y1	17146	112.82	2614.94	0.0	156521.7
R15IIRAW3Y1	15723	89.17	1702.17	0.0	100000.0
R16IIRAW3Y1	15787	170.35	4123.63	0.0	300000.0
S5IIRAW3Y1	13041	51.79	761.17	0.0	26087.0
S6IIRAW3Y1	11859	43.53	877.73	0.0	45000.0
S7IIRAW3Y1	13352	43.29	943.46	0.0	72000.0
S8IIRAW3Y1	12052	70.30	1676.60	0.0	150000.0
S9IIRAW3Y1	11012	74.98	1114.03	0.0	54285.7
S10IIRAW3Y1	14237	46.79	888.97	0.0	75000.0
S11IIRAW3Y1	13081	60.79	972.55	0.0	70000.0
S12IIRAW3Y1	11622	81.26	1022.93	0.0	35294.1
S13IIRAW3Y1	12889	91.59	1318.77	0.0	45000.0
S14IIRAW3Y1	10463	159.53	3130.24	0.0	156521.7
S15IIRAW3Y1	9529	121.08	2005.79	0.0	100000.0
S16IIRAW3Y1	9242	230.60	5022.64	0.0	300000.0
H5IIRAW4Y1	19578	68.92	1102.41	0.0	35000.0
H6IIRAW4Y1	18165	93.66	1462.28	0.0	53280.0
H7IIRAW4Y1	20129	274.14	15105.98	0.0	1500000.0
H8IIRAW4Y1	18469	100.93	1482.51	0.0	74285.7
H9IIRAW4Y1	17217	132.68	1709.72	0.0	96000.0
H10IIRAW4Y1	22034	180.70	2010.68	0.0	89032.3
H11IIRAW4Y1	20554	106.01	1608.84	0.0	70588.2
H12IIRAW4Y1	18747	196.65	3580.28	0.0	273600.0
H13IIRAW4Y1	20912	136.05	2891.87	0.0	166666.7
H14IIRAW4Y1	17146	110.64	1949.59	0.0	104347.8
H15IIRAW4Y1	15723	113.51	2117.00	0.0	109090.9
H16IIRAW4Y1	15787	87.76	1580.31	0.0	102000.0
R5IIRAW4Y1	19578	45.47	861.62	0.0	35000.0
R6IIRAW4Y1	18165	60.81	1171.60	0.0	53280.0
R7IIRAW4Y1	20129	146.94	7598.80	0.0	750000.0
R8IIRAW4Y1	18469	69.44	1212.98	0.0	74285.7
R9IIRAW4Y1	17217	87.49	1402.88	0.0	96000.0
R10IIRAW4Y1	22034	113.51	1587.12	0.0	89032.3
R11IIRAW4Y1	20554	68.49	1194.00	0.0	70588.2
R12IIRAW4Y1	18747	131.88	3121.86	0.0	273600.0
R13IIRAW4Y1	20912	94.95	2144.31	0.0	166666.7
R14IIRAW4Y1	17146	73.63	1609.41	0.0	104347.8
R15IIRAW4Y1	15723	77.31	1806.22	0.0	109090.9
R16IIRAW4Y1	15787	61.94	1400.72	0.0	102000.0
S5IIRAW4Y1	13041	35.21	798.91	0.0	35000.0
S6IIRAW4Y1	11859	50.32	1007.54	0.0	53280.0
S7IIRAW4Y1	13352	191.76	9306.44	0.0	750000.0
S8IIRAW4Y1	12052	48.26	812.37	0.0	30000.0
S9IIRAW4Y1	11012	70.66	1072.41	0.0	36000.0
S10IIRAW4Y1	14237	103.99	1450.41	0.0	59478.3

S11IIRAW4Y1	13081	58.97	1119.24	0.0	70588.2
S12IIRAW4Y1	11622	104.48	2029.57	0.0	150000.0
S13IIRAW4Y1	12889	66.69	2013.16	0.0	166666.7
S14IIRAW4Y1	10463	60.66	1317.42	0.0	66666.7
S15IIRAW4Y1	9529	59.73	1416.22	0.0	66666.7
S16IIRAW4Y1	9242	44.11	947.72	0.0	47500.0
H5IIRAW	19578	3089.90	25378.11	0.0	1860000.0
H6IIRAW	18165	3704.58	23332.12	0.0	1080000.0
H7IIRAW	20129	3363.55	29109.80	0.0	2500000.0
H8IIRAW	18469	3816.33	28359.75	0.0	2200000.0
H9IIRAW	17217	4533.55	19975.28	0.0	538500.0
H10IIRAW	22034	4315.27	21351.63	0.0	805000.0
H11IIRAW	20554	4057.25	33646.59	0.0	2208000.0
H12IIRAW	18747	4339.57	17980.80	0.0	476666.7
H13IIRAW	20912	4658.93	23153.95	0.0	750000.0
H14IIRAW	17146	5331.48	26188.83	0.0	900000.0
H15IIRAW	15723	5654.29	27421.45	0.0	900000.0
H16IIRAW	15787	7128.82	35616.50	0.0	1180000.0
R5IIRAW	19578	1782.30	18288.74	0.0	1860000.0
R6IIRAW	18165	2109.57	16904.21	0.0	1080000.0
R7IIRAW	20129	1910.70	16683.23	0.0	1250000.0
R8IIRAW	18469	2228.46	20391.38	0.0	2200000.0
R9IIRAW	17217	2707.30	15226.63	0.0	538500.0
R10IIRAW	22034	2582.75	16160.87	0.0	800000.0
R11IIRAW	20554	2390.69	24069.08	0.0	2208000.0
R12IIRAW	18747	2676.35	14110.58	0.0	476666.7
R13IIRAW	20912	2923.35	17392.63	0.0	674800.0
R14IIRAW	17146	3260.12	19120.59	0.0	900000.0
R15IIRAW	15723	3464.56	19765.34	0.0	900000.0
R16IIRAW	15787	4509.47	26817.83	0.0	1000000.0
S5IIRAW	13041	1963.05	21209.81	0.0	1860000.0
S6IIRAW	11859	2443.15	19305.51	0.0	1080000.0
S7IIRAW	13352	2190.27	19215.42	0.0	1250000.0
S8IIRAW	12052	2433.32	24075.12	0.0	2200000.0
S9IIRAW	11012	2855.29	15633.16	0.0	538500.0
S10IIRAW	14237	2681.36	16699.02	0.0	800000.0
S11IIRAW	13081	2618.65	28746.01	0.0	2208000.0
S12IIRAW	11622	2682.88	12843.02	0.0	333333.3
S13IIRAW	12889	2815.93	16621.08	0.0	500000.0
S14IIRAW	10463	3394.39	19231.55	0.0	418442.6
S15IIRAW	9529	3613.10	21437.15	0.0	900000.0
S16IIRAW	9242	4474.33	25762.58	0.0	700000.0
H2IOIRAWY1	8222	0.09	0.29	0.0	1.0
R2IOIRAWY1	8222	0.06	0.24	0.0	1.0
S2IOIRAWY1	4549	0.08	0.27	0.0	1.0
H5IOIRAW	19578	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
H14IOIRAW	17146	0.16	0.37	0.0	1.0
H15IOIRAW	15723	0.16	0.37	0.0	1.0
H16IOIRAW	15787	0.16	0.36	0.0	1.0
R5IOIRAW	19578	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
R14IOIRAW	17146	0.12	0.33	0.0	1.0
R15IOIRAW	15723	0.13	0.33	0.0	1.0
R16IOIRAW	15787	0.12	0.33	0.0	1.0
S5IOIRAW	13041	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	14237	0.13	0.33	0.0	1.0
S11IOIRAW	13081	0.13	0.34	0.0	1.0
S12IOIRAW	11622	0.14	0.35	0.0	1.0
S13IOIRAW	12889	0.11	0.32	0.0	1.0
S14IOIRAW	10463	0.12	0.33	0.0	1.0
S15IOIRAW	9529	0.13	0.33	0.0	1.0
S16IOIRAW	9242	0.12	0.32	0.0	1.0
H2IFIRAWY1	8222	0.18	0.57	0.0	9.0
R2IFIRAWY1	8222	0.13	0.53	0.0	9.0
S2IFIRAWY1	8222	3.67	3.91	0.0	9.0
H5IFIRAW	19578	0.29	0.88	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	0.42	1.29	0.0	9.0
H14IFIRAW	17146	0.47	1.42	0.0	9.0
H15IFIRAW	15723	0.54	1.54	0.0	9.0
H16IFIRAW	15787	0.52	1.54	0.0	9.0
R5IFIRAW	19578	0.24	0.86	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	1.29	0.0	9.0
R14IFIRAW	17146	0.43	1.41	0.0	9.0
R15IFIRAW	15723	0.50	1.54	0.0	9.0
R16IFIRAW	15787	0.48	1.54	0.0	9.0
S5IFIRAW	19578	2.85	3.72	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	3.35	3.84	0.0	9.0
S14IFIRAW	17146	3.44	3.86	0.0	9.0
S15IFIRAW	15723	3.51	3.86	0.0	9.0
S16IFIRAW	15787	3.66	3.89	0.0	9.0
H5IIRAW1	19578	2394.93	23162.40	0.0	1860000.0
H6IIRAW1	18165	2939.76	21948.99	0.0	1080000.0
H7IIRAW1	20129	2352.50	13125.88	0.0	475200.0
H8IIRAW1	18469	2961.29	27022.83	0.0	2200000.0
H9IIRAW1	17217	3417.54	16970.85	0.0	520833.3
H10IIRAW1	22034	3205.99	19020.96	0.0	800000.0
H11IIRAW1	20554	3171.71	31975.45	0.0	2208000.0
H12IIRAW1	18747	3050.47	13818.12	0.0	360000.0
H13IIRAW1	20912	3371.12	18218.81	0.0	672000.0
H14IIRAW1	17146	3670.18	19331.59	0.0	900000.0
H15IIRAW1	15723	3973.65	18708.44	0.0	500000.0
H16IIRAW1	15787	5090.68	26855.62	0.0	1000000.0
R5IIRAW1	19578	1391.68	16880.02	0.0	1860000.0
R6IIRAW1	18165	1672.85	16154.75	0.0	1080000.0
R7IIRAW1	20129	1358.04	10032.86	0.0	475200.0
R8IIRAW1	18469	1725.31	19514.50	0.0	2200000.0
R9IIRAW1	17217	2062.19	13365.85	0.0	520833.3
R10IIRAW1	22034	1938.46	14743.05	0.0	800000.0
R11IIRAW1	20554	1875.36	23001.05	0.0	2208000.0
R12IIRAW1	18747	1906.11	11006.09	0.0	360000.0
R13IIRAW1	20912	2160.04	14828.96	0.0	672000.0
R14IIRAW1	17146	2322.54	15702.83	0.0	900000.0
R15IIRAW1	15723	2503.35	14614.95	0.0	500000.0
R16IIRAW1	15787	3333.76	22260.19	0.0	1000000.0
S5IIRAW1	13041	1506.14	19521.92	0.0	1860000.0
S6IIRAW1	11859	1940.58	18530.47	0.0	1080000.0
S7IIRAW1	13352	1499.21	10550.16	0.0	398482.0
S8IIRAW1	12052	1894.07	23254.41	0.0	2200000.0
S9IIRAW1	11012	2119.06	13345.98	0.0	520833.3
S10IIRAW1	14237	1961.71	15110.83	0.0	800000.0
S11IIRAW1	13081	2036.93	27873.12	0.0	2208000.0
S12IIRAW1	11622	1845.92	10878.81	0.0	333333.3
S13IIRAW1	12889	1964.95	13739.50	0.0	459333.3
S14IIRAW1	10463	2208.40	14567.84	0.0	412500.0
S15IIRAW1	9529	2426.02	15249.56	0.0	500000.0
S16IIRAW1	9242	3001.13	19758.57	0.0	700000.0
H2IOIRAW1Y1	8222	0.09	0.29	0.0	1.0

R2IOIRAW1Y1	8222	0.06	0.24	0.0	1.0
S2IOIRAW1Y1	4549	0.08	0.27	0.0	1.0
H5IOIRAW1	19578	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
H14IOIRAW1	17146	0.14	0.34	0.0	1.0
H15IOIRAW1	15723	0.14	0.35	0.0	1.0
H16IOIRAW1	15787	0.14	0.34	0.0	1.0
R5IOIRAW1	19578	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
R14IOIRAW1	17146	0.09	0.29	0.0	1.0
R15IOIRAW1	15723	0.10	0.29	0.0	1.0
R16IOIRAW1	15787	0.09	0.29	0.0	1.0
S5IOIRAW1	13041	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	14237	0.08	0.27	0.0	1.0
S11IOIRAW1	13081	0.09	0.28	0.0	1.0
S12IOIRAW1	11622	0.09	0.28	0.0	1.0
S13IOIRAW1	12889	0.07	0.26	0.0	1.0
S14IOIRAW1	10463	0.08	0.27	0.0	1.0
S15IOIRAW1	9529	0.08	0.27	0.0	1.0
S16IOIRAW1	9242	0.08	0.27	0.0	1.0
H2IFIRAW1Y1	8222	0.18	0.57	0.0	9.0
R2IFIRAW1Y1	8222	5.77	1.13	1.0	9.0
S2IFIRAW1Y1	8222	6.72	1.50	1.0	9.0
H5IFIRAW1	19578	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
H14IFIRAW1	17146	5.49	1.71	1.0	9.0

H15IFIRAW1	15723	5.50	1.74	1.0	9.0
H16IFIRAW1	15787	5.52	1.70	1.0	9.0
R5IFIRAW1	19578	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
R14IFIRAW1	17146	5.71	1.43	1.0	9.0
R15IFIRAW1	15723	5.71	1.47	1.0	9.0
R16IFIRAW1	15787	5.72	1.45	1.0	9.0
S5IFIRAW1	19578	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
S14IFIRAW1	17146	6.65	1.53	1.0	9.0
S15IFIRAW1	15723	6.67	1.54	1.0	9.0
S16IFIRAW1	15787	6.72	1.52	1.0	9.0
H5IIRAW2	19578	406.55	7032.04	0.0	474500.0
H6IIRAW2	18165	429.12	3961.18	0.0	196100.0
H7IIRAW2	20129	392.17	3509.99	0.0	200000.0
H8IIRAW2	18469	456.15	4049.13	0.0	150000.0
H9IIRAW2	17217	626.05	6320.45	0.0	350000.0
H10IIRAW2	22034	530.64	4776.32	0.0	200000.0
H11IIRAW2	20554	528.95	7014.55	0.0	500000.0
H12IIRAW2	18747	680.09	4950.49	0.0	183333.3
H13IIRAW2	20912	703.64	6236.11	0.0	250000.0
H14IIRAW2	17146	1017.36	9676.92	0.0	391666.7
H15IIRAW2	15723	1094.07	13775.68	0.0	900000.0
H16IIRAW2	15787	1212.62	11397.58	0.0	550000.0
R5IIRAW2	19578	219.29	5013.41	0.0	474500.0
R6IIRAW2	18165	233.98	2923.24	0.0	196100.0
R7IIRAW2	20129	215.19	2698.67	0.0	200000.0
R8IIRAW2	18469	253.35	2978.64	0.0	150000.0
R9IIRAW2	17217	338.28	4536.83	0.0	350000.0
R10IIRAW2	22034	287.24	3480.04	0.0	200000.0
R11IIRAW2	20554	294.98	5574.19	0.0	500000.0
R12IIRAW2	18747	379.09	3784.77	0.0	183333.3
R13IIRAW2	20912	387.67	4567.66	0.0	250000.0
R14IIRAW2	17146	560.36	6999.93	0.0	391666.7
R15IIRAW2	15723	594.33	9859.45	0.0	900000.0
R16IIRAW2	15787	683.31	8103.89	0.0	460000.0
S5IIRAW2	13041	281.13	6049.92	0.0	474500.0
S6IIRAW2	11859	298.91	3324.82	0.0	196100.0
S7IIRAW2	13352	266.82	2772.18	0.0	121000.0
S8IIRAW2	12052	310.77	3413.66	0.0	150000.0

S9IIRAW2	11012	449.92	5523.54	0.0	350000.0
S10IIRAW2	14237	376.71	4090.30	0.0	200000.0
S11IIRAW2	13081	367.63	5353.48	0.0	400000.0
S12IIRAW2	11622	485.53	4087.13	0.0	180000.0
S13IIRAW2	12889	512.66	5435.40	0.0	250000.0
S14IIRAW2	10463	748.89	8589.67	0.0	391666.7
S15IIRAW2	9529	824.58	12387.30	0.0	900000.0
S16IIRAW2	9242	904.16	10517.66	0.0	550000.0
H2IOIRAW2Y1	8222	0.00	0.03	0.0	1.0
R2IOIRAW2Y1	8222	0.00	0.02	0.0	1.0
S2IOIRAW2Y1	4549	0.00	0.02	0.0	1.0
H5IOIRAW2	19578	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
H14IOIRAW2	17146	0.05	0.23	0.0	1.0
H15IOIRAW2	15723	0.06	0.23	0.0	1.0
H16IOIRAW2	15787	0.05	0.22	0.0	1.0
R5IOIRAW2	19578	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
R14IOIRAW2	17146	0.03	0.17	0.0	1.0
R15IOIRAW2	15723	0.03	0.17	0.0	1.0
R16IOIRAW2	15787	0.03	0.17	0.0	1.0
S5IOIRAW2	13041	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	14237	0.04	0.19	0.0	1.0
S11IOIRAW2	13081	0.04	0.19	0.0	1.0
S12IOIRAW2	11622	0.04	0.21	0.0	1.0
S13IOIRAW2	12889	0.04	0.19	0.0	1.0
S14IOIRAW2	10463	0.04	0.19	0.0	1.0
S15IOIRAW2	9529	0.04	0.19	0.0	1.0
S16IOIRAW2	9242	0.04	0.19	0.0	1.0
H2IFIRAW2Y1	8222	0.04	0.39	0.0	9.0
R2IFIRAW2Y1	8222	6.02	0.18	1.0	9.0
S2IFIRAW2Y1	8222	6.91	0.99	1.0	9.0

H5IFIRAW2	19578	5.82	1.06	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	1.15	1.0	9.0
H14IFIRAW2	17146	5.87	1.18	1.0	9.0
H15IFIRAW2	15723	5.88	1.23	1.0	9.0
H16IFIRAW2	15787	5.90	1.17	1.0	9.0
R5IFIRAW2	19578	5.92	0.81	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	0.92	1.0	9.0
R14IFIRAW2	17146	5.97	0.95	1.0	9.0
R15IFIRAW2	15723	5.99	1.00	1.0	9.0
R16IFIRAW2	15787	6.00	0.95	1.0	9.0
S5IFIRAW2	19578	6.60	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
S14IFIRAW2	17146	6.76	1.30	1.0	9.0
S15IFIRAW2	15723	6.78	1.32	1.0	9.0
S16IFIRAW2	15787	6.83	1.28	1.0	9.0
H5IIRAW3	19578	154.50	2466.01	0.0	100000.0
H6IIRAW3	18165	118.24	1979.01	0.0	90000.0
H7IIRAW3	20129	123.95	2193.36	0.0	144000.0
H8IIRAW3	18469	183.05	3739.33	0.0	300000.0
H9IIRAW3	17217	213.39	2550.99	0.0	95000.0
H10IIRAW3	22034	158.81	2828.33	0.0	193750.0
H11IIRAW3	20554	152.34	2326.79	0.0	116666.7
H12IIRAW3	18747	231.57	3335.13	0.0	183333.3
H13IIRAW3	20912	260.41	4082.25	0.0	232500.0
H14IIRAW3	17146	409.63	8653.34	0.0	600000.0
H15IIRAW3	15723	324.03	5861.68	0.0	400000.0
H16IIRAW3	15787	616.91	13799.64	0.0	1050000.0
R5IIRAW3	19578	82.92	1438.54	0.0	100000.0
R6IIRAW3	18165	63.01	1418.45	0.0	90000.0
R7IIRAW3	20129	69.00	1593.43	0.0	144000.0
R8IIRAW3	18469	99.48	2671.19	0.0	300000.0
R9IIRAW3	17217	118.82	1904.64	0.0	95000.0
R10IIRAW3	22034	88.81	1912.92	0.0	193750.0

R11IIRAW3	20554	86.39	1590.96	0.0	116666.7
R12IIRAW3	18747	139.68	2595.49	0.0	183333.3
R13IIRAW3	20912	145.18	2379.76	0.0	116250.0
R14IIRAW3	17146	220.60	5221.73	0.0	300000.0
R15IIRAW3	15723	179.03	3404.21	0.0	200000.0
R16IIRAW3	15787	343.15	8000.40	0.0	525000.0
S5IIRAW3	13041	107.46	1703.15	0.0	100000.0
S6IIRAW3	11859	84.60	1710.39	0.0	90000.0
S7IIRAW3	13352	82.84	1853.13	0.0	144000.0
S8IIRAW3	12052	128.07	3242.42	0.0	300000.0
S9IIRAW3	11012	147.85	2128.40	0.0	95000.0
S10IIRAW3	14237	108.33	2185.67	0.0	193750.0
S11IIRAW3	13081	103.63	1636.36	0.0	116666.7
S12IIRAW3	11622	148.24	1838.57	0.0	60000.0
S13IIRAW3	12889	186.95	2729.49	0.0	116250.0
S14IIRAW3	10463	309.77	6154.05	0.0	300000.0
S15IIRAW3	9529	239.26	3963.34	0.0	200000.0
S16IIRAW3	9242	467.64	9509.41	0.0	525000.0
H5IOIRAW3	19578	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
H14IOIRAW3	17146	0.02	0.13	0.0	1.0
H15IOIRAW3	15723	0.02	0.13	0.0	1.0
H16IOIRAW3	15787	0.02	0.14	0.0	1.0
R5IOIRAW3	19578	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
R14IOIRAW3	17146	0.01	0.11	0.0	1.0
R15IOIRAW3	15723	0.01	0.11	0.0	1.0
R16IOIRAW3	15787	0.01	0.12	0.0	1.0
S5IOIRAW3	13041	0.01	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	14237	0.01	0.12	0.0	1.0
S11IOIRAW3	13081	0.02	0.13	0.0	1.0
S12IOIRAW3	11622	0.02	0.14	0.0	1.0
S13IOIRAW3	12889	0.02	0.13	0.0	1.0
S14IOIRAW3	10463	0.02	0.13	0.0	1.0
S15IOIRAW3	9529	0.02	0.13	0.0	1.0
S16IOIRAW3	9242	0.02	0.14	0.0	1.0

H5IFIRAW3	19578	5.97	0.62	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	0.75	1.0	9.0
H14IFIRAW3	17146	6.03	0.79	1.0	9.0
H15IFIRAW3	15723	6.05	0.82	1.0	9.0
H16IFIRAW3	15787	6.04	0.85	1.0	9.0
R5IFIRAW3	19578	5.98	0.58	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	0.69	1.0	9.0
R14IFIRAW3	17146	6.06	0.71	1.0	9.0
R15IFIRAW3	15723	6.07	0.75	1.0	9.0
R16IFIRAW3	15787	6.06	0.77	1.0	9.0
S5IFIRAW3	19578	6.65	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
S14IFIRAW3	17146	6.82	1.15	1.0	9.0
S15IFIRAW3	15723	6.84	1.16	1.0	9.0
S16IFIRAW3	15787	6.87	1.18	1.0	9.0
H5IIRAW4	19578	133.91	2112.62	0.0	70000.0
H6IIRAW4	18165	217.47	3358.71	0.0	114000.0
H7IIRAW4	20129	494.94	25262.64	0.0	2500000.0
H8IIRAW4	18469	215.84	3014.03	0.0	130000.0
H9IIRAW4	17217	276.57	3590.32	0.0	200000.0
H10IIRAW4	22034	419.83	4686.14	0.0	230000.0
H11IIRAW4	20554	204.25	3314.87	0.0	200000.0
H12IIRAW4	18747	377.43	6638.23	0.0	456000.0
H13IIRAW4	20912	323.76	7393.47	0.0	500000.0
H14IIRAW4	17146	234.31	4264.12	0.0	200000.0
H15IIRAW4	15723	262.53	5342.36	0.0	350000.0
H16IIRAW4	15787	208.61	3560.52	0.0	170000.0
R5IIRAW4	19578	88.40	1660.70	0.0	70000.0
R6IIRAW4	18165	139.73	2622.09	0.0	114000.0
R7IIRAW4	20129	268.47	12734.38	0.0	1250000.0
R8IIRAW4	18469	150.32	2492.24	0.0	130000.0
R9IIRAW4	17217	188.01	3043.58	0.0	200000.0
R10IIRAW4	22034	268.24	3789.76	0.0	230000.0
R11IIRAW4	20554	133.95	2567.80	0.0	200000.0

R12IIRAW4	18747	251.46	5690.67	0.0	456000.0
R13IIRAW4	20912	230.46	5703.39	0.0	500000.0
R14IIRAW4	17146	156.61	3475.59	0.0	200000.0
R15IIRAW4	15723	187.85	4824.47	0.0	350000.0
R16IIRAW4	15787	149.26	3132.82	0.0	170000.0
S5IIRAW4	13041	68.33	1518.08	0.0	70000.0
S6IIRAW4	11859	119.07	2390.80	0.0	114000.0
S7IIRAW4	13352	341.41	15574.70	0.0	1250000.0
S8IIRAW4	12052	100.41	1626.14	0.0	60000.0
S9IIRAW4	11012	138.46	2096.20	0.0	78000.0
S10IIRAW4	14237	234.61	3202.59	0.0	125000.0
S11IIRAW4	13081	110.46	2042.00	0.0	100000.0
S12IIRAW4	11622	203.19	3879.24	0.0	275000.0
S13IIRAW4	12889	151.37	5232.03	0.0	500000.0
S14IIRAW4	10463	127.33	3010.82	0.0	150000.0
S15IIRAW4	9529	123.23	2946.17	0.0	150000.0
S16IIRAW4	9242	101.39	2191.31	0.0	95000.0
H5IOIRAW4	19578	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	0.11	0.0	1.0
H14IOIRAW4	17146	0.01	0.10	0.0	1.0
H15IOIRAW4	15723	0.01	0.10	0.0	1.0
H16IOIRAW4	15787	0.01	0.09	0.0	1.0
R5IOIRAW4	19578	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	0.10	0.0	1.0
R14IOIRAW4	17146	0.01	0.08	0.0	1.0
R15IOIRAW4	15723	0.01	0.08	0.0	1.0
R16IOIRAW4	15787	0.01	0.08	0.0	1.0
S5IOIRAW4	13041	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	14237	0.01	0.11	0.0	1.0
S11IOIRAW4	13081	0.01	0.08	0.0	1.0
S12IOIRAW4	11622	0.01	0.09	0.0	1.0
S13IOIRAW4	12889	0.01	0.07	0.0	1.0
S14IOIRAW4	10463	0.01	0.07	0.0	1.0
S15IOIRAW4	9529	0.00	0.07	0.0	1.0
S16IOIRAW4	9242	0.00	0.07	0.0	1.0
H5IFIRAW4	19578	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	6.02	0.65	1.0	9.0
H14IFIRAW4	17146	6.05	0.64	1.0	9.0
H15IFIRAW4	15723	6.07	0.68	1.0	9.0
H16IFIRAW4	15787	6.07	0.66	1.0	9.0
R5IFIRAW4	19578	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	0.61	1.0	9.0
R14IFIRAW4	17146	6.06	0.60	1.0	9.0
R15IFIRAW4	15723	6.08	0.64	1.0	9.0
R16IFIRAW4	15787	6.08	0.62	1.0	9.0
S5IFIRAW4	19578	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	6.81	1.04	1.0	9.0
S14IFIRAW4	17146	6.84	1.05	1.0	9.0
S15IFIRAW4	15723	6.86	1.05	1.0	9.0
S16IFIRAW4	15787	6.90	1.05	1.0	9.0

Categorical Variable Codes

HwIOIRAWY1: Receives:IRA Withd-Total (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.Receives no income		7469								
1.Receives income		753								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

RwIOIRAWY1: Receives:IRA Withd-Total (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.Receives no income		7730								
1.Receives income		492								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

SwIOIRAWY1: Receives:IRA Withd-Total (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.Receives no income						
1.Receives income						

HwIOIRAW: Receives:IRA Withd-Total (prev 2 yrs/since last int)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income					16611	15273	16825	15130	13753	18312
1.Receives income					2967	2892	3304	3339	3464	3722

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	17104	15319	17715	14425	13129	13302
1.Receives income	3450	3428	3197	2721	2594	2485

RwIOIRAW: Receives:IRA Withd-Total (prev 2 yrs/since last int)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income					17472	16099	17755	16049	14672	19267
1.Receives income					2106	2066	2374	2420	2545	2767

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	17960	16173	18463	15058	13718	13890
1.Receives income	2594	2574	2449	2088	2005	1897

SwIOIRAW: Receives:IRA Withd-Total (prev 2 yrs/since last int)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried					6537	6306	6777	6417	6205	7797
0.Receives no income					11538	10412	11699	10441	9322	12446
1.Receives income					1503	1447	1653	1611	1690	1791

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	11391	9999	11422	9196	8333	8134
1.Receives income	1690	1623	1467	1267	1196	1108

HwIFIRAWY1: ImpFlag:IRA Withd-Total (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No income		7201								
1.No imputations		638								
2.Some imputation		373								
9.No Fin resp		10								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No income						
1.No imputations						
2.Some imputation						
9.No Fin resp						

RwIFIRAWY1: ImpFlag:IRA Withd-Total (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No income		7496								
1.No imputations		419								
2.Some imputation		297								
9.No Fin resp		10								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No income						
1.No imputations						
2.Some imputation						
9.No Fin resp						

SwIFIRAWY1: ImpFlag:IRA Withd-Total (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		9125								
.U=Unmarried		2295								
0.No income		4024								
1.No imputations		310								
2.Some imputation		211								
8.No Sp/part->no incm		3673								
9.No Fin resp		4								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.No income						
1.No imputations						
2.Some imputation						
8.No Sp/part->no incm						
9.No Fin resp						

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					15971	14476	15968	14331	13008	17115
1.No imputations					2346	2151	2492	2560	2637	2830
2.Some imputation					1137	1493	1582	1516	1498	1692
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
0.No income	16237	14428	16543	13432	12032	12279
1.No imputations	2683	2622	2474	2106	1896	1837
2.Some imputation	1465	1501	1523	1223	1367	1241
9.No Fin resp	169	196	372	385	428	430

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					16788	15230	16831	15168	13839	17997
1.No imputations					1664	1544	1787	1859	1952	2099
2.Some imputation					1002	1346	1424	1380	1352	1541
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
0.No income	17031	15187	17205	13993	12547	12803
1.No imputations	2000	1982	1906	1623	1484	1405
2.Some imputation	1354	1382	1429	1145	1264	1149
9.No Fin resp	169	196	372	385	428	430

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					11031	9757	10990	9763	8709	11495
1.No imputations					1193	1071	1256	1251	1309	1378
2.Some imputation					727	995	1031	989	933	1056
8.No Sp/part->no incm					6537	6306	6777	6417	6205	7797
9.No Fin resp					90	36	75	49	61	308

Value	w11	w12	w13	w14	w15	w16
0.No income	10702	9278	10456	8383	7442	7316
1.No imputations	1299	1262	1166	997	900	819
2.Some imputation	937	924	953	757	850	767
8.No Sp/part->no incm	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	158	314	326	337	340

HwIOIRAW1Y1: Receives-IRA Withd-Acct #1 (LCY)

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.Receives no income		7469								
1.Receives income		753								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

RwIOIRAW1Y1: Receives-IRA Withd-Acct #1 (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

SwIOIRAW1Y1: Receives-IRA Withd-Acct #1 (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.Receives no income						
1.Receives income						

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	15611	14261	18970
1.Receives income					2541	2482	2779	2858	2956	3064

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	17560	15866	18239	14785	13472	13650
1.Receives income	2994	2881	2673	2361	2251	2137

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	16656	18438	16689	15364	20063
1.Receives income					1535	1509	1691	1780	1853	1971

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	18636	16890	19165	15588	14218	14350
1.Receives income	1918	1857	1747	1558	1505	1437

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	7797
0.Receives no income					12040	10891	12274	10979	9915	13093
1.Receives income					1001	968	1078	1073	1097	1144

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	11952	10607	11968	9631	8744	8505
1.Receives income	1129	1015	921	832	785	737

H2IFIRAW1Y1: ImpFlag-IRA Withd-Acct #1 (LCY)

Value	w2
.Q=Not asked this wv	11420
0.No income	7201
1.No imputations	638
2.Some imputation	373
9.No Fin resp	10

R2IFIRAW1Y1: ImpFlag-IRA Withd-Acct #1 (LCY)

Value	w2
.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

S2IFIRAW1Y1: ImpFlag-IRA Withd-Acct #1 (LCY)

Value	w2
.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

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					16511	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	w14	w15	w16
1.Continuous value	2419	2340	2124	1898	1743	1664
2.Complete bracket	240	195	205	147	203	181
3.Incomplete bracket	47	49	40	33	39	32
5.No value/bracket	215	208	225	194	163	176
6.No income	16888	15163	17306	13945	12530	12803
7.DK if income	576	596	640	544	617	501
9.No Fin resp	169	196	372	385	428	430

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					17496	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	w14	w15	w16
1.Continuous value	1519	1490	1368	1234	1134	1105
2.Complete bracket	155	127	131	96	138	118
3.Incomplete bracket	33	32	24	27	30	23
5.No value/bracket	143	130	138	124	114	116
6.No income	17930	16147	18194	14722	13246	13478
7.DK if income	605	625	685	558	633	517
9.No Fin resp	169	196	372	385	428	430

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					11653	10299	11649	10362	9358	12346
7.DK if income					339	616	611	628	566	488
8.No spouse/partner					6537	6306	6777	6417	6205	7797
9.No Fin resp					90	36	75	49	61	308

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	894	827	731	660	601	560
2.Complete bracket	79	62	64	51	61	62
3.Incomplete bracket	14	13	11	6	11	9
5.No value/bracket	90	58	59	66	59	54
6.No income	11446	10080	11232	8980	8020	7854
7.DK if income	415	424	478	374	440	363
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	158	314	326	337	340

HwIOIRAW2Y1: Receives-IRA Withd-Acct #2 (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

RwIOIRAW2Y1: Receives-IRA Withd-Acct #2 (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
0.Receives no income						
1.Receives income						

SwIOIRAW2Y1: Receives-IRA Withd-Acct #2 (LCY)

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	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried						
0.Receives no income						
1.Receives income						

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					18608	17172	18991	17349	16000	20856
1.Receives income					970	993	1138	1120	1217	1178

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19409	17541	19815	16207	14845	14965
1.Receives income	1145	1206	1097	939	878	822

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					19049	17632	19510	17846	16555	21390
1.Receives income					529	533	619	623	662	644

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	19921	18071	20289	16614	15228	15314
1.Receives income	633	676	623	532	495	473

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	7797
0.Receives no income					12608	11418	12856	11575	10487	13711
1.Receives income					433	441	496	477	525	526

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12587	11109	12423	10062	9153	8906
1.Receives income	494	513	466	401	376	336

H2IFIRAW2Y1: ImpFlag-IRA Withd-Acct #2 (LCY)

Value	w2
.Q=Not asked this wv	11420
0.No income	8092
1.No imputations	5
2.Some imputation	115
9.No Fin resp	10

R2IFIRAW2Y1: ImpFlag-IRA Withd-Acct #2 (LCY)

Value	w2
.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

S2IFIRAW2Y1: ImpFlag-IRA Withd-Acct #2 (LCY)

Value	w2
.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

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					18074	16350	18147	16493	15171	19527
7.DK if income					420	803	787	818	780	958
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	897	970	901	757	723	633
2.Complete bracket	94	82	77	68	71	66
3.Incomplete bracket	15	21	12	4	10	9
5.No value/bracket	108	93	82	83	48	80
6.No income	18457	16534	18579	15110	13626	13871
7.DK if income	814	851	889	739	817	698
9.No Fin resp	169	196	372	385	428	430

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					18520	16793	18638	16969	15696	20046
7.DK if income					408	799	792	822	786	969
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	495	544	508	426	408	364
2.Complete bracket	55	46	46	38	39	39
3.Incomplete bracket	10	12	6	3	6	5
5.No value/bracket	53	49	44	47	27	47
6.No income	18943	17039	19035	15512	14003	14199
7.DK if income	829	861	901	735	812	703
9.No Fin resp	169	196	372	385	428	430

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					12243	10797	12202	10921	9870	12738
7.DK if income					286	597	591	618	566	687
8.No spouse/partner					6537	6306	6777	6417	6205	7797
9.No Fin resp					90	36	75	49	61	308

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	392	414	382	327	313	261
2.Complete bracket	39	34	29	30	32	27
3.Incomplete bracket	5	7	4	1	4	2
5.No value/bracket	38	35	30	27	17	29
6.No income	11889	10376	11508	9245	8244	8101
7.DK if income	575	598	622	507	582	482
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	158	314	326	337	340

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					19291	17888	19769	18088	16780	21668
1.Receives income					287	277	360	381	437	366

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20182	18369	20551	16840	15443	15470
1.Receives income	372	378	361	306	280	317

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	18026	19935	18255	16981	21780
1.Receives income					234	139	194	214	236	254

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20302	18469	20649	16933	15521	15562
1.Receives income	252	278	263	213	202	225

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	7797
0.Receives no income					12846	11742	13195	11890	10818	14032
1.Receives income					195	117	157	162	194	205

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12870	11398	12673	10283	9357	9057
1.Receives income	211	224	216	180	172	185

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					18776	17059	18907	17233	15949	20343
7.DK if income					392	786	775	798	764	932
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	276	305	283	243	220	255
2.Complete bracket	43	24	30	20	23	19
3.Incomplete bracket	7	6	4	5	12	10
5.No value/bracket	41	34	36	30	21	25
6.No income	19217	17334	19305	15743	14225	14357
7.DK if income	801	848	882	720	794	691
9.No Fin resp	169	196	372	385	428	430

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					18829	17179	19062	17389	16134	20453
7.DK if income					386	798	790	815	786	929
9.No Fin resp					124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	190	229	215	168	161	186
2.Complete bracket	31	21	21	15	18	13
3.Incomplete bracket	5	5	3	5	6	8
5.No value/bracket	27	27	25	19	16	16
6.No income	19331	17422	19396	15825	14302	14443
7.DK if income	801	847	880	729	792	691
9.No Fin resp	169	196	372	385	428	430

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					12486	11109	12532	11235	10190	13065
7.DK if income					265	598	593	617	582	661
8.No spouse/partner					6537	6306	6777	6417	6205	7797
9.No Fin resp					90	36	75	49	61	308

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	160	182	177	143	138	154
2.Complete bracket	28	17	17	13	12	10
3.Incomplete bracket	2	5	3	4	6	6
5.No value/bracket	22	25	21	14	15	13
6.No income	12174	10652	11753	9455	8454	8243
7.DK if income	552	583	604	508	567	476
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	158	314	326	337	340

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					19412	17949	19837	18215	16945	21595
1.Receives income					166	216	292	254	272	439

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20312	18497	20668	16985	15573	15650
1.Receives income	242	250	244	161	150	137

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					19456	18020	19924	18287	17030	21732
1.Receives income					122	145	205	182	187	302

Value	w11	w12	w13	w14	w15	w16
0.Receives no income	20379	18577	20719	17027	15611	15691
1.Receives income	175	170	193	119	112	96

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	7797
0.Receives no income					12973	11771	13222	11952	10906	14068
1.Receives income					68	88	130	100	106	169

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8023	6683	6194	6545
0.Receives no income	12986	11520	12821	10410	9485	9202
1.Receives income	95	102	68	53	44	40

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					18869	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	w14	w15	w16
1.Continuous value	196	169	187	127	110	99
2.Complete bracket	11	28	19	6	16	10
3.Incomplete bracket	1	4	1	2	1	7
5.No value/bracket	27	38	29	20	14	14
6.No income	19787	17902	19873	16238	14740	14796
7.DK if income	361	407	428	364	410	431
9.No Fin resp	171	199	375	389	432	430

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					18912	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	w14	w15	w16
1.Continuous value	141	115	147	93	83	70
2.Complete bracket	10	17	14	4	10	8
3.Incomplete bracket		3	1	2	1	4
5.No value/bracket	20	28	22	15	11	9
6.No income	19855	17980	19924	16280	14785	14840
7.DK if income	357	405	429	363	401	426
9.No Fin resp	171	199	375	389	432	430

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					12585	11426	12835	11613	10615	13457
7.DK if income					294	308	315	291	230	288
8.No spouse/partner					6537	6306	6777	6417	6205	7797
9.No Fin resp					93	36	77	52	62	328

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	75	67	47	44	31	30
2.Complete bracket	3	13	5	2	6	2
3.Incomplete bracket	1	1				3
5.No value/bracket	13	18	13	6	5	5
6.No income	12608	11106	12237	9843	8888	8574
7.DK if income	238	257	271	239	260	288
8.No spouse/partner	7473	7125	8023	6683	6194	6545
9.No Fin resp	143	160	316	329	339	340

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. Unless otherwise noted, income variables refer to income received last calendar year.

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.

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]

From Wave 5 forward, 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. 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. However, the third IRA question, and the question asking about any accounts

[19]ICI Research Perspective, January 2017, Vol. 23, No. 10A, https://www.ici.org/pdf/per23-10a.pdf

that have been cashed in, may refer to more than one IRA account (all other IRA accounts the household owns). In that case joint ownership as measured in the HRS is possible and we divide the withdrawal amount equally between both spouses.

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.

For Wave 5 forward, 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 for Wave 5 forward, which prorate amounts reported in the survey instrument "since last interview" to reflect a 12-month period.

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.[20] Therefore, if the withdrawn IRA amount is missing, but the Respondent indicated making an RMD, the missing value is replaced with the calculated RMD.[21] 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. The calculations and corrections based on the RMD are only performed for the measures for the last calendar year (HwIIRAWY1, RwIIRAWY1, and SwIIRAWY1). We have not attempted to calculate a pseudo-RMD for the period since the last interview.

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.

[20] The Setting Every Community Up for Retirement Enhancement (SECURE) Act changed the age at which RMDs must be taken from 70 ½ to 72. We use this updated criterion to calculate the RMD for those interviewed in 2022 and 2023.

[21] The Coronavirus Aid, Relief and Economic Security (CARES) Act waived RMDs for tax year 2020. We therefore ignore the RMD for those interviewed in 2021.

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 for Wave 5 forward, see Hurd, Meijer, Pantoja, and Rohwedder (2018). [22]

In Wave 2A, the survey contains a series of questions for both the Respondent and spouse that ask about "regular income payments," of which "IRA distributions" is one of several response options. While it is possible to report as many as four IRA distributions, only two are actually present in the data for both the Respondent and spouse. These are imputed separately, just as we do for the other regular income payments asked about in this question sequence. R2IIRAWY1 and S2IIRAWY1 represent the total IRA distribution amount from all owned accounts in the last calendar year. For the convenience of the analyst, we also provide the household-level variable H2IIRAWY1, which combines the information in the corresponding Respondent and spouse variables.

The individual components summed to produce R2IIRAWY1 are: R2IIRAW1Y1 and R2IIRAW2Y1.

The individual components summed to produce S2IIRAWY1 are: S2IIRAW1Y1 and S2IIRAW2Y1.

The individual components summed to produce H2IIRAWY1 are: R2IIRAWY1 and S2IIRAWY1.

Household-level variables are also provided for each of the individual IRA distributions, which combine the information in the corresponding Respondent and spouse variables.

The individual components summed to produce H2IIRAW1Y1 are: R2IIRAW1Y1 and S2IIRAW1Y1.

The individual components summed to produce H2IIRAW2Y1 are: R2IIRAW2Y1 and S2IIRAW2Y1.

R2IFIRAWY1, S2IFIRAWY1, and H2IFIRAWY1 are flags that indicate whether any components are imputed, and if so, how much information is available for imputation. The R2IOIRAWY1, S2IOIRAWY1, and H2IOIRAWY1 variables indicate whether this type of income is received.

Similarly, for the components, variables in the form R2IFvarY1/S2IFvarY1/H2IFvarY1 indicate whether the component is imputed, and if so, how much information is available for imputation. Variables in the form R2IOvarY1/S2IOvarY1/H2IOvarY1 indicate whether this type of income is received.

[22] Hurd, 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

Cross Wave Differences in Original HRS Data

From Wave 5 forward, 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. 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
7. OTHER (SPECIFY)
8. DK (Don't 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 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.

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.

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.

HRS Variables Used

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
B1464	J21g-1. R REG INC: START YEAR-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
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
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
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
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
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

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    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 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
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    G5395M2         J112.IRA WITHDRAW
    G5411           J124.AMT WITHDRAW
HRS 2002:
    HQ184M3         HOW IRA ANNUITIZED -M3
    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:
    JQ184M3         HOW IRA ANNUITIZED -M3
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 2006:
    KQ184M3         HOW IRA ANNUITIZED -M3
HRS 2008:
    LQ184M3         HOW IRA ANNUITIZED -M3
HRS 2010:
    MQ184M3         HOW IRA ANNUITIZED -M3
HRS 2012:
    NQ184M3         HOW IRA ANNUITIZED -M3
HRS 2014:
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    OQ184M3         HOW IRA ANNUITIZED -M3
HRS 2016:
    PQ184M3         HOW IRA ANNUITIZED -M3
HRS 2018:
    QQ184M3         HOW IRA ANNUITIZED -M3
HRS 2022:
    SQ184M3         HOW IRA ANNUITIZED - M3
HRS 2002-2022:
    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
    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 2006-2020:
    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
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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
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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
14	H14ARLES	H14ARLES:W14 Assets:Other Real estate--Cross-wave	Cont
15	H15ARLES	H15ARLES:W15 Assets:Other Real estate--Cross-wave	Cont
16	H16ARLES	H16ARLES:W16 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
14	H14AORLES	H14AORLES:W14 Assets Own:Other Real estate--Cross-wave	Categ
15	H15AORLES	H15AORLES:W15 Assets Own:Other Real estate--Cross-wave	Categ
16	H16AORLES	H16AORLES:W16 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
14	H14AFRLES	H14AFRLES:W14 Assets Flag:Other Real estate--Cross-wave	Categ
15	H15AFRLES	H15AFRLES:W15 Assets Flag:Other Real estate--Cross-wave	Categ
16	H16AFRLES	H16AFRLES:W16 Assets Flag:Other Real estate--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	33845.11	154142.45	-20000.0	4500000.0
H2ARLES	19642	30284.95	146250.46	-727005.0	5000000.0
H3ARLES	17991	36612.55	179731.63	0.0	6000000.0
H4ARLES	21384	35149.72	213722.35	0.0	10000000.0
H5ARLES	19578	38655.53	299267.46	0.0	20000000.0

H6ARLES	18165	40631.79	326258.78	0.0	25000000.0
H7ARLES	20129	44550.99	294007.27	0.0	15000000.0
H8ARLES	18469	54647.36	314746.05	0.0	10000000.0
H9ARLES	17217	60129.29	483273.44	0.0	35000000.0
H10ARLES	22034	38483.14	273841.20	-60000.0	10000000.0
H11ARLES	20554	34805.45	270938.29	0.0	20000000.0
H12ARLES	18747	42685.29	426664.58	-10000.0	40000000.0
H13ARLES	20912	46131.16	349107.17	-10000.0	23000000.0
H14ARLES	17146	46893.31	353341.87	0.0	14100000.0
H15ARLES	15723	51333.37	356209.67	0.0	14000000.0
H16ARLES	15787	54684.39	423718.14	0.0	18000000.0
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	0.19	0.39	0.0	1.0
H5AORLES	19578	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
H14AORLES	17146	0.12	0.32	0.0	1.0
H15AORLES	15723	0.11	0.32	0.0	1.0
H16AORLES	15787	0.11	0.31	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	2.00	1.0	9.0
H4AFRLES	21384	5.19	1.86	1.0	9.0
H5AFRLES	19578	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	5.50	1.63	1.0	9.0
H14AFRLES	17146	5.55	1.60	1.0	9.0
H15AFRLES	15723	5.59	1.59	1.0	9.0
H16AFRLES	15787	5.62	1.55	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	14042	17427	15970	15080	16913	15592	14727	19085
1.Yes	3165	4655	3949	3957	3608	3085	3216	2877	2490	2949

Value	w11	w12	w13	w14	w15	w16
0.No	17843	16220	18339	15147	13960	14121
1.Yes	2711	2527	2573	1999	1763	1666

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	2369
2.Complete bracket	464	865	669	659	548	365	432	370	326	336
3.Incomplete bracket	39	48	39	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	15764	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	w14	w15	w16
1.Continuous value	2198	2072	2131	1625	1426	1338
2.Complete bracket	293	234	227	179	155	151
3.Incomplete bracket	39	31	23	41	22	30
4.Range card bracket						
5.No value/bracket	148	134	124	103	101	81
6.No asset	17559	15907	17827	14657	13437	13579
7.DK ownership	148	173	207	156	154	178
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of real estate is assigned to HwARLES. The HwAFRLES variable indicates whether 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.

In Wave 2A, ownership of a second home is asked about within the context of real estate investments. Therefore, H2ARLES is corrected by subtracting the net value of the second home. See the "Net value of secondary residence" section for more information.

Cross Wave Differences in Original HRS Data

The net value of real estate, besides the primary residence, is asked in each wave. The question wording is similar in 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:

In Wave 2A, the questions ask:

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

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

In Wave 1 and from Wave 3 to Wave 5, the questions ask:

a) "Do you (or your (husband/wife/partner)) have any real estate (other than your main home / 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 then paid off any debts on it, about how much would you get?"

From Wave 6 forward, "a partnership" is removed from the first question, and a qualifying statement is added, which says "Please do not include business or farm real estate.":

a) "Do you (or your (husband/wife/partner)) have any real estate (other than your main home / 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."

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

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

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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
    B1720F          FLAG: K2. REAL ESTATE: ANY
    B1720H          HOLD: K2. REAL ESTATE: ANY
    B1721           K3. REAL ESTATE: NET VALUE
    B1721C          CATEG: K3. REAL ESTATE: NET VALUE
    B1721F          FLAG: K3. REAL ESTATE: NET VALUE
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    B1721X          IMP: 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
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    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 2002-2022:
    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 2006-2020:
    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
14	H14ATRAN	H14ATRAN:W14 Assets:Transportation--Cross-wave	Cont
15	H15ATRAN	H15ATRAN:W15 Assets:Transportation--Cross-wave	Cont
16	H16ATRAN	H16ATRAN:W16 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
14	H14AOTRAN	H14AOTRAN:W14 Assets Own:Transportation--Cross-wave	Categ
15	H15AOTRAN	H15AOTRAN:W15 Assets Own:Transportation--Cross-wave	Categ
16	H16AOTRAN	H16AOTRAN:W16 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
14	H14AFTRAN	H14AFTRAN:W14 Assets Flag:Transportation--Cross-wave	Categ
15	H15AFTRAN	H15AFTRAN:W15 Assets Flag:Transportation--Cross-wave	Categ
16	H16AFTRAN	H16AFTRAN:W16 Assets Flag:Transportation--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATRAN	12652	12943.17	45059.90	0.0	3000000.0
H2ATRAN	19642	11495.38	34186.75	0.0	2000000.0
H3ATRAN	17991	11335.54	16091.21	0.0	300000.0
H4ATRAN	21384	12888.68	31710.77	0.0	3500000.0
H5ATRAN	19578	13383.48	34351.64	0.0	3500000.0
H6ATRAN	18165	14167.63	39460.13	0.0	4445000.0

H7ATRAN	20129	14483.36	33077.61	0.0	3500000.0
H8ATRAN	18469	15648.91	64071.27	0.0	8100000.0
H9ATRAN	17217	15086.78	25943.05	0.0	775000.0
H10ATRAN	22034	14026.96	43035.67	0.0	5000000.0
H11ATRAN	20554	14411.59	34859.76	0.0	3500000.0
H12ATRAN	18747	14743.53	42286.39	0.0	4700000.0
H13ATRAN	20912	15165.93	27395.66	0.0	750000.0
H14ATRAN	17146	18184.41	292457.16	0.0	27000000.0
H15ATRAN	15723	15961.55	26131.74	0.0	750000.0
H16ATRAN	15787	20165.05	59430.91	0.0	4000000.0
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	19578	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
H14AOTRAN	17146	0.77	0.42	0.0	1.0
H15AOTRAN	15723	0.75	0.43	0.0	1.0
H16AOTRAN	15787	0.75	0.43	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	2.32	2.08	1.0	9.0
H4AFTRAN	21384	2.14	1.99	1.0	9.0
H5AFTRAN	19578	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	2.45	2.28	1.0	9.0
H14AFTRAN	17146	2.52	2.34	1.0	9.0
H15AFTRAN	15723	2.64	2.41	1.0	9.0
H16AFTRAN	15787	2.64	2.40	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	1207	3111	3059	3520	3207	3019	3161	2857	2785	4207
1.Yes	11445	16531	14932	17864	16371	15146	16968	15612	14432	17827

Value	w11	w12	w13	w14	w15	w16
0.No	4015	3771	4752	3966	3984	3949
1.Yes	16539	14976	16160	13180	11739	11838

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	1741	2975	2532	2318	2406	2169	1970	1753
3.Incomplete bracket	41	55	53	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	3166	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	w14	w15	w16
1.Continuous value	14180	12833	13727	11175	9931	9884
2.Complete bracket	1550	1373	1503	1054	987	1075
3.Incomplete bracket	153	101	105	158	90	115
4.Range card bracket						
5.No value/bracket	476	454	490	421	367	385
6.No asset	3949	3709	4632	3850	3812	3814
7.DK ownership	77	81	82	103	108	84
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of vehicles is assigned to HwATRAN. The HwAFTRAN variable indicates whether 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."

Users should note the following outlier:

HHIDPN: 76856020 reported having transportation assets (QQ371) worth $27,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

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:

a) "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

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HRS 1992:
    V10838          D50:91-R1-OWNRCMOTRH:IND
    V10839          D50A:MOTOR_HOME_VALU:IND
    V15205          M4:$VAL VEHICLES OWN:IND
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    V5205           M4:$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
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    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 2002-2022:
    xQ370           TRANSPORTATION
    xQ371           TRANSPORTATION TOTAL VALUE
    xQ372           TRANSPORTATION TOTAL VALUE - MIN
    xQ373           TRANSPORTATION TOTAL VALUE - MAX
    xQ374           TRANSPORTATION TOTAL VALUE - RESULT
HRS 2006-2020:
    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
14	H14ABSNS	H14ABSNS:W14 Assets:Business--Cross-wave	Cont
15	H15ABSNS	H15ABSNS:W15 Assets:Business--Cross-wave	Cont
16	H16ABSNS	H16ABSNS:W16 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
14	H14AOBSNS	H14AOBSNS:W14 Assets Own:Business--Cross-wave	Categ
15	H15AOBSNS	H15AOBSNS:W15 Assets Own:Business--Cross-wave	Categ
16	H16AOBSNS	H16AOBSNS:W16 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
14	H14AFBSNS	H14AFBSNS:W14 Assets Flag:Business--Cross-wave	Categ
15	H15AFBSNS	H15AFBSNS:W15 Assets Flag:Business--Cross-wave	Categ
16	H16AFBSNS	H16AFBSNS:W16 Assets Flag:Business--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABSNS	12652	31808.53	206197.43	-50000.0	7000000.0
H2ABSNS	19642	19390.02	130808.30	-8000.0	4500000.0
H3ABSNS	17991	26096.94	240125.00	0.0	15000000.0
H4ABSNS	21384	31014.52	604226.66	0.0	60000000.0
H5ABSNS	19578	30627.17	275109.35	0.0	12000000.0
H6ABSNS	18165	34851.41	279959.98	0.0	14000000.0

H7ABSNS	20129	45384.16	486799.62	0.0	30000000.0
H8ABSNS	18469	51706.81	492291.38	0.0	30000000.0
H9ABSNS	17217	51417.90	449871.96	0.0	20000000.0
H10ABSNS	22034	42438.10	376292.47	0.0	20000000.0
H11ABSNS	20554	40728.74	331146.12	0.0	10000000.0
H12ABSNS	18747	39870.12	319275.98	0.0	15000000.0
H13ABSNS	20912	46929.80	550639.54	-80000.0	30000000.0
H14ABSNS	17146	54679.30	1028011.32	0.0	100000000.0
H15ABSNS	15723	41416.98	354765.32	0.0	20000000.0
H16ABSNS	15787	44634.72	408027.74	0.0	20000000.0
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	19578	0.10	0.30	0.0	1.0
H6AOBSNS	18165	0.10	0.30	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	0.09	0.28	0.0	1.0
H14AOBSNS	17146	0.08	0.27	0.0	1.0
H15AOBSNS	15723	0.08	0.28	0.0	1.0
H16AOBSNS	15787	0.08	0.26	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	19578	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	5.68	1.37	1.0	9.0
H14AFBSNS	17146	5.73	1.32	1.0	9.0
H15AFBSNS	15723	5.72	1.38	1.0	9.0
H16AFBSNS	15787	5.76	1.33	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	10397	17321	16007	19229	17662	16280	17910	16521	15451	19806
1.Yes	2255	2321	1984	2155	1916	1885	2219	1948	1766	2228

Value	w11	w12	w13	w14	w15	w16
0.No	18562	17012	19111	15782	14397	14588
1.Yes	1992	1735	1801	1364	1326	1199

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	425	505	418	395	437	312	326	341
3.Incomplete bracket	22	19	52	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	17446	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	w14	w15	w16
1.Continuous value	1453	1259	1336	975	958	881
2.Complete bracket	318	273	240	183	186	151
3.Incomplete bracket	42	40	38	29	20	20
4.Range card bracket						
5.No value/bracket	160	140	160	144	111	94
6.No asset	18316	16738	18654	15319	13924	14104
7.DK ownership	96	101	111	111	96	107
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of businesses is assigned to HwABSNS. The HwAFBSNS variable indicates whether 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.

Users should note the following outlier:

HHIDPN: 543250020 reported having business or farm assets (QQ148) worth $100,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of businesses is asked in each wave. The question wording is similar in 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. Q492 is available from Wave 6 forward, and Q523 is available from Wave 9 forward.

For the Q523 variables that are included in the RAND HRS Detailed Imputations File, we have recoded values of 998, 999, and -8 to .D (Don’t Know), .R (Refuse), and .J (Web interview, missing), respectively. Since the answers to Q523 reflect percentages, using special missing codes in place of 998, 999, and -8 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
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    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 2022:
    SQU001_1        ASSET RECONCILIATION - BUS/FARM
    SQU002_1        ASSET RECONCILIATION - WHICH WRONG-BUS/FARM
    SQU003_1A       ASSET RECONCILIATION - HOW MUCH -A-BUS/FARM
    SQU003_1B       ASSET RECONCILIATION - HOW MUCH-B-BUS/FARM
    SQU004_1A       ASSET RECONCILIATION - MIN-A-BUS/FARM
    SQU004_1B       ASSET RECONCILIATION - MIN-B-BUS/FARM
    SQU005_1A       ASSET RECONCILIATION - MAX-A -BUS/FARM
    SQU005_1B       ASSET RECONCILIATION - MAX-B -BUS/FARM
    SQU006_1A       ASSET RECONCILIATION - RESULT-A-BUS/FARM
    SQU006_1B       ASSET RECONCILIATION - RESULT-B-BUS/FARM
    SQU022_1A       WHICH WAVE WRONG-A-BUS/FARM
    SQU022_1B       WHICH WAVE WRONG-B-BUS/FARM
HRS 2002-2022:
    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 2006-2020:
    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 2008-2022:

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
14	H14AIRA	H14AIRA:W14 Assets:IRA [total]--Cross-wave	Cont
15	H15AIRA	H15AIRA:W15 Assets:IRA [total]--Cross-wave	Cont
16	H16AIRA	H16AIRA:W16 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
14	H14AOIRA	H14AOIRA:W14 Assets Own:IRA [total]--Cross-wave	Categ
15	H15AOIRA	H15AOIRA:W15 Assets Own:IRA [total]--Cross-wave	Categ
16	H16AOIRA	H16AOIRA:W16 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
14	H14AFIRA	H14AFIRA:W14 Asst Flag: IRA [total]--Cross-wave	Categ
15	H15AFIRA	H15AFIRA:W15 Asst Flag: IRA [total]--Cross-wave	Categ
16	H16AFIRA	H16AFIRA:W16 Asst Flag: IRA [total]--Cross-wave	Categ
3	H3AIRA1	H3AIRA1:W3 Assets Part:IRA lst largest--Cross-wave	Cont
4	H4AIRA1	H4AIRA1:W4 Assets Part:IRA lst largest--Cross-wave	Cont
5	H5AIRA1	H5AIRA1:W5 Assets Part:IRA lst largest--Cross-wave	Cont
6	H6AIRA1	H6AIRA1:W6 Assets Part:IRA lst largest--Cross-wave	Cont
7	H7AIRA1	H7AIRA1:W7 Assets Part:IRA lst largest--Cross-wave	Cont
8	H8AIRA1	H8AIRA1:W8 Assets Part:IRA lst largest--Cross-wave	Cont
9	H9AIRA1	H9AIRA1:W9 Assets Part:IRA lst largest--Cross-wave	Cont
10	H10AIRA1	H10AIRA1:W10 Assets Part:IRA lst largest--Cross-wave	Cont
11	H11AIRA1	H11AIRA1:W11 Assets Part:IRA lst largest--Cross-wave	Cont
12	H12AIRA1	H12AIRA1:W12 Assets Part:IRA lst largest--Cross-wave	Cont
13	H13AIRA1	H13AIRA1:W13 Assets Part:IRA lst largest--Cross-wave	Cont
14	H14AIRA1	H14AIRA1:W14 Assets Part:IRA lst largest--Cross-wave	Cont
15	H15AIRA1	H15AIRA1:W15 Assets Part:IRA lst largest--Cross-wave	Cont
16	H16AIRA1	H16AIRA1:W16 Assets Part:IRA lst largest--Cross-wave	Cont

3	H3AOIRA1	H3AOIRA1:W3 Assets Part Own:IRA lst largest--Cross-wave	Categ
4	H4AOIRA1	H4AOIRA1:W4 Assets Part Own:IRA lst largest--Cross-wave	Categ
5	H5AOIRA1	H5AOIRA1:W5 Assets Part Own:IRA lst largest--Cross-wave	Categ
6	H6AOIRA1	H6AOIRA1:W6 Assets Part Own:IRA lst largest--Cross-wave	Categ
7	H7AOIRA1	H7AOIRA1:W7 Assets Part Own:IRA lst largest--Cross-wave	Categ
8	H8AOIRA1	H8AOIRA1:W8 Assets Part Own:IRA lst largest--Cross-wave	Categ
9	H9AOIRA1	H9AOIRA1:W9 Assets Part Own:IRA lst largest--Cross-wave	Categ
10	H10AOIRA1	H10AOIRA1:W10 Assets Part Own:IRA lst largest--Cross-wave	Categ
11	H11AOIRA1	H11AOIRA1:W11 Assets Part Own:IRA lst largest--Cross-wave	Categ
12	H12AOIRA1	H12AOIRA1:W12 Assets Part Own:IRA lst largest--Cross-wave	Categ
13	H13AOIRA1	H13AOIRA1:W13 Assets Part Own:IRA lst largest--Cross-wave	Categ
14	H14AOIRA1	H14AOIRA1:W14 Assets Part Own:IRA lst largest--Cross-wave	Categ
15	H15AOIRA1	H15AOIRA1:W15 Assets Part Own:IRA lst largest--Cross-wave	Categ
16	H16AOIRA1	H16AOIRA1:W16 Assets Part Own:IRA lst largest--Cross-wave	Categ
3	H3AFIRA1	H3AFIRA1:W3 Assets Part Flag:IRA lst largest--Cross-wave	Categ
4	H4AFIRA1	H4AFIRA1:W4 Assets Part Flag:IRA lst largest--Cross-wave	Categ
5	H5AFIRA1	H5AFIRA1:W5 Assets Part Flag:IRA lst largest--Cross-wave	Categ
6	H6AFIRA1	H6AFIRA1:W6 Assets Part Flag:IRA lst largest--Cross-wave	Categ
7	H7AFIRA1	H7AFIRA1:W7 Assets Part Flag:IRA lst largest--Cross-wave	Categ
8	H8AFIRA1	H8AFIRA1:W8 Assets Part Flag:IRA lst largest--Cross-wave	Categ
9	H9AFIRA1	H9AFIRA1:W9 Assets Part Flag:IRA lst largest--Cross-wave	Categ
10	H10AFIRA1	H10AFIRA1:W10 Assets Part Flag:IRA lst largest--Cross-wave	Categ
11	H11AFIRA1	H11AFIRA1:W11 Assets Part Flag:IRA lst largest--Cross-wave	Categ
12	H12AFIRA1	H12AFIRA1:W12 Assets Part Flag:IRA lst largest--Cross-wave	Categ
13	H13AFIRA1	H13AFIRA1:W13 Assets Part Flag:IRA lst largest--Cross-wave	Categ
14	H14AFIRA1	H14AFIRA1:W14 Assets Part Flag:IRA lst largest--Cross-wave	Categ
15	H15AFIRA1	H15AFIRA1:W15 Assets Part Flag:IRA lst largest--Cross-wave	Categ
16	H16AFIRA1	H16AFIRA1:W16 Assets Part Flag:IRA lst 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
14	H14AIRA2	H14AIRA2:W14 Assets Part:IRA 2nd largest--Cross-wave	Cont
15	H15AIRA2	H15AIRA2:W15 Assets Part:IRA 2nd largest--Cross-wave	Cont
16	H16AIRA2	H16AIRA2:W16 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
14	H14AOIRA2	H14AOIRA2:W14 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
15	H15AOIRA2	H15AOIRA2:W15 Assets Part Own:IRA 2nd largest--Cross-wave	Categ
16	H16AOIRA2	H16AOIRA2:W16 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
14	H14AFIRA2	H14AFIRA2:W14 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ

15	H15AFIRA2	H15AFIRA2:W15 Assets Part Flag:IRA 2nd largest--Cross-wave	Categ
16	H16AFIRA2	H16AFIRA2:W16 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
14	H14AIRA3	H14AIRA3:W14 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
15	H15AIRA3	H15AIRA3:W15 Assets Part:IRA 3rd largest/all OTHRs--Cross-wave	Cont
16	H16AIRA3	H16AIRA3:W16 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
14	H14AOIRA3	H14AOIRA3:W14 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
15	H15AOIRA3	H15AOIRA3:W15 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave	Categ
16	H16AOIRA3	H16AOIRA3:W16 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
14	H14AFIRA3	H14AFIRA3:W14 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav	Categ
15	H15AFIRA3	H15AFIRA3:W15 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav	Categ
16	H16AFIRA3	H16AFIRA3:W16 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-wav	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AIRA	12652	17724.78	55292.24	0.0	1200000.0
H2AIRA	19642	19514.18	67243.79	0.0	2000000.0
H3AIRA	17991	26605.56	91626.08	0.0	2708305.8
H4AIRA	21384	37745.48	119106.15	0.0	2632000.0
H5AIRA	19578	49419.06	190073.97	0.0	12080000.0
H6AIRA	18165	45879.54	138735.24	0.0	3600000.0
H7AIRA	20129	50891.76	305720.76	0.0	35027000.0
H8AIRA	18469	65414.08	518967.47	0.0	43000000.0
H9AIRA	17217	63664.10	191700.37	0.0	5400000.0
H10AIRA	22034	55160.78	167897.40	0.0	3800000.0
H11AIRA	20554	59352.72	179260.62	0.0	3500000.0
H12AIRA	18747	71651.69	273980.33	0.0	17000000.0
H13AIRA	20912	69755.51	230838.24	0.0	10000000.0

H14AIRA	17146	91894.85	457828.15	0.0	45000000.0
H15AIRA	15723	106840.89	337122.80	0.0	8250000.0
H16AIRA	15787	123645.02	403720.05	0.0	10700000.0
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	19578	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
H14AOIRA	17146	0.32	0.47	0.0	1.0
H15AOIRA	15723	0.34	0.47	0.0	1.0
H16AOIRA	15787	0.32	0.47	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	19578	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	0.59	1.32	0.0	9.0
H14AFIRA	17146	0.65	1.44	0.0	9.0
H15AFIRA	15723	0.72	1.55	0.0	9.0
H16AFIRA	15787	0.69	1.55	0.0	9.0
H3AIRA1	17991	18908.71	71245.75	0.0	1800000.0
H4AIRA1	21384	27101.72	93683.60	0.0	2500000.0
H5AIRA1	19578	36175.98	167081.54	0.0	12000000.0
H6AIRA1	18165	33382.74	112135.76	0.0	3600000.0
H7AIRA1	20129	37629.26	290416.94	0.0	35000000.0
H8AIRA1	18469	49297.62	505475.75	0.0	43000000.0
H9AIRA1	17217	46486.46	146920.37	0.0	4800000.0
H10AIRA1	22034	39899.39	126628.35	0.0	3500000.0
H11AIRA1	20554	44372.25	142213.88	0.0	3500000.0
H12AIRA1	18747	52143.71	228907.11	0.0	16000000.0
H13AIRA1	20912	49836.77	169381.17	0.0	7500000.0
H14AIRA1	17146	63217.57	364067.84	0.0	39705882.4
H15AIRA1	15723	75608.72	246897.01	0.0	7000000.0
H16AIRA1	15787	84862.01	289921.16	0.0	10152451.0
H3AOIRA1	17991	0.34	0.47	0.0	1.0
H4AOIRA1	21384	0.37	0.48	0.0	1.0
H5AOIRA1	19578	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
H14AOIRA1	17146	0.32	0.47	0.0	1.0
H15AOIRA1	15723	0.34	0.47	0.0	1.0
H16AOIRA1	15787	0.32	0.47	0.0	1.0
H3AFIRA1	17991	4.52	2.26	1.0	9.0
H4AFIRA1	21384	4.45	2.29	1.0	9.0
H5AFIRA1	19578	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	4.72	2.24	1.0	9.0
H14AFIRA1	17146	4.69	2.27	1.0	9.0
H15AFIRA1	15723	4.67	2.30	1.0	9.0
H16AFIRA1	15787	4.73	2.28	1.0	9.0
H3AIRA2	17991	5137.40	24438.18	0.0	1376327.0
H4AIRA2	21384	6909.93	27548.84	0.0	1000000.0
H5AIRA2	19578	9007.86	34746.06	0.0	1000000.0
H6AIRA2	18165	8694.73	32409.89	0.0	600000.0
H7AIRA2	20129	9243.81	37875.36	0.0	1300000.0
H8AIRA2	18469	11421.13	44531.67	0.0	1056493.7
H9AIRA2	17217	12299.33	51491.24	0.0	1818181.8
H10AIRA2	22034	11020.02	43916.42	0.0	1000000.0
H11AIRA2	20554	10817.91	42884.52	0.0	1300000.0
H12AIRA2	18747	13858.68	55594.71	0.0	1800000.0
H13AIRA2	20912	13768.48	61894.61	0.0	2000000.0
H14AIRA2	17146	18533.03	81792.32	0.0	2647058.8
H15AIRA2	15723	22501.56	94143.53	0.0	2200000.0
H16AIRA2	15787	26705.53	116884.27	0.0	3400000.0
H3AOIRA2	17991	0.20	0.40	0.0	1.0
H4AOIRA2	21384	0.22	0.41	0.0	1.0
H5AOIRA2	19578	0.22	0.41	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	0.17	0.37	0.0	1.0
H14AOIRA2	17146	0.17	0.38	0.0	1.0
H15AOIRA2	15723	0.18	0.38	0.0	1.0
H16AOIRA2	15787	0.17	0.38	0.0	1.0
H3AFIRA2	17991	5.10	1.94	1.0	9.0
H4AFIRA2	21384	5.07	1.97	1.0	9.0
H5AFIRA2	19578	5.06	1.97	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
H14AFIRA2	17146	5.38	1.84	1.0	9.0
H15AFIRA2	15723	5.38	1.88	1.0	9.0
H16AFIRA2	15787	5.40	1.84	1.0	9.0
H3AIRA3	17991	2559.46	16206.45	0.0	500000.0
H4AIRA3	21384	3733.83	24908.57	0.0	1000000.0
H5AIRA3	19578	4235.22	28937.11	0.0	1000000.0
H6AIRA3	18165	3802.07	24903.26	0.0	800000.0
H7AIRA3	20129	4018.69	28465.90	0.0	1305000.0
H8AIRA3	18469	4695.34	29454.90	0.0	1000000.0
H9AIRA3	17217	4878.32	35310.96	0.0	1700000.0
H10AIRA3	22034	4241.37	30859.98	0.0	1398843.9
H11AIRA3	20554	4162.56	28709.23	0.0	860000.0
H12AIRA3	18747	5649.30	37482.77	0.0	1011000.0
H13AIRA3	20912	6150.27	47684.22	0.0	1940517.0
H14AIRA3	17146	10144.25	96618.56	0.0	4000000.0
H15AIRA3	15723	8730.60	58460.99	0.0	1500000.0
H16AIRA3	15787	12077.47	81173.62	0.0	2500000.0
H3AOIRA3	17991	0.09	0.28	0.0	1.0
H4AOIRA3	21384	0.09	0.29	0.0	1.0
H5AOIRA3	19578	0.09	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	0.07	0.26	0.0	1.0
H13AOIRA3	20912	0.07	0.25	0.0	1.0
H14AOIRA3	17146	0.07	0.25	0.0	1.0
H15AOIRA3	15723	0.07	0.26	0.0	1.0
H16AOIRA3	15787	0.07	0.26	0.0	1.0
H3AFIRA3	17991	5.64	1.36	1.0	9.0
H4AFIRA3	21384	5.64	1.37	1.0	9.0
H5AFIRA3	19578	5.63	1.38	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	1.25	1.0	9.0
H14AFIRA3	17146	5.81	1.27	1.0	9.0
H15AFIRA3	15723	5.82	1.32	1.0	9.0
H16AFIRA3	15787	5.81	1.33	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	7595	13266	11855	13578	12098	11373	12380	11377	10644	14365
1.Yes	5057	6376	6136	7806	7480	6792	7749	7092	6573	7669

Value	w11	w12	w13	w14	w15	w16
0.No	13701	12360	14345	11579	10395	10674
1.Yes	6853	6387	6567	5567	5328	5113

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	11789	11085	12094	11099	10359	13729
1.No imputations	3685	4860	4377	5369	5114	4523	5199	4875	4511	5394
2.Some imputation	1394	1628	1883	2648	2551	2512	2749	2433	2273	2514
9.No Fin resp	95	177	126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
0.No asset	13337	11965	13772	11045	9838	10109
1.No imputations	4733	4402	4508	3827	3506	3425
2.Some imputation	2315	2184	2260	1889	1951	1823
9.No Fin resp	169	196	372	385	428	430

HwAOIRA1: Assets Part Own:IRA lst largest--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			11857	13578	12098	11373	12380	11377	10644	14365
1.Yes			6134	7806	7480	6792	7749	7092	6573	7669

Value	w11	w12	w13	w14	w15	w16
0.No	13701	12360	14345	11579	10395	10674
1.Yes	6853	6387	6567	5567	5328	5113

HwAFIRA1: Assets Part Flag:IRA lst 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			901	1165	961	755	963	763	729	843
3.Incomplete bracket			102	95	141	120	135	102	108	195
5.No value/bracket			476	719	848	982	1022	931	840	730
6.No asset			11605	13196	11789	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	w14	w15	w16
1.Continuous value	5063	4752	4862	4102	3818	3686
2.Complete bracket	751	667	686	607	611	591
3.Incomplete bracket	145	175	203	138	136	126
5.No value/bracket	738	601	605	532	557	480
6.No asset	13337	11965	13772	11045	9838	10109
7.DK ownership	351	391	412	337	335	365
9.No Fin resp	169	196	372	385	428	430

HwAOIRA2: Assets Part Own:IRA 2nd largest--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			14335	16763	15288	14231	15649	14323	13484	17823
1.Yes			3656	4621	4290	3934	4480	4146	3733	4211

Value	w11	w12	w13	w14	w15	w16
0.No	16862	15265	17461	14222	12893	13085
1.Yes	3692	3482	3451	2924	2830	2702

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	3278	3099	2846	3317
2.Complete bracket			461	618	451	378	507	384	341	320
3.Incomplete bracket			68	35	59	57	47	37	55	59
5.No value/bracket			205	364	397	426	440	410	317	325
6.No asset			13998	16259	14872	13585	15032	13717	12859	16729
7.DK ownership			226	382	332	756	738	760	725	887
9.No Fin resp			126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	2749	2666	2612	2223	2095	2006
2.Complete bracket	335	293	318	248	255	242
3.Incomplete bracket	62	70	53	53	46	61
5.No value/bracket	347	232	264	232	234	239
6.No asset	16126	14487	16452	13336	11907	12166
7.DK ownership	766	803	841	669	758	643
9.No Fin resp	169	196	372	385	428	430

HwAOIRA3: Assets Part Own:IRA 3rd largest/all OTHRs--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			16446	19443	17770	16525	18248	16770	15691	20346
1.Yes			1545	1941	1808	1640	1881	1699	1526	1688

Value	w11	w12	w13	w14	w15	w16
0.No	19147	17344	19533	15975	14608	14629
1.Yes	1407	1403	1379	1171	1115	1158

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			209	281	172	167	198	161	146	108
3.Incomplete bracket			6	15	22	33	20	10	15	29
5.No value/bracket			103	198	188	239	218	175	158	150
6.No asset			16098	18899	17320	15761	17480	16006	14948	19114
7.DK ownership			226	382	332	756	738	760	725	887
9.No Fin resp			126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	1085	1086	1103	911	886	881
2.Complete bracket	125	104	107	77	70	93
3.Incomplete bracket	14	19	16	23	13	23
5.No value/bracket	134	150	110	117	94	114
6.No asset	18261	16389	18363	14964	13474	13603
7.DK ownership	766	803	841	669	758	643
9.No Fin resp	169	196	372	385	428	430

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.

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.

In Waves 3-5, Respondents who say DK/RF to the "how many accounts" question answer the questions in the first IRA loop, but then skip the questions in the remaining two IRA loops. HRS has confirmed that follow-up questions ask about "this account." Therefore, we assume these Respondents have only one account (IRA #1), and set ownership of the

second (IRA #2) and third (IRA #3) accounts to "No asset."

In Waves 6-9, Respondents who say DK/RF to the "how many accounts" question skip the questions in all three IRA loops. Therefore, we treat these Respondents as owning one account (IRA #1), and set ownership of the second (IRA #2) and third (IRA #3) accounts to "DK ownership," in which case they undergo ownership imputation for the second and third accounts, and bracket/amount imputation if ownership is imputed.

From Wave 10 forward, Respondents who say DK/RF to the "how many accounts" question answer the questions in the first IRA loop, but then skip the questions in the remaining two IRA loops. However, the amount question in the first IRA loop asks about the total in these accounts at the present time. Therefore, the imputation methodology is the same as that for Waves 6-9, the only difference being that we ignore the bracket/amount imputations for the second (IRA #2) and third (IRA #3) accounts, and instead allocate the total from first account (IRA #1) to all accounts (depending on ownership) using a proportional allocation rule that allocates the reported/imputed amount for the first account to each owned IRA proportional to the amounts reported by all respondents who gave only continuous amounts, and who reported the same number of IRAs (i.e., two or three) as the current Respondent.

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.

Users should note the following outlier:

HHIDPN: 40407030 reported IRA assets in Section U (QU003_9B) worth $45,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of IRA and Keogh accounts is asked in 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 (see the How Constructed section above for details about how Respondents who say DK/RF to this question are handled in the imputation process). 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).

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
    F4885           J91.NUMBER IRAS
    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
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    F4930           J107.TOTAL $ IRA ACCOUNT-3
    F4931B          J107.(J22-3)TOTAL $ IRA ACCOUNT-3-Bkt
HRS 2000:
    G5329           J90.IRA
    G5330           J91.NUMBER IRAS
    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
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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 2022:	
SQU001_2	ASSET RECONCILIATION - IRA
SQU002_2	ASSET RECONCILIATION - WHICH WRONG-IRA
SQU003_2A	ASSET RECONCILIATION - HOW MUCH -A-IRA
SQU003_2B	ASSET RECONCILIATION - HOW MUCH-B-IRA
SQU004_2A	ASSET RECONCILIATION - MIN-A-IRA
SQU005_2A	ASSET RECONCILIATION - MAX-A -IRA
SQU005_2B	ASSET RECONCILIATION - MAX-B -IRA
SQU006_2A	ASSET RECONCILIATION - RESULT-A-IRA
SQU006_2B	ASSET RECONCILIATION - RESULT-B-IRA
SQU022_2A	WHICH WAVE WRONG-A-IRA
SQU022_2B	WHICH WAVE VALUE WAS WRONG-B-IRA
HRS 2002-2022:	
xQ162	IRA OR KEOGH
xQ163	NUMBERS OF IRA OR KEPGH
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 2006-2020:	
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
14	H14ASTCK	H14ASTCK:W14 Assets:Stocks--Cross-wave	Cont
15	H15ASTCK	H15ASTCK:W15 Assets:Stocks--Cross-wave	Cont
16	H16ASTCK	H16ASTCK:W16 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
14	H14AOSTCK	H14AOSTCK:W14 Assets Own:Stocks--Cross-wave	Categ
15	H15AOSTCK	H15AOSTCK:W15 Assets Own:Stocks--Cross-wave	Categ
16	H16AOSTCK	H16AOSTCK:W16 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
14	H14AFSTCK	H14AFSTCK:W14 Assets Flag:Stocks--Cross-wave	Categ
15	H15AFSTCK	H15AFSTCK:W15 Assets Flag:Stocks--Cross-wave	Categ
16	H16AFSTCK	H16AFSTCK:W16 Assets Flag:Stocks--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ASTCK	12652	17753.61	82274.06	0.0	2500000.0
H2ASTCK	19642	23308.09	114715.92	-9500.0	5000000.0
H3ASTCK	17991	46078.91	399658.24	0.0	40000000.0
H4ASTCK	21384	53020.65	337394.94	0.0	30000000.0
H5ASTCK	19578	66154.41	377792.91	0.0	30000000.0

H6ASTCK	18165	54259.02	220928.51	0.0	12000000.0
H7ASTCK	20129	65622.18	425891.02	0.0	25000000.0
H8ASTCK	18469	71420.82	477391.31	0.0	30000000.0
H9ASTCK	17217	68475.89	319671.61	0.0	10000001.0
H10ASTCK	22034	53351.12	299601.46	0.0	20000000.0
H11ASTCK	20554	55813.97	414919.05	0.0	42300000.0
H12ASTCK	18747	72960.00	1420812.97	0.0	190000000.0
H13ASTCK	20912	61924.84	361082.45	0.0	12000000.0
H14ASTCK	17146	71300.91	405446.58	0.0	15000000.0
H15ASTCK	15723	82623.25	447833.04	-20000.0	16000000.0
H16ASTCK	15787	83384.54	469728.71	0.0	20000000.0
H1AOSTCK	12652	0.29	0.45	0.0	1.0
H2AOSTCK	19642	0.27	0.45	0.0	1.0
H3AOSTCK	17991	0.31	0.46	0.0	1.0
H4AOSTCK	21384	0.32	0.47	0.0	1.0
H5AOSTCK	19578	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	0.39	0.0	1.0
H14AOSTCK	17146	0.19	0.39	0.0	1.0
H15AOSTCK	15723	0.19	0.39	0.0	1.0
H16AOSTCK	15787	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	4.67	2.16	1.0	9.0
H4AFSTCK	21384	4.71	2.15	1.0	9.0
H5AFSTCK	19578	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	5.28	1.85	1.0	9.0
H14AFSTCK	17146	5.31	1.86	1.0	9.0
H15AFSTCK	15723	5.31	1.89	1.0	9.0
H16AFSTCK	15787	5.35	1.86	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	9023	14281	12325	14551	13060	12266	13869	13308	12692	17073
1.Yes	3629	5361	5666	6833	6518	5899	6260	5161	4525	4961

Value	w11	w12	w13	w14	w15	w16
0.No	16286	14798	17064	13969	12704	12931
1.Yes	4268	3949	3848	3177	3019	2856

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	1460	1554	1290	1116	1117	802	755	723
3.Incomplete bracket	68	116	126	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	12720	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	w14	w15	w16
1.Continuous value	2987	2816	2807	2262	2098	1976
2.Complete bracket	647	538	473	386	374	429
3.Incomplete bracket	81	103	72	73	79	60
4.Range card bracket						
5.No value/bracket	419	356	368	324	283	239
6.No asset	15842	14339	16436	13354	12043	12266
7.DK ownership	409	399	383	362	418	387
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of stocks and mutual funds is assigned to HwASTCK. The HwAFSTCK variable indicates whether 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:

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 in 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

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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
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    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
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    JU022A_2        PREV WAVE VALUE YEAR-2
    JU022A_3        PREV WAVE VALUE YEAR-3
HRS 2022:
    SQU001_3        ASSET RECONCILIATION - STOCK
    SQU002_3        ASSET RECONCILIATION - WHICH WRONG-STOCK
    SQU003_3A       ASSET RECONCILIATION - HOW MUCH -A-STOCK
    SQU003_3B       ASSET RECONCILIATION - HOW MUCH-B-STOCK
    SQU004_3A       ASSET RECONCILIATION - MIN-A-STOCK
    SQU004_3B       ASSET RECONCILIATION - MIN-B-STOCK
    SQU005_3A       ASSET RECONCILIATION - MAX-A -STOCK
    SQU005_3B       ASSET RECONCILIATION - MAX-B -STOCK
    SQU006_3A       ASSET RECONCILIATION - RESULT-A-STOCK
    SQU006_3B       ASSET RECONCILIATION - RESULT-B-STOCK
    SQU022_3A       WHICH WAVE WRONG-A-STOCK
    SQU022_3B       WHICH WAVE WRONG-B-STOCK
HRS 2002-2022:
    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 2006-2020:
    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
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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
14	H14ACHCK	H14ACHCK:W14 Assets:Checking,Savings Acct--Cross-wave	Cont
15	H15ACHCK	H15ACHCK:W15 Assets:Checking,Savings Acct--Cross-wave	Cont
16	H16ACHCK	H16ACHCK:W16 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
14	H14AOCHCK	H14AOCHCK:W14 Assets Own:Checking,Savings Ac--Cross-wave	Categ
15	H15AOCHCK	H15AOCHCK:W15 Assets Own:Checking,Savings Ac--Cross-wave	Categ
16	H16AOCHCK	H16AOCHCK:W16 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
14	H14AFCHCK	H14AFCHCK:W14 Assets Flag:Checking,Savings--Cross-wave	Categ
15	H15AFCHCK	H15AFCHCK:W15 Assets Flag:Checking,Savings--Cross-wave	Categ
16	H16AFCHCK	H16AFCHCK:W16 Assets Flag:Checking,Savings--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACHCK	12652	13273.14	45504.13	0.0	2500000.0
H2ACHCK	19642	16532.43	42284.16	0.0	900000.0
H3ACHCK	17991	19675.64	61730.01	0.0	2500000.0
H4ACHCK	21384	23174.39	250950.81	0.0	25000000.0
H5ACHCK	19578	20511.40	55825.02	0.0	3500000.0

H6ACHCK	18165	26245.78	254565.70	0.0	33300000.0
H7ACHCK	20129	25222.05	68770.62	0.0	3000000.0
H8ACHCK	18469	25722.69	71401.89	0.0	2500000.0
H9ACHCK	17217	27270.40	71859.81	0.0	1700000.0
H10ACHCK	22034	25872.39	87182.66	0.0	4000000.0
H11ACHCK	20554	28413.07	115741.15	0.0	7500000.0
H12ACHCK	18747	31063.15	112237.83	0.0	5000000.0
H13ACHCK	20912	27574.74	97831.35	0.0	6000000.0
H14ACHCK	17146	32260.87	180752.64	0.0	16000000.0
H15ACHCK	15723	32887.35	110411.49	0.0	5000000.0
H16ACHCK	15787	37659.57	115292.37	0.0	3700000.0
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	19578	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
H14AOCHCK	17146	0.72	0.45	0.0	1.0
H15AOCHCK	15723	0.71	0.45	0.0	1.0
H16AOCHCK	15787	0.72	0.45	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	2.32	2.05	1.0	9.0
H4AFCHCK	21384	2.43	2.12	1.0	9.0
H5AFCHCK	19578	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	2.82	2.41	1.0	9.0
H14AFCHCK	17146	2.92	2.47	1.0	9.0
H15AFCHCK	15723	2.98	2.50	1.0	9.0
H16AFCHCK	15787	2.93	2.49	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	2418	4099	2947	3543	3047	2590	2906	2569	2487	4843
1.Yes	10234	15543	15044	17841	16531	15575	17223	15900	14730	17191

Value	w11	w12	w13	w14	w15	w16
0.No	4955	4424	5624	4886	4523	4356
1.Yes	15599	14323	15288	12260	11200	11431

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	2814	2969	2214	1890	2212	1864	1677	1472
3.Incomplete bracket	173	219	213	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	2957	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	w14	w15	w16
1.Continuous value	12477	11564	12289	9883	8904	9101
2.Complete bracket	1332	1171	1211	843	827	809
3.Incomplete bracket	208	192	186	182	153	163
4.Range card bracket						
5.No value/bracket	1235	1026	1105	899	850	869
6.No asset	4838	4314	5384	4660	4248	4103
7.DK ownership	295	284	364	294	313	312
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed value of checking, savings, and money market accounts is assigned to HwACHCK. The HwAFCHCK variable indicates whether 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 in each wave. The question wording is similar in 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

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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
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    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 2022:
    SQU001_4        ASSET RECONCILIATION - CHECKING
    SQU002_4        ASSET RECONCILIATION - WHICH WRONG-CHECKING
    SQU003_4A       ASSET RECONCILIATION - HOW MUCH -A-CHECKING
    SQU003_4B       ASSET RECONCILIATION - HOW MUCH-B-CHECKING
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    SQU004_4A       ASSET RECONCILIATION - MIN-A-CHECKING
    SQU004_4B       ASSET RECONCILIATION - MIN-B-CHECKING
    SQU005_4A       ASSET RECONCILIATION - MAX-A -CHECKING
    SQU005_4B       ASSET RECONCILIATION - MAX-B -CHECKING
    SQU006_4A       ASSET RECONCILIATION - RESULT-A-CHECKING
    SQU006_4B       ASSET RECONCILIATION - RESULT-B-CHECKING
    SQU022_4A       WHICH WAVE WRONG-A-CHECKING
    SQU022_4B       WHICH WAVE WRONG-B-CHECKING
HRS 2002-2022:
    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 2006-2020:
    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
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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
14	H14ACD	H14ACD:W14 Assets:CDs,SvBonds,T-bills--Cross-wave	Cont
15	H15ACD	H15ACD:W15 Assets:CDs,SvBonds,T-bills--Cross-wave	Cont
16	H16ACD	H16ACD:W16 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
14	H14AOCD	H14AOCD:W14 Assets Own:CDs,SvBonds,T-bills--Cross-wave	Categ
15	H15AOCD	H15AOCD:W15 Assets Own:CDs,SvBonds,T-bills--Cross-wave	Categ
16	H16AOCD	H16AOCD:W16 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
14	H14AFCD	H14AFCD:W14 Assets Flag:CDs,SvBonds,T-bills--Cross-wave	Categ
15	H15AFCD	H15AFCD:W15 Assets Flag:CDs,SvBonds,T-bills--Cross-wave	Categ
16	H16AFCD	H16AFCD:W16 Assets Flag:CDs,SvBonds,T-bills--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACD	12652	7002.42	43757.47	0.0	2278248.1
H2ACD	19642	7690.41	34158.43	0.0	1000000.0
H3ACD	17991	11852.33	56541.11	0.0	3000000.0
H4ACD	21384	11294.21	54885.25	0.0	4000000.0
H5ACD	19578	13787.13	64869.35	0.0	2750000.0

H6ACD	18165	12664.34	57065.01	0.0	2000000.0
H7ACD	20129	10711.57	52359.08	0.0	2000000.0
H8ACD	18469	16021.14	61214.62	0.0	1200000.0
H9ACD	17217	19222.15	76655.62	0.0	2500000.0
H10ACD	22034	11502.64	59592.15	0.0	2200000.0
H11ACD	20554	9412.01	53832.22	0.0	1000000.0
H12ACD	18747	8834.24	91354.02	0.0	10000000.0
H13ACD	20912	6826.97	50591.40	0.0	2500000.0
H14ACD	17146	6874.98	53542.32	0.0	2000000.0
H15ACD	15723	7110.54	60969.72	0.0	3000000.0
H16ACD	15787	7472.39	62862.81	0.0	2000000.0
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	19578	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
H14AOCD	17146	0.09	0.28	0.0	1.0
H15AOCD	15723	0.09	0.28	0.0	1.0
H16AOCD	15787	0.08	0.27	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	4.95	2.04	1.0	9.0
H4AFCD	21384	5.02	1.99	1.0	9.0
H5AFCD	19578	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	1.39	1.0	9.0
H14AFCD	17146	5.71	1.40	1.0	9.0
H15AFCD	15723	5.75	1.39	1.0	9.0
H16AFCD	15787	5.79	1.32	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	15206	13421	16063	14399	13669	16026	13902	12899	18356
1.Yes	3328	4436	4570	5321	5179	4496	4103	4567	4318	3678

Value	w11	w12	w13	w14	w15	w16
0.No	17832	16599	19001	15629	14356	14572
1.Yes	2722	2148	1911	1517	1367	1215

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	795	842	760	510	536	447	416	377
3.Incomplete bracket	59	80	73	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	13941	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	w14	w15	w16
1.Continuous value	1998	1573	1392	1158	994	888
2.Complete bracket	261	204	205	118	116	93
3.Incomplete bracket	57	48	53	37	28	24
4.Range card bracket						
5.No value/bracket	317	242	200	140	154	132
6.No asset	17287	16041	18236	14878	13607	13779
7.DK ownership	465	443	453	430	396	441
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed value of CDs, government savings bonds, and treasury bills is assigned to HwACD. The HwAFCD variable indicates whether 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 in each wave. The question wording is similar in 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

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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:
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    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 2002-2022:
    xQ356           CDS GOVT SAVINGS TBILLS
    xQ357           CDS GOVT SAVINGS TBILLS TOTAL VALUE
    xQ358           CDS TOTAL VALUE - MIN
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    xQ359           CDS TOTAL VALUE - MAX
    xQ360           CDS TOTAL VALUE - RESULT
HRS 2006-2020:
    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
14	H14ABOND	H14ABOND:W14 Assets:Bonds--Cross-wave	Cont
15	H15ABOND	H15ABOND:W15 Assets:Bonds--Cross-wave	Cont
16	H16ABOND	H16ABOND:W16 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
14	H14AOBOND	H14AOBOND:W14 Assets Own:Bonds--Cross-wave	Categ
15	H15AOBOND	H15AOBOND:W15 Assets Own:Bonds--Cross-wave	Categ
16	H16AOBOND	H16AOBOND:W16 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
14	H14AFBOND	H14AFBOND:W14 Assets Flag:Bonds--Cross-wave	Categ
15	H15AFBOND	H15AFBOND:W15 Assets Flag:Bonds--Cross-wave	Categ
16	H16AFBOND	H16AFBOND:W16 Assets Flag:Bonds--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABOND	12652	2879.95	30451.56	0.0	1500000.0
H2ABOND	19642	4690.61	63715.09	0.0	4500000.0
H3ABOND	17991	7726.09	75219.90	0.0	4500000.0
H4ABOND	21384	7415.42	76358.99	0.0	4000000.0
H5ABOND	19578	7468.70	62012.39	0.0	3000000.0
H6ABOND	18165	9525.70	80088.61	0.0	3500000.0

H7ABOND	20129	10917.25	104352.42	0.0	6000000.0
H8ABOND	18469	10247.34	98582.17	0.0	3500000.0
H9ABOND	17217	9970.21	89681.87	0.0	3000000.0
H10ABOND	22034	8207.78	81282.96	0.0	4000000.0
H11ABOND	20554	9925.52	205300.20	0.0	25000000.0
H12ABOND	18747	8373.76	115371.91	0.0	8500000.0
H13ABOND	20912	8205.56	130887.08	0.0	15000000.0
H14ABOND	17146	11212.53	143111.05	0.0	10000000.0
H15ABOND	15723	8387.52	84355.19	0.0	3000000.0
H16ABOND	15787	7359.47	84650.21	0.0	4500000.0
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	19578	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
H14AOBOND	17146	0.04	0.20	0.0	1.0
H15AOBOND	15723	0.04	0.19	0.0	1.0
H16AOBOND	15787	0.03	0.18	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	5.67	1.29	1.0	9.0
H4AFBOND	21384	5.73	1.22	1.0	9.0
H5AFBOND	19578	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	5.90	0.97	1.0	9.0
H14AFBOND	17146	5.93	0.97	1.0	9.0
H15AFBOND	15723	5.97	0.95	1.0	9.0
H16AFBOND	15787	5.98	0.93	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	11857	18487	16476	19729	18078	16710	18658	17301	16079	20813
1.Yes	795	1155	1515	1655	1500	1455	1471	1168	1138	1221

Value	w11	w12	w13	w14	w15	w16
0.No	19449	17856	20021	16466	15161	15248
1.Yes	1105	891	891	680	562	539

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	343	335	271	234	261	166	163	169
3.Incomplete bracket	8	37	24	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	17561	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	w14	w15	w16
1.Continuous value	717	567	542	412	337	318
2.Complete bracket	159	124	144	103	79	71
3.Incomplete bracket	27	29	30	24	24	22
4.Range card bracket						
5.No value/bracket	171	138	149	109	84	87
6.No asset	18971	17327	19312	15779	14380	14506
7.DK ownership	340	366	362	334	391	353
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of bonds or bond funds is assigned to HwABOND. The HwAFBOND variable indicates whether 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 in each wave. The question wording is similar in 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

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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
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    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 2002-2022:
    xQ330           BOND ASSETS
    xQ331           BOND ASSETS TOTAL VALUE
    xQ332           BOND ASSETS TOTAL VALUE - MIN
    xQ333           BOND ASSETS TOTAL VALUE - MAX
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    xQ334           BOND ASSETS TOTAL VALUE - RESULT
HRS 2006-2020:
    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
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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
14	H14AOTHR	H14AOTHR:W14 Assets:Other svngs, assets--Cross-wave	Cont
15	H15AOTHR	H15AOTHR:W15 Assets:Other svngs, assets--Cross-wave	Cont
16	H16AOTHR	H16AOTHR:W16 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
14	H14AOOTHR	H14AOOTHR:W14 Assets Own:Other svngs,assets--Cross-wave	Categ
15	H15AOOTHR	H15AOOTHR:W15 Assets Own:Other svngs,assets--Cross-wave	Categ
16	H16AOOTHR	H16AOOTHR:W16 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
14	H14AFOTHR	H14AFOTHR:W14 Assets Flag:Other svngs,assets--Cross-wave	Categ
15	H15AFOTHR	H15AFOTHR:W15 Assets Flag:Other svngs,assets--Cross-wave	Categ
16	H16AFOTHR	H16AFOTHR:W16 Assets Flag:Other svngs,assets--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AOTHR	12652	8089.93	57519.77	0.0	3000000.0
H2AOTHR	19642	6338.98	32430.29	0.0	1000000.0
H3AOTHR	17991	7306.33	49047.72	0.0	2000000.0
H4AOTHR	21384	9021.50	87893.80	0.0	6000000.0
H5AOTHR	19578	9296.34	68362.30	0.0	3155000.0

H6AOTHR	18165	16951.44	708117.52	0.0	90000000.0
H7AOTHR	20129	12935.93	98776.76	0.0	5000000.0
H8AOTHR	18469	15324.80	173920.44	0.0	15000000.0
H9AOTHR	17217	14145.45	148124.53	0.0	15000000.0
H10AOTHR	22034	13747.99	189106.87	-50000.0	18000000.0
H11AOTHR	20554	10943.95	87962.83	0.0	5000000.0
H12AOTHR	18747	11580.95	78618.47	0.0	2200000.0
H13AOTHR	20912	10904.98	72218.89	0.0	2500000.0
H14AOTHR	17146	15557.57	177364.31	0.0	11000000.0
H15AOTHR	15723	15661.55	134843.78	0.0	7800000.0
H16AOTHR	15787	16697.29	119225.13	0.0	6000000.0
H1AOOTHR	12652	0.16	0.37	0.0	1.0
H2AOOTHR	19642	0.18	0.38	0.0	1.0
H3AOOTHR	17991	0.15	0.36	0.0	1.0
H4AOOTHR	21384	0.14	0.35	0.0	1.0
H5AOOTHR	19578	0.15	0.35	0.0	1.0
H6AOOTHR	18165	0.13	0.34	0.0	1.0
H7AOOTHR	20129	0.17	0.37	0.0	1.0
H8AOOTHR	18469	0.16	0.37	0.0	1.0
H9AOOTHR	17217	0.16	0.37	0.0	1.0
H10AOOTHR	22034	0.16	0.37	0.0	1.0
H11AOOTHR	20554	0.15	0.36	0.0	1.0
H12AOOTHR	18747	0.16	0.37	0.0	1.0
H13AOOTHR	20912	0.14	0.35	0.0	1.0
H14AOOTHR	17146	0.14	0.35	0.0	1.0
H15AOOTHR	15723	0.14	0.34	0.0	1.0
H16AOOTHR	15787	0.14	0.35	0.0	1.0
H1AFOTHR	12652	5.34	1.70	1.0	9.0
H2AFOTHR	19642	5.22	1.85	1.0	9.0
H3AFOTHR	17991	5.34	1.72	1.0	9.0
H4AFOTHR	21384	5.41	1.66	1.0	9.0
H5AFOTHR	19578	5.39	1.67	1.0	9.0
H6AFOTHR	18165	5.43	1.61	1.0	9.0
H7AFOTHR	20129	5.29	1.76	1.0	9.0
H8AFOTHR	18469	5.30	1.74	1.0	9.0
H9AFOTHR	17217	5.32	1.73	1.0	9.0
H10AFOTHR	22034	5.36	1.79	1.0	9.0
H11AFOTHR	20554	5.36	1.73	1.0	9.0
H12AFOTHR	18747	5.33	1.78	1.0	9.0
H13AFOTHR	20912	5.44	1.71	1.0	9.0
H14AFOTHR	17146	5.45	1.73	1.0	9.0
H15AFOTHR	15723	5.50	1.71	1.0	9.0
H16AFOTHR	15787	5.50	1.71	1.0	9.0

Categorical Variable Codes

HwAOOTHR: Assets Own:Other svngs,assets--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	10633	16112	15272	18371	16722	15730	16730	15489	14458	18490
1.Yes	2019	3530	2719	3013	2856	2435	3399	2980	2759	3544

Value	w11	w12	w13	w14	w15	w16
0.No	17450	15723	17946	14669	13583	13603
1.Yes	3104	3024	2966	2477	2140	2184

HwAFOTHR: 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	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	16359	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	w14	w15	w16
1.Continuous value	2467	2400	2344	1893	1662	1688
2.Complete bracket	349	331	312	284	223	202
3.Incomplete bracket	30	27	23	41	34	38
4.Range card bracket						
5.No value/bracket	188	179	193	156	124	130
6.No asset	16987	15234	17281	14047	12894	12933
7.DK ownership	364	380	386	340	358	366
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of all other savings is assigned to HwAOTHR. The HwAFOTHR variable indicates whether 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 HwAOOTHR 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 in 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
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    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
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    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 2022:
    SQU001_5        ASSET RECONCILIATION - OTHER
    SQU002_5        ASSET RECONCILIATION - WHICH WRONG-OTHER
    SQU003_5A       ASSET RECONCILIATION - HOW MUCH -A-OTHER
    SQU003_5B       ASSET RECONCILIATION - HOW MUCH-B-OTHER
    SQU004_5A       ASSET RECONCILIATION - MIN-A-OTHER
    SQU004_5B       ASSET RECONCILIATION - MIN-B-OTHER
    SQU005_5A       ASSET RECONCILIATION - MAX-A -OTHER
    SQU005_5B       ASSET RECONCILIATION - MAX-B -OTHER
    SQU006_5A       ASSET RECONCILIATION - RESULT-A-OTHER
    SQU006_5B       ASSET RECONCILIATION - RESULT-B-OTHER
    SQU022_5A       WHICH WAVE WRONG-A-OTHER
    SQU022_5B       WHICH WAVE VALUE WAS WRONG-B-OTHER
HRS 2002-2022:
    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 2004-2020:
    xU001_3         ASSET RECONCILIATION STEM QUESTION -3
    xU002_3         ASSET RECONCILIATION WHICH WRONG - 3
HRS 2006-2020:
    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
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Value of other debt

Wave	Variable Name	Variable Label	Type
1	H1ADEBT	H1ADEBT:W1 Assets:Debts--Cross-wave	Cont
2	H2ADEBT	H2ADEBT:W2 Assets:Debts--Cross-wave	Cont
3	H3ADEBT	H3ADEBT:W3 Assets:Debts--Cross-wave	Cont
4	H4ADEBT	H4ADEBT:W4 Assets:Debts--Cross-wave	Cont
5	H5ADEBT	H5ADEBT:W5 Assets:Debts--Cross-wave	Cont
6	H6ADEBT	H6ADEBT:W6 Assets:Debts--Cross-wave	Cont
7	H7ADEBT	H7ADEBT:W7 Assets:Debts--Cross-wave	Cont
8	H8ADEBT	H8ADEBT:W8 Assets:Debts--Cross-wave	Cont
9	H9ADEBT	H9ADEBT:W9 Assets:Debts--Cross-wave	Cont
10	H10ADEBT	H10ADEBT:W10 Assets:Debts--Cross-wave	Cont
11	H11ADEBT	H11ADEBT:W11 Assets:Debts--Cross-wave	Cont
12	H12ADEBT	H12ADEBT:W12 Assets:Debts--Cross-wave	Cont
13	H13ADEBT	H13ADEBT:W13 Assets:Debts--Cross-wave	Cont
14	H14ADEBT	H14ADEBT:W14 Assets:Debts--Cross-wave	Cont
15	H15ADEBT	H15ADEBT:W15 Assets:Debts--Cross-wave	Cont
16	H16ADEBT	H16ADEBT:W16 Assets:Debts--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
14	H14AODEBT	H14AODEBT:W14 Assets Own:Debts--Cross-wave	Categ
15	H15AODEBT	H15AODEBT:W15 Assets Own:Debts--Cross-wave	Categ
16	H16AODEBT	H16AODEBT:W16 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
14	H14AFDEBT	H14AFDEBT:W14 Assets Flag:Debts--Cross-wave	Categ
15	H15AFDEBT	H15AFDEBT:W15 Assets Flag:Debts--Cross-wave	Categ
16	H16AFDEBT	H16AFDEBT:W16 Assets Flag:Debts--Cross-wave	Categ
9	H9ADEBTCC	H9ADEBTCC:W9 Assets:Credit Card Debt--Cross-wave	Cont
10	H10ADEBTCC	H10ADEBTCC:W10 Assets:Credit Card Debt--Cross-wave	Cont
11	H11ADEBTCC	H11ADEBTCC:W11 Assets:Credit Card Debt--Cross-wave	Cont
12	H12ADEBTCC	H12ADEBTCC:W12 Assets:Credit Card Debt--Cross-wave	Cont
13	H13ADEBTCC	H13ADEBTCC:W13 Assets:Credit Card Debt--Cross-wave	Cont
14	H14ADEBTCC	H14ADEBTCC:W14 Assets:Credit Card Debt--Cross-wave	Cont
15	H15ADEBTCC	H15ADEBTCC:W15 Assets:Credit Card Debt--Cross-wave	Cont
16	H16ADEBTCC	H16ADEBTCC:W16 Assets:Credit Card Debt--Cross-wave	Cont
9	H9AODEBTCC	H9AODEBTCC:W9 Assets Own:Credit Card Debt--Cross-wave	Categ
10	H10AODEBTCC	H10AODEBTCC:W10 Assets Own:Credit Card Debt--Cross-wave	Categ
11	H11AODEBTCC	H11AODEBTCC:W11 Assets Own:Credit Card Debt--Cross-wave	Categ
12	H12AODEBTCC	H12AODEBTCC:W12 Assets Own:Credit Card Debt--Cross-wave	Categ
13	H13AODEBTCC	H13AODEBTCC:W13 Assets Own:Credit Card Debt--Cross-wave	Categ
14	H14AODEBTCC	H14AODEBTCC:W14 Assets Own:Credit Card Debt--Cross-wave	Categ

15	H15AODEBTCC	H15AODEBTCC:W15 Assets Own:Credit Card Debt--Cross-wave	Categ
16	H16AODEBTCC	H16AODEBTCC:W16 Assets Own:Credit Card Debt--Cross-wave	Categ
9	H9AFDEBTCC	H9AFDEBTCC:W9 Assets Flag:Credit Card Debt--Cross-wave	Categ
10	H10AFDEBTCC	H10AFDEBTCC:W10 Assets Flag:Credit Card Debt--Cross-wave	Categ
11	H11AFDEBTCC	H11AFDEBTCC:W11 Assets Flag:Credit Card Debt--Cross-wave	Categ
12	H12AFDEBTCC	H12AFDEBTCC:W12 Assets Flag:Credit Card Debt--Cross-wave	Categ
13	H13AFDEBTCC	H13AFDEBTCC:W13 Assets Flag:Credit Card Debt--Cross-wave	Categ
14	H14AFDEBTCC	H14AFDEBTCC:W14 Assets Flag:Credit Card Debt--Cross-wave	Categ
15	H15AFDEBTCC	H15AFDEBTCC:W15 Assets Flag:Credit Card Debt--Cross-wave	Categ
16	H16AFDEBTCC	H16AFDEBTCC:W16 Assets Flag:Credit Card Debt--Cross-wave	Categ
16	H16ADEBTMD	H16ADEBTMD:W16 Assets:Medical Debt--Cross-wave	Cont
16	H16AODEBTMD	H16AODEBTMD:W16 Assets Own:Medical Debt--Cross-wave	Categ
16	H16AFDEBTMD	H16AFDEBTMD:W16 Assets Flag:Medical Debt--Cross-wave	Categ
16	H16ADEBTED	H16ADEBTED:W16 Assets:Educational Debt--Cross-wave	Cont
16	H16AODEBTED	H16AODEBTED:W16 Assets Own:Educational Debt--Cross-wave	Categ
16	H16AFDEBTED	H16AFDEBTED:W16 Assets Flag:Educational Debt--Cross-wave	Categ
16	H16ADEBTO	H16ADEBTO:W16 Assets:Other Debt--Cross-wave	Cont
16	H16AODEBTO	H16AODEBTO:W16 Assets Own:Other Debt--Cross-wave	Categ
16	H16AFDEBTO	H16AFDEBTO:W16 Assets Flag:Other Debt--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ADEBT	12652	3115.91	19009.72	0.0	900000.0
H2ADEBT	19642	2169.01	10787.81	0.0	500000.0
H3ADEBT	17991	2337.43	12832.11	0.0	500000.0
H4ADEBT	21384	3504.08	67395.02	0.0	6666733.0
H5ADEBT	19578	2601.24	14888.53	0.0	700000.0
H6ADEBT	18165	2943.10	18767.52	0.0	800000.0
H7ADEBT	20129	4016.44	34597.53	0.0	2400000.0
H8ADEBT	18469	4106.64	37905.73	0.0	2200000.0
H9ADEBT	17217	4362.62	32092.08	0.0	1900000.0
H10ADEBT	22034	6015.32	32346.83	0.0	2000000.0
H11ADEBT	20554	5282.15	28692.46	0.0	1700000.0
H12ADEBT	18747	5076.04	25868.98	0.0	1500000.0
H13ADEBT	20912	6076.81	33912.41	0.0	2000000.0
H14ADEBT	17146	5960.30	33215.05	0.0	2000000.0
H15ADEBT	15723	5174.86	30696.37	0.0	2500000.0
H16ADEBT	15787	7792.03	28886.23	0.0	1100000.0
H1AODEBT	12652	0.40	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	19578	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
H14AODEBT	17146	0.34	0.47	0.0	1.0
H15AODEBT	15723	0.32	0.47	0.0	1.0
H16AODEBT	15787	0.49	0.50	0.0	1.0
H1AFDEBT	12652	0.53	0.95	0.0	9.0
H2AFDEBT	19642	0.41	0.99	0.0	9.0
H3AFDEBT	17991	0.39	0.91	0.0	9.0
H4AFDEBT	21384	0.40	0.96	0.0	9.0
H5AFDEBT	19578	0.38	0.89	0.0	9.0
H6AFDEBT	18165	0.33	0.71	0.0	9.0
H7AFDEBT	20129	0.39	0.81	0.0	9.0
H8AFDEBT	18469	0.38	0.76	0.0	9.0
H9AFDEBT	17217	0.40	0.80	0.0	9.0
H10AFDEBT	22034	0.57	1.28	0.0	9.0
H11AFDEBT	20554	0.46	0.96	0.0	9.0
H12AFDEBT	18747	0.47	1.04	0.0	9.0
H13AFDEBT	20912	0.56	1.27	0.0	9.0
H14AFDEBT	17146	0.59	1.40	0.0	9.0
H15AFDEBT	15723	0.60	1.51	0.0	9.0
H16AFDEBT	15787	0.80	1.52	0.0	9.0
H9ADEBTCC	17217	2065.47	8329.47	0.0	500000.0
H10ADEBTCC	22034	2363.38	8353.26	0.0	200000.0
H11ADEBTCC	20554	2062.08	7147.18	0.0	157000.0
H12ADEBTCC	18747	1950.15	6692.01	0.0	130000.0
H13ADEBTCC	20912	1916.25	6134.48	0.0	100000.0
H14ADEBTCC	17146	2122.77	12580.66	0.0	1000000.0
H15ADEBTCC	15723	1805.38	5946.67	0.0	150000.0
H16ADEBTCC	15787	2038.92	5945.67	0.0	130000.0
H9AODEBTCC	17217	0.24	0.43	0.0	1.0
H10AODEBTCC	22034	0.26	0.44	0.0	1.0
H11AODEBTCC	20554	0.24	0.43	0.0	1.0
H12AODEBTCC	18747	0.23	0.42	0.0	1.0
H13AODEBTCC	20912	0.25	0.43	0.0	1.0
H14AODEBTCC	17146	0.24	0.43	0.0	1.0
H15AODEBTCC	15723	0.22	0.41	0.0	1.0
H16AODEBTCC	15787	0.37	0.48	0.0	1.0
H9AFDEBTCC	17217	4.94	2.06	1.0	9.0
H10AFDEBTCC	22034	4.88	2.18	1.0	9.0
H11AFDEBTCC	20554	4.93	2.09	1.0	9.0
H12AFDEBTCC	18747	4.95	2.09	1.0	9.0
H13AFDEBTCC	20912	4.93	2.15	1.0	9.0
H14AFDEBTCC	17146	4.98	2.14	1.0	9.0
H15AFDEBTCC	15723	5.07	2.10	1.0	9.0
H16AFDEBTCC	15787	4.43	2.40	1.0	9.0
H16ADEBTMD	15787	1193.39	13905.00	0.0	1000000.0
H16AODEBTMD	15787	0.17	0.38	0.0	1.0
H16AFDEBTMD	15787	5.32	1.89	1.0	9.0
H16ADEBTED	15787	3646.67	20243.51	0.0	550000.0

H16AODEBTED	15787	0.08	0.28	0.0	1.0
H16AFDEBTED	15787	5.70	1.43	1.0	9.0
H16ADEBTO	15787	913.05	11378.55	0.0	600000.0
H16AODEBTO	15787	0.04	0.20	0.0	1.0
H16AFDEBTO	15787	5.89	1.11	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	7652	14160	13137	15771	14216	13707	14244	13043	11908	14150
1.Yes	5000	5482	4854	5613	5362	4458	5885	5426	5309	7884

Value	w11	w12	w13	w14	w15	w16
0.No	13627	12553	13525	11282	10749	8027
1.Yes	6927	6194	7387	5864	4974	7760

HwAFDEBT: Assets Flag:Debts--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	7415	13859	12914	15443	13973	13459	14012	12842	11725	13688
1.No imputations	4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Some imputation	742	880	845	1143	916	964	1097	915	820	1056
9.No Fin resp	95	177	126	171	124	45	87	63	74	397

Value	w11	w12	w13	w14	w15	w16
0.No asset	13347	12265	13074	10834	10297	8088
1.No imputations	6160	5500	6545	5155	4367	5758
2.Some imputation	878	786	920	772	631	1511
9.No Fin resp	169	196	373	385	428	430

HwAODEBTCC: Assets Own:Credit Card Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No									13122	16392
1.Yes									4095	5642

Value	w11	w12	w13	w14	w15	w16
0.No	15679	14356	15747	13051	12251	9900
1.Yes	4875	4391	5165	4095	3472	5887

HwAFDEBTCC: Assets Flag:Credit Card Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value									3425	4789
2.Complete bracket									347	480
3.Incomplete bracket									18	31
5.No value/bracket									217	218
6.No asset									12875	15782
7.DK ownership									261	337
9.No Fin resp									74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	4171	3761	4406	3504	2965	4648
2.Complete bracket	400	375	418	287	268	548
3.Incomplete bracket	26	26	22	56	23	45
5.No value/bracket	205	160	183	159	149	467
6.No asset	15294	13951	15143	12435	11619	9635
7.DK ownership	289	278	367	320	271	14
9.No Fin resp	169	196	373	385	428	430

HwAODEBTMD: Assets Own:Medical Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						13109
1.Yes						2678

HwAFDEBTMD: Assets Flag:Medical Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						2202
2.Complete bracket						249
3.Incomplete bracket						32
5.No value/bracket						84
6.No asset						12594
7.DK ownership						196
9.No Fin resp						430

HwAODEBTED: Assets Own:Educational Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						14458
1.Yes						1329

HwAFDEBTED: Assets Flag:Educational Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						1136
2.Complete bracket						73
3.Incomplete bracket						10
5.No value/bracket						55
6.No asset						13987
7.DK ownership						96
9.No Fin resp						430

HwAODEBTO: Assets Own:Other Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						15103
1.Yes						684

HwAFDEBTO: Assets Flag:Other Debt--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						606
2.Complete bracket						19
3.Incomplete bracket						5
5.No value/bracket						33
6.No asset						14545
7.DK ownership						149
9.No Fin resp						430

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.

How Constructed

The reported or imputed value of debt is assigned to HwADEBT. In Waves 1-15, this is based solely on the "any debts that we haven't asked about" question. The HwAFDEBT variable indicates whether the value is imputed and if so, how much information is available for imputation. The HwAODEBT variable indicates whether the household has debt.

Beginning in Wave 16, HwADEBT sums the reported or imputed values of credit card (HwADEBTCC), medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO). HwAFDEBT is a flag that indicates

whether any of these components are imputed, and if so, how much information is available for imputation. The HwAODEBT variable indicates whether the household has debt. 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 has each type of debt.

In Waves 9-15, the "any debts that we haven't asked about" question is followed by questions about whether any of that debt includes credit card debt. For respondents who say "YES, ALL OF IT" to the question about whether "any of that debt include(s) credit card debt?", we examine the amounts/brackets they provide for any debt and credit card debt. If the information provided is inconsistent, we proceed with imputation as usual; if it is consistent, we use the additional information from the respective other category in imputations. We provide the reported or imputed value of credit card debt as HwADEBTCC. However, it is important to note that this is not a component of HwADEBT as it is in Wave 16 forward, because the "any debts that we haven't asked about" question text explicitly mentions "credit card balances." The HwAFDEBTCC variable indicates whether 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 HwAODEBTCC variable indicates whether the household has credit card debt.

Cross Wave Differences in Original HRS Data

In Waves 1-15, the question wording for the value of other debt is the same, 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.

In Waves 9-15, the questions about other debt are followed by questions about whether any of that debt includes credit card debt:

a) "Does any of that debt include credit card debt?"

b) "Last month did you (and your [husband/wife/partner]) pay off all your credit card debt or was there an unpaid debt that you carried over to this month?"

c) "How much credit card debt did you (and your [husband/wife/partner]) carry over from last month to this one?"

Again, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points are the same across waves.

Beginning in Wave 16, the questions about credit card debt are asked first, though the question "Does any of that debt include credit card debt?" is no longer asked. These are followed by specific questions about medical, educational, and any other debt, and the wording for the "any other debt" question has been adjusted to exclude "credit card balances" and "medical debts":

a) "Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money for medical services to doctors, hospitals or other healthcare providers?"

b) "Altogether how much would that amount to?"

c) "Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money or have any student loans for educational expenses?"

d) "Altogether how much would that amount to?"

e) "And do you [or your husband/wife/partner] have any other debts that we haven't asked about, such as life insurance policy loans, loans from relatives, and so forth?"

f) "Altogether, about how much would that amount to?"

If the Respondent refuses or does not know the value of a debt component, a series of unfolding bracket questions are asked.

HRS Variables Used

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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
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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 2022:
    SQ539           AMY MORE MONEY FOR MEDICAL SERIVCES
    SQ540           HOW MUCH FOR MEDICAL SERVICES
    SQ541           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ542           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ543           VALUE ASSETS NOT PREV REPORTED - RESULT
    SQ544           MONEY FOR EDUCATIONAL EXPENSES
    SQ545           HOW MUCH FOR EDUCATIONAL SERVICES
    SQ546           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ547           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ548           VALUE ASSETS NOT PREV REPORTED - RESULT
    SQ549           OTHER DEBTS
    SQ550           HOW MUCH FOR OTHER DEBTS
    SQ551           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ552           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ553           VALUE ASSETS NOT PREV REPORTED - RESULT
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HRS 2002-2020:
    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 2004-2020:
    xU001_1         ASSET RECONCILIATION STEM QUESTION - 1
    xU002_1         ASSET RECONCILIATION WHICH WRONG  -1
HRS 2006-2020:
    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
HRS 2008-2020:
    xQ517           IF CREDIT CARD DEBT
HRS 2008-2022:
    xQ518           PD OFF CRED CARD LAST MO
    xQ519           CRED CARD DEBT CARRIED OVER
    xQ520           CRED CARD DEBTS AMOUNT - MIN
    xQ521           CRED CARD DEBTS AMOUNT - MAX
    xQ522           CRED CARD DEBTS AMOUNT - RESULT
```

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
14	H14ATRST	H14ATRST:W14 Assets:Trusts--Cross-wave	Cont
15	H15ATRST	H15ATRST:W15 Assets:Trusts--Cross-wave	Cont
16	H16ATRST	H16ATRST:W16 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
14	H14AOTRST	H14AOTRST:W14 Assets Own:Trusts--Cross-wave	Categ
15	H15AOTRST	H15AOTRST:W15 Assets Own:Trusts--Cross-wave	Categ
16	H16AOTRST	H16AOTRST:W16 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
14	H14AFTRST	H14AFTRST:W14 Assets Flag:Trusts--Cross-wave	Categ
15	H15AFTRST	H15AFTRST:W15 Assets Flag:Trusts--Cross-wave	Categ
16	H16AFTRST	H16AFTRST:W16 Assets Flag:Trusts--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2ATRST	19642	5555.26	88754.56	0.0	5500000.0
H3ATRST	17991	22612.06	173586.98	0.0	10000000.0
H4ATRST	21384	468.51	14014.25	0.0	902773.8
H5ATRST	19578	2709.86	92949.17	0.0	5000000.0
H6ATRST	18165	1641.73	37038.63	0.0	2100000.0
H7ATRST	20129	950.11	23359.72	0.0	1549828.2
H8ATRST	18469	1179.78	41241.19	0.0	3300000.0
H9ATRST	17217	1249.46	22697.68	0.0	1000000.0

H10ATRST	22034	1153.67	36370.29	0.0	2500000.0
H11ATRST	20554	1339.59	73714.16	0.0	6000000.0
H12ATRST	18747	1539.36	42100.98	0.0	2500000.0
H13ATRST	20912	1481.68	55927.82	0.0	5000000.0
H14ATRST	17146	1236.22	39948.81	0.0	2400000.0
H15ATRST	15723	4271.45	250112.11	0.0	30000000.0
H16ATRST	15787	1324.00	29712.81	0.0	1000000.0
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	19578	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
H14AOTRST	17146	0.00	0.05	0.0	1.0
H15AOTRST	15723	0.00	0.06	0.0	1.0
H16AOTRST	15787	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	19578	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	0.47	1.0	9.0
H14AFTRST	17146	6.08	0.50	1.0	9.0
H15AFTRST	15723	6.09	0.57	1.0	9.0
H16AFTRST	15787	6.08	0.56	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	16888	21319	19475	18062	20035	18401	17134	21960
1.Yes		406	1103	65	103	103	94	68	83	74

Value	w11	w12	w13	w14	w15	w16
0.No	20498	18670	20845	17106	15658	15729
1.Yes	56	77	67	40	65	58

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	19125	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	w14	w15	w16
1.Continuous value	28	43	37	24	35	31
2.Complete bracket	8	5	9		14	8
3.Incomplete bracket	2	4	3	1	1	
5.No value/bracket	18	22	15	14	15	18
6.No asset	20083	18216	20172	16452	14909	15045
7.DK ownership	246	261	303	270	321	255
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The value of assets in a trust that have not been reported elsewhere is assigned to HwATRST. The HwAFTRST variable indicates whether 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:

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? (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:

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 us about? EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES"

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

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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
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    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 2002-2022:
    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
14	H14AHOUS	H14AHOUS:W14 Assets:Primary Residence--Cross-wave	Cont
15	H15AHOUS	H15AHOUS:W15 Assets:Primary Residence--Cross-wave	Cont
16	H16AHOUS	H16AHOUS:W16 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
14	H14AOHOUS	H14AOHOUS:W14 Assets Own:Primary Residence--Cross-wave	Categ
15	H15AOHOUS	H15AOHOUS:W15 Assets Own:Primary Residence--Cross-wave	Categ
16	H16AOHOUS	H16AOHOUS:W16 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
14	H14AFHOUS	H14AFHOUS:W14 Assets Flag:Primary Residence--Cross-wave	Categ
15	H15AFHOUS	H15AFHOUS:W15 Assets Flag:Primary Residence--Cross-wave	Categ
16	H16AFHOUS	H16AFHOUS:W16 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
14	H14AHOU1	H14AHOU1:W14 Assets Part:Prim Res/House--Cross-wave	Cont
15	H15AHOU1	H15AHOU1:W15 Assets Part:Prim Res/House--Cross-wave	Cont

16	H16AHOU1	H16AHOU1:W16 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
14	H14AOHOU1	H14AOHOU1:W14 Assets Part Own:Prim Res/House--Cross-wave	Categ
15	H15AOHOU1	H15AOHOU1:W15 Assets Part Own:Prim Res/House--Cross-wave	Categ
16	H16AOHOU1	H16AOHOU1:W16 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
14	H14AFHOU1	H14AFHOU1:W14 Assets Part Flag:Prim Res/House--Cross-wave	Categ
15	H15AFHOU1	H15AFHOU1:W15 Assets Part Flag:Prim Res/House--Cross-wave	Categ
16	H16AFHOU1	H16AFHOU1:W16 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
14	H14AMOBL	H14AMOBL:W14 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
15	H15AMOBL	H15AMOBL:W15 Assets Part:Prim Res/Mobile Hm--Cross-wave	Cont
16	H16AMOBL	H16AMOBL:W16 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
14	H14AOMOBL	H14AOMOBL:W14 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
15	H15AOMOBL	H15AOMOBL:W15 Assets Part Own:Prim Res/Mobile Hm--Cross-wave	Categ
16	H16AOMOBL	H16AOMOBL:W16 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
14	H14AFMOBL	H14AFMOBL:W14 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
15	H15AFMOBL	H15AFMOBL:W15 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ
16	H16AFMOBL	H16AFMOBL:W16 Assets Part Flag:Prim Res/Mobile Hm--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUS	12652	85463.29	97381.12	0.0	1400000.0
H2AHOUS	19642	83885.65	122297.12	0.0	5000000.0
H3AHOUS	17991	88289.17	112742.12	0.0	5000000.0
H4AHOUS	21384	100546.60	249446.60	0.0	20000000.0
H5AHOUS	19578	113040.06	247282.75	0.0	14000000.0
H6AHOUS	18165	129001.40	178434.48	0.0	10000000.0
H7AHOUS	20129	161188.16	341170.05	0.0	25000000.0
H8AHOUS	18469	194350.84	268505.20	0.0	6000000.0
H9AHOUS	17217	197732.51	444719.95	0.0	25000000.0
H10AHOUS	22034	162088.78	247577.51	0.0	10000000.0
H11AHOUS	20554	154588.34	230197.04	0.0	10000000.0
H12AHOUS	18747	163113.31	234425.32	0.0	5000000.0
H13AHOUS	20912	172037.56	263671.23	0.0	6000000.0
H14AHOUS	17146	200743.67	854365.19	0.0	100000000.0
H15AHOUS	15723	219027.44	331141.01	0.0	10000000.0
H16AHOUS	15787	267654.45	395510.45	0.0	10000001.0
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	19578	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	0.70	0.46	0.0	1.0
H14AOHOUS	17146	0.70	0.46	0.0	1.0
H15AOHOUS	15723	0.71	0.45	0.0	1.0
H16AOHOUS	15787	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	19578	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
H14AFHOUS	17146	2.77	2.42	1.0	9.0
H15AFHOUS	15723	2.77	2.44	1.0	9.0
H16AFHOUS	15787	2.83	2.45	1.0	9.0
H1AHOU1	12652	84068.11	98245.01	0.0	1400000.0
H2AHOU1	19642	82895.64	122732.24	0.0	5000000.0
H3AHOU1	17991	86316.01	113211.16	0.0	5000000.0
H4AHOU1	21384	96575.15	159420.22	0.0	10000000.0
H5AHOU1	19578	109298.09	204430.85	0.0	10000000.0
H6AHOU1	18165	126518.80	179451.85	0.0	10000000.0
H7AHOU1	20129	158855.43	341937.76	0.0	25000000.0
H8AHOU1	18469	191482.00	269971.29	0.0	6000000.0
H9AHOU1	17217	194914.63	445480.00	0.0	25000000.0
H10AHOU1	22034	159555.34	248299.43	0.0	10000000.0
H11AHOU1	20554	152232.91	230724.63	0.0	10000000.0
H12AHOU1	18747	161046.63	235410.88	0.0	5000000.0
H13AHOU1	20912	169752.91	264644.47	0.0	6000000.0
H14AHOU1	17146	198364.67	854767.55	0.0	100000000.0
H15AHOU1	15723	215883.68	332526.52	0.0	10000000.0
H16AHOU1	15787	264326.12	397079.96	0.0	10000001.0
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	19578	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
H14AOHOU1	17146	0.66	0.47	0.0	1.0
H15AOHOU1	15723	0.66	0.47	0.0	1.0
H16AOHOU1	15787	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	19578	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
H14AFHOU1	17146	2.97	2.48	1.0	9.0

H15AFHOU1	15723	2.98	2.50	1.0	9.0
H16AFHOU1	15787	3.02	2.50	1.0	9.0
H1AMOBL	12652	1395.18	8099.33	0.0	140000.0
H2AMOBL	19642	990.02	7584.56	0.0	250000.0
H3AMOBL	17991	1973.16	15318.91	0.0	850000.0
H4AMOBL	21384	3971.45	193845.09	0.0	20000000.0
H5AMOBL	19578	3741.97	142038.05	0.0	14000000.0
H6AMOBL	18165	2482.60	16251.86	0.0	798000.0
H7AMOBL	20129	2332.73	14722.09	0.0	500000.0
H8AMOBL	18469	2868.83	17585.83	0.0	500000.0
H9AMOBL	17217	2817.88	20541.60	0.0	1500000.0
H10AMOBL	22034	2533.44	21224.99	0.0	1500000.0
H11AMOBL	20554	2355.43	21771.61	0.0	1500000.0
H12AMOBL	18747	2066.68	14235.50	0.0	350000.0
H13AMOBL	20912	2284.65	16171.25	0.0	500000.0
H14AMOBL	17146	2379.00	16005.88	0.0	350000.0
H15AMOBL	15723	3143.76	20927.06	0.0	500000.0
H16AMOBL	15787	3328.34	22708.29	0.0	400000.0
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	19578	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
H14AOMOBL	17146	0.04	0.20	0.0	1.0
H15AOMOBL	15723	0.05	0.21	0.0	1.0
H16AOMOBL	15787	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	19578	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	5.84	1.03	1.0	9.0
H14AFMOBL	17146	5.86	1.06	1.0	9.0
H15AFMOBL	15723	5.86	1.11	1.0	9.0
H16AFMOBL	15787	5.87	1.06	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	2444	4186	3713	4323	3917	3672	4216	3927	3637	5712
1.Yes	10208	15456	14278	17061	15661	14493	15913	14542	13580	16322

Value	w11	w12	w13	w14	w15	w16
0.No	5429	5068	6344	5104	4549	4831
1.Yes	15125	13679	14568	12042	11174	10956

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	13764	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	3860	3587	4161	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	w14	w15	w16
1.Continuous value	12928	11839	12590	10525	9611	9441
2.Complete bracket	1540	1183	1250	748	769	814
3.Incomplete bracket	171	170	160	136	153	137
4.Range card bracket						
5.No value/bracket	349	331	343	373	358	297
6.No asset	5365	5000	6199	5000	4407	4693
7.DK ownership	60	59	79	47	66	63
9.No Fin resp	141	165	291	317	359	342

HwAOHOU1: Assets Part Own:Prim Res/House--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	3051	4792	4684	5556	5049	4660	5233	4866	4489	6774
1.Yes	9601	14850	13307	15828	14529	13505	14896	13603	12728	15260

Value	w11	w12	w13	w14	w15	w16
0.No	6381	5908	7241	5852	5276	5483
1.Yes	14173	12839	13671	11294	10447	10304

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	12954	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	4982	4564	5174	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	w14	w15	w16
1.Continuous value	12154	11163	11868	9907	9001	8899
2.Complete bracket	1403	1070	1125	670	699	741
3.Incomplete bracket	165	154	146	130	147	129
4.Range card bracket						
5.No value/bracket	321	308	319	351	341	279
6.No asset	6316	5837	7101	5731	5118	5345
7.DK ownership	54	50	62	40	58	52
9.No Fin resp	141	165	291	317	359	342

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	20151	18446	17177	19112	17530	16365	20972
1.Yes	607	606	971	1233	1132	988	1017	939	852	1062

Value	w11	w12	w13	w14	w15	w16
0.No	19602	17907	20015	16398	14996	15135
1.Yes	952	840	897	748	727	652

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	810	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	18289	16986	19000	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	w14	w15	w16
1.Continuous value	774	676	722	618	610	542
2.Complete bracket	137	113	125	78	70	73
3.Incomplete bracket	6	16	14	6	6	8
4.Range card bracket						
5.No value/bracket	28	23	24	22	17	18
6.No asset	19436	17723	19690	16083	14627	14767
7.DK ownership	32	31	46	22	34	37
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of the Respondent's primary residence is assigned to HwAHOUS. The HwAFHOUS variable indicates whether 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 (HwAFHOU1, HwAFMOBL) and ownership (HwAOHOU1, 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 they own 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.

Users should note the following outlier:

HHIDPN: 33562010 reported having a primary home (QH020) worth $100,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The value of the primary residence is asked in each wave. Questions reveal whether the Respondent owns their 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:

a) "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?"

b) "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?"

c) "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?"

d) "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?"

e) "Do you (and your (husband/wife/partner)) own this (house and lot/apartment), do you rent, or what?"

f) "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:

a) "Do you (and your (husband/wife/partner)) own your home, rent it, or what?"

b) "Do you (or your (husband/wife/partner)) own this (farm/ranch), do you own part of it, do you rent it, or what?"

c) "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?"

d) "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.

From 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

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HRS 1992:
    V10605          D2A:VALUE_OF_PROPERT: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_PROPERT:IND
    V603            D2:OWN RANCH/FARM
    V605            D2A:VALUE OF PROPERT: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
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    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
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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 2022:	
SHU001_1	ASSET RECONCILIATION – HOME
SHU002_1	ASSET RECONCILIATION – WHICH WRONG–HOME
SHU003_1A	ASSET RECONCILIATION – HOW MUCH –A–HOME
SHU003_1B	ASSET RECONCILIATION – HOW MUCH–B–HOME
SHU004_1A	ASSET RECONCILIATION – MIN–A–HOME
SHU004_1B	ASSET RECONCILIATION – MIN–B–HOME
SHU005_1A	ASSET RECONCILIATION – MAX–A –HOME
SHU005_1B	ASSET RECONCILIATION – MAX–B –HOME
SHU006_1A	ASSET RECONCILIATION – RESULT–A–HOME
SHU006_1B	ASSET RECONCILIATION – RESULT–B–HOME
SHU022_1A	WHICH WAVE WRONG–A–HOME
SHU022_1B	WHICH WAVE WRONG–B–HOME
HRS 2002–2022:	
xA028	R IN NURSING HOME
xA070	NH: STILL OWN/RENT HOME
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 2006–2020:	
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

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    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             2000-2022 NURSING HOME STATUS
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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
14	H14AMORT	H14AMORT:W14 Assets:Total Mortgage--Cross-wave	Cont
15	H15AMORT	H15AMORT:W15 Assets:Total Mortgage--Cross-wave	Cont
16	H16AMORT	H16AMORT:W16 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
14	H14AOMORT	H14AOMORT:W14 Assets Own:Total Mortgage--Cross-wave	Categ
15	H15AOMORT	H15AOMORT:W15 Assets Own:Total Mortgage--Cross-wave	Categ
16	H16AOMORT	H16AOMORT:W16 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
14	H14AFMORT	H14AFMORT:W14 Asst Flag: Total Mortgage--Cross-wave	Categ
15	H15AFMORT	H15AFMORT:W15 Asst Flag: Total Mortgage--Cross-wave	Categ
16	H16AFMORT	H16AFMORT:W16 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
14	H14AMRT1	H14AMRT1:W14 Assets Part:1st Mortgage--Cross-wave	Cont
15	H15AMRT1	H15AMRT1:W15 Assets Part:1st Mortgage--Cross-wave	Cont

16	H16AMRT1	H16AMRT1:W16 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
14	H14AOMRT1	H14AOMRT1:W14 Assets Part Own:1st Mortgage--Cross-wave	Categ
15	H15AOMRT1	H15AOMRT1:W15 Assets Part Own:1st Mortgage--Cross-wave	Categ
16	H16AOMRT1	H16AOMRT1:W16 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
14	H14AFMRT1	H14AFMRT1:W14 Assets Part Flag:1st Mortgage--Cross-wave	Categ
15	H15AFMRT1	H15AFMRT1:W15 Assets Part Flag:1st Mortgage--Cross-wave	Categ
16	H16AFMRT1	H16AFMRT1:W16 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
14	H14AMRT2	H14AMRT2:W14 Assets Part:2nd Mortgage--Cross-wave	Cont
15	H15AMRT2	H15AMRT2:W15 Assets Part:2nd Mortgage--Cross-wave	Cont
16	H16AMRT2	H16AMRT2:W16 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
14	H14AOMRT2	H14AOMRT2:W14 Assets Part Own:2nd Mortgage--Cross-wave	Categ
15	H15AOMRT2	H15AOMRT2:W15 Assets Part Own:2nd Mortgage--Cross-wave	Categ
16	H16AOMRT2	H16AOMRT2:W16 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
14	H14AFMRT2	H14AFMRT2:W14 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
15	H15AFMRT2	H15AFMRT2:W15 Assets Part Flag:2nd Mortgage--Cross-wave	Categ
16	H16AFMRT2	H16AFMRT2:W16 Assets Part Flag:2nd Mortgage--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMORT	12652	20562.46	42424.76	0.0	1070000.0
H2AMORT	19642	14428.53	71281.34	0.0	6000000.0
H3AMORT	17991	14073.17	37458.43	0.0	1000000.0
H4AMORT	21384	17655.68	43474.77	0.0	1000000.0
H5AMORT	19578	19304.54	47713.19	0.0	1200000.0
H6AMORT	18165	20861.78	52768.74	0.0	930000.0
H7AMORT	20129	29656.16	66983.07	0.0	1300000.0
H8AMORT	18469	33363.49	80041.25	0.0	1250000.0
H9AMORT	17217	34861.07	87738.42	0.0	3000000.0
H10AMORT	22034	40260.97	96697.32	0.0	3250000.0
H11AMORT	20554	37517.24	86031.50	0.0	1100000.0
H12AMORT	18747	35612.42	90150.17	0.0	5060000.0
H13AMORT	20912	39346.71	90663.15	0.0	1500000.0
H14AMORT	17146	39977.34	91791.09	0.0	1500000.0
H15AMORT	15723	41390.13	100104.61	0.0	2970000.0
H16AMORT	15787	45053.30	103142.89	0.0	2000000.0
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	19578	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
H14AOMORT	17146	0.28	0.45	0.0	1.0
H15AOMORT	15723	0.28	0.45	0.0	1.0
H16AOMORT	15787	0.28	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	19578	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	1.15	0.0	9.0
H14AFMORT	17146	0.48	1.29	0.0	9.0
H15AFMORT	15723	0.53	1.41	0.0	9.0
H16AFMORT	15787	0.51	1.37	0.0	9.0
H1AMRT1	12652	19348.04	40331.72	0.0	1070000.0
H2AMRT1	19642	14195.19	71119.63	0.0	6000000.0
H3AMRT1	17991	13676.24	37041.16	0.0	1000000.0
H4AMRT1	21384	17198.75	43026.74	0.0	1000000.0
H5AMRT1	19578	18826.16	46836.41	0.0	950000.0
H6AMRT1	18165	20458.87	52387.26	0.0	930000.0
H7AMRT1	20129	29231.35	66724.96	0.0	1300000.0
H8AMRT1	18469	32792.08	79532.30	0.0	1250000.0
H9AMRT1	17217	34186.60	87009.19	0.0	3000000.0
H10AMRT1	22034	39395.81	95802.68	0.0	3250000.0
H11AMRT1	20554	36889.61	84858.49	0.0	1000000.0
H12AMRT1	18747	34992.46	89220.53	0.0	5060000.0
H13AMRT1	20912	38881.05	90111.81	0.0	1500000.0
H14AMRT1	17146	39527.26	91099.67	0.0	1500000.0
H15AMRT1	15723	40991.53	99545.06	0.0	2970000.0
H16AMRT1	15787	44579.78	102275.78	0.0	2000000.0
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	19578	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	0.29	0.45	0.0	1.0
H14AOMRT1	17146	0.28	0.45	0.0	1.0
H15AOMRT1	15723	0.28	0.45	0.0	1.0
H16AOMRT1	15787	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	19578	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	4.71	2.25	1.0	9.0
H14AFMRT1	17146	4.78	2.24	1.0	9.0

H15AFMRT1	15723	4.80	2.25	1.0	9.0
H16AFMRT1	15787	4.79	2.25	1.0	9.0
H1AMRT2	12652	1214.42	8354.90	0.0	290000.0
H2AMRT2	19642	233.34	2941.13	0.0	126602.3
H3AMRT2	17991	396.93	4446.70	0.0	180000.0
H4AMRT2	21384	456.92	4855.09	0.0	200000.0
H5AMRT2	19578	478.37	5863.82	0.0	250000.0
H6AMRT2	18165	402.92	5021.51	0.0	195000.0
H7AMRT2	20129	424.80	5427.63	0.0	200000.0
H8AMRT2	18469	571.41	6751.32	0.0	249000.0
H9AMRT2	17217	674.47	7520.79	0.0	310000.0
H10AMRT2	22034	865.16	10013.11	0.0	400000.0
H11AMRT2	20554	627.63	7798.34	0.0	250000.0
H12AMRT2	18747	619.95	8175.95	0.0	300000.0
H13AMRT2	20912	465.67	6884.27	0.0	350000.0
H14AMRT2	17146	450.08	6882.48	0.0	269000.0
H15AMRT2	15723	398.60	6077.82	0.0	222000.0
H16AMRT2	15787	473.52	9429.93	0.0	400000.0
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	19578	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
H14AOMRT2	17146	0.01	0.10	0.0	1.0
H15AOMRT2	15723	0.01	0.09	0.0	1.0
H16AOMRT2	15787	0.01	0.09	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	19578	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
H14AFMRT2	17146	6.02	0.63	1.0	9.0
H15AFMRT2	15723	6.04	0.64	1.0	9.0
H16AFMRT2	15787	6.04	0.60	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	6824	13884	13068	15066	13725	13101	13698	12739	12047	15071
1.Yes	5828	5758	4923	6318	5853	5064	6431	5730	5170	6963

Value	w11	w12	w13	w14	w15	w16
0.No	14463	13500	14820	12323	11303	11367
1.Yes	6091	5247	6092	4823	4420	4420

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	13549	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	w14	w15	w16
0.No asset	14199	13234	14426	11991	10860	10997
1.No imputations	5414	4658	5347	4229	3836	3849
2.Some imputation	800	690	848	609	668	599
9.No Fin resp	141	165	291	317	359	342

HwAOMRT1: Assets Part Own:1st Mortgage--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	6824	13889	13228	15272	13901	13252	13855	12868	12182	15268
1.Yes	5828	5753	4763	6112	5677	4913	6274	5601	5035	6766

Value	w11	w12	w13	w14	w15	w16
0.No	14577	13624	14933	12408	11371	11435
1.Yes	5977	5123	5979	4738	4352	4352

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	13724	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	w14	w15	w16
1.Continuous value	5326	4563	5252	4169	3789	3804
2.Complete bracket	373	290	359	228	247	250
3.Incomplete bracket	33	29	40	52	43	23
4.Range card bracket						
5.No value/bracket	168	145	198	153	139	143
6.No asset	14313	13355	14539	12072	10928	11060
7.DK ownership	200	200	233	155	218	165
9.No Fin resp	141	165	291	317	359	342

HwAOMRT2: Assets Part Own:2nd Mortgage--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	11975	19397	17702	21037	19292	17950	19879	18222	16955	21631
1.Yes	677	245	289	347	286	215	250	247	262	403

Value	w11	w12	w13	w14	w15	w16
0.No	20294	18518	20691	16980	15593	15672
1.Yes	260	229	221	166	130	115

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	19058	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	w14	w15	w16
1.Continuous value	240	204	204	150	119	92
2.Complete bracket	15	10	9	8	7	10
3.Incomplete bracket	2	3				
4.Range card bracket						
5.No value/bracket	3	9	5	1	4	5
6.No asset	19944	18150	20162	16499	15004	15167
7.DK ownership	209	206	241	171	230	171
9.No Fin resp	141	165	291	317	359	342

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.

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 has a mortgage.

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 has each type of mortgage.

Both a first and second 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). The only exceptions are Waves 1 and 2A. In Wave 1, the survey questions only allow Respondents to report having a second mortgage if they have a first. In Wave 2A, Respondents who say "Someone else pays/DK/RF" to the question about the first mortgage (Are you paying anything on a mortgage or other loan on [this property]) can report having a second mortgage (though this does not occur). HwAMORT sums the first and second mortgages.

Cross Wave Differences in Original HRS Data

The values of first and second mortgages are asked in 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)? (IF R 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
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    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 2022:

SHU001_2	ASSET RECONCILIATION - MORTGAGE1
SHU002_2	ASSET RECONCILIATION - WHICH WRONG-MORTGAGE1
SHU003_2A	ASSET RECONCILIATION - HOW MUCH -A-MORTGAGE1
SHU003_2B	ASSET RECONCILIATION - HOW MUCH-B-MORTGAGE1
SHU004_2A	ASSET RECONCILIATION - MIN-A-MORTGAGE1
SHU004_2B	ASSET RECONCILIATION - MIN-B-MORTGAGE1
SHU005_2A	ASSET RECONCILIATION - MAX-A -MORTGAGE1
SHU005_2B	ASSET RECONCILIATION - MAX-B -MORTGAGE1
SHU006_2A	ASSET RECONCILIATION - RESULT-A-MORTGAGE1
SHU006_2B	ASSET RECONCILIATION - RESULT-B-MORTGAGE1
SHU022_2A	WHICH WAVE WRONG-A-MORTGAGE1
SHU022_2B	WHICH WAVE WRONG-B-MORTGAGE1

HRS 2002-2022:

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 2006-2020:

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
14	H14AHMLN	H14AHMLN:W14 Assets:Total Othr Home Loans--Cross-wave	Cont
15	H15AHMLN	H15AHMLN:W15 Assets:Total Othr Home Loans--Cross-wave	Cont
16	H16AHMLN	H16AHMLN:W16 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
14	H14AOHMLN	H14AOHMLN:W14 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
15	H15AOHMLN	H15AOHMLN:W15 Assets Own:Total Oth Hm Loans--Cross-wave	Categ
16	H16AOHMLN	H16AOHMLN:W16 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
14	H14AFHMLN	H14AFHMLN:W14 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
15	H15AFHMLN	H15AFHMLN:W15 Asst Flag: Total Oth Hm Loans--Cross-wave	Categ
16	H16AFHMLN	H16AFHMLN:W16 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
14	H14AEQCD	H14AEQCD:W14 Assets Part:Home Equity LOC--Cross-wave	Cont
15	H15AEQCD	H15AEQCD:W15 Assets Part:Home Equity LOC--Cross-wave	Cont

16	H16AEQCD	H16AEQCD:W16 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
14	H14AOEQCD	H14AOEQCD:W14 Assets Part Own:Home Equity LOC--Cross-wave	Categ
15	H15AOEQCD	H15AOEQCD:W15 Assets Part Own:Home Equity LOC--Cross-wave	Categ
16	H16AOEQCD	H16AOEQCD:W16 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
14	H14AFEQCD	H14AFEQCD:W14 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
15	H15AFEQCD	H15AFEQCD:W15 Assets Part Flag:Home Equity LOC--Cross-wave	Categ
16	H16AFEQCD	H16AFEQCD:W16 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
14	H14AEQLN	H14AEQLN:W14 Assets Part:Other home loans--Cross-wave	Cont
15	H15AEQLN	H15AEQLN:W15 Assets Part:Other home loans--Cross-wave	Cont
16	H16AEQLN	H16AEQLN:W16 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
14	H14AOEQLN	H14AOEQLN:W14 Assets Part Own:Other Home Loans--Cross-wave	Categ
15	H15AOEQLN	H15AOEQLN:W15 Assets Part Own:Other Home Loans--Cross-wave	Categ
16	H16AOEQLN	H16AOEQLN:W16 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
14	H14AFEQLN	H14AFEQLN:W14 Assets Part Flag:Other Home Loans--Cross-wave	Categ
15	H15AFEQLN	H15AFEQLN:W15 Assets Part Flag:Other Home Loans--Cross-wave	Categ
16	H16AFEQLN	H16AFEQLN:W16 Assets Part Flag:Other Home Loans--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHMLN	12652	3322.24	47833.85	0.0	3500000.0
H2AHMLN	19642	1313.12	8572.97	0.0	300000.0
H3AHMLN	17991	1530.94	8816.51	0.0	250000.0
H4AHMLN	21384	1731.82	10663.43	0.0	500000.0
H5AHMLN	19578	1756.46	10417.73	0.0	385000.0
H6AHMLN	18165	2104.87	11898.07	0.0	500000.0
H7AHMLN	20129	3462.84	18683.94	0.0	700000.0
H8AHMLN	18469	4168.74	34214.37	0.0	2500000.0
H9AHMLN	17217	3778.86	21463.73	0.0	1000000.0
H10AHMLN	22034	4262.45	29368.67	0.0	2000000.0
H11AHMLN	20554	3880.08	22248.91	0.0	750000.0
H12AHMLN	18747	3413.04	18517.55	0.0	400000.0
H13AHMLN	20912	2852.70	17440.56	0.0	430000.0
H14AHMLN	17146	2774.90	17850.70	0.0	489000.0
H15AHMLN	15723	2631.28	22617.04	0.0	1000004.0
H16AHMLN	15787	2167.01	15935.93	0.0	492000.0
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	19578	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	0.09	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
H14AOHMLN	17146	0.06	0.23	0.0	1.0
H15AOHMLN	15723	0.06	0.23	0.0	1.0
H16AOHMLN	15787	0.05	0.21	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	19578	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
H14AFHMLN	17146	0.27	1.25	0.0	9.0
H15AFHMLN	15723	0.32	1.39	0.0	9.0
H16AFHMLN	15787	0.29	1.35	0.0	9.0
H1AEQCD	12652	1898.20	11063.31	0.0	400000.0
H2AEQCD	11420	1916.65	9639.15	0.0	300000.0
H3AEQCD	17991	1386.31	8159.61	0.0	250000.0
H4AEQCD	21384	1566.77	10222.01	0.0	500000.0
H5AEQCD	19578	1615.33	10038.38	0.0	385000.0
H6AEQCD	18165	1971.08	11525.84	0.0	500000.0
H7AEQCD	20129	3268.97	17850.29	0.0	700000.0
H8AEQCD	18469	4034.48	34102.26	0.0	2500000.0
H9AEQCD	17217	3534.94	20807.59	0.0	1000000.0
H10AEQCD	22034	4110.64	29061.68	0.0	2000000.0
H11AEQCD	20554	3661.67	20667.19	0.0	500000.0
H12AEQCD	18747	3269.06	18264.79	0.0	400000.0
H13AEQCD	20912	2692.19	16473.80	0.0	400000.0
H14AEQCD	17146	2539.87	16827.36	0.0	489000.0
H15AEQCD	15723	2274.25	18124.15	0.0	950000.0
H16AEQCD	15787	1907.74	14102.23	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	19578	0.07	0.25	0.0	1.0
H6AOEQCD	18165	0.07	0.26	0.0	1.0
H7AOEQCD	20129	0.10	0.29	0.0	1.0
H8AOEQCD	18469	0.10	0.30	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
H14AOEQCD	17146	0.05	0.22	0.0	1.0
H15AOEQCD	15723	0.05	0.22	0.0	1.0
H16AOEQCD	15787	0.04	0.20	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	19578	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
H14AFEQCD	17146	5.82	1.19	1.0	9.0

H15AFEQCD	15723	5.85	1.20	1.0	9.0
H16AFEQCD	15787	5.88	1.11	1.0	9.0
H1AEQLN	12652	1424.03	46558.42	0.0	3500000.0
H2AEQLN	19642	198.77	4286.90	0.0	278000.0
H3AEQLN	17991	144.62	3154.92	0.0	200000.0
H4AEQLN	21384	165.04	2785.21	0.0	140000.0
H5AEQLN	19578	141.13	2771.71	0.0	160000.0
H6AEQLN	18165	133.79	2467.31	0.0	109000.0
H7AEQLN	20129	193.87	4153.84	0.0	200000.0
H8AEQLN	18469	134.27	2721.47	0.0	100000.0
H9AEQLN	17217	243.92	4816.47	0.0	270000.0
H10AEQLN	22034	151.80	3256.84	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
H14AEQLN	17146	235.03	5453.62	0.0	380000.0
H15AEQLN	15723	357.03	12947.30	0.0	1000004.0
H16AEQLN	15787	259.27	6157.92	0.0	290000.0
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	19578	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
H14AOEQLN	17146	0.01	0.07	0.0	1.0
H15AOEQLN	15723	0.00	0.06	0.0	1.0
H16AOEQLN	15787	0.00	0.07	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	19578	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
H14AFEQLN	17146	6.04	0.54	1.0	9.0
H15AFEQLN	15723	6.06	0.56	1.0	9.0
H16AFEQLN	15787	6.05	0.56	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	11339	18427	16708	19772	18186	16773	18145	16619	15547	19965
1.Yes	1313	1215	1283	1612	1392	1392	1984	1850	1670	2069

Value	w11	w12	w13	w14	w15	w16
0.No	18805	17291	19597	16165	14839	15041
1.Yes	1749	1456	1315	981	884	746

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	17768	16285	17716	16278	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	465	454	647
9.No Fin resp	95	124	115	170	122	40	61	48	63	295

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No asset	18226	16751	18856	15518	14058	14353
1.No imputations	1614	1322	1238	907	804	680
2.Some imputation	573	509	527	404	502	412
9.No Fin resp	141	165	291	317	359	342

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	10375	16809	19902	18279	16854	18213	16685	15633	20036
1.Yes	1033	1045	1182	1482	1299	1311	1916	1784	1584	1998

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No	18870	17355	19653	16232	14884	15099
1.Yes	1684	1392	1259	914	839	688

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	17885	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	1556	1275	1192	854	765	631
2.Complete bracket	39	41	19	14	16	19
3.Incomplete bracket	10	18	5	7	7	4
4.Range card bracket						
5.No value/bracket	38	28	14	15	14	4
6.No asset	18324	16849	18960	15612	14136	14445
7.DK ownership	446	371	431	327	426	342
9.No Fin resp	141	165	291	317	359	342

HwAOEQLN: Assets Part Own:Other Home Loans--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	12334	19453	17871	21223	19464	18065	20040	18389	17105	21939
1.Yes	318	189	120	161	114	100	89	80	112	95

Value	w11	w12	w13	w14	w15	w16
0.No	20479	18677	20854	17059	15660	15711
1.Yes	75	70	58	87	63	76

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	8	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	19228	17715	19771	18219	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	w14	w15	w16
1.Continuous value	71	56	53	76	61	68
2.Complete bracket	4	7	4	1		3
3.Incomplete bracket					2	
4.Range card bracket						
5.No value/bracket		7	1	6		2
6.No asset	20129	18306	20321	16575	15071	15201
7.DK ownership	209	206	242	171	230	171
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of other home 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 has other home loans.

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 has each type of home loan.

Cross Wave Differences in Original HRS Data

The values of home loans other than first and second mortgages are asked in 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:

a) "Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)"

b) "How much is still owed on this loan?"

c) "Do you currently have a loan against this line of credit?"

d) "How much is currently owed?"

In Wave 2A, one question is asked about other loans:

a) "Do you have any (other) loans that use this property as collateral?"

b) "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:

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."

b) "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:

c) "Do you currently have a loan against this line of credit?"

d) "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
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    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
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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 2002-2022:	
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 2006-2020:	
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
14	H14ATOTH	H14ATOTH:W14 Net Value of House /prim res--Cross-wave	Cont
15	H15ATOTH	H15ATOTH:W15 Net Value of House /prim res--Cross-wave	Cont
16	H16ATOTH	H16ATOTH:W16 Net Value of House /prim res--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTH	12652	61578.60	91093.10	-3350000.0	1000000.0
H2ATOTH	19642	68144.01	123796.56	-5040000.0	5000000.0
H3ATOTH	17991	72685.07	102853.25	-550000.0	5000000.0
H4ATOTH	21384	81159.11	242609.99	-740000.0	19900000.0
H5ATOTH	19578	91979.06	238678.08	-670000.0	14000000.0
H6ATOTH	18165	106034.75	163961.81	-500000.0	9959000.0
H7ATOTH	20129	128069.16	320235.98	-939000.0	24000000.0
H8ATOTH	18469	156818.61	237519.65	-1000000.0	5500000.0
H9ATOTH	17217	159092.58	421245.68	-850000.0	24400000.0
H10ATOTH	22034	117565.36	223480.38	-2750000.0	10000000.0
H11ATOTH	20554	113191.02	204094.43	-495000.0	9411437.0
H12ATOTH	18747	124087.85	210553.03	-3860000.0	5000000.0
H13ATOTH	20912	129838.15	232821.86	-500000.0	6000000.0
H14ATOTH	17146	157991.44	838709.89	-399200.0	99110000.0
H15ATOTH	15723	175006.03	304156.09	-2020000.0	10000000.0
H16ATOTH	15787	220434.14	361144.30	-419414.2	10000001.0

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.

How Constructed

The net value of housing HwATOTH is calculated as the value of the primary residence less mortgages and other home loans:

HwATOTH = HwAHOUS - Sum (HwAMORT, HwAHMLN)

Users should note the following outlier:

HHIDPN: 33562010 reported having a primary home (QH020) worth $100,000,000 in Wave 14, which is used in the calculation of H14ATOTH. The accuracy of this amount has been confirmed by HRS.

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
3	H3AHOUB	H3AHOUB:W3 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
14	H14AHOUB	H14AHOUB:W14 Assets:2nd Home--Cross-wave	Cont
15	H15AHOUB	H15AHOUB:W15 Assets:2nd Home--Cross-wave	Cont
16	H16AHOUB	H16AHOUB:W16 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
3	H3AOHOUB	H3AOHOUB:W3 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
14	H14AOHOUB	H14AOHOUB:W14 Assets Own:2nd Home--Cross-wave	Categ
15	H15AOHOUB	H15AOHOUB:W15 Assets Own:2nd Home--Cross-wave	Categ
16	H16AOHOUB	H16AOHOUB:W16 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
14	H14AFHOUB	H14AFHOUB:W14 Assets Flag:2nd Home--Cross-wave	Categ
15	H15AFHOUB	H15AFHOUB:W15 Assets Flag:2nd Home--Cross-wave	Categ
16	H16AFHOUB	H16AFHOUB:W16 Assets Flag:2nd Home--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUB	12652	14019.27	86850.38	0.0	5000000.0
H2AHOUB	11420	10862.36	49767.75	0.0	2000000.0
H3AHOUB	17991	10831.84	52156.01	0.0	3000000.0
H4AHOUB	21384	12006.86	58163.30	0.0	2000000.0
H5AHOUB	19578	13609.53	63861.70	0.0	1900000.0
H6AHOUB	18165	17147.71	84950.40	0.0	3000000.0

H7AHOUB	20129	21698.49	143487.15	0.0	10000000.0
H8AHOUB	18469	25938.90	133343.96	0.0	6000000.0
H9AHOUB	17217	27090.60	132109.93	0.0	3000000.0
H10AHOUB	22034	23152.99	129178.69	0.0	5525000.0
H11AHOUB	20554	22842.36	108163.78	0.0	3500000.0
H12AHOUB	18747	28466.02	497727.28	0.0	65000000.0
H13AHOUB	20912	23472.51	119985.51	0.0	6000000.0
H14AHOUB	17146	24790.04	125563.69	0.0	3800000.0
H15AHOUB	15723	26249.41	137726.22	0.0	4500000.0
H16AHOUB	15787	29730.32	185444.80	0.0	9000000.0
H1AOHOUB	12652	0.14	0.35	0.0	1.0
H2AOHOUB	19642	0.10	0.30	0.0	1.0
H3AOHOUB	17991	0.11	0.32	0.0	1.0
H4AOHOUB	21384	0.12	0.32	0.0	1.0
H5AOHOUB	19578	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	0.14	0.34	0.0	1.0
H14AOHOUB	17146	0.13	0.34	0.0	1.0
H15AOHOUB	15723	0.12	0.33	0.0	1.0
H16AOHOUB	15787	0.11	0.31	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	19578	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	5.42	1.67	1.0	9.0
H14AFHOUB	17146	5.47	1.66	1.0	9.0
H15AFHOUB	15723	5.51	1.64	1.0	9.0
H16AFHOUB	15787	5.59	1.53	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
0.No	10842	17677	15941	18874	17266	15967	17363	15860	14664	18836
1.Yes	1810	1965	2050	2510	2312	2198	2766	2609	2553	3198

Value	w11	w12	w13	w14	w15	w16
0.No	17528	15968	18072	14886	13771	14080
1.Yes	3026	2779	2840	2260	1952	1707

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	17093	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	2418	2259	2301	1811	1552	1339
2.Complete bracket	356	291	298	211	206	173
3.Incomplete bracket	45	34	50	56	33	28
4.Range card bracket						
5.No value/bracket	168	149	145	127	108	120
6.No asset	17346	15783	17752	14551	13378	13699
7.DK ownership	80	66	75	73	87	86
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of the Respondent's second home is assigned to HwAHOUB. The HwAFHOUB variable indicates whether 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.

In Wave 2A, there was no separate information in the survey about the gross value of the second home and any loans on it, as this was included in the real estate question. Therefore, aside from H2AOHOUB, we did not attempt to create separate variables for this wave, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[23] See the "Net value of secondary residence" section for more information.

For Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the questions pertaining to these types of residences. Specifically, if the Coverscreen Respondent did not report living in a second home for at least two months during the year, the household was not asked questions about ownership and the value of a second home. For this wave, we provide H3AHOUB and H3AOHOUB, based on reconstructions and imputations by Cao and Juster (2004)[24], but not H3AFHOUB. See the "Net value of secondary residence" section for more information.

From Wave 4 forward, to determine ownership of a second home, we look at responses to questions about whether the person is in a nursing home and if so, whether they own 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 the Tracker to be the most accurate.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of his second home is $61,800,000.

Cross Wave Differences in Original HRS Data

The value of the second home is asked in each wave, though in some waves it is problematic. Questions reveal whether Respondents own their second home and if so, its value.

In Wave 1, the questions about second home ask:

a) "Do you (or your husband/or your wife/or your partner/. . .) own a second home or condo? (TIME-SHARE WEEKS SHOULD BE INCLUDED.)"

b) "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 second home is asked about within the context of real estate investments:

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

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

In Wave 3, the questions about a second home are very similar to those for the primary home:

[23] Cao, H., and Juster, T. (2004). Correcting Second Home Equity in HRS/AHEAD: The Issues, a Method, and Some Preliminary Results. University of Michigan, Institute for Social Research. Available from the HRS website: https://hrsdata.isr.umich.edu/data-products/hrsahead-second-home-ownership-and-equi ty-corrections.

[24] Ibid.

a) "Do you (and your husband/and your wife/and your partner) own that home, rent it, or what?"

b) "Do you (or your husband/or your wife/or your partner) own this farm/ranch, do you own part of it, do you rent it, or what?"

c) "Do you (or your husband/or your wife/or your partner) own both the mobile home and site, do you own only the home, do you rent both the home and site, or what?"

d) "What is its present value? I mean, about what would it bring if it were sold today?"

In Wave 2H and from Wave 4 forward, the questions are consistent and the wordings are also the same:

a) "Not including investment property, do you (or your husband/or your wife/or your partner/...) own a second home or condo?"

b) "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 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 were asked, though range cards could be used to obtain the value.

HRS Variables Used

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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
AHEAD 1993:
    B1720           K2. REAL ESTATE: ANY
    B1720F          FLAG: K2. REAL ESTATE: ANY
    B1720H          HOLD: K2. REAL ESTATE: ANY
    B1721           K3. REAL ESTATE: NET VALUE
    B1721C          CATEG: K3. REAL ESTATE: NET VALUE
    B1721F          FLAG: K3. REAL ESTATE: NET VALUE
    B1721X          IMP: K3. REAL ESTATE: NET VALUE
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
AHEAD 1995:
    D240            CS11.R-WHERE LIVE
    D2407           F41.LIVE FARM OR RANCH-2
    D2408           F42.TYPE HOME-2
    D2409           F43.OWN-RENT HOME-2
    D2410           F43A.OWN BUILDING-2
    D2412           F44.OWN FARM-2
    D2417           F45.OWN MOBILE HOME AND SITE-2
    D2435           F46F.$ VALUE 2ND HOME
    D2436           F46G.F46F DK.1-2
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    D2437           F46H.F46F DK.2-2
    D2438           F46J.F46F DK.3-2
    D2439           F46K.F46F DK.4-2
    D420            CS26.NURHM: STILL OWN/RENT HOME
HRS 1996:
    E240            CS11.R-WHERE LIVE
    E2407           F41.LIVE FARM OR RANCH-2
    E2408           F42.TYPE HOME-2
    E2409           F43.OWN-RENT HOME-2
    E2410           F43A.OWN BUILDING-2
    E2412           F44.OWN FARM-2
    E2417           F45.OWN MOBILE HOME AND SITE-2
    E2435           F46F.$ VALUE 2ND HOME
    E2436           F46G.$ VALUE 2ND HOME DK.1-2
    E2437           F46H.$ VALUE 2ND HOME DK.2-2
    E2438           F46J.$ VALUE 2ND HOME DK.3-2
    E2439           F46K.$ VALUE 2ND HOME DK.4-2
    E420            CS26.NURHM: STILL OWN/RENT HOME
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
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    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 2022:
    SHU001_3        ASSET RECONCILIATION - HOME2
    SHU002_3        ASSET RECONCILIATION - WHICH WRONG-HOME2
    SHU003_3A       ASSET RECONCILIATION - HOW MUCH -A-HOME2
    SHU003_3B       ASSET RECONCILIATION - HOW MUCH-B-HOME2
    SHU004_3A       ASSET RECONCILIATION - MIN-A-HOME2
    SHU004_3B       ASSET RECONCILIATION - MIN-B-HOME2
    SHU005_3A       ASSET RECONCILIATION - MAX-A -HOME2
    SHU005_3B       ASSET RECONCILIATION - MAX-B -HOME2
    SHU006_3A       ASSET RECONCILIATION - RESULT-A-HOME2
    SHU006_3B       ASSET RECONCILIATION - RESULT-B-HOME2
    SHU022_3A       WHICH WAVE WRONG-A-HOME2
    SHU022_3B       WHICH WAVE WRONG-B-HOME2
HRS 2002-2022:
    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 2006-2020:
    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:
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xNURSHM 2000-2022 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
3	H3AMRTB	H3AMRTB:W3 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
14	H14AMRTB	H14AMRTB:W14 Assets:2nd Home Mtg--Cross-wave	Cont
15	H15AMRTB	H15AMRTB:W15 Assets:2nd Home Mtg--Cross-wave	Cont
16	H16AMRTB	H16AMRTB:W16 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
3	H3AOMRTB	H3AOMRTB:W3 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
14	H14AOMRTB	H14AOMRTB:W14 Assets Own:2nd Home Mtg--Cross-wave	Categ
15	H15AOMRTB	H15AOMRTB:W15 Assets Own:2nd Home Mtg--Cross-wave	Categ
16	H16AOMRTB	H16AOMRTB:W16 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
14	H14AFMRTB	H14AFMRTB:W14 Assets Flag:2nd Home Mtg--Cross-wave	Categ
15	H15AFMRTB	H15AFMRTB:W15 Assets Flag:2nd Home Mtg--Cross-wave	Categ
16	H16AFMRTB	H16AFMRTB:W16 Assets Flag:2nd Home Mtg--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMRTB	12652	2372.10	14119.52	0.0	325000.0
H2AMRTB	11420	2148.94	14352.17	0.0	460000.0
H3AMRTB	17991	1416.29	21155.02	0.0	2369000.0
H4AMRTB	21384	1694.15	15644.56	0.0	520000.0
H5AMRTB	19578	1683.82	18403.74	0.0	1100000.0
H6AMRTB	18165	1611.01	15381.43	0.0	510000.0

H7AMRTB	20129	2270.18	23082.38	0.0	700000.0
H8AMRTB	18469	2453.91	22576.15	0.0	815000.0
H9AMRTB	17217	2969.32	25868.60	0.0	630000.0
H10AMRTB	22034	3168.55	27690.09	0.0	1000000.0
H11AMRTB	20554	3090.35	24741.75	0.0	630000.0
H12AMRTB	18747	3429.09	34831.22	0.0	3200000.0
H13AMRTB	20912	3051.83	24604.79	0.0	600000.0
H14AMRTB	17146	3118.97	34500.72	0.0	2000000.0
H15AMRTB	15723	2650.36	27743.26	0.0	1160000.0
H16AMRTB	15787	2373.92	52047.71	0.0	4000000.0
H1AOMRTB	12652	0.06	0.24	0.0	1.0
H2AOMRTB	11420	0.05	0.21	0.0	1.0
H3AOMRTB	17991	0.04	0.18	0.0	1.0
H4AOMRTB	21384	0.03	0.16	0.0	1.0
H5AOMRTB	19578	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
H14AOMRTB	17146	0.02	0.14	0.0	1.0
H15AOMRTB	15723	0.02	0.14	0.0	1.0
H16AOMRTB	15787	0.01	0.11	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	19578	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	5.92	0.86	1.0	9.0
H14AFMRTB	17146	5.96	0.82	1.0	9.0
H15AFMRTB	15723	5.99	0.81	1.0	9.0
H16AFMRTB	15787	6.01	0.71	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	11866	10880	17361	20790	19058	17732	19654	18018	16782	21455
1.Yes	786	540	630	594	520	433	475	451	435	579

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No	19990	18235	20371	16789	15423	15584
1.Yes	564	512	541	357	300	203

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	18851	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	517	472	496	329	270	185
2.Complete bracket	17	20	20	15	8	8
3.Incomplete bracket	7		2	1	3	1
4.Range card bracket						
5.No value/bracket	16	8	12	5	12	5
6.No asset	19725	17973	19967	16360	14933	15137
7.DK ownership	131	109	124	119	138	109
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of a second home mortgage (or other loans on it) is assigned to HwAMRTB. The HwAFMRTB variable indicates whether 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 has a second home mortgage.

In Wave 2A, there was no separate information in the survey about the gross value of the second home and any loans on it, as this was included in the real estate question. Therefore, we did not attempt to create separate variables for this wave, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[25] See the "Net value of secondary residence" section for more information.

For Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the questions pertaining to these types of residences. Specifically, if the Coverscreen Respondent did not report living in a second home for at least two months during the year, the household was not asked questions about ownership and the value of a second home. For this wave, we provide H3AMRTB and H3AOMRTB, based on reconstructions and imputations by Cao and Juster (2004)[26], but not H3AFMRTB. See the "Net value of secondary residence" section for more information.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of his second home is $61,800,000.

Cross Wave Differences in Original HRS Data

The value of a second home mortgage is asked in 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 3, the questions about second home mortgages are very similar to those for the primary home:

a) "Do you have a mortgage, land contract, second mortgage, or any other loan that uses the property as collateral? Please do not include home equity lines of credit."

b) [If 1st mortgage] "About how much do you still owe on the mortgage or land contract?"

c) [If 2nd mortgage] "About how much do you still owe on that second mortgage?"

d) [If other loan] "About how much do you still owe on that loan?"

e) [If home equity line of credit] "About how much is currently owed?"

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[25] Ibid.

[26] Ibid.

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
AHEAD 1995:
    D2440M1         F47.HOME MORTGAGE-2
    D2445           F47D.$ OWN ON MORTGAGE-2
    D2446           F47E.  F47E DK.1-2
    D2447           F47F.  F47E DK.2-2
    D2448           F47F.  F47E DK.2-3
    D2452           F49C.$ OWN ON 2ND MORTGAGE-2
    D2453           F49D. DK.1-2
    D2454           F49E. DK.2-2
    D2455           F49F. DK.3-2
    D2459           F50B. $ OWE ON LOAN-2
    D2460           F50C.DK.1-2
    D2461           F50D.DK.2-2
    D2462           F50E.DK.3-2
    D2463           F51.HOME EQUITY CREDIT-2
    D2464           F51A.$ COULD BORROW-2
    D2465           F51B.EQUITY LOAN NOW-2
    D2466           F51C.$ OWED EQUITY LOAD-2
HRS 1996:
    E2440M1         F47.HOME MORTGAGE-2
    E2445           F47D.$ OWE ON MORTGAGE-2
    E2446           F47E.$ OWE ON MORTGAGE-2 DK.1-2
    E2447           F47F.$ OWE ON MORTGAGE-2 DK.2-2
    E2448           F47F.$ OWE ON MORTGAGE-2 DK.2-3
    E2452           F49C.$ OWE ON 2ND MORTGAGE-2
    E2453           F49D.$ OWE ON 2ND MORTGAGE-2 DK.1-2
    E2454           F49E.$ OWE ON 2ND MORTGAGE-2 DK.2-2
    E2455           F49F.$ OWE ON 2ND MORTGAGE-2 DK.3-2
    E2459           F50B. $ OWE ON LOAN-2
    E2460           F50C.$ OWE ON LOAN-2 DK.1-2
    E2461           F50D.$ OWE ON LOAN-2 DK.2-2
    E2462           F50E.$ OWE ON LOAN-2 DK.3-2
    E2463           F51.HOME EQUITY CREDIT-2
    E2464           F51A.$ COULD BORROW-2
    E2465           F51B.EQUITY LOAN NOW-2
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    E2466           F51C.$ OWED EQUITY LOAD-2
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
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    JU022A_1        PREV WAVE VALUE YEAR-1
    JU022A_2        PREV WAVE VALUE YEAR-2
    JU022A_3        PREV WAVE VALUE YEAR-3
HRS 2002-2020:
    xH170M3         HOME MORTGAGE - SECOND
HRS 2002-2022:
    xH170M1         HOME MORTGAGE - SECOND
    xH170M2         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 2006-2020:
    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
3	H3ANETHB	H3ANETHB:W3 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
14	H14ANETHB	H14ANETHB:W14 Net Value of 2nd Home--Cross-wave	Cont
15	H15ANETHB	H15ANETHB:W15 Net Value of 2nd Home--Cross-wave	Cont
16	H16ANETHB	H16ANETHB:W16 Net Value of 2nd Home--Cross-wave	Cont
2	H2AFNETHB	H2AFNETHB:W2 Assets Flag:Net Value of 2nd Home--Cross-wave	Categ
3	H3AFNETHB	H3AFNETHB:W3 Assets Flag:Net Value of 2nd Home--Cross-wave	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ANETHB	12652	11647.18	83196.07	-107000.0	5000000.0
H2ANETHB	19642	7299.48	42523.50	-197098.7	1870000.0
H3ANETHB	17991	9401.82	48775.46	-1669000.0	3000000.0
H4ANETHB	21384	10312.71	51391.65	-325000.0	1725000.0
H5ANETHB	19578	11925.72	56140.66	-35000.0	1500000.0
H6ANETHB	18165	15536.70	80532.40	-127000.0	3000000.0
H7ANETHB	20129	19428.31	137107.50	-150000.0	10000000.0
H8ANETHB	18469	23484.99	125124.40	-147000.0	6000000.0
H9ANETHB	17217	24121.29	123063.13	-500000.0	3000000.0
H10ANETHB	22034	19984.45	121637.54	-170000.0	5525000.0
H11ANETHB	20554	19752.02	99710.12	-240000.0	3250000.0
H12ANETHB	18747	25036.93	473252.31	-150000.0	61800000.0
H13ANETHB	20912	20420.69	113216.37	-350000.0	6000000.0
H14ANETHB	17146	21671.07	110858.94	-350000.0	3000000.0
H15ANETHB	15723	23599.04	131373.29	-288000.0	4500000.0
H16ANETHB	15787	27356.41	159520.16	-703655.6	5400000.0
H2AFNETHB	8222	6.22	1.64	1.0	9.0
H3AFNETHB	17991	8.16	2.31	1.0	9.0

Categorical Variable Codes

HwAFNETHB: Assets Flag:Net Value of 2nd Home--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
1.Corrected: Purchasd befor		407	1169							
2.Corrected: 2nd hm in nxt		35	172							
3.No Corr: Curr wv Reports			595							
4.No Corr: Curr wv Imputati			103							
6.No asset		6430	139							
8.No FinR: Curr wv Imputati		65	83							
9.No Corr: No Cross-Wave Co		1285	15730							

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
1.Corrected: Purchasd befor						
2.Corrected: 2nd hm in nxt						
3.No Corr: Curr wv Reports						
4.No Corr: Curr wv Imputati						
6.No asset						
8.No FinR: Curr wv Imputati						
9.No Corr: No Cross-Wave Co						

Format Reference Tables – complete variable value labels

Variables: AFNETHB, WFNETHB

```
.Q=Not asked this wv
1.Corrected: Purchasd before curr yr
2.Corrected: 2nd hm in nxt wv not purchasd aftr curr yr
3.No Corr: Curr wv Reports
4.No Corr: Curr wv Imputations
6.No asset
8.No FinR: Curr wv Imputations
9.No Corr: No Cross-Wave Connection
```

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.

How Constructed

The net value of second home HwANETHB is calculated as house value less mortgages:

HwANETHB = HwAHOUB - HwAMRTB

In Wave 2A, there was no information in the survey about the gross value of the second home and any loans on it.

Therefore, we did not attempt to create the components H2AHOUB and H2AMRTB, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[27]

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked these questions. For this wave, we mostly used the reconstructions and imputations of the net value of the second home by Cao and Juster (2004)[28], and derived H3AHOUB and H3AMRTB from these.

The imputation flag variables HwAFNETHB are only available for Wave 2A and Wave 3. These variables are not consistent with our usual imputation flags, but instead are hybrids that incorporate the work of Cao and Juster (2004)[29] as well as some modifications related to our own corrections and additions. See Appendix D: Second Homes in Wave 2A and Wave 3 for a description of the methodology we used to impute information about second homes in these waves.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of 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)

[27] Ibid.

[28] Ibid.

[29] Ibid.

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
14	H14ATOTF	H14ATOTF:W14 Non-Housing Financial Wealth--Cross-wave	Cont
15	H15ATOTF	H15ATOTF:W15 Non-Housing Financial Wealth--Cross-wave	Cont
16	H16ATOTF	H16ATOTF:W16 Non-Housing Financial Wealth--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTF	12652	45883.14	157012.20	-790000.0	5142067.8
H2ATOTF	19642	56391.51	180660.99	-425000.0	8400000.0
H3ATOTF	17991	90301.86	449056.94	-487000.0	40550000.0
H4ATOTF	21384	100422.10	475942.75	-3636749.0	30400000.0
H5ATOTF	19578	114616.74	442717.11	-485500.0	33500000.0
H6ATOTF	18165	116703.18	808069.70	-598000.0	90000200.0
H7ATOTF	20129	121392.55	535179.30	-2335500.0	28400000.0
H8ATOTF	18469	134630.14	590760.25	-2199892.0	30250000.0
H9ATOTF	17217	134721.48	438686.23	-1400000.0	15231178.0
H10ATOTF	22034	106666.60	442731.98	-1250000.0	21200000.0
H11ATOTF	20554	109226.38	540234.86	-1685000.0	42300000.0
H12ATOTF	18747	127736.06	1536039.85	-1499500.0	202000000.0
H13ATOTF	20912	109360.29	473028.34	-1800000.0	16150000.0
H14ATOTF	17146	131246.56	602727.30	-1990000.0	21451955.1
H15ATOTF	15723	141495.35	565847.95	-2500000.0	17799500.0
H16ATOTF	15787	144781.22	586395.51	-1098000.0	22636515.9

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.

How Constructed

The net value of non-housing financial wealth HwATOTF is calculated as the sum of the appropriate wealth components less debt:

HwATOTF = Sum (HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - HwADEBT

Note that 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. Also, beginning in Wave 16, HwADEBT sums the reported or imputed values of credit card (HwADEBTCC), medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

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

Wave	Variable Name	Variable Label	Type
1	H1ATOTB	H1ATOTB:W1 Total of all Assets--Cross-wave	Cont
2	H2ATOTB	H2ATOTB:W2 Total of all Assets--Cross-wave	Cont
3	H3ATOTB	H3ATOTB:W3 Total of all Assets--Cross-wave	Cont
4	H4ATOTB	H4ATOTB:W4 Total of all Assets--Cross-wave	Cont
5	H5ATOTB	H5ATOTB:W5 Total of all Assets--Cross-wave	Cont
6	H6ATOTB	H6ATOTB:W6 Total of all Assets--Cross-wave	Cont
7	H7ATOTB	H7ATOTB:W7 Total of all Assets--Cross-wave	Cont
8	H8ATOTB	H8ATOTB:W8 Total of all Assets--Cross-wave	Cont
9	H9ATOTB	H9ATOTB:W9 Total of all Assets--Cross-wave	Cont
10	H10ATOTB	H10ATOTB:W10 Total of all Assets--Cross-wave	Cont
11	H11ATOTB	H11ATOTB:W11 Total of all Assets--Cross-wave	Cont
12	H12ATOTB	H12ATOTB:W12 Total of all Assets--Cross-wave	Cont
13	H13ATOTB	H13ATOTB:W13 Total of all Assets--Cross-wave	Cont
14	H14ATOTB	H14ATOTB:W14 Total of all Assets--Cross-wave	Cont
15	H15ATOTB	H15ATOTB:W15 Total of all Assets--Cross-wave	Cont
16	H16ATOTB	H16ATOTB:W16 Total of all Assets--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTB	12652	215430.50	449057.15	-710000.0	9610230.6
H2ATOTB	19642	212519.52	434037.03	-4583000.0	15230000.0
H3ATOTB	17991	273039.34	692120.71	-825896.3	41255000.0
H4ATOTB	21384	308692.33	1087922.39	-3624527.0	86530000.0
H5ATOTB	19578	350606.76	938091.17	-355000.0	53800200.0
H6ATOTB	18165	373804.99	1076944.43	-265995.0	90708200.0
H7ATOTB	20129	424200.30	1125297.58	-2245500.0	42226291.3
H8ATOTB	18469	502350.91	1261200.62	-2199392.0	43512000.0
H9ATOTB	17217	508233.43	1226114.22	-1064000.0	41866876.3
H10ATOTB	22034	394325.38	994482.56	-2760000.0	50900000.0
H11ATOTB	20554	391467.91	998460.88	-1495000.0	43500000.0
H12ATOTB	18747	445811.48	2467119.96	-2729000.0	308919674.5
H13ATOTB	20912	437601.52	1171577.46	-1098000.0	34149000.0
H14ATOTB	17146	522560.94	1887037.93	-1640000.0	117152000.0
H15ATOTB	15723	555653.20	1246255.05	-2442000.0	27370000.0
H16ATOTB	15787	635700.96	1398079.69	-1078000.0	28540000.0

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.

How Constructed

The net value of total wealth HwATOTB is calculated as the sum of all wealth components less all debt:

HwATOTB = Sum (HwAHOUS, HwANETHB, HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - Sum (HwAMORT, HwAHMLN, HwADEBT)

Note that beginning in Wave 16, HwADEBT sums the reported or imputed values of credit card (HwADEBTCC), medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

HwANETHB = net 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

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
14	H14ATOTW	H14ATOTW:W14 Total Wealth less IRA--Cross-wave	Cont
15	H15ATOTW	H15ATOTW:W15 Total Wealth less IRA--Cross-wave	Cont
16	H16ATOTW	H16ATOTW:W16 Total Wealth less IRA--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTW	12652	197705.72	430372.49	-760000.0	9610230.6
H2ATOTW	19642	193005.34	412405.09	-4583000.0	15200000.0
H3ATOTW	17991	246433.78	661015.48	-834096.3	41255000.0
H4ATOTW	21384	270946.84	1063269.41	-3624527.0	86280000.0
H5ATOTW	19578	301187.70	879270.38	-355000.0	50600200.0
H6ATOTW	18165	327925.45	1039982.94	-265995.0	90688200.0
H7ATOTW	20129	373308.54	1032842.65	-2313500.0	37100000.0
H8ATOTW	18469	436936.83	1097174.88	-2199392.0	33800000.0
H9ATOTW	17217	444569.33	1165381.02	-1064000.0	41866876.3
H10ATOTW	22034	339164.60	935047.91	-2760000.0	50200000.0
H11ATOTW	20554	332115.19	932232.70	-1665000.0	43500000.0
H12ATOTW	18747	374159.79	2418030.39	-2729000.0	307619674.5
H13ATOTW	20912	367846.01	1091011.67	-1098000.0	34149000.0
H14ATOTW	17146	430666.09	1779403.22	-1640000.0	117112000.0
H15ATOTW	15723	448812.31	1089384.39	-2442000.0	27300000.0
H16ATOTW	15787	512055.94	1209919.56	-1078000.0	28540000.0

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.

How Constructed

The net value of total wealth less IRA HwATOTW is calculated as the sum of all wealth components except the value of IRAs and Keogh plans less all debt:

HwATOTW = Sum (HwAHOUS, HwANETHB, HwARLES, HwATRAN, HwABSNS, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - Sum (HwAMORT, HwAHMLN, HwADEBT)

Note that beginning in Wave 16, HwADEBT sums the reported or imputed values of credit card (HwADEBTCC), medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

HwANETHB = net value of secondary 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
14	H14ATOTN	H14ATOTN:W14 Total Non-Housing Assets--Cross-wave	Cont
15	H15ATOTN	H15ATOTN:W15 Total Non-Housing Assets--Cross-wave	Cont
16	H16ATOTN	H16ATOTN:W16 Total Non-Housing Assets--Cross-wave	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTN	12652	142204.73	394015.75	-725000.0	8310230.6
H2ATOTN	19642	137076.04	364559.97	-279836.0	13730000.0
H3ATOTN	17991	190952.45	631085.01	-475000.0	40655000.0
H4ATOTN	21384	217220.50	1014035.62	-3636749.0	85710000.0
H5ATOTN	19578	246701.98	789422.65	-390000.0	50200000.0
H6ATOTN	18165	252233.55	998414.36	-277000.0	90148200.0
H7ATOTN	20129	276702.83	946308.18	-2245500.0	35352000.0
H8ATOTN	18469	322047.31	1118358.51	-2199392.0	43162000.0
H9ATOTN	17217	325019.56	977390.54	-1144000.0	40836876.3
H10ATOTN	22034	256775.57	840590.83	-943500.0	46900000.0
H11ATOTN	20554	258524.87	850837.81	-1510000.0	43300000.0
H12ATOTN	18747	296686.69	1977916.58	-1294500.0	245719674.5
H13ATOTN	20912	287342.68	1017058.15	-1115000.0	31410000.0
H14ATOTN	17146	342898.43	1496557.89	-1990000.0	100003000.0
H15ATOTN	15723	357048.13	1016642.24	-2500000.0	23865000.0
H16ATOTN	15787	387910.41	1140406.38	-1083000.0	26150000.0

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.

How Constructed

The net value of all non-housing wealth HwATOTN is calculated as the sum of the appropriate wealth components less debt:

HwATOTN = Sum (HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - HwADEBT

Note that the value of the primary residence, secondary residence, mortgages, and home loans are NOT included. Also, beginning in Wave 16, HwADEBT sums the reported or imputed values of credit card (HwADEBTCC), medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

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
14	H14WRLES	H14WRLES:W14 Assets:Other Real estate--Cross-section	Cont
15	H15WRLES	H15WRLES:W15 Assets:Other Real estate--Cross-section	Cont
16	H16WRLES	H16WRLES:W16 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
14	H14WORLES	H14WORLES:W14 Assets Own:Other Real estate--Cross-section	Categ
15	H15WORLES	H15WORLES:W15 Assets Own:Other Real estate--Cross-section	Categ
16	H16WORLES	H16WORLES:W16 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
14	H14WFRLES	H14WFRLES:W14 Assets Flag:Other Real estate--Cross-section	Categ
15	H15WFRLES	H15WFRLES:W15 Assets Flag:Other Real estate--Cross-section	Categ
16	H16WFRLES	H16WFRLES:W16 Assets Flag:Other Real estate--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WRLES	12652	34344.79	154762.32	-20000.0	4500000.0
H2WRLES	19642	30702.59	148341.18	-727005.0	5000000.0
H3WRLES	17991	36970.84	182271.62	0.0	6000000.0
H4WRLES	21384	34924.49	213081.58	0.0	10000000.0
H5WRLES	19578	38714.93	299079.81	0.0	20000000.0

H6WRLES	18165	41845.84	328668.72	0.0	25000000.0
H7WRLES	20129	44635.56	295282.21	0.0	15000000.0
H8WRLES	18469	54778.43	314058.54	0.0	10000000.0
H9WRLES	17217	61325.67	490210.23	0.0	35000000.0
H10WRLES	22034	39142.19	274894.03	-60000.0	10000000.0
H11WRLES	20554	35056.45	270452.34	0.0	20000000.0
H12WRLES	18747	42662.72	426664.58	-10000.0	40000000.0
H13WRLES	20912	47005.67	362816.18	-10000.0	23000000.0
H14WRLES	17146	48667.17	361912.95	0.0	14100000.0
H15WRLES	15723	51254.24	352391.28	0.0	14000000.0
H16WRLES	15787	55336.13	427802.10	0.0	18000000.0
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	19578	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	0.33	0.0	1.0
H14WORLES	17146	0.12	0.32	0.0	1.0
H15WORLES	15723	0.11	0.31	0.0	1.0
H16WORLES	15787	0.10	0.31	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	2.00	1.0	9.0
H4WFRLES	21384	5.19	1.86	1.0	9.0
H5WFRLES	19578	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	5.50	1.63	1.0	9.0
H14WFRLES	17146	5.55	1.60	1.0	9.0
H15WFRLES	15723	5.59	1.59	1.0	9.0
H16WFRLES	15787	5.62	1.55	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	9496	14987	14043	17429	15977	15075	16916	15598	14725	19080
1.Yes	3156	4655	3948	3955	3601	3090	3213	2871	2492	2954

Value	w11	w12	w13	w14	w15	w16
0.No	17847	16231	18344	15153	13968	14135
1.Yes	2707	2516	2568	1993	1755	1652

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	669	659	548	365	432	370	326	336
3.Incomplete bracket	39	48	39	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	15764	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	w14	w15	w16
1.Continuous value	2198	2072	2131	1625	1426	1338
2.Complete bracket	293	234	227	179	155	151
3.Incomplete bracket	39	31	23	41	22	30
4.Range card bracket						
5.No value/bracket	148	134	124	103	101	81
6.No asset	17559	15907	17827	14657	13437	13579
7.DK ownership	148	173	207	156	154	178
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of real estate is assigned to HwWRLES. The HwWFRLES variable indicates whether 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.

In Wave 2A, ownership of a second home is asked about within the context of real estate investments. Therefore, H2WRLES is corrected by subtracting the net value of the second home. See the "Net value of secondary residence" section for more information.

Cross Wave Differences in Original HRS Data

The net value of real estate, besides the primary residence, is asked in each wave. The question wording is similar in 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:

In Wave 2A, the questions ask:

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

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

In Wave 1 and from Wave 3 to Wave 5, the questions ask:

a) "Do you (or your (husband/wife/partner)) have any real estate (other than your main home / 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 then paid off any debts on it, about how much would you get?"

From Wave 6 forward, "a partnership" is removed from the first question, and a qualifying statement is added, which says "Please do not include business or farm real estate.":

a) "Do you (or your (husband/wife/partner)) have any real estate (other than your main home / 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."

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

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:
    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
    B1720F          FLAG: K2. REAL ESTATE: ANY
    B1720H          HOLD: K2. REAL ESTATE: ANY
    B1721           K3. REAL ESTATE: NET VALUE
    B1721C          CATEG: K3. REAL ESTATE: NET VALUE
    B1721F          FLAG: K3. REAL ESTATE: NET VALUE
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    B1721X          IMP: 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
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    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 2002-2022:
    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 2006-2020:
    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
14	H14WTRAN	H14WTRAN:W14 Assets:Transportation--Cross-section	Cont
15	H15WTRAN	H15WTRAN:W15 Assets:Transportation--Cross-section	Cont
16	H16WTRAN	H16WTRAN:W16 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
14	H14WOTRAN	H14WOTRAN:W14 Assets Own:Transportation--Cross-section	Categ
15	H15WOTRAN	H15WOTRAN:W15 Assets Own:Transportation--Cross-section	Categ
16	H16WOTRAN	H16WOTRAN:W16 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
14	H14WFTRAN	H14WFTRAN:W14 Assets Flag:Transportation--Cross-section	Categ
15	H15WFTRAN	H15WFTRAN:W15 Assets Flag:Transportation--Cross-section	Categ
16	H16WFTRAN	H16WFTRAN:W16 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	13971.06	45675.02	0.0	3000000.0
H2WTRAN	19642	11567.31	34378.72	0.0	2000000.0
H3WTRAN	17991	11460.80	16230.34	0.0	300000.0
H4WTRAN	21384	12813.78	31800.66	0.0	3500000.0
H5WTRAN	19578	13428.77	34548.13	0.0	3500000.0
H6WTRAN	18165	14207.48	39923.31	0.0	4445000.0
H7WTRAN	20129	14545.68	33169.02	0.0	3500000.0
H8WTRAN	18469	15740.31	64350.76	0.0	8100000.0
H9WTRAN	17217	15077.11	25584.37	0.0	775000.0
H10WTRAN	22034	14212.17	43444.66	0.0	5000000.0
H11WTRAN	20554	14340.26	34430.45	0.0	3500000.0
H12WTRAN	18747	14822.92	42429.84	0.0	4700000.0
H13WTRAN	20912	15014.98	27213.93	0.0	750000.0
H14WTRAN	17146	18207.01	292460.38	0.0	27000000.0
H15WTRAN	15723	15853.55	26044.34	0.0	750000.0
H16WTRAN	15787	20279.78	59845.58	0.0	4000000.0
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	19578	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
H14WOTRAN	17146	0.77	0.42	0.0	1.0
H15WOTRAN	15723	0.75	0.44	0.0	1.0
H16WOTRAN	15787	0.75	0.43	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	2.32	2.08	1.0	9.0
H4WFTRAN	21384	2.14	1.99	1.0	9.0
H5WFTRAN	19578	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	2.45	2.28	1.0	9.0
H14WFTRAN	17146	2.52	2.34	1.0	9.0
H15WFTRAN	15723	2.64	2.41	1.0	9.0
H16WFTRAN	15787	2.64	2.40	1.0	9.0
H1WTRN1	12652	13036.53	45164.45	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	934.53	4501.25	0.0	80000.0
H1WOTRN2	12652	0.09	0.29	0.0	1.0
H1WFTRN2	12652	5.59	1.44	1.0	9.0

Categorical Variable Codes

HwWOTRAN: Assets Own:Transportation--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	1206	3136	3065	3533	3218	3014	3167	2859	2785	4234
1.Yes	11446	16506	14926	17851	16360	15151	16962	15610	14432	17800

Value	w11	w12	w13	w14	w15	w16
0.No	4021	3780	4763	3976	3996	3970
1.Yes	16533	14967	16149	13170	11727	11817

HwWFTRAN: Assets Flag:Transportation--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	9754	13984	11635	14106	13124	12039	13657	12764	11785	15023
2.Complete bracket	938	2105	1741	2975	2532	2318	2406	2169	1970	1753
3.Incomplete bracket	40	55	53	91	85	105	116	107	128	169
4.Range card bracket	299									
5.No value/bracket			1366	439	480	606	667	490	454	521
6.No asset	1156	3032	3014	3485	3166	2991	3136	2834	2762	4075
7.DK ownership	210	289	56	117	67	61	60	42	44	96
9.No Fin resp	95	177	126	171	124	45	87	63	74	397
14.Cont/rngcrd	2									
15.Cont/no bkt	17									
17.Cont/DK own	9									
21.Cmpbkt/cont	68									
25.Cmpbkt/no bkt	11									
27.Cmpbkt/DK own	1									
37.Incbkt/DK own	1									
41.Rngcrd/cont	36									
71.DK own/cont	9									
75.DK own/no bkt	6									

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	14180	12833	13727	11175	9931	9884
2.Complete bracket	1550	1373	1503	1054	987	1075
3.Incomplete bracket	153	101	105	158	90	115
4.Range card bracket						
5.No value/bracket	476	454	490	421	367	385
6.No asset	3949	3709	4632	3850	3812	3814
7.DK ownership	77	81	82	103	108	84
9.No Fin resp	169	196	373	385	428	430
14.Cont/rngcrd						
15.Cont/no bkt						
17.Cont/DK own						
21.Cmpbkt/cont						

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
25.Cmpbkt/no bkt										
27.Cmpbkt/DK own										
37.Incbkt/DK own										
41.Rngcrd/cont										
71.DK own/cont										
75.DK own/no bkt										

HwWOTRN1: 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	w14	w15	w16
0.No						
1.Yes						

HwWFTRN1: 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	w14	w15	w16
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
4.Range card bracket						
6.No asset						
7.DK ownership						
9.No Fin resp						

HwWOTRN2: 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	w14	w15	w16
0.No						
1.Yes						

HwWFTRN2: 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	w14	w15	w16
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.

How Constructed

The reported or imputed net value of vehicles is assigned to HwWTRAN. The HwWFTRAN variable indicates whether 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."

Users should note the following outlier:

HHIDPN: 76856020 reported having transportation assets (QQ371) worth $27,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

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 (H1WOTRN1, H1WOTRN2) 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:

a) "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 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
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    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
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    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 2002-2022:
    xQ370           TRANSPORTATION
    xQ371           TRANSPORTATION TOTAL VALUE
    xQ372           TRANSPORTATION TOTAL VALUE - MIN
    xQ373           TRANSPORTATION TOTAL VALUE - MAX
    xQ374           TRANSPORTATION TOTAL VALUE - RESULT
HRS 2006-2020:
    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
14	H14WBSNS	H14WBSNS:W14 Assets:Business--Cross-section	Cont
15	H15WBSNS	H15WBSNS:W15 Assets:Business--Cross-section	Cont
16	H16WBSNS	H16WBSNS:W16 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
14	H14WOBSNS	H14WOBSNS:W14 Assets Own:Business--Cross-section	Categ
15	H15WOBSNS	H15WOBSNS:W15 Assets Own:Business--Cross-section	Categ
16	H16WOBSNS	H16WOBSNS:W16 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
14	H14WFBSNS	H14WFBSNS:W14 Assets Flag:Business--Cross-section	Categ
15	H15WFBSNS	H15WFBSNS:W15 Assets Flag:Business--Cross-section	Categ
16	H16WFBSNS	H16WFBSNS:W16 Assets Flag:Business--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBSNS	12652	34531.49	213123.20	-50000.0	7000000.0
H2WBSNS	19642	19831.63	132257.09	-8000.0	4500000.0
H3WBSNS	17991	24770.35	228564.52	0.0	15000000.0
H4WBSNS	21384	31384.05	604529.59	0.0	60000000.0
H5WBSNS	19578	30558.54	273776.13	0.0	12000000.0
H6WBSNS	18165	36507.63	288528.39	0.0	14000000.0

H7WBSNS	20129	46298.10	492130.68	0.0	30000000.0
H8WBSNS	18469	52985.15	498436.73	0.0	30000000.0
H9WBSNS	17217	53704.83	468491.02	0.0	20000000.0
H10WBSNS	22034	42265.64	373952.21	0.0	20000000.0
H11WBSNS	20554	42456.19	341262.24	0.0	10000000.0
H12WBSNS	18747	40792.10	328064.73	0.0	15000000.0
H13WBSNS	20912	45627.56	541238.65	-80000.0	30000000.0
H14WBSNS	17146	56954.23	1038334.49	0.0	100000000.0
H15WBSNS	15723	41274.15	351413.00	0.0	20000000.0
H16WBSNS	15787	43569.14	402082.98	0.0	20000000.0
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	19578	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	0.09	0.28	0.0	1.0
H14WOBSNS	17146	0.08	0.27	0.0	1.0
H15WOBSNS	15723	0.08	0.28	0.0	1.0
H16WOBSNS	15787	0.08	0.26	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	19578	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	5.68	1.37	1.0	9.0
H14WFBSNS	17146	5.73	1.32	1.0	9.0
H15WFBSNS	15723	5.72	1.38	1.0	9.0
H16WFBSNS	15787	5.76	1.33	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	10411	17324	16008	19230	17655	16278	17914	16522	15449	19813
1.Yes	2241	2318	1983	2154	1923	1887	2215	1947	1768	2221

Value	w11	w12	w13	w14	w15	w16
0.No	18562	17012	19114	15789	14415	14595
1.Yes	1992	1735	1798	1357	1308	1192

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	425	505	418	395	437	312	326	341
3.Incomplete bracket	22	19	52	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	17446	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	w14	w15	w16
1.Continuous value	1453	1259	1336	975	958	881
2.Complete bracket	318	273	240	183	186	151
3.Incomplete bracket	42	40	38	29	20	20
4.Range card bracket						
5.No value/bracket	160	140	160	144	111	94
6.No asset	18316	16738	18654	15319	13924	14104
7.DK ownership	96	101	111	111	96	107
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of businesses is assigned to HwWBSNS. The HwWFBSNS variable indicates whether 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.

Users should note the following outlier:

HHIDPN: 543250020 reported having business or farm assets (QQ148) worth $100,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of businesses is asked in each wave. The question wording is similar in 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. Q492 is available from Wave 6 forward, and Q523 is available from Wave 9 forward.

For the Q523 variables that are included in the RAND HRS Detailed Imputations File, we have recoded values of 998, 999, and -8 to .D (Don’t Know), .R (Refuse), and .J (Web interview, missing), respectively. Since the answers to Q523 reflect percentages, using special missing codes in place of 998, 999, and -8 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
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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 2022:	
SQU001_1	ASSET RECONCILIATION - BUS/FARM
SQU002_1	ASSET RECONCILIATION - WHICH WRONG-BUS/FARM
SQU003_1A	ASSET RECONCILIATION - HOW MUCH -A-BUS/FARM
SQU003_1B	ASSET RECONCILIATION - HOW MUCH-B-BUS/FARM
SQU004_1A	ASSET RECONCILIATION - MIN-A-BUS/FARM
SQU004_1B	ASSET RECONCILIATION - MIN-B-BUS/FARM
SQU005_1A	ASSET RECONCILIATION - MAX-A -BUS/FARM
SQU005_1B	ASSET RECONCILIATION - MAX-B -BUS/FARM
SQU006_1A	ASSET RECONCILIATION - RESULT-A-BUS/FARM
SQU006_1B	ASSET RECONCILIATION - RESULT-B-BUS/FARM
SQU022_1A	WHICH WAVE WRONG-A-BUS/FARM
SQU022_1B	WHICH WAVE WRONG-B-BUS/FARM
HRS 2002-2022:	
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 2006-2020:	
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

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HRS 2008-2022:
    xQ523           BUSINESS/FARM PERCENT REPORTED
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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
14	H14WIRA	H14WIRA:W14 Assets:IRA [total]--Cross-section	Cont
15	H15WIRA	H15WIRA:W15 Assets:IRA [total]--Cross-section	Cont
16	H16WIRA	H16WIRA:W16 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
14	H14WOIRA	H14WOIRA:W14 Assets Own:IRA [total]--Cross-section	Categ
15	H15WOIRA	H15WOIRA:W15 Assets Own:IRA [total]--Cross-section	Categ
16	H16WOIRA	H16WOIRA:W16 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
14	H14WFIRA	H14WFIRA:W14 Asst Flag: IRA [total]--Cross-section	Categ
15	H15WFIRA	H15WFIRA:W15 Asst Flag: IRA [total]--Cross-section	Categ
16	H16WFIRA	H16WFIRA:W16 Asst Flag: IRA [total]--Cross-section	Categ
3	H3WIRA1	H3WIRA1:W3 Assets Part:IRA lst largest--Cross-section	Cont
4	H4WIRA1	H4WIRA1:W4 Assets Part:IRA lst largest--Cross-section	Cont
5	H5WIRA1	H5WIRA1:W5 Assets Part:IRA lst largest--Cross-section	Cont
6	H6WIRA1	H6WIRA1:W6 Assets Part:IRA lst largest--Cross-section	Cont
7	H7WIRA1	H7WIRA1:W7 Assets Part:IRA lst largest--Cross-section	Cont
8	H8WIRA1	H8WIRA1:W8 Assets Part:IRA lst largest--Cross-section	Cont
9	H9WIRA1	H9WIRA1:W9 Assets Part:IRA lst largest--Cross-section	Cont
10	H10WIRA1	H10WIRA1:W10 Assets Part:IRA lst largest--Cross-section	Cont
11	H11WIRA1	H11WIRA1:W11 Assets Part:IRA lst largest--Cross-section	Cont
12	H12WIRA1	H12WIRA1:W12 Assets Part:IRA lst largest--Cross-section	Cont
13	H13WIRA1	H13WIRA1:W13 Assets Part:IRA lst largest--Cross-section	Cont
14	H14WIRA1	H14WIRA1:W14 Assets Part:IRA lst largest--Cross-section	Cont
15	H15WIRA1	H15WIRA1:W15 Assets Part:IRA lst largest--Cross-section	Cont
16	H16WIRA1	H16WIRA1:W16 Assets Part:IRA lst largest--Cross-section	Cont

3	H3WOIRA1	H3WOIRA1:W3 Assets Part Own:IRA lst largest--Cross-section	Categ
4	H4WOIRA1	H4WOIRA1:W4 Assets Part Own:IRA lst largest--Cross-section	Categ
5	H5WOIRA1	H5WOIRA1:W5 Assets Part Own:IRA lst largest--Cross-section	Categ
6	H6WOIRA1	H6WOIRA1:W6 Assets Part Own:IRA lst largest--Cross-section	Categ
7	H7WOIRA1	H7WOIRA1:W7 Assets Part Own:IRA lst largest--Cross-section	Categ
8	H8WOIRA1	H8WOIRA1:W8 Assets Part Own:IRA lst largest--Cross-section	Categ
9	H9WOIRA1	H9WOIRA1:W9 Assets Part Own:IRA lst largest--Cross-section	Categ
10	H10WOIRA1	H10WOIRA1:W10 Assets Part Own:IRA lst largest--Cross-section	Categ
11	H11WOIRA1	H11WOIRA1:W11 Assets Part Own:IRA lst largest--Cross-section	Categ
12	H12WOIRA1	H12WOIRA1:W12 Assets Part Own:IRA lst largest--Cross-section	Categ
13	H13WOIRA1	H13WOIRA1:W13 Assets Part Own:IRA lst largest--Cross-section	Categ
14	H14WOIRA1	H14WOIRA1:W14 Assets Part Own:IRA lst largest--Cross-section	Categ
15	H15WOIRA1	H15WOIRA1:W15 Assets Part Own:IRA lst largest--Cross-section	Categ
16	H16WOIRA1	H16WOIRA1:W16 Assets Part Own:IRA lst largest--Cross-section	Categ
3	H3WFIRA1	H3WFIRA1:W3 Assets Part Flag:IRA lst largest--Cross-section	Categ
4	H4WFIRA1	H4WFIRA1:W4 Assets Part Flag:IRA lst largest--Cross-section	Categ
5	H5WFIRA1	H5WFIRA1:W5 Assets Part Flag:IRA lst largest--Cross-section	Categ
6	H6WFIRA1	H6WFIRA1:W6 Assets Part Flag:IRA lst largest--Cross-section	Categ
7	H7WFIRA1	H7WFIRA1:W7 Assets Part Flag:IRA lst largest--Cross-section	Categ
8	H8WFIRA1	H8WFIRA1:W8 Assets Part Flag:IRA lst largest--Cross-section	Categ
9	H9WFIRA1	H9WFIRA1:W9 Assets Part Flag:IRA lst largest--Cross-section	Categ
10	H10WFIRA1	H10WFIRA1:W10 Assets Part Flag:IRA lst largest--Cross-section	Categ
11	H11WFIRA1	H11WFIRA1:W11 Assets Part Flag:IRA lst largest--Cross-section	Categ
12	H12WFIRA1	H12WFIRA1:W12 Assets Part Flag:IRA lst largest--Cross-section	Categ
13	H13WFIRA1	H13WFIRA1:W13 Assets Part Flag:IRA lst largest--Cross-section	Categ
14	H14WFIRA1	H14WFIRA1:W14 Assets Part Flag:IRA lst largest--Cross-section	Categ
15	H15WFIRA1	H15WFIRA1:W15 Assets Part Flag:IRA lst largest--Cross-section	Categ
16	H16WFIRA1	H16WFIRA1:W16 Assets Part Flag:IRA lst 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
14	H14WIRA2	H14WIRA2:W14 Assets Part:IRA 2nd largest--Cross-section	Cont
15	H15WIRA2	H15WIRA2:W15 Assets Part:IRA 2nd largest--Cross-section	Cont
16	H16WIRA2	H16WIRA2:W16 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
14	H14WOIRA2	H14WOIRA2:W14 Assets Part Own:IRA 2nd largest--Cross-section	Categ
15	H15WOIRA2	H15WOIRA2:W15 Assets Part Own:IRA 2nd largest--Cross-section	Categ
16	H16WOIRA2	H16WOIRA2:W16 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
14	H14WFIRA2	H14WFIRA2:W14 Assets Part Flag:IRA 2nd largest--Cross-section	Categ

15	H15WFIRA2	H15WFIRA2:W15 Assets Part Flag:IRA 2nd largest--Cross-section	Categ
16	H16WFIRA2	H16WFIRA2:W16 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
14	H14WIRA3	H14WIRA3:W14 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
15	H15WIRA3	H15WIRA3:W15 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
16	H16WIRA3	H16WIRA3:W16 Assets Part:IRA 3rd largest/all OTHRs--Cross-section	Cont
3	H3WOIRA3	H3WOIRA3:W3 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
4	H4WOIRA3	H4WOIRA3:W4 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
5	H5WOIRA3	H5WOIRA3:W5 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
6	H6WOIRA3	H6WOIRA3:W6 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
7	H7WOIRA3	H7WOIRA3:W7 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
8	H8WOIRA3	H8WOIRA3:W8 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
9	H9WOIRA3	H9WOIRA3:W9 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sectio	Categ
10	H10WOIRA3	H10WOIRA3:W10 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
11	H11WOIRA3	H11WOIRA3:W11 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
12	H12WOIRA3	H12WOIRA3:W12 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
13	H13WOIRA3	H13WOIRA3:W13 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
14	H14WOIRA3	H14WOIRA3:W14 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
15	H15WOIRA3	H15WOIRA3:W15 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	Categ
16	H16WOIRA3	H16WOIRA3:W16 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-sect	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
14	H14WFIRA3	H14WFIRA3:W14 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec	Categ
15	H15WFIRA3	H15WFIRA3:W15 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec	Categ
16	H16WFIRA3	H16WFIRA3:W16 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-sec	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WIRA	12652	18363.07	56992.03	0.0	1200000.0
H2WIRA	19642	19330.73	66932.09	0.0	2000000.0
H3WIRA	17991	27005.61	92489.54	0.0	2759226.8
H4WIRA	21384	37990.41	119970.94	0.0	2572000.0
H5WIRA	19578	50396.79	191744.41	0.0	12080000.0
H6WIRA	18165	47231.35	141380.56	0.0	3600000.0
H7WIRA	20129	51581.40	306482.38	0.0	35027000.0
H8WIRA	18469	66565.28	519633.85	0.0	43000000.0
H9WIRA	17217	64486.43	192550.83	0.0	5400000.0
H10WIRA	22034	55352.59	167648.55	0.0	3800000.0
H11WIRA	20554	61117.97	183879.82	0.0	3500000.0
H12WIRA	18747	72301.47	275405.07	0.0	17000000.0
H13WIRA	20912	70471.48	232853.44	0.0	10000000.0

H14WIRA	17146	94180.19	460072.63	0.0	45000000.0
H15WIRA	15723	110721.21	346722.89	0.0	8250000.0
H16WIRA	15787	125358.68	407599.38	0.0	10700000.0
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	19578	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
H14WOIRA	17146	0.32	0.47	0.0	1.0
H15WOIRA	15723	0.34	0.47	0.0	1.0
H16WOIRA	15787	0.32	0.47	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	19578	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	0.59	1.32	0.0	9.0
H14WFIRA	17146	0.65	1.44	0.0	9.0
H15WFIRA	15723	0.72	1.55	0.0	9.0
H16WFIRA	15787	0.69	1.55	0.0	9.0
H3WIRA1	17991	19306.58	72327.85	0.0	1800000.0
H4WIRA1	21384	27205.61	94076.99	0.0	2500000.0
H5WIRA1	19578	37013.01	168582.44	0.0	12000000.0
H6WIRA1	18165	34550.48	115490.69	0.0	3600000.0
H7WIRA1	20129	38321.91	291279.91	0.0	35000000.0
H8WIRA1	18469	50958.80	506534.72	0.0	43000000.0
H9WIRA1	17217	46756.08	146951.63	0.0	4800000.0
H10WIRA1	22034	40428.57	127474.71	0.0	3500000.0
H11WIRA1	20554	45867.98	147121.73	0.0	3500000.0
H12WIRA1	18747	52821.14	230875.06	0.0	16000000.0
H13WIRA1	20912	50584.30	172098.38	0.0	7500000.0
H14WIRA1	17146	65443.51	367713.05	0.0	39705882.4
H15WIRA1	15723	79548.93	258422.42	0.0	7000000.0
H16WIRA1	15787	86503.32	296029.89	0.0	10152451.0
H3WOIRA1	17991	0.34	0.47	0.0	1.0
H4WOIRA1	21384	0.36	0.48	0.0	1.0
H5WOIRA1	19578	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
H14WOIRA1	17146	0.32	0.47	0.0	1.0
H15WOIRA1	15723	0.34	0.47	0.0	1.0
H16WOIRA1	15787	0.32	0.47	0.0	1.0
H3WFIRA1	17991	4.52	2.26	1.0	9.0
H4WFIRA1	21384	4.45	2.29	1.0	9.0
H5WFIRA1	19578	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	4.72	2.24	1.0	9.0
H14WFIRA1	17146	4.69	2.27	1.0	9.0
H15WFIRA1	15723	4.67	2.30	1.0	9.0
H16WFIRA1	15787	4.73	2.28	1.0	9.0
H3WIRA2	17991	5141.45	24443.93	0.0	1376327.0
H4WIRA2	21384	7055.78	28433.57	0.0	1000000.0
H5WIRA2	19578	9008.80	34916.45	0.0	1000000.0
H6WIRA2	18165	8764.44	32288.59	0.0	600000.0
H7WIRA2	20129	9105.06	37739.55	0.0	1300000.0
H8WIRA2	18469	11213.29	44117.09	0.0	1056493.7
H9WIRA2	17217	12781.83	53786.49	0.0	1818181.8
H10WIRA2	22034	10819.20	43812.14	0.0	1000000.0
H11WIRA2	20554	11015.70	43914.16	0.0	1300000.0
H12WIRA2	18747	13755.51	55681.06	0.0	1800000.0
H13WIRA2	20912	13714.64	61887.99	0.0	2000000.0
H14WIRA2	17146	18972.32	84060.41	0.0	2647058.8
H15WIRA2	15723	22543.05	96618.67	0.0	2200000.0
H16WIRA2	15787	26874.35	117295.96	0.0	3400000.0
H3WOIRA2	17991	0.20	0.40	0.0	1.0
H4WOIRA2	21384	0.22	0.41	0.0	1.0
H5WOIRA2	19578	0.22	0.41	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
H14WOIRA2	17146	0.17	0.37	0.0	1.0
H15WOIRA2	15723	0.18	0.38	0.0	1.0
H16WOIRA2	15787	0.17	0.38	0.0	1.0
H3WFIRA2	17991	5.10	1.94	1.0	9.0
H4WFIRA2	21384	5.07	1.97	1.0	9.0
H5WFIRA2	19578	5.06	1.97	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
H14WFIRA2	17146	5.38	1.84	1.0	9.0
H15WFIRA2	15723	5.38	1.88	1.0	9.0
H16WFIRA2	15787	5.40	1.84	1.0	9.0
H3WIRA3	17991	2557.57	16204.53	0.0	500000.0
H4WIRA3	21384	3729.02	25411.20	0.0	1000000.0
H5WIRA3	19578	4374.98	30630.46	0.0	1000000.0
H6WIRA3	18165	3916.43	25686.39	0.0	800000.0
H7WIRA3	20129	4154.43	29843.15	0.0	1305000.0
H8WIRA3	18469	4393.19	28013.62	0.0	1000000.0
H9WIRA3	17217	4948.53	35811.94	0.0	1700000.0
H10WIRA3	22034	4104.82	30119.65	0.0	1398843.9
H11WIRA3	20554	4234.29	29062.32	0.0	860000.0
H12WIRA3	18747	5724.81	37323.89	0.0	1011000.0
H13WIRA3	20912	6172.54	47849.00	0.0	1940517.0
H14WIRA3	17146	9764.37	89679.93	0.0	4000000.0
H15WIRA3	15723	8629.23	58696.35	0.0	1500000.0
H16WIRA3	15787	11981.01	81854.63	0.0	2500000.0
H3WOIRA3	17991	0.09	0.28	0.0	1.0
H4WOIRA3	21384	0.09	0.29	0.0	1.0
H5WOIRA3	19578	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
H14WOIRA3	17146	0.07	0.25	0.0	1.0
H15WOIRA3	15723	0.07	0.25	0.0	1.0
H16WOIRA3	15787	0.07	0.26	0.0	1.0
H3WFIRA3	17991	5.64	1.36	1.0	9.0
H4WFIRA3	21384	5.64	1.37	1.0	9.0
H5WFIRA3	19578	5.63	1.38	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	1.25	1.0	9.0
H14WFIRA3	17146	5.81	1.27	1.0	9.0
H15WFIRA3	15723	5.82	1.32	1.0	9.0
H16WFIRA3	15787	5.81	1.33	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	7599	13275	11886	13590	12120	11401	12388	11400	10652	14377
1.Yes	5053	6367	6105	7794	7458	6764	7741	7069	6565	7657

Value	w11	w12	w13	w14	w15	w16
0.No	13718	12397	14358	11580	10402	10691
1.Yes	6836	6350	6554	5566	5321	5096

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	11789	11085	12094	11099	10359	13729
1.No imputations	3685	4860	4377	5369	5114	4523	5199	4875	4511	5394
2.Some imputation	1394	1628	1883	2648	2551	2512	2749	2433	2273	2514
9.No Fin resp	95	177	126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
0.No asset	13337	11965	13772	11045	9838	10109
1.No imputations	4733	4402	4508	3827	3506	3425
2.Some imputation	2315	2184	2260	1889	1951	1823
9.No Fin resp	169	196	372	385	428	430

HwWOIRA1: Assets Part Own:IRA lst largest--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			11886	13590	12120	11401	12388	11400	10652	14377
1.Yes			6105	7794	7458	6764	7741	7069	6565	7657

Value	w11	w12	w13	w14	w15	w16
0.No	13718	12397	14358	11580	10402	10691
1.Yes	6836	6350	6554	5566	5321	5096

HwWFIRA1: Assets Part Flag:IRA lst 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			901	1165	961	755	963	763	729	843
3.Incomplete bracket			102	95	141	120	135	102	108	195
5.No value/bracket			476	719	848	982	1022	931	840	730
6.No asset			11605	13196	11789	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	w14	w15	w16
1.Continuous value	5063	4752	4862	4102	3818	3686
2.Complete bracket	751	667	686	607	611	591
3.Incomplete bracket	145	175	203	138	136	126
5.No value/bracket	738	601	605	532	557	480
6.No asset	13337	11965	13772	11045	9838	10109
7.DK ownership	351	391	412	337	335	365
9.No Fin resp	169	196	372	385	428	430

HwWOIRA2: Assets Part Own:IRA 2nd largest--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			14336	16760	15305	14253	15690	14393	13482	17866
1.Yes			3655	4624	4273	3912	4439	4076	3735	4168

Value	w11	w12	w13	w14	w15	w16
0.No	16898	15300	17502	14261	12927	13103
1.Yes	3656	3447	3410	2885	2796	2684

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	3278	3099	2846	3317
2.Complete bracket			461	618	451	378	507	384	341	320
3.Incomplete bracket			68	35	59	57	47	37	55	59
5.No value/bracket			205	364	397	426	440	410	317	325
6.No asset			13998	16259	14872	13585	15032	13717	12859	16729
7.DK ownership			226	382	332	756	738	760	725	887
9.No Fin resp			126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	2749	2666	2612	2223	2095	2006
2.Complete bracket	335	293	318	248	255	242
3.Incomplete bracket	62	70	53	53	46	61
5.No value/bracket	347	232	264	232	234	239
6.No asset	16126	14487	16452	13336	11907	12166
7.DK ownership	766	803	841	669	758	643
9.No Fin resp	169	196	372	385	428	430

HwWOIRA3: Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			16447	19443	17771	16539	18272	16799	15699	20370
1.Yes			1544	1941	1807	1626	1857	1670	1518	1664

Value	w11	w12	w13	w14	w15	w16
0.No	19157	17347	19546	15991	14633	14647
1.Yes	1397	1400	1366	1155	1090	1140

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			209	281	172	167	198	161	146	108
3.Incomplete bracket			6	15	22	33	20	10	15	29
5.No value/bracket			103	198	188	239	218	175	158	150
6.No asset			16098	18899	17320	15761	17480	16006	14948	19114
7.DK ownership			226	382	332	756	738	760	725	887
9.No Fin resp			126	171	124	45	87	62	74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	1085	1086	1103	911	886	881
2.Complete bracket	125	104	107	77	70	93
3.Incomplete bracket	14	19	16	23	13	23
5.No value/bracket	134	150	110	117	94	114
6.No asset	18261	16389	18363	14964	13474	13603
7.DK ownership	766	803	841	669	758	643
9.No Fin resp	169	196	372	385	428	430

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.

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.

In Waves 3-5, Respondents who say DK/RF to the "how many accounts" question answer the questions in the first IRA loop, but then skip the questions in the remaining two IRA loops. HRS has confirmed that follow-up questions ask about "this account." Therefore, we assume these Respondents have only one account (IRA #1), and set ownership of the

second (IRA #2) and third (IRA #3) accounts to "No asset."

In Waves 6-9, Respondents who say DK/RF to the "how many accounts" question skip the questions in all three IRA loops. Therefore, we treat these Respondents as owning one account (IRA #1), and set ownership of the second (IRA #2) and third (IRA #3) accounts to "DK ownership," in which case they undergo ownership imputation for the second and third accounts, and bracket/amount imputation if ownership is imputed.

From Wave 10 forward, Respondents who say DK/RF to the "how many accounts" question answer the questions in the first IRA loop, but then skip the questions in the remaining two IRA loops. However, the amount question in the first IRA loop asks about the total in these accounts at the present time. Therefore, the imputation methodology is the same as that for Waves 6-9, the only difference being that we ignore the bracket/amount imputations for the second (IRA #2) and third (IRA #3) accounts, and instead allocate the total from first account (IRA #1) to all accounts (depending on ownership) using a proportional allocation rule that allocates the reported/imputed amount for the first account to each owned IRA proportional to the amounts reported by all respondents who gave only continuous amounts, and who reported the same number of IRAs (i.e., two or three) as the current Respondent.

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.

Users should note the following outlier:

HHIDPN: 40407030 reported IRA assets in Section U (QU003_9B) worth $45,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The net value of IRA and Keogh accounts is asked in 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 (see the How Constructed section above for details about how Respondents who say DK/RF to this question are handled in the imputation process). 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).

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

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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
    F4885           J91.NUMBER IRAS
    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
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    F4930           J107.TOTAL $ IRA ACCOUNT-3
    F4931B          J107.(J22-3)TOTAL $ IRA ACCOUNT-3-Bkt
HRS 2000:
    G5329           J90.IRA
    G5330           J91.NUMBER IRAS
    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
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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 2022:	
SQU001_2	ASSET RECONCILIATION – IRA
SQU002_2	ASSET RECONCILIATION – WHICH WRONG–IRA
SQU003_2A	ASSET RECONCILIATION – HOW MUCH –A–IRA
SQU003_2B	ASSET RECONCILIATION – HOW MUCH–B–IRA
SQU004_2A	ASSET RECONCILIATION – MIN–A–IRA
SQU005_2A	ASSET RECONCILIATION – MAX–A –IRA
SQU005_2B	ASSET RECONCILIATION – MAX–B –IRA
SQU006_2A	ASSET RECONCILIATION – RESULT–A–IRA
SQU006_2B	ASSET RECONCILIATION – RESULT–B–IRA
SQU022_2A	WHICH WAVE WRONG–A–IRA
SQU022_2B	WHICH WAVE VALUE WAS WRONG–B–IRA
HRS 2002–2022:	
xQ162	IRA OR KEOGH
xQ163	NUMBERS OF IRA OR KEPGH
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 2006–2020:	
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
14	H14WSTCK	H14WSTCK:W14 Assets:Stocks--Cross-section	Cont
15	H15WSTCK	H15WSTCK:W15 Assets:Stocks--Cross-section	Cont
16	H16WSTCK	H16WSTCK:W16 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
14	H14WOSTCK	H14WOSTCK:W14 Assets Own:Stocks--Cross-section	Categ
15	H15WOSTCK	H15WOSTCK:W15 Assets Own:Stocks--Cross-section	Categ
16	H16WOSTCK	H16WOSTCK:W16 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
14	H14WFSTCK	H14WFSTCK:W14 Assets Flag:Stocks--Cross-section	Categ
15	H15WFSTCK	H15WFSTCK:W15 Assets Flag:Stocks--Cross-section	Categ
16	H16WFSTCK	H16WFSTCK:W16 Assets Flag:Stocks--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WSTCK	12652	18811.64	86165.56	0.0	2500000.0
H2WSTCK	19642	23468.06	114962.03	-9500.0	5000000.0
H3WSTCK	17991	45949.51	400156.77	0.0	40000000.0
H4WSTCK	21384	53872.58	339422.84	0.0	30000000.0
H5WSTCK	19578	65700.04	376367.94	0.0	30000000.0

H6WSTCK	18165	55581.77	225092.36	0.0	12000000.0
H7WSTCK	20129	68055.71	431718.76	0.0	25000000.0
H8WSTCK	18469	70549.27	476656.73	0.0	30000000.0
H9WSTCK	17217	68847.04	322184.00	0.0	10000001.0
H10WSTCK	22034	54167.58	304046.17	0.0	20000000.0
H11WSTCK	20554	57003.45	420391.57	0.0	42300000.0
H12WSTCK	18747	75826.47	1423340.53	0.0	190000000.0
H13WSTCK	20912	61977.80	363369.17	0.0	12000000.0
H14WSTCK	17146	77882.68	428020.30	0.0	15000000.0
H15WSTCK	15723	80801.85	443689.19	-20000.0	16000000.0
H16WSTCK	15787	82616.17	465511.79	0.0	20000000.0
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	19578	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	0.39	0.0	1.0
H14WOSTCK	17146	0.19	0.39	0.0	1.0
H15WOSTCK	15723	0.19	0.39	0.0	1.0
H16WOSTCK	15787	0.18	0.39	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	4.67	2.16	1.0	9.0
H4WFSTCK	21384	4.71	2.15	1.0	9.0
H5WFSTCK	19578	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	5.28	1.85	1.0	9.0
H14WFSTCK	17146	5.31	1.86	1.0	9.0
H15WFSTCK	15723	5.31	1.89	1.0	9.0
H16WFSTCK	15787	5.35	1.86	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	9030	14279	12350	14556	13080	12267	13869	13322	12709	17091
1.Yes	3622	5363	5641	6828	6498	5898	6260	5147	4508	4943

Value	w11	w12	w13	w14	w15	w16
0.No	16307	14823	17072	13972	12728	12926
1.Yes	4247	3924	3840	3174	2995	2861

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	1460	1554	1290	1116	1117	802	755	723
3.Incomplete bracket	68	116	126	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	12720	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	w14	w15	w16
1.Continuous value	2987	2816	2807	2262	2098	1976
2.Complete bracket	647	538	473	386	374	429
3.Incomplete bracket	81	103	72	73	79	60
4.Range card bracket						
5.No value/bracket	419	356	368	324	283	239
6.No asset	15842	14339	16436	13354	12043	12266
7.DK ownership	409	399	383	362	418	387
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of stocks and mutual funds is assigned to HwWSTCK. The HwWFSTCK variable indicates whether 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:

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 in 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

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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
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    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
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    JU022A_2        PREV WAVE VALUE YEAR-2
    JU022A_3        PREV WAVE VALUE YEAR-3
HRS 2022:
    SQU001_3        ASSET RECONCILIATION - STOCK
    SQU002_3        ASSET RECONCILIATION - WHICH WRONG-STOCK
    SQU003_3A       ASSET RECONCILIATION - HOW MUCH -A-STOCK
    SQU003_3B       ASSET RECONCILIATION - HOW MUCH-B-STOCK
    SQU004_3A       ASSET RECONCILIATION - MIN-A-STOCK
    SQU004_3B       ASSET RECONCILIATION - MIN-B-STOCK
    SQU005_3A       ASSET RECONCILIATION - MAX-A -STOCK
    SQU005_3B       ASSET RECONCILIATION - MAX-B -STOCK
    SQU006_3A       ASSET RECONCILIATION - RESULT-A-STOCK
    SQU006_3B       ASSET RECONCILIATION - RESULT-B-STOCK
    SQU022_3A       WHICH WAVE WRONG-A-STOCK
    SQU022_3B       WHICH WAVE WRONG-B-STOCK
HRS 2002-2022:
    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 2006-2020:
    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
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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
14	H14WCHCK	H14WCHCK:W14 Assets:Checking,Savings Acct--Cross-section	Cont
15	H15WCHCK	H15WCHCK:W15 Assets:Checking,Savings Acct--Cross-section	Cont
16	H16WCHCK	H16WCHCK:W16 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
14	H14WOCHCK	H14WOCHCK:W14 Assets Own:Checking,Savings Ac--Cross-section	Categ
15	H15WOCHCK	H15WOCHCK:W15 Assets Own:Checking,Savings Ac--Cross-section	Categ
16	H16WOCHCK	H16WOCHCK:W16 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
14	H14WFCHCK	H14WFCHCK:W14 Assets Flag:Checking,Savings--Cross-section	Categ
15	H15WFCHCK	H15WFCHCK:W15 Assets Flag:Checking,Savings--Cross-section	Categ
16	H16WFCHCK	H16WFCHCK:W16 Assets Flag:Checking,Savings--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCHCK	12652	13711.21	45954.08	0.0	2500000.0
H2WCHCK	19642	16777.59	42916.60	0.0	900000.0
H3WCHCK	17991	19974.54	63364.97	0.0	2500000.0
H4WCHCK	21384	23683.77	255545.50	0.0	25000000.0
H5WCHCK	19578	20635.62	56364.58	0.0	3500000.0

H6WCHCK	18165	26271.27	254568.64	0.0	33300000.0
H7WCHCK	20129	25340.18	69300.54	0.0	3000000.0
H8WCHCK	18469	25955.59	71731.70	0.0	2500000.0
H9WCHCK	17217	27323.28	72202.74	0.0	1700000.0
H10WCHCK	22034	26155.44	87657.97	0.0	4000000.0
H11WCHCK	20554	28377.28	115799.12	0.0	7500000.0
H12WCHCK	18747	31531.18	112975.42	0.0	5000000.0
H13WCHCK	20912	27553.91	97885.65	0.0	6000000.0
H14WCHCK	17146	32421.61	181082.05	0.0	16000000.0
H15WCHCK	15723	33963.97	112178.67	0.0	5000000.0
H16WCHCK	15787	37871.35	115799.98	0.0	3700000.0
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	19578	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
H14WOCHCK	17146	0.72	0.45	0.0	1.0
H15WOCHCK	15723	0.71	0.45	0.0	1.0
H16WOCHCK	15787	0.72	0.45	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	2.32	2.05	1.0	9.0
H4WFCHCK	21384	2.43	2.12	1.0	9.0
H5WFCHCK	19578	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	2.82	2.41	1.0	9.0
H14WFCHCK	17146	2.92	2.47	1.0	9.0
H15WFCHCK	15723	2.98	2.50	1.0	9.0
H16WFCHCK	15787	2.93	2.49	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	2422	4110	2955	3558	3069	2596	2904	2573	2479	4860
1.Yes	10230	15532	15036	17826	16509	15569	17225	15896	14738	17174

Value	w11	w12	w13	w14	w15	w16
0.No	4974	4444	5624	4868	4513	4359
1.Yes	15580	14303	15288	12278	11210	11428

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	2814	2969	2214	1890	2212	1864	1677	1472
3.Incomplete bracket	173	219	213	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	2957	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	w14	w15	w16
1.Continuous value	12477	11564	12289	9883	8904	9101
2.Complete bracket	1332	1171	1211	843	827	809
3.Incomplete bracket	208	192	186	182	153	163
4.Range card bracket						
5.No value/bracket	1235	1026	1105	899	850	869
6.No asset	4838	4314	5384	4660	4248	4103
7.DK ownership	295	284	364	294	313	312
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed value of checking, savings, and money market accounts is assigned to HwWCHCK. The HwWFCHCK variable indicates whether 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 in each wave. The question wording is similar in 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

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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
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    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 2022:
    SQU001_4        ASSET RECONCILIATION - CHECKING
    SQU002_4        ASSET RECONCILIATION - WHICH WRONG-CHECKING
    SQU003_4A       ASSET RECONCILIATION - HOW MUCH -A-CHECKING
    SQU003_4B       ASSET RECONCILIATION - HOW MUCH-B-CHECKING
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    SQU004_4A       ASSET RECONCILIATION - MIN-A-CHECKING
    SQU004_4B       ASSET RECONCILIATION - MIN-B-CHECKING
    SQU005_4A       ASSET RECONCILIATION - MAX-A -CHECKING
    SQU005_4B       ASSET RECONCILIATION - MAX-B -CHECKING
    SQU006_4A       ASSET RECONCILIATION - RESULT-A-CHECKING
    SQU006_4B       ASSET RECONCILIATION - RESULT-B-CHECKING
    SQU022_4A       WHICH WAVE WRONG-A-CHECKING
    SQU022_4B       WHICH WAVE WRONG-B-CHECKING
HRS 2002-2022:
    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 2006-2020:
    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
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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
14	H14WCD	H14WCD:W14 Assets:CDs,SvBonds,T-bills--Cross-section	Cont
15	H15WCD	H15WCD:W15 Assets:CDs,SvBonds,T-bills--Cross-section	Cont
16	H16WCD	H16WCD:W16 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
14	H14WOCD	H14WOCD:W14 Assets Own:CDs,SvBonds,T-bills--Cross-section	Categ
15	H15WOCD	H15WOCD:W15 Assets Own:CDs,SvBonds,T-bills--Cross-section	Categ
16	H16WOCD	H16WOCD:W16 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
14	H14WFCD	H14WFCD:W14 Assets Flag:CDs,SvBonds,T-bills--Cross-section	Categ
15	H15WFCD	H15WFCD:W15 Assets Flag:CDs,SvBonds,T-bills--Cross-section	Categ
16	H16WFCD	H16WFCD:W16 Assets Flag:CDs,SvBonds,T-bills--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCD	12652	7450.86	50579.91	0.0	3006531.9
H2WCD	19642	7966.09	35274.50	0.0	1000000.0
H3WCD	17991	11749.89	56613.54	0.0	3000000.0
H4WCD	21384	11209.17	54562.45	0.0	4000000.0
H5WCD	19578	13897.79	65179.31	0.0	2750000.0

H6WCD	18165	12672.93	56958.84	0.0	2000000.0
H7WCD	20129	10612.55	52019.52	0.0	2000000.0
H8WCD	18469	16323.04	62110.20	0.0	1200000.0
H9WCD	17217	19282.10	77759.67	0.0	2500000.0
H10WCD	22034	11522.57	60421.94	0.0	2200000.0
H11WCD	20554	9364.96	54746.59	0.0	1000000.0
H12WCD	18747	8894.64	91856.26	0.0	10000000.0
H13WCD	20912	7091.78	52297.14	0.0	2500000.0
H14WCD	17146	6812.91	52720.65	0.0	2000000.0
H15WCD	15723	7482.24	62893.55	0.0	3000000.0
H16WCD	15787	8117.78	67202.15	0.0	2000000.0
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	19578	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
H14WOCD	17146	0.09	0.28	0.0	1.0
H15WOCD	15723	0.09	0.28	0.0	1.0
H16WOCD	15787	0.08	0.27	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	4.95	2.04	1.0	9.0
H4WFCD	21384	5.02	1.99	1.0	9.0
H5WFCD	19578	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	1.39	1.0	9.0
H14WFCD	17146	5.71	1.40	1.0	9.0
H15WFCD	15723	5.75	1.39	1.0	9.0
H16WFCD	15787	5.79	1.32	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	15210	13422	16088	14401	13689	16038	13903	12915	18385
1.Yes	3336	4432	4569	5296	5177	4476	4091	4566	4302	3649

Value	w11	w12	w13	w14	w15	w16
0.No	17853	16613	19014	15636	14364	14575
1.Yes	2701	2134	1898	1510	1359	1212

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	795	842	760	510	536	447	416	377
3.Incomplete bracket	59	80	73	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	13941	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	w14	w15	w16
1.Continuous value	1998	1573	1392	1158	994	888
2.Complete bracket	261	204	205	118	116	93
3.Incomplete bracket	57	48	53	37	28	24
4.Range card bracket						
5.No value/bracket	317	242	200	140	154	132
6.No asset	17287	16041	18236	14878	13607	13779
7.DK ownership	465	443	453	430	396	441
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed value of CDs, government savings bonds, and treasury bills is assigned to HwWCD. The HwWFCD variable indicates whether 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 in each wave. The question wording is similar in 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

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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:
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	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 2002-2022:		
	xQ356	CDS GOVT SAVINGS TBILLS
	xQ357	CDS GOVT SAVINGS TBILLS TOTAL VALUE
	xQ358	CDS TOTAL VALUE - MIN

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    xQ359           CDS TOTAL VALUE - MAX
    xQ360           CDS TOTAL VALUE - RESULT
HRS 2006-2020:
    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
14	H14WBOND	H14WBOND:W14 Assets:Bonds--Cross-section	Cont
15	H15WBOND	H15WBOND:W15 Assets:Bonds--Cross-section	Cont
16	H16WBOND	H16WBOND:W16 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
14	H14WOBOND	H14WOBOND:W14 Assets Own:Bonds--Cross-section	Categ
15	H15WOBOND	H15WOBOND:W15 Assets Own:Bonds--Cross-section	Categ
16	H16WOBOND	H16WOBOND:W16 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
14	H14WFBOND	H14WFBOND:W14 Assets Flag:Bonds--Cross-section	Categ
15	H15WFBOND	H15WFBOND:W15 Assets Flag:Bonds--Cross-section	Categ
16	H16WFBOND	H16WFBOND:W16 Assets Flag:Bonds--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBOND	12652	3074.80	31829.79	0.0	1500000.0
H2WBOND	19642	4917.36	66244.38	0.0	4500000.0
H3WBOND	17991	7845.70	76036.09	0.0	4500000.0
H4WBOND	21384	7304.01	74381.43	0.0	4000000.0
H5WBOND	19578	7424.43	61287.83	0.0	3000000.0
H6WBOND	18165	10325.59	84940.65	0.0	3500000.0

H7WBOND	20129	10533.24	102951.17	0.0	6000000.0
H8WBOND	18469	10810.91	103706.17	0.0	3500000.0
H9WBOND	17217	9936.36	90670.07	0.0	3000000.0
H10WBOND	22034	8973.10	86687.92	0.0	4000000.0
H11WBOND	20554	9914.56	206183.71	0.0	25000000.0
H12WBOND	18747	9492.70	122747.85	0.0	8500000.0
H13WBOND	20912	8454.43	131671.64	0.0	15000000.0
H14WBOND	17146	11141.44	140976.76	0.0	10000000.0
H15WBOND	15723	8935.87	84724.23	0.0	3000000.0
H16WBOND	15787	7471.40	92675.26	0.0	4500000.0
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	19578	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
H14WOBOND	17146	0.04	0.19	0.0	1.0
H15WOBOND	15723	0.04	0.19	0.0	1.0
H16WOBOND	15787	0.03	0.18	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	5.67	1.29	1.0	9.0
H4WFBOND	21384	5.73	1.22	1.0	9.0
H5WFBOND	19578	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	5.90	0.97	1.0	9.0
H14WFBOND	17146	5.93	0.97	1.0	9.0
H15WFBOND	15723	5.97	0.95	1.0	9.0
H16WFBOND	15787	5.98	0.93	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	16475	19722	18075	16716	18658	17300	16082	20803
1.Yes	794	1153	1516	1662	1503	1449	1471	1169	1135	1231

Value	w11	w12	w13	w14	w15	w16
0.No	19445	17858	20019	16471	15164	15253
1.Yes	1109	889	893	675	559	534

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	343	335	271	234	261	166	163	169
3.Incomplete bracket	8	37	24	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	17561	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	w14	w15	w16
1.Continuous value	717	567	542	412	337	318
2.Complete bracket	159	124	144	103	79	71
3.Incomplete bracket	27	29	30	24	24	22
4.Range card bracket						
5.No value/bracket	171	138	149	109	84	87
6.No asset	18971	17327	19312	15779	14380	14506
7.DK ownership	340	366	362	334	391	353
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of bonds or bond funds is assigned to HwWBOND. The HwWFBOND variable indicates whether 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 in each wave. The question wording is similar in 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

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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
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	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 2002-2022:		
	xQ330	BOND ASSETS
	xQ331	BOND ASSETS TOTAL VALUE
	xQ332	BOND ASSETS TOTAL VALUE - MIN
	xQ333	BOND ASSETS TOTAL VALUE - MAX

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    xQ334           BOND ASSETS TOTAL VALUE - RESULT
HRS 2006-2020:
    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
14	H14WOTHR	H14WOTHR:W14 Assets:Other svngs, assets--Cross-section	Cont
15	H15WOTHR	H15WOTHR:W15 Assets:Other svngs, assets--Cross-section	Cont
16	H16WOTHR	H16WOTHR:W16 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
14	H14WOOTHR	H14WOOTHR:W14 Assets Own:Other svngs,assets--Cross-section	Categ
15	H15WOOTHR	H15WOOTHR:W15 Assets Own:Other svngs,assets--Cross-section	Categ
16	H16WOOTHR	H16WOOTHR:W16 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
14	H14WFOTHR	H14WFOTHR:W14 Assets Flag:Other svngs,assets--Cross-section	Categ
15	H15WFOTHR	H15WFOTHR:W15 Assets Flag:Other svngs,assets--Cross-section	Categ
16	H16WFOTHR	H16WFOTHR:W16 Assets Flag:Other svngs,assets--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WOTHR	12652	8442.67	57852.54	0.0	3000000.0
H2WOTHR	19642	6373.47	32441.98	0.0	1000000.0
H3WOTHR	17991	7304.55	48757.47	0.0	2000000.0
H4WOTHR	21384	9076.33	87999.38	0.0	6000000.0
H5WOTHR	19578	9273.03	68424.36	0.0	3155000.0

H6WOTHR	18165	16980.12	708250.96	0.0	90000000.0
H7WOTHR	20129	12641.35	98317.37	0.0	5000000.0
H8WOTHR	18469	14891.54	172681.77	0.0	15000000.0
H9WOTHR	17217	13907.55	147641.08	0.0	15000000.0
H10WOTHR	22034	13900.92	189483.38	-50000.0	18000000.0
H11WOTHR	20554	11254.21	89900.63	0.0	5000000.0
H12WOTHR	18747	11877.25	79502.10	0.0	2200000.0
H13WOTHR	20912	11212.75	73930.61	0.0	2500000.0
H14WOTHR	17146	15809.44	178070.95	0.0	11000000.0
H15WOTHR	15723	15429.94	131775.54	0.0	7800000.0
H16WOTHR	15787	16484.14	118579.85	0.0	6000000.0
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	19578	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
H14WOOTHR	17146	0.14	0.35	0.0	1.0
H15WOOTHR	15723	0.14	0.34	0.0	1.0
H16WOOTHR	15787	0.14	0.34	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	19578	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	5.44	1.71	1.0	9.0
H14WFOTHR	17146	5.45	1.73	1.0	9.0
H15WFOTHR	15723	5.50	1.71	1.0	9.0
H16WFOTHR	15787	5.50	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	15279	18371	16723	15726	16726	15495	14467	18499
1.Yes	2019	3537	2712	3013	2855	2439	3403	2974	2750	3535

Value	w11	w12	w13	w14	w15	w16
0.No	17456	15724	17951	14673	13595	13608
1.Yes	3098	3023	2961	2473	2128	2179

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	16359	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	w14	w15	w16
1.Continuous value	2467	2400	2344	1893	1662	1688
2.Complete bracket	349	331	312	284	223	202
3.Incomplete bracket	30	27	23	41	34	38
4.Range card bracket						
5.No value/bracket	188	179	193	156	124	130
6.No asset	16987	15234	17281	14047	12894	12933
7.DK ownership	364	380	386	340	358	366
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The reported or imputed net value of all other savings is assigned to HwWOTHR. The HwWFOTHR variable indicates whether 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 in 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

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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
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    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
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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 2022:	
SQU001_5	ASSET RECONCILIATION – OTHER
SQU002_5	ASSET RECONCILIATION – WHICH WRONG–OTHER
SQU003_5A	ASSET RECONCILIATION – HOW MUCH –A–OTHER
SQU003_5B	ASSET RECONCILIATION – HOW MUCH–B–OTHER
SQU004_5A	ASSET RECONCILIATION – MIN–A–OTHER
SQU004_5B	ASSET RECONCILIATION – MIN–B–OTHER
SQU005_5A	ASSET RECONCILIATION – MAX–A –OTHER
SQU005_5B	ASSET RECONCILIATION – MAX–B –OTHER
SQU006_5A	ASSET RECONCILIATION – RESULT–A–OTHER
SQU006_5B	ASSET RECONCILIATION – RESULT–B–OTHER
SQU022_5A	WHICH WAVE WRONG–A–OTHER
SQU022_5B	WHICH WAVE VALUE WAS WRONG–B–OTHER
HRS 2002–2022:	
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 2004–2020:	
xU001_3	ASSET RECONCILIATION STEM QUESTION –3
xU002_3	ASSET RECONCILIATION WHICH WRONG – 3
HRS 2006–2020:	
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--Cross-section	Cont
2	H2WDEBT	H2WDEBT:W2 Assets:Debts--Cross-section	Cont
3	H3WDEBT	H3WDEBT:W3 Assets:Debts--Cross-section	Cont
4	H4WDEBT	H4WDEBT:W4 Assets:Debts--Cross-section	Cont
5	H5WDEBT	H5WDEBT:W5 Assets:Debts--Cross-section	Cont
6	H6WDEBT	H6WDEBT:W6 Assets:Debts--Cross-section	Cont
7	H7WDEBT	H7WDEBT:W7 Assets:Debts--Cross-section	Cont
8	H8WDEBT	H8WDEBT:W8 Assets:Debts--Cross-section	Cont
9	H9WDEBT	H9WDEBT:W9 Assets:Debts--Cross-section	Cont
10	H10WDEBT	H10WDEBT:W10 Assets:Debts--Cross-section	Cont
11	H11WDEBT	H11WDEBT:W11 Assets:Debts--Cross-section	Cont
12	H12WDEBT	H12WDEBT:W12 Assets:Debts--Cross-section	Cont
13	H13WDEBT	H13WDEBT:W13 Assets:Debts--Cross-section	Cont
14	H14WDEBT	H14WDEBT:W14 Assets:Debts--Cross-section	Cont
15	H15WDEBT	H15WDEBT:W15 Assets:Debts--Cross-section	Cont
16	H16WDEBT	H16WDEBT:W16 Assets:Debts--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
14	H14WODEBT	H14WODEBT:W14 Assets Own:Debts--Cross-section	Categ
15	H15WODEBT	H15WODEBT:W15 Assets Own:Debts--Cross-section	Categ
16	H16WODEBT	H16WODEBT:W16 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
14	H14WFDEBT	H14WFDEBT:W14 Assets Flag:Debts--Cross-section	Categ
15	H15WFDEBT	H15WFDEBT:W15 Assets Flag:Debts--Cross-section	Categ
16	H16WFDEBT	H16WFDEBT:W16 Assets Flag:Debts--Cross-section	Categ
9	H9WDEBTCC	H9WDEBTCC:W9 Assets:Credit Card Debt--Cross-section	Cont
10	H10WDEBTCC	H10WDEBTCC:W10 Assets:Credit Card Debt--Cross-section	Cont
11	H11WDEBTCC	H11WDEBTCC:W11 Assets:Credit Card Debt--Cross-section	Cont
12	H12WDEBTCC	H12WDEBTCC:W12 Assets:Credit Card Debt--Cross-section	Cont
13	H13WDEBTCC	H13WDEBTCC:W13 Assets:Credit Card Debt--Cross-section	Cont
14	H14WDEBTCC	H14WDEBTCC:W14 Assets:Credit Card Debt--Cross-section	Cont
15	H15WDEBTCC	H15WDEBTCC:W15 Assets:Credit Card Debt--Cross-section	Cont
16	H16WDEBTCC	H16WDEBTCC:W16 Assets:Credit Card Debt--Cross-section	Cont
9	H9WODEBTCC	H9WODEBTCC:W9 Assets Own:Credit Card Debt--Cross-section	Categ
10	H10WODEBTCC	H10WODEBTCC:W10 Assets Own:Credit Card Debt--Cross-section	Categ
11	H11WODEBTCC	H11WODEBTCC:W11 Assets Own:Credit Card Debt--Cross-section	Categ
12	H12WODEBTCC	H12WODEBTCC:W12 Assets Own:Credit Card Debt--Cross-section	Categ
13	H13WODEBTCC	H13WODEBTCC:W13 Assets Own:Credit Card Debt--Cross-section	Categ
14	H14WODEBTCC	H14WODEBTCC:W14 Assets Own:Credit Card Debt--Cross-section	Categ

15	H15WODEBTCC	H15WODEBTCC:W15 Assets Own:Credit Card Debt--Cross-section	Categ
16	H16WODEBTCC	H16WODEBTCC:W16 Assets Own:Credit Card Debt--Cross-section	Categ
9	H9WFDEBTCC	H9WFDEBTCC:W9 Assets Flag:Credit Card Debt--Cross-section	Categ
10	H10WFDEBTCC	H10WFDEBTCC:W10 Assets Flag:Credit Card Debt--Cross-section	Categ
11	H11WFDEBTCC	H11WFDEBTCC:W11 Assets Flag:Credit Card Debt--Cross-section	Categ
12	H12WFDEBTCC	H12WFDEBTCC:W12 Assets Flag:Credit Card Debt--Cross-section	Categ
13	H13WFDEBTCC	H13WFDEBTCC:W13 Assets Flag:Credit Card Debt--Cross-section	Categ
14	H14WFDEBTCC	H14WFDEBTCC:W14 Assets Flag:Credit Card Debt--Cross-section	Categ
15	H15WFDEBTCC	H15WFDEBTCC:W15 Assets Flag:Credit Card Debt--Cross-section	Categ
16	H16WFDEBTCC	H16WFDEBTCC:W16 Assets Flag:Credit Card Debt--Cross-section	Categ
16	H16WDEBTMD	H16WDEBTMD:W16 Assets:Medical Debt--Cross-section	Cont
16	H16WODEBTMD	H16WODEBTMD:W16 Assets Own:Medical Debt--Cross-section	Categ
16	H16WFDEBTMD	H16WFDEBTMD:W16 Assets Flag:Medical Debt--Cross-section	Categ
16	H16WDEBTED	H16WDEBTED:W16 Assets:Educational Debt--Cross-section	Cont
16	H16WODEBTED	H16WODEBTED:W16 Assets Own:Educational Debt--Cross-section	Categ
16	H16WFDEBTED	H16WFDEBTED:W16 Assets Flag:Educational Debt--Cross-section	Categ
16	H16WDEBTO	H16WDEBTO:W16 Assets:Other Debt--Cross-section	Cont
16	H16WODEBTO	H16WODEBTO:W16 Assets Own:Other Debt--Cross-section	Categ
16	H16WFDEBTO	H16WFDEBTO:W16 Assets Flag:Other Debt--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WDEBT	12652	3229.05	19739.05	0.0	900000.0
H2WDEBT	19642	2179.42	10817.89	0.0	500000.0
H3WDEBT	17991	2352.41	12803.99	0.0	500000.0
H4WDEBT	21384	3550.50	67453.49	0.0	6666733.0
H5WDEBT	19578	2640.41	14955.94	0.0	700000.0
H6WDEBT	18165	2931.37	18750.45	0.0	800000.0
H7WDEBT	20129	4036.40	34702.97	0.0	2400000.0
H8WDEBT	18469	4198.91	38006.05	0.0	2200000.0
H9WDEBT	17217	4414.65	32150.54	0.0	1900000.0
H10WDEBT	22034	6002.82	32303.22	0.0	2000000.0
H11WDEBT	20554	5289.10	28785.27	0.0	1700000.0
H12WDEBT	18747	5109.45	25984.58	0.0	1500000.0
H13WDEBT	20912	6095.88	33994.50	0.0	2000000.0
H14WDEBT	17146	5980.91	33256.83	0.0	2000000.0
H15WDEBT	15723	5196.59	30739.04	0.0	2500000.0
H16WDEBT	15787	7813.78	28895.18	0.0	1100000.0
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	19578	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
H14WODEBT	17146	0.34	0.47	0.0	1.0
H15WODEBT	15723	0.32	0.46	0.0	1.0
H16WODEBT	15787	0.49	0.50	0.0	1.0
H1WFDEBT	12652	0.53	0.95	0.0	9.0
H2WFDEBT	19642	0.41	0.99	0.0	9.0
H3WFDEBT	17991	0.39	0.91	0.0	9.0
H4WFDEBT	21384	0.40	0.96	0.0	9.0
H5WFDEBT	19578	0.38	0.89	0.0	9.0
H6WFDEBT	18165	0.33	0.71	0.0	9.0
H7WFDEBT	20129	0.39	0.81	0.0	9.0
H8WFDEBT	18469	0.38	0.76	0.0	9.0
H9WFDEBT	17217	0.40	0.80	0.0	9.0
H10WFDEBT	22034	0.57	1.28	0.0	9.0
H11WFDEBT	20554	0.46	0.96	0.0	9.0
H12WFDEBT	18747	0.47	1.04	0.0	9.0
H13WFDEBT	20912	0.56	1.27	0.0	9.0
H14WFDEBT	17146	0.59	1.40	0.0	9.0
H15WFDEBT	15723	0.60	1.51	0.0	9.0
H16WFDEBT	15787	0.80	1.52	0.0	9.0
H9WDEBTCC	17217	2076.32	8358.24	0.0	500000.0
H10WDEBTCC	22034	2393.71	8374.29	0.0	200000.0
H11WDEBTCC	20554	2078.66	7218.86	0.0	157000.0
H12WDEBTCC	18747	1987.38	6774.62	0.0	130000.0
H13WDEBTCC	20912	1917.91	6089.76	0.0	100000.0
H14WDEBTCC	17146	2204.57	12676.97	0.0	1000000.0
H15WDEBTCC	15723	1866.07	5994.49	0.0	150000.0
H16WDEBTCC	15787	2060.67	5996.11	0.0	130000.0
H9WODEBTCC	17217	0.24	0.43	0.0	1.0
H10WODEBTCC	22034	0.26	0.44	0.0	1.0
H11WODEBTCC	20554	0.24	0.43	0.0	1.0
H12WODEBTCC	18747	0.24	0.43	0.0	1.0
H13WODEBTCC	20912	0.25	0.43	0.0	1.0
H14WODEBTCC	17146	0.24	0.43	0.0	1.0
H15WODEBTCC	15723	0.23	0.42	0.0	1.0
H16WODEBTCC	15787	0.37	0.48	0.0	1.0
H9WFDEBTCC	17217	4.94	2.06	1.0	9.0
H10WFDEBTCC	22034	4.88	2.18	1.0	9.0
H11WFDEBTCC	20554	4.93	2.09	1.0	9.0
H12WFDEBTCC	18747	4.95	2.09	1.0	9.0
H13WFDEBTCC	20912	4.93	2.15	1.0	9.0
H14WFDEBTCC	17146	4.98	2.14	1.0	9.0
H15WFDEBTCC	15723	5.07	2.10	1.0	9.0
H16WFDEBTCC	15787	4.43	2.40	1.0	9.0
H16WDEBTMD	15787	1193.39	13905.00	0.0	1000000.0
H16WODEBTMD	15787	0.17	0.38	0.0	1.0
H16WFDEBTMD	15787	5.32	1.89	1.0	9.0
H16WDEBTED	15787	3646.67	20243.51	0.0	550000.0

H16WODEBTED	15787	0.08	0.28	0.0	1.0
H16WFDEBTED	15787	5.70	1.43	1.0	9.0
H16WDEBTO	15787	913.05	11378.55	0.0	600000.0
H16WODEBTO	15787	0.04	0.20	0.0	1.0
H16WFDEBTO	15787	5.89	1.11	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	13133	15770	14219	13710	14270	13030	11933	14145
1.Yes	5017	5486	4858	5614	5359	4455	5859	5439	5284	7889

Value	w11	w12	w13	w14	w15	w16
0.No	13646	12561	13531	11269	10756	8022
1.Yes	6908	6186	7381	5877	4967	7765

HwWFDEBT: Assets Flag:Debts--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No asset	7415	13859	12914	15443	13973	13459	14012	12842	11725	13688
1.No imputations	4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Some imputation	742	880	845	1143	916	964	1097	915	820	1056
9.No Fin resp	95	177	126	171	124	45	87	63	74	397

Value	w11	w12	w13	w14	w15	w16
0.No asset	13347	12265	13074	10834	10297	8088
1.No imputations	6160	5500	6545	5155	4367	5758
2.Some imputation	878	786	920	772	631	1511
9.No Fin resp	169	196	373	385	428	430

HwWODEBTCC: Assets Own:Credit Card Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No									13114	16329
1.Yes									4103	5705

Value	w11	w12	w13	w14	w15	w16
0.No	15644	14296	15684	12965	12145	9897
1.Yes	4910	4451	5228	4181	3578	5890

HwWFDEBTCC: Assets Flag:Credit Card Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value									3425	4789
2.Complete bracket									347	480
3.Incomplete bracket									18	31
5.No value/bracket									217	218
6.No asset									12875	15782
7.DK ownership									261	337
9.No Fin resp									74	397

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	4171	3761	4406	3504	2965	4648
2.Complete bracket	400	375	418	287	268	548
3.Incomplete bracket	26	26	22	56	23	45
5.No value/bracket	205	160	183	159	149	467
6.No asset	15294	13951	15143	12435	11619	9635
7.DK ownership	289	278	367	320	271	14
9.No Fin resp	169	196	373	385	428	430

HwWODEBTMD: Assets Own:Medical Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						13109
1.Yes						2678

HwWFDEBTMD: Assets Flag:Medical Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						2202
2.Complete bracket						249
3.Incomplete bracket						32
5.No value/bracket						84
6.No asset						12594
7.DK ownership						196
9.No Fin resp						430

HwWODEBTED: Assets Own:Educational Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						14458
1.Yes						1329

HwWFDEBTED: Assets Flag:Educational Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						1136
2.Complete bracket						73
3.Incomplete bracket						10
5.No value/bracket						55
6.No asset						13987
7.DK ownership						96
9.No Fin resp						430

HwWODEBTO: Assets Own:Other Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No										
1.Yes										

Value	w11	w12	w13	w14	w15	w16
0.No						15103
1.Yes						684

HwWFDEBTO: Assets Flag:Other Debt--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										
2.Complete bracket										
3.Incomplete bracket										
5.No value/bracket										
6.No asset										
7.DK ownership										
9.No Fin resp										

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						606
2.Complete bracket						19
3.Incomplete bracket						5
5.No value/bracket						33
6.No asset						14545
7.DK ownership						149
9.No Fin resp						430

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.

How Constructed

The reported or imputed value of debt is assigned to HwWDEBT. In Waves 1-15, this is based solely on the "any debts that we haven't asked about" question. The HwWFDEBT variable indicates whether the value is imputed and if so, how much information is available for imputation. The HwWODEBT variable indicates whether the household has debt.

Beginning in Wave 16, HwWDEBT sums the reported or imputed values of credit card (HwWDEBTCC), medical (HwWDEBTMD), educational (HwWDEBTED), and any other debt (HwWDEBTO). HwWFDEBT is a flag that indicates

whether any of these components are imputed, and if so, how much information is available for imputation. The HwWODEBT variable indicates whether the household has debt. 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 has each type of debt.

In Waves 9-15, the "any debts that we haven't asked about" question is followed by questions about whether any of that debt includes credit card debt. For respondents who say "YES, ALL OF IT" to the question about whether "any of that debt include(s) credit card debt?", we examine the amounts/brackets they provide for any debt and credit card debt. If the information provided is inconsistent, we proceed with imputation as usual; if it is consistent, we use the additional information from the respective other category in imputations. We provide the reported or imputed value of credit card debt as HwWDEBTCC. However, it is important to note that this is not a component of HwWDEBT as it is in Wave 16 forward, because the "any debts that we haven't asked about" question text explicitly mentions "credit card balances." The HwWFDEBTCC variable indicates whether 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 HwWODEBTCC variable indicates whether the household has credit card debt.

Cross Wave Differences in Original HRS Data

In Waves 1-15, the question wording for the value of other debt is the same, 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.

In Waves 9-15, the questions about other debt are followed by questions about whether any of that debt includes credit card debt:

a) "Does any of that debt include credit card debt?"

b) "Last month did you (and your [husband/wife/partner]) pay off all your credit card debt or was there an unpaid debt that you carried over to this month?"

c) "How much credit card debt did you (and your [husband/wife/partner]) carry over from last month to this one?"

Again, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points are the same across waves.

Beginning in Wave 16, the questions about credit card debt are asked first, though the question "Does any of that debt include credit card debt?" is no longer asked. These are followed by specific questions about medical, educational, and any other debt, and the wording for the "any other debt" question has been adjusted to exclude "credit card balances" and "medical debts":

a) "Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money for medical services to doctors, hospitals or other healthcare providers?"

b) "Altogether how much would that amount to?"

c) "Not counting what we have already talked about, do you [or your husband/wife/partner] owe any money or have any student loans for educational expenses?"

d) "Altogether how much would that amount to?"

e) "And do you [or your husband/wife/partner] have any other debts that we haven't asked about, such as life insurance policy loans, loans from relatives, and so forth?"

f) "Altogether, about how much would that amount to?"

If the Respondent refuses or does not know the value of a debt component, a series of unfolding bracket questions are asked.

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
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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 2022:
    SQ539           AMY MORE MONEY FOR MEDICAL SERIVCES
    SQ540           HOW MUCH FOR MEDICAL SERVICES
    SQ541           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ542           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ543           VALUE ASSETS NOT PREV REPORTED - RESULT
    SQ544           MONEY FOR EDUCATIONAL EXPENSES
    SQ545           HOW MUCH FOR EDUCATIONAL SERVICES
    SQ546           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ547           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ548           VALUE ASSETS NOT PREV REPORTED - RESULT
    SQ549           OTHER DEBTS
    SQ550           HOW MUCH FOR OTHER DEBTS
    SQ551           VALUE ASSETS NOT PREV REPORTED - MIN
    SQ552           VALUE ASSETS NOT PREV REPORTED - MAX
    SQ553           VALUE ASSETS NOT PREV REPORTED - RESULT
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HRS 2002-2020:
    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 2004-2020:
    xU001_1         ASSET RECONCILIATION STEM QUESTION - 1
    xU002_1         ASSET RECONCILIATION WHICH WRONG  -1
HRS 2006-2020:
    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
HRS 2008-2020:
    xQ517           IF CREDIT CARD DEBT
HRS 2008-2022:
    xQ518           PD OFF CRED CARD LAST MO
    xQ519           CRED CARD DEBT CARRIED OVER
    xQ520           CRED CARD DEBTS AMOUNT - MIN
    xQ521           CRED CARD DEBTS AMOUNT - MAX
    xQ522           CRED CARD DEBTS AMOUNT - RESULT
```

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
14	H14WTRST	H14WTRST:W14 Assets:Trusts--Cross-section	Cont
15	H15WTRST	H15WTRST:W15 Assets:Trusts--Cross-section	Cont
16	H16WTRST	H16WTRST:W16 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
14	H14WOTRST	H14WOTRST:W14 Assets Own:Trusts--Cross-section	Categ
15	H15WOTRST	H15WOTRST:W15 Assets Own:Trusts--Cross-section	Categ
16	H16WOTRST	H16WOTRST:W16 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
14	H14WFTRST	H14WFTRST:W14 Assets Flag:Trusts--Cross-section	Categ
15	H15WFTRST	H15WFTRST:W15 Assets Flag:Trusts--Cross-section	Categ
16	H16WFTRST	H16WFTRST:W16 Assets Flag:Trusts--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2WTRST	19642	5555.26	88754.56	0.0	5500000.0
H3WTRST	17991	22612.06	173586.98	0.0	10000000.0
H4WTRST	21384	468.51	14014.25	0.0	902773.8
H5WTRST	19578	2709.86	92949.17	0.0	5000000.0
H6WTRST	18165	1641.73	37038.63	0.0	2100000.0
H7WTRST	20129	950.11	23359.72	0.0	1549828.2
H8WTRST	18469	1179.78	41241.19	0.0	3300000.0
H9WTRST	17217	1249.46	22697.68	0.0	1000000.0

H10WTRST	22034	1153.67	36370.29	0.0	2500000.0
H11WTRST	20554	1339.59	73714.16	0.0	6000000.0
H12WTRST	18747	1539.36	42100.98	0.0	2500000.0
H13WTRST	20912	1481.68	55927.82	0.0	5000000.0
H14WTRST	17146	1236.22	39948.81	0.0	2400000.0
H15WTRST	15723	4271.45	250112.11	0.0	30000000.0
H16WTRST	15787	1324.00	29712.81	0.0	1000000.0
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	19578	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
H14WOTRST	17146	0.00	0.05	0.0	1.0
H15WOTRST	15723	0.00	0.06	0.0	1.0
H16WOTRST	15787	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	19578	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	0.47	1.0	9.0
H14WFTRST	17146	6.08	0.50	1.0	9.0
H15WFTRST	15723	6.09	0.57	1.0	9.0
H16WFTRST	15787	6.08	0.56	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	16888	21319	19475	18062	20035	18401	17134	21960	
1.Yes	406	1103	65	103	103	94	68	83	74	

Value	w11	w12	w13	w14	w15	w16
0.No	20498	18670	20845	17106	15658	15729
1.Yes	56	77	67	40	65	58

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	19125	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	w14	w15	w16
1.Continuous value	28	43	37	24	35	31
2.Complete bracket	8	5	9		14	8
3.Incomplete bracket	2	4	3	1	1	
5.No value/bracket	18	22	15	14	15	18
6.No asset	20083	18216	20172	16452	14909	15045
7.DK ownership	246	261	303	270	321	255
9.No Fin resp	169	196	373	385	428	430

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.

How Constructed

The value of assets in a trust that have not been reported elsewhere is assigned to HwWTRST. The HwWFTRST variable indicates whether 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:

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? (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:

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 us about? EXCLUDE THE CASH VALUE OF ANY LIFE INSURANCE POLICIES"

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

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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
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    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 2002-2022:
    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
14	H14WHOUS	H14WHOUS:W14 Assets:Primary Residence--Cross-section	Cont
15	H15WHOUS	H15WHOUS:W15 Assets:Primary Residence--Cross-section	Cont
16	H16WHOUS	H16WHOUS:W16 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
14	H14WOHOUS	H14WOHOUS:W14 Assets Own:Primary Residence--Cross-section	Categ
15	H15WOHOUS	H15WOHOUS:W15 Assets Own:Primary Residence--Cross-section	Categ
16	H16WOHOUS	H16WOHOUS:W16 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
14	H14WFHOUS	H14WFHOUS:W14 Assets Flag:Primary Residence--Cross-section	Categ
15	H15WFHOUS	H15WFHOUS:W15 Assets Flag:Primary Residence--Cross-section	Categ
16	H16WFHOUS	H16WFHOUS:W16 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
14	H14WHOU1	H14WHOU1:W14 Assets Part:Prim Res/House--Cross-section	Cont
15	H15WHOU1	H15WHOU1:W15 Assets Part:Prim Res/House--Cross-section	Cont

16	H16WHOU1	H16WHOU1:W16 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
14	H14WOHOU1	H14WOHOU1:W14 Assets Part Own:Prim Res/House--Cross-section	Categ
15	H15WOHOU1	H15WOHOU1:W15 Assets Part Own:Prim Res/House--Cross-section	Categ
16	H16WOHOU1	H16WOHOU1:W16 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
14	H14WFHOU1	H14WFHOU1:W14 Assets Part Flag:Prim Res/House--Cross-section	Categ
15	H15WFHOU1	H15WFHOU1:W15 Assets Part Flag:Prim Res/House--Cross-section	Categ
16	H16WFHOU1	H16WFHOU1:W16 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
14	H14WMOBL	H14WMOBL:W14 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
15	H15WMOBL	H15WMOBL:W15 Assets Part:Prim Res/Mobile Hm--Cross-section	Cont
16	H16WMOBL	H16WMOBL:W16 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
14	H14WOMOBL	H14WOMOBL:W14 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
15	H15WOMOBL	H15WOMOBL:W15 Assets Part Own:Prim Res/Mobile Hm--Cross-section	Categ
16	H16WOMOBL	H16WOMOBL:W16 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
14	H14WFMOBL	H14WFMOBL:W14 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
15	H15WFMOBL	H15WFMOBL:W15 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ
16	H16WFMOBL	H16WFMOBL:W16 Assets Part Flag:Prim Res/Mobile Hm--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUS	12652	85630.86	97156.41	0.0	1400000.0
H2WHOUS	19642	83984.08	122636.25	0.0	5000000.0
H3WHOUS	17991	88406.48	112589.74	0.0	5000000.0
H4WHOUS	21384	100260.59	249293.54	0.0	20000000.0
H5WHOUS	19578	113011.61	247298.80	0.0	14000000.0
H6WHOUS	18165	129097.95	178363.84	0.0	10000000.0
H7WHOUS	20129	161469.72	341187.82	0.0	25000000.0
H8WHOUS	18469	194229.64	268338.63	0.0	6000000.0
H9WHOUS	17217	198483.74	445580.85	0.0	25000000.0
H10WHOUS	22034	161973.60	247359.24	0.0	10000000.0
H11WHOUS	20554	154835.06	229948.30	0.0	10000000.0
H12WHOUS	18747	162359.78	233456.03	0.0	5000000.0
H13WHOUS	20912	173127.71	264592.79	0.0	6000000.0
H14WHOUS	17146	200351.45	854547.40	0.0	100000000.0
H15WHOUS	15723	219479.30	332055.59	0.0	10000000.0
H16WHOUS	15787	267553.67	395969.00	0.0	10000001.0
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	19578	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	0.70	0.46	0.0	1.0
H14WOHOUS	17146	0.70	0.46	0.0	1.0
H15WOHOUS	15723	0.71	0.45	0.0	1.0
H16WOHOUS	15787	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	19578	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
H14WFHOUS	17146	2.77	2.42	1.0	9.0
H15WFHOUS	15723	2.77	2.44	1.0	9.0
H16WFHOUS	15787	2.83	2.45	1.0	9.0
H1WHOU1	12652	84245.53	98019.35	0.0	1400000.0
H2WHOU1	19642	82989.47	123069.81	0.0	5000000.0
H3WHOU1	17991	86465.15	113108.95	0.0	5000000.0
H4WHOU1	21384	96318.93	159153.13	0.0	10000000.0
H5WHOU1	19578	109257.07	204448.83	0.0	10000000.0
H6WHOU1	18165	126624.93	179377.27	0.0	10000000.0
H7WHOU1	20129	159136.23	341953.60	0.0	25000000.0
H8WHOU1	18469	191362.68	269800.41	0.0	6000000.0
H9WHOU1	17217	195654.13	446346.76	0.0	25000000.0
H10WHOU1	22034	159475.26	248058.43	0.0	10000000.0
H11WHOU1	20554	152470.27	230468.36	0.0	10000000.0
H12WHOU1	18747	160297.04	234435.11	0.0	5000000.0
H13WHOU1	20912	170858.82	265564.22	0.0	6000000.0
H14WHOU1	17146	197961.91	854950.22	0.0	100000000.0
H15WHOU1	15723	216343.96	333415.96	0.0	10000000.0
H16WHOU1	15787	264254.34	397523.88	0.0	10000001.0
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	19578	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
H14WOHOU1	17146	0.66	0.47	0.0	1.0
H15WOHOU1	15723	0.66	0.47	0.0	1.0
H16WOHOU1	15787	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	19578	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	2.95	2.45	1.0	9.0
H14WFHOU1	17146	2.97	2.48	1.0	9.0

H15WFHOU1	15723	2.98	2.49	1.0	9.0
H16WFHOU1	15787	3.02	2.50	1.0	9.0
H1WMOBL	12652	1385.33	8062.91	0.0	140000.0
H2WMOBL	19642	994.62	7652.84	0.0	250000.0
H3WMOBL	17991	1941.33	14783.39	0.0	850000.0
H4WMOBL	21384	3941.67	193847.62	0.0	20000000.0
H5WMOBL	19578	3754.54	142048.71	0.0	14000000.0
H6WMOBL	18165	2473.01	16241.37	0.0	798000.0
H7WMOBL	20129	2333.50	14818.62	0.0	500000.0
H8WMOBL	18469	2866.96	17626.01	0.0	500000.0
H9WMOBL	17217	2829.61	20595.53	0.0	1500000.0
H10WMOBL	22034	2498.34	21224.86	0.0	1500000.0
H11WMOBL	20554	2364.79	21947.96	0.0	1500000.0
H12WMOBL	18747	2062.74	14255.91	0.0	350000.0
H13WMOBL	20912	2268.89	16135.34	0.0	500000.0
H14WMOBL	17146	2389.53	16047.00	0.0	350000.0
H15WMOBL	15723	3135.34	21246.58	0.0	500000.0
H16WMOBL	15787	3299.33	22584.21	0.0	400000.0
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	19578	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
H14WOMOBL	17146	0.04	0.20	0.0	1.0
H15WOMOBL	15723	0.05	0.21	0.0	1.0
H16WOMOBL	15787	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	19578	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
H14WFMOBL	17146	5.86	1.06	1.0	9.0
H15WFMOBL	15723	5.86	1.11	1.0	9.0
H16WFMOBL	15787	5.87	1.06	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	2456	4206	3711	4340	3923	3692	4202	3928	3639	5743
1.Yes	10196	15436	14280	17044	15655	14473	15927	14541	13578	16291

Value	w11	w12	w13	w14	w15	w16
0.No	5446	5071	6337	5159	4573	4851
1.Yes	15108	13676	14575	11987	11150	10936

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	13764	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	3860	3587	4161	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	w14	w15	w16
1.Continuous value	12931	11843	12594	10528	9616	9444
2.Complete bracket	1545	1183	1251	748	769	814
3.Incomplete bracket	172	172	160	136	154	137
4.Range card bracket						
5.No value/bracket	350	332	345	374	363	298
6.No asset	5365	5000	6199	5000	4407	4693
7.DK ownership	50	52	72	43	55	59
9.No Fin resp	141	165	291	317	359	342

HwWOHOU1: Assets Part Own:Prim Res/House--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	3062	4806	4681	5563	5047	4670	5215	4863	4483	6785
1.Yes	9590	14836	13310	15821	14531	13495	14914	13606	12734	15249

Value	w11	w12	w13	w14	w15	w16
0.No	6393	5904	7228	5890	5284	5495
1.Yes	14161	12843	13684	11256	10439	10292

HwWFHOU1: 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	12954	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	4982	4564	5174	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	w14	w15	w16
1.Continuous value	12157	11167	11872	9910	9006	8902
2.Complete bracket	1408	1070	1126	670	699	741
3.Incomplete bracket	166	156	146	130	148	129
4.Range card bracket						
5.No value/bracket	321	309	319	352	346	280
6.No asset	6317	5837	7103	5731	5118	5345
7.DK ownership	44	43	55	36	47	48
9.No Fin resp	141	165	291	317	359	342

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	20161	18454	17187	19116	17534	16373	20992
1.Yes	606	600	970	1223	1124	978	1013	935	844	1042

Value	w11	w12	w13	w14	w15	w16
0.No	19607	17914	20021	16415	15012	15143
1.Yes	947	833	891	731	711	644

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	810	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	18289	16986	19000	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	w14	w15	w16
1.Continuous value	774	676	722	618	610	542
2.Complete bracket	137	113	125	78	70	73
3.Incomplete bracket	6	16	14	6	6	8
4.Range card bracket						
5.No value/bracket	29	23	26	22	17	18
6.No asset	19445	17730	19695	16087	14638	14771
7.DK ownership	22	24	39	18	23	33
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of the Respondent's primary residence is assigned to HwWHOUS. The HwWFHOUS variable indicates whether 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 (HwWFHOU1, HwWFMOBL) and ownership (HwWOHOU1, 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 they own 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.

Users should note the following outlier:

HHIDPN: 33562010 reported having a primary home (QH020) worth $100,000,000 in Wave 14. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

The value of the primary residence is asked in each wave. Questions reveal whether the Respondent owns their 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:

a) "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?"

b) "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?"

c) "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?"

d) "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?"

e) "Do you (and your (husband/wife/partner)) own this (house and lot/apartment), do you rent, or what?"

f) "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:

a) "Do you (and your (husband/wife/partner)) own your home, rent it, or what?"

b) "Do you (or your (husband/wife/partner)) own this (farm/ranch), do you own part of it, do you rent it, or what?"

c) "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?"

d) "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.

From 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

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HRS 1992:
    V10605          D2A:VALUE_OF_PROPERT: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_PROPERT:IND
    V603            D2:OWN RANCH/FARM
    V605            D2A:VALUE OF PROPERT: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
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    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
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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 2022:	
SHU001_1	ASSET RECONCILIATION – HOME
SHU002_1	ASSET RECONCILIATION – WHICH WRONG–HOME
SHU003_1A	ASSET RECONCILIATION – HOW MUCH –A–HOME
SHU003_1B	ASSET RECONCILIATION – HOW MUCH–B–HOME
SHU004_1A	ASSET RECONCILIATION – MIN–A–HOME
SHU004_1B	ASSET RECONCILIATION – MIN–B–HOME
SHU005_1A	ASSET RECONCILIATION – MAX–A –HOME
SHU005_1B	ASSET RECONCILIATION – MAX–B –HOME
SHU006_1A	ASSET RECONCILIATION – RESULT–A–HOME
SHU006_1B	ASSET RECONCILIATION – RESULT–B–HOME
SHU022_1A	WHICH WAVE WRONG–A–HOME
SHU022_1B	WHICH WAVE WRONG–B–HOME
HRS 2002–2022:	
xA028	R IN NURSING HOME
xA070	NH: STILL OWN/RENT HOME
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 2006–2020:	
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

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    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             2000-2022 NURSING HOME STATUS
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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
14	H14WMORT	H14WMORT:W14 Assets:Total Mortgage--Cross-section	Cont
15	H15WMORT	H15WMORT:W15 Assets:Total Mortgage--Cross-section	Cont
16	H16WMORT	H16WMORT:W16 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
14	H14WOMORT	H14WOMORT:W14 Assets Own:Total Mortgage--Cross-section	Categ
15	H15WOMORT	H15WOMORT:W15 Assets Own:Total Mortgage--Cross-section	Categ
16	H16WOMORT	H16WOMORT:W16 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
14	H14WFMORT	H14WFMORT:W14 Asst Flag: Total Mortgage--Cross-section	Categ
15	H15WFMORT	H15WFMORT:W15 Asst Flag: Total Mortgage--Cross-section	Categ
16	H16WFMORT	H16WFMORT:W16 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
14	H14WMRT1	H14WMRT1:W14 Assets Part:1st Mortgage--Cross-section	Cont
15	H15WMRT1	H15WMRT1:W15 Assets Part:1st Mortgage--Cross-section	Cont

16	H16WMRT1	H16WMRT1:W16 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
14	H14WOMRT1	H14WOMRT1:W14 Assets Part Own:1st Mortgage--Cross-section	Categ
15	H15WOMRT1	H15WOMRT1:W15 Assets Part Own:1st Mortgage--Cross-section	Categ
16	H16WOMRT1	H16WOMRT1:W16 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
14	H14WFMRT1	H14WFMRT1:W14 Assets Part Flag:1st Mortgage--Cross-section	Categ
15	H15WFMRT1	H15WFMRT1:W15 Assets Part Flag:1st Mortgage--Cross-section	Categ
16	H16WFMRT1	H16WFMRT1:W16 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
14	H14WMRT2	H14WMRT2:W14 Assets Part:2nd Mortgage--Cross-section	Cont
15	H15WMRT2	H15WMRT2:W15 Assets Part:2nd Mortgage--Cross-section	Cont
16	H16WMRT2	H16WMRT2:W16 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
14	H14WOMRT2	H14WOMRT2:W14 Assets Part Own:2nd Mortgage--Cross-section	Categ
15	H15WOMRT2	H15WOMRT2:W15 Assets Part Own:2nd Mortgage--Cross-section	Categ
16	H16WOMRT2	H16WOMRT2:W16 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
14	H14WFMRT2	H14WFMRT2:W14 Assets Part Flag:2nd Mortgage--Cross-section	Categ
15	H15WFMRT2	H15WFMRT2:W15 Assets Part Flag:2nd Mortgage--Cross-section	Categ
16	H16WFMRT2	H16WFMRT2:W16 Assets Part Flag:2nd Mortgage--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMORT	12652	20531.01	42485.45	0.0	1070000.0
H2WMORT	19642	14496.66	71322.60	0.0	6000000.0
H3WMORT	17991	14099.53	37642.27	0.0	1000000.0
H4WMORT	21384	17754.67	43802.62	0.0	1000000.0
H5WMORT	19578	19288.34	47702.00	0.0	1200000.0
H6WMORT	18165	21100.15	53211.10	0.0	930000.0
H7WMORT	20129	29765.00	67182.90	0.0	1300000.0
H8WMORT	18469	33337.39	79818.74	0.0	1250000.0
H9WMORT	17217	35247.10	88296.79	0.0	3000000.0
H10WMORT	22034	40189.63	96393.52	0.0	3250000.0
H11WMORT	20554	37901.81	86918.13	0.0	1100000.0
H12WMORT	18747	35894.31	90478.45	0.0	5060000.0
H13WMORT	20912	39715.26	90776.72	0.0	1500000.0
H14WMORT	17146	40384.31	92464.96	0.0	1500000.0
H15WMORT	15723	42282.36	101557.34	0.0	2970000.0
H16WMORT	15787	45312.29	103356.02	0.0	2000000.0
H1WOMORT	12652	0.46	0.50	0.0	1.0
H2WOMORT	19642	0.29	0.46	0.0	1.0
H3WOMORT	17991	0.27	0.45	0.0	1.0
H4WOMORT	21384	0.30	0.46	0.0	1.0
H5WOMORT	19578	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	0.32	0.47	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	0.46	0.0	1.0
H14WOMORT	17146	0.28	0.45	0.0	1.0
H15WOMORT	15723	0.28	0.45	0.0	1.0
H16WOMORT	15787	0.28	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	19578	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	1.15	0.0	9.0
H14WFMORT	17146	0.48	1.29	0.0	9.0
H15WFMORT	15723	0.53	1.41	0.0	9.0
H16WFMORT	15787	0.51	1.37	0.0	9.0
H1WMRT1	12652	19313.92	40413.05	0.0	1070000.0
H2WMRT1	19642	14258.94	71154.04	0.0	6000000.0
H3WMRT1	17991	13705.32	37221.86	0.0	1000000.0
H4WMRT1	21384	17289.24	43356.10	0.0	1000000.0
H5WMRT1	19578	18810.61	46823.17	0.0	950000.0
H6WMRT1	18165	20699.41	52815.04	0.0	930000.0
H7WMRT1	20129	29356.54	66943.34	0.0	1300000.0
H8WMRT1	18469	32761.13	79246.84	0.0	1250000.0
H9WMRT1	17217	34576.07	87595.84	0.0	3000000.0
H10WMRT1	22034	39335.61	95549.60	0.0	3250000.0
H11WMRT1	20554	37274.74	85776.18	0.0	1000000.0
H12WMRT1	18747	35245.17	89610.71	0.0	5060000.0
H13WMRT1	20912	39225.75	90220.89	0.0	1500000.0
H14WMRT1	17146	39936.18	91773.04	0.0	1500000.0
H15WMRT1	15723	41868.28	101011.41	0.0	2970000.0
H16WMRT1	15787	44788.85	102489.67	0.0	2000000.0
H1WOMRT1	12652	0.46	0.50	0.0	1.0
H2WOMRT1	19642	0.29	0.46	0.0	1.0
H3WOMRT1	17991	0.26	0.44	0.0	1.0
H4WOMRT1	21384	0.29	0.45	0.0	1.0
H5WOMRT1	19578	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	0.46	0.0	1.0
H10WOMRT1	22034	0.31	0.46	0.0	1.0
H11WOMRT1	20554	0.29	0.45	0.0	1.0
H12WOMRT1	18747	0.27	0.45	0.0	1.0
H13WOMRT1	20912	0.29	0.45	0.0	1.0
H14WOMRT1	17146	0.28	0.45	0.0	1.0
H15WOMRT1	15723	0.28	0.45	0.0	1.0
H16WOMRT1	15787	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	19578	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	4.71	2.25	1.0	9.0
H14WFMRT1	17146	4.78	2.24	1.0	9.0

H15WFMRT1	15723	4.80	2.25	1.0	9.0
H16WFMRT1	15787	4.79	2.25	1.0	9.0
H1WMRT2	12652	1217.09	8347.15	0.0	290000.0
H2WMRT2	19642	237.72	3007.75	0.0	126350.1
H3WMRT2	17991	394.21	4444.51	0.0	180000.0
H4WMRT2	21384	465.43	4922.85	0.0	200000.0
H5WMRT2	19578	477.72	5834.28	0.0	250000.0
H6WMRT2	18165	400.74	4993.23	0.0	195000.0
H7WMRT2	20129	408.46	5269.68	0.0	200000.0
H8WMRT2	18469	576.26	6982.77	0.0	249000.0
H9WMRT2	17217	671.03	7496.07	0.0	310000.0
H10WMRT2	22034	854.01	9703.64	0.0	400000.0
H11WMRT2	20554	627.07	7760.84	0.0	250000.0
H12WMRT2	18747	649.14	8289.45	0.0	300000.0
H13WMRT2	20912	489.51	7085.66	0.0	350000.0
H14WMRT2	17146	448.12	6911.99	0.0	269000.0
H15WMRT2	15723	414.08	6138.91	0.0	222000.0
H16WMRT2	15787	523.45	9927.73	0.0	400000.0
H1WOMRT2	12652	0.05	0.23	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	19578	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
H14WOMRT2	17146	0.01	0.10	0.0	1.0
H15WOMRT2	15723	0.01	0.09	0.0	1.0
H16WOMRT2	15787	0.01	0.09	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	19578	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
H14WFMRT2	17146	6.02	0.63	1.0	9.0
H15WFMRT2	15723	6.04	0.64	1.0	9.0
H16WFMRT2	15787	6.04	0.60	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	6815	13888	13070	15068	13717	13095	13687	12735	12034	15065
1.Yes	5837	5754	4921	6316	5861	5070	6442	5734	5183	6969

Value	w11	w12	w13	w14	w15	w16
0.No	14451	13483	14783	12327	11269	11366
1.Yes	6103	5264	6129	4819	4454	4421

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	13549	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	w14	w15	w16
0.No asset	14199	13234	14426	11991	10860	10997
1.No imputations	5414	4658	5347	4229	3836	3849
2.Some imputation	800	690	848	609	668	599
9.No Fin resp	141	165	291	317	359	342

HwWOMRT1: Assets Part Own:1st Mortgage--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	6815	13889	13229	15275	13893	13247	13844	12865	12169	15266
1.Yes	5837	5753	4762	6109	5685	4918	6285	5604	5048	6768

Value	w11	w12	w13	w14	w15	w16
0.No	14566	13607	14904	12408	11340	11435
1.Yes	5988	5140	6008	4738	4383	4352

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	13724	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	w14	w15	w16
1.Continuous value	5326	4563	5252	4169	3789	3804
2.Complete bracket	373	290	359	228	247	250
3.Incomplete bracket	33	29	40	52	43	23
4.Range card bracket						
5.No value/bracket	168	145	198	153	139	143
6.No asset	14313	13355	14539	12072	10928	11060
7.DK ownership	200	200	233	155	218	165
9.No Fin resp	141	165	291	317	359	342

HwWOMRT2: Assets Part Own:2nd Mortgage--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	11970	19401	17702	21036	19290	17951	19880	18222	16956	21630
1.Yes	682	241	289	348	288	214	249	247	261	404

Value	w11	w12	w13	w14	w15	w16
0.No	20291	18511	20685	16984	15589	15671
1.Yes	263	236	227	162	134	116

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	19058	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	w14	w15	w16
1.Continuous value	240	204	204	150	119	92
2.Complete bracket	15	10	9	8	7	10
3.Incomplete bracket	2	3				
4.Range card bracket						
5.No value/bracket	3	9	5	1	4	5
6.No asset	19944	18150	20162	16499	15004	15167
7.DK ownership	209	206	241	171	230	171
9.No Fin resp	141	165	291	317	359	342

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.

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.

HwWFMORT 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 has a mortgage.

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 has each type of mortgage.

Both a first and second 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). The only exceptions are Waves 1 and 2A. In Wave 1, the survey questions only allow Respondents to report having a second mortgage if they have a first. In Wave 2A, Respondents who say "Someone else pays/DK/RF" to the question about the first mortgage (Are you paying anything on a mortgage or other loan on [this property]) can report having a second mortgage (though this does not occur). HwWMORT sums the first and second mortgages.

Cross Wave Differences in Original HRS Data

The values of first and second mortgages are asked in 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)? (IF R 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
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    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
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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 2022:

SHU001_2	ASSET RECONCILIATION - MORTGAGE1
SHU002_2	ASSET RECONCILIATION - WHICH WRONG-MORTGAGE1
SHU003_2A	ASSET RECONCILIATION - HOW MUCH -A-MORTGAGE1
SHU003_2B	ASSET RECONCILIATION - HOW MUCH-B-MORTGAGE1
SHU004_2A	ASSET RECONCILIATION - MIN-A-MORTGAGE1
SHU004_2B	ASSET RECONCILIATION - MIN-B-MORTGAGE1
SHU005_2A	ASSET RECONCILIATION - MAX-A -MORTGAGE1
SHU005_2B	ASSET RECONCILIATION - MAX-B -MORTGAGE1
SHU006_2A	ASSET RECONCILIATION - RESULT-A-MORTGAGE1
SHU006_2B	ASSET RECONCILIATION - RESULT-B-MORTGAGE1
SHU022_2A	WHICH WAVE WRONG-A-MORTGAGE1
SHU022_2B	WHICH WAVE WRONG-B-MORTGAGE1

HRS 2002-2022:

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 2006-2020:

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
14	H14WHMLN	H14WHMLN:W14 Assets:Total Othr Home Loans--Cross-section	Cont
15	H15WHMLN	H15WHMLN:W15 Assets:Total Othr Home Loans--Cross-section	Cont
16	H16WHMLN	H16WHMLN:W16 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
14	H14WOHMLN	H14WOHMLN:W14 Assets Own:Total Oth Hm Loans--Cross-section	Categ
15	H15WOHMLN	H15WOHMLN:W15 Assets Own:Total Oth Hm Loans--Cross-section	Categ
16	H16WOHMLN	H16WOHMLN:W16 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
14	H14WFHMLN	H14WFHMLN:W14 Asst Flag: Total Oth Hm Loans--Cross-section	Categ
15	H15WFHMLN	H15WFHMLN:W15 Asst Flag: Total Oth Hm Loans--Cross-section	Categ
16	H16WFHMLN	H16WFHMLN:W16 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
14	H14WEQCD	H14WEQCD:W14 Assets Part:Home Equity LOC--Cross-section	Cont
15	H15WEQCD	H15WEQCD:W15 Assets Part:Home Equity LOC--Cross-section	Cont

16	H16WEQCD	H16WEQCD:W16 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
14	H14WOEQCD	H14WOEQCD:W14 Assets Part Own:Home Equity LOC--Cross-section	Categ
15	H15WOEQCD	H15WOEQCD:W15 Assets Part Own:Home Equity LOC--Cross-section	Categ
16	H16WOEQCD	H16WOEQCD:W16 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
14	H14WFEQCD	H14WFEQCD:W14 Assets Part Flag:Home Equity LOC--Cross-section	Categ
15	H15WFEQCD	H15WFEQCD:W15 Assets Part Flag:Home Equity LOC--Cross-section	Categ
16	H16WFEQCD	H16WFEQCD:W16 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
14	H14WEQLN	H14WEQLN:W14 Assets Part:Other home loans--Cross-section	Cont
15	H15WEQLN	H15WEQLN:W15 Assets Part:Other home loans--Cross-section	Cont
16	H16WEQLN	H16WEQLN:W16 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
14	H14WOEQLN	H14WOEQLN:W14 Assets Part Own:Other Home Loans--Cross-section	Categ
15	H15WOEQLN	H15WOEQLN:W15 Assets Part Own:Other Home Loans--Cross-section	Categ
16	H16WOEQLN	H16WOEQLN:W16 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
14	H14WFEQLN	H14WFEQLN:W14 Assets Part Flag:Other Home Loans--Cross-section	Categ
15	H15WFEQLN	H15WFEQLN:W15 Assets Part Flag:Other Home Loans--Cross-section	Categ
16	H16WFEQLN	H16WFEQLN:W16 Assets Part Flag:Other Home Loans--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHMLN	12652	3325.99	47815.84	0.0	3500000.0
H2WHMLN	19642	1275.65	8447.53	0.0	300000.0
H3WHMLN	17991	1543.80	9023.85	0.0	250000.0
H4WHMLN	21384	1800.46	10955.39	0.0	500000.0
H5WHMLN	19578	1754.09	10359.17	0.0	385000.0
H6WHMLN	18165	2128.40	11997.83	0.0	500000.0
H7WHMLN	20129	3466.82	18922.13	0.0	700000.0
H8WHMLN	18469	4184.41	34410.66	0.0	2500000.0
H9WHMLN	17217	3841.54	21883.24	0.0	1000000.0
H10WHMLN	22034	4309.72	29604.42	0.0	2000000.0
H11WHMLN	20554	3981.58	22875.14	0.0	750000.0
H12WHMLN	18747	3417.67	18579.17	0.0	400000.0
H13WHMLN	20912	2906.21	17621.06	0.0	430000.0
H14WHMLN	17146	2791.99	17907.89	0.0	489000.0
H15WHMLN	15723	2656.05	22702.12	0.0	1000004.0
H16WHMLN	15787	2176.89	16030.12	0.0	492000.0
H1WOHMLN	12652	0.10	0.31	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	19578	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	0.09	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
H14WOHMLN	17146	0.06	0.23	0.0	1.0
H15WOHMLN	15723	0.06	0.23	0.0	1.0
H16WOHMLN	15787	0.05	0.21	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	19578	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
H14WFHMLN	17146	0.27	1.25	0.0	9.0
H15WFHMLN	15723	0.32	1.39	0.0	9.0
H16WFHMLN	15787	0.29	1.35	0.0	9.0
H1WEQCD	12652	1901.96	10985.67	0.0	400000.0
H2WEQCD	11420	1852.19	9450.77	0.0	300000.0
H3WEQCD	17991	1399.18	8383.42	0.0	250000.0
H4WEQCD	21384	1635.42	10522.69	0.0	500000.0
H5WEQCD	19578	1612.96	9976.94	0.0	385000.0
H6WEQCD	18165	1994.62	11628.52	0.0	500000.0
H7WEQCD	20129	3272.95	18097.78	0.0	700000.0
H8WEQCD	18469	4050.14	34299.26	0.0	2500000.0
H9WEQCD	17217	3597.62	21241.44	0.0	1000000.0
H10WEQCD	22034	4157.92	29299.36	0.0	2000000.0
H11WEQCD	20554	3763.17	21342.11	0.0	500000.0
H12WEQCD	18747	3273.69	18327.29	0.0	400000.0
H13WEQCD	20912	2745.71	16665.29	0.0	400000.0
H14WEQCD	17146	2556.96	16879.48	0.0	489000.0
H15WEQCD	15723	2299.02	18230.70	0.0	950000.0
H16WEQCD	15787	1917.62	14208.50	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	19578	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	0.30	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
H14WOEQCD	17146	0.05	0.23	0.0	1.0
H15WOEQCD	15723	0.05	0.23	0.0	1.0
H16WOEQCD	15787	0.04	0.20	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	19578	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
H14WFEQCD	17146	5.82	1.19	1.0	9.0

H15WFEQCD	15723	5.85	1.20	1.0	9.0
H16WFEQCD	15787	5.88	1.11	1.0	9.0
H1WEQLN	12652	1424.03	46558.42	0.0	3500000.0
H2WEQLN	19642	198.77	4286.90	0.0	278000.0
H3WEQLN	17991	144.62	3154.92	0.0	200000.0
H4WEQLN	21384	165.04	2785.21	0.0	140000.0
H5WEQLN	19578	141.13	2771.71	0.0	160000.0
H6WEQLN	18165	133.79	2467.31	0.0	109000.0
H7WEQLN	20129	193.87	4153.84	0.0	200000.0
H8WEQLN	18469	134.27	2721.47	0.0	100000.0
H9WEQLN	17217	243.92	4816.47	0.0	270000.0
H10WEQLN	22034	151.80	3256.84	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
H14WEQLN	17146	235.03	5453.62	0.0	380000.0
H15WEQLN	15723	357.03	12947.30	0.0	1000004.0
H16WEQLN	15787	259.27	6157.92	0.0	290000.0
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	19578	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
H14WOEQLN	17146	0.01	0.07	0.0	1.0
H15WOEQLN	15723	0.00	0.06	0.0	1.0
H16WOEQLN	15787	0.00	0.07	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	19578	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
H14WFEQLN	17146	6.04	0.54	1.0	9.0
H15WFEQLN	15723	6.06	0.56	1.0	9.0
H16WFEQLN	15787	6.05	0.56	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	11338	18423	16707	19767	18183	16770	18140	16621	15540	19954
1.Yes	1314	1219	1284	1617	1395	1395	1989	1848	1677	2080

Value	w11	w12	w13	w14	w15	w16
0.No	18800	17282	19590	16160	14835	15038
1.Yes	1754	1465	1322	986	888	749

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	17768	16285	17716	16278	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	465	454	647
9.No Fin resp	95	124	115	170	122	40	61	48	63	295

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No asset	18226	16751	18856	15518	14058	14353
1.No imputations	1614	1322	1238	907	804	680
2.Some imputation	573	509	527	404	502	412
9.No Fin resp	141	165	291	317	359	342

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	11618	10371	16808	19897	18276	16851	18206	16687	15626	20025
1.Yes	1034	1049	1183	1487	1302	1314	1923	1782	1591	2009

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No	18865	17346	19646	16227	14880	15095
1.Yes	1689	1401	1266	919	843	692

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	17885	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	1556	1275	1192	854	765	631
2.Complete bracket	39	41	19	14	16	19
3.Incomplete bracket	10	18	5	7	7	4
4.Range card bracket						
5.No value/bracket	38	28	14	15	14	4
6.No asset	18324	16849	18960	15612	14136	14445
7.DK ownership	446	371	431	327	426	342
9.No Fin resp	141	165	291	317	359	342

HwWOEQLN: Assets Part Own:Other Home Loans--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	12334	19453	17871	21223	19464	18065	20040	18389	17105	21939
1.Yes	318	189	120	161	114	100	89	80	112	95

Value	w11	w12	w13	w14	w15	w16
0.No	20479	18677	20854	17059	15660	15711
1.Yes	75	70	58	87	63	76

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	8	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	19228	17715	19771	18219	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	w14	w15	w16
1.Continuous value	71	56	53	76	61	68
2.Complete bracket	4	7	4	1		3
3.Incomplete bracket					2	
4.Range card bracket						
5.No value/bracket		7	1	6		2
6.No asset	20129	18306	20321	16575	15071	15201
7.DK ownership	209	206	242	171	230	171
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of other home 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 has other home loans.

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 has each type of home loan.

Cross Wave Differences in Original HRS Data

The values of home loans other than first and second mortgages are asked in 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:

a) "Do you have any (other) loans that use this property as collateral? (Please do not include any home equity lines of credit.)"

b) "How much is still owed on this loan?"

c) "Do you currently have a loan against this line of credit?"

d) "How much is currently owed?"

In Wave 2A, one question is asked about other loans:

a) "Do you have any (other) loans that use this property as collateral?"

b) "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:

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."

b) "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:

c) "Do you currently have a loan against this line of credit?"

d) "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
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    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
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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 2002-2022:	
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 2006-2020:	
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
14	H14WTOTH	H14WTOTH:W14 Net Value of House /prim res--Cross-section	Cont
15	H15WTOTH	H15WTOTH:W15 Net Value of House /prim res--Cross-section	Cont
16	H16WTOTH	H16WTOTH:W16 Net Value of House /prim res--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTH	12652	61773.86	91483.64	-3350000.0	1000000.0
H2WTOTH	19642	68211.78	124357.90	-5040000.0	5000000.0
H3WTOTH	17991	72763.15	103037.98	-550000.0	5000000.0
H4WTOTH	21384	80705.46	242548.73	-740000.0	19900000.0
H5WTOTH	19578	91969.19	238944.61	-670000.0	14000000.0
H6WTOTH	18165	105869.39	164107.37	-500000.0	9920000.0
H7WTOTH	20129	128237.91	320403.14	-939000.0	24000000.0
H8WTOTH	18469	156707.84	237843.61	-1000000.0	5500000.0
H9WTOTH	17217	159395.10	422626.02	-850000.0	24400000.0
H10WTOTH	22034	117474.25	223920.91	-2750000.0	10000000.0
H11WTOTH	20554	112951.67	204294.13	-495000.0	9411437.0
H12WTOTH	18747	123047.80	210432.51	-3860000.0	5000000.0
H13WTOTH	20912	130506.23	233858.54	-500000.0	6000000.0
H14WTOTH	17146	157175.15	839157.15	-482387.5	99110000.0
H15WTOTH	15723	174540.89	305753.00	-2020000.0	10000000.0
H16WTOTH	15787	220064.48	361789.89	-419414.2	10000001.0

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.

How Constructed

The net value of housing HwWTOTH is calculated as the value of the primary residence less mortgages and other home loans:

HwWTOTH = HwWHOUS - Sum (HwWMORT, HwWHMLN)

Users should note the following outlier:

HHIDPN: 33562010 reported having a primary home (QH020) worth $100,000,000 in Wave 14, which is used in the calculation of H14WTOTH. The accuracy of this amount has been confirmed by HRS.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWMORT = value of all mortgages/land contracts (primary residence)

HwWHMLN = 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
3	H3WHOUB	H3WHOUB:W3 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
14	H14WHOUB	H14WHOUB:W14 Assets:2nd Home--Cross-section	Cont
15	H15WHOUB	H15WHOUB:W15 Assets:2nd Home--Cross-section	Cont
16	H16WHOUB	H16WHOUB:W16 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
3	H3WOHOUB	H3WOHOUB:W3 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
14	H14WOHOUB	H14WOHOUB:W14 Assets Own:2nd Home--Cross-section	Categ
15	H15WOHOUB	H15WOHOUB:W15 Assets Own:2nd Home--Cross-section	Categ
16	H16WOHOUB	H16WOHOUB:W16 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
14	H14WFHOUB	H14WFHOUB:W14 Assets Flag:2nd Home--Cross-section	Categ
15	H15WFHOUB	H15WFHOUB:W15 Assets Flag:2nd Home--Cross-section	Categ
16	H16WFHOUB	H16WFHOUB:W16 Assets Flag:2nd Home--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUB	12652	14091.69	88174.34	0.0	5000000.0
H2WHOUB	11420	10862.36	49767.75	0.0	2000000.0
H3WHOUB	17991	10831.84	52156.01	0.0	3000000.0
H4WHOUB	21384	12010.98	58200.44	0.0	2000000.0
H5WHOUB	19578	13539.22	63466.64	0.0	1900000.0
H6WHOUB	18165	17433.98	86024.39	0.0	3000000.0

H7WHOUB	20129	22342.81	146001.05	0.0	10000000.0
H8WHOUB	18469	26937.93	137713.10	0.0	6000000.0
H9WHOUB	17217	27306.61	132947.10	0.0	3000000.0
H10WHOUB	22034	23026.62	128763.89	0.0	5525000.0
H11WHOUB	20554	23295.92	109825.00	0.0	3500000.0
H12WHOUB	18747	28571.65	497986.91	0.0	65000000.0
H13WHOUB	20912	23432.75	120166.27	0.0	6000000.0
H14WHOUB	17146	25154.61	127789.14	0.0	3800000.0
H15WHOUB	15723	26085.08	137643.85	0.0	4500000.0
H16WHOUB	15787	29836.50	186341.68	0.0	9000000.0
H1WOHOUB	12652	0.14	0.35	0.0	1.0
H2WOHOUB	19642	0.10	0.30	0.0	1.0
H3WOHOUB	17991	0.11	0.32	0.0	1.0
H4WOHOUB	21384	0.12	0.32	0.0	1.0
H5WOHOUB	19578	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	0.14	0.34	0.0	1.0
H14WOHOUB	17146	0.13	0.34	0.0	1.0
H15WOHOUB	15723	0.12	0.33	0.0	1.0
H16WOHOUB	15787	0.11	0.31	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	19578	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	5.42	1.67	1.0	9.0
H14WFHOUB	17146	5.47	1.66	1.0	9.0
H15WFHOUB	15723	5.51	1.64	1.0	9.0
H16WFHOUB	15787	5.59	1.53	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
0.No	10846	17677	15941	18874	17265	15972	17371	15866	14667	18844
1.Yes	1806	1965	2050	2510	2313	2193	2758	2603	2550	3190

Value	w11	w12	w13	w14	w15	w16
0.No	17538	15979	18081	14894	13781	14091
1.Yes	3016	2768	2831	2252	1942	1696

HwWFHOUB: 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	17093	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	2418	2259	2301	1811	1552	1339
2.Complete bracket	356	291	298	211	206	173
3.Incomplete bracket	45	34	50	56	33	28
4.Range card bracket						
5.No value/bracket	168	149	145	127	108	120
6.No asset	17346	15783	17752	14551	13378	13699
7.DK ownership	80	66	75	73	87	86
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of the Respondent's second home is assigned to HwWHOUB. The HwWFHOUB variable indicates whether 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.

In Wave 2A, there was no separate information in the survey about the gross value of the second home and any loans on it, as this was included in the real estate question. Therefore, aside from H2WOHOUB, we did not attempt to create separate variables for this wave, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[30] See the "Net value of secondary residence" section for more information.

For Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the questions pertaining to these types of residences. Specifically, if the Coverscreen Respondent did not report living in a second home for at least two months during the year, the household was not asked questions about ownership and the value of a second home. For this wave, we provide H3WHOUB and H3WOHOUB, based on reconstructions and imputations by Cao and Juster (2004)[31], but not H3WFHOUB. See the "Net value of secondary residence" section for more information.

From Wave 4 forward, to determine ownership of a second home, we look at responses to questions about whether the person is in a nursing home and if so, whether they own 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 the Tracker to be the most accurate.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of his second home is $61,800,000.

Cross Wave Differences in Original HRS Data

The value of the second home is asked in each wave, though in some waves it is problematic. Questions reveal whether Respondents own their second home and if so, its value.

In Wave 1, the questions about second home ask:

a) "Do you (or your husband/or your wife/or your partner/...) own a second home or condo? (TIME-SHARE WEEKS SHOULD BE INCLUDED.)"

b) "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 second home is asked about within the context of real estate investments:

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

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

In Wave 3, the questions about a second home are very similar to those for the primary home:

[30] Cao, H., and Juster, T. (2004). Correcting Second Home Equity in HRS/AHEAD: The Issues, a Method, and Some Preliminary Results. University of Michigan, Institute for Social Research. Available from the HRS website: https://hrsdata.isr.umich.edu/data-products/hrsahead-second-home-ownership-and-equi ty-corrections.

[31] Ibid.

a) "Do you (and your husband/and your wife/and your partner) own that home, rent it, or what?"

b) "Do you (or your husband/or your wife/or your partner) own this farm/ranch, do you own part of it, do you rent it, or what?"

c) "Do you (or your husband/or your wife/or your partner) own both the mobile home and site, do you own only the home, do you rent both the home and site, or what?"

d) "What is its present value? I mean, about what would it bring if it were sold today?"

In Wave 2H and from Wave 4 forward, the questions are consistent and the wordings are also the same:

a) "Not including investment property, do you (or your husband/or your wife/or your partner/...) own a second home or condo?"

b) "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 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 were 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
AHEAD 1993:
    B1720           K2. REAL ESTATE: ANY
    B1720F          FLAG: K2. REAL ESTATE: ANY
    B1720H          HOLD: K2. REAL ESTATE: ANY
    B1721           K3. REAL ESTATE: NET VALUE
    B1721C          CATEG: K3. REAL ESTATE: NET VALUE
    B1721F          FLAG: K3. REAL ESTATE: NET VALUE
    B1721X          IMP: K3. REAL ESTATE: NET VALUE
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
AHEAD 1995:
    D240            CS11.R-WHERE LIVE
    D2407           F41.LIVE FARM OR RANCH-2
    D2408           F42.TYPE HOME-2
    D2409           F43.OWN-RENT HOME-2
    D2410           F43A.OWN BUILDING-2
    D2412           F44.OWN FARM-2
    D2417           F45.OWN MOBILE HOME AND SITE-2
    D2435           F46F.$ VALUE 2ND HOME
    D2436           F46G.F46F DK.1-2
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    D2437           F46H.F46F DK.2-2
    D2438           F46J.F46F DK.3-2
    D2439           F46K.F46F DK.4-2
    D420            CS26.NURHM: STILL OWN/RENT HOME
HRS 1996:
    E240            CS11.R-WHERE LIVE
    E2407           F41.LIVE FARM OR RANCH-2
    E2408           F42.TYPE HOME-2
    E2409           F43.OWN-RENT HOME-2
    E2410           F43A.OWN BUILDING-2
    E2412           F44.OWN FARM-2
    E2417           F45.OWN MOBILE HOME AND SITE-2
    E2435           F46F.$ VALUE 2ND HOME
    E2436           F46G.$ VALUE 2ND HOME DK.1-2
    E2437           F46H.$ VALUE 2ND HOME DK.2-2
    E2438           F46J.$ VALUE 2ND HOME DK.3-2
    E2439           F46K.$ VALUE 2ND HOME DK.4-2
    E420            CS26.NURHM: STILL OWN/RENT HOME
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
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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 2022:	
SHU001_3	ASSET RECONCILIATION - HOME2
SHU002_3	ASSET RECONCILIATION - WHICH WRONG-HOME2
SHU003_3A	ASSET RECONCILIATION - HOW MUCH -A-HOME2
SHU003_3B	ASSET RECONCILIATION - HOW MUCH-B-HOME2
SHU004_3A	ASSET RECONCILIATION - MIN-A-HOME2
SHU004_3B	ASSET RECONCILIATION - MIN-B-HOME2
SHU005_3A	ASSET RECONCILIATION - MAX-A -HOME2
SHU005_3B	ASSET RECONCILIATION - MAX-B -HOME2
SHU006_3A	ASSET RECONCILIATION - RESULT-A-HOME2
SHU006_3B	ASSET RECONCILIATION - RESULT-B-HOME2
SHU022_3A	WHICH WAVE WRONG-A-HOME2
SHU022_3B	WHICH WAVE WRONG-B-HOME2
HRS 2002-2022:	
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 2006-2020:	
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 2000-2022 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
3	H3WMRTB	H3WMRTB:W3 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
14	H14WMRTB	H14WMRTB:W14 Assets:2nd Home Mtg--Cross-section	Cont
15	H15WMRTB	H15WMRTB:W15 Assets:2nd Home Mtg--Cross-section	Cont
16	H16WMRTB	H16WMRTB:W16 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
3	H3WOMRTB	H3WOMRTB:W3 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
14	H14WOMRTB	H14WOMRTB:W14 Assets Own:2nd Home Mtg--Cross-section	Categ
15	H15WOMRTB	H15WOMRTB:W15 Assets Own:2nd Home Mtg--Cross-section	Categ
16	H16WOMRTB	H16WOMRTB:W16 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
14	H14WFMRTB	H14WFMRTB:W14 Assets Flag:2nd Home Mtg--Cross-section	Categ
15	H15WFMRTB	H15WFMRTB:W15 Assets Flag:2nd Home Mtg--Cross-section	Categ
16	H16WFMRTB	H16WFMRTB:W16 Assets Flag:2nd Home Mtg--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMRTB	12652	2365.25	14090.16	0.0	325000.0
H2WMRTB	11420	2148.94	14352.17	0.0	460000.0
H3WMRTB	17991	1416.29	21155.02	0.0	2369000.0
H4WMRTB	21384	1776.93	16839.99	0.0	520000.0
H5WMRTB	19578	1706.69	18454.44	0.0	1100000.0
H6WMRTB	18165	1648.29	15597.82	0.0	510000.0

H7WMRTB	20129	2280.21	22955.02	0.0	700000.0
H8WMRTB	18469	2473.38	22626.53	0.0	815000.0
H9WMRTB	17217	3027.05	26120.91	0.0	630000.0
H10WMRTB	22034	3294.78	28039.66	0.0	1000000.0
H11WMRTB	20554	3170.59	25102.66	0.0	630000.0
H12WMRTB	18747	3522.16	35310.64	0.0	3200000.0
H13WMRTB	20912	3054.90	24562.68	0.0	600000.0
H14WMRTB	17146	3111.72	34256.05	0.0	2000000.0
H15WMRTB	15723	2894.35	29098.48	0.0	1160000.0
H16WMRTB	15787	2275.66	50910.60	0.0	4000000.0
H1WOMRTB	12652	0.06	0.24	0.0	1.0
H2WOMRTB	11420	0.05	0.21	0.0	1.0
H3WOMRTB	17991	0.04	0.18	0.0	1.0
H4WOMRTB	21384	0.03	0.16	0.0	1.0
H5WOMRTB	19578	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	0.16	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	0.03	0.16	0.0	1.0
H14WOMRTB	17146	0.02	0.14	0.0	1.0
H15WOMRTB	15723	0.02	0.14	0.0	1.0
H16WOMRTB	15787	0.01	0.11	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	19578	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	5.92	0.86	1.0	9.0
H14WFMRTB	17146	5.96	0.82	1.0	9.0
H15WFMRTB	15723	5.99	0.81	1.0	9.0
H16WFMRTB	15787	6.01	0.71	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	11865	10880	17361	20787	19052	17725	19650	18014	16778	21436
1.Yes	787	540	630	597	526	440	479	455	439	598

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.No	19982	18234	20363	16784	15418	15582
1.Yes	572	513	549	362	305	205

HwWFMRTB: 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	18851	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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value	517	472	496	329	270	185
2.Complete bracket	17	20	20	15	8	8
3.Incomplete bracket	7		2	1	3	1
4.Range card bracket						
5.No value/bracket	16	8	12	5	12	5
6.No asset	19725	17973	19967	16360	14933	15137
7.DK ownership	131	109	124	119	138	109
9.No Fin resp	141	165	291	317	359	342

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.

How Constructed

The reported or imputed value of a second home mortgage (or other loans on it) is assigned to HwWMRTB. The HwWFMRTB variable indicates whether 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 has a second home mortgage.

In Wave 2A, there was no separate information in the survey about the gross value of the second home and any loans on it, as this was included in the real estate question. Therefore, we did not attempt to create separate variables for this wave, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[32] See the "Net value of secondary residence" section for more information.

For Wave 3, there was a skip pattern error, such that certain households with second homes were not asked the questions pertaining to these types of residences. Specifically, if the Coverscreen Respondent did not report living in a second home for at least two months during the year, the household was not asked questions about ownership and the value of a second home. For this wave, we provide H3WMRTB and H3WOMRTB, based on reconstructions and imputations by Cao and Juster (2004)[33], but not H3WFMRTB. See the "Net value of secondary residence" section for more information.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of his second home is $61,800,000.

Cross Wave Differences in Original HRS Data

The value of a second home mortgage is asked in 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 3, the questions about second home mortgages are very similar to those for the primary home:

a) "Do you have a mortgage, land contract, second mortgage, or any other loan that uses the property as collateral? Please do not include home equity lines of credit."

b) [If 1st mortgage] "About how much do you still owe on the mortgage or land contract?"

c) [If 2nd mortgage] "About how much do you still owe on that second mortgage?"

d) [If other loan] "About how much do you still owe on that loan?"

e) [If home equity line of credit] "About how much is currently owed?"

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[32] Ibid.

[33] Ibid.

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
AHEAD 1995:
    D2440M1         F47.HOME MORTGAGE-2
    D2445           F47D.$ OWN ON MORTGAGE-2
    D2446           F47E.  F47E DK.1-2
    D2447           F47F.  F47E DK.2-2
    D2448           F47F.  F47E DK.2-3
    D2452           F49C.$ OWN ON 2ND MORTGAGE-2
    D2453           F49D. DK.1-2
    D2454           F49E. DK.2-2
    D2455           F49F. DK.3-2
    D2459           F50B. $ OWE ON LOAN-2
    D2460           F50C.DK.1-2
    D2461           F50D.DK.2-2
    D2462           F50E.DK.3-2
    D2463           F51.HOME EQUITY CREDIT-2
    D2464           F51A.$ COULD BORROW-2
    D2465           F51B.EQUITY LOAN NOW-2
    D2466           F51C.$ OWED EQUITY LOAD-2
HRS 1996:
    E2440M1         F47.HOME MORTGAGE-2
    E2445           F47D.$ OWE ON MORTGAGE-2
    E2446           F47E.$ OWE ON MORTGAGE-2 DK.1-2
    E2447           F47F.$ OWE ON MORTGAGE-2 DK.2-2
    E2448           F47F.$ OWE ON MORTGAGE-2 DK.2-3
    E2452           F49C.$ OWE ON 2ND MORTGAGE-2
    E2453           F49D.$ OWE ON 2ND MORTGAGE-2 DK.1-2
    E2454           F49E.$ OWE ON 2ND MORTGAGE-2 DK.2-2
    E2455           F49F.$ OWE ON 2ND MORTGAGE-2 DK.3-2
    E2459           F50B. $ OWE ON LOAN-2
    E2460           F50C.$ OWE ON LOAN-2 DK.1-2
    E2461           F50D.$ OWE ON LOAN-2 DK.2-2
    E2462           F50E.$ OWE ON LOAN-2 DK.3-2
    E2463           F51.HOME EQUITY CREDIT-2
    E2464           F51A.$ COULD BORROW-2
    E2465           F51B.EQUITY LOAN NOW-2
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```
    E2466           F51C.$ OWED EQUITY LOAD-2
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
```

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    JU022A_1        PREV WAVE VALUE YEAR-1
    JU022A_2        PREV WAVE VALUE YEAR-2
    JU022A_3        PREV WAVE VALUE YEAR-3
HRS 2002-2020:
    xH170M3         HOME MORTGAGE - SECOND
HRS 2002-2022:
    xH170M1         HOME MORTGAGE - SECOND
    xH170M2         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 2006-2020:
    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
3	H3WNETHB	H3WNETHB:W3 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
14	H14WNETHB	H14WNETHB:W14 Net Value of 2nd Home--Cross-section	Cont
15	H15WNETHB	H15WNETHB:W15 Net Value of 2nd Home--Cross-section	Cont
16	H16WNETHB	H16WNETHB:W16 Net Value of 2nd Home--Cross-section	Cont
2	H2WFNETHB	H2WFNETHB:W2 Assets Flag:Net Value of 2nd Home--Cross-section	Categ
3	H3WFNETHB	H3WFNETHB:W3 Assets Flag:Net Value of 2nd Home--Cross-section	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WNETHB	12652	11726.44	84750.04	-100000.0	5000000.0
H2WNETHB	19642	7299.48	42523.50	-197098.7	1870000.0
H3WNETHB	17991	9401.82	48775.46	-1669000.0	3000000.0
H4WNETHB	21384	10234.05	51736.69	-485000.0	1725000.0
H5WNETHB	19578	11832.54	55708.03	-35000.0	1500000.0
H6WNETHB	18165	15785.69	81556.47	-131000.0	3000000.0
H7WNETHB	20129	20062.60	139499.35	-160000.0	10000000.0
H8WNETHB	18469	24464.55	129751.47	-147000.0	6000000.0
H9WNETHB	17217	24279.56	123990.42	-500000.0	3000000.0
H10WNETHB	22034	19731.84	121256.81	-200000.0	5525000.0
H11WNETHB	20554	20125.33	101689.73	-254000.0	3250000.0
H12WNETHB	18747	25049.49	473559.98	-315000.0	61800000.0
H13WNETHB	20912	20377.85	113522.66	-350000.0	6000000.0
H14WNETHB	17146	22042.88	113589.60	-350000.0	3000000.0
H15WNETHB	15723	23190.72	130250.12	-530000.0	4500000.0
H16WNETHB	15787	27560.84	160607.51	-75000.0	5400000.0
H2WFNETHB	8222	6.22	1.64	1.0	9.0
H3WFNETHB	17991	8.16	2.31	1.0	9.0

Categorical Variable Codes

HwWFNETHB: Assets Flag:Net Value of 2nd Home--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
1.Corrected: Purchasd befor		407	1169							
2.Corrected: 2nd hm in nxt		35	172							
3.No Corr: Curr wv Reports			595							
4.No Corr: Curr wv Imputati			103							
6.No asset		6430	139							
8.No FinR: Curr wv Imputati		65	83							
9.No Corr: No Cross-Wave Co		1285	15730							

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
1.Corrected: Purchasd befor						
2.Corrected: 2nd hm in nxt						
3.No Corr: Curr wv Reports						
4.No Corr: Curr wv Imputati						
6.No asset						
8.No FinR: Curr wv Imputati						
9.No Corr: No Cross-Wave Co						

Format Reference Tables – complete variable value labels

Variables: AFNETHB, WFNETHB

```
.Q=Not asked this wv
1.Corrected: Purchasd before curr yr
2.Corrected: 2nd hm in nxt wv not purchasd aftr curr yr
3.No Corr: Curr wv Reports
4.No Corr: Curr wv Imputations
6.No asset
8.No FinR: Curr wv Imputations
9.No Corr: No Cross-Wave Connection
```

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.

How Constructed

The net value of second home HwWNETHB is calculated as house value less mortgages:

HwWNETHB = HwWHOUB - HwWMRTB

In Wave 2A, there was no information in the survey about the gross value of the second home and any loans on it.

Therefore, we did not attempt to create the components H2WHOUB and H2WMRTB, and only provide the imputed net value of the second home, based on reconstructions and imputations by Cao and Juster (2004).[34]

In Wave 3, there was a skip pattern error, such that certain households with second homes were not asked these questions. For this wave, we mostly used the reconstructions and imputations of the net value of the second home by Cao and Juster (2004)[35], and derived H3WHOUB and H3WMRTB from these.

The imputation flag variables HwWFNETHB are only available for Wave 2A and Wave 3. These variables are not consistent with our usual imputation flags, but instead are hybrids that incorporate the work of Cao and Juster (2004)[36] as well as some modifications related to our own corrections and additions. See Appendix D: Second Homes in Wave 2A and Wave 3 for a description of the methodology we used to impute information about second homes in these waves.

Users should note the following outlier:

HHIDPN: 529220010 reported having a second home (OH166) worth $65,000,000 in Wave 12. He also reported having a loan on this second home (OH171) of $3,200,000. Therefore, the net value of 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)

[34] Ibid.

[35] Ibid.

[36] Ibid.

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
14	H14WTOTF	H14WTOTF:W14 Non-Housing Financial Wealth--Cross-section	Cont
15	H15WTOTF	H15WTOTF:W15 Non-Housing Financial Wealth--Cross-section	Cont
16	H16WTOTF	H16WTOTF:W16 Non-Housing Financial Wealth--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTF	12652	48262.13	164314.49	-825000.0	5831694.3
H2WTOTF	19642	57323.13	182543.40	-350000.0	8400000.0
H3WTOTF	17991	90471.78	449255.96	-494000.0	40550000.0
H4WTOTF	21384	101595.34	479825.05	-3636749.0	30466000.0
H5WTOTF	19578	114290.51	440298.44	-485500.0	33500000.0
H6WTOTF	18165	118900.31	810135.71	-598000.0	90000200.0
H7WTOTF	20129	123146.63	539413.19	-2335500.0	28400000.0
H8WTOTF	18469	134331.43	587296.10	-2199892.0	30220000.0
H9WTOTF	17217	134881.68	440534.62	-1400000.0	15231178.0
H10WTOTF	22034	108716.79	448424.93	-1250000.0	21200000.0
H11WTOTF	20554	110625.34	546397.68	-1685000.0	42300000.0
H12WTOTF	18747	132512.79	1540274.99	-1499500.0	202000000.0
H13WTOTF	20912	110194.80	472484.04	-1800000.0	16150000.0
H14WTOTF	17146	138087.16	618125.00	-1985000.0	21444989.9
H15WTOTF	15723	141417.29	563102.29	-2500000.0	17799500.0
H16WTOTF	15787	144747.06	585509.49	-1099700.0	22558494.0

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.

How Constructed

The net value of non-housing financial wealth HwWTOTF is calculated as the sum of the appropriate wealth components less debt:

HwWTOTF = Sum (HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - HwWDEBT

Note that 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. Also, beginning in Wave 16, HwWDEBT sums the reported or imputed values of credit card (HwWDEBTCC), medical (HwWDEBTMD), educational (HwWDEBTED), and any other debt (HwWDEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

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

Wave	Variable Name	Variable Label	Type
1	H1WTOTB	H1WTOTB:W1 Total of all Assets--Cross-section	Cont
2	H2WTOTB	H2WTOTB:W2 Total of all Assets--Cross-section	Cont
3	H3WTOTB	H3WTOTB:W3 Total of all Assets--Cross-section	Cont
4	H4WTOTB	H4WTOTB:W4 Total of all Assets--Cross-section	Cont
5	H5WTOTB	H5WTOTB:W5 Total of all Assets--Cross-section	Cont
6	H6WTOTB	H6WTOTB:W6 Total of all Assets--Cross-section	Cont
7	H7WTOTB	H7WTOTB:W7 Total of all Assets--Cross-section	Cont
8	H8WTOTB	H8WTOTB:W8 Total of all Assets--Cross-section	Cont
9	H9WTOTB	H9WTOTB:W9 Total of all Assets--Cross-section	Cont
10	H10WTOTB	H10WTOTB:W10 Total of all Assets--Cross-section	Cont
11	H11WTOTB	H11WTOTB:W11 Total of all Assets--Cross-section	Cont
12	H12WTOTB	H12WTOTB:W12 Total of all Assets--Cross-section	Cont
13	H13WTOTB	H13WTOTB:W13 Total of all Assets--Cross-section	Cont
14	H14WTOTB	H14WTOTB:W14 Total of all Assets--Cross-section	Cont
15	H15WTOTB	H15WTOTB:W15 Total of all Assets--Cross-section	Cont
16	H16WTOTB	H16WTOTB:W16 Total of all Assets--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTB	12652	222972.84	460048.38	-745000.0	9456865.0
H2WTOTB	19642	214266.65	436787.22	-4783000.0	15230000.0
H3WTOTB	17991	272844.35	688547.91	-826009.0	41230000.0
H4WTOTB	21384	309647.59	1089277.88	-3624527.0	86530000.0
H5WTOTB	19578	351191.26	935245.62	-355000.0	53800200.0
H6WTOTB	18165	380347.71	1082398.21	-265995.0	90708200.0
H7WTOTB	20129	428507.88	1134202.71	-2245500.0	42226291.3
H8WTOTB	18469	505572.98	1261877.30	-2199392.0	43512000.0
H9WTOTB	17217	513150.38	1235836.34	-1064000.0	41605996.8
H10WTOTB	22034	396895.46	996249.76	-2760000.0	50900000.0
H11WTOTB	20554	396673.21	1007455.77	-1510000.0	43992226.7
H12WTOTB	18747	451189.29	2471891.27	-2729000.0	308919674.5
H13WTOTB	20912	439198.57	1174213.20	-1098000.0	34149000.0
H14WTOTB	17146	535313.79	1909313.32	-1635000.0	117152000.0
H15WTOTB	15723	558252.06	1246478.13	-2442000.0	27370000.0
H16WTOTB	15787	636916.12	1397341.47	-1079700.0	28540000.0

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.

How Constructed

The net value of total wealth HwWTOTB is calculated as the sum of all wealth components less all debt:

HwWTOTB = Sum (HwWHOUS, HwWNETHB, HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - Sum (HwWMORT, HwWHMLN, HwWDEBT)

Note that beginning in Wave 16, HwWDEBT sums the reported or imputed values of credit card (HwWDEBTCC), medical (HwWDEBTMD), educational (HwWDEBTED), and any other debt (HwWDEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWNETHB = net 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

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
14	H14WTOTW	H14WTOTW:W14 Total Wealth less IRA--Cross-section	Cont
15	H15WTOTW	H15WTOTW:W15 Total Wealth less IRA--Cross-section	Cont
16	H16WTOTW	H16WTOTW:W16 Total Wealth less IRA--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTW	12652	204609.77	440282.26	-795000.0	9456865.0
H2WTOTW	19642	194935.92	415588.82	-4783000.0	15200000.0
H3WTOTW	17991	245838.75	655875.06	-834209.0	41230000.0
H4WTOTW	21384	271657.18	1064469.89	-3624527.0	86280000.0
H5WTOTW	19578	300794.47	876735.33	-355000.0	50600200.0
H6WTOTW	18165	333116.35	1045454.77	-265995.0	90688200.0
H7WTOTW	20129	376926.48	1042258.01	-2313500.0	37075000.0
H8WTOTW	18469	439007.70	1097387.61	-2199392.0	33800000.0
H9WTOTW	17217	448663.95	1174978.18	-1064000.0	41605996.8
H10WTOTW	22034	341542.87	937028.38	-2760000.0	50200000.0
H11WTOTW	20554	335555.24	940104.17	-1680000.0	43992226.7
H12WTOTW	18747	378887.82	2422652.34	-2729000.0	307619674.5
H13WTOTW	20912	368727.08	1091937.69	-1098000.0	34149000.0
H14WTOTW	17146	441133.60	1800443.98	-1635000.0	117112000.0
H15WTOTW	15723	447530.84	1085741.18	-2442000.0	27300000.0
H16WTOTW	15787	511557.44	1206606.90	-1079700.0	28540000.0

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.

How Constructed

The net value of total wealth less IRA HwWTOTW is calculated as the sum of all wealth components except the value of IRAs and Keogh plans less all debt:

HwWTOTW = Sum (HwWHOUS, HwWNETHB, HwWRLES, HwWTRAN, HwWBSNS, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - Sum (HwWMORT, HwWHMLN, HwWDEBT)

Note that beginning in Wave 16, HwWDEBT sums the reported or imputed values of credit card (HwWDEBTCC), medical (HwWDEBTMD), educational (HwWDEBTED), and any other debt (HwWDEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

HwWNETHB = net value of secondary 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
14	H14WTOTN	H14WTOTN:W14 Total Non-Housing Assets--Cross-section	Cont
15	H15WTOTN	H15WTOTN:W15 Total Non-Housing Assets--Cross-section	Cont
16	H16WTOTN	H16WTOTN:W16 Total Non-Housing Assets--Cross-section	Cont

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTN	12652	149472.54	404503.33	-760000.0	8156865.0
H2WTOTN	19642	138755.40	366900.00	-292511.0	13730000.0
H3WTOTN	17991	190679.38	627857.00	-482000.0	40630000.0
H4WTOTN	21384	218708.08	1016023.89	-3636749.0	85710000.0
H5WTOTN	19578	247389.54	786973.95	-390000.0	50200000.0
H6WTOTN	18165	258692.62	1003782.10	-277000.0	90148200.0
H7WTOTN	20129	280207.37	955691.76	-2245500.0	35352000.0
H8WTOTN	18469	324400.59	1120008.61	-2199392.0	43162000.0
H9WTOTN	17217	329475.72	989183.17	-1144000.0	40575996.8
H10WTOTN	22034	259689.37	843933.63	-943500.0	46900000.0
H11WTOTN	20554	263596.21	859439.59	-1510000.0	43300000.0
H12WTOTN	18747	303092.00	1984100.49	-1294500.0	245719674.5
H13WTOTN	20912	288314.49	1018966.79	-1115000.0	31410000.0
H14WTOTN	17146	356095.76	1520852.29	-1985000.0	100003000.0
H15WTOTN	15723	360520.45	1014694.28	-2500000.0	23865000.0
H16WTOTN	15787	389290.79	1141781.40	-1084700.0	26150000.0

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.

How Constructed

The net value of all non-housing wealth HwWTOTN is calculated as the sum of the appropriate wealth components less debt:

HwWTOTN = Sum (HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - HwWDEBT

Note that the value of the primary residence, secondary residence, mortgages, and home loans are NOT included. Also, beginning in Wave 16, HwWDEBT sums the reported or imputed values of credit card (HwWDEBTCC), medical (HwWDEBTMD), educational (HwWDEBTED), and any other debt (HwWDEBTO).

Non-IRA Defined Contribution (DC) pension account balances and Social Security wealth are also NOT included. DC pension account balances from the Respondent's current job are included in the RAND HRS Longitudinal File (RwDCBAL1-4) and are described in the codebook subsection titled, "Respondent's account balance for DC plan from current job." In earlier waves, pension plans were more likely to be Defined Benefit (DB) than DC plans. Although the HRS collects information on DB pensions, including some lump-sum values, we do not include DB pension wealth in the RAND HRS Longitudinal File because a lump-sum value is not directly comparable to the value of a defined benefit payout stream. Social Security wealth is only publicly available for pre-retiree Respondents. We include this in the RAND HRS Longitudinal File, and it is described in the codebook subsection titled, "Predicted SS wealth of Pre-retirees." Users must decide whether it is appropriate to adjust our derived "total wealth" variables to include these additional measures of wealth depending on their research agenda.

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, ref/prv 2 yrs	Categ
7	R7OHOSP	R7OHOSP:W7 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
8	R8OHOSP	R8OHOSP:W8 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
9	R9OHOSP	R9OHOSP:W9 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
10	R10OHOSP	R10OHOSP:W10 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
11	R11OHOSP	R11OHOSP:W11 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
12	R12OHOSP	R12OHOSP:W12 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
13	R13OHOSP	R13OHOSP:W13 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
14	R14OHOSP	R14OHOSP:W14 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
15	R15OHOSP	R15OHOSP:W15 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
16	R16OHOSP	R16OHOSP:W16 Mexp Paid:R Hospital stays, ref/prv 2 yrs	Categ
6	S6OHOSP	S6OHOSP:W6 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
7	S7OHOSP	S7OHOSP:W7 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
8	S8OHOSP	S8OHOSP:W8 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
9	S9OHOSP	S9OHOSP:W9 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
10	S10OHOSP	S10OHOSP:W10 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
11	S11OHOSP	S11OHOSP:W11 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
12	S12OHOSP	S12OHOSP:W12 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
13	S13OHOSP	S13OHOSP:W13 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
14	S14OHOSP	S14OHOSP:W14 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
15	S15OHOSP	S15OHOSP:W15 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
16	S16OHOSP	S16OHOSP:W16 Mexp Paid:S Hospital stays, ref/prv 2 yrs	Categ
6	R6MHOSP	R6MHOSP:W6 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
7	R7MHOSP	R7MHOSP:W7 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
8	R8MHOSP	R8MHOSP:W8 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
9	R9MHOSP	R9MHOSP:W9 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
10	R10MHOSP	R10MHOSP:W10 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
11	R11MHOSP	R11MHOSP:W11 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
12	R12MHOSP	R12MHOSP:W12 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
13	R13MHOSP	R13MHOSP:W13 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
14	R14MHOSP	R14MHOSP:W14 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
15	R15MHOSP	R15MHOSP:W15 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
16	R16MHOSP	R16MHOSP:W16 Mexp Amt:R Hospital stays, ref/prv 2 yrs	Cont
6	S6MHOSP	S6MHOSP:W6 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
7	S7MHOSP	S7MHOSP:W7 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
8	S8MHOSP	S8MHOSP:W8 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
9	S9MHOSP	S9MHOSP:W9 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
10	S10MHOSP	S10MHOSP:W10 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
11	S11MHOSP	S11MHOSP:W11 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
12	S12MHOSP	S12MHOSP:W12 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
13	S13MHOSP	S13MHOSP:W13 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
14	S14MHOSP	S14MHOSP:W14 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
15	S15MHOSP	S15MHOSP:W15 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
16	S16MHOSP	S16MHOSP:W16 Mexp Amt:S Hospital stays, ref/prv 2 yrs	Cont
6	R6FHOSP	R6FHOSP:W6 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
7	R7FHOSP	R7FHOSP:W7 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
8	R8FHOSP	R8FHOSP:W8 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
9	R9FHOSP	R9FHOSP:W9 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
10	R10FHOSP	R10FHOSP:W10 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
11	R11FHOSP	R11FHOSP:W11 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
12	R12FHOSP	R12FHOSP:W12 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
13	R13FHOSP	R13FHOSP:W13 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
14	R14FHOSP	R14FHOSP:W14 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
15	R15FHOSP	R15FHOSP:W15 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
16	R16FHOSP	R16FHOSP:W16 Mexp Flag:R Hospital stays, ref/prv 2 yrs	Categ
6	S6FHOSP	S6FHOSP:W6 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
7	S7FHOSP	S7FHOSP:W7 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
8	S8FHOSP	S8FHOSP:W8 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
9	S9FHOSP	S9FHOSP:W9 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
10	S10FHOSP	S10FHOSP:W10 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
11	S11FHOSP	S11FHOSP:W11 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ

12	S12FHOSP	S12FHOSP:W12 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
13	S13FHOSP	S13FHOSP:W13 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
14	S14FHOSP	S14FHOSP:W14 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
15	S15FHOSP	S15FHOSP:W15 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
16	S16FHOSP	S16FHOSP:W16 Mexp Flag:S Hospital stays, ref/prv 2 yrs	Categ
E	REOHOSP	REOHOSP:EXIT Mexp Paid: Hospital stays	Categ
E	REMHOSP	REMHOSP:EXIT Mexp Amt: Hospital stays	Cont
E	REFHOSP	REFHOSP:EXIT Mexp Flag: Hospital stays	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
R14OHOSP	17146	0.10	0.30	0.0	1.0
R15OHOSP	15723	0.09	0.29	0.0	1.0
R16OHOSP	15787	0.09	0.28	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	12484	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
S14OHOSP	9358	0.10	0.30	0.0	1.0
S15OHOSP	8477	0.09	0.28	0.0	1.0
S16OHOSP	7840	0.08	0.27	0.0	1.0
R6MHOSP	18165	335.95	3139.88	0.0	207658.9
R7MHOSP	20129	331.87	3523.35	0.0	270000.0
R8MHOSP	18469	278.02	2291.87	0.0	103500.0
R9MHOSP	17217	309.11	3051.99	0.0	250000.0
R10MHOSP	22034	410.98	4726.22	0.0	479000.0
R11MHOSP	20554	385.75	3279.05	0.0	201000.0
R12MHOSP	18747	291.77	2120.11	0.0	80000.0
R13MHOSP	20912	471.71	8211.03	0.0	1000000.0
R14MHOSP	17146	327.78	2933.85	0.0	187183.8
R15MHOSP	15723	426.48	8623.71	0.0	1000000.0
R16MHOSP	15787	319.17	2607.44	0.0	80000.0
S6MHOSP	11639	334.72	3406.79	0.0	207658.9
S7MHOSP	12972	333.96	3508.15	0.0	270000.0
S8MHOSP	11735	277.55	2312.82	0.0	103500.0
S9MHOSP	10646	309.17	3429.38	0.0	250000.0
S10MHOSP	13513	443.14	5525.81	0.0	479000.0
S11MHOSP	12484	376.01	3272.06	0.0	201000.0
S12MHOSP	11012	299.57	2098.99	0.0	80000.0
S13MHOSP	11779	476.99	10011.53	0.0	1000000.0
S14MHOSP	9358	369.19	3213.65	0.0	187183.8

S15MHOSP	8477	351.89	3689.94	0.0	200000.0
S16MHOSP	7840	248.74	1986.39	0.0	65743.2
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
R14FHOSP	17146	5.54	1.41	1.0	6.0
R15FHOSP	15723	5.56	1.38	1.0	6.0
R16FHOSP	15787	5.60	1.33	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	12484	5.39	1.60	1.0	6.0
S12FHOSP	11012	5.51	1.46	1.0	6.0
S13FHOSP	11779	5.52	1.44	1.0	6.0
S14FHOSP	9358	5.54	1.41	1.0	6.0
S15FHOSP	8477	5.59	1.34	1.0	6.0
S16FHOSP	7840	5.62	1.30	1.0	6.0
REOHOSP	13985	0.30	0.46	0.0	1.0
REMHOSP	13985	1820.52	10088.01	0.0	629000.0
REFHOSP	13985	4.76	2.02	1.0	6.0

Categorical Variable Codes

RwOHOSP: Mexp Paid:R Hospital stays, ref/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	w14	w15	w16
0.No OOP expense	17778	16705	18595	15445	14232	14405
1.Some OOP expense	2776	2042	2317	1701	1491	1382

SwOHOSP: Mexp Paid:S Hospital stays, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						10385	11526	10323	9365	11650
1.Some OOP expense						1254	1446	1412	1281	1863

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	10858	9859	10572	8440	7722	7200
1.Some OOP expense	1626	1153	1207	918	755	640

RwFHOSP: Mexp Flag:R Hospital stays, ref/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	w14	w15	w16
1.Continuous value	2186	1605	1814	1343	1125	1076
2.Complete bracket	416	310	368	222	251	193
3.Incomplete bracket	100	73	78	82	68	64
5.No value/bracket	74	54	57	54	47	49
6.No expense	17778	16705	18595	15445	14232	14405

SwFHOSP: Mexp Flag:S Hospital stays, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	1303	924	969	729	567	516
2.Complete bracket	232	166	173	118	128	77
3.Incomplete bracket	58	36	32	46	33	28
5.No value/bracket	33	27	33	25	27	19
6.No expense	10858	9859	10572	8440	7722	7200

REOHOSP: EXIT Mexp Paid: Hospital stays

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	9785
1.Some OOP expense	4200

REFHOSP: EXIT Mexp Flag: Hospital stays

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	2387
2.Complete bracket	880
3.Incomplete bracket	462
5.No value/bracket	471
6.No expense	9785

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.

How Constructed

Core Interview Variables

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 they have 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.

Exit Interview Variables

REOHOSP is a dichotomous variable that indicates if the Respondent paid for any hospital stays between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 6 forward and is based on the following questions:

"Since last interview/In the last two years before (he/she) died), had [the Respondent] been a patient in a hospital overnight?"

"Were the costs for [his/her] 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, REOHOSP=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMHOSP. REFHOSP is a flag that indicates whether REMHOSP is imputed.

Core and Exit Differences

There are no major differences between the Core and Exit Interview questions about hospital medical expenditures.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines hospital and nursing home costs. These costs are captured in REMHPNH. If insurance did not pay for all of the costs associated with the bundled stay, REOHPNH=1. REFHPNH is a flag that indicates whether REMHPNH is imputed. These variables are documented in the section titled "Hospital and Nursing Home".

For Exit Interviews conducted in Waves 3-5, REMHOSP, REFHOSP, and REMHOSP are set to .Q.

HRS Variables Used

Core Interview Variables

```
HRS 2002-2012:
    xN102           HOSPITAL STAYS COVERED BY INS
HRS 2002-2022:
    xN099           OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
    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 2014-2022:
    xN433_1         INSURANCE PAY ANY -  -1
    xN434_1         INSURANCE PAY ALL -  -1
```

Exit Interview Variables

```
HRS 2002-2012:
    xN102           HOSPITAL STAYS COVERED BY INS
HRS 2002-2022:
    xA124           LOCATION OF DEATH
    xN099           OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
    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 2014-2022:
    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, ref/prv 2 yrs	Categ
7	R7ONHM	R7ONHM:W7 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
8	R8ONHM	R8ONHM:W8 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
9	R9ONHM	R9ONHM:W9 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
10	R10ONHM	R10ONHM:W10 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
11	R11ONHM	R11ONHM:W11 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
12	R12ONHM	R12ONHM:W12 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
13	R13ONHM	R13ONHM:W13 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
14	R14ONHM	R14ONHM:W14 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
15	R15ONHM	R15ONHM:W15 Mexp Paid:R Nursing Hm, ref/prv 2 yrs	Categ
16	R16ONHM	R16ONHM:W16 Mexp Paid:R Nursing Hm, ref/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, ref/prv 2 yrs	Categ
7	S7ONHM	S7ONHM:W7 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
8	S8ONHM	S8ONHM:W8 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
9	S9ONHM	S9ONHM:W9 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
10	S10ONHM	S10ONHM:W10 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
11	S11ONHM	S11ONHM:W11 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
12	S12ONHM	S12ONHM:W12 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
13	S13ONHM	S13ONHM:W13 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
14	S14ONHM	S14ONHM:W14 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
15	S15ONHM	S15ONHM:W15 Mexp Paid:S Nursing Hm, ref/prv 2 yrs	Categ
16	S16ONHM	S16ONHM:W16 Mexp Paid:S Nursing Hm, ref/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, ref/prv 2 yrs	Cont
7	R7MNHM	R7MNHM:W7 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
8	R8MNHM	R8MNHM:W8 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
9	R9MNHM	R9MNHM:W9 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
10	R10MNHM	R10MNHM:W10 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
11	R11MNHM	R11MNHM:W11 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
12	R12MNHM	R12MNHM:W12 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
13	R13MNHM	R13MNHM:W13 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
14	R14MNHM	R14MNHM:W14 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
15	R15MNHM	R15MNHM:W15 Mexp Amt:R Nursing Hm, ref/prv 2 yrs	Cont
16	R16MNHM	R16MNHM:W16 Mexp Amt:R Nursing Hm, ref/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, ref/prv 2 yrs	Cont
7	S7MNHM	S7MNHM:W7 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
8	S8MNHM	S8MNHM:W8 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
9	S9MNHM	S9MNHM:W9 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
10	S10MNHM	S10MNHM:W10 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
11	S11MNHM	S11MNHM:W11 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
12	S12MNHM	S12MNHM:W12 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
13	S13MNHM	S13MNHM:W13 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
14	S14MNHM	S14MNHM:W14 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
15	S15MNHM	S15MNHM:W15 Mexp Amt:S Nursing Hm, ref/prv 2 yrs	Cont
16	S16MNHM	S16MNHM:W16 Mexp Amt:S Nursing Hm, ref/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, ref/prv 2 yrs	Categ
7	R7FNHM	R7FNHM:W7 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
8	R8FNHM	R8FNHM:W8 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
9	R9FNHM	R9FNHM:W9 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
10	R10FNHM	R10FNHM:W10 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
11	R11FNHM	R11FNHM:W11 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
12	R12FNHM	R12FNHM:W12 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
13	R13FNHM	R13FNHM:W13 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ

14	R14FNHM	R14FNHM:W14 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
15	R15FNHM	R15FNHM:W15 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
16	R16FNHM	R16FNHM:W16 Mexp Flag:R Nursing Hm, ref/prv 2 yrs	Categ
6	S6FNHM	S6FNHM:W6 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
7	S7FNHM	S7FNHM:W7 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
8	S8FNHM	S8FNHM:W8 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
9	S9FNHM	S9FNHM:W9 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
10	S10FNHM	S10FNHM:W10 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
11	S11FNHM	S11FNHM:W11 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
12	S12FNHM	S12FNHM:W12 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
13	S13FNHM	S13FNHM:W13 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
14	S14FNHM	S14FNHM:W14 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
15	S15FNHM	S15FNHM:W15 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
16	S16FNHM	S16FNHM:W16 Mexp Flag:S Nursing Hm, ref/prv 2 yrs	Categ
2	H2CNHM	H2CNHM:W2 Mexp Flag:H Allocation flag for Nursing Hm, prv 1 yr	Categ
E	REONHM	REONHM:EXIT Mexp Paid: Nursing home	Categ
E	REMNHM	REMNHM:EXIT Mexp Amt: Nursing home	Cont
E	REFNHM	REFNHM:EXIT Mexp Flag: Nursing home	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	0.14	0.0	1.0
R14ONHM	17146	0.01	0.12	0.0	1.0
R15ONHM	15723	0.01	0.11	0.0	1.0
R16ONHM	15787	0.01	0.09	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	12484	0.01	0.11	0.0	1.0
S12ONHM	11012	0.01	0.11	0.0	1.0
S13ONHM	11779	0.01	0.09	0.0	1.0
S14ONHM	9358	0.01	0.09	0.0	1.0
S15ONHM	8477	0.01	0.08	0.0	1.0
S16ONHM	7840	0.00	0.07	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	506.29	6409.60	0.0	150000.0
R8MNHM	18469	502.83	6178.61	0.0	217500.0
R9MNHM	17217	604.84	8156.30	0.0	464000.0

R10MNHM	22034	478.06	6837.42	0.0	288000.0
R11MNHM	20554	575.92	6812.18	0.0	360000.0
R12MNHM	18747	609.39	7376.36	0.0	260000.0
R13MNHM	20912	473.92	9274.09	0.0	634821.0
R14MNHM	17146	291.68	5491.05	0.0	350000.0
R15MNHM	15723	148.07	3217.81	0.0	140000.0
R16MNHM	15787	174.98	4739.89	0.0	264000.0
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	141.44	3423.85	0.0	217500.0
S9MNHM	10646	157.40	3221.30	0.0	168000.0
S10MNHM	13513	161.20	3274.48	0.0	140000.0
S11MNHM	12484	221.33	4141.64	0.0	145000.0
S12MNHM	11012	178.45	3642.24	0.0	175000.0
S13MNHM	11779	133.81	2927.02	0.0	130000.0
S14MNHM	9358	86.00	2508.16	0.0	125000.0
S15MNHM	8477	67.58	2048.61	0.0	140000.0
S16MNHM	7840	25.06	1084.46	0.0	72000.0
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	5.92	0.62	1.0	6.0
R14FNHM	17146	5.94	0.54	1.0	6.0
R15FNHM	15723	5.95	0.47	1.0	6.0
R16FNHM	15787	5.96	0.43	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	12484	5.94	0.51	1.0	6.0
S12FNHM	11012	5.94	0.52	1.0	6.0
S13FNHM	11779	5.96	0.43	1.0	6.0
S14FNHM	9358	5.97	0.39	1.0	6.0
S15FNHM	8477	5.97	0.35	1.0	6.0
S16FNHM	7840	5.98	0.30	1.0	6.0
H2CNHM	8222	0.01	0.07	0.0	2.0
REONHM	13985	0.22	0.42	0.0	1.0
REMNHM	13985	5411.40	23759.87	0.0	960000.0
REFNHM	13985	5.04	1.89	1.0	6.0

Categorical Variable Codes

HwONHM: Mexp Paid:H Nursing Hm, prv 1 yr

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	w14	w15	w16
.Q=Not asked this wv						
0.No OOP expense						
1.Some OOP expense						

RwONHM: Mexp Paid:R Nursing Hm, ref/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	w14	w15	w16
.Q=Not asked this wv						
0.No OOP expense	20018	18254	20518	16891	15546	15646
1.Some OOP expense	536	493	394	255	177	141

SwONHM: Mexp Paid:S Nursing Hm, ref/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	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense		4507				11550	12879	11623	10561	13344
1.Some OOP expense		42				89	93	112	85	169

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	12324	10873	11672	9283	8424	7805
1.Some OOP expense	160	139	107	75	53	35

HwFNHM: Mexp Flag:H Nursing Hm, prv 1 yr

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	w14	w15	w16
.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, ref/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	w14	w15	w16
1.Continuous value	388	356	280	163	115	101
2.Complete bracket	69	62	52	45	27	22
3.Incomplete bracket	39	33	31	22	20	6
5.No value/bracket	40	42	31	25	15	12
6.No expense	20018	18254	20518	16891	15546	15646

SwFNHM: Mexp Flag:S Nursing Hm, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	117	109	76	51	36	24
2.Complete bracket	18	12	15	7	7	5
3.Incomplete bracket	11	9	5	8	5	
5.No value/bracket	14	9	11	9	5	6
6.No expense	12324	10873	11672	9283	8424	7805

HwCNHM: 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	w14	w15	w16
.Q=Not asked this wv						
0.Not allocated						
1.Alloc to 1 of cpl						
2.Alloc to both of cpl						

REONHM: EXIT Mexp Paid: Nursing home

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	10874
1.Some OOP expense	3111

REFNHM: EXIT Mexp Flag: Nursing home

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	2131
2.Complete bracket	462
3.Incomplete bracket	219
5.No value/bracket	299
6.No expense	10874

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.

How Constructed

Core Interview Variables

RwONHM is a dichotomous variable that indicates if the Respondent paid for any nursing home stays 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 they have 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.

Exit Interview Variables

REONHM is a dichotomous variable that indicates if the Respondent paid for any nursing home stays between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 6 forward and is based on the following questions:

"Excluding any hospice stays, (Since last interview/In the last two years before (he/she) died), had [the Respondent] been a patient overnight in a nursing home, convalescent home, or other long-term health care facility?"

"Were the costs for (her/his) nursing home stay(s) completely covered by insurance, 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?"

In all waves, the Respondent's Proxy is also prompted to "include any amount paid by others."

If insurance did not pay for the entire cost of the nursing home stay, REONHM=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMNHM. REFNHM is a flag that indicates whether REMNHM is imputed.

Core and Exit Differences

The main difference between the Core and the Exit data is that in the Exit Interview, the Respondent's Proxy is prompted to "include any amount paid by others" when asked to provide the total out-of-pocket cost for nursing home bills.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines hospital and nursing home costs. These costs are captured in REMHPNH. If insurance did not pay for all of the costs associated with the bundled stay, REOHPNH=1. REFHPNH is a flag that indicates whether REMHPNH is imputed. These variables are documented in the section titled "Hospital and Nursing Home".

For Exit Interviews conducted in Waves 3-5, REMNHM, REFNHM, and REMNHM are set to .Q.

HRS Variables Used

Core Interview Variables

```
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 2002-2012:
    xN118           NH COSTS COVERED BY INSURANCE
HRS 2002-2022:
    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
    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 2014-2022:
    xN433_2         INSURANCE PAY ANY -  -2
    xN434_2         INSURANCE PAY ALL -  -2
    xN435_2         INSURANCE PAY HALF -  -2
```

Exit Interview Variables

```
HRS 2002:
    SA028           R IN NURSING HOME
HRS 2010:
    WA028           R IN NURSING HOME
HRS 2012:
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```
    XA028           R IN NURSING HOME
HRS 2014:
    YA028           R IN NURSING HOME
HRS 2016:
    ZA028           R IN NURSING HOME
HRS 2018:
    XQA028          R IN NURSING HOME
HRS 2020:
    XRA028          R IN NURSING HOME
HRS 2022:
    XSA028          R IN NURSING HOME
HRS 2002-2012:
    xN118           NH COSTS COVERED BY INSURANCE
HRS 2002-2022:
    xA065           MONTH MOVED TO NH
    xA066           YEAR MOVED TO NURS HOME
    xA124           LOCATION OF DEATH
    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
    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 2004-2008:
    xA167           R IN NURSING HOME
HRS 2014-2022:
    xN433_2         INSURANCE PAY ANY - 2
    xN434_2         INSURANCE PAY ALL - 2
    xN435_2         INSURANCE PAY HALF - 2
```

Tracker Variables

```
Tracker:
    xNURSHM             2000-2022 NURSING HOME STATUS
```

Hospital and Nursing Home

Wave	Variable Name	Variable Label	Type
3	R3OHPNH	R3OHPNH:W3 Mexp Paid:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
4	R4OHPNH	R4OHPNH:W4 Mexp Paid:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
5	R5OHPNH	R5OHPNH:W5 Mexp Paid:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
3	S3OHPNH	S3OHPNH:W3 Mexp Paid:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
4	S4OHPNH	S4OHPNH:W4 Mexp Paid:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
5	S5OHPNH	S5OHPNH:W5 Mexp Paid:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
3	R3MHPNH	R3MHPNH:W3 Mexp Amt:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
4	R4MHPNH	R4MHPNH:W4 Mexp Amt:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
5	R5MHPNH	R5MHPNH:W5 Mexp Amt:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
3	S3MHPNH	S3MHPNH:W3 Mexp Amt:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
4	S4MHPNH	S4MHPNH:W4 Mexp Amt:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
5	S5MHPNH	S5MHPNH:W5 Mexp Amt:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Cont
3	R3FHPNH	R3FHPNH:W3 Mexp Flag:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
4	R4FHPNH	R4FHPNH:W4 Mexp Flag:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
5	R5FHPNH	R5FHPNH:W5 Mexp Flag:R Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
3	S3FHPNH	S3FHPNH:W3 Mexp Flag:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
4	S4FHPNH	S4FHPNH:W4 Mexp Flag:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
5	S5FHPNH	S5FHPNH:W5 Mexp Flag:S Hospital stays/Nursing Hm, ref/prv 2 yrs	Categ
E	REOHPNH	REOHPNH:EXIT Mexp Paid: Hospital stays/Nursing hm	Categ
E	REMHPNH	REMHPNH:EXIT Mexp Amt: Hospital stays/Nursing hm	Cont
E	REFHPNH	REFHPNH:EXIT Mexp Flag: Hospital stays/Nursing hm	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	19578	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	12730	0.10	0.29	0.0	1.0
R3MHPNH	17991	419.90	3418.50	0.0	160467.1
R4MHPNH	21384	556.52	6557.87	0.0	529611.0
R5MHPNH	19578	534.81	4981.14	0.0	150000.0
S3MHPNH	11917	314.58	2381.38	0.0	89525.3
S4MHPNH	13980	321.55	3874.91	0.0	295701.1
S5MHPNH	12730	270.05	3011.39	0.0	144000.0
R3FHPNH	17991	5.49	1.46	1.0	6.0
R4FHPNH	21384	5.49	1.46	1.0	6.0
R5FHPNH	19578	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	12730	5.56	1.37	1.0	6.0
REOHPNH	3552	0.36	0.48	0.0	1.0

REMHPNH	3552	3289.34	11853.86	0.0	150000.0
REFHPNH	3552	4.48	2.17	1.0	6.0

Categorical Variable Codes

RwOHPNH: Mexp Paid:R Hospital stays/Nursing Hm, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			15947	18969	17517					
1.Some OOP expense			2044	2415	2061					

Value	w11	w12	w13	w14	w15	w16
0.No OOP expense						
1.Some OOP expense						

SwOHPNH: Mexp Paid:S Hospital stays/Nursing Hm, ref/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			10662	12509	11514					
1.Some OOP expense			1255	1471	1216					

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
0.No OOP expense						
1.Some OOP expense						

RwFHPNH: Mexp Flag:R Hospital stays/Nursing Hm, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			1299	1596	1421					
2.Complete bracket			636	678	509					
3.Incomplete bracket			37	46	35					
5.No value/bracket			72	95	96					
6.No expense			15947	18969	17517					

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

SwFHPNH: Mexp Flag:S Hospital stays/Nursing Hm, ref/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	11514					

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

REOHPNH: EXIT Mexp Paid: Hospital stays/Nursing hm

Value	
.Q=Not asked this wv	14160
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	2291
1.Some OOP expense	1261

REFHPNH: EXIT Mexp Flag: Hospital stays/Nursing hm

Value	
.Q=Not asked this wv	14160
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	772
2.Complete bracket	324
3.Incomplete bracket	31
5.No value/bracket	134
6.No expense	2291

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.

How Constructed

Core Interview Variables

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 they 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.

Exit Interview Variables

REOHPNH is a dichotomous variable that indicates if the Respondent paid for any hospital and/or nursing home stays between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Waves 3-5 and is based on the following questions:

"Since last interview/In the last two years before (he/she) died), had [the Respondent] been a patient in a hospital overnight?"

"Were the costs for [his/her] hospital stay(s) completely covered by health insurance, mostly covered, only partially covered, or not covered at all by insurance?"

"[Excluding any hospice stays,] (Since last interview/In the last two years before (he/she) died), had [the Respondent] been a patient overnight in a nursing home, convalescent home, or other long-term health care facility? " (Note that "Excluding any hospice stays, " was only included in the Wave 5 question text forward.)

"Were the costs for (her/his) nursing home stay(s) completely covered by insurance, only partially covered, or not covered at all by insurance?"

"About how much did (he/she) ((or his/her husband)/ (or his/her wife)/ (or his/her partner)/...) pay out-of-pocket for (nursing home/, hospital) bills (since last interview/in the last two years before (he/she) died)? "

If insurance did not pay for the entire cost of any hospital and/or nursing home stays, REOHPNH=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMHPNH. REFHPNH is a flag that indicates whether REMHPNH is imputed.

Core and Exit Differences

There are no major differences between the Core and Exit Interview questions about hospital/nursing home medical expenditures in Waves 3 to 5.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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 RwMNHM. These variables are documented in sections "Hospital" and "Nursing Home" respectively.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines hospital and nursing home costs. If the Respondent's Proxy refuses or does not know the value, a series of unfolding bracket questions are asked.

For Exit Interviews conducted in Wave 6 forward, these costs are separated, and can be found in REMHOSP and REMNHM. These variables are documented in sections "Hospital" and "Nursing Home" respectively.

For Exit Interviews conducted in Wave 6 forward, REMHPNH, REFHPNH, and REMHPNH are set to .Q.

HRS Variables Used

Core Interview Variables

```
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 $
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    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
```

Exit Interview Variables

```
AHEAD 1995:
    N1664           E1.HOSPITAL-YR
    N1672           E4.HOSP $ NOT COV
    N1681           E5.NURSING HOME-YR
    N1686           E8.NURHM NOT COV
    N1688           E10.NURHM OR HOSP R PAY $
    N1689           E10a.NURHM OR HOSP DK-1
    N1690           E10b.NURHM OR HOSP DK-2
    N1691           E10c.NURHM OR HOSP DK-3
    N1692           E10d.NURHM OR HOSP DK-4
    N1693           E10e.NURHM OR HOSP DK-5
    N226            CS2cx.PLACE OF DEATH
HRS 1996:
    P1245           E1. HOSPITAL-YR
    P1253           E4. HOSP $ NOT COV
    P1262           E5. NURSING HOME-YR
    P1267           E8.NURHM NOT COV
    P1269           E10. NURHM OR HOSP R PAY $
    P1270           E10a. NURHM OR HOSP DK-1
    P1271           E10b. NURHM OR HOSP DK-2
    P1272           E10c. NURHM OR HOSP DK-3
    P1273           E10d. NURHM OR HOSP DK-4
    P1274           E10e. NURHM OR HOSP DK-5
    P226            CS2cx.PLACE OF DEATH
HRS 1998:
    Q1728           E1. HOSPITAL-YR
    Q1735           E4. HOSP $ NOT COV
    Q1743           E5. NURSING HOME-YR
    Q1748           E8.NURHM NOT COV
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    Q1749           E10. NURHM OR HOSP R PAY $
    Q1750           E10a. NURHM OR HOSP DK-1
    Q1751           E10b. NURHM OR HOSP DK-2
    Q1752           E10c. NURHM OR HOSP DK-3
    Q1753           E10b1. NURHM OR HOSP DK-4
    Q1754           E10b1. NURHM OR HOSP DK-5
    Q1755           E10d. NURHM OR HOSP DK-6
    Q1756           E10e. NURHM OR HOSP DK-7
    Q491            CS2cx.PLACE OF DEATH
HRS 2000:
    R1739           E1. HOSPITAL-YR
    R1746           E4. HOSP $ NOT COV
    R1754           E5. NURSING HOME-YR
    R1759           E8.NURHM NOT COV
    R1760           E10. NURHM OR HOSP R PAY $
    R1761           E10a. NURHM OR HOSP DK-1
    R1762           E10b. NURHM OR HOSP DK-2
    R1763           E10c. NURHM OR HOSP DK-3
    R1764           E10b1. NURHM OR HOSP DK-2
    R1765           E10Y1b1. NURHM OR HOSP DK-2
    R1766           E10d. NURHM OR HOSP DK-4
    R1767           E10e. NURHM OR HOSP DK-5
    R525            CS2cx.PLACE OF DEATH
```

Outpatient Surgery

Wave	Variable Name	Variable Label	Type
6	R6OOPS	R6OOPS:W6 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
7	R7OOPS	R7OOPS:W7 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
8	R8OOPS	R8OOPS:W8 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
9	R9OOPS	R9OOPS:W9 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
10	R10OOPS	R10OOPS:W10 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
11	R11OOPS	R11OOPS:W11 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
12	R12OOPS	R12OOPS:W12 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
13	R13OOPS	R13OOPS:W13 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
14	R14OOPS	R14OOPS:W14 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
15	R15OOPS	R15OOPS:W15 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
16	R16OOPS	R16OOPS:W16 Mexp Paid:R Outpatient, ref/prv 2 yrs	Categ
6	S6OOPS	S6OOPS:W6 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
7	S7OOPS	S7OOPS:W7 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
8	S8OOPS	S8OOPS:W8 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
9	S9OOPS	S9OOPS:W9 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
10	S10OOPS	S10OOPS:W10 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
11	S11OOPS	S11OOPS:W11 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
12	S12OOPS	S12OOPS:W12 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
13	S13OOPS	S13OOPS:W13 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
14	S14OOPS	S14OOPS:W14 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
15	S15OOPS	S15OOPS:W15 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
16	S16OOPS	S16OOPS:W16 Mexp Paid:S Outpatient, ref/prv 2 yrs	Categ
6	R6MOPS	R6MOPS:W6 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
7	R7MOPS	R7MOPS:W7 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
8	R8MOPS	R8MOPS:W8 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
9	R9MOPS	R9MOPS:W9 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
10	R10MOPS	R10MOPS:W10 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
11	R11MOPS	R11MOPS:W11 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
12	R12MOPS	R12MOPS:W12 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
13	R13MOPS	R13MOPS:W13 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
14	R14MOPS	R14MOPS:W14 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
15	R15MOPS	R15MOPS:W15 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
16	R16MOPS	R16MOPS:W16 Mexp Amt:R Outpatient, ref/prv 2 yrs	Cont
6	S6MOPS	S6MOPS:W6 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
7	S7MOPS	S7MOPS:W7 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
8	S8MOPS	S8MOPS:W8 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
9	S9MOPS	S9MOPS:W9 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
10	S10MOPS	S10MOPS:W10 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
11	S11MOPS	S11MOPS:W11 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
12	S12MOPS	S12MOPS:W12 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
13	S13MOPS	S13MOPS:W13 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
14	S14MOPS	S14MOPS:W14 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
15	S15MOPS	S15MOPS:W15 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
16	S16MOPS	S16MOPS:W16 Mexp Amt:S Outpatient, ref/prv 2 yrs	Cont
6	R6FOPS	R6FOPS:W6 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
7	R7FOPS	R7FOPS:W7 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
8	R8FOPS	R8FOPS:W8 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
9	R9FOPS	R9FOPS:W9 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
10	R10FOPS	R10FOPS:W10 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
11	R11FOPS	R11FOPS:W11 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
12	R12FOPS	R12FOPS:W12 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
13	R13FOPS	R13FOPS:W13 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
14	R14FOPS	R14FOPS:W14 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
15	R15FOPS	R15FOPS:W15 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
16	R16FOPS	R16FOPS:W16 Mexp Flag:R Outpatient, ref/prv 2 yrs	Categ
6	S6FOPS	S6FOPS:W6 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
7	S7FOPS	S7FOPS:W7 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
8	S8FOPS	S8FOPS:W8 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
9	S9FOPS	S9FOPS:W9 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
10	S10FOPS	S10FOPS:W10 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
11	S11FOPS	S11FOPS:W11 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ

12	S12FOPS	S12FOPS:W12 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
13	S13FOPS	S13FOPS:W13 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
14	S14FOPS	S14FOPS:W14 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
15	S15FOPS	S15FOPS:W15 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
16	S16FOPS	S16FOPS:W16 Mexp Flag:S Outpatient, ref/prv 2 yrs	Categ
E	REOOPS	REOOPS:EXIT Mexp Paid: Outpatient	Categ
E	REMOPS	REMOPS:EXIT Mexp Amt: Outpatient	Cont
E	REFOPS	REFOPS:EXIT Mexp Flag: Outpatient	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
R14OOPS	17146	0.08	0.27	0.0	1.0
R15OOPS	15723	0.09	0.28	0.0	1.0
R16OOPS	15787	0.08	0.28	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	12484	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
S14OOPS	9358	0.09	0.28	0.0	1.0
S15OOPS	8477	0.09	0.29	0.0	1.0
S16OOPS	7840	0.09	0.29	0.0	1.0
R6MOPS	18165	77.04	636.14	0.0	27800.0
R7MOPS	20129	106.47	2258.66	0.0	300000.0
R8MOPS	18469	114.42	1363.59	0.0	150150.0
R9MOPS	17217	98.16	833.46	0.0	47000.0
R10MOPS	22034	132.83	861.99	0.0	40000.0
R11MOPS	20554	122.09	869.95	0.0	30000.0
R12MOPS	18747	129.30	1007.31	0.0	50000.0
R13MOPS	20912	149.64	1020.68	0.0	60000.0
R14MOPS	17146	144.47	1174.03	0.0	40000.0
R15MOPS	15723	153.15	989.19	0.0	29325.4
R16MOPS	15787	171.75	1225.34	0.0	40000.0
S6MOPS	11639	87.80	669.01	0.0	26000.0
S7MOPS	12972	100.32	840.61	0.0	35000.0
S8MOPS	11735	124.66	882.66	0.0	30000.0
S9MOPS	10646	108.45	877.65	0.0	47000.0
S10MOPS	13513	144.30	805.85	0.0	26000.0
S11MOPS	12484	131.34	835.69	0.0	30000.0
S12MOPS	11012	143.07	985.05	0.0	30000.0
S13MOPS	11779	160.12	972.13	0.0	20000.0
S14MOPS	9358	172.04	1365.23	0.0	40000.0

S15MOPS	8477	173.06	1048.19	0.0	20954.7
S16MOPS	7840	188.37	1279.44	0.0	40000.0
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
R14FOPS	17146	5.61	1.32	1.0	6.0
R15FOPS	15723	5.59	1.34	1.0	6.0
R16FOPS	15787	5.60	1.33	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	12484	5.48	1.50	1.0	6.0
S12FOPS	11012	5.56	1.40	1.0	6.0
S13FOPS	11779	5.54	1.41	1.0	6.0
S14FOPS	9358	5.58	1.36	1.0	6.0
S15FOPS	8477	5.55	1.41	1.0	6.0
S16FOPS	7840	5.57	1.38	1.0	6.0
REOOPS	8629	0.05	0.21	0.0	1.0
REMOPS	8629	122.37	1406.29	0.0	72098.8
REFOPS	8629	5.80	0.92	1.0	6.0

Categorical Variable Codes

RwOOPS: Mexp Paid:R Outpatient, ref/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	w14	w15	w16
0.No OOP expense	18492	17129	19037	15740	14379	14464
1.Some OOP expense	2062	1618	1875	1406	1344	1323

SwOOPS: Mexp Paid:S Outpatient, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						10496	11580	10410	9435	11848
1.Some OOP expense						1143	1392	1325	1211	1665

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	11121	9989	10645	8535	7677	7134
1.Some OOP expense	1363	1023	1134	823	800	706

RwFOPS: Mexp Flag:R Outpatient, ref/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	w14	w15	w16
1.Continuous value	1750	1389	1545	1198	1134	1131
2.Complete bracket	218	156	230	121	143	119
3.Incomplete bracket	57	38	53	47	38	47
5.No value/bracket	37	35	47	40	29	26
6.No expense	18492	17129	19037	15740	14379	14464

SwFOPS: Mexp Flag:S Outpatient, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	1158	888	952	711	680	615
2.Complete bracket	146	90	118	65	74	52
3.Incomplete bracket	34	25	32	21	27	25
5.No value/bracket	25	20	32	26	19	14
6.No expense	11121	9989	10645	8535	7677	7134

REOOPS: EXIT Mexp Paid: Outpatient

Value	
.Q=Not asked this wv	9083
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	8216
1.Some OOP expense	413

REFOPS: EXIT Mexp Flag: Outpatient

Value	
.Q=Not asked this wv	9083
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	245
2.Complete bracket	71
3.Incomplete bracket	43
5.No value/bracket	54
6.No expense	8216

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.

How Constructed

Core Interview Variables

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 they 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.

Exit Interview Variables

REOOPS is a dichotomous variable that indicates if the Respondent paid for any outpatient surgery between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 10 forward and is based on the following questions:

"Not counting overnight hospital stays, since R's last interview/in the last two years, had [he/she] had outpatient surgery?"

"Were the expenses for [his/her] 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, REOOPS=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMOPS. REFOPS is a flag that indicates whether REMOPS is imputed.

Core and Exit Differences

For Exit Interviews conducted in Waves 2H-9, there are no questions about outpatient surgery costs. For Core Interviews in Waves 1 and 2, there are no questions about outpatient surgery costs, and in Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-9, there are no questions about outpatient surgery costs, though Respondents' Proxies may report this amount in the catch-all "other" category (REMOTHX) documented in the "Other Medical Expenses" section.

For Exit Interviews conducted in Waves 3-9, REMOPS, REFOPS, and REMOPS are set to .Q.

HRS Variables Used

Core Interview Variables

```
HRS 2002-2012:
    xN135           OUTPATIENT SURG COSTS COVERED BY HI
HRS 2002-2022:
    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
HRS 2014-2022:
    xN433_3         INSURANCE PAY ANY -  -3
    xN434_3         INSURANCE PAY ALL -  -3
```

Exit Interview Variables

```
HRS 2010-2012:
    xN135           OUTPATIENT SURG COSTS COVERED BY HI
HRS 2010-2022:
    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
HRS 2014-2022:
    xN433_3         INSURANCE PAY ANY - 3
    xN434_3         INSURANCE PAY ALL - 3
```

Doctor Visits

Wave	Variable Name	Variable Label	Type
6	R6ODR	R6ODR:W6 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
7	R7ODR	R7ODR:W7 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
8	R8ODR	R8ODR:W8 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
9	R9ODR	R9ODR:W9 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
10	R10ODR	R10ODR:W10 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
11	R11ODR	R11ODR:W11 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
12	R12ODR	R12ODR:W12 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
13	R13ODR	R13ODR:W13 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
14	R14ODR	R14ODR:W14 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
15	R15ODR	R15ODR:W15 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
16	R16ODR	R16ODR:W16 Mexp Paid:R Doctor visit, ref/prv 2 yrs	Categ
6	S6ODR	S6ODR:W6 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
7	S7ODR	S7ODR:W7 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
8	S8ODR	S8ODR:W8 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
9	S9ODR	S9ODR:W9 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
10	S10ODR	S10ODR:W10 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
11	S11ODR	S11ODR:W11 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
12	S12ODR	S12ODR:W12 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
13	S13ODR	S13ODR:W13 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
14	S14ODR	S14ODR:W14 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
15	S15ODR	S15ODR:W15 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
16	S16ODR	S16ODR:W16 Mexp Paid:S Doctor visit, ref/prv 2 yrs	Categ
6	R6MDR	R6MDR:W6 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
7	R7MDR	R7MDR:W7 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
8	R8MDR	R8MDR:W8 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
9	R9MDR	R9MDR:W9 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
10	R10MDR	R10MDR:W10 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
11	R11MDR	R11MDR:W11 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
12	R12MDR	R12MDR:W12 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
13	R13MDR	R13MDR:W13 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
14	R14MDR	R14MDR:W14 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
15	R15MDR	R15MDR:W15 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
16	R16MDR	R16MDR:W16 Mexp Amt:R Doctor visit, ref/prv 2 yrs	Cont
6	S6MDR	S6MDR:W6 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
7	S7MDR	S7MDR:W7 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
8	S8MDR	S8MDR:W8 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
9	S9MDR	S9MDR:W9 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
10	S10MDR	S10MDR:W10 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
11	S11MDR	S11MDR:W11 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
12	S12MDR	S12MDR:W12 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
13	S13MDR	S13MDR:W13 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
14	S14MDR	S14MDR:W14 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
15	S15MDR	S15MDR:W15 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
16	S16MDR	S16MDR:W16 Mexp Amt:S Doctor visit, ref/prv 2 yrs	Cont
6	R6FDR	R6FDR:W6 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
7	R7FDR	R7FDR:W7 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
8	R8FDR	R8FDR:W8 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
9	R9FDR	R9FDR:W9 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
10	R10FDR	R10FDR:W10 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
11	R11FDR	R11FDR:W11 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
12	R12FDR	R12FDR:W12 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
13	R13FDR	R13FDR:W13 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
14	R14FDR	R14FDR:W14 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
15	R15FDR	R15FDR:W15 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
16	R16FDR	R16FDR:W16 Mexp Flag:R Doctor visit, ref/prv 2 yrs	Categ
6	S6FDR	S6FDR:W6 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
7	S7FDR	S7FDR:W7 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
8	S8FDR	S8FDR:W8 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
9	S9FDR	S9FDR:W9 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
10	S10FDR	S10FDR:W10 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
11	S11FDR	S11FDR:W11 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ

12	S12FDR	S12FDR:W12 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
13	S13FDR	S13FDR:W13 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
14	S14FDR	S14FDR:W14 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
15	S15FDR	S15FDR:W15 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
16	S16FDR	S16FDR:W16 Mexp Flag:S Doctor visit, ref/prv 2 yrs	Categ
E	REODR	REODR:EXIT Mexp Paid: Doctor visit	Categ
E	REMDR	REMDR:EXIT Mexp Amt: Doctor visit	Cont
E	REFDR	REFDR:EXIT Mexp Flag: Doctor visit	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
R14ODR	17146	0.47	0.50	0.0	1.0
R15ODR	15723	0.45	0.50	0.0	1.0
R16ODR	15787	0.36	0.48	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	12484	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
S14ODR	9358	0.51	0.50	0.0	1.0
S15ODR	8477	0.48	0.50	0.0	1.0
S16ODR	7840	0.40	0.49	0.0	1.0
R6MDR	18165	445.31	2038.07	0.0	100000.0
R7MDR	20129	438.84	3017.93	0.0	303000.0
R8MDR	18469	392.45	1622.10	0.0	85000.0
R9MDR	17217	403.67	1361.25	0.0	40000.0
R10MDR	22034	517.00	1688.53	0.0	70000.0
R11MDR	20554	483.98	1375.07	0.0	30000.0
R12MDR	18747	505.96	1581.79	0.0	60000.0
R13MDR	20912	563.55	1759.61	0.0	50000.0
R14MDR	17146	496.41	1621.71	0.0	40000.0
R15MDR	15723	552.51	1786.37	0.0	50000.0
R16MDR	15787	438.29	1785.10	0.0	50000.0
S6MDR	11639	454.68	1920.84	0.0	100000.0
S7MDR	12972	444.61	1907.77	0.0	120000.0
S8MDR	11735	413.64	1588.23	0.0	80000.0
S9MDR	10646	425.01	1301.45	0.0	40000.0
S10MDR	13513	554.17	1784.69	0.0	70000.0
S11MDR	12484	526.86	1433.99	0.0	30000.0
S12MDR	11012	528.62	1511.67	0.0	31481.7
S13MDR	11779	608.09	1854.47	0.0	50000.0
S14MDR	9358	542.49	1671.24	0.0	40000.0

S15MDR	8477	604.69	1881.86	0.0	44576.9
S16MDR	7840	469.89	1886.12	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
R14FDR	17146	3.75	2.42	1.0	6.0
R15FDR	15723	3.89	2.39	1.0	6.0
R16FDR	15787	4.29	2.32	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	12484	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
S14FDR	9358	3.57	2.44	1.0	6.0
S15FDR	8477	3.74	2.42	1.0	6.0
S16FDR	7840	4.11	2.37	1.0	6.0
REODR	17537	0.39	0.49	0.0	1.0
REMDR	17537	835.05	3447.39	0.0	150000.0
REFDR	17537	4.41	2.16	1.0	6.0

Categorical Variable Codes

RwODR: Mexp Paid:R Doctor visit, ref/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	w14	w15	w16
0.No OOP expense	8039	9077	10752	9044	8685	10082
1.Some OOP expense	12515	9670	10160	8102	7038	5705

SwODR: Mexp Paid:S Doctor visit, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						4074	4406	4045	3818	4745
1.Some OOP expense						7565	8566	7690	6828	8768

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	4465	5005	5694	4607	4426	4725
1.Some OOP expense	8019	6007	6085	4751	4051	3115

RwFDR: Mexp Flag:R Doctor visit, ref/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	w14	w15	w16
1.Continuous value	10556	8045	8414	6845	5706	4746
2.Complete bracket	1529	1198	1311	861	959	667
3.Incomplete bracket	221	224	229	247	191	156
5.No value/bracket	209	203	206	149	182	136
6.No expense	8039	9077	10752	9044	8685	10082

SwFDR: Mexp Flag:S Doctor visit, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	6833	5085	5144	4108	3348	2663
2.Complete bracket	939	677	705	431	504	311
3.Incomplete bracket	126	124	127	136	107	77
5.No value/bracket	121	121	109	76	92	64
6.No expense	4465	5005	5694	4607	4426	4725

REODR: EXIT Mexp Paid: Doctor visit

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	10721
1.Some OOP expense	6816

REFDR: EXIT Mexp Flag: Doctor visit

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	3857
2.Complete bracket	1483
3.Incomplete bracket	591
5.No value/bracket	885
6.No expense	10721

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.

How Constructed

Core Interview Variables

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:

"(Aside from any [hospital stays/outpatient surgery,]) How many times have you seen or talked to a medical doctor about your health, including emergency room or clinic visits 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 they 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.

Exit Interview Variables

REODR is a dichotomous variable that indicates if the Respondent paid for any doctor visits between their last interview and death. It is based on the following questions:

"[Aside from any hospital stays,] How many times did [the Respondent] see or talk to a medical doctor about (his/her) health, including emergency room or clinic visits (since last interview/in the last two years before (he/she) died)?"

"Were the costs for [his/her] doctor or clinic bill(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, REODR=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. For Exit Interviews conducted in Waves 3-5, the interviewer also prompts: "...except any payments you told me about." This information is stored in REMDR. REFDR is a flag that indicates whether REMDR is imputed.

Core and Exit Differences

For Core Interviews in Waves 1 and 2, there are no questions about doctor costs, and in Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs. For Exit Interviews conducted in Wave 3 forward, there are specific questions about doctor visit costs.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

From Wave 11 forward, when asking for the number of doctor visits, the interviewer prompts: "Include visits with nurse practitioners and medical tests or procedures performed by anyone practicing under a doctor's supervision such as mammograms or x-rays. Do not include physical therapy or rehabilitation services."

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, when asking about the out-of-pocket cost of doctor visits, the interviewer also prompts: "...except any payments you told me about."

For Exit Interviews conducted from Wave 6 forward, when asking about the number of doctor visits, the question is prefaced with "[Aside from any outpatient surgeries,]" along with the "[Aside from any hospital stays,]" that prefaces the question in all waves (Wave 3 forward).

For Exit Interviews conducted from Wave 11 forward, when asking about the number of doctor visits, the interviewer prompts: "Include visits with nurse practitioners and medical tests or procedures performed by anyone practicing under a doctor's supervision such as mammograms or x-rays. Do not include physical therapy or rehabilitation services."

HRS Variables Used

Core Interview Variables

```
HRS 2002-2012:
    xN152           DOCTOR VISITS COVERED BY INSURANCE
HRS 2002-2022:
    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 2014-2022:
    xN433_4         INSURANCE PAY ANY -  -4
```

```
    xN434_4         INSURANCE PAY ALL -  -4
```

Exit Interview Variables

```
AHEAD 1995:
    N1709           E11.DR TIMES
    N1712           E13.DR, NOT COV
    N1732           E18a.DOCTOR/OUT/DENTAL R PAY $
    N1733           E18b.DK-1
    N1734           E18c.DK-2
    N1735           E18d.DK-3
    N1736           E18e.DK-4
    N1737           E18f.DK-5
HRS 1996:
    P1290           E11. DR TIMES
    P1293           E13.DR, NOT COV
    P1313           E18a.DOCTOR/OUT/DENTAL R PAY $
    P1314           E18b. DK-1
    P1315           E18c. DK-2
    P1316           E18d. DK-3
    P1317           E18e. DK-4
    P1318           E18f. DK-5
HRS 1998:
    Q1778           E11. DR TIMES
    Q1779           E13.DR, NOT COV
    Q1784           E18a.DOCTOR R PAY $
    Q1785           E18b.DR/OUT/DENTAL DK-1
    Q1786           E18c.DR/OUT/DENTAL DK-2
    Q1787           E18d.DR/OUT/DENTAL DK-3
    Q1788           E18e.DR/OUT/DENTAL DK-4
    Q1789           E18c1. DR/OUT/DENTAL DK-5
    Q1790           E18f. DR/OUT/DENTAL DK-6
    Q1791           E18g. DR/OUT/DENTAL DK-7
HRS 2000:
    R1789           E11. DR TIMES
    R1795           E13.DR-NOT COVERED
    R1800           E18a.DOCTOR/OUT R PAY $
    R1801           E18b.DR/OUT DK-1
    R1802           E18c.DR/OUT DK-2
    R1803           E18d.DR/OUT DK-3
    R1804           E18e.DR/OUT DK-4
    R1805           E18c1.DR/OUT DK-2
    R1806           E18f.DR/OUT DK-4
    R1807           E18g.DR/OUT DK-5
HRS 2002-2012:
    xN152           DOCTOR VISITS COVERED BY INSURANCE
HRS 2002-2022:
    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 2014-2022:
    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, ref/prv 2 yrs	Categ
7	R7ODENT	R7ODENT:W7 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
8	R8ODENT	R8ODENT:W8 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
9	R9ODENT	R9ODENT:W9 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
10	R10ODENT	R10ODENT:W10 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
11	R11ODENT	R11ODENT:W11 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
12	R12ODENT	R12ODENT:W12 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
13	R13ODENT	R13ODENT:W13 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
14	R14ODENT	R14ODENT:W14 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
15	R15ODENT	R15ODENT:W15 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
16	R16ODENT	R16ODENT:W16 Mexp Paid:R Dental, ref/prv 2 yrs	Categ
6	S6ODENT	S6ODENT:W6 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
7	S7ODENT	S7ODENT:W7 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
8	S8ODENT	S8ODENT:W8 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
9	S9ODENT	S9ODENT:W9 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
10	S10ODENT	S10ODENT:W10 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
11	S11ODENT	S11ODENT:W11 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
12	S12ODENT	S12ODENT:W12 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
13	S13ODENT	S13ODENT:W13 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
14	S14ODENT	S14ODENT:W14 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
15	S15ODENT	S15ODENT:W15 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
16	S16ODENT	S16ODENT:W16 Mexp Paid:S Dental, ref/prv 2 yrs	Categ
6	R6MDENT	R6MDENT:W6 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
7	R7MDENT	R7MDENT:W7 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
8	R8MDENT	R8MDENT:W8 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
9	R9MDENT	R9MDENT:W9 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
10	R10MDENT	R10MDENT:W10 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
11	R11MDENT	R11MDENT:W11 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
12	R12MDENT	R12MDENT:W12 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
13	R13MDENT	R13MDENT:W13 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
14	R14MDENT	R14MDENT:W14 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
15	R15MDENT	R15MDENT:W15 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
16	R16MDENT	R16MDENT:W16 Mexp Amt:R Dental, ref/prv 2 yrs	Cont
6	S6MDENT	S6MDENT:W6 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
7	S7MDENT	S7MDENT:W7 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
8	S8MDENT	S8MDENT:W8 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
9	S9MDENT	S9MDENT:W9 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
10	S10MDENT	S10MDENT:W10 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
11	S11MDENT	S11MDENT:W11 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
12	S12MDENT	S12MDENT:W12 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
13	S13MDENT	S13MDENT:W13 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
14	S14MDENT	S14MDENT:W14 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
15	S15MDENT	S15MDENT:W15 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
16	S16MDENT	S16MDENT:W16 Mexp Amt:S Dental, ref/prv 2 yrs	Cont
6	R6FDENT	R6FDENT:W6 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
7	R7FDENT	R7FDENT:W7 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
8	R8FDENT	R8FDENT:W8 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
9	R9FDENT	R9FDENT:W9 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
10	R10FDENT	R10FDENT:W10 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
11	R11FDENT	R11FDENT:W11 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
12	R12FDENT	R12FDENT:W12 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
13	R13FDENT	R13FDENT:W13 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
14	R14FDENT	R14FDENT:W14 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
15	R15FDENT	R15FDENT:W15 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
16	R16FDENT	R16FDENT:W16 Mexp Flag:R Dental, ref/prv 2 yrs	Categ
6	S6FDENT	S6FDENT:W6 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
7	S7FDENT	S7FDENT:W7 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
8	S8FDENT	S8FDENT:W8 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
9	S9FDENT	S9FDENT:W9 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
10	S10FDENT	S10FDENT:W10 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
11	S11FDENT	S11FDENT:W11 Mexp Flag:S Dental, ref/prv 2 yrs	Categ

12	S12FDENT	S12FDENT:W12 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
13	S13FDENT	S13FDENT:W13 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
14	S14FDENT	S14FDENT:W14 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
15	S15FDENT	S15FDENT:W15 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
16	S16FDENT	S16FDENT:W16 Mexp Flag:S Dental, ref/prv 2 yrs	Categ
E	REODENT	REODENT:EXIT Mexp Paid: Dental	Categ
E	REMDENT	REMDENT:EXIT Mexp Amt: Dental	Cont
E	REFDENT	REFDENT:EXIT Mexp Flag: Dental	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
R14ODENT	17146	0.48	0.50	0.0	1.0
R15ODENT	15723	0.48	0.50	0.0	1.0
R16ODENT	15787	0.46	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	12484	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
S14ODENT	9358	0.52	0.50	0.0	1.0
S15ODENT	8477	0.53	0.50	0.0	1.0
S16ODENT	7840	0.51	0.50	0.0	1.0
R6MDENT	18165	419.97	1133.49	0.0	44000.0
R7MDENT	20129	483.66	1222.87	0.0	30000.0
R8MDENT	18469	521.30	1381.66	0.0	40000.0
R9MDENT	17217	596.66	1645.35	0.0	35000.0
R10MDENT	22034	606.71	1605.86	0.0	60000.0
R11MDENT	20554	552.77	1535.59	0.0	70000.0
R12MDENT	18747	564.37	1607.98	0.0	90000.0
R13MDENT	20912	622.74	1831.88	0.0	65000.0
R14MDENT	17146	608.00	2064.19	0.0	100000.0
R15MDENT	15723	678.34	2171.13	0.0	68000.0
R16MDENT	15787	718.37	2252.64	0.0	55000.0
S6MDENT	11639	452.69	1136.30	0.0	44000.0
S7MDENT	12972	528.95	1273.83	0.0	30000.0
S8MDENT	11735	545.02	1335.45	0.0	40000.0
S9MDENT	10646	652.47	1744.54	0.0	35000.0
S10MDENT	13513	658.05	1745.23	0.0	60000.0
S11MDENT	12484	595.54	1621.91	0.0	70000.0
S12MDENT	11012	608.75	1704.51	0.0	90000.0
S13MDENT	11779	652.10	1743.14	0.0	49000.0
S14MDENT	9358	670.16	2223.89	0.0	100000.0

S15MDENT	8477	732.24	2158.64	0.0	55000.0
S16MDENT	7840	783.05	2395.86	0.0	55000.0
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
R14FDENT	17146	3.66	2.46	1.0	6.0
R15FDENT	15723	3.67	2.45	1.0	6.0
R16FDENT	15787	3.77	2.45	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	12484	3.23	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
S14FDENT	9358	3.45	2.47	1.0	6.0
S15FDENT	8477	3.45	2.46	1.0	6.0
S16FDENT	7840	3.53	2.47	1.0	6.0
REODENT	8629	0.28	0.45	0.0	1.0
REMDENT	8629	320.25	1445.90	0.0	50000.0
REFDENT	8629	4.77	2.08	1.0	6.0

Categorical Variable Codes

RwODENT: Mexp Paid:R Dental, ref/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	w14	w15	w16
0.No OOP expense	9769	9385	10559	8918	8131	8538
1.Some OOP expense	10785	9362	10353	8228	7592	7249

SwODENT: Mexp Paid:S Dental, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						4972	5189	4726	4202	5562
1.Some OOP expense						6667	7783	7009	6444	7951

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	5419	5069	5479	4477	4003	3872
1.Some OOP expense	7065	5943	6300	4881	4474	3968

RwFDENT: Mexp Flag:R Dental, ref/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	w14	w15	w16
1.Continuous value	10039	8677	9547	7636	6867	6637
2.Complete bracket	505	454	552	376	466	394
3.Incomplete bracket	107	104	126	119	126	121
5.No value/bracket	134	127	128	97	133	97
6.No expense	9769	9385	10559	8918	8131	8538

SwFDENT: Mexp Flag:S Dental, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	6605	5523	5832	4548	4059	3657
2.Complete bracket	301	277	317	213	265	207
3.Incomplete bracket	67	64	72	61	75	57
5.No value/bracket	92	79	79	59	75	47
6.No expense	5419	5069	5479	4477	4003	3872

REODENT: EXIT Mexp Paid: Dental

Value	
.Q=Not asked this wv	9083
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	6251
1.Some OOP expense	2378

REFDENT: EXIT Mexp Flag: Dental

Value	
.Q=Not asked this wv	9083
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	1794
2.Complete bracket	264
3.Incomplete bracket	149
5.No value/bracket	171
6.No expense	6251

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.

How Constructed

Core Interview Variables

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 they 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.

Exit Interview Variables

REODENT is a dichotomous variable that indicates if the Respondent paid for any dental visits between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 10 forward and is based on the following questions:

"In the last two years/since R's last interview, had [he/she] seen a dentist for dental care, including dentures?"

"Were [his/her] dental expenses 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 dental visits, REODENT=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMDENT. REFDENT is a flag that indicates whether REMDENT is imputed.

Core and Exit Differences

For Exit Interviews conducted in Waves 2H-9, there are no questions about dental visit costs. For Core Interviews in Waves 1 and 2, there are no questions about dental visit costs, and in Waves 3-5, there is a single question that combines doctor visits, dental visits, and outpatient surgery costs.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-9, there are no questions about dental care costs, though Respondents' Proxies may report this amount in the catch-all "other" category (REMOTHX) documented in the "Other Medical Expenses" section.

For Exit Interviews conducted in Waves 3-9, REMDENT, REFDENT, and REMDENT are set to .Q.

HRS Variables Used

Core Interview Variables

```
HRS 2002-2012:
    xN165           DENTAL COSTS COVERED BY INSURANCE
HRS 2002-2022:
    xN168           AMT PAY O-O-P DENTAL
    xN169           AMT PAY O-O-P DENTAL - MIN
    xN170           AMT PAY O-O-P DENTAL - MAX
HRS 2014-2022:
    xN433_5         INSURANCE PAY ANY -  -5
    xN434_5         INSURANCE PAY ALL -  -5
```

Exit Interview Variables

```
HRS 2010-2012:
    xN165           DENTAL COSTS COVERED BY INSURANCE
HRS 2010-2022:
    xN168           AMT PAY O-O-P DENTAL
    xN169           AMT PAY O-O-P DENTAL - MIN
    xN170           AMT PAY O-O-P DENTAL - MAX
HRS 2014-2022:
    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, ref/prv 2 yr	Categ
4	R4ODDOP	R4ODDOP:W4 Mexp Paid:R Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
5	R5ODDOP	R5ODDOP:W5 Mexp Paid:R Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
3	S3ODDOP	S3ODDOP:W3 Mexp Paid:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
4	S4ODDOP	S4ODDOP:W4 Mexp Paid:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
5	S5ODDOP	S5ODDOP:W5 Mexp Paid:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
3	R3MDDOP	R3MDDOP:W3 Mexp Amt:R Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
4	R4MDDOP	R4MDDOP:W4 Mexp Amt:R Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
5	R5MDDOP	R5MDDOP:W5 Mexp Amt:R Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
3	S3MDDOP	S3MDDOP:W3 Mexp Amt:S Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
4	S4MDDOP	S4MDDOP:W4 Mexp Amt:S Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
5	S5MDDOP	S5MDDOP:W5 Mexp Amt:S Doctor visit/Outpatient/Dental, ref/prv 2 yrs	Cont
3	R3FDDOP	R3FDDOP:W3 Mexp Flag:R Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
4	R4FDDOP	R4FDDOP:W4 Mexp Flag:R Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
5	R5FDDOP	R5FDDOP:W5 Mexp Flag:R Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
3	S3FDDOP	S3FDDOP:W3 Mexp Flag:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
4	S4FDDOP	S4FDDOP:W4 Mexp Flag:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	Categ
5	S5FDDOP	S5FDDOP:W5 Mexp Flag:S Doctor visit/Outpatient/Dental, ref/prv 2 yr	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	19578	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	12730	0.83	0.38	0.0	1.0
R3MDDOP	17991	671.18	1419.65	0.0	45000.0
R4MDDOP	21384	684.60	1470.60	0.0	34000.0
R5MDDOP	19578	730.55	1681.84	0.0	50000.0
S3MDDOP	11917	737.75	1525.19	0.0	45000.0
S4MDDOP	13980	733.83	1502.86	0.0	32000.0
S5MDDOP	12730	793.73	1777.93	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	19578	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	12730	2.05	1.87	1.0	6.0

Categorical Variable Codes

RwODDOP: Mexp Paid:R Doctor visit/Outpatient/Dental, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			4268	4710	4343					
1.Some OOP expense			13723	16674	15235					

Value	w11	w12	w13	w14	w15	w16
0.No OOP expense						
1.Some OOP expense						

SwODDOP: Mexp Paid:S Doctor visit/Outpatient/Dental, ref/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	10554					

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
0.No OOP expense						
1.Some OOP expense						

RwFDDOP: Mexp Flag:R Doctor visit/Outpatient/Dental, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			10651	12846	12128					
2.Complete bracket			2866	3526	2763					
3.Incomplete bracket			61	97	106					
5.No value/bracket			145	205	238					
6.No expense			4268	4710	4343					

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

SwFDDOP: Mexp Flag:S Doctor visit/Outpatient/Dental, ref/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	8461					
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	w14	w15	w16
.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.

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 they 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
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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: Rx drugs, ref/prv 2 yrs	Categ
4	R4ODRUG	R4ODRUG:W4 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
5	R5ODRUG	R5ODRUG:W5 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
6	R6ODRUG	R6ODRUG:W6 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
7	R7ODRUG	R7ODRUG:W7 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
8	R8ODRUG	R8ODRUG:W8 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
9	R9ODRUG	R9ODRUG:W9 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
10	R10ODRUG	R10ODRUG:W10 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
11	R11ODRUG	R11ODRUG:W11 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
12	R12ODRUG	R12ODRUG:W12 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
13	R13ODRUG	R13ODRUG:W13 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
14	R14ODRUG	R14ODRUG:W14 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
15	R15ODRUG	R15ODRUG:W15 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
16	R16ODRUG	R16ODRUG:W16 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
3	S3ODRUG	S3ODRUG:W3 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
4	S4ODRUG	S4ODRUG:W4 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
5	S5ODRUG	S5ODRUG:W5 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
6	S6ODRUG	S6ODRUG:W6 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
7	S7ODRUG	S7ODRUG:W7 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
8	S8ODRUG	S8ODRUG:W8 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
9	S9ODRUG	S9ODRUG:W9 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
10	S10ODRUG	S10ODRUG:W10 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
11	S11ODRUG	S11ODRUG:W11 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
12	S12ODRUG	S12ODRUG:W12 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
13	S13ODRUG	S13ODRUG:W13 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
14	S14ODRUG	S14ODRUG:W14 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
15	S15ODRUG	S15ODRUG:W15 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
16	S16ODRUG	S16ODRUG:W16 Mexp Paid: Rx drugs, ref/prv 2 yrs	Categ
3	R3MDRUG	R3MDRUG:W3 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
4	R4MDRUG	R4MDRUG:W4 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
5	R5MDRUG	R5MDRUG:W5 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
6	R6MDRUG	R6MDRUG:W6 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
7	R7MDRUG	R7MDRUG:W7 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
8	R8MDRUG	R8MDRUG:W8 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
9	R9MDRUG	R9MDRUG:W9 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
10	R10MDRUG	R10MDRUG:W10 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
11	R11MDRUG	R11MDRUG:W11 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
12	R12MDRUG	R12MDRUG:W12 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
13	R13MDRUG	R13MDRUG:W13 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
14	R14MDRUG	R14MDRUG:W14 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
15	R15MDRUG	R15MDRUG:W15 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
16	R16MDRUG	R16MDRUG:W16 Mexp Amt:R Total RX drugs, ref/prv 2 yrs	Cont
3	S3MDRUG	S3MDRUG:W3 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
4	S4MDRUG	S4MDRUG:W4 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
5	S5MDRUG	S5MDRUG:W5 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
6	S6MDRUG	S6MDRUG:W6 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
7	S7MDRUG	S7MDRUG:W7 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
8	S8MDRUG	S8MDRUG:W8 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
9	S9MDRUG	S9MDRUG:W9 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
10	S10MDRUG	S10MDRUG:W10 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
11	S11MDRUG	S11MDRUG:W11 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
12	S12MDRUG	S12MDRUG:W12 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
13	S13MDRUG	S13MDRUG:W13 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
14	S14MDRUG	S14MDRUG:W14 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
15	S15MDRUG	S15MDRUG:W15 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
16	S16MDRUG	S16MDRUG:W16 Mexp Amt:S Total RX drugs, ref/prv 2 yrs	Cont
3	R3MDRUGMO	R3MDRUGMO:W3 Mexp Amt:R Monthly RX drugs	Cont
4	R4MDRUGMO	R4MDRUGMO:W4 Mexp Amt:R Monthly RX drugs	Cont
5	R5MDRUGMO	R5MDRUGMO:W5 Mexp Amt:R Monthly RX drugs	Cont
6	R6MDRUGMO	R6MDRUGMO:W6 Mexp Amt:R Monthly RX drugs	Cont
7	R7MDRUGMO	R7MDRUGMO:W7 Mexp Amt:R Monthly RX drugs	Cont
8	R8MDRUGMO	R8MDRUGMO:W8 Mexp Amt:R Monthly RX drugs	Cont

9	R9MDRUGMO	R9MDRUGMO:W9 Mexp Amt:R Monthly RX drugs	Cont
10	R10MDRUGMO	R10MDRUGMO:W10 Mexp Amt:R Monthly RX drugs	Cont
11	R11MDRUGMO	R11MDRUGMO:W11 Mexp Amt:R Monthly RX drugs	Cont
12	R12MDRUGMO	R12MDRUGMO:W12 Mexp Amt:R Monthly RX drugs	Cont
13	R13MDRUGMO	R13MDRUGMO:W13 Mexp Amt:R Monthly RX drugs	Cont
14	R14MDRUGMO	R14MDRUGMO:W14 Mexp Amt:R Monthly RX drugs	Cont
15	R15MDRUGMO	R15MDRUGMO:W15 Mexp Amt:R Monthly RX drugs	Cont
16	R16MDRUGMO	R16MDRUGMO:W16 Mexp Amt:R Monthly RX drugs	Cont
3	S3MDRUGMO	S3MDRUGMO:W3 Mexp Amt:S Monthly RX drugs	Cont
4	S4MDRUGMO	S4MDRUGMO:W4 Mexp Amt:S Monthly RX drugs	Cont
5	S5MDRUGMO	S5MDRUGMO:W5 Mexp Amt:S Monthly RX drugs	Cont
6	S6MDRUGMO	S6MDRUGMO:W6 Mexp Amt:S Monthly RX drugs	Cont
7	S7MDRUGMO	S7MDRUGMO:W7 Mexp Amt:S Monthly RX drugs	Cont
8	S8MDRUGMO	S8MDRUGMO:W8 Mexp Amt:S Monthly RX drugs	Cont
9	S9MDRUGMO	S9MDRUGMO:W9 Mexp Amt:S Monthly RX drugs	Cont
10	S10MDRUGMO	S10MDRUGMO:W10 Mexp Amt:S Monthly RX drugs	Cont
11	S11MDRUGMO	S11MDRUGMO:W11 Mexp Amt:S Monthly RX drugs	Cont
12	S12MDRUGMO	S12MDRUGMO:W12 Mexp Amt:S Monthly RX drugs	Cont
13	S13MDRUGMO	S13MDRUGMO:W13 Mexp Amt:S Monthly RX drugs	Cont
14	S14MDRUGMO	S14MDRUGMO:W14 Mexp Amt:S Monthly RX drugs	Cont
15	S15MDRUGMO	S15MDRUGMO:W15 Mexp Amt:S Monthly RX drugs	Cont
16	S16MDRUGMO	S16MDRUGMO:W16 Mexp Amt:S Monthly RX drugs	Cont
3	R3FDRUG	R3FDRUG:W3 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
4	R4FDRUG	R4FDRUG:W4 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
5	R5FDRUG	R5FDRUG:W5 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
6	R6FDRUG	R6FDRUG:W6 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
7	R7FDRUG	R7FDRUG:W7 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
9	R9FDRUG	R9FDRUG:W9 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
10	R10FDRUG	R10FDRUG:W10 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
11	R11FDRUG	R11FDRUG:W11 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
12	R12FDRUG	R12FDRUG:W12 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
13	R13FDRUG	R13FDRUG:W13 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
14	R14FDRUG	R14FDRUG:W14 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
15	R15FDRUG	R15FDRUG:W15 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
16	R16FDRUG	R16FDRUG:W16 Mexp Flag:R Rx drugs, ref/prv 2 yrs	Categ
3	S3FDRUG	S3FDRUG:W3 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
4	S4FDRUG	S4FDRUG:W4 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
5	S5FDRUG	S5FDRUG:W5 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
6	S6FDRUG	S6FDRUG:W6 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
7	S7FDRUG	S7FDRUG:W7 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
9	S9FDRUG	S9FDRUG:W9 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
10	S10FDRUG	S10FDRUG:W10 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
11	S11FDRUG	S11FDRUG:W11 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
12	S12FDRUG	S12FDRUG:W12 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
13	S13FDRUG	S13FDRUG:W13 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
14	S14FDRUG	S14FDRUG:W14 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
15	S15FDRUG	S15FDRUG:W15 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
16	S16FDRUG	S16FDRUG:W16 Mexp Flag:S Rx drugs, ref/prv 2 yrs	Categ
8	R8FDRUGAG	R8FDRUGAG:W8 Mexp Flag:R Rx aggregate including Pt D	Categ
8	S8FDRUGAG	S8FDRUGAG:W8 Mexp Flag:S Rx aggregate including Pt D	Categ
8	R8PARTD	R8PARTD:W8 R Medicare Part D status	Categ
8	S8PARTD	S8PARTD:W8 S Medicare Part D status	Categ
E	REODRUG	REODRUG:EXIT Mexp Paid: Reg take prescript drugs	Categ
E	REMDRUG	REMDRUG:EXIT Mexp Amt: Reg take prescript drugs	Cont
E	REFDRUG	REFDRUG:EXIT Mexp Flag: Reg take prescript drugs	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	19578	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	0.73	0.45	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
R14ODRUG	17146	0.58	0.49	0.0	1.0
R15ODRUG	15723	0.57	0.50	0.0	1.0
R16ODRUG	15787	0.50	0.50	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	12730	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	0.73	0.44	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	12484	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
S14ODRUG	9358	0.59	0.49	0.0	1.0
S15ODRUG	8477	0.59	0.49	0.0	1.0
S16ODRUG	7840	0.53	0.50	0.0	1.0
R3MDRUG	17991	1206.05	5226.15	0.0	225400.0
R4MDRUG	21384	1047.13	3792.33	0.0	148500.0
R5MDRUG	19578	1188.25	3882.82	0.0	249600.0
R6MDRUG	18165	2258.18	13250.76	0.0	1300000.0
R7MDRUG	20129	2710.65	22610.35	0.0	2070000.0
R8MDRUG	18469	1719.62	5240.15	0.0	324000.0
R9MDRUG	17217	1366.13	3421.75	0.0	135000.0
R10MDRUG	22034	1550.93	3761.56	0.0	110313.1
R11MDRUG	20554	1207.93	2942.96	0.0	114000.0
R12MDRUG	18747	1087.32	2893.31	0.0	138000.0
R13MDRUG	20912	1169.04	3112.69	0.0	120000.0
R14MDRUG	17146	879.85	2706.19	0.0	125000.0
R15MDRUG	15723	907.88	2331.40	0.0	109200.0
R16MDRUG	15787	962.79	3436.05	0.0	195000.0
S3MDRUG	11917	1140.24	5078.64	0.0	225400.0
S4MDRUG	13980	998.98	3795.80	0.0	148500.0
S5MDRUG	12730	1114.35	3824.21	0.0	249600.0
S6MDRUG	11639	2168.52	13989.38	0.0	1300000.0
S7MDRUG	12972	2567.43	22039.82	0.0	2070000.0
S8MDRUG	11735	1712.97	5373.77	0.0	324000.0
S9MDRUG	10646	1371.13	3265.44	0.0	135000.0
S10MDRUG	13513	1553.54	3600.57	0.0	85000.0
S11MDRUG	12484	1230.35	3061.64	0.0	114000.0
S12MDRUG	11012	1064.89	2741.43	0.0	136000.0
S13MDRUG	11779	1198.17	3121.85	0.0	96000.0

S14MDRUG	9358	907.19	3022.48	0.0	125000.0
S15MDRUG	8477	918.05	2357.89	0.0	109200.0
S16MDRUG	7840	956.54	2825.44	0.0	67005.6
R3MDRUGMO	17991	49.14	204.59	0.0	9800.0
R4MDRUGMO	21384	40.96	144.78	0.0	5500.0
R5MDRUGMO	19578	48.77	154.86	0.0	9600.0
R6MDRUGMO	18165	84.02	511.66	0.0	50000.0
R7MDRUGMO	20129	106.41	575.30	0.0	35000.0
R8MDRUGMO	18469	73.80	232.15	0.0	12000.0
R9MDRUGMO	17217	54.01	124.93	0.0	6100.0
R10MDRUGMO	22034	54.30	125.38	0.0	3600.0
R11MDRUGMO	20554	52.53	109.83	0.0	5000.0
R12MDRUGMO	18747	47.11	127.30	0.0	8000.0
R13MDRUGMO	20912	42.96	114.70	0.0	5000.0
R14MDRUGMO	17146	37.42	106.75	0.0	5000.0
R15MDRUGMO	15723	35.61	94.80	0.0	5000.0
R16MDRUGMO	15787	34.20	99.89	0.0	5000.0
S3MDRUGMO	11917	46.47	199.43	0.0	9800.0
S4MDRUGMO	13980	40.15	153.06	0.0	5500.0
S5MDRUGMO	12730	46.38	154.24	0.0	9600.0
S6MDRUGMO	11639	81.10	537.78	0.0	50000.0
S7MDRUGMO	12972	101.53	547.72	0.0	35000.0
S8MDRUGMO	11735	73.19	233.18	0.0	12000.0
S9MDRUGMO	10646	55.33	118.83	0.0	5000.0
S10MDRUGMO	13513	55.06	124.49	0.0	3000.0
S11MDRUGMO	12484	53.65	111.99	0.0	5000.0
S12MDRUGMO	11012	46.84	127.95	0.0	8000.0
S13MDRUGMO	11779	44.70	116.88	0.0	4000.0
S14MDRUGMO	9358	38.98	119.36	0.0	5000.0
S15MDRUGMO	8477	36.88	92.32	0.0	4200.0
S16MDRUGMO	7840	34.92	89.72	0.0	2050.0
R3FDRUG	17991	3.20	2.42	1.0	6.0
R4FDRUG	21384	3.01	2.39	1.0	6.0
R5FDRUG	19578	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
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
R14FDRUG	17146	3.23	2.43	1.0	6.0
R15FDRUG	15723	3.28	2.43	1.0	6.0
R16FDRUG	15787	3.60	2.44	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	12730	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
S9FDRUG	10646	2.46	2.19	1.0	6.0
S10FDRUG	13513	2.66	2.29	1.0	6.0
S11FDRUG	12484	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
S14FDRUG	9358	3.15	2.43	1.0	6.0

S15FDRUG	8477	3.18	2.42	1.0	6.0
S16FDRUG	7840	3.43	2.45	1.0	6.0
R8FDRUGAG	18469	0.84	0.60	0.0	2.0
S8FDRUGAG	11735	0.83	0.59	0.0	2.0
R8PARTD	18469	0.41	0.73	0.0	2.0
S8PARTD	11735	0.34	0.69	0.0	2.0
REODRUG	17537	0.60	0.49	0.0	1.0
REMDRUG	17537	1552.19	4968.99	0.0	152000.0
REFDRUG	17537	3.35	2.34	1.0	6.0

Categorical Variable Codes

RwODRUG: Mexp Paid: Rx drugs, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			7569	8189	6500	5325	6164	5061	4762	7036
1.Some OOP expense			10422	13195	13078	12840	13965	13408	12455	14998

Value	w11	w12	w13	w14	w15	w16
0.No OOP expense	6270	6948	8943	7266	6776	7866
1.Some OOP expense	14284	11799	11969	9880	8947	7921

SwODRUG: Mexp Paid: Rx drugs, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
.V=Spouse NR			417	536	311	220	380	317	365	724
0.No OOP expense			4983	5268	4037	3241	3821	3166	2818	4211
1.Some OOP expense			6934	8712	8693	8398	9151	8569	7828	9302

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	3707	3979	4889	3840	3505	3666
1.Some OOP expense	8777	7033	6890	5518	4972	4174

RwFDRUG: Mexp Flag:R Rx drugs, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			9111	11612	11789	11096	12217		10824	13199
2.Complete bracket			1166	1409	1082	1358	1340		1192	1346
3.Incomplete bracket			40	30	50	164	180		207	234
5.No value/bracket			105	144	157	222	228		232	219
6.No expense			7569	8189	6500	5325	6164		4762	7036

Value	w11	w12	w13	w14	w15	w16
1.Continuous value	12559	10159	10364	8770	7819	6910
2.Complete bracket	1261	1168	1178	661	736	687
3.Incomplete bracket	234	250	210	235	184	166
5.No value/bracket	230	222	217	214	208	158
6.No expense	6270	6948	8943	7266	6776	7866

SwFDRUG: Mexp Flag:S Rx drugs, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537	6306	6777		6206	7797
.V=Spouse NR			417	536	311	220	380		365	724
1.Continuous value			6142	7764	7924	7360	8092		6891	8339
2.Complete bracket			714	860	654	816	831		708	736
3.Incomplete bracket			21	13	27	91	93		110	114
5.No value/bracket			57	75	88	131	135		119	113
6.No expense			4983	5268	4037	3241	3821		2818	4211

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	7854	6199	6094	5002	4430	3716
2.Complete bracket	673	595	575	317	337	308
3.Incomplete bracket	121	118	101	99	102	76
5.No value/bracket	129	121	120	100	103	74
6.No expense	3707	3979	4889	3840	3505	3666

RwFDRUGAG: Mexp Flag:R Rx aggregate including Pt D

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No expense								5061		
1.No imputations								11337		
2.Some imputation								2071		

Value	w11	w12	w13	w14	w15	w16
0.No expense						
1.No imputations						
2.Some imputation						

SwFDRUGAG: Mexp Flag:S Rx aggregate including Pt D

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried								6417		
.V=Spouse NR								317		
0.No expense								3166		
1.No imputations								7368		
2.Some imputation								1201		

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
0.No expense						
1.No imputations						
2.Some imputation						

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	w14	w15	w16
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	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
0.No part D						
1.Part D but no change						
2.Part D and change in use						

REODRUG: EXIT Mexp Paid: Reg take prescript drugs

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	6942
1.Some OOP expense	10595

REFDRUG: EXIT Mexp Flag: Reg take prescript drugs

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	7592
2.Complete bracket	1437
3.Incomplete bracket	613
5.No value/bracket	953
6.No expense	6942

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.

How Constructed

Core Interview Variables

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 they paid out-of-pocket on average each month since the last interview (re-interview) or in the past two years (new interviews). The average monthly amount is provided as RwMDRUGMO. This information is multiplied by RwLIWREFM, the number of months since the Respondent's last interview, and stored in RwMDRUG, the Respondent's total OOP prescription spending. RwFDRUG is a flag that indicates whether RwMDRUGMO or RwMDRUG are imputed.

Information about the date of the Respondent's last interview is taken from the HRS preload values, since this is what interviewers use when asking questions that reference the last interview. RwLIWREFM captures the number of months from the end of the current interview to the preload date. If the time of last interview is unknown or the Respondent is a new interview, this value is set to 24-months to reflect that interviewers are instructed to use "in the prior two years" as the appropriate reference period. The flag RwFLIWREF can be used to determine if RwLIWREFM is calculated using preloaded date information. See the documentation for RwLIWREFM and RwFLIWREF for more information.

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 non-enrollees and enrollees without change to their OOP prescription costs: On average, about how much have you paid out-of-pocket per month for these prescriptions [since R's LAST IW MONTH, YEAR/in the last two years]? For enrollees with changes to their prescription costs:

"On average, in the 12 months before you had the Medicare prescription drug coverage, about how much have you paid out-of-pocket per month for these prescriptions?"

"On average, since you have had the new Medicare prescription drug coverage, about how much have you paid out-of-pocket

per month for these prescriptions?"

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. Respondents are only asked about their pre-and-post Part D prescription cost if their prescription cost changed as a result of enrollment. If the Respondent had OOP prescription drug costs, imputations are performed for pre-and-post Part D amounts and non-enrollees separately. R8FDRUGAG is an aggregate imputation flag that indicates if any of the partial components of R8MDRUGMO used to calculate R8MDRUG are imputed. Partial components for the Wave 8 amount, ownership, and imputation flag variables are available upon request.

SwODRUG, SwMDRUG, and SwFDRUG contain this information for the Respondent's spouse or partner.

Exit Interview Variables

REODRUG is a dichotomous variable that indicates if the Respondent paid for any prescription drugs between their last interview and death. It is based on the following questions:

"Was (she/he) regularly taking any prescription medications before (her/his) death?"

"Were the costs of (his/her) prescription medications completely covered by [Medicare, Medicaid, or other] health insurance, partly covered by insurance, or not covered at all by health insurance?"

For Waves 2-5, Medicare and Medicaid is included in the insurance coverage question if the Respondent is age 65 or more at time of death. From Waves 6-11, Medicaid and Medicare is not directly listed in the question wording.

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, REODRUG=1. The Respondent's Proxy is then asked how much the Respondent paid out-of-pocket on average each month since the last interview. This information is multiplied by months between last interview and death and stored in REMDRUG. Information about the date of the last interview was taken from the preloads, since this is what interviewers used when asking the questions about health care utilization and medical expenditures. Therefore, months between last interview and death is occasionally different from the RADTIMTDTH variable in the RAND HRS Longitudinal File. If the preloads are missing, the value is multiplied by 24 (for 2 years, consistent with what proxies are asked with missing preloads). If the months between last interview and death are less than or equal to 0, the value is multiplied by 1 (for one month). REFDRUG is a flag that indicates whether REMDRUG is imputed.

Core and Exit Differences

The main difference between the Core and the Exit data is that Medicare Part D information is not included for the Exit variables.

Cross Wave Differences in Original HRS Data

Core Interview Variables

In Waves 1 and 2, there are no questions about prescription drug costs.

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 costs were unaffected by Medicare Part D, the reported or imputed monthly average is multiplied by RwLIWREFM or the number of months used during the interview for the reference period to calculate RwMDRUG (the estimate of total OOP drug costs since last interview). If this is the Respondent's first interview, or preload information is missing, as captured in the flag variable RwFLIWREF, RwLIWREFM is set to 24 months. 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. R8ODRUG, captures whether the Respondent had OOP expenses in their pre-part D estimate, post-part D estimate, or using the normal wording for those who didn't enroll. Monthly prescription drug costs for Respondents enrolled in part D coverage Wave 8 is, then, calculated as:

R8MDRUGMO = ([# Months post-Part D * expenses post-Part D] + [(R8LIWREFM - # Months post-Part D) * expenses pre-Part D])/R8LIWREFM

This provides R8MDRUGMO as the average of pre-and post-part D coverage adjusted by the proportions of months spent with pre-and post-part D enrollment for the period between Wave 8 and the prior interview. The partial components, pre-and post-part D average monthly amounts, imputations, and flags can be provided upon request.

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.

Beginning in Wave 3, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

Exit Interview Variables

In Wave 2H, there are no questions about prescription drug costs.

In Waves 3 to 5, the amount question asks:

"On the average, about how much did (he/she) ((or his/her husband)/(or his/her wife)/(or his/her partner)/...) pay out-of-pocket per month for these prescriptions (since last interview month/year/in the last two years before he/she) died)?"

From Wave 6 forward, the amount question is worded:

"On average, about how much has (she/he) paid out-of-pocket per month for these prescriptions (since [PREV WAVE IW MONTH], [PREV WAVE IW YEAR]/since [PREV WAVE IW YEAR]/in the last two years before (her/his) death)?"

Note specifically that in Wave 6 forward, the question does not include the Spouse of the deceased Respondent as a possible payee.

In all waves if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked.

HRS Variables Used

Core Interview Variables

```
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
HRS 2002-2022:
    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 2014-2022:
    xN433_6         INSURANCE PAY ANY -  -6
    xN434_6         INSURANCE PAY ALL -  -6
```

```
HRS 2018-2022:
    xN444A          AMT PAY O-O-P RX DRUGS PER MONTH
```

Exit Interview Variables

```
AHEAD 1995:
    N1744           E20.DRUGS-YR
    N1748           E21.DRUGS, NOT COV
    N1749           E21a.PRESCR R PAY $
    N1750           E21b.PRESCR DK-1
    N1751           E21c.PRESCR DK-2
    N1752           E21d.PRESCR DK-3
    N1753           E21e.PRESCR DK-4
    N1754           E21f.PRESCR DK-5
HRS 1996:
    P1325           E20. DRUGS-YR
    P1329           E21. DRUGS, NOT COV
    P1330           E21a.PRESCR R PAY $
    P1331           E21b.PRESCR DK-1
    P1332           E21c.PRESCR DK-2
    P1333           E21d.PRESCR DK-3
    P1334           E21e.PRESCR DK-4
    P1335           E21f.PRESCR DK-5
HRS 1998:
    Q1792           E20. DRUGS-YR
    Q1793           E21. DRUGS, NOT COV
    Q1794           E21a.PRESCR R PAY $
    Q1795           E21b.PRESCR DK-1
    Q1796           E21c.PRESCR DK-2
    Q1797           E21d.PRESCR DK-3
    Q1798           E21e.PRESCR DK-4
    Q1799           E21b1. PRESCR DK-5
    Q1800           E21e. PRESCR DK-6
    Q1801           E21f. PRESCR DK-7
HRS 2000:
    R1808           E20. DRUGS-YR
    R1809           E21. DRUGS-NOT COVERED
    R1810           E21a.PRESCR R PAY $
    R1811           E21b.PRESCR DK-1
    R1812           E21c.PRESCR DK-2
    R1813           E21d.PRESCR DK-3
    R1814           E21e.PRESCR DK-4
    R1815           E21b1.PRESCR DK-2
    R1816           E21Y1e.PRESCR DK-4
    R1817           E21f.PRESCR DK-5
HRS 2002-2012:
    xN175           TAKE PRESCRIPTION DRUGS REGULARLY
    xN176           DRUG COSTS COVERED BY INSURANCE
HRS 2002-2022:
    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 2014-2022:
    xN433_6         INSURANCE PAY ANY - 6
    xN434_6         INSURANCE PAY ALL - 6
HRS 2018-2022:
    xN444A          AMT PAY O-O-P RX DRUGS PER MONTH
```

Home Health Services

Wave	Variable Name	Variable Label	Type
6	R6OHHC	R6OHHC:W6 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
7	R7OHHC	R7OHHC:W7 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
8	R8OHHC	R8OHHC:W8 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
9	R9OHHC	R9OHHC:W9 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
10	R10OHHC	R10OHHC:W10 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
11	R11OHHC	R11OHHC:W11 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
12	R12OHHC	R12OHHC:W12 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
13	R13OHHC	R13OHHC:W13 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
14	R14OHHC	R14OHHC:W14 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
15	R15OHHC	R15OHHC:W15 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
16	R16OHHC	R16OHHC:W16 Mexp Paid:R Home health care, ref/prv 2 yrs	Categ
6	S6OHHC	S6OHHC:W6 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
7	S7OHHC	S7OHHC:W7 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
8	S8OHHC	S8OHHC:W8 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
9	S9OHHC	S9OHHC:W9 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
10	S10OHHC	S10OHHC:W10 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
11	S11OHHC	S11OHHC:W11 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
12	S12OHHC	S12OHHC:W12 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
13	S13OHHC	S13OHHC:W13 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
14	S14OHHC	S14OHHC:W14 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
15	S15OHHC	S15OHHC:W15 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
16	S16OHHC	S16OHHC:W16 Mexp Paid:S Home health care, ref/prv 2 yrs	Categ
6	R6MHHC	R6MHHC:W6 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
7	R7MHHC	R7MHHC:W7 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
8	R8MHHC	R8MHHC:W8 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
9	R9MHHC	R9MHHC:W9 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
10	R10MHHC	R10MHHC:W10 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
11	R11MHHC	R11MHHC:W11 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
12	R12MHHC	R12MHHC:W12 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
13	R13MHHC	R13MHHC:W13 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
14	R14MHHC	R14MHHC:W14 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
15	R15MHHC	R15MHHC:W15 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
16	R16MHHC	R16MHHC:W16 Mexp Amt:R Home health care, ref/prv 2 yrs	Cont
6	S6MHHC	S6MHHC:W6 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
7	S7MHHC	S7MHHC:W7 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
8	S8MHHC	S8MHHC:W8 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
9	S9MHHC	S9MHHC:W9 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
10	S10MHHC	S10MHHC:W10 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
11	S11MHHC	S11MHHC:W11 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
12	S12MHHC	S12MHHC:W12 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
13	S13MHHC	S13MHHC:W13 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
14	S14MHHC	S14MHHC:W14 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
15	S15MHHC	S15MHHC:W15 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
16	S16MHHC	S16MHHC:W16 Mexp Amt:S Home health care, ref/prv 2 yrs	Cont
6	R6FHHC	R6FHHC:W6 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
7	R7FHHC	R7FHHC:W7 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
8	R8FHHC	R8FHHC:W8 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
9	R9FHHC	R9FHHC:W9 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
10	R10FHHC	R10FHHC:W10 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
11	R11FHHC	R11FHHC:W11 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
12	R12FHHC	R12FHHC:W12 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
13	R13FHHC	R13FHHC:W13 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
14	R14FHHC	R14FHHC:W14 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
15	R15FHHC	R15FHHC:W15 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
16	R16FHHC	R16FHHC:W16 Mexp Flag:R Home health care, ref/prv 2 yrs	Categ
6	S6FHHC	S6FHHC:W6 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
7	S7FHHC	S7FHHC:W7 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
8	S8FHHC	S8FHHC:W8 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
9	S9FHHC	S9FHHC:W9 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
10	S10FHHC	S10FHHC:W10 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
11	S11FHHC	S11FHHC:W11 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ

12	S12FHHC	S12FHHC:W12 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
13	S13FHHC	S13FHHC:W13 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
14	S14FHHC	S14FHHC:W14 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
15	S15FHHC	S15FHHC:W15 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
16	S16FHHC	S16FHHC:W16 Mexp Flag:S Home health care, ref/prv 2 yrs	Categ
E	REOHHC	REOHHC:EXIT Mexp Paid: Home health care	Categ
E	REMHHC	REMHHC:EXIT Mexp Amt: Home health care	Cont
E	REFHHC	REFHHC:EXIT Mexp Flag: Home health care	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
R14OHHC	17146	0.02	0.13	0.0	1.0
R15OHHC	15723	0.02	0.13	0.0	1.0
R16OHHC	15787	0.02	0.12	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	12484	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
S14OHHC	9358	0.01	0.11	0.0	1.0
S15OHHC	8477	0.01	0.11	0.0	1.0
S16OHHC	7840	0.01	0.10	0.0	1.0
R6MHHC	18165	30.01	754.35	0.0	32000.0
R7MHHC	20129	49.05	1573.16	0.0	144000.0
R8MHHC	18469	46.18	1177.12	0.0	72000.0
R9MHHC	17217	55.89	1306.55	0.0	102000.0
R10MHHC	22034	40.09	775.37	0.0	32000.0
R11MHHC	20554	44.65	982.98	0.0	70000.0
R12MHHC	18747	73.10	3583.28	0.0	462080.0
R13MHHC	20912	45.35	1034.71	0.0	67200.0
R14MHHC	17146	44.50	1197.41	0.0	72000.0
R15MHHC	15723	35.97	999.75	0.0	100000.0
R16MHHC	15787	20.49	494.51	0.0	36000.0
S6MHHC	11639	10.42	345.52	0.0	20093.9
S7MHHC	12972	17.51	665.53	0.0	47023.1
S8MHHC	11735	24.43	711.17	0.0	40000.0
S9MHHC	10646	22.58	652.00	0.0	36000.0
S10MHHC	13513	26.17	607.34	0.0	30000.0
S11MHHC	12484	24.02	512.21	0.0	29750.7
S12MHHC	11012	22.52	728.30	0.0	52264.5
S13MHHC	11779	25.71	746.57	0.0	67200.0
S14MHHC	9358	10.90	263.81	0.0	15775.7

S15MHHC	8477	25.02	544.80	0.0	24000.0
S16MHHC	7840	6.07	236.18	0.0	20000.0
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
R14FHHC	17146	5.92	0.59	1.0	6.0
R15FHHC	15723	5.93	0.59	1.0	6.0
R16FHHC	15787	5.93	0.56	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	12484	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
S14FHHC	9358	5.95	0.50	1.0	6.0
S15FHHC	8477	5.94	0.52	1.0	6.0
S16FHHC	7840	5.96	0.45	1.0	6.0
REOHHC	13985	0.11	0.32	0.0	1.0
REMHHC	13985	505.85	5541.90	0.0	300000.0
REFHHC	13985	5.56	1.35	1.0	6.0

Categorical Variable Codes

RwOHHC: Mexp Paid:R Home health care, ref/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	w14	w15	w16
0.No OOP expense	20081	18342	20535	16857	15459	15541
1.Some OOP expense	473	405	377	289	264	246

SwOHHC: Mexp Paid:S Home health care, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						11504	12840	11568	10492	13284
1.Some OOP expense						135	132	167	154	229

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	12252	10846	11627	9249	8370	7765
1.Some OOP expense	232	166	152	109	107	75

RwFHHC: Mexp Flag:R Home health care, ref/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	w14	w15	w16
1.Continuous value	327	283	264	217	193	172
2.Complete bracket	81	59	57	31	36	39
3.Incomplete bracket	30	26	30	25	17	15
5.No value/bracket	35	37	26	16	18	20
6.No expense	20081	18342	20535	16857	15459	15541

SwFHHC: Mexp Flag:S Home health care, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	165	126	105	84	82	56
2.Complete bracket	43	24	22	14	11	9
3.Incomplete bracket	14	6	11	6	7	4
5.No value/bracket	10	10	14	5	7	6
6.No expense	12252	10846	11627	9249	8370	7765

REOHHC: EXIT Mexp Paid: Home health care

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	12410
1.Some OOP expense	1575

REFHHC: EXIT Mexp Flag: Home health care

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	918
2.Complete bracket	214
3.Incomplete bracket	159
5.No value/bracket	284
6.No expense	12410

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.

How Constructed

Core Interview Variables

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? DEFINITION: Medically-trained persons include professional nurses, visiting nurse's aides, physical or occupational therapists, chemotherapists, and respiratory oxygen therapists."

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 they paid out-of-pocket since the last interview. This information is stored in RwMHHC. RwFHHC is a flag that indicates whether RwMHHC is imputed.

SwOHHC, SwMHHC, and SwFHHC contain this information for the Respondent's spouse or partner.

Exit Interview Variables

REOHHC is a dichotomous variable that indicates if the Respondent paid for any home health services between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 6 forward and is based on the following questions:

"In the last two years/since R's last interview, did any medically-trained person come to (her/his) home to help (her/him)? DEFINITION: Medically-trained persons include professional nurses, visiting nurse's aides, physical or occupational therapists, chemotherapists, and respiratory oxygen therapists."

"Were the costs of [his/her] home medical care 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 home health services, REOHHC=1. The Respondent's Proxy is then

asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMHHC. REFHHC is a flag that indicates whether REMHHC is imputed.

Core and Exit Differences

There are no major differences between the Core and Exit Interview questions about home health services. Please note, however, that in later waves, the definition for home health services includes hospice caregivers and/or hospice care received at home (see Cross Wave Differences below). The Exit Interview also asks separately about hospice care, which is documented in the section titled "Hospice Care".

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

From Wave 10 forward, the definition of medically-trained persons is followed by the prompt: "Include hospice care received at home."

From Wave 12 forward, the definition of medically-trained persons includes "and hospice caregivers."

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines home health services and special facilities costs. These costs are captured in REMHCSP and are documented in the section titled "Home Health and Special Facilities/Services".

For Exit Interviews conducted in Waves 3-5, REMHHC, REFHHC, and REMHHC are set to .Q.

For Exit Interviews conducted in Wave 10 forward, the definition of medically-trained persons is followed by the prompt: "Include hospice care received at home."

For Exit Interviews conducted in Wave 12 forward, the definition of medically-trained persons includes "and hospice caregivers."

Please note that these additions to the definition mean that for Exit Interviews conducted in Wave 12 forward, there are some cases of double counting in the values of REMHHC (out-of-pocket home health services costs) and REOAHSPC (out-of-pocket hospice services costs). REOAHSPC is documented in the section titled "Hospice Care".

HRS Variables Used

Core Interview Variables

```
HRS 2002-2012:
    xN190           HOME HEALTH SERVICE COST COVERED BY INS
HRS 2002-2022:
    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 2014-2022:
    xN433_7         INSURANCE PAY ANY -  -7
    xN434_7         INSURANCE PAY ALL -  -7
```

Exit Interview Variables

```
HRS 2002-2012:
    xN190           HOME HEALTH SERVICE COST COVERED BY INS
HRS 2002-2022:
    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 2014-2022:
    xN433_7         INSURANCE PAY ANY - 7
    xN434_7         INSURANCE PAY ALL - 7
```

Special Facilities and Services

Wave	Variable Name	Variable Label	Type
6	R6OSPEC	R6OSPEC:W6 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
7	R7OSPEC	R7OSPEC:W7 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
8	R8OSPEC	R8OSPEC:W8 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
9	R9OSPEC	R9OSPEC:W9 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
10	R10OSPEC	R10OSPEC:W10 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
11	R11OSPEC	R11OSPEC:W11 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
12	R12OSPEC	R12OSPEC:W12 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
13	R13OSPEC	R13OSPEC:W13 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
14	R14OSPEC	R14OSPEC:W14 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
15	R15OSPEC	R15OSPEC:W15 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
16	R16OSPEC	R16OSPEC:W16 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
6	S6OSPEC	S6OSPEC:W6 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
7	S7OSPEC	S7OSPEC:W7 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
8	S8OSPEC	S8OSPEC:W8 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
9	S9OSPEC	S9OSPEC:W9 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
10	S10OSPEC	S10OSPEC:W10 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
11	S11OSPEC	S11OSPEC:W11 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
12	S12OSPEC	S12OSPEC:W12 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
13	S13OSPEC	S13OSPEC:W13 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
14	S14OSPEC	S14OSPEC:W14 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
15	S15OSPEC	S15OSPEC:W15 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
16	S16OSPEC	S16OSPEC:W16 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
6	R6MSPEC	R6MSPEC:W6 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
7	R7MSPEC	R7MSPEC:W7 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
8	R8MSPEC	R8MSPEC:W8 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
9	R9MSPEC	R9MSPEC:W9 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
10	R10MSPEC	R10MSPEC:W10 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
11	R11MSPEC	R11MSPEC:W11 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
12	R12MSPEC	R12MSPEC:W12 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
13	R13MSPEC	R13MSPEC:W13 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
14	R14MSPEC	R14MSPEC:W14 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
15	R15MSPEC	R15MSPEC:W15 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
16	R16MSPEC	R16MSPEC:W16 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
6	S6MSPEC	S6MSPEC:W6 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
7	S7MSPEC	S7MSPEC:W7 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
8	S8MSPEC	S8MSPEC:W8 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
9	S9MSPEC	S9MSPEC:W9 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
10	S10MSPEC	S10MSPEC:W10 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
11	S11MSPEC	S11MSPEC:W11 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
12	S12MSPEC	S12MSPEC:W12 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
13	S13MSPEC	S13MSPEC:W13 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
14	S14MSPEC	S14MSPEC:W14 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
15	S15MSPEC	S15MSPEC:W15 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
16	S16MSPEC	S16MSPEC:W16 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
6	R6FSPEC	R6FSPEC:W6 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
7	R7FSPEC	R7FSPEC:W7 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
8	R8FSPEC	R8FSPEC:W8 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
9	R9FSPEC	R9FSPEC:W9 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
10	R10FSPEC	R10FSPEC:W10 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
11	R11FSPEC	R11FSPEC:W11 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
12	R12FSPEC	R12FSPEC:W12 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
13	R13FSPEC	R13FSPEC:W13 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
14	R14FSPEC	R14FSPEC:W14 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
15	R15FSPEC	R15FSPEC:W15 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
16	R16FSPEC	R16FSPEC:W16 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
6	S6FSPEC	S6FSPEC:W6 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
7	S7FSPEC	S7FSPEC:W7 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
8	S8FSPEC	S8FSPEC:W8 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
9	S9FSPEC	S9FSPEC:W9 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
10	S10FSPEC	S10FSPEC:W10 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
11	S11FSPEC	S11FSPEC:W11 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ

12	S12FSPEC	S12FSPEC:W12 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
13	S13FSPEC	S13FSPEC:W13 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
14	S14FSPEC	S14FSPEC:W14 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
15	S15FSPEC	S15FSPEC:W15 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
16	S16FSPEC	S16FSPEC:W16 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
E	REOSPEC	REOSPEC:EXIT Mexp Paid: Spec hlth facility	Categ
E	REMSPEC	REMSPEC:EXIT Mexp Amt: Spec hlth facility	Cont
E	REFSPEC	REFSPEC:EXIT Mexp Flag: Spec hlth facility	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
R14OSPEC	17146	0.06	0.23	0.0	1.0
R15OSPEC	15723	0.05	0.23	0.0	1.0
R16OSPEC	15787	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	12484	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
S14OSPEC	9358	0.06	0.24	0.0	1.0
S15OSPEC	8477	0.05	0.23	0.0	1.0
S16OSPEC	7840	0.06	0.23	0.0	1.0
R6MSPEC	18165	23.48	1035.22	0.0	119189.4
R7MSPEC	20129	15.73	238.89	0.0	15000.0
R8MSPEC	18469	26.17	457.81	0.0	31200.0
R9MSPEC	17217	24.50	391.27	0.0	24000.0
R10MSPEC	22034	58.93	769.22	0.0	60000.0
R11MSPEC	20554	56.47	924.33	0.0	70000.0
R12MSPEC	18747	51.40	895.98	0.0	68000.0
R13MSPEC	20912	58.13	666.15	0.0	40000.0
R14MSPEC	17146	49.82	973.20	0.0	111600.0
R15MSPEC	15723	64.58	1598.94	0.0	189000.0
R16MSPEC	15787	72.76	1928.57	0.0	200000.0
S6MSPEC	11639	10.10	202.92	0.0	17600.0
S7MSPEC	12972	14.82	216.98	0.0	15000.0
S8MSPEC	11735	23.52	376.73	0.0	20000.0
S9MSPEC	10646	18.34	249.38	0.0	12000.0
S10MSPEC	13513	64.64	904.92	0.0	60000.0
S11MSPEC	12484	41.77	463.78	0.0	28138.7
S12MSPEC	11012	40.81	565.51	0.0	44517.2
S13MSPEC	11779	46.84	453.05	0.0	24000.0
S14MSPEC	9358	39.37	405.76	0.0	25000.0

S15MSPEC	8477	50.81	517.27	0.0	20000.0
S16MSPEC	7840	65.59	1426.13	0.0	100000.0
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
R14FSPEC	17146	5.73	1.11	1.0	6.0
R15FSPEC	15723	5.74	1.10	1.0	6.0
R16FSPEC	15787	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	12484	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
S14FSPEC	9358	5.72	1.13	1.0	6.0
S15FSPEC	8477	5.74	1.10	1.0	6.0
S16FSPEC	7840	5.72	1.13	1.0	6.0
REOSPEC	13985	0.06	0.24	0.0	1.0
REMSPEC	13985	122.35	1504.93	0.0	73000.0
REFSPEC	13985	5.73	1.10	1.0	6.0

Categorical Variable Codes

RwOSPEC: Mexp Paid:R Spec hlth facilty, ref/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	w14	w15	w16
0.No OOP expense	19424	17674	19681	16160	14859	14860
1.Some OOP expense	1130	1073	1231	986	864	927

SwOSPEC: Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
0.No OOP expense						11397	12632	11374	10335	12633
1.Some OOP expense						242	340	361	311	880

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	11795	10394	11075	8809	8011	7389
1.Some OOP expense	689	618	704	549	466	451

RwFSPEC: Mexp Flag:R Spec hlth facilty, ref/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	w14	w15	w16
1.Continuous value	986	911	1054	832	730	811
2.Complete bracket	113	118	116	90	92	69
3.Incomplete bracket	17	19	30	28	21	16
5.No value/bracket	14	25	31	36	21	31
6.No expense	19424	17674	19681	16160	14859	14860

SwFSPEC: Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	7797
.V=Spouse NR						220	380	317	365	724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	618	541	616	474	398	400
2.Complete bracket	55	63	54	44	48	32
3.Incomplete bracket	7	7	17	12	11	9
5.No value/bracket	9	7	17	19	9	10
6.No expense	11795	10394	11075	8809	8011	7389

REOSPEC: EXIT Mexp Paid: Spec hlth facility

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	13131
1.Some OOP expense	854

REFSPEC: EXIT Mexp Flag: Spec hlth facility

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	615
2.Complete bracket	132
3.Incomplete bracket	35
5.No value/bracket	72
6.No expense	13131

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.

How Constructed

Core Interview Variables

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 they 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.

Exit Interview Variables

REOSPEC is a dichotomous variable that indicates if the Respondent paid for any special facilities or services between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Wave 6 forward and is based on the following questions:

"In the last two years/since R's last interview, did (she/he) 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?"

For Exit Interviews conducted in Wave 10 forward, the question is:

"[Since R's last interview/in the last two years], did [he/she] 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 [he/she] (or [you/[his/her] [husband/wife/partner]]) have to pay for any of these services?"

For those who had to pay for any of these services, REOSPEC=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMSPEC. REFSPEC is a flag that indicates whether REMSPEC is imputed.

Core and Exit Differences

There are no major differences between the Core and Exit Interview questions about special facilities and services in Waves 6 forward.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines home health services and special facilities costs. These costs are captured in REMHCSP and are documented in the section titled "Home Health and Special Facilities/Services".

For Exit Interviews conducted in Waves 3-5, REMSPEC, REFSPEC, and REMSPEC are set to .Q.

HRS Variables Used

Core Interview Variables

```
HRS 2002-2022:
    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
```

Exit Interview Variables

```
HRS 2002-2022:
    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
```

Home Health and Special Facilities/Services

Wave	Variable Name	Variable Label	Type
3	R3OHCSP	R3OHCSP:W3 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
4	R4OHCSP	R4OHCSP:W4 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
5	R5OHCSP	R5OHCSP:W5 Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs	Categ
3	S3OHCSP	S3OHCSP:W3 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
4	S4OHCSP	S4OHCSP:W4 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
5	S5OHCSP	S5OHCSP:W5 Mexp Paid:S Spec hlth facilty, ref/prv 2 yrs	Categ
3	R3MHCSP	R3MHCSP:W3 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
4	R4MHCSP	R4MHCSP:W4 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
5	R5MHCSP	R5MHCSP:W5 Mexp Amt:R Spec hlth facilty, ref/prv 2 yrs	Cont
3	S3MHCSP	S3MHCSP:W3 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
4	S4MHCSP	S4MHCSP:W4 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
5	S5MHCSP	S5MHCSP:W5 Mexp Amt:S Spec hlth facilty, ref/prv 2 yrs	Cont
3	R3FHCSP	R3FHCSP:W3 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
4	R4FHCSP	R4FHCSP:W4 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
5	R5FHCSP	R5FHCSP:W5 Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs	Categ
3	S3FHCSP	S3FHCSP:W3 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
4	S4FHCSP	S4FHCSP:W4 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
5	S5FHCSP	S5FHCSP:W5 Mexp Flag:S Spec hlth facilty, ref/prv 2 yrs	Categ
E	REOHCSP	REOHCSP:EXIT Mexp Paid: home health/spec hlth facility	Categ
E	REMHCSP	REMHCSP:EXIT Mexp Amt: home health/spec hlth facility	Cont
E	REFHCSP	REFHCSP:EXIT Mexp Flag: home health/spec hlth facility	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	19578	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	12730	0.06	0.24	0.0	1.0
R3MHCSP	17991	54.21	1165.72	0.0	90000.0
R4MHCSP	21384	50.89	1087.70	0.0	100000.0
R5MHCSP	19578	45.01	959.41	0.0	67000.0
S3MHCSP	11917	33.79	947.46	0.0	90000.0
S4MHCSP	13980	35.75	670.80	0.0	50000.0
S5MHCSP	12730	32.20	886.00	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	19578	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	12730	5.72	1.15	1.0	6.0
REOHCSP	3552	0.21	0.40	0.0	1.0

REMHCSP	3552	470.37	6460.42	0.0	325000.0
REFHCSP	3552	5.13	1.83	1.0	6.0

Categorical Variable Codes

RwOHCSP: Mexp Paid:R Spec hlth facilty, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense			16725	19710	18114					
1.Some OOP expense			1266	1674	1464					

Value	w11	w12	w13	w14	w15	w16
0.No OOP expense						
1.Some OOP expense						

SwOHCSP: Mexp Paid:S Spec hlth facilty, ref/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			11276	13045	11976					
1.Some OOP expense			641	935	754					

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
0.No OOP expense						
1.Some OOP expense						

RwFHCSP: Mexp Flag:R Spec hlth facilty, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			1037	1394	1261					
2.Complete bracket			178	212	138					
3.Incomplete bracket			16	11	18					
5.No value/bracket			35	57	47					
6.No expense			16725	19710	18114					

Value	w11	w12	w13	w14	w15	w16
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

SwFHCSP: Mexp Flag:S Spec hlth facilty, ref/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	11976					

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried						
.V=Spouse NR						
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

REOHCSP: EXIT Mexp Paid: home health/spec hlth facility

Value	
.Q=Not asked this wv	14160
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	2822
1.Some OOP expense	730

REFHCSP: EXIT Mexp Flag: home health/spec hlth facility

Value	
.Q=Not asked this wv	14160
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	513
2.Complete bracket	91
3.Incomplete bracket	12
5.No value/bracket	114
6.No expense	2822

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.

How Constructed

Core Interview Variables

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, RwOHCSP=1. The Respondent is then asked how much they paid out-of-pocket since the last interview (re-interviews) and in the past two years (new interviews). This information is stored in RwMHCSP. RwFHCSP is a flag that indicates whether RwMHCSP is imputed.

SwOHCSP, SwMHCSP, and SwFHCSP contain this information for the Respondent's spouse or partner.

Exit Interview Variables

REOHCSP is a dichotomous variable that indicates if the Respondent paid for any home health or special services between their last interview and death. It is only available for Respondents whose Exit Interview was conducted in Waves 3-5 and is based on the following questions:

"(Since last interview/In the last two years before (he/she) died) did any medically-trained person come to (his/her) home to help (him/her)?"

"Were the costs of (his/her) home medical care completely covered by [Medicare, Medicaid, or other] health insurance, partly covered by insurance, or not covered at all by insurance?"

"(Since last interview/In the last two years before (he/she) died), did (he/she) 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 (he/she) ((or his/her husband)/(or his/her wife)/(or his/her partner)) pay out-of-pocket for (in-home medical care/, special facilities or services) (since last interview month/year/in the last two years before (he/she) died)?"

If insurance did not pay for the entire cost of home medical care, or if the Respondent's Proxy reported that the Respondent used a special facility or service, RwOHCSP=1 The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. This information is stored in REMHCSP. REFHCSP is a flag that indicates whether REMHCSP is imputed.

Core and Exit Differences

There are no major differences between the Core and Exit Interview questions about home health services and special facilities and services in Waves 3-5.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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 RwHHC and RwSPEC. These variables are documented in sections "Home Health Services" and "Special Facilities and Services" respectively.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-5, there is a single question that combines home health services and special facilities costs.

For Exit Interviews conducted in Wave 6 forward, these costs are separated, and can be found in RwHHC and RwSPEC. These variables are documented in sections "Home Health Services" and "Special Facilities and Services" respectively.

For Exit Interviews conducted in Wave 6 forward, REMHCSP, REFHCSP, and REMHCSP are set to .Q.

HRS Variables Used

Core Interview Variables

```
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
```

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    G2646           E24F.SPECIAL DK-5
```

Exit Interview Variables

```
AHEAD 1995:
    N1760           E22.IN-HOME SERV
    N1762           E23.IN-HOME R PAY $
    N1774           E24.R USE SERVICE
    N1781           E24a.SPECIAL R PAY $
    N1782           E24b.SPECIAL DK-1
    N1783           E24c.SPECIAL DK-2
    N1784           E24d.SPECIAL DK-3
    N1785           E24e.SPECIAL DK-4
    N1786           E24f.SPECIAL DK-5
HRS 1996:
    P1341           E22.IN-HOME SERV
    P1343           E23. IN-HOME R PAY $
    P1355           E24.R USE SERVICE
    P1362           E24a.SPECIAL R PAY $
    P1363           E24b.SPECIAL DK-1
    P1364           E24c.SPECIAL DK-2
    P1365           E24d.SPECIAL DK-3
    P1366           E24e.SPECIAL DK-4
    P1367           E24f.SPECIAL DK-5
HRS 1998:
    Q1804           E22.IN-HOME SERV
    Q1806           E23. IN-HOME R PAY $
    Q1808           E24.R USE SERVICE
    Q1811           E24a.SPECIAL R PAY $
    Q1812           E24b.SPECIAL DK-1
    Q1813           E24c.SPECIAL DK-2
    Q1814           E24d.SPECIAL DK-3
    Q1815           E24e.SPECIAL DK-4
    Q1816           E24f.SPECIAL DK-5
HRS 2000:
    R1820           E22.IN-HOME SERV
    R1822           E23. IN-HOME R PAY $
    R1824           E24.R USE SERVICE
    R1827           E24a.SPECIAL R PAY $
    R1828           E24b.SPECIAL DK-1
    R1829           E24c.SPECIAL DK-2
    R1830           E24d.SPECIAL DK-3
    R1831           E24e.SPECIAL DK-4
    R1832           E24f.SPECIAL DK-5
```

Hospice

E	REOCHSPC	REOCHSPC:EXIT Mexp Paid: Hospice care in facility	Categ
E	REMCHSPC	REMCHSPC:EXIT Mexp Amt: Hospice care in facility	Cont
E	REFCHSPC	REFCHSPC:EXIT Mexp Flag: Hospice care in facility	Categ
E	REOAHSPC	REOAHSPC:EXIT Mexp Paid: Hospice care in any loc	Categ
E	REMAHSPC	REMAHSPC:EXIT Mexp Amt: Hospice care in any loc	Cont
E	REFAHSPC	REFAHSPC:EXIT Mexp Flag: Hospice care in any loc	Categ

Descriptive Statistics

REOCHSPC	11538	0.03	0.16	0.0	1.0
REMCHSPC	11538	127.24	2136.87	0.0	78000.0
REFCHSPC	11538	5.90	0.68	1.0	6.0
REOAHSPC	5999	0.10	0.29	0.0	1.0
REMAHSPC	5999	754.94	5437.70	0.0	85000.0
REFAHSPC	5999	5.67	1.11	1.0	6.0

Categorical Variable Codes

REOCHSPC: EXIT Mexp Paid: Hospice care in facility

Value	
.Q=Not asked this wv	6174
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	11243
1.Some OOP expense	295

REFCHSPC: EXIT Mexp Flag: Hospice care in facility

Value	
.Q=Not asked this wv	6174
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	177
2.Complete bracket	43
3.Incomplete bracket	27
5.No value/bracket	48
6.No expense	11243

REOAHSPC: EXIT Mexp Paid: Hospice care in any loc

Value	
.Q=Not asked this wv	11713
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	5425
1.Some OOP expense	574

REFAHSPC: EXIT Mexp Flag: Hospice care in any loc

Value	
.Q=Not asked this wv	11713
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	192
2.Complete bracket	120
3.Incomplete bracket	124
5.No value/bracket	138
6.No expense	5425

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.

How Constructed

Exit Interview Variables

REOCHSPC is a dichotomous variable that indicates if the Respondent paid for hospice care in a facility between their last interview and death and is only available for Respondents whose Exit Interview was conducted in Waves 3-11. REOAHSPC is a dichotomous variable that indicates if the Respondent paid for hospice care in any location between their last interview and death and is only available for Respondents whose Exit Interview was conducted in Wave 12 forward.

From Waves 3-11, REOCHSPC is based on the following questions:

"([Including (his/her) final stay] How many different times was (he/she) a patient in a hospice (since last interview month/year/in the last two years before (he/she) died)?"

"About how much did (she/he) pay out-of-pocket for hospice bills (since [PREV WAVE IW MONTH], [PREV WAVE IW

YEAR]/since [PREV WAVE IW YEAR]/in the last two years before (her/his) death)?"

If insurance did not pay for the entire cost of hospice care in a facility, REOCHSPC=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. From Wave 7-11, the Respondent's Proxy is also prompted to "include any amount paid by others." This information is stored in REMCHSPC. REFCHSPC is a flag that indicates whether REMCHSPC is imputed.

From Wave 12 forward, REOAHSPC is based on the following questions:

"[Since [Prev Wave IW Month] [Prev Wave IW Year]/ In the last two years], had [he/she] received any hospice services?"

This question includes a definition of hospice care: "DEF: Hospice specializes in taking care of patients with terminal illness and their families. Hospice care is typically given by a nurse trained in hospice care. It is not the same as home health."

There is then a follow-up question asking for location of hospice care. Options include hospital, nursing home, home, hospice facility, and other health care facility. The Respondent's Proxy is then asked:

"About how much did (she/he) pay out-of-pocket for hospice bills (since [PREV WAVE IW MONTH], [PREV WAVE IW YEAR]/since [PREV WAVE IW YEAR]/in the last two years before (her/his) death)?"

If insurance did not pay for the entire cost of hospice care (in any location), REOAHSPC=1. The Respondent's Proxy is then asked how much the Respondent had paid out-of-pocket between their last interview and death. From Wave 13, the Respondent's Proxy is also prompted to "include any amount paid by others." This information is stored in REMAHSPC. REFAHSPC is a flag that indicates whether REMAHSPC is imputed.

Cross Wave Differences in Original HRS Data

Exit Interview Variables

Questions about hospice care are not asked in the Core Interview.

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-11, questions about hospice care are stored in REOCHSPC, REMCHSPC, and REFCHSPC and refer to hospice care in a facility only. From Wave 7-11, the Respondent's Proxy is also prompted to "include any amount paid by others," when providing the amount paid for hospice care in a facility (REMCHSPC).

For Exit Interviews conducted in Wave 12 forward, REOCHSPC, REMCHSPC, and REFCHSPC are set to .Q.

For Exit Interviews conducted in Wave 12 forward, questions about hospice care are stored in REOAHSPC, REMAHSPC, and REFAHSPC and refer to hospice care in any location. From Wave 13 forward, the Respondent's Proxy is also prompted to "include any amount paid by others," when providing the amount paid for hospice care in any location (REMAHSPC).

For Exit Interviews conducted in Waves 3-11, REOAHSPC, REMAHSPC, and REFAHSPC are set to .Q.

HRS Variables Used

Exit Interview Variables

```
AHEAD 1995:
    N1699           Ex10g.HOSPICE-YR
    N1702           Ex10k.HOSPICE NOT COV
    N1703           Ex10m.HOSPICE R PAY $
    N1704           Ex10n.HOSPICE DK-1
    N1705           Ex10p.HOSPICE DK-2
    N1706           Ex10q.HOSPICE DK-3
    N1707           Ex10r.HOSPICE DK-4
    N1708           Ex10s.HOSPICE DK-5
    N226            CS2cx.PLACE OF DEATH
HRS 1996:
    P1280           Ex10g.HOSPICE-YR
    P1283           Ex10k.HOSPICE NOT COV
    P1284           Ex10m.HOSPICE R PAY $
    P1285           Ex10n.HOSPICE DK-1
    P1286           Ex10p.HOSPICE DK-2
    P1287           Ex10q.HOSPICE DK-3
    P1288           Ex10r.HOSPICE DK-4
    P1289           Ex10s.HOSPICE DK-5
    P226            CS2cx.PLACE OF DEATH
HRS 1998:
    Q1764           Ex10g.HOSPICE STAY - NOT FINAL
    Q1769           Ex10k.HOSPICE NOT COV
    Q1770           Ex10m. HOSPICE R PAY $
    Q1771           Ex10n. HOSPICE DK-1
    Q1772           Ex10p. HOSPICE DK-2
    Q1773           Ex10q. HOSPICE DK-3
    Q1774           Ex10r. HOSPICE DK-4
    Q1775           Ex10s. HOSPICE DK-5
    Q1776           Ex10t. HOSPICE DK-6
    Q1777           Ex10u. HOSPICE DK-7
    Q491            CS2cx.PLACE OF DEATH
HRS 2000:
    R1775           Ex10g. HOSPICE-YR
    R1780           Ex10k.HOSPICE NOT COV
    R1781           Ex10m. HOSPICE R PAY $
    R1782           Ex10n. HOSPICE DK-1
    R1783           Ex10p. HOSPICE DK-2
    R1784           Ex10q. HOSPICE DK-3
    R1785           Ex10r. HOSPICE DK-2
    R1786           Ex10s. HOSPICE DK-2
    R1787           Ex10t. HOSPICE DK-4
    R1788           Ex10u. HOSPICE DK-5
    R525            CS2cx.PLACE OF DEATH
HRS 2002-2012:
    xN320           SINCE LAST IW- HOSPICE PATIENT
    xN324           HOSPICE STAY COV BY INSURANCE
HRS 2002-2022:
    xA124           LOCATION OF DEATH
    xN328           OOP COSTS- HOSPICE- AMT
    xN329           OOP COSTS- HOSPICE- MIN
    xN330           OOP COSTS- HOSPICE- MAX
```

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, ref/prv 2 yrs	Categ
11	R11OOTHX	R11OOTHX:W11 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
12	R12OOTHX	R12OOTHX:W12 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
13	R13OOTHX	R13OOTHX:W13 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
14	R14OOTHX	R14OOTHX:W14 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
15	R15OOTHX	R15OOTHX:W15 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
16	R16OOTHX	R16OOTHX:W16 Mexp Paid:R Other expenses, ref/prv 2 yrs	Categ
10	S10OOTHX	S10OOTHX:W10 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
11	S11OOTHX	S11OOTHX:W11 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
12	S12OOTHX	S12OOTHX:W12 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
13	S13OOTHX	S13OOTHX:W13 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
14	S14OOTHX	S14OOTHX:W14 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
15	S15OOTHX	S15OOTHX:W15 Mexp Paid:S Other expenses, ref/prv 2 yrs	Categ
16	S16OOTHX	S16OOTHX:W16 Mexp Paid:S Other expenses, ref/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, ref/prv 2 yrs	Cont
11	R11MOTHX	R11MOTHX:W11 Mexp Amt:R Other expenses, ref/prv 2 yrs	Cont
12	R12MOTHX	R12MOTHX:W12 Mexp Amt:R Other expenses, ref/prv 2 yrs	Cont
13	R13MOTHX	R13MOTHX:W13 Mexp Amt:R Other expenses, ref/prv 2 yrs	Cont
14	R14MOTHX	R14MOTHX:W14 Mexp Amt:R Other expenses, ref/prv 2 yrs	Cont
15	R15MOTHX	R15MOTHX:W15 Mexp Amt:R Other expenses, ref/prv 2 yrs	Cont
16	R16MOTHX	R16MOTHX:W16 Mexp Amt:R Other expenses, ref/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, ref/prv 2 yrs	Cont
11	S11MOTHX	S11MOTHX:W11 Mexp Amt:S Other expenses, ref/prv 2 yrs	Cont
12	S12MOTHX	S12MOTHX:W12 Mexp Amt:S Other expenses, ref/prv 2 yrs	Cont
13	S13MOTHX	S13MOTHX:W13 Mexp Amt:S Other expenses, ref/prv 2 yrs	Cont
14	S14MOTHX	S14MOTHX:W14 Mexp Amt:S Other expenses, ref/prv 2 yrs	Cont
15	S15MOTHX	S15MOTHX:W15 Mexp Amt:S Other expenses, ref/prv 2 yrs	Cont
16	S16MOTHX	S16MOTHX:W16 Mexp Amt:S Other expenses, ref/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, ref/prv 2 yrs	Categ
11	R11FOTHX	R11FOTHX:W11 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
12	R12FOTHX	R12FOTHX:W12 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
13	R13FOTHX	R13FOTHX:W13 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
14	R14FOTHX	R14FOTHX:W14 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
15	R15FOTHX	R15FOTHX:W15 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
16	R16FOTHX	R16FOTHX:W16 Mexp Flag:R Other expenses, ref/prv 2 yrs	Categ
10	S10FOTHX	S10FOTHX:W10 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
11	S11FOTHX	S11FOTHX:W11 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
12	S12FOTHX	S12FOTHX:W12 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
13	S13FOTHX	S13FOTHX:W13 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
14	S14FOTHX	S14FOTHX:W14 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
15	S15FOTHX	S15FOTHX:W15 Mexp Flag:S Other expenses, ref/prv 2 yrs	Categ
16	S16FOTHX	S16FOTHX:W16 Mexp Flag:S Other expenses, ref/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
E	REOOTHX	REOOTHX:EXIT Mexp Paid: Other expenses	Categ
E	REMOTHX	REMOTHX:EXIT Mexp Amt: Other expenses	Cont
E	REFOTHX	REFOTHX:EXIT Mexp Flag: Other expenses	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
R14OOTHX	17146	0.12	0.32	0.0	1.0
R15OOTHX	15723	0.10	0.31	0.0	1.0
R16OOTHX	15787	0.10	0.30	0.0	1.0
S10OOTHX	13513	0.11	0.31	0.0	1.0
S11OOTHX	12484	0.10	0.30	0.0	1.0
S12OOTHX	11012	0.11	0.31	0.0	1.0
S13OOTHX	11779	0.11	0.32	0.0	1.0
S14OOTHX	9358	0.11	0.31	0.0	1.0
S15OOTHX	8477	0.09	0.29	0.0	1.0
S16OOTHX	7840	0.09	0.29	0.0	1.0
H2MOTHX	8222	877.79	2106.85	0.0	60000.0
R2MOTHX	8222	584.13	1652.65	0.0	55000.0
R10MOTHX	22034	130.79	1090.01	0.0	75000.0
R11MOTHX	20554	129.70	1344.01	0.0	100000.0
R12MOTHX	18747	156.75	2540.61	0.0	262656.0
R13MOTHX	20912	155.41	1734.81	0.0	200000.0
R14MOTHX	17146	149.84	1736.82	0.0	150000.0
R15MOTHX	15723	131.49	1028.38	0.0	54000.0
R16MOTHX	15787	140.76	1152.70	0.0	50000.0
S2MOTHX	4549	530.78	1301.83	0.0	42857.1
S10MOTHX	13513	118.94	967.45	0.0	50000.0
S11MOTHX	12484	119.78	1107.85	0.0	49435.9
S12MOTHX	11012	141.48	2793.50	0.0	262656.0
S13MOTHX	11779	146.17	1093.48	0.0	38909.9
S14MOTHX	9358	141.94	1844.13	0.0	150000.0
S15MOTHX	8477	120.67	1057.23	0.0	54000.0
S16MOTHX	7840	134.25	1201.99	0.0	50000.0
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
R14FOTHX	17146	5.44	1.56	1.0	6.0
R15FOTHX	15723	5.50	1.49	1.0	6.0
R16FOTHX	15787	5.50	1.49	1.0	6.0

S10FOTHX	13513	5.47	1.53	1.0	6.0
S11FOTHX	12484	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
S14FOTHX	9358	5.49	1.50	1.0	6.0
S15FOTHX	8477	5.55	1.42	1.0	6.0
S16FOTHX	7840	5.55	1.42	1.0	6.0
H2OOTHXA	8222	1.00	0.00	1.0	1.0
H2MOTHXA	8222	929.94	2150.60	0.0	60000.0
H2FOTHXA	8222	1.31	0.71	1.0	5.0
R2AOTHX	3938	0.57	0.35	0.0	1.0
S2AOTHX	3938	0.43	0.35	0.0	1.0
H2AFOTHX	8222	0.89	0.96	0.0	2.0
REOOTHX	17537	0.21	0.40	0.0	1.0
REMOTHX	17537	476.03	4594.97	0.0	300000.0
REFOTHX	17537	5.05	1.91	1.0	6.0

Categorical Variable Codes

HwOOTHX: 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	w14	w15	w16
.Q=Not asked this wv						
0.No OOP expense						
1.Some OOP expense						

RwOOTHX: Mexp Paid:R Other expenses, ref/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	w14	w15	w16
0.No OOP expense	18326	16490	18365	15169	14080	14158
1.Some OOP expense	2228	2257	2547	1977	1643	1629

SwOOTHX: Mexp Paid:S Other expenses, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried										7797
.V=Spouse NR										724
0.No OOP expense										12035
1.Some OOP expense										1478

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.No OOP expense	11240	9819	10439	8375	7687	7121
1.Some OOP expense	1244	1193	1340	983	790	719

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	w14	w15	w16
.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, ref/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	w14	w15	w16
1.Continuous value	1961	1986	2302	1782	1431	1486
2.Complete bracket	209	205	195	135	172	115
3.Incomplete bracket	29	37	27	35	19	13
5.No value/bracket	29	29	23	25	21	15
6.No expense	18326	16490	18365	15169	14080	14158

SwFOTHX: Mexp Flag:S Other expenses, ref/prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried										7797
.V=Spouse NR										724
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	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
1.Continuous value	1115	1082	1222	890	713	670
2.Complete bracket	97	83	92	65	59	40
3.Incomplete bracket	20	13	14	16	9	3
5.No value/bracket	12	15	12	12	9	6
6.No expense	11240	9819	10439	8375	7687	7121

HwAFOTHX: 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	w14	w15	w16
.Q=Not asked this wv						
0.Not allocated						
1.Alloc to 1 of cpl						
2.Alloc to both of cpl						

HwOOTHXA: 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	w14	w15	w16
.Q=Not asked this wv						
1.Some OOP expense						

HwFOTHXA: 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	w14	w15	w16
.Q=Not asked this wv						
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						

REOOTHX: EXIT Mexp Paid: Other expenses

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.No OOP expense	13923
1.Some OOP expense	3614

REFOTHX: EXIT Mexp Flag: Other expenses

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
1.Continuous value	2782
2.Complete bracket	538
3.Incomplete bracket	122
5.No value/bracket	172
6.No expense	13923

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.

How Constructed

Core Interview Variables

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 they 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.

Exit Interview Variables

REOOTHX is a dichotomous variable that indicates if the Respondent paid for any other medical expenses between their last interview and death. It is based on the following question:

"[Since R's last interview/In the last two years], aside from the medical expenses we already mentioned, did [the Respondent] have any other out-of-pocket medical expenses, that is, expenses not covered by insurance, such as medications, special food, equipment such as a special bed or chair, visits by doctors or other health professionals, or other costs?"

If the Respondent's Proxy says yes to this question, REOOTHX=1. The Respondent's Proxy is then asked how much the Respondent paid out-of-pocket since the last interview. This information is stored in REMOTHX. REFOTHX is a flag that indicates whether REMOTHX is imputed.

Core and Exit Differences

The main difference between the Core and Exit data is that in the Exit Interview, the questions about other out-of-pocket medical expenses are asked in all waves (from Wave 3 forward).

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure questions are set to .Q, since there is limited information for this wave.

For Exit Interviews conducted in Waves 3-9, there are no direct questions about out-of-pocket expenses for dental visits, outpatient surgery, or home hospice care (i.e. not in a facility) . The Respondent's Proxy may report these expenses here, whereas for Exit Interviews conducted in Wave 10 forward, these would be reported in their respective variables separately.

HRS Variables Used

Core Interview Variables

```
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 2010-2022:
    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
```

Exit Interview Variables

```
AHEAD 1995:
    N1791           E25x.OTHER OUT-OF-POCKET
    N1792           E25ax.OTHER R PAY $
    N1793           E25bx.OTHER DK-1
    N1794           E25cx.OTHER DK-2
    N1795           E25dx.OTHER DK-3
    N1796           E25ex.OTHER DK-4
    N1797           E25fx.OTHER DK-5
HRS 1996:
    P1372           E25x.OTHER OUT-OF-POCKET
    P1373           E25ax.OTHER R PAY $
    P1374           E25bx.OTHER DK-1
    P1375           E25cx.OTHER DK-2
    P1376           E25dx.OTHER DK-3
    P1377           E25ex.OTHER DK-4
    P1378           E25fx.OTHER DK-5
HRS 1998:
    Q1817           E25x.OTHER MEDICAL EXPENSES
    Q1818           E25ax.OTHER MEDICAL PAY $
    Q1819           E25bx.OTHER MEDICAL DK-1
    Q1820           E25cx.OTHER MEDICAL DK-2
    Q1821           E25dx.OTHER MEDICAL DK-3
    Q1822           E25ex.OTHER MEDICAL DK-4
    Q1823           E25fx.OTHER MEDICAL DK-5
HRS 2000:
    R1834           E25x.OTHER MEDICAL EXPENSES
    R1835           E25ax.OTHER MEDICAL PAY $
    R1836           E25bx.OTHER MEDICAL DK-1
    R1837           E25cx.OTHER MEDICAL DK-2
    R1838           E25dx.OTHER MEDICAL DK-3
    R1839           E25ex.OTHER MEDICAL DK-4
    R1840           E25fx.OTHER MEDICAL DK-5
HRS 2002-2022:
    xN332           OTHER OOP MEDICAL EXPENSES
    xN333           OTHER OOP COSTS- AMT
    xN334           OTHER OOP COSTS- MIN
    xN335           OTHER OOP COSTS- 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, ref/prv 2 yrs	Cont
4	R4OOPMD	R4OOPMD:W4 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
5	R5OOPMD	R5OOPMD:W5 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
6	R6OOPMD	R6OOPMD:W6 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
7	R7OOPMD	R7OOPMD:W7 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
8	R8OOPMD	R8OOPMD:W8 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
9	R9OOPMD	R9OOPMD:W9 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
10	R10OOPMD	R10OOPMD:W10 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
11	R11OOPMD	R11OOPMD:W11 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
12	R12OOPMD	R12OOPMD:W12 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
13	R13OOPMD	R13OOPMD:W13 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
14	R14OOPMD	R14OOPMD:W14 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
15	R15OOPMD	R15OOPMD:W15 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
16	R16OOPMD	R16OOPMD:W16 Mexp Amt:Out of pkt med exp, ref/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, ref/prv 2 yrs	Cont
4	S4OOPMD	S4OOPMD:W4 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
5	S5OOPMD	S5OOPMD:W5 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
6	S6OOPMD	S6OOPMD:W6 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
7	S7OOPMD	S7OOPMD:W7 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
8	S8OOPMD	S8OOPMD:W8 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
9	S9OOPMD	S9OOPMD:W9 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
10	S10OOPMD	S10OOPMD:W10 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
11	S11OOPMD	S11OOPMD:W11 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
12	S12OOPMD	S12OOPMD:W12 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
13	S13OOPMD	S13OOPMD:W13 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
14	S14OOPMD	S14OOPMD:W14 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
15	S15OOPMD	S15OOPMD:W15 Mexp Amt:Out of pkt med exp, ref/prv 2 yrs	Cont
16	S16OOPMD	S16OOPMD:W16 Mexp Amt:Out of pkt med exp, ref/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
14	R14OOPMDF	R14OOPMDF:W14 Mexp Flag:Out of pkt imputed	Categ
15	R15OOPMDF	R15OOPMDF:W15 Mexp Flag:Out of pkt imputed	Categ
16	R16OOPMDF	R16OOPMDF:W16 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
14	S14OOPMDF	S14OOPMDF:W14 Mexp Flag:Out of pkt imputed	Categ
15	S15OOPMDF	S15OOPMDF:W15 Mexp Flag:Out of pkt imputed	Categ

16	S16OOPMDF	S16OOPMDF:W16 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, ref/prv 2 yrs	Cont
11	R11OOPMDO	R11OOPMDO:W11 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
12	R12OOPMDO	R12OOPMDO:W12 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
13	R13OOPMDO	R13OOPMDO:W13 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
14	R14OOPMDO	R14OOPMDO:W14 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
15	R15OOPMDO	R15OOPMDO:W15 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
16	R16OOPMDO	R16OOPMDO:W16 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
10	S10OOPMDO	S10OOPMDO:W10 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
11	S11OOPMDO	S11OOPMDO:W11 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
12	S12OOPMDO	S12OOPMDO:W12 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
13	S13OOPMDO	S13OOPMDO:W13 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
14	S14OOPMDO	S14OOPMDO:W14 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
15	S15OOPMDO	S15OOPMDO:W15 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
16	S16OOPMDO	S16OOPMDO:W16 Mexp Amt:Out of pkt med exp w oth, ref/prv 2 yrs	Cont
10	R10OOPMDOF	R10OOPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	R11OOPMDOF	R11OOPMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	R12OOPMDOF	R12OOPMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	R13OOPMDOF	R13OOPMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ
14	R14OOPMDOF	R14OOPMDOF:W14 Mexp Flag:Out of pkt w oth imputed	Categ
15	R15OOPMDOF	R15OOPMDOF:W15 Mexp Flag:Out of pkt w oth imputed	Categ
16	R16OOPMDOF	R16OOPMDOF:W16 Mexp Flag:Out of pkt w oth imputed	Categ
10	S10OOPMDOF	S10OOPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	S11OOPMDOF	S11OOPMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	S12OOPMDOF	S12OOPMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	S13OOPMDOF	S13OOPMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ
14	S14OOPMDOF	S14OOPMDOF:W14 Mexp Flag:Out of pkt w oth imputed	Categ
15	S15OOPMDOF	S15OOPMDOF:W15 Mexp Flag:Out of pkt w oth imputed	Categ
16	S16OOPMDOF	S16OOPMDOF:W16 Mexp Flag:Out of pkt w oth imputed	Categ
E	REOOPMD	REOOPMD:EXIT Mexp Amt: Out of pkt med exp	Cont
E	REOOPMDF	REOOPMDF:EXIT Mexp Flag: Out of pkt med exp	Categ
E	REOOPMDO	REOOPMDO:EXIT Mexp Amt: Out of pkt med exp w oth	Cont
E	REOOPMDOF	REOOPMDOF:EXIT Mexp Flag: Out of pkt med exp w oth	Categ

Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2OOPMD	8222	982.52	2728.53	0.0	60400.0
R2OOPMD	8222	634.01	2016.13	0.0	55000.0
R3OOPMD	17991	2351.35	6960.32	0.0	245550.0
R4OOPMD	21384	2339.14	8094.56	0.0	529811.0
R5OOPMD	19578	2498.63	6984.17	0.0	250000.0
R6OOPMD	18165	4079.15	15616.54	0.0	1306575.0
R7OOPMD	20129	4642.56	24809.59	0.0	2100500.0
R8OOPMD	18469	3600.99	9487.53	0.0	325210.0
R9OOPMD	17217	3458.95	10545.75	0.0	471820.0
R10OOPMD	22034	3795.54	10547.78	0.0	604278.0
R11OOPMD	20554	3429.56	9325.33	0.0	364000.0
R12OOPMD	18747	3312.61	10123.00	0.0	477480.0
R13OOPMD	20912	3554.08	13725.93	0.0	1004600.0
R14OOPMD	17146	2842.51	8265.69	0.0	353155.0
R15OOPMD	15723	2966.97	10791.24	0.0	1008072.0
R16OOPMD	15787	2878.61	8351.15	0.0	277670.0

S2OOPMD	4549	629.90	2074.43	0.0	45000.0
S3OOPMD	11917	2226.36	6330.05	0.0	245550.0
S4OOPMD	13980	2090.12	5991.81	0.0	301601.1
S5OOPMD	12730	2210.34	5614.47	0.0	250000.0
S6OOPMD	11639	3642.93	15294.27	0.0	1306575.0
S7OOPMD	12972	4144.68	23136.56	0.0	2100500.0
S8OOPMD	11735	3263.22	7680.04	0.0	325210.0
S9OOPMD	10646	3064.56	6997.27	0.0	263700.0
S10OOPMD	13513	3605.22	9118.11	0.0	604278.0
S11OOPMD	12484	3147.22	7243.75	0.0	207300.0
S12OOPMD	11012	2886.68	6562.48	0.0	193350.0
S13OOPMD	11779	3301.83	11842.49	0.0	1004600.0
S14OOPMD	9358	2797.34	6846.01	0.0	224284.8
S15OOPMD	8477	2923.34	6915.01	0.0	250400.0
S16OOPMD	7840	2743.31	5931.53	0.0	106728.8
H2OOPMDF	8222	0.20	0.40	0.0	1.0
R2OOPMDF	8222	0.84	0.88	0.0	2.0
R3OOPMDF	17991	0.23	0.42	0.0	1.0
R4OOPMDF	21384	0.18	0.38	0.0	1.0
R5OOPMDF	19578	0.16	0.36	0.0	1.0
R6OOPMDF	18165	0.23	0.42	0.0	1.0
R7OOPMDF	20129	0.20	0.40	0.0	1.0
R8OOPMDF	18469	0.21	0.41	0.0	1.0
R9OOPMDF	17217	0.19	0.39	0.0	1.0
R10OOPMDF	22034	0.16	0.37	0.0	1.0
R11OOPMDF	20554	0.16	0.36	0.0	1.0
R12OOPMDF	18747	0.15	0.36	0.0	1.0
R13OOPMDF	20912	0.15	0.35	0.0	1.0
R14OOPMDF	17146	0.13	0.34	0.0	1.0
R15OOPMDF	15723	0.14	0.35	0.0	1.0
R16OOPMDF	15787	0.12	0.32	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	12730	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	12484	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
S14OOPMDF	9358	0.12	0.32	0.0	1.0
S15OOPMDF	8477	0.14	0.34	0.0	1.0
S16OOPMDF	7840	0.11	0.31	0.0	1.0
H2OOPMA	8222	1034.66	2756.73	0.0	60400.0
H2OOPMAF	8222	0.23	0.42	0.0	1.0
R10OOPMDO	22034	3926.33	10754.07	0.0	610278.0
R11OOPMDO	20554	3559.26	9539.85	0.0	374000.0
R12OOPMDO	18747	3469.36	10568.48	0.0	477480.0
R13OOPMDO	20912	3709.48	13909.16	0.0	1004600.0
R14OOPMDO	17146	2992.35	8518.66	0.0	353155.0

R15OOPMDO	15723	3098.45	10926.87	0.0	1008072.0
R16OOPMDO	15787	3019.37	8503.41	0.0	277670.0
S10OOPMDO	13513	3724.16	9306.15	0.0	610278.0
S11OOPMDO	12484	3267.00	7435.75	0.0	207300.0
S12OOPMDO	11012	3028.16	7203.72	0.0	263426.0
S13OOPMDO	11779	3448.00	11948.00	0.0	1004600.0
S14OOPMDO	9358	2939.28	7177.44	0.0	224284.8
S15OOPMDO	8477	3044.00	7153.95	0.0	270400.0
S16OOPMDO	7840	2877.56	6154.01	0.0	106728.8
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
R14OOPMDOF	17146	0.13	0.34	0.0	1.0
R15OOPMDOF	15723	0.15	0.35	0.0	1.0
R16OOPMDOF	15787	0.12	0.33	0.0	1.0
S10OOPMDOF	13513	0.16	0.36	0.0	1.0
S11OOPMDOF	12484	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
S14OOPMDOF	9358	0.12	0.33	0.0	1.0
S15OOPMDOF	8477	0.14	0.35	0.0	1.0
S16OOPMDOF	7840	0.11	0.31	0.0	1.0
REOOPMD	17537	9976.61	27543.24	0.0	968200.0
REOOPMDF	17537	0.36	0.48	0.0	1.0
REOOPMDO	17537	10452.64	28449.53	0.0	968200.0
REOOPMDOF	17537	0.37	0.48	0.0	1.0

Categorical Variable Codes

HwOOPMDF: Mexp Flag:HH 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	w14	w15	w16
.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	16485	13964	16097	14537	13891	18476
1.Imputed		1671	4174	3783	3093	4201	4032	3932	3326	3558
2.Couple allocation		2606								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
0.Not imputed	17323	15866	17834	14932	13489	13923
1.Imputed	3231	2881	3078	2214	2234	1864
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	7797
.V=Spouse NR			417	536	311	220	380	317	365	724
0.Not imputed		1026	9244	11541	10736	9019	10421	9277	8694	11471
1.Imputed		919	2673	2439	1994	2620	2551	2458	1952	2042
2.Couple allocation		2604								

Value	w11	w12	w13	w14	w15	w16
.Q=Not asked this wv						
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.Not imputed	10622	9476	10181	8257	7327	6999
1.Imputed	1862	1536	1598	1101	1150	841
2.Couple allocation						

HwOOPMAF: 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	w14	w15	w16
.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	w14	w15	w16
0.Not imputed	17225	15759	17732	14851	13411	13865
1.Imputed	3329	2988	3180	2295	2312	1922

SwOOPMDOF: Mexp Flag:Out of pkt w oth imputed

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried										7797
.V=Spouse NR										724
0.Not imputed										11414
1.Imputed										2099

Value	w11	w12	w13	w14	w15	w16
.U=Unmarried	7473	7125	8024	6678	6193	6541
.V=Spouse NR	597	610	1109	1110	1053	1406
0.Not imputed	10580	9436	10131	8220	7298	6979
1.Imputed	1904	1576	1648	1138	1179	861

REOOPMDF: EXIT Mexp Flag: Out of pkt med exp

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.Not imputed	11272
1.Imputed	6265

REOOPMDOF: EXIT Mexp Flag: Out of pkt med exp w oth

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	25878
.Z=No Exit Interview, Death	1575
0.Not imputed	11005
1.Imputed	6532

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.

How Constructed

Core Interview Variables

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. In Wave 3 forward, RwOOPMD is total out-of-pocket medical expenditures with total drug costs estimated based on the length since the Respondent's reference period. 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 no longer provide the total out-of-pocket medical expenditure variables (RwOOPMD, SwOOPMD) and any related variables for Waves 1 and 2H. Early waves interviews did not query the relevant questions on out-of-pocket medical expenditures and the derived variables were based on cross-wave imputations with 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 are reported as a monthly amount and multiplied by the number of months since the last interview or 24 months for new interviews before being added to RwOOPMD and RwOOPMDO to match the totals collected for other OOP partial components. Information about the date of the last interview was taken from the preloads, since this is what interviewers use when asking the questions about health care utilization and medical expenditures. Please see the documentation for RwFLIWREF and RwLIWREFM for more information.

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.

In Wave 2A, the S2OOPMD, S2OOPMDF 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., S3OOPMD is taken from the Wave 3 spouse's R3OOPMD.

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.

Exit Interview Variables

REOOPMD and REOOPMDO are total out-of-pocket medical expenditures between the last interview and time of death. REOOPMDF and REOOPMDOF indicate whether REOOPMD and REOOPMDO are imputed. For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure variables are set to .Q, since there is limited information for this wave.

All components of REOOPMD and REOOPMDO are imputed separately and summed.

Prescription drugs, which are reported as a monthly amount, are multiplied by months between last interview and death. Information about the date of the last interview was taken from the preloads, since this is what interviewers used when asking the questions about health care utilization and medical expenditures. Therefore, months between last interview and death is occasionally different from the RADTIMTDTH variable. If the preloads are missing, the value is multiplied by 24 (for 2 years, consistent with what proxies are asked with missing preloads). If the months between last interview and death are less than or equal to 0, the value is multiplied by 1 (for one month).

For Exit Interviews conducted in Waves 3, 4 and 5, the components of REOOPMD are (1) hospital and nursing home costs; (2) doctor visit costs; (3) average monthly prescription drug costs; (4) home health care and special facilities or services costs; and (5) hospice costs.

For Exit Interviews conducted from Wave 6 to Wave 9, the components of REOOPMD are (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) average monthly prescription drug costs; (5) home health care costs; (6) special facilities costs; and (7) hospice costs.

For Exit Interviews conducted from Wave 10 forward, the components of REOOPMD 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; (8) special facilities costs; and (9) hospice costs.

Note that for Exit Interviews conducted in Wave 11 and before, hospice costs include facility-based hospice costs only. For Exit Interviews conducted from Wave 12 forward, hospice costs include all forms of hospice care, including facility-based care and hospice care at home.

REOOPMDO contains all of the components included in REOOPMD, plus out-of-pocket costs from a catch-all "other" category.

Core and Exit Differences

For total out-of-pocket medical expenditures, there are several differences to note between the Core and Exit variables: (1) for Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure variables are set to .Q, since there is limited information for this wave; (2) the Exit variables include hospice care, while the Core variables do not (please note the cross-wave differences in the definition of hospice care for the Exit variables); (3), the catch-all "other" category is present in all waves (from Wave 3 forward) of the Exit variables; (4) dentist costs and outpatient surgery costs are not asked until Wave 10 of the Exit Interview; (5) the reference period for the Exit variables is the number of months between the last interview and death, compared to "since the last interview" for the Core variables.

Cross Wave Differences in Original HRS Data

Core Interview Variables

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.

Exit Interview Variables

For Respondents whose Exit Interview was conducted in Wave 2H, all medical expenditure variables are set to .Q, since there is limited information for this wave.

From Wave 3 forward, medical utilization questions cover the period between the last interview and death.

For Exit Interviews conducted in Waves 3, 4 and 5, questions ask separately about out-of-pocket costs for the following categories of service: (1) hospital and nursing home costs; (2) doctor visit costs; (3) average monthly prescription drug costs; (4) home health care and special facilities or services costs; (5) hospice costs; and (6) other out-of-pocket medical expenditure costs.

For Exit Interviews conducted from Wave 6 to Wave 9, questions ask separately about out-of-pocket costs for the following categories of service: (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) average monthly prescription drug costs; (5) home health care costs; (6) special facilities costs; (7) hospice costs and (8) other out-of-pocket medical expenditure costs.

For Exit Interviews conducted in Wave 10 forward, questions ask separately about out-of-pocket costs for the following categories of service: (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; (8) special facilities costs; (9) hospice costs, and (10) other out-of-pocket medical expenditure costs.

Note that for Exit Interviews conducted in Wave 11 and before, hospice costs include facility-based hospice costs only. For Exit Interviews conducted from Wave 12 forward, hospice costs include all forms of hospice care, including facility-based care and hospice care at home.

HRS Variables Used

Core Interview Variables

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AHEAD 1993:
    B150            A11. R'S MARITAL STATUS
    B605R           E1. R IN HOSPITAL LAST 12 MOS
    B610            E4. HOSPITAL $ NOT COVERED BY INS
    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
    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
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    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
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
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    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
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    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
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    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 2002-2012:
    xN102           HOSPITAL STAYS COVERED BY INS
    xN118           NH COSTS COVERED BY INSURANCE
    xN135           OUTPATIENT SURG COSTS COVERED BY HI
    xN152           DOCTOR VISITS COVERED BY INSURANCE
    xN165           DENTAL COSTS COVERED BY INSURANCE
    xN175           TAKE PRESCRIPTION DRUGS REGULARLY
    xN176           DRUG COSTS COVERED BY INSURANCE
    xN190           HOME HEALTH SERVICE COST COVERED BY INS
HRS 2002-2022:
    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
    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
    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
    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
    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
    xN168           AMT PAY O-O-P DENTAL
    xN169           AMT PAY O-O-P DENTAL - MIN
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    xN170           AMT PAY O-O-P DENTAL - MAX
    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
    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 2010-2022:
    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 2014-2022:
    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
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Exit Interview Variables

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AHEAD 1995:
    N1664           E1.HOSPITAL-YR
    N1672           E4.HOSP $ NOT COV
    N1681           E5.NURSING HOME-YR
    N1686           E8.NURHM NOT COV
    N1688           E10.NURHM OR HOSP R PAY $
    N1689           E10a.NURHM OR HOSP DK-1
    N1690           E10b.NURHM OR HOSP DK-2
    N1691           E10c.NURHM OR HOSP DK-3
    N1692           E10d.NURHM OR HOSP DK-4
    N1693           E10e.NURHM OR HOSP DK-5
    N1699           Ex10g.HOSPICE-YR
    N1702           Ex10k.HOSPICE NOT COV
    N1703           Ex10m.HOSPICE R PAY $
    N1704           Ex10n.HOSPICE DK-1
    N1705           Ex10p.HOSPICE DK-2
    N1706           Ex10q.HOSPICE DK-3
    N1707           Ex10r.HOSPICE DK-4
    N1708           Ex10s.HOSPICE DK-5
    N1709           E11.DR TIMES
    N1712           E13.DR, NOT COV
    N1732           E18a.DOCTOR/OUT/DENTAL R PAY $
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    N1733           E18b.DK-1
    N1734           E18c.DK-2
    N1735           E18d.DK-3
    N1736           E18e.DK-4
    N1737           E18f.DK-5
    N1744           E20.DRUGS-YR
    N1748           E21.DRUGS, NOT COV
    N1749           E21a.PRESCR R PAY $
    N1750           E21b.PRESCR DK-1
    N1751           E21c.PRESCR DK-2
    N1752           E21d.PRESCR DK-3
    N1753           E21e.PRESCR DK-4
    N1754           E21f.PRESCR DK-5
    N1760           E22.IN-HOME SERV
    N1762           E23.IN-HOME R PAY $
    N1774           E24.R USE SERVICE
    N1781           E24a.SPECIAL R PAY $
    N1782           E24b.SPECIAL DK-1
    N1783           E24c.SPECIAL DK-2
    N1784           E24d.SPECIAL DK-3
    N1785           E24e.SPECIAL DK-4
    N1786           E24f.SPECIAL DK-5
    N1791           E25x.OTHER OUT-OF-POCKET
    N1792           E25ax.OTHER R PAY $
    N1793           E25bx.OTHER DK-1
    N1794           E25cx.OTHER DK-2
    N1795           E25dx.OTHER DK-3
    N1796           E25ex.OTHER DK-4
    N1797           E25fx.OTHER DK-5
    N226            CS2cx.PLACE OF DEATH
HRS 1996:
    P1245           E1. HOSPITAL-YR
    P1253           E4. HOSP $ NOT COV
    P1262           E5. NURSING HOME-YR
    P1267           E8.NURHM NOT COV
    P1269           E10. NURHM OR HOSP R PAY $
    P1270           E10a. NURHM OR HOSP DK-1
    P1271           E10b. NURHM OR HOSP DK-2
    P1272           E10c. NURHM OR HOSP DK-3
    P1273           E10d. NURHM OR HOSP DK-4
    P1274           E10e. NURHM OR HOSP DK-5
    P1280           Ex10g.HOSPICE-YR
    P1283           Ex10k.HOSPICE NOT COV
    P1284           Ex10m.HOSPICE R PAY $
    P1285           Ex10n.HOSPICE DK-1
    P1286           Ex10p.HOSPICE DK-2
    P1287           Ex10q.HOSPICE DK-3
    P1288           Ex10r.HOSPICE DK-4
    P1289           Ex10s.HOSPICE DK-5
    P1290           E11. DR TIMES
    P1293           E13.DR, NOT COV
    P1313           E18a.DOCTOR/OUT/DENTAL R PAY $
    P1314           E18b. DK-1
    P1315           E18c. DK-2
    P1316           E18d. DK-3
    P1317           E18e. DK-4
    P1318           E18f. DK-5
    P1325           E20. DRUGS-YR
    P1329           E21. DRUGS, NOT COV
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    P1330           E21a.PRESCR R PAY $
    P1331           E21b.PRESCR DK-1
    P1332           E21c.PRESCR DK-2
    P1333           E21d.PRESCR DK-3
    P1334           E21e.PRESCR DK-4
    P1335           E21f.PRESCR DK-5
    P1341           E22.IN-HOME SERV
    P1343           E23. IN-HOME R PAY $
    P1355           E24.R USE SERVICE
    P1362           E24a.SPECIAL R PAY $
    P1363           E24b.SPECIAL DK-1
    P1364           E24c.SPECIAL DK-2
    P1365           E24d.SPECIAL DK-3
    P1366           E24e.SPECIAL DK-4
    P1367           E24f.SPECIAL DK-5
    P1372           E25x.OTHER OUT-OF-POCKET
    P1373           E25ax.OTHER R PAY $
    P1374           E25bx.OTHER DK-1
    P1375           E25cx.OTHER DK-2
    P1376           E25dx.OTHER DK-3
    P1377           E25ex.OTHER DK-4
    P1378           E25fx.OTHER DK-5
    P226            CS2cx.PLACE OF DEATH
HRS 1998:
    Q1728           E1. HOSPITAL-YR
    Q1735           E4. HOSP $ NOT COV
    Q1743           E5. NURSING HOME-YR
    Q1748           E8.NURHM NOT COV
    Q1749           E10. NURHM OR HOSP R PAY $
    Q1750           E10a. NURHM OR HOSP DK-1
    Q1751           E10b. NURHM OR HOSP DK-2
    Q1752           E10c. NURHM OR HOSP DK-3
    Q1753           E10b1. NURHM OR HOSP DK-4
    Q1754           E10b1. NURHM OR HOSP DK-5
    Q1755           E10d. NURHM OR HOSP DK-6
    Q1756           E10e. NURHM OR HOSP DK-7
    Q1764           Ex10g.HOSPICE STAY - NOT FINAL
    Q1769           Ex10k.HOSPICE NOT COV
    Q1770           Ex10m. HOSPICE R PAY $
    Q1771           Ex10n. HOSPICE DK-1
    Q1772           Ex10p. HOSPICE DK-2
    Q1773           Ex10q. HOSPICE DK-3
    Q1774           Ex10r. HOSPICE DK-4
    Q1775           Ex10s. HOSPICE DK-5
    Q1776           Ex10t. HOSPICE DK-6
    Q1777           Ex10u. HOSPICE DK-7
    Q1778           E11. DR TIMES
    Q1779           E13.DR, NOT COV
    Q1784           E18a.DOCTOR R PAY $
    Q1785           E18b.DR/OUT/DENTAL DK-1
    Q1786           E18c.DR/OUT/DENTAL DK-2
    Q1787           E18d.DR/OUT/DENTAL DK-3
    Q1788           E18e.DR/OUT/DENTAL DK-4
    Q1789           E18c1. DR/OUT/DENTAL DK-5
    Q1790           E18f. DR/OUT/DENTAL DK-6
    Q1791           E18g. DR/OUT/DENTAL DK-7
    Q1792           E20. DRUGS-YR
    Q1793           E21. DRUGS, NOT COV
    Q1794           E21a.PRESCR R PAY $
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    Q1795           E21b.PRESCR DK-1
    Q1796           E21c.PRESCR DK-2
    Q1797           E21d.PRESCR DK-3
    Q1798           E21e.PRESCR DK-4
    Q1799           E21b1. PRESCR DK-5
    Q1800           E21e. PRESCR DK-6
    Q1801           E21f. PRESCR DK-7
    Q1804           E22.IN-HOME SERV
    Q1806           E23. IN-HOME R PAY $
    Q1808           E24.R USE SERVICE
    Q1811           E24a.SPECIAL R PAY $
    Q1812           E24b.SPECIAL DK-1
    Q1813           E24c.SPECIAL DK-2
    Q1814           E24d.SPECIAL DK-3
    Q1815           E24e.SPECIAL DK-4
    Q1816           E24f.SPECIAL DK-5
    Q1817           E25x.OTHER MEDICAL EXPENSES
    Q1818           E25ax.OTHER MEDICAL PAY $
    Q1819           E25bx.OTHER MEDICAL DK-1
    Q1820           E25cx.OTHER MEDICAL DK-2
    Q1821           E25dx.OTHER MEDICAL DK-3
    Q1822           E25ex.OTHER MEDICAL DK-4
    Q1823           E25fx.OTHER MEDICAL DK-5
    Q491            CS2cx.PLACE OF DEATH
HRS 2000:
    R1739           E1. HOSPITAL-YR
    R1746           E4. HOSP $ NOT COV
    R1754           E5. NURSING HOME-YR
    R1759           E8.NURHM NOT COV
    R1760           E10. NURHM OR HOSP R PAY $
    R1761           E10a. NURHM OR HOSP DK-1
    R1762           E10b. NURHM OR HOSP DK-2
    R1763           E10c. NURHM OR HOSP DK-3
    R1764           E10b1. NURHM OR HOSP DK-2
    R1765           E10Y1b1. NURHM OR HOSP DK-2
    R1766           E10d. NURHM OR HOSP DK-4
    R1767           E10e. NURHM OR HOSP DK-5
    R1775           Ex10g. HOSPICE-YR
    R1780           Ex10k.HOSPICE NOT COV
    R1781           Ex10m. HOSPICE R PAY $
    R1782           Ex10n. HOSPICE DK-1
    R1783           Ex10p. HOSPICE DK-2
    R1784           Ex10q. HOSPICE DK-3
    R1785           Ex10r. HOSPICE DK-2
    R1786           Ex10s. HOSPICE DK-2
    R1787           Ex10t. HOSPICE DK-4
    R1788           Ex10u. HOSPICE DK-5
    R1789           E11. DR TIMES
    R1795           E13.DR-NOT COVERED
    R1800           E18a.DOCTOR/OUT R PAY $
    R1801           E18b.DR/OUT DK-1
    R1802           E18c.DR/OUT DK-2
    R1803           E18d.DR/OUT DK-3
    R1804           E18e.DR/OUT DK-4
    R1805           E18c1.DR/OUT DK-2
    R1806           E18f.DR/OUT DK-4
    R1807           E18g.DR/OUT DK-5
    R1808           E20. DRUGS-YR
    R1809           E21. DRUGS-NOT COVERED
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    R1810           E21a.PRESCR R PAY $
    R1811           E21b.PRESCR DK-1
    R1812           E21c.PRESCR DK-2
    R1813           E21d.PRESCR DK-3
    R1814           E21e.PRESCR DK-4
    R1815           E21b1.PRESCR DK-2
    R1816           E21Y1e.PRESCR DK-4
    R1817           E21f.PRESCR DK-5
    R1820           E22.IN-HOME SERV
    R1822           E23. IN-HOME R PAY $
    R1824           E24.R USE SERVICE
    R1827           E24a.SPECIAL R PAY $
    R1828           E24b.SPECIAL DK-1
    R1829           E24c.SPECIAL DK-2
    R1830           E24d.SPECIAL DK-3
    R1831           E24e.SPECIAL DK-4
    R1832           E24f.SPECIAL DK-5
    R1834           E25x.OTHER MEDICAL EXPENSES
    R1835           E25ax.OTHER MEDICAL PAY $
    R1836           E25bx.OTHER MEDICAL DK-1
    R1837           E25cx.OTHER MEDICAL DK-2
    R1838           E25dx.OTHER MEDICAL DK-3
    R1839           E25ex.OTHER MEDICAL DK-4
    R1840           E25fx.OTHER MEDICAL DK-5
    R525            CS2cx.PLACE OF DEATH
HRS 2002:
    SA028           R IN NURSING HOME
HRS 2010:
    WA028           R IN NURSING HOME
HRS 2012:
    XA028           R IN NURSING HOME
HRS 2014:
    YA028           R IN NURSING HOME
HRS 2016:
    ZA028           R IN NURSING HOME
HRS 2018:
    XQA028          R IN NURSING HOME
HRS 2020:
    XRA028          R IN NURSING HOME
HRS 2022:
    XSA028          R IN NURSING HOME
HRS 2002-2012:
    xN102           HOSPITAL STAYS COVERED BY INS
    xN118           NH COSTS COVERED BY INSURANCE
    xN152           DOCTOR VISITS COVERED BY INSURANCE
    xN175           TAKE PRESCRIPTION DRUGS REGULARLY
    xN176           DRUG COSTS COVERED BY INSURANCE
    xN190           HOME HEALTH SERVICE COST COVERED BY INS
    xN320           SINCE LAST IW- HOSPICE PATIENT
    xN324           HOSPICE STAY COV BY INSURANCE
HRS 2002-2022:
    xA065           MONTH MOVED TO NH
    xA066           YEAR MOVED TO NURS HOME
    xA124           LOCATION OF DEATH
    xN099           OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR
    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
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    xN115           # TIMES SPENT OVERNIGHT IN NURSING HOME
    xN116           NUM NIGHTS R SPENT OVERNIGHT IN NH
    xN117           NUM MOS R SPENT OVERNIGHT IN NH
    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
    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
    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
    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
    xN328           OOP COSTS- HOSPICE- AMT
    xN329           OOP COSTS- HOSPICE- MIN
    xN330           OOP COSTS- HOSPICE- MAX
    xN332           OTHER OOP MEDICAL EXPENSES
    xN333           OTHER OOP COSTS- AMT
    xN334           OTHER OOP COSTS- MIN
    xN335           OTHER OOP COSTS- MAX
HRS 2004-2008:
    xA167           R IN NURSING HOME
HRS 2010-2012:
    xN135           OUTPATIENT SURG COSTS COVERED BY HI
    xN165           DENTAL COSTS COVERED BY INSURANCE
HRS 2010-2022:
    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
    xN168           AMT PAY O-O-P DENTAL
    xN169           AMT PAY O-O-P DENTAL - MIN
    xN170           AMT PAY O-O-P DENTAL - MAX
HRS 2014-2022:
    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
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Total Medical Expenditures

Wave	Variable Name	Variable Label	Type
3	R3TOTMD	R3TOTMD:W3 Total med expenses, ref/prv 2 yrs	Cont
3	S3TOTMD	S3TOTMD:W3 Total med expenses, ref/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	9918.04	36646.13	0.0	1000000.0
S3TOTMD	8308	9441.58	33963.68	0.0	1000000.0
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	19069	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	12437	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	19069	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	12437	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	w14	w15	w16
.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	w14	w15	w16
.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	2626				
2.About 1000				1283	1164	933				
3.1001 to 5000-			6306	5937	5279	4001				
4.About 5000				1444	1474	1382				
5.5001 to 25000-			4796	4593	4401	4528				
6.About 25000				641	663	767				
7.25001 to 100000-			1643	1702	1841	2381				
8.About 100000				162	247	343				
9.100001 to 500000-			338	294	328	625				
10.About 500000				29	22	49				
11.500000 above			29	22	44	112				

Value	w11	w12	w13	w14	w15	w16
.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	2466	1750				
2.About 1000				843	755	622				
3.1001 to 5000-			4350	4041	3646	2706				
4.About 5000				926	943	931				
5.5001 to 25000-			3086	2942	2850	2951				
6.About 25000				369	377	461				
7.25001 to 100000-			952	1015	1053	1359				
8.About 100000				87	133	184				
9.100001 to 500000-			201	184	183	334				
10.About 500000				12	12	26				
11.500000 above			12	10	19	63				

Value	w11	w12	w13	w14	w15	w16
.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						

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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	16885	14031				
1.Imputed			785	2382	2184	3716				

Value	w11	w12	w13	w14	w15	w16
.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	11268	9091				
1.Imputed			381	1324	1169	2296				

Value	w11	w12	w13	w14	w15	w16
.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.

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 4999," and so on.

Starting in Wave 7, there are no questions about total medical expenditures.

HRS Variables Used

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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

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    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

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
HwFOTHI1	HwIFOTHI1	IMPFLAG-OTHER HH INC #1
HwFOTHI2	HwIFOTHI2	IMPFLAG-OTHER HH INC #2
HwFOTHI4	HwIFOTHI4	IMPFLAG-OTHER HH INC #4
HwFOTHI5	HwIFOTHI5	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	HwIFSFEMP	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
HwOOTHI1	HwIOOTHI1	RECEIVES-OTHER HH INC #1
HwOOTHI2	HwIOOTHI2	RECEIVES-OTHER HH INC #2
HwOOTHI4	HwIOOTHI4	RECEIVES-OTHER HH INC #4
HwOOTHI5	HwIOOTHI5	RECEIVES-OTHER HH INC #5
HwOOTHIN	HwIOOTHIN	RECEIVES-OTHER HH INC
HwOOTHR	HwIOOTHR	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
IHwOTHI1	HwIOTHI1	INCPART-OTHER HH INC #1
IHwOTHI2	HwIOTHI2	INCPART-OTHER HH INC #2
IHwOTHI4	HwIOTHI4	INCPART-OTHER HH INC #4
IHwOTHI5	HwIOTHI5	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 lst 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 lst 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 lst 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 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 $0 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.

RAND HRS Detailed Imputations File 2016 (V1)

The RAND HRS Detailed Imputations File 2016 (V1) includes all of the changes listed above, as well as a few additional improvements:

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/r etire/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.

RAND HRS Detailed Imputations File 2016 (V2)

The RAND HRS Detailed Imputations File 2016 (V2) includes all of the changes listed above, as well as a few additional improvements:

All our income, wealth, medical expenditures, and poverty threshold data now include the 2016 Final Release data, as well as updates to the RAND HRS 2000 and 2004 Fat Files. Additionally, we have made a number of improvements to the file and associated documentation, including the following:

Note to Users

In the previous version of this codebook, we included a "Note to Users" describing a duplicate record that was removed from the 2016 Early Release Tracker file, but still present in the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File. The records in question were HHID = 056354, PN = 031 and PN = 020. Based on some initial feedback from our colleagues at HRS, we have decided to keep the record for PN = 031 who was interviewed as part of a couple (with PN = 030), but follow them as PN = 020. The original record for PN = 020 has been dropped, resulting in one less record in Wave 5 (N = 19,578), and one less record in the RAND HRS Longitudinal File and RAND HRS Detailed Imputations File (N = 42,052).

Medical Expenditure Imputations for Exit Interviews

We now provide imputations of medical expenditures for Exit Interviews in Wave 3A forward. Details about the imputation method can be found in Section 4. Medical Expenditure Imputations, and descriptions of the variables themselves can be found in Section E: Medical Expenditures.

Business Income Reported Earlier in the Interview

Beginning in Wave 3H, there is an item that asks whether the Respondent reported business or farm income earlier in the interview. For those who respond "yes" to this question, we allow them to be owners, impute or keep the amount, and exclude the amount from the household capital income calculation (HwICAP), which is part of total household income (HwITOT). In previous versions of this dataset, this improvement was only available in Waves 7 forward. It is now present for Wave 3H - Wave 6.

IRA Withdrawals

In Wave 2A, the survey contains a series of questions for both the Respondent and spouse that ask about "regular income payments," of which "IRA distributions" is one of several response options. These are imputed separately, just as we do for the other regular income payments asked about in this question sequence. In previous versions, we had included IRA distributions in the calculation of household capital income (H2ICAP), which is part of total household income (H2ITOT).

We now have removed Wave 2A IRA distributions (withdrawals) from the calculation of H2ICAP and H2ITOT, and include the associated variables in the "IRA Withdrawals" section of the codebook. Of particular note are the following variables, which are no longer summarized in the "Household Capital Income" section of the codebook:

```
R2IIRA1:      W2 IncPart-IRA #1 Inc
S2IIRA1:      W2 IncPart-IRA #1 Inc
R2IIRA2:      W2 IncPart-IRA #2 Inc
```

```
S2IIRA2:      W2 IncPart-IRA #2 Inc
R2IOIRA1:     W2 Receives-IRA #1 Inc
S2IOIRA1:     W2 Receives-IRA #1 Inc
R2IOIRA2:     W2 Receives-IRA #2 Inc
S2IOIRA2:     W2 Receives-IRA #2 Inc
R2IFIRA1:     W2 ImpFlag-IRA #1 Inc
S2IFIRA1:     W2 ImpFlag-IRA #1 Inc
R2IFIRA2:     W2 ImpFlag-IRA #2 Inc
S2IFIRA2:     W2 ImpFlag-IRA #2 Inc
```

These have been renamed and relabeled as follows:

```
R2IIRAW1Y1:   W2 IncPart-IRA Withd-Acct #1 (LCY)
S2IIRAW1Y1:   W2 IncPart-IRA Withd-Acct #1 (LCY)
R2IIRAW2Y1:   W2 IncPart-IRA Withd-Acct #2 (LCY)
S2IIRAW2Y1:   W2 IncPart-IRA Withd-Acct #2 (LCY)
R2IOIRAW1Y1:  W2 Receives-IRA Withd-Acct #1 (LCY)
S2IOIRAW1Y1:  W2 Receives-IRA Withd-Acct #1 (LCY)
R2IOIRAW2Y1:  W2 Receives-IRA Withd-Acct #2 (LCY)
S2IOIRAW2Y1:  W2 Receives-IRA Withd-Acct #2 (LCY)
R2IFIRAW1Y1:  W2 ImpFlag-IRA Withd-Acct #1 (LCY)
S2IFIRAW1Y1:  W2 ImpFlag-IRA Withd-Acct #1 (LCY)
R2IFIRAW2Y1:  W2 ImpFlag-IRA Withd-Acct #2 (LCY)
S2IFIRAW2Y1:  W2 ImpFlag-IRA Withd-Acct #2 (LCY)
```

Spouse Income in Non-coupled Households

In Wave 2A, we discovered an issue in non-coupled households that resulted in spouse income from veterans benefits (VET1 - 2), retirement or other pensions (PEN1 - 3), annuities (ANN1 - 3), IRA distributions (IRA1 - 2), stock and bonds (STK1 - 3), and other income (OTH1 - OTH3) not getting flagged appropriately prior to imputation (i.e., they should have been flagged as not requiring imputation). This resulted in 12 households where spouse amounts for VET1, PEN1, OTH1, and/or IRA1 were inadvertently imputed, thus impacting the calculation of several key summary measures, including S2IPEN/S2IOPEN (spouse retirement or other pensions), H2ICAP/H2IOCAP/H2IFCAP (household capital income), H2IOTHR/H2IOOTHR (all other household income), and H2ITOT/H2IOTOT/H2IFTOT (total household income). This issue has now been resolved.

Standardization of "Max" Bracket Amounts

In Wave 6, unbounded unfolding brackets are coded differently in the raw data than in the other waves, and our programs previously did not account for this difference, resulting in a reduced range of imputation. We have now corrected this issue. This results in higher imputed amounts in the top bracket across all of our imputations for Wave 6, including those for income, wealth, medical expenditures, and the poverty thresholds. The fraction of observations affected by this is very small, and in most cases the differences are negligible. However, there are a handful of cases (< 1.0%) where the new value is more than twice the previous value.

RAND HRS Detailed Imputations File 2018 (V1)

The RAND HRS Detailed Imputations File 2018 (V1) includes all of the changes listed above, as well as a few additional improvements:

Note to Users:

HHIDPN Change

In 2018, two Respondents married another HRS Respondent. HHIDPN = 906126010, who entered the survey in 2010, married HHIDPN = 906543010. We changed HHIDPN = 906126010 to be HHIDPN = 906543020 and set RAOHRSID = 906126010, RAOVRLAP = 3 and RAOVRAYR = 2010.

HHIDPN = 544849010, who entered the survey in 2016, married HHIDPN = 540162010. We changed HHIDPN = 544849010 to be HHIDPN = 540162020 and set RAOHRSID = 544849010, RAOVRLAP = 3 and RAOVRAYR = 2016.

For both cases we set the sub-household ID to 1 until they marry in 2018, at which point we set it to 0, to match their spouse. This ensures they are recorded as a separate household until they marry in 2018. For example, for HHIDPN = 540162020, H13HHID = 5401621 and H14HHID = 5401620.

Note that RAOHRSID, RAOVRLAP, and RAOVRAYR are available in the RAND HRS Longitudinal File.

Exit Data

The RAND HRS Exit variables have not been updated since the last release of the RAND HRS Detailed Imputations File (2016, V2). These variables will be updated to include the 2018 Exit Interview data in the next release (RAND HRS Detailed Imputations File 2018 (V2)).

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the 2018 Early Release Core Interview data, as well as updates to the 2010, 2012, 2014, and 2016 RAND HRS Fat Files. Additionally, we have made a number of improvements to the file and associated documentation, including the following:

AHEAD 1995 wealth imputations

We uncovered a long-standing error in the way we define the unfolding bracket ranges for the Wave 2A wealth imputations. Several unfolding brackets codes had been incorrectly mapped onto wealth ranges, resulting in imputations that were outside the range indicated by the Respondent. We have now corrected this issue. This has resulted in numerous changes in the imputed amounts for individual households.

To give an impression of its overall effect on a typical analysis, we compared the means of each asset and total wealth to the previous version. For the non-housing assets, most means changed by less than 5%, with mean checking accounts and transportation changing between 5% and 10% and a few changes larger than that: business assets (cross-sectional imputations), bonds (cross-wave imputations) and the first two IRAs (both cross-sectional and cross-wave imputations) changing between 13% and 35%. For housing assets, only minor changes were made to the bracket cut-points to better reflect how the questions are asked in the survey, resulting in changes in the means by less than 1%. The combined effect

of these corrections is that average total wealth decreased by 3.9% in the cross-sectionally imputed data and 1.0% in the cross-wave data. However, correlations may be affected more.

Food stamp ownership

We inadvertently treated a small number of households in Wave 12 (N = 19) and Wave 13 (N = 17) as receiving income from food stamps, when in fact they had not. This resulted in food stamp amounts being erroneously imputed for these households. This issue has now been resolved. This had some very small effects on the imputed values of food stamp benefits for other households as well as imputed values of household wealth, as income variables are covariates in the latter.

High reported value for veterans' benefits in HRS 1994

There is one Respondent (HHIDPN = 86148010) who reported in Wave 2H that their spouse received at least $9,999,994 last month in veterans' benefits (W6067=9999994). Multiplying this amount by 12 months resulted in $119,999,928 annually from veterans' benefits. In prior versions of the RAND HRS Longitudinal File, this high value was included in S2IGXFR for the Financial Respondent and in R2IGXFR for their spouse. After consulting with HRS, we now set this value to missing, and perform an imputation. This change also impacts the Wave 2H wealth imputations, since we use a number of income-related covariates in the imputation models.

RAND HRS Detailed Imputations File 2018 (V2)

The RAND HRS Detailed Imputations File 2018 (V2) includes all of the changes listed above, as well as a few additional improvements:

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the 2018 Final Release Core Interview data. Additionally, we have made a number of improvements to the file and associated documentation, including the following:

Second homes

We now provide imputations of second home wealth in Wave 2A and Wave 3, borrowing from the work of Cao and Juster (2004). [37] In Wave 2A, ownership of a second home is asked about within the context of real estate investments. Therefore, H2ARLES/H2WRLES has been corrected by subtracting the net value of the second home (H2ANETHB/H2WNETHB).

Users previously had to choose between two measures of total wealth: (1) HwATOTA/HwWTOTA, which sums most wealth components and is available for all waves, but does not include the second home, and (2) HwATOTB/HwWTOTB, which adds the net value of the second home, but was not available for the waves where we did not provide a measure of second home wealth. HwATOTB/HwWTOTB now includes second home wealth for every wave, so HwATOTA/HwWTOTA has been removed from the file.

Relatedly, HwATOTW/HwWTOTW (total wealth excluding IRAs) was previously defined without the second home. We now add the net value of the second home to the calculation.

See Appendix D: Second Homes in Wave 2A and Wave 3 for a description of the methodology we used to impute information about second homes in these waves.

IRA account balances

From Wave 3A forward, Respondents who did not report how many accounts they have were treated in our imputations as owning one account (IRA #1), but "DK ownership" for the second (IRA #2) and third (IRA #3) accounts, in which case they underwent ownership imputation for the second and third accounts, and bracket/amount imputation if ownership was imputed. However, after examining the questionnaire wording more closely and conferring with our HRS colleagues, we have made some adjustments to our imputation methodology where necessary to better reflect how the questions about IRA account balances are asked in the survey.

See the section titled "Net value of IRA, Keogh accounts" in Section C: Financial and Housing Wealth – Cross-Wave and Section D: Financial and Housing Wealth – Cross-Section for a description of the methodology we used to impute information about IRA account balances across waves.

[37] Cao, H., and Juster, T. (2004). Correcting Second Home Equity in HRS/AHEAD: The Issues, a Method, and Some Preliminary Results. University of Michigan, Institute for Social Research. Available from the HRS website: https: /hrsdata.isr.umich.edu/data-products/hrsahead-second-home-ownership-and-equity-corrections

RAND HRS Detailed Imputations File 2020 (V1)

The RAND HRS Detailed Imputations File 2020 (V1) includes all of the changes listed above, as well as a few additional improvements:

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the 2020 Early Release Core Interview data, as well as some minor updates to the 2016 and 2018 RAND HRS Fat Files. Additionally, we have made a number of improvements to the file and associated documentation, including the following:

Corrections for large imputed amounts

In previous versions, the imputation algorithms sometimes produced amounts that were unrealistically large, and there used to be an ad-hoc procedure to re-impute only the most egregious ones. In this version, we have implemented a more systematic procedure, which (with a very small number of exceptions) only imputes amounts below the 99.5th percentile of the distribution of the reported amounts.

RAND HRS Detailed Imputations File 2020 (V2)

The RAND HRS Detailed Imputations File 2020 (V2) includes all of the changes listed above, as well as a few additional improvements:

Changes to Identifiers:

HHIDPN

In the 2020 Final Release Core Interview Data V1.0 (May 2023), HRS dropped HHIDPN = 501126021 as it was determined to be a duplicate of HHIDPN = 501126010. This was due to the interview for this Respondent being identified as a new spouse Respondent in the early release data when in fact this interview was for the existing spouse.

Spouse Person Number (RPN_SP)

In the 2020 Early Release Core Interview Data V2.0 (August 2022) there were approximately 1,000 Respondents for whom RPN_SP (2020 SPOUSE/PARTNER PERSON NUMBER) was not assigned. These have been filled in the 2020 Final Release Core Interview Data V1.0 (May 2023). The vast majority of these spouses did not respond to the HRS 2020 interview, but for the small number who did, these records were flagged as .V (Spouse did not respond this wave) in the previous version of the RAND HRS Detailed Imputations File 2020 (V1), specifically for the spouse variables in Section E: Medical Expenditures. They now have non-missing values for these variables.

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the 2020 Final Release Core Interview data. Additionally, we have made some improvements to the file and associated documentation, including the following:

Core Medical Expenditures

We have updated several variables in the RAND HRS Detailed Imputations File from 2016 (Wave 13) forward to be consistent with the Tracker xNURSHM variables. Specifically, beginning in 2016, the Tracker xNURSHM variable contains a new value of "2" (Interviewed in community this wave [yes to xA028 AND residence confirmed as other than nursing home]). Previously, we treated these Respondents as living in a nursing home, but now we do not. This improvement does have some impact, most notably on the core medical expenditure variables we provide in this file.

We use various indicators for nursing home residency as covariates in the imputations of core medical expenditures. Therefore, the components provided in this file that are used to derive total out-of-pocket medical expenditures changed as a result of the changes in nursing home status (See Section E: Medical Expenditures for a description of the component amounts). Additionally, updates to the 2020 Core Interview data between the Early and Final release contributed to changes in medical expenditures. Specifically, amongst those with particular out-of-pocket expenditures, most amounts changed by 1.78 percent or less on average. Larger changes in Wave 15 were observed for outpatient surgery (RwMOPS, 2.49 percent decrease), special facilities and services (RwMSPEC, 6.04 percent increase), prescription drugs (RwMDRUG, 7.36 percent decrease), and other medical expenses (RwMOTHX, 12.65 percent decrease). Predictably, the largest changes were for nursing home expenditures, which decreased by 12.30 percent in Wave 13, 29.73 percent in Wave 14, and 32.89 percent in Wave 15. Overall, total out-of-pocket medical expenditures (RwOOPMD and RwOOPMDO) decreased by roughly 5 percent in Waves 13 and 14 and 6.5 percent in Wave 15.

RAND HRS Detailed Imputations File 2022 (V1)

The RAND HRS Detailed Imputations File 2022 (V1) includes all of the changes listed above, as well as a few additional improvements:

Adjustments, Improvements, and Corrections to the Data and Documentation:

Income, wealth, and medical expenditures data now include the 2022 Early Release Core Interview data. Additionally, we have made some improvements to the file and associated documentation, including the following:

Corrections to IRA Withdrawals

We identified an error in the joint life expectancy tables used to process the required minimum distributions (RMDs) in HRS 2000 (Wave 5) and HRS 2002 (Wave 6), specifically for those who's spouse was 70 or 71 years of age during the tax year when RMDs were required (e.g., 1999 for interviews that took place in 2000). Compared to the previous version, the average total IRA withdrawal amount from all owned accounts for the household in the last calendar year (HwIIRAWY1) changed by less than 0.3 percent in Wave 5 and Wave 6. Please note that imputed values for individual households or Respondents can change between versions.

New Measures of Debt Beginning in 2008

In HRS 2008 (Wave 9) through HRS 2020 (Wave 15), the "any debts that we haven't asked about" question is followed by questions about whether any of that debt includes credit card debt. We now provide the reported or imputed value of credit card debt as HwADEBTCC, along with the associated imputation (HwAFDEBTCC) and ownership (HwAODEBTCC) variables. In HRS 2022 (Wave 16), the credit card debt variables are also provided, along with an additional set of variables that capture new questions in the survey about medical, educational, and any other debt. These variables include the reported or imputed values of medical (HwADEBTMD), educational (HwADEBTED), and any other debt (HwADEBTO), along with the associated imputation (HwAFDEBTCC, HwAFDEBTMD, HwAFDEBTED, HwAFDEBTO) and ownership (HwAODEBTCC, HwAODEBTMD, HwAODEBTED, HwAODEBTO) variables. For more information, please refer to the section titled "Value of other debt."

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 due to 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. 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 cases, 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	Owns: mobile	Value: 150,000
6	2002	213455010	Owns: mobile	Value: 15,000
7	2004	13142010	Owns: house	Value: 70,000
7	2004	21402030	Owns: house	Value: 75,000
7	2004	41855030	Owns: mobile	Value: 225,000
7	2004	45457010	Owns: mobile	Value: 110,000
7	2004	83907010	Owns: house	Value: 185,000
7	2004	84267020	Owns: house	Value: 75,000
7	2004	137015010	Owns: house	Value: 300,000
7	2004	171474010	Owns: mobile	Value: 100,000
7	2004	200374020	Owns: mobile	Value: 100,000
7	2004	204626020	Owns: mobile	Value: 20,001-99,999
7	2004	211890010	Owns: house	Value: 500,000
7	2004	212509020	Owns: mobile	Value: 185,000
8	2006	16973030	Owns: mobile	Value: 100,000
8	2006	23105010	Owns: mobile	Value: 110,000
8	2006	51908030	Owns: house	Value: 450,000
8	2006	83907010	Owns: house	Value: 185,000
8	2006	200374020	Owns: mobile	Value: 250,000
8	2006	213326010	Owns: mobile	Value: 52,000
9	2008	23105010	Owns: mobile	Value: 125,000
9	2008	47902020	Owns: mobile	Value: 200,000
9	2008	83902010	Owns: mobile	Value: 100,000
9	2008	87079010	Owns: mobile	Value: 117,000
9	2008	149550010	Owns: mobile	Value: 150,000
9	2008	182994010	Owns: mobile	Value: 200,000
9	2008	500928010	Owns: mobile	Value: 300,000
10	2010	21583010	Owns: house	Value: 150,000
10	2010	23119030	Owns: house	Value: 150,000
10	2010	47902020	Owns: mobile	Value: 150,000
10	2010	49712010	Owns: house	Value: 65,000
10	2010	58277040	Owns: mobile	Value: 68,000
10	2010	60347010	Owns: mobile	Value: 150,000
10	2010	72912010	Owns: house	Value: 250,000
10	2010	151582020	Owns: mobile	Value: 80,000
10	2010	211967020	Owns: house	Value: 300,000
10	2010	500731010	Owns: mobile	Value: 150,000
10	2010	500857010	Owns: mobile	Value: 160,000
10	2010	501605010	Owns: mobile	Value: 50,000
10	2010	502585010	Owns: mobile	Value: 150,000
10	2010	529566010	Owns: mobile	Value: 65,000
10	2010	905591020	Owns: mobile	Value: 100,000
11	2012	35824040	Owns: house	Value: 250,000
11	2012	44271031	Owns: house	Value: 125,000
11	2012	75605010	Owns: mobile	Value: 250,000
11	2012	84267020	Owns: house	Value: 80,000
11	2012	200374020	Owns: house	Value: 80,000
11	2012	500857010	Owns: mobile	Value: 130,000
11	2012	501255020	Owns: mobile	Value: 55,000
11	2012	501642020	Owns: mobile	Value: 50,000
11	2012	502065010	Owns: mobile	Value: 4,000

11	2012	905591020	Owns: mobile	Value: 150,000
11	2012	914305020	Owns: mobile	Value: 70,000
12	2014	36832030	Owns: mobile	Value: 40,000
12	2014	49712010	Owns: house	Value: 75,000
12	2014	78933020	Owns: mobile	Value: 100,000
12	2014	81888010	Owns: house	Value: 140,000
12	2014	87677010	Owns: house	Value: 110,000
12	2014	179885010	Owns: mobile	Value: 5,000
12	2014	182994010	Owns: mobile	Value: 150,000
12	2014	200374020	Owns: mobile	Value: 100,000
12	2014	500731010	Owns: mobile	Value: 100,001+
12	2014	501255020	Owns: mobile	Value: 65,000
13	2016	20696020	Owns: mobile	Value: 300,000
13	2016	23119030	Owns: mobile	Value: 150,000
13	2016	45081010	Owns: house	Value: 169,000
13	2016	49712010	Owns: mobile	Value: 80,000
13	2016	59695011	Owns: house	Value: 180,000
13	2016	82468020	Owns: mobile	Value: 500,000
13	2016	87677010	Owns: house	Value: 250,000
13	2016	147661020	Owns: mobile	Value: 74,650
13	2016	182994010	Owns: mobile	Value: 150,000
13	2016	500731010	Owns: mobile	Value: 180,000
13	2016	500928010	Owns: mobile	Value: 350,000
13	2016	501255020	Owns: mobile	Value: 60,000
13	2016	523303010	Owns: mobile	Value: 125,000
13	2016	535877010	Owns: mobile	Value: 80,000
13	2016	540532010	Owns: mobile	Value: 140,000
13	2016	541204020	Owns: mobile	Value: 102,000
13	2016	542629010	Owns: mobile	Value: 190,000
13	2016	543431010	Owns: mobile	Value: 55,000
13	2016	545936010	Owns: house	Value: 143,000
14	2018	12242010	Owns: mobile	Value: 150,000
14	2018	20696020	Owns: mobile	Value: 300,000
14	2018	47495010	Owns: mobile	Value: 17,000
14	2018	47683030	Owns: mobile	Value: 100,000
14	2018	53071010	Owns: mobile	Value: 150,000
14	2018	59695011	Owns: house	Value: 120,000
14	2018	85122030	Owns: mobile	Value: 60,000
14	2018	86526030	Owns: mobile	Value: 179,000
14	2018	133126010	Owns: mobile	Value: 12,000
14	2018	205229020	Owns: mobile	Value: 10,001-19,999
14	2018	500017010	Owns: mobile	Value: 35,000
14	2018	500928010	Owns: mobile	Value: 350,000
14	2018	501255020	Owns: mobile	Value: 65,000
14	2018	502609010	Owns: mobile	Value: 80,000
14	2018	520084010	Owns: mobile	Value: 165,000
14	2018	521099020	Owns: mobile	Value: 100,000
14	2018	525948020	Owns: mobile	Value: 20,000
14	2018	535877010	Owns: mobile	Value: 100,000
14	2018	540372010	Owns: mobile	Value: 70,000
14	2018	540532010	Owns: mobile	Value: 200,000
14	2018	542629010	Owns: mobile	Value: 200,000
14	2018	543431010	Owns: mobile	Value: 120,000
14	2018	545543010	Owns: mobile	Value: 10,001-19,999
15	2020	20696020	Owns: mobile	Value: 300,000
15	2020	33404020	Owns: mobile	Value: 350,000
15	2020	40785010	Owns: mobile	Value: 140,000
15	2020	40905010	Owns: house	Value: 150,000
15	2020	47683030	Owns: mobile	Value: 100,000
15	2020	53071010	Owns: mobile	Value: 150,000
15	2020	54641010	Owns: mobile	Value: 75,000
15	2020	56296020	Owns: mobile	Value: 5,001-9,999
15	2020	56323011	Owns: mobile	Value: 175,000
15	2020	58277040	Owns: mobile	Value: 60,000
15	2020	77723040	Owns: mobile	Value: 200,000
15	2020	84287010	Owns: house	Value: 60,000
15	2020	85122030	Owns: mobile	Value: 100,000
15	2020	114717010	Owns: mobile	Value: 130,000
15	2020	161388020	Owns: mobile	Value: 35,000
15	2020	186436020	Owns: mobile	Value: 80,000
15	2020	187666020	Owns: mobile	Value: 40,000
15	2020	211537020	Owns: mobile	Value: 30,000

15	2020	500296022	Owns: mobile	Value: 500,000
15	2020	500927020	Owns: mobile	Value: 70,000
15	2020	500928010	Owns: mobile	Value: 500,000
15	2020	520084010	Owns: mobile	Value: 165,000
15	2020	524558020	Owns: house	Value: 80,000
15	2020	541195010	Owns: house	Value: 80,000
15	2020	541204020	Owns: mobile	Value: 150,000
15	2020	541797010	Owns: mobile	Value: 250,000
15	2020	542746010	Owns: house	Value: 0-99,999,996
15	2020	543064010	Owns: mobile	Value: 100,000
15	2020	545936010	Owns: house	Value: 40,000
15	2020	903275010	Owns: mobile	Value: 238,000
15	2020	903529020	Owns: mobile	Value: 75,000
15	2020	904538010	Owns: mobile	Value: 100,001-99,999,996
15	2020	907306020	Owns: house	Value: 20,001-99,999
16	2022	18972011	Owns: mobile	Value: 50,000
16	2022	140079020	Owns: mobile	Value: 150,000
16	2022	143190020	Owns: mobile	Value: 120,000
16	2022	150433010	Owns: mobile	Value: 160,000
16	2022	501360020	Owns: mobile	Value: 100,000
16	2022	540314020	Owns: house	Value: 650,000
16	2022	541138020	Owns: mobile	Value: 175,000
16	2022	541711010	Owns: mobile	Value: 120,000
16	2022	900701020	Owns: mobile	Value: 70,000

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

An examination of the RwIPEN 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 they have 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 they received from their pensions in Section J2, but will not have reported income received by their 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 forward 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
Own	**Who**	**# Plans**	**Amt 1**	**Amt 2**	**Amt 3**	**Own**	**Who**	**# Plans**	**Amt 1**	**Amt 2**	**Amt 3**	**Source**
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.

Appendix D: Second Homes in Wave 2A and Wave 3

In Waves 2A and 3, only limited information was obtained about ownership and value of second homes. In Wave 2A, second home was included in real estate (other than the primary residence), so separate measures of second home and real estate are not available. In Wave 3, there was a skip pattern where Respondents were not asked the second home questions if they did not report having a second residence where they stayed at least two months per year. Many people do not spend two months per year in their second home. For longitudinal analyses, it is desirable to have a consistently defined measure of total wealth across all waves that includes second home wealth. For this purpose, we need imputations of second home wealth in Waves 2A and 3. The imputations we provide are adaptations of those developed by Cao and Juster (2004; CJ).[38]

CJ's method relies on retrospective questions in Wave 4 about buying or selling homes. Briefly summarized, their method for Wave 3 looks at first and second home ownership as reported in Waves 3 and 4, as well as questions in Wave 4 about buying or selling homes and the timing of those transactions. This information is used to determine whether the household likely owned a second home in Wave 3. For households who were deemed to own a second home in Wave 3 but who had not been asked questions about it in Wave 3, hotdeck imputation was performed within Wave 3 to impute its value, using the (small) sample of households who provided values in Wave 3 (i.e., households who lived in their second home at least two months per year) as the donor sample.

For second home ownership in Wave 2A, CJ implemented the same approach using available information from Waves 3 and 4, including the updated ownership in Wave 3. Given ownership, the second home wealth amounts were obtained as predicted values from a simple linear relationship between second home equity in Waves 3 and 4 and applying this to Wave 2. See CJ for additional methodological details and empirical results.

We largely use CJ's imputations, but with some adaptations where necessary. Our procedure is as follows:

1. *Ownership corrections*. We noticed for a handful of observations that CJ's ownership variables were inconsistent with the raw data, possibly due to raw data updates since 2004. We corrected these discrepancies to make them consistent with the raw data.

2. *Derivation of components in Wave 3*. CJ provide the net value of the second home, which is sufficient for most analyses. However, we provide separate variables for the gross value of the second home and the combined total of all mortgage and loan balances on the second home. Therefore, we derived these two components by looking up the donor records (randomly assigning them if multiple donor records had the same net value of the second home) and using the gross value from the donor record as the gross value for the imputed record, and the difference between gross and net from the donor record as the value of mortgages and loans for the imputed record. Since the net value of the second home in Wave 2A was derived from a regression, and there were no donors with separate component values, we do not provide imputed component values for Wave 2A.

3. *Imputing second home variables for households without a Financial Respondent*. CJ did not impute second home equity for households that had no Financial Respondent. Therefore, we did so using a simplified version of our regular methods (only imputing ownership and amounts but not brackets as an intermediate step, and only applying the nearest neighbor method for the amounts), and using the imputed data for households with a Financial Respondent as if it was observed. A handful of other cases were still (partially) missing after steps 1 and 2 above, and these were imputed in this step as well.

4. *Updating real estate in Wave 2A*. Because real estate as asked in Wave 2A included second home, the existing real estate variable was corrected by subtracting the imputed net value of the second home variable.

[38] Cao, H., and Juster, T. (2004). Correcting Second Home Equity in HRS/AHEAD: The Issues, a Method, and Some Preliminary Results. University of Michigan, Institute for Social Research. Available from the HRS website: https://hrsdata.isr.umich.edu/data-products/hrsahead-second-home-ownership-and-equi ty-corrections.

We defined the resulting variables to be part of both the cross-sectional imputations and the cross-wave imputations, that is, we did not attempt to create separate cross-wave imputations for these variables, nor are they included as covariates in cross-wave imputations of the same variables in Waves 1 and 4.