

# RAND HRS Detailed Imputations File 2020 (V2) Documentation

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Includes 1992-2020 (Final Release)

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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 (grant numbers NIA U01AG009740 and NIA R01AG073289) 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 Center for the Study of Aging, with funding and support from the National Institute on Aging (NIA) and the Social Security Administration (SSA), has created the RAND HRS data products. This document describes the RAND HRS Longitudinal File.

## **Citation Instructions:**

### **1. Please cite both the HRS Data and the RAND HRS Detailed Imputations File 2020 (V2) as follows:**

Health and Retirement Study, (RAND HRS Detailed Imputations File 2020 (V2)) public use dataset. Produced and distributed by the University of Michigan with funding from the National Institute on Aging (grant numbers NIA U01AG009740 and NIA R01AG073289). Ann Arbor, MI, (May 2024).

RAND HRS Detailed Imputations File 2020 (V2). Produced by the RAND Center for the Study of Aging, with funding from the National Institute on Aging and the Social Security Administration. Santa Monica, CA (May 2024).

### **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 (grant numbers NIA U01AG009740 and NIA R01AG073289) and is conducted by the University of Michigan.

### **3. For more information, please see the [RAND HRS Citation Instructions webpage](#) .**

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## Preface

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

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

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

For more information about the RAND HRS data products, please visit the RAND Center for the Study of Aging website at <https://www.rand.org/well-being/social-and-behavioral-policy/centers/aging/dataprod.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 SSA and the NIA. In gaining access to and interpreting the HRS, we greatly benefited from the help and insights of HRS staff members. In particular, we thank Tom Blackburn, Honggao Cao, Jack Chen, Gwenith Fisher, Dave Howell, Thomas Juster, Janet Keller, Cathy Liebowitz, Michael Nolte, Theresa Norgard, Dorothy Nordness, Mary Beth Ofstedal, Julia Roach, Jody Schimmel, Marita Servais, David Weir, Bob Willis, and all of those at the HRS Help Desk.

Special thanks to Cary Greif, the Research Operations Administrator of the RAND Center for the Study of Aging, who has assisted our data development efforts in many ways and at many levels, and to Nancy Campbell, Chris Chan, Adam Karabatakis, Joshua Mallett, Joyce Marks, 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 2020 (V2)

### 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.

# 1. Introduction and Overview

This document describes the variables on the RAND HRS Detailed Imputations File 2020 (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 seven cohorts:

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

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

The RAND HRS Detailed Imputations File is distributed as a companion file to the RAND HRS Fat Files<sup>1</sup> and the RAND HRS Longitudinal File,<sup>2</sup> and contains all seven cohorts. This document refers to the entire survey as the HRS and the 1931-1941 cohort that was first interviewed in 1992 is labeled the "initial" or "original" HRS entry cohort.

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

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<sup>1</sup>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/well-being/social-and-behavioral-policy/centers/aging/dataproduct/enhanced-fat.html>.

<sup>2</sup>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/well-being/social-and-behavioral-policy/centers/aging/dataproduct/hrs-data.html>.



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

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

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

For medical expenditures, the reference period for Wave 2H forward is since the previous interview (for re-interviews), or in the previous two years (for new interviews). Prior to that, the reference period is the previous 12 months. 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 data include any individual interviewed at least once. This includes individuals who were age-eligible (born in eligible years) at the time of their first interview, spouses that were not age-eligible at baseline, and spouses who married an age-eligible Respondent between survey waves.

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

The data described in this document are based on the 1992, 1993, 1994, 1995, 1996, 1998, 2000, 2002, 2004, 2006, 2008, 2010, 2012, 2014, 2016, 2018, and 2020 final data releases.

The file is based on data from the latest release of each wave's HRS or AHEAD core data, and HRS Tracker (Final 2020 V1.0) [January 2024].

## 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, and LBB entry cohorts. Table 1 lists the source year of data for each of the entry cohorts, by wave. The 1993 data are treated as Wave 2 data and the 1995 data are treated as Wave 3 data for the AHEAD entry cohort. The 1994 data are treated as Wave 2 data and the 1996 data are treated as Wave 3 data for the HRS entry cohort. The AHEAD and HRS survey instruments in these years differed significantly. This documentation distinguishes between the instruments by using Wave 2A and Wave 3A to refer to the 1993 and 1995 data for the AHEAD entry cohort, and Wave 2H and Wave 3H to refer to the 1994 and 1996 data for the HRS entry cohort.

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

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

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  $HHIDPN = 1000 * HHID + PN$ .<sup>3</sup> This file may be merged with other HRS data by HHIDPN.

The file includes a flag (HwPICKHH where "w" is the corresponding Wave 1-15) to allow easy reduction to a household level file. A household level file may be extracted by selecting observations where the flag has a value of one (HwPICKHH=1). This will select all single-Respondent households and the record of the Financial Respondent in couple households where both individuals responded. For some households there is no Financial Respondent. HwPICKHH selects a Respondent for every household that participated in a given wave, regardless of whether a Financial Respondent is present. Please note that this only works on a per-wave basis, because household composition may change across waves through divorce and other reasons.

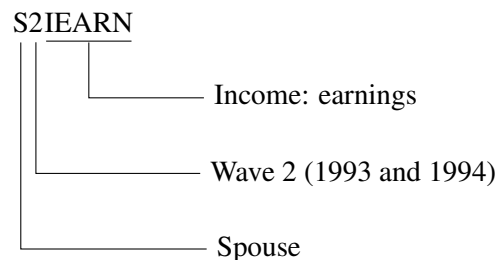
Section A of the data codebook describes identifiers and flags pertaining to the household, Respondent, and spouse. Section B provides descriptive statistics and frequencies for the income variables, and Sections C, D, and E provide the

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

same for the cross-wave wealth, cross-sectional wealth, and medical expenditures variables, respectively. Appendix A provides additional details for any changes made from Version M forward, Appendix B lists the primary residence/mobile home inconsistencies due to Asset Verification, and Appendix C describes methodology that we developed for combining information from the Pension Section (J2) and the Income Section (Q).

### 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").<sup>4</sup> The second character indicates the wave to which the variable pertains: "1," "2," "3," "4," "5," "6," "7," "8," "9," "10," "11," "12," "13," "14," "15," "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.

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, or 15). The remainder of the label describes the concept that the variable captures. For example, the variable label of S2IEARN is:

S2IEARN:W2 Income:Sp Earnings

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

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

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

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 R10IOEARN, R10IEARN, and R10IFEARN, 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**

<b>Prefix</b>	<b>Description</b>
	<i>Household</i>
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.
	<i>Respondent</i>
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
	<i>Spouse</i>
SwIF	Equivalent of RwIF for the spouse
SwIO	Equivalent of RwIO for the spouse
SwI	Equivalent of RwI for the spouse
SwM	Equivalent of RwM for the spouse
SwN	Equivalent of RwN for the spouse
SwNF	Equivalent of RwNF for the spouse

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

**Table 3. Variable Name Prefixes for Wealth Variables**

<b>Prefix</b>	<b>Description</b>
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**

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

## 1.4. Missing Values

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

**Table 5. Missing Codes**

<b>Code</b>	<b>Reason for missing</b>
.	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).<sup>5</sup>

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
Owens, no value/bracket	111	1.6
No asset	4,803	68.1
Don't know ownership	66	0.9
No Financial Respondent	119	1.7
Total	7,051	100.0

<sup>5</sup>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](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.<sup>6</sup> 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.<sup>7</sup> 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

<sup>6</sup>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 imputation of income and non-housing wealth, cases missing the entire section of financial data are treated as though there is no Financial Respondent.

<sup>7</sup>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**

<b>Reported Information</b>	<b>Required Imputation</b>
Continuous value	None
Complete bracket	Amount
Incomplete bracket	Bracket, Amount
Owens, 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.<sup>8</sup> 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<sup>9</sup> 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.

<sup>8</sup>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.

<sup>9</sup>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:

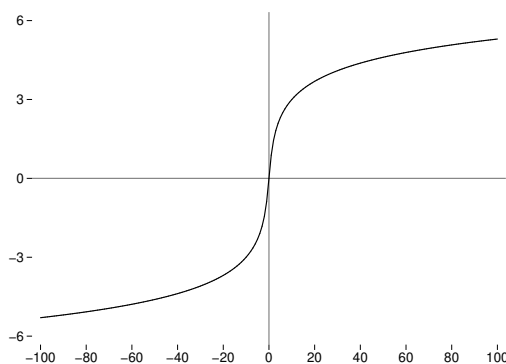
For some asset and income types, fewer than 50 households reported a continuous value in a given wave. In this case, instead of a nearest neighbor from a regression model, a donor household is found using a conditional hotdeck procedure. This can be viewed as a nearest neighbor method without covariates, 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.<sup>10</sup> 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).

<sup>10</sup>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,<sup>11</sup> 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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<sup>11</sup>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)**

Variable	Mean	Std. Dev	Loadings on		Description
			First comp't	Second comp't	
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_PRLTH	0.1730	0.3783	-0.1097	0.2370	Male: Fair/Poor Health
F_PRLTH	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.<sup>12</sup>

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

<sup>12</sup>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](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.

### 2.3. Asset Verification

After a successful experiment in 2001, described in Hill (2006)<sup>13</sup>, 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.<sup>14</sup>

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

The corrections from the asset verification section occasionally lead to some complications, such as inconsistent data that cannot occur in the main questionnaire because of skip patterns and complications with the implementation of the 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)<sup>15</sup> for the details and how we dealt with these issues.

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

<sup>14</sup>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](http://www.rand.org/pubs/work ing_papers/WR1150.html))

<sup>15</sup>Ibid.



## 2.4. Substantive Differences Across Waves

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

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

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

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

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

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

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

#### *HRS 1994 and AHEAD 1993 (Wave 2)*

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

#### *HRS 1996 and AHEAD 1995 (Wave 3)*

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

### **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 since the previous interview (for re-interviews) or in the previous two years (for new interviews). If Respondents are unable to provide exact estimates, a series of follow-up unfolding bracket questions are asked. In Wave 2H, Respondents are asked to report an estimate of out-of-pocket costs that considers all service categories together. From Waves 3-5, Respondents are asked about out-of-pocket spending in four categories: (1) hospital and nursing home costs; (2) doctor, dentist and outpatient surgery costs; (3) average monthly prescription drug costs; and (4) home health care and special facilities or services costs. Beginning in Wave 6, the number of categories expands to eight: (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) dentist costs; (5) outpatient surgery costs; (6) average monthly prescription drug costs; (7) home health care and (8) special facilities costs. Beginning in Wave 10, a ninth category seeks to capture any additional out-of-pocket medical expenditures that cannot be assigned to any of the other categories.

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

##### 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.<sup>16</sup> Approximately half of those who report using a given service do not provide an exact amount; for those cases, we impute an exact amount using bracketed responses. With one exception, the imputation algorithm for imputing complete brackets and exact amounts for out-of-pocket medical expenditures is the same as the algorithm used for imputing complete brackets and exact amounts for income and wealth; it is described in detail in Section 2. As previously mentioned, we do not impute "ownership" for out-of-pocket medical expenditures.

The one difference between the out-of-pocket medical expenditures imputation process and the income and wealth imputation process occurs when we impute exact amounts for nursing home costs. 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, and then allocated to individuals in a second step. For consistency with other waves, values are derived for non-nursing home out-of-pocket expenses only if a Respondent reports using at least one service category other than nursing home stay and reports having partial or no insurance for any of those categories. Consistent with other waves, if an exact expenditure is reported, we use that value. If an exact amount is not reported, we impute an exact amount using bracketed responses with the same imputation algorithm used for income and wealth<sup>17</sup> and the same covariates that are used for medical expenditure imputations described above. For the household-level imputation, both male and female covariates are used. If the household is a single individual or if only one individual in a couple reports any utilization, the total imputed household-level amount is assigned to that individual.

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

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<sup>16</sup>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.

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

model and the Spouse's expense imputed from the second. We use that proportion to allocate the imputed household-level expense to each individual. The individually allocated amount is then summed with the out-of-pocket nursing home expense.

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

### 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.<sup>18</sup> 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.

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

Year	Wave	Medical Expenditure Type*									
		REMOPS	REMDENT	REMHOSE	REMNHM	REMHHC	REMSPEC	REMDR	REMDRUG	REMCHSP	REMOTHX
1995	3	Not Asked	Not Asked	Combined as REMHPNH		Combined as REMHCSP					
1996	3										
1998	4										
2000	5										
2002	6										
2004	7										
2006	8										
2008	9										
2010	10										
2012	11										
2014	12										
2016	13										
2018	14										
2020	15										

\*Out-of-pocket costs for outpatient surgery (REMOPS), dentist (REMDENT), hospital (REMHOSE), 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 (REMCHSP), and other medical expenditures (REMOTHX).

<sup>18</sup>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.

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.

### Net value of real estate (not primary residence)

1

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
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
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

2

3

4

## 5 Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	33787.39	154040.22	-20000.0	4500000.0
H2ARLES	19642	30289.50	146476.82	-727005.0	5000000.0
H3ARLES	17991	36470.42	179369.27	0.0	6000000.0
H4ARLES	21384	35094.91	213505.14	0.0	10000000.0
H5ARLES	19578	38545.13	299226.64	0.0	20000000.0
H6ARLES	18165	40353.29	325773.49	0.0	25000000.0
H7ARLES	20129	44549.65	294042.86	0.0	15000000.0
H8ARLES	18469	54624.37	314770.64	0.0	10000000.0
H9ARLES	17217	60038.70	483100.98	0.0	35000000.0
H10ARLES	22034	38389.16	273855.08	-60000.0	10000000.0
H11ARLES	20554	34973.09	271167.13	0.0	20000000.0
H12ARLES	18747	42302.10	425630.99	-10000.0	40000000.0
H13ARLES	20912	45949.57	348512.89	-10000.0	23000000.0
H14ARLES	17146	46823.14	353359.38	0.0	14100000.0
H15ARLES	15723	51300.17	356398.16	0.0	14000000.0
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
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

## 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	17426	15970	15080	16913	15592	14727	19085
1.Yes		3165	4655	3949	3958	3608	3085	3216	2877	2490	2949

Value		w11	w12	w13	w14	w15
0.No		17843	16220	18339	15148	13958
1.Yes		2711	2527	2573	1998	1765

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
1.Continuous value		2198	2072	2131	1625	1426
2.Complete bracket		293	234	227	179	155
3.Incomplete bracket		39	31	23	41	22
4.Range card bracket						
5.No value/bracket		148	134	124	103	101
6.No asset		17559	15907	17827	14657	13437
7.DK ownership		148	173	207	156	150
9.No Fin resp		169	196	373	385	432

## 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 HwAOver 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 2002-2020:
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

\*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 2020.

Please contact [RANDHRSHelp@rand.org](mailto: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\_2020v2.sas7bdat
- Stata: randhrsimp1992\_2020v2.dta
- SPSS: randhrsimp1992\_2020v2.sav

**Table 10. RAND HRS Detailed Imputation Data Distribution Files**

Distribution file name	Included files	Description
randhrsimp1992_2020v2_SAS.zip	randhrsimp1992_2020v2.pdf	Codebook
	randhrsimp1992_2020v2.sas7bdat	Dataset ( <b>SAS</b> ): All waves merged
	sasfmts.sas7bdat	Formats ( <b>SAS</b> )
randhrsimp1992_2020v2_STATA.zip	randhrsimp1992_2020v2.pdf	Codebook
	randhrsimp1992_2020v2.dta	Dataset ( <b>Stata 11 SE</b> ): All waves merged
randhrsimp1992_2020v2_SPSS.zip	randhrsimp1992_2020v2.pdf	Codebook
	randhrsimp1992_2020v2.sav	Dataset ( <b>SPSS 18</b> ): 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_2020v2 (keep=HHIDPN [list of other variables])
        mylib.randhrs1992_2020v2 (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.h06f4a (keep=HHIDPN [list of raw core variables])
```



```
hrs.h08f3a (keep=HHIDPN [list of raw core variables])
hrs.hd10f6a (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.h18f2b (keep=HHIDPN [list of raw core variables])
hrs.h20f1a (keep=HHIDPN [list of raw core variables]);
```

by HHIDPN;

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

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

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

## 7. Data Codebook

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Value of checking, savings, or money market accounts . . . . .	425
Value of CD, government savings bonds, and T-bills . . . . .	431
Net value of bonds and bond funds . . . . .	437
Net value of all other savings . . . . .	443
Value of other debt . . . . .	449
Value of Trust . . . . .	455
Value of primary residence . . . . .	460
Value of all mortgages/land contracts (primary residence) . . . . .	473
Value of other home loans (primary residence) . . . . .	485
Net value of primary residence . . . . .	496
Value of secondary residence . . . . .	498
Value of all mortgages/land contracts (secondary residence) . . . . .	505
Net value of secondary residence . . . . .	512
Net value of non-housing financial wealth . . . . .	515
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Net value of stocks, mutual funds, and investment trusts . . . . .	557
Value of checking, savings, or money market accounts . . . . .	563

Value of CD, government savings bonds, and T-bills . . . . .	569
Net value of bonds and bond funds . . . . .	575
Net value of all other savings . . . . .	581
Value of other debt . . . . .	587
Value of Trust . . . . .	593
Value of primary residence . . . . .	598
Value of all mortgages/land contracts (primary residence) . . . . .	611
Value of other home loans (primary residence) . . . . .	623
Net value of primary residence . . . . .	634
Value of secondary residence . . . . .	636
Value of all mortgages/land contracts (secondary residence) . . . . .	643
Net value of secondary residence . . . . .	650
Net value of non-housing financial wealth . . . . .	653
Total Wealth . . . . .	655
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## **Section A: Identifiers and Flags**

<b>Respondent</b>
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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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
HHIDPN	42405	289689119.9	251922101.3	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

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	15712	258140006.4	292488660.4	0.0	923525020.0

## Categorical Variable Codes

RwFINR: Whether Financial Resp											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Not Fin resp		5045	6694	6036	7127	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
0.Not Fin resp		6363	5649	6146	4965	4515
1.Fin resp		14191	13098	14766	12181	11208

## 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

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OVPN	OVERLAP CASE: OLD PN
PN	PERSON NUMBER
xFINR	1992-2020 WHETHER FINANCIAL RESPONDENT
xPPN	1992-2020 SPOUSE-PARTNER PERSON NUMBER
xSUBHH	1992-2020 SUB-HOUSEHOLD IDENTIFIER

<b>Household</b>
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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
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
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
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



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

## 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
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
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
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

## 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					
0.Drop for HH-level file		6238	5506	5889	4679	4233					
1.Select for HH-level file		14316	13241	15023	12467	11490					

## 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
0.Not a couple HH		7473	7125	8023	6683	6195
1.Couple HH		13081	11622	12889	10463	9528

## 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
0.No Fin resp in HH		126	145	257	290	290
1.HH has Fin resp		20428	18602	20655	16856	15433

## 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	1992-2020 WHETHER FAMILY RESPONDENT
xFINR	1992-2020 WHETHER FINANCIAL RESPONDENT
xSUBHH	1992-2020 SUB-HOUSEHOLD IDENTIFIER

<b>Wave Status: Response Indicator</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
INW1	42405	0.30	0.46	0.0	1.0
INW2	42405	0.46	0.50	0.0	1.0
INW3	42405	0.42	0.49	0.0	1.0
INW4	42405	0.50	0.50	0.0	1.0
INW5	42405	0.46	0.50	0.0	1.0
INW6	42405	0.43	0.49	0.0	1.0
INW7	42405	0.47	0.50	0.0	1.0
INW8	42405	0.44	0.50	0.0	1.0
INW9	42405	0.41	0.49	0.0	1.0
INW10	42405	0.52	0.50	0.0	1.0
INW11	42405	0.48	0.50	0.0	1.0
INW12	42405	0.44	0.50	0.0	1.0
INW13	42405	0.49	0.50	0.0	1.0
INW14	42405	0.40	0.49	0.0	1.0
INW15	42405	0.37	0.48	0.0	1.0

## Categorical Variable Codes

---

INWw: =1 if Respondent Ww											
Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.NonResp		29753	22763	24414	21021	22827	24240	22276	23936	25188	20371
1.Resp,alive		12652	19642	17991	21384	19578	18165	20129	18469	17217	22034

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INWw: =1 if Respondent Ww						
Value		w11	w12	w13	w14	w15
0.NonResp		21851	23658	21493	25259	26682
1.Resp,alive		20554	18747	20912	17146	15723

## How Constructed

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

## **Section B: Income**

<b>Individual Earnings</b>
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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
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
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
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
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
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
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
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
1	R1IOWAGE	R1IOWAGE:W1 Receives-Wages, Salary	Categ
2	R2IOWAGE	R2IOWAGE:W2 Receives-Wages, Salary	Categ
3	R3IOWAGE	R3IOWAGE:W3 Receives-Wages, Salary	Categ
4	R4IOWAGE	R4IOWAGE:W4 Receives-Wages, Salary	Categ
5	R5IOWAGE	R5IOWAGE:W5 Receives-Wages, Salary	Categ
6	R6IOWAGE	R6IOWAGE:W6 Receives-Wages, Salary	Categ
7	R7IOWAGE	R7IOWAGE:W7 Receives-Wages, Salary	Categ
8	R8IOWAGE	R8IOWAGE:W8 Receives-Wages, Salary	Categ
9	R9IOWAGE	R9IOWAGE:W9 Receives-Wages, Salary	Categ
10	R10IOWAGE	R10IOWAGE:W10 Receives-Wages, Salary	Categ

11	R11IOWAGE	R11IOWAGE:W11	Receives-Wages, Salary	Categ
12	R12IOWAGE	R12IOWAGE:W12	Receives-Wages, Salary	Categ
13	R13IOWAGE	R13IOWAGE:W13	Receives-Wages, Salary	Categ
14	R14IOWAGE	R14IOWAGE:W14	Receives-Wages, Salary	Categ
15	R15IOWAGE	R15IOWAGE:W15	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
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
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
1	R1IBON	R1IBON:W1	IncPart-Tips, Bonus, Comm	Cont
2	R2IBON	R2IBON:W2	IncPart-Tips, Bonus, Comm	Cont
3	R3IBON	R3IBON:W3	IncPart-Tips, Bonus, Comm	Cont
4	R4IBON	R4IBON:W4	IncPart-Tips, Bonus, Comm	Cont
5	R5IBON	R5IBON:W5	IncPart-Tips, Bonus, Comm	Cont
6	R6IBON	R6IBON:W6	IncPart-Tips, Bonus, Comm	Cont
7	R7IBON	R7IBON:W7	IncPart-Tips, Bonus, Comm	Cont
8	R8IBON	R8IBON:W8	IncPart-Tips, Bonus, Comm	Cont
9	R9IBON	R9IBON:W9	IncPart-Tips, Bonus, Comm	Cont
10	R10IBON	R10IBON:W10	IncPart-Tips, Bonus, Comm	Cont
11	R11IBON	R11IBON:W11	IncPart-Tips, Bonus, Comm	Cont
12	R12IBON	R12IBON:W12	IncPart-Tips, Bonus, Comm	Cont
13	R13IBON	R13IBON:W13	IncPart-Tips, Bonus, Comm	Cont
14	R14IBON	R14IBON:W14	IncPart-Tips, Bonus, Comm	Cont
15	R15IBON	R15IBON:W15	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

## 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	10993.95	30666.89	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	16305.99	39775.60	0.0	1053000.0
R12IEARN	18747	15941.89	40962.81	0.0	1600000.0
R13IEARN	20912	20357.66	47394.90	0.0	1400000.0
R14IEARN	17146	20035.36	59957.47	0.0	3260000.0
R15IEARN	15723	19943.88	54198.58	0.0	2500000.0
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	12988.86	29426.66	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	19604.63	44869.56	0.0	1053000.0
S12IEARN	11622	19957.60	46345.06	0.0	1000000.0
S13IEARN	12889	24696.84	54467.86	0.0	1610000.0
S14IEARN	10463	25096.45	84767.94	0.0	4800000.0
S15IEARN	9528	24055.84	61308.11	0.0	2500000.0
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
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	9528	0.39	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
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
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	14190.93	32643.66	0.0	830000.0
R12IWAGE	18747	13714.55	31960.87	0.0	800000.0
R13IWAGE	20912	17457.33	36144.13	0.0	750000.0
R14IWAGE	17146	17054.25	41303.64	0.0	1240000.0
R15IWAGE	15723	17028.45	42300.16	0.0	2500000.0
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	16959.42	36725.13	0.0	765000.0
S12IWAGE	11622	16907.64	35862.59	0.0	800000.0
S13IWAGE	12889	20965.93	39991.09	0.0	800000.0
S14IWAGE	10463	20728.77	46702.16	0.0	1240000.0



S15IWAGE	9528	20475.06	48429.31	0.0	2500000.0
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
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	9528	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
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
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	22196.88	0.0	2500000.0
R15IBON	15723	796.84	11208.22	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	10022.55	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	9528	919.36	8647.59	0.0	371000.0
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
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	9528	0.04	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
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
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	72.20	1087.30	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	232.19	3191.08	0.0	150000.0

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	86.92	1270.01	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	9528	216.22	2857.97	0.0	150000.0
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
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	9528	0.02	0.14	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
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
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	1886.40	24524.39	0.0	2500000.0
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	9528	2445.21	29806.28	0.0	2500000.0
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
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	9528	0.04	0.21	0.0	1.0
R1IFTRAD	12652	5.86	0.96	1.0	9.0
R2IFTRAD	11420	5.91	0.83	1.0	9.0
R3IFTRAD	17991	5.92	0.75	1.0	9.0
R4IFTRAD	21384	5.93	0.75	1.0	9.0
R5IFTRAD	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
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

## 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
0.Receives no income		13234	12461	12885	10905	10123
1.Receives income		7320	6286	8027	6241	5600

### 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		7894	7227	7339	6224	5820
1.Receives income		5187	4395	5550	4239	3708

### 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
0.No income		13044	12258	12570	10625	9781
1.No imputations		5998	5172	6447	4987	4386
2.Some imputation		1341	1118	1520	1145	1124
9.No Fin resp		171	199	375	389	432

## 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
0.No income		7723	7055	7078	5991	5550
1.No imputations		4225	3579	4411	3341	2848
2.Some imputation		990	828	1084	802	791
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		143	160	316	329	339

## 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
.Q=Not asked this wv						
0.Receives no income		13516	12732	13198	11201	10413
1.Receives income		7038	6015	7714	5945	5310

## 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
.Q=Not asked this wv						
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		8102	7424	7583	6445	6030
1.Receives income		4979	4198	5306	4018	3498



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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	4136	3486	4300	3234	2758
2.Complete bracket	405	348	439	312	310
3.Incomplete bracket	40	45	55	60	39
5.No value/bracket	301	202	296	242	216
6.No income	7940	7253	7309	6189	5744
7.DK if income	116	128	174	97	122
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.Q=Not asked this wv					
0.Receives no income	19815	18111	20030	16428	15090
1.Receives income	739	636	882	718	633

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	12553	11166	12260	9973	9108
1.Receives income	528	456	629	490	420

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	428	388	522	417	334
2.Complete bracket	41	26	46	20	31
3.Incomplete bracket	4	2	6	5	7
5.No value/bracket	50	31	34	27	27
6.No income	12266	10874	11766	9546	8628
7.DK if income	149	141	199	119	162
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.Q=Not asked this wv					
0.Receives no income	20240	18474	20515	16834	15419
1.Receives income	314	273	397	312	304

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	12881	11457	12664	10297	9349
1.Receives income	200	165	225	166	179

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	171	144	180	132	145
2.Complete bracket	15	13	18	17	16
3.Incomplete bracket		1	3	3	3
5.No value/bracket	14	6	15	10	9
6.No income	12624	11192	12201	9884	8906
7.DK if income	114	106	156	88	110
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.Q=Not asked this wv					
0.Receives no income	19951	18142	20137	16512	15128
1.Receives income	603	605	775	634	595

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	12625	11178	12327	10004	9109
1.Receives income	456	444	562	459	419

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	326	306	404	323	279
2.Complete bracket	40	43	53	37	39
3.Incomplete bracket	10	5	5	9	3
5.No value/bracket	72	77	77	59	73
6.No income	12344	10897	11835	9587	8653
7.DK if income	146	134	199	119	142
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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

### HRS 1992:

V15402	N2A:N4A:91:R1-PAY/SA:IND
V15403	N3:N5:91-R1-GROSS AM:IND
V15404	N6:1991:R2-PAY/SAL I:IND
V15405	N7:1991:R2 AMT REC:IND
V15406	N2B:N4B:91:R1-BONUS/:IND
V15407	N3:N5:91-R1-GROSS AM:IND
V15408	N6:1991:R2-BONUS/TIP:IND
V15409	N7:1991: R2 AMT RE:IND
V15410	N2C:N4C:91:R1-PRO IN:IND
V15411	N3:N5:91-R1-GROSS AM:IND
V15412	N6:1991:R2-PRO PRACT:IND
V15413	N7:1991: R2 AMT RE:IND
V15414	N2D:N4D:91:R1-OTH IN:IND
V15415	N3:N5:91-R1-GROSS AM:IND
V15416	N6:1991:R2-OTHER INC:IND
V15417	N7:1991:R2 AMT REC:IND
V5402	N2A:N4A:91:R1-PAY/SA:IMP
V5403	N3:N5:91:R1-GROS \$AM:IMP
V5404	N6:1991:R2-PAY/SAL I:IMP
V5405	N7:1991:R2-\$ AMT RE:IMP
V5406	N2B:N4B:91:R1-BONUS/:IMP
V5407	N3:N5:91:R1-GROS \$AM:IMP
V5408	N6:1991:R2-BONUS/TIP:IMP
V5409	N7:1991:R2-\$ AMT REC:IMP
V5410	N2C:N4C:91:R1-PRO IN:IMP
V5411	N3:N5:91:R1-GROS \$AM:IMP
V5412	N6:1991:R2-PRO PRACT:IMP
V5413	N7:1991:R2-\$ AMT RE:IMP
V5414	N2D:N4D:91:R1-OTH IN:IMP
V5415	N3:N5:91:R1-GROS \$AM:IMP
V5416	N6:1991:R2-OTHER INC:IMP
V5417	N7:1991:R2-\$ AMT RE:IMP

### AHEAD 1993:



B1174	G1. WORKING CURRENTLY?
B1175	G1a. WORK LAST 2 YRS?
B1188	G7. CURR WORK: \$ EARNED LAST MONTH
B1189	G8. CURR WORK: \$ EARNED 1992-1993
B1227	G17. JOB LAST 2 YRS: TOT \$ EARN 1992/93
HRS 1994:	
W15912	N3a. Imputation flag
W15913	N4a1. Imputation flag
W15918	N3b. Imputation flag
W15919	N4b1. Imputation flag
W15924	N3c. Imputation flag
W15925	N4c1. Imputation flag
W15930	N3d. Imputation flag
W15931	N4d1. Imputation flag
W15936	N5a. Imputation flag
W15937	N6a1. Imputation flag
W15942	N7a. Imputation flag
W15943	N8a1. Imputation flag
W15948	N5b. Imputation flag
W15949	N6b1. Imputation flag
W15954	N7b. Imputation flag
W15955	N8b1. Imputation flag
W15960	N5c. Imputation flag
W15961	N6c1. Imputation flag
W15966	N7c. Imputation flag
W15967	N8c1. Imputation flag
W15972	N5d. Imputation flag
W15973	N6d1. Imputation flag
W15978	N7d. Imputation flag
W15979	N8d1. Imputation flag
W5912	N3a.R-WAGE/SALARY FROM J
W5913	N4a1.R-AMOUNT INCOME 199
W5914	N4a1. Brackets
W5918	N3b.R-INCOME FROM PROF P
W5919	N4b1.R-AMT INCOME FROM P
W5920	N4b1. Brackets
W5924	N3c.R-INCOME FROM BONUS
W5925	N4c1.R-AMT INCOME FROM B
W5926	N4c1. Brackets
W5930	N3d.R-INCOME FROM SECOND
W5931	N4d1.R-AMT INCOME FROM S
W5932	N4f1. Brackets
W5936	N5a.R-WAGE/SALARY FROM J
W5937	N6a1.R-AMOUNT INCOME 199
W5938	N6a1. Brackets
W5942	N7a.SP-WAGE/SALARY FROM
W5943	N8a1.SP-AMOUNT INCOME 19
W5944	N8a1. Brackets
W5948	N5b.R-INCOME FROM PROF P
W5949	N6b1.R-AMT INCOME FROM P
W5950	N6b1. Brackets
W5954	N7b.SP-INCOME FROM PROF
W5955	N8b1.SP-AMT INCOME FROM
W5956	N8b1. Brackets
W5960	N5c.R-INCOME FROM BONUS
W5961	N6c1.R-AMT INCOME FROM B
W5962	N6c1. Brackets
W5966	N7c.SP-INCOME FROM BONUS
W5967	N8c1.SP-AMT INCOME FROM

W5968	N8c1. Brackets
W5972	N5d.R-INCOME FROM SECOND
W5973	N6d1.R-AMT INCOME FROM S
W5974	N6d1. Brackets
W5978	N7d.SP-INCOME FROM SECON
W5979	N8d1.SP-AMT INCOME FROM
W5980	N8d1. Brackets
AHEAD 1995:	
D4534_2	J57A.R EARNINGS SELF EMP
D4534_3	J57A.R EARNINGS SELF EMP
D4534_4	J57A.R EARNINGS SELF EMP
D4536_2	J57B.R \$ EARNINGS LCY
D4536_3	J57B.R \$ EARNINGS LCY
D4536_4	J57B.R \$ EARNINGS LCY
D4537_2	J57B.DK-1
D4537_3	J57B.DK-1
D4537_4	J57B.DK-1
D4538_2	J57C.DK-2
D4538_3	J57C.DK-2
D4538_4	J57C.DK-2
D4539_2	J57D.DK-3
D4539_3	J57D.DK-3
D4539_4	J57D.DK-3
D4547_2	J58A.SP EARNINGS SELF EMP
D4547_3	J58A.SP EARNINGS SELF EMP
D4547_4	J58A.SP EARNINGS SELF EMP
D4549_2	J58B.SP \$ EARNINGS LCY
D4549_3	J58B.SP \$ EARNINGS LCY
D4549_4	J58B.SP \$ EARNINGS LCY
D4550_2	J58B.DK-1
D4550_3	J58B.DK-1
D4550_4	J58B.DK-1
D4551_2	J58C.DK-2
D4551_3	J58C.DK-2
D4551_4	J58C.DK-2
D4552_2	J58D.DK-3
D4552_3	J58D.DK-3
D4552_4	J58D.DK-3
HRS 1996:	
E3882	J7.R WAGES AND SALARY LCYEAR
E3883	J8.R HOW MUCH WAGES AND SALARY
E3884	J8A.R \$ WAGES AND SALARY DK-25K
E3885	J8B.R \$ WAGES AND SALARY DK-50K
E3886	J8C.R \$ WAGES AND SALARY DK-100K
E3887	J8D.R \$ WAGES AND SALARY DK-5K
E3889	J9.R PROF PRACTICE OR TRADE LCYEAR
E3890	J10.R HOW MUCH PROF PRACTICE OR TRADE
E3891	J10A.R \$ PROF PRAC TRADE DK-25K
E3892	J10B.R \$ PROF PRAC TRADE DK-50K
E3893	J10C.R \$ PROF PRAC TRADE DK-100K
E3894	J10D.R \$ PROF PRAC TRADE DK-5K
E3896	J11.R TIPS, BONUS, COMMISSION LCYEAR
E3897	J11A.R HOW MUCH TIPS, BONUS, COMMISSIO
E3898	J11B.R TIPS BONUS COMMS LCY DK-5K
E3899	J11C.R TIPS BONUS COMMS LCY DK-25K
E3900	J11D.R TIPS BONUS COMMS LCY DK-50K
E3901	J11E.R TIPS BONUS COMMS LCY DK-2.5K
E3902	J12.R 2ND JOB
E3903	J12A.HOW MUCH OTHER INCOME LCY

E3904 J12B.\$ OTHER INCOME LCY DK-5K  
 E3905 J12C.\$ OTHER INCOME LCY DK-25K  
 E3906 J12D.\$ OTHER INCOME LCY DK-50K  
 E3907 J12E.\$ OTHER INCOME LCY DK-2.5K  
 E3915 J15.SP WAGES AND SALARY LCYEAR  
 E3916 J16.SP HOW MUCH WAGES AND SALARY  
 E3917 J16A.SP \$ WAGES AND SALARY DK-25K  
 E3918 J16B.SP \$ WAGES AND SALARY DK-50K  
 E3919 J16C.SP \$ WAGES AND SALARY DK-100K  
 E3920 J16D.SP \$ WAGES AND SALARY DK-5K  
 E3922 J17.SP PROF PRACTICE OR TRADE LCYEAR  
 E3923 J18.SP HOW MUCH PROF PRACTICE OR TRADE  
 E3924 J18A.SP \$ PROF PRAC OR TRADE DK-25K  
 E3925 J18B.SP \$ PROF PRAC OR TRADE DK-50K  
 E3926 J18C.SP \$ PROF PRAC OR TRADE DK-100K  
 E3927 J18D.SP \$ PROF PRAC OR TRADE DK-5K  
 E3929 J19.SP TIPS, BONUSES, COMMISSION LCYEAR  
 E3930 J19A.SP HOW MUCH TIPS, BONUSES, 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

F4679 J16C.SP DK-100,000  
F4680 J16D.SP DK-5,000  
F4682 J17.SP PROF PRACTICE OR TRADE LCYEAR  
F4683 J18.SP HOW MUCH PROF PRACTICE OR TRADE  
F4684 J18A.SP DK-25,000  
F4685 J18B.SP DK-50,000  
F4686 J18C.SP DK-100,000  
F4687 J18D.SP DK-5,000  
F4689 J19.SP TIPS, BONUSES, COMMISSION LCYEAR  
F4690 J19A.SP HOW MUCH TIPS, BONUSES, COMMISSI  
F4691 J19B.SP DK-5K  
F4692 J19C.SP DK-25K  
F4693 J19D.SP DK-50K  
F4694 J19E.SP DK-2.5K  
F4695 J20.SP 2ND JOB RECEIVE OTHER INCOME  
F4696 J20A.SP HOW MUCH OTHER INCOME  
F4697 J20B.SP DK-20K  
F4698 J20C.SP DK-50K  
F4699 J20D.SP DK-100K  
F4700 J20E.SP DK-5K

HRS 2000:

G5081 J7.R WAGES AND SALARY LCYEAR  
G5082 J8.R HOW MUCH WAGES AND SALARY  
G5083 J8A.R DK-5K  
G5084 J8Y1A.R DK-25000  
G5085 J8B.R DK-50000  
G5086 J8C.R DK-100000  
G5087 J8Y1B.R DK-25000  
G5088 J8D.R DK-5000  
G5090 J9.R PROF PRACTICE OR TRADE LCYEAR  
G5091 J10.R HOW MUCH PROF PRACTICE OR TRADE  
G5092 J10A.R DK-25000  
G5093 J10B.R DK-50000  
G5094 J10C.R DK-100000  
G5095 J10D.R DK-5000  
G5096 J11.R RCV TIPS/BONUSES/COMMISSION LCY  
G5097 J11A.R AMT TIPS/BONUS/COMMISSION-LCY  
G5098 J11B.R DK-5000  
G5100 J11D.R DK-50000  
G5101 J11E.R DK-2500  
G5102 J12.R 2ND JOB  
G5103 J12A.HOW MUCH OTHER INCOME LCY  
G5104 J12B.R DK-5000  
G5105 J12C.R DK-25000  
G5106 J12D.R DK-50000  
G5107 J12E.R DK-2500  
G5114 J15.SP WAGES AND SALARY LCYEAR  
G5115 J16.SP HOW MUCH WAGES AND SALARY  
G5116 J16A.SP DK-25000  
G5117 J16B.SP DK-50000  
G5118 J16C.SP DK-100000  
G5119 J16D.SP DK-5000  
G5121 J17.SP PROF PRACTICE OR TRADE LCYEAR  
G5122 J18.SP HOW MUCH PROF PRACTICE OR TRADE  
G5123 J18A.SP DK-25000  
G5124 J18B.SP DK-50000  
G5125 J18C.SP DK-100000  
G5126 J18D.SP DK-5000  
G5128 J19.SP RCV TIPS/BONUS/COMMISSION LCY

G5129	J19A.SP AMT TIPS/BONUS/COMMISSION LCY
G5130	J19B.SP DK-5K
G5131	J19C.SP DK-25K
G5132	J19D.SP DK-50K
G5133	J19E.SP DK-2500
G5134	J20.SP 2ND JOB RECEIVE OTHER INCOME
G5135	J20A.SP HOW MUCH OTHER INCOME
G5136	J20B.SP DK-5K
G5137	J20C.SP DK-25K
G5138	J20D.SP DK-50K
G5139	J20E.SP DK-2500
HRS 2002-2020:	
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	1992-2020 WHETHER FINANCIAL RESPONDENT

<b>Household Capital Income</b>			
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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
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
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
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
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
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
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
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
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
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
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
1	H1IFDIVIN	H1IFDIVIN:W1 ImpFlag-Dividend Inc	Categ
2	H2IFDIVIN	H2IFDIVIN:W2 ImpFlag-Dividend Inc	Categ
3	H3IFDIVIN	H3IFDIVIN:W3 ImpFlag-Dividend Inc	Categ
4	H4IFDIVIN	H4IFDIVIN:W4 ImpFlag-Dividend Inc	Categ
5	H5IFDIVIN	H5IFDIVIN:W5 ImpFlag-Dividend Inc	Categ
6	H6IFDIVIN	H6IFDIVIN:W6 ImpFlag-Dividend Inc	Categ
7	H7IFDIVIN	H7IFDIVIN:W7 ImpFlag-Dividend Inc	Categ
8	H8IFDIVIN	H8IFDIVIN:W8 ImpFlag-Dividend Inc	Categ
9	H9IFDIVIN	H9IFDIVIN:W9 ImpFlag-Dividend Inc	Categ
10	H10IFDIVIN	H10IFDIVIN:W10 ImpFlag-Dividend Inc	Categ
11	H11IFDIVIN	H11IFDIVIN:W11 ImpFlag-Dividend Inc	Categ
12	H12IFDIVIN	H12IFDIVIN:W12 ImpFlag-Dividend Inc	Categ
13	H13IFDIVIN	H13IFDIVIN:W13 ImpFlag-Dividend Inc	Categ
14	H14IFDIVIN	H14IFDIVIN:W14 ImpFlag-Dividend Inc	Categ
15	H15IFDIVIN	H15IFDIVIN:W15 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

## 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	13239.64	69411.47	0.0	3660036.0
H12ICAP	18747	14317.92	107164.99	0.0	9342700.0
H13ICAP	20912	14905.26	126975.32	0.0	10036000.0
H14ICAP	17146	14909.86	81176.36	0.0	3648000.0
H15ICAP	15723	14749.17	71963.08	0.0	3512400.0
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
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
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	3318.42	33727.34	0.0	1848000.0
H14IBUSIN	17146	3169.50	29227.95	0.0	1456000.0
H15IBUSIN	15723	3019.83	40160.04	0.0	3000000.0
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
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
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	2052.80	16465.25	0.0	600000.0
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
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
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	1647.72	11188.51	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	2246.46	15548.32	0.0	451740.0
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
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
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
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

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
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	361.95	3109.33	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	384.80	5683.18	0.0	540000.0
H15ICHKIN	15723	312.73	2051.08	0.0	100000.0
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
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
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	116.89	2340.83	0.0	300000.0
H14ICDIN	17146	105.44	1207.33	0.0	64000.0
H15ICDIN	15723	252.66	5201.01	0.0	500000.0
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

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
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
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
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
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

H2IFSSEMP	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	38561.95	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	5015.20	45754.27	0.0	3500000.0
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	9528	5488.25	41129.27	0.0	2500000.0
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
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	9528	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

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

## 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
0.Receives no income		9690	8634	10581	8769	7883
1.Receives income		10864	10113	10331	8377	7840

### 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
0.No income		9019	8034	9718	8019	7055
1.No imputations		6141	5941	6299	4866	4504
2.Some imputation		5223	4573	4520	3872	3732
9.No Fin resp		171	199	375	389	432

## 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					
.Q=Not asked this wv										
0.Receives no income	19363	17670	19795	16331	14995					
1.Receives income	1191	1077	1117	815	728					

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

## 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					
.Q=Not asked this wv										
0.Receives no income	19201	17498	19664	16132	14815					
1.Receives income	1353	1249	1248	1014	908					

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



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H2IORNT1: Receives-Rental #1 Inc

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7673
1.Receives income		549

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H2IORNT2: Receives-Rental #2 Inc

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8212
1.Receives income		10

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H2IFRNT1: ImpFlag-Rental #1 Inc

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Value		w2
.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

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H2IFRNT2: ImpFlag-Rental #2 Inc

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Value		w2
.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

---

 HwIORNTEX: Receives-Rental Exp Inc
 

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Value		w1	w2
.Q=Not asked this wv			8222
0.Receives no income		12218	11161
1.Receives income		434	259

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 HwIFRNTEX: ImpFlag-Rental Exp Inc
 

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Value		w1	w2
.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

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 HwIOTRSIN: Receives-Trust Inc
 

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Value		w1	w2	w3	w4	w5	w6
.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

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 HwIFTRSIN: ImpFlag-Trust Inc
 

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Value		w1	w2	w3	w4	w5	w6
.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

---

H2IOTRS1: Receives-Trust Inc #1

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8097
1.Receives income		125

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H2IOTRS2: Receives-Trust Inc #2

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8222

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H2IFTRS1: ImpFlag-Trust #1 Inc

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Value		w2
.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

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H2IFTRS2: ImpFlag-Trust #2 Inc

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Value		w2
.Q=Not asked this wv		11420
6.No income		7896
7.DK if income		316
9.No Fin resp		10

## 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					
.Q=Not asked this wv										
0.Receives no income	17641	15971	18336	15062	13766					
1.Receives income	2913	2776	2576	2084	1957					

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

## 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
0.Receives no income	19863	18154	20390	16731	15358
1.Receives income	691	593	522	415	365

## 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
1.Continuous value	334	292	294	190	174
2.Complete bracket	158	134	83	87	85
3.Incomplete bracket	11	18	14	17	13
5.No value/bracket	160	125	116	94	71
6.No income	19332	17580	19615	16000	14511
7.DK if income	388	399	415	369	437
9.No Fin resp	171	199	375	389	432

## H2IOSTK1: Receives-Stocks #1 Inc

Value	w2
.Q=Not asked this wv	11420
0.Receives no income	7165
1.Receives income	1057

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R2IOSTK1: Receives-Stock #1 Inc

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7906
1.Receives income		316

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S2IOSTK1: Receives-Stock #1 Inc

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Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4373
1.Receives income		176

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H2IOSTK2: Receives-Stocks #2 Inc

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8177
1.Receives income		45

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R2IOSTK2: Receives-Stock #2 Inc

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8208
1.Receives income		14

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 S2IOSTK2: Receives-Stock #2 Inc
 

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Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4541
1.Receives income		8

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 R2IOSTK3: Receives-Stock #3 Inc
 

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8220
1.Receives income		2

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 S2IOSTK3: Receives-Stock #3 Inc
 

---

Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4548
1.Receives income		1

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 H2IFSTK1: ImpFlag-Stocks #1 Inc
 

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Value		w2
.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

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R2IFSTK1: ImpFlag-Stock #1 Inc

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Value		w2
.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

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S2IFSTK1: ImpFlag-Stock #1 Inc

---

Value		w2
.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

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H2IFSTK2: ImpFlag-Stocks #2 Inc

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Value		w2
.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



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R2IFSTK2: ImpFlag-Stock #2 Inc

---

Value		w2
.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

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S2IFSTK2: ImpFlag-Stock #2 Inc

---

Value		w2
.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

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R2IFSTK3: ImpFlag-Stock #3 Inc

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Value		w2
.Q=Not asked this wv		11420
1.Continuous value		2
6.No income		8096
7.DK if income		114
9.No Fin resp		10

## S2IFSTK3: ImpFlag-Stock #3 Inc

Value	w2
.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

## 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
0.Receives no income	13387	11752	14312	11507	10541
1.Receives income	7167	6995	6600	5639	5182

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

---

H2IOSAV1: Receives-Savings #1 Inc

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		5611
1.Receives income		2611

---



---

H2IOSAV2: Receives-Savings #2 Inc

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8144
1.Receives income		78

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H2IFSAV1: ImpFlag-Savings #1 Inc

---

Value		w2
.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

---



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H2IFSAV2: ImpFlag-Savings #2 Inc

---

Value		w2
.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

## 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					
0.Receives no income		18799	17414	19727	16156	14816					
1.Receives income		1755	1333	1185	990	907					

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

## HwIOOTH1: 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					
0.Receives no income		20256	18476	20715	16988	15595					
1.Receives income		298	271	197	158	128					

## HwIFOTH11: 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
1.Continuous value	227	195	150	114	100
2.Complete bracket	28	29	27	16	15
3.Incomplete bracket	8	3	3	5	3
5.No value/bracket	25	34	15	20	7
6.No income	19708	17869	19929	16236	14779
7.DK if income	387	418	413	366	387
9.No Fin resp	171	199	375	389	432

## H2IOOTH14: Receives-Other HH Inc #4

Value	w2
.Q=Not asked this wv	11420
0.Receives no income	7878
1.Receives income	344

## H2IFOTH14: ImpFlag-Other HH Inc #4

Value	w2
.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

---

H2IOO THI5: Receives-Other HH Inc #5

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8216
1.Receives income		6

---

H2IFOTH I5: ImpFlag-Other HH Inc #5

---

Value		w2
.Q=Not asked this wv		11420
1.Continuous value		6
6.No income		7891
7.DK if income		315
9.No Fin resp		10

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RwIOSEMP: Receives-Self-Employment Inc

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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

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

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SwIOSEMP: Receives-Self-Employment Inc

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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

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Value		w11	w12	w13	w14	w15
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		11517	10248	11358	9329	8440
1.Receives income		1564	1374	1531	1134	1088

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

## 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
1.Continuous value	1225	1081	1172	860	817
2.Complete bracket	179	138	175	122	138
3.Incomplete bracket	14	15	16	17	18
5.No value/bracket	128	106	124	89	85
6.No income	11292	10011	10956	8966	8031
7.DK if income	100	111	130	80	100
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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 Wave 3-6, the components are the same, as is the case from Wave 7 forward. The components summed in each wave are:

H1ICAP sums income from business, rental 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 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 from Wave 3 forward ask for an amount, how often received, and whether it is the same amount each period. If the same amount is not received each period, then the total amount received last calendar year is



asked. If the same amount is received each period, then the amount is multiplied appropriately for the period to arrive at the total per year. Beginning in Wave 3, questions ask the income from assets immediately following questions on whether the asset is owned. If no asset is owned, then income from the asset is assumed to be \$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, H2IFSFEEMP, 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

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  
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
B1588	J42c-1. INVEST INC: 1992/3 \$ PERIOD-1
B1589	J40-2. INVEST INC: RECEIVE ANY-2
B1590	J41-2. INVEST INC: TYPE-2
B1591	J42-2. INVEST INC: \$ PERIOD-2
B1592	J42a-2. INVEST INC: \$ LAST PERIOD-2
B1593	J42b-2. INVEST INC: TOTAL \$ PD 1992/3-2
B1594	J42c-2. INVEST INC: 1992/3 \$ PERIOD-2
B1595	J43. INVEST INC: ANY END 1992/3
B1596	J43a. INVEST INC END 1992/3: TYPE
B1597	J43b. INVES INC END 92/3: LAST MO RECD-1
B1598	J43c. INVES INC END 92/3: LAST YR RECD-2
B1599	J43d. INVEST INC END1992/3: \$ LAST MO
HRS 1994:	
W15900	N1. Imputation flag
W15901	N1a. Imputation flag
W15906	N2. Imputation flag
W15907	N2a. Imputation flag
W16287	N28a. Imputation flag
W16288	N29a1. Imputation flag
W16295	N28b. Imputation flag
W16296	N29b1. Imputation flag
W16301	N28c. Imputation flag
W16302	N29c1. Imputation flag
W5900	N1.SELF-EMPLOYMENT INCOM
W5901	N1a.AMOUNT SELF-EMPLOYME
W5902	N1a1. Brackets
W5906	N2.INCOME FROM BUSINESS/
W5907	N2a.AMOUNT BUSINESS INCO
W5908	N2a1. Brackets
W6287	N28a.RENTAL INCOME IN 19
W6288	N29a1.AMT RENTAL INCOME
W6289	N29a1. Brackets
W6293	N29-x1.BEFORE/AFTER EXPE
W6294	N29-x2.EXPENSES IN 1993
W6295	N28b.DIVIDEND/INTEREST I
W6296	N29b1.AMOUNT DIVIDEND/IN
W6297	N29b1. Brackets
W6301	N28c.INCOME FROM TRUST F
W6302	N29c1.AMT TRUST FUND/ROY

## AHEAD 1995:

D3983	J16.RENTAL INCOME
D3984	J16A.RENTAL OFTEN PAID
D3985	J16B.RENTAL RECEIVE \$ PERIOD
D3986	J16BA.RENTAL RECEIVE SAME AMOUNT
D3987	J16C.RENTAL RECEIVE \$ LCYEAR
D3989	J16E.RENTAL INCOME DK-1
D3990	J16F.RENTAL INC DK-2
D3991	J16G.RENTAL INC DK-3
D3992	J16H.RENTAL INC DK-4
D4024	J19.BUSINESS INCOME
D4025	J19A.BUSINESS INC OFTEN PAID
D4026	J19B.BUSINESS INC RECEIVE \$ PERIOD
D4027	J19C.BUSINESS INC SAME
D4029	J19D.BUS/FARM INCOME \$ LCYEAR
D4030	J19E.BUSINESS INCOME DK-1
D4031	J19F.BUSINESS INC DK-2
D4032	J19G.BUSINESS INC DK-3
D4033	J19H.BUSINESS INC DK-4
D4357	J38.STOCKS INCOME
D4358	J38A.STOCK INC OFTEN
D4359	J38B.STOCK INCOME \$ PERIOD
D4361	J38D.STOCK INCOME LCY
D4363	J38E.STOCK INCOME DK-1
D4364	J38F.STOCK INC DK-2
D4365	J38G.STOCK INC DK-3
D4400	J42.BONDS INCOME
D4401	J42A.BOND INC OFTEN
D4402	J42B.BOND INCOME \$ PERIOD
D4403	J42C.BOND INCOME SAME
D4404	J42D.BOND INCOME LCY
D4406	J42E.BOND INCOME DK-1
D4407	J42F.BOND INC DK-2
D4408	J42G.BOND INC DK-3
D4440	J45.CHECKING, SAVINGS INCOME
D4441	J45A.CHECKING INC OFTEN
D4442	J45B.CHECKING INCOME \$ PERIOD
D4443	J45C.CHECKING INCOME SAME
D4444	J45D.SAVINGS INTEREST LCY
D4445	J45E.CHECKING, SAVING INCOME DK-1
D4446	J45F.CHECKING, SAVING INC DK-2
D4447	J45G.CHECKING, SAVING INC DK-3
D4482	J49.CDS INCOME
D4483	J49A.CD INC OFTEN
D4484	J49B.CD INCOME \$ PERIOD
D4485	J49C.CD INCOME SAME
D4486	J49D.CD INCOME LCY
D4488	J49E.CD INCOME DK-1
D4489	J49F.CD INC DK-2
D4490	J49G.CD INC DK-3
D4517	J54.OTHER ASSETS INCOME
D4518	J55.OTHER ASSETS INCOME \$
D4519	J55A.J55-DK 1
D4520	J55B.J55-DK 2
D4521	J55C.J55 DK-3
D4522	J55D.J55-DK 4
D4523	J55E.J55 DK-5
D4524	J55F.J55-DK 6
D4534_1	J57A.R EARNINGS SELF EMP

D4536_1	J57B.R \$ EARNINGS LCY
D4537_1	J57B.DK-1
D4538_1	J57C.DK-2
D4539_1	J57D.DK-3
D4540_1	J57E.REPORT PREVIOUS
D4547_1	J58A.SP EARNINGS SELF EMP
D4549_1	J58B.SP \$ EARNINGS LCY
D4550_1	J58B.DK-1
D4551_1	J58C.DK-2
D4552_1	J58D.DK-3
D4562	J60.TRUST FUND INCOME
D4563	J60A. TRUST FUNDS \$ 1994
HRS 1996:	
E3871	J1.R OR SP WORK FOR PAY LCYEAR
E3875	J5.R SELF-EMPLOYMENT LCYEAR
E3876	J6. R SELF-EMPLOYMENT INCOME AMOUNT
E3877	J6A.R \$ SELF-EMPLOYMENT DK-10K
E3878	J6B.R \$ SELF-EMPLOYMENT DK-25K
E3879	J6C.R \$ SELF-EMPLOYMENT DK-100K
E3880	J6D.R \$ SELF-EMPLOYMENT DK-5K
E3908	J13.SP SELF-EMPLOYMENT LCYEAR
E3909	J14.SP HOW MUCH SELF-EMPLOYMENT
E3910	J14A.SP \$ SELF-EMPLOYMENT DK-10K
E3911	J14B.SP \$ SELF-EMPLOYMENT DK-25K
E3912	J14C.SP \$ SELF-EMPLOYMENT DK-100K
E3913	J14D.SP \$ SELF-EMPLOYMENT DK-5K
E4070	J76.REAL ESTATE
E4085	J78.RENTAL INCOME
E4086	J79.RENTAL OFTEN PAID
E4087	J80.RENTAL RECEIVE \$ PERIOD
E4088	J81.RENTAL RECEIVE SAME AMOUNT
E4089	J82.RENTAL RECEIVE \$ LCYEAR
E4091	J82A.RENTAL RECEIVE \$ LC_YR DK-50K
E4092	J82B.RENTAL RECEIVE \$ LC_YR DK-75K
E4093	J82C.RENTAL RECEIVE \$ LC_YR DK-25K
E4096	J83.OWN BUSINESS OR FARM
E4112	J85.BUSINESS INCOME
E4113	J86.BUSINESS INC OFTEN PAID
E4114	J87.BUSINESS INC RECEIVE \$ PERIOD
E4115	J88.BUSINESS INC SAME
E4117	J89.BUS/FARM INCOME \$ LCYEAR
E4118	J89A.BUS/FARM INCOME \$ LC_YR DK-20K
E4119	J89B.BUS/FARM INCOME \$ LC_YR DK-50K
E4120	J89C.BUS/FARM INCOME \$ LC_YR DK-5K
E4121	J89D.BUS/FARM INCOME \$ LC_YR DK-2K
E4122	J89E.BUSINESS TELL EARLIER
E4339	J207.STOCK ASSETS
E4358	J209.STOCKS INCOME
E4359	J210.STOCK INC OFTEN
E4360	J211.STOCK INC RECEIVE \$ PERIOD
E4361	J212.STOCK INC SAME
E4362	J213.STOCK INCOME \$ LCYEAR
E4364	J213A.STOCK INCOME \$ LC_YR DK-5K
E4365	J213B.STOCK INCOME \$ LC_YR DK-2
E4366	J213C.STOCK INCOME \$ LC_YR DK-1K
E4382	J215.BOND ASSETS
E4401	J217.BONDS INCOME
E4402	J218.BONDS INC OFTEN PAID
E4403	J219.BONDS INC RECEIVE \$ PERIOD

E4404 J220.BONDS INC SAME  
E4405 J221.BOND INCOME \$ LCYEAR  
E4407 J221A.BOND INCOME \$ LC\_YR DK-5K  
E4408 J221B.BOND INCOME \$ LC\_YR DK-20K  
E4409 J221C.BOND INCOME \$ LC\_YR DK-1K  
E4425 J222.CHECKING,SAVING ASSETS  
E4441 J224.CHECKING, SAVINGS INCOME  
E4442 J225.CHECKING INC OFTEN  
E4443 J226.CHECKING INC RECEIVE \$ PERIOD  
E4444 J227.CHECKING INC SAME  
E4445 J228.CHECKING INCOME \$ LCYEAR  
E4446 J228A.CHKNG INCOME \$ LC\_YR DK-2  
E4447 J228B.CHKNG INCOME \$ LC\_YR DK-5K  
E4448 J228C.CHKNG INCOME \$ LC\_YR DK-1K  
E4464 J229.CD,TBILL ASSETS  
E4483 J232.CDS INCOME  
E4484 J233.CD INC OFTEN  
E4485 J234.CD INC RECEIVE \$ PERIOD  
E4486 J235.CD INC SAME  
E4487 J236.CD INCOME \$ LCYEAR  
E4489 J236A.CD INCOME \$ LC\_YR DK-2K  
E4490 J236B.CD INCOME \$ LC\_YR DK-5K  
E4491 J236C.CD INCOME \$ LC\_YR DK-1K  
E4513 J239.OTHER ASSETS  
E4515 J240A.OTHER ASSETS DK-50K  
E4519 J242.OTHER ASSETS INCOME \$  
E4520 J242A.OTHER ASSETS INCOME \$ DK-5K  
E4521 J242B.OTHER ASSETS INCOME \$ DK-25K  
E4522 J242C.OTHER ASSETS INCOME \$ DK-1K  
E4563 J244.TRUST FUND INCOME LCY  
E4564 J245.TRUST FUNDS \$LCY

HRS 1998:

F4633 J5.R SELF-EMPLOYMENT LCYEAR  
F4634 J6.R HOW MUCH SELF-EMPLOYMENT  
F4635 J6A.R DK-5K  
F4636 J6A.R DK-10,000  
F4637 J6B.R DK-25,000  
F4638 J6C.R DK-100,000  
F4639 J6B.R DK-10,000  
F4640 J6D.R DK-5,000  
F4669 J13.SP SELF-EMPLOYMENT LCYEAR  
F4670 J14.SP HOW MUCH SELF-EMPLOYMENT  
F4671 J14A.SP DK-10,000  
F4672 J14B.SP DK-25,000  
F4673 J14C.SP DK-100,000  
F4674 J14D.SP DK-5,000  
F4830 J76.REAL ESTATE  
F4845 J78.RENTAL INCOME  
F4846 J79.RENTAL OFTEN PAID  
F4847 J80.RENTAL RECEIVE \$ PERIOD  
F4848 J81.RENTAL RECEIVE SAME AMOUNT  
F4849 J82.RENTAL RECEIVE \$ LCYEAR  
F4851 J82A.RENTAL INCOME DK-50,000  
F4852 J82B.RENTAL INC DK-75,000  
F4853 J82C.RENTAL INC DK-25,000  
F4856 J83.BUSINESS  
F4872 J85.BUSINESS INCOME  
F4873 J86.BUSINESS INC OFTEN PAID  
F4874 J87.BUSINESS INC RECEIVE \$ PERIOD



F4875	J88.BUSINESS INC SAME
F4877	J89.BUS/FARM INCOME \$ LCYEAR
F4878	J89A.BUSINESS INCOME DK-20,000
F4879	J89B.BUSINESS INC DK-50,000
F4880	J89C.BUSINESS INC DK-5,000
F4881	J89D.BUSINESS INC DK-2,000
F4882	J89E.BUSINESS TELL EARLIER
F5099	J207.STOCK ASSETS
F5118	J209.STOCKS INCOME
F5119	J210.STOCK INC OFTEN
F5120	J211.STOCK INC RECEIVE \$ PERIOD
F5121	J212.STOCK INC SAME
F5122	J213.STOCK INCOME \$ LCYEAR
F5124	J213A.STOCK INCOME DK-5K
F5125	J213B.STOCK INC DK-25K
F5126	J213C.STOCK INC DK-1K
F5142	J215.BOND ASSETS
F5161	J217.BONDS INCOME
F5162	J218.BONDS INC OFTEN PAID
F5163	J219.BONDS INC RECEIVE \$ PERIOD
F5164	J220.BONDS INC SAME
F5165	J221.BOND INCOME \$ LCYEAR
F5167	J221A.BOND INCOME DK-5K
F5168	J221B.BOND INC DK-20K
F5169	J221C.BOND INC DK-1K
F5185	J222.CHECKING, SAVING ASSETS
F5201	J224.CHECKING, SAVINGS INCOME
F5202	J225.CHECKING INC OFTEN
F5203	J226.CHECKING INC RECEIVE \$ PERIOD
F5204	J227.CHECKING INC SAME
F5205	J228.CHECKING INCOME \$ LCYEAR
F5206	J228A.CHECKING, SAVING INCOME DK-2
F5207	J228B.CHECKING, SAVING INC DK-5K
F5208	J228C.CHECKING, SAVING INC DK-1K
F5224	J229.CD, TBILL ASSETS
F5243	J232.CDS INCOME
F5244	J233.CD INC OFTEN
F5245	J234.CD INC RECEIVE \$ PERIOD
F5246	J235.CD INC SAME
F5247	J236.CD INCOME \$ LCYEAR
F5249	J236A.CD INCOME DK-2K
F5250	J236B.CD INC DK-5K
F5251	J236C.CD INC DK-1K
F5273	J239.OTHER ASSETS
F5282	J241.OTHER ASSETS INCOME
F5283	J242.OTHER ASSETS INCOME \$
F5284	J242A.DK-5K
F5285	J242B.DK-25K
F5286	J242C.DK-1K
F5323	J244.TRUST FUND INCOME LCY
F5324	J245.TRUST FUNDS \$LCY
HRS 2000:	
G5072	J5.R SELF-EMPLOYMENT LCYEAR
G5073	J6.R HOW MUCH SELF-EMPLOYMENT
G5074	J6A.R DK-5K
G5075	J6Y1A.R DK-10000
G5076	J6B.R DK-25000
G5077	J6C.R DK-100000
G5078	J6Y1B.R DK-10000

G5079	J6D.R DK-5000
G5108	J13.SP SELF-EMPLOYMENT LCYEAR
G5109	J14.SP HOW MUCH SELF-EMPLOYMENT
G5110	J14A.SP DK-10000
G5111	J14B.SP DK-25000
G5112	J14C.SP DK-100000
G5113	J14D.SP DK-5000
G5275	J76.REAL ESTATE
G5290	J78.RENTAL INCOME
G5291	J79.RENTAL OFTEN PAID
G5292	J80.RENTAL RECEIVE \$ PERIOD
G5293	J81.RENTAL RECEIVE SAME AMOUNT
G5294	J82.RENTAL RECEIVE \$ LCYEAR
G5296	J82A.RENTAL INCOME DK-50000
G5297	J82B.RENTAL INC DK-75000
G5298	J82C.RENTAL INC DK-25000
G5301	J83.BUSINESS
G5317	J85.BUSINESS INCOME
G5318	J86.BUSINESS INC OFTEN PAID
G5319	J87.BUSINESS INC RECEIVE \$ PERIOD
G5320	J88.BUSINESS INC SAME
G5322	J89.BUS/FARM INCOME \$ LCYEAR
G5323	J89A.BUSINESS INCOME DK-20000
G5324	J89B.BUSINESS INC DK-50000
G5325	J89C.BUSINESS INC DK-5000
G5326	J89D.BUSINESS INC DK-2000
G5327	J89E.BUSINESS TELL EARLIER
G5554	J207.STOCK ASSETS
G5568	J209.STOCKS INCOME
G5569	J210.STOCK INC OFTEN
G5570	J211.STOCK INC RECEIVE \$ PERIOD
G5571	J212.STOCK INC SAME
G5572	J213.STOCK INCOME \$ LCYEAR
G5574	J213A.STOCK INCOME DK-5K
G5575	J213B.STOCK INC DK-25K
G5576	J213C.STOCK INC DK-1K
G5587	J215.BOND ASSETS
G5602	J217.BONDS INCOME
G5603	J218.BONDS INC OFTEN PAID
G5604	J219.BONDS INC RECEIVE \$ PERIOD
G5605	J220.BONDS INC SAME
G5606	J221.BOND INCOME \$ LCYEAR
G5608	J221A. BOND INCOME DK-5K
G5609	J221B.BOND INC DK-20K
G5610	J221C.BOND INC DK-1K
G5620	J222.CHECKING-SAVING ASSETS
G5636	J224.CHECKING-SAVINGS INCOME
G5637	J225.CHECKING INC OFTEN
G5638	J226.CHECKING INC RECEIVE \$ PERIOD
G5639	J227.CHECKING INC SAME
G5640	J228.CHECKING INCOME \$ LCYEAR
G5641	J228A.CHECKING-SAVING INCOME DK-2K
G5642	J228B.CHECKING-SAVING INC DK-5K
G5643	J228C.CHECKING-SAVING INC DK-1K
G5650	J229.CD-TBILL ASSETS
G5664	J232.CDS INCOME
G5665	J233.CD INC OFTEN
G5666	J234.CD INC RECEIVE \$ PERIOD
G5667	J235.CD INC SAME

G5668	J236.CD INCOME \$ LCYEAR
G5670	J236A.CD INCOME DK-2K
G5671	J236B.CD INC DK-5K
G5672	J236C.CD INC DK-1K
G5694	J239.OTHER ASSETS
G5703	J241.OTHER ASSETS INCOME
G5704	J242.OTHER ASSETS INCOME \$
G5705	J242A.DK-5K
G5706	J242B.DK-25K
G5707	J242C.DK-1K
G5717	J244.TRUST FUND INCOME LCY
G5718	J245.TRUST FUNDS AMT RCV-LCY
HRS 2002:	
HQ385	TRUST OR ROYALTIES INCOME
HQ386	TRUSTS INCOME AMOUNT - LCY
HRS 2002-2020:	
xQ014	R INCOME FROM WORK SELF EMPL - LCY
xQ015	R AMOUNT FROM WORK SELF EMPL LCY
xQ016	R INCOME FROM SELF EMPLOYMENT - MIN
xQ017	R INCOME FROM SELF EMPLOYMENT - MAX
xQ018	R INCOME FROM SELF EMPLOYMENT - RESULT
xQ039	SP INCOME FROM SELF EMPLOYMENT - LCY
xQ040	SP AMOUNT FROM SELF EMPL INCOME LCY
xQ041	SP INC FROM SELF EMPL INC - MIN
xQ042	SP INC FROM SELF EMPL INC - MAX
xQ043	SP INC FROM SELF EMPL INC - RESULT
xQ133	REAL ESTATE ASSET
xQ138	RENTAL INCOME FROM THIS PROPERTY
xQ139	RENTAL INCOME RECEIVE HOW OFTEN
xQ141	RENTAL INCOME AMOUNT LAST PERIOD
xQ142	RENTAL INC SAME AMOUNT PER PERIOD
xQ143	RENTAL INCOME AMOUNT - LCY
xQ144	RENTAL INCOME AMT - MIN
xQ145	RENTAL INCOME AMT - MAX
xQ146	RENTAL INCOME AMT - RESULT
xQ147	BUSINESS OR FARM ASSETS
xQ152	BUSINESS OR FARM INCOME
xQ153	BUSINESS OR FARM INC RECEIVE HOW OFTEN
xQ155	BUSINESS OR FARM INC AMT LAST PERIOD
xQ156	BUSINESS OR FARM INC SAME AMT PER PERIOD
xQ157	BUSINESS OR FARM INC - LCY
xQ158	BUSINESS OR FARM INC - MIN
xQ159	BUSINESS OR FARM INC - MAX
xQ160	BUSINESS OR FARM INC - RESULT
xQ161	BUSINESS INC REPORTED EARLIER IN IW
xQ316	STOCK AND STOCK MUTUAL FUNDS
xQ321	STOCK INCOME
xQ322	STOCK INCOME HOW OFTEN
xQ324	STOCK INCOME AMOUNT LAST PERIOD
xQ325	STOCK INCOME AMOUNT SAME PER PERIOD
xQ326	STOCK INCOME AMOUNT - LCY
xQ327	STOCK INCOME AMOUNT - MIN
xQ328	STOCK INCOME AMOUNT - MAX
xQ329	STOCK INCOME AMOUNT - RESULT
xQ330	BOND ASSETS
xQ335	BOND ASSET INTEREST INCOME
xQ336	BOND INCOME HOW OFTEN
xQ338	BOND INCOME AMOUNT LAST PERIOD
xQ339	BOND INCOME AMOUNT SAME PER PERIOD

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

<b>Individual Income from Employer Pension or Annuity</b>
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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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
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
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
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
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



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
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
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
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
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
2	R2IFANN2	R2IFANN2:W2 ImpFlag-Annuity #2 Inc	Categ
3	R3IFANN2	R3IFANN2:W3 ImpFlag-Annuity #2 Inc	Categ
4	R4IFANN2	R4IFANN2:W4 ImpFlag-Annuity #2 Inc	Categ
5	R5IFANN2	R5IFANN2:W5 ImpFlag-Annuity #2 Inc	Categ
6	R6IFANN2	R6IFANN2:W6 ImpFlag-Annuity #2 Inc	Categ
7	R7IFANN2	R7IFANN2:W7 ImpFlag-Annuity #2 Inc	Categ
8	R8IFANN2	R8IFANN2:W8 ImpFlag-Annuity #2 Inc	Categ
9	R9IFANN2	R9IFANN2:W9 ImpFlag-Annuity #2 Inc	Categ
10	R10IFANN2	R10IFANN2:W10 ImpFlag-Annuity #2 Inc	Categ
11	R11IFANN2	R11IFANN2:W11 ImpFlag-Annuity #2 Inc	Categ
12	R12IFANN2	R12IFANN2:W12 ImpFlag-Annuity #2 Inc	Categ
13	R13IFANN2	R13IFANN2:W13 ImpFlag-Annuity #2 Inc	Categ
14	R14IFANN2	R14IFANN2:W14 ImpFlag-Annuity #2 Inc	Categ
15	R15IFANN2	R15IFANN2:W15 ImpFlag-Annuity #2 Inc	Categ
2	S2IFANN2	S2IFANN2:W2 ImpFlag-Annuity #2 Inc	Categ
3	S3IFANN2	S3IFANN2:W3 ImpFlag-Annuity #2 Inc	Categ
4	S4IFANN2	S4IFANN2:W4 ImpFlag-Annuity #2 Inc	Categ
5	S5IFANN2	S5IFANN2:W5 ImpFlag-Annuity #2 Inc	Categ
6	S6IFANN2	S6IFANN2:W6 ImpFlag-Annuity #2 Inc	Categ
7	S7IFANN2	S7IFANN2:W7 ImpFlag-Annuity #2 Inc	Categ
8	S8IFANN2	S8IFANN2:W8 ImpFlag-Annuity #2 Inc	Categ
9	S9IFANN2	S9IFANN2:W9 ImpFlag-Annuity #2 Inc	Categ
10	S10IFANN2	S10IFANN2:W10 ImpFlag-Annuity #2 Inc	Categ
11	S11IFANN2	S11IFANN2:W11 ImpFlag-Annuity #2 Inc	Categ
12	S12IFANN2	S12IFANN2:W12 ImpFlag-Annuity #2 Inc	Categ
13	S13IFANN2	S13IFANN2:W13 ImpFlag-Annuity #2 Inc	Categ
14	S14IFANN2	S14IFANN2:W14 ImpFlag-Annuity #2 Inc	Categ
15	S15IFANN2	S15IFANN2:W15 ImpFlag-Annuity #2 Inc	Categ
3	R3MANN2	R3MANN2:W3 Monthly-Annuity #2 Inc	Cont
4	R4MANN2	R4MANN2:W4 Monthly-Annuity #2 Inc	Cont
5	R5MANN2	R5MANN2:W5 Monthly-Annuity #2 Inc	Cont
6	R6MANN2	R6MANN2:W6 Monthly-Annuity #2 Inc	Cont
7	R7MANN2	R7MANN2:W7 Monthly-Annuity #2 Inc	Cont
8	R8MANN2	R8MANN2:W8 Monthly-Annuity #2 Inc	Cont
9	R9MANN2	R9MANN2:W9 Monthly-Annuity #2 Inc	Cont
10	R10MANN2	R10MANN2:W10 Monthly-Annuity #2 Inc	Cont
11	R11MANN2	R11MANN2:W11 Monthly-Annuity #2 Inc	Cont
12	R12MANN2	R12MANN2:W12 Monthly-Annuity #2 Inc	Cont
13	R13MANN2	R13MANN2:W13 Monthly-Annuity #2 Inc	Cont
14	R14MANN2	R14MANN2:W14 Monthly-Annuity #2 Inc	Cont
15	R15MANN2	R15MANN2:W15 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
3	R3NFANN2	R3NFANN2:W3 IncMons DK Flag-Annuity #2 Inc	Categ
4	R4NFANN2	R4NFANN2:W4 Incmons DK Flag-Annuity #2 Inc	Categ
5	R5NFANN2	R5NFANN2:W5 IncMons DK Flag-Annuity #2 Inc	Categ
6	R6NFANN2	R6NFANN2:W6 Incmons DK Flag-Annuity #2 Inc	Categ
7	R7NFANN2	R7NFANN2:W7 IncMons DK Flag-Annuity #2 Inc	Categ
8	R8NFANN2	R8NFANN2:W8 IncMons DK Flag-Annuity #2 Inc	Categ
9	R9NFANN2	R9NFANN2:W9 IncMons DK Flag-Annuity #2 Inc	Categ
10	R10NFANN2	R10NFANN2:W10 IncMons DK Flag-Annuity #2 Inc	Categ
11	R11NFANN2	R11NFANN2:W11 IncMons DK Flag-Annuity #2 Inc	Categ
12	R12NFANN2	R12NFANN2:W12 IncMons DK Flag-Annuity #2 Inc	Categ
13	R13NFANN2	R13NFANN2:W13 IncMons DK Flag-Annuity #2 Inc	Categ
14	R14NFANN2	R14NFANN2:W14 IncMons DK Flag-Annuity #2 Inc	Categ

15	R15NFANN2	R15NFANN2:W15 IncMons DK Flag-Annuity #2 Inc	Categ
3	S3NFANN2	S3NFANN2:W3 IncMons DK Flag-Annuity #2 Inc	Categ
4	S4NFANN2	S4NFANN2:W4 Incmons DK Flag-Annuity #2 Inc	Categ
5	S5NFANN2	S5NFANN2:W5 IncMons DK Flag-Annuity #2 Inc	Categ
6	S6NFANN2	S6NFANN2:W6 Incmons DK Flag-Annuity #2 Inc	Categ
7	S7NFANN2	S7NFANN2:W7 IncMons DK Flag-Annuity #2 Inc	Categ
8	S8NFANN2	S8NFANN2:W8 IncMons DK Flag-Annuity #2 Inc	Categ
9	S9NFANN2	S9NFANN2:W9 IncMons DK Flag-Annuity #2 Inc	Categ
10	S10NFANN2	S10NFANN2:W10 IncMons DK Flag-Annuity #2 Inc	Categ
11	S11NFANN2	S11NFANN2:W11 IncMons DK Flag-Annuity #2 Inc	Categ
12	S12NFANN2	S12NFANN2:W12 IncMons DK Flag-Annuity #2 Inc	Categ
13	S13NFANN2	S13NFANN2:W13 IncMons DK Flag-Annuity #2 Inc	Categ
14	S14NFANN2	S14NFANN2:W14 IncMons DK Flag-Annuity #2 Inc	Categ
15	S15NFANN2	S15NFANN2:W15 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
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
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
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
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
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
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
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
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
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

## 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	3245.58	9301.97	0.0	300000.0
R5IPENA	19578	3895.70	13287.55	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	4455.27	14634.78	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	5280.18	60764.97	0.0	7332000.0
R15IPENA	15723	5294.82	21820.04	0.0	900000.0
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	3120.02	8746.26	0.0	225000.0
S5IPENA	13041	3851.65	13296.58	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	4164.75	13983.02	0.0	492000.0
S12IPENA	11622	4887.41	25801.78	0.0	2160000.0
S13IPENA	12889	4078.65	14485.82	0.0	360000.0
S14IPENA	10463	5139.63	76665.59	0.0	7332000.0
S15IPENA	9528	4707.75	18868.43	0.0	780000.0
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
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	9528	0.19	0.40	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
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

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	2938.87	8480.81	0.0	300000.0
R5IPEN	19578	3498.95	11338.50	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	6000000.0
R10IPEN	22034	3302.29	37842.05	0.0	5401560.0
R11IPEN	20554	4006.48	12255.69	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	4735.22	60062.20	0.0	7332000.0
R15IPEN	15723	4677.21	18837.01	0.0	900000.0
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	2917.07	8234.10	0.0	225000.0
S5IPEN	13041	3605.54	12759.54	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	3867.55	12697.96	0.0	300000.0
S12IPEN	11622	4514.84	24977.93	0.0	2160000.0
S13IPEN	12889	3684.88	13035.12	0.0	360000.0
S14IPEN	10463	4624.08	76052.25	0.0	7332000.0
S15IPEN	9528	4238.06	16560.42	0.0	780000.0
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
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	9528	0.18	0.38	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
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
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	306.71	3365.45	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	448.80	7757.54	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	617.61	10662.87	0.0	888000.0
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	202.95	2392.17	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	9528	469.69	8698.14	0.0	650400.0
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
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	9528	0.03	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
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
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	3766.28	11575.71	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	4326.61	57384.89	0.0	7332000.0
R15IPEN1	15723	4394.91	18140.93	0.0	900000.0
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	3664.23	12072.92	0.0	300000.0
S12IPEN1	11622	4298.60	24623.49	0.0	2160000.0
S13IPEN1	12889	3464.62	12052.61	0.0	360000.0
S14IPEN1	10463	4199.45	72702.87	0.0	7332000.0
S15IPEN1	9528	4003.42	15810.72	0.0	780000.0
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

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	9528	0.18	0.38	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
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
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	1475.77	1650.45	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	1870.99	10575.68	7.0	611000.0
R15MPEN1	3353	1776.14	3005.52	7.0	75000.0

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	1687.46	1820.58	8.0	25000.0
S12MPEN1	2333	1835.48	4294.48	9.0	180000.0
S13MPEN1	2137	1805.42	1891.99	5.8	30000.0
S14MPEN1	1733	2184.53	14767.64	8.0	611000.0
S15MPEN1	1700	1933.26	2619.59	14.6	65000.0
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
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
R2IPEN2	19642	62.40	730.08	0.0	21060.0
R3IPEN2	17991	107.75	978.75	0.0	36000.0
R4IPEN2	21384	131.67	1850.77	0.0	150000.0
R5IPEN2	19578	136.85	1433.93	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	247.70	2465.62	0.0	160800.0
S2IPEN2	13674	68.88	781.75	0.0	21060.0

S3IPEN2	12334	99.37	949.37	0.0	36000.0
S4IPEN2	14516	103.94	1122.91	0.0	70148.0
S5IPEN2	13041	113.41	1364.91	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	9528	206.64	2436.88	0.0	160800.0
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
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	9528	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

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
R3MPEN2	207	405.51	365.07	13.0	1700.0
R4MPEN2	595	415.25	840.48	5.0	12500.0
R5MPEN2	632	373.70	568.00	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	679.91	966.21	12.0	13400.0
S3MPEN2	152	425.99	363.85	13.0	1700.0
S4MPEN2	319	416.82	504.42	9.0	5845.7
S5MPEN2	327	402.38	617.22	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
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
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
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
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	9528	27.99	757.82	0.0	48000.0
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
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	9528	0.00	0.06	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
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
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
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
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
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
R2IANN1	19642	201.47	3950.93	0.0	480000.0
R3IANN1	17991	288.39	8206.06	0.0	720000.0
R4IANN1	21384	261.81	2838.81	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	360.47	6285.03	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	474.34	8075.79	0.0	864000.0
S2IANN1	13674	171.17	2102.49	0.0	114000.0
S3IANN1	12334	258.72	7311.71	0.0	720000.0
S4IANN1	14516	181.24	2171.78	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	9528	339.38	4059.90	0.0	228000.0
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
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	9528	0.03	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
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
R3MANN1	153	723.71	1955.05	16.0	23000.0
R4MANN1	679	761.05	1248.97	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	834.18	2599.36	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	1114.80	3443.45	0.0	72000.0
S3MANN1	120	871.82	2249.85	16.0	23000.0
S4MANN1	351	695.08	1123.99	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
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
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
R2IANN2	19642	3.60	133.87	0.0	8160.0
R3IANN2	17991	27.62	732.74	0.0	60000.0
R4IANN2	21384	29.09	705.27	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
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	9528	48.68	1526.19	0.0	132000.0
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
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	9528	0.00	0.07	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
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
R3MANN2	22	215.59	213.45	7.0	650.0
R4MANN2	137	418.21	679.66	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
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
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
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
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
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	9528	81.63	5229.18	0.0	360000.0
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
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	9528	0.00	0.04	0.0	1.0
R2IFANN3	11420	6.03	0.33	1.0	9.0
R3IFANN3	17991	6.02	0.33	1.0	9.0
R4IFANN3	21384	6.03	0.38	1.0	9.0
R5IFANN3	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
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
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
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
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
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

## 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
0.Receives no income		15603	13870	16297	13326	12053
1.Receives income		4951	4877	4615	3820	3670

### 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		10429	9085	10565	8555	7672
1.Receives income		2652	2537	2324	1908	1856

## 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
0.No income		15249	13514	15736	12799	11489
1.No imputations		4109	4015	3727	3122	2943
2.Some imputation		1025	1019	1074	836	859
9.No Fin resp		171	199	375	389	432

## 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
0.No income		10170	8822	10107	8129	7234
1.No imputations		2220	2119	1891	1551	1491
2.Some imputation		548	521	575	454	464
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		143	160	316	329	339

## 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
0.Receives no income		16006	14278	16645	13664	12370
1.Receives income		4548	4469	4267	3482	3353

## 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		10633	9289	10752	8730	7828
1.Receives income		2448	2333	2137	1733	1700

## 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
0.No income		15721	14000	16178	13197	11872
1.No imputations		3888	3792	3571	2946	2785
2.Some imputation		774	756	788	614	634
9.No Fin resp		171	199	375	389	432

## 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
0.No income		10422	9065	10352	8339	7432
1.No imputations		2097	2007	1797	1467	1406
2.Some imputation		419	390	424	328	351
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		143	160	316	329	339

## 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					
0.Receives no income		19834	18051	20269	16556	15196					
1.Receives income		720	696	643	590	527					

## 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					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12754	11309	12582	10174	9284					
1.Receives income		327	313	307	289	244					

## 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					
0.No income		19413	17599	19596	15936	14517					
1.No imputations		521	498	430	410	367					
2.Some imputation		449	451	511	411	407					
9.No Fin resp		171	199	375	389	432					

## 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
0.No income		12471	11013	12094	9705	8788
1.No imputations		239	220	199	195	179
2.Some imputation		228	229	280	234	222
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		143	160	316	329	339

## 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
0.Receives no income		16006	14278	16645	13664	12370
1.Receives income		4548	4469	4267	3482	3353

## 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		10633	9289	10752	8730	7828
1.Receives income		2448	2333	2137	1733	1700

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

## 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
1.Continuous value	2111	2010	1806	1474	1418
2.Complete bracket	71	90	98	72	75
3.Incomplete bracket	14	19	16	9	11
5.No value/bracket	216	180	181	139	137
6.No income	10422	9065	10352	8339	7432
7.DK if income	104	98	120	101	116
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.M=Oth Missing	16006	14278	16645	13664	12370
.Q=Not asked this wv					
0.Num mos known	4005	3962	3755	3068	2866
1.DK num mos, used 12	543	507	512	414	487

## 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
.M=Oth Missing	10633	9289	10751	8730	7821
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	2180	2118	1933	1552	1480
1.DK num mos, used 12	268	215	204	181	220

## 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
0.Receives no income	19890	18087	20289	16582	15232
1.Receives income	664	660	623	564	491

## 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					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12740	11301	12599	10211	9288					
1.Receives income		341	321	290	252	240					

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



## 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
1.Continuous value	294	281	248	223	198
2.Complete bracket	6	10	13	10	14
3.Incomplete bracket	3			2	1
5.No value/bracket	38	29	29	17	24
6.No income	12594	11142	12279	9869	8945
7.DK if income	3		4	13	7
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.M=Oth Missing	19890	18087	20289	16582	15232
.Q=Not asked this wv					
0.Num mos known	592	597	570	514	432
1.DK num mos, used 12	72	63	53	50	59

## 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
.M=Oth Missing	12740	11301	12598	10211	9281
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	304	289	267	234	207
1.DK num mos, used 12	37	32	23	18	33

## 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
0.Receives no income	20475	18661	20832	17066	15656
1.Receives income	79	86	80	80	67

## 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
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	13042	11580	12856	10426	9496
1.Receives income	39	42	33	37	32

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

## 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
1.Continuous value	30	38	26	31	26
2.Complete bracket	2		2	1	3
3.Incomplete bracket				1	
5.No value/bracket	7	4	5	4	3
6.No income	12896	11420	12536	10084	9151
7.DK if income	3		4	13	6
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.M=Oth Missing	20475	18661	20832	17066	15656
.Q=Not asked this wv					
0.Num mos known					
1.DK num mos, used 12	79	86	80	80	67

## 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
.M=Oth Missing	13042	11580	12855	10426	9489
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known					
1.DK num mos, used 12	39	42	33	37	32

## 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
0.Receives no income	19836	18052	20271	16558	15196
1.Receives income	718	695	641	588	527

## 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					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12755	11309	12583	10174	9284					
1.Receives income		326	313	306	289	244					

## 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					
1.Continuous value		537	505	444	417	385					
2.Complete bracket		60	59	53	38	37					
3.Incomplete bracket		9	12	13	6	10					
5.No value/bracket		99	100	113	100	66					
6.No income		19415	17600	19598	15938	14517					
7.DK if income		263	272	316	258	276					
9.No Fin resp		171	199	375	389	432					

## 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
1.Continuous value	244	221	204	198	187
2.Complete bracket	29	29	27	16	17
3.Incomplete bracket	6	4	5	3	3
5.No value/bracket	46	50	60	58	25
6.No income	12472	11013	12095	9705	8788
7.DK if income	141	145	182	154	169
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.M=Oth Missing	19836	18052	20271	16558	15196
.Q=Not asked this wv					
0.Num mos known	618	579	520	474	417
1.DK num mos, used 12	100	116	121	114	110

## 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
.M=Oth Missing	12755	11309	12582	10174	9277
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	290	258	248	236	204
1.DK num mos, used 12	36	55	58	53	40

## 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
0.Receives no income	20428	18603	20799	17042	15625
1.Receives income	126	144	113	104	98

## 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
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	13030	11562	12835	10419	9484
1.Receives income	51	60	54	44	44

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

## 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
1.Continuous value	37	37	37	33	30
2.Complete bracket	5	8	3	2	2
3.Incomplete bracket	2				1
5.No value/bracket	7	15	14	9	11
6.No income	12881	11401	12511	10056	9107
7.DK if income	6	1	8	34	38
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339



## 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
.M=Oth Missing	20428	18603	20799	17042	15625
.Q=Not asked this wv					
0.Num mos known	109	118	90	83	84
1.DK num mos, used 12	17	26	23	21	14

## 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
.M=Oth Missing	13030	11562	12834	10419	9477
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	45	53	46	36	42
1.DK num mos, used 12	6	7	8	8	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
.Q=Not asked this wv					
0.Receives no income	20509	18699	20874	17117	15693
1.Receives income	45	48	38	29	30

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	13065	11602	12872	10452	9515
1.Receives income	16	20	17	11	13

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	10	9	10	8	8
2.Complete bracket		2	2	1	1
3.Incomplete bracket		1			
5.No value/bracket	6	8	5	2	4
6.No income	12916	11441	12548	10089	9138
7.DK if income	6	1	8	34	38
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.M=Oth Missing	20509	18699	20874	17117	15693
.Q=Not asked this wv					
0.Num mos known					
1.DK num mos,used 12	45	48	38	29	30

## 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
.M=Oth Missing	13065	11602	12871	10452	9508
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known					
1.DK num mos, used 12	16	20	17	11	13

## 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, RwnNFANN1-RwnNFANN3) 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 suggest that this pension started in 2003 (LQ257\_1). Therefore, we have decided to consider this a monthly amount, which again will result in the large annual total stated above.

### **Cross Wave Differences in Original HRS Data**

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

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

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

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

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

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

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

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

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

## 5.STOCKS AND BONDS

## 7.OTHER

## 8.DK

## 9.RF

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

- a) "Did you receive any other regular income in (last calendar year) that you no longer receive?"
- b) "What type of income was that?"

(Same categories as above)

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

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

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

Beginning in Wave 10, if a Respondent states 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**

## 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  
 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
W16134	N21x1. Imputation flag
W16136	N21y. Imputation flag
W16137	N21z. Imputation flag
W16138	N21aa. Imputation flag
W16146	N21mm. Imputation flag
W16154	N21uu. Imputation flag
W6071	N20.RETIREMENT PENSIONS?
W6072	N20a.WHO RECEIVES PENSIO
W6073	N20b.>1 PENSION?
W6074	N20c.NUMBER PENSIONS
W6075	N20d.AMT LAST MONTH-PENS
W6077	N20f.MONTH START RECEIVI
W6078	N20f.YEAR START RECEIVIN
W6083	N20q.AMT LAST MONTH-PENS
W6085	N20s.MONTH START RECEIVI
W6086	N20s.YEAR START RECEIVIN
W6091	N20x1.AMT LAST MONTH-OTH
W6093	N20y.SP->1 PENSION?
W6094	N20z.SP-NUMBER PENSIONS



W6095	N20aa.SP-AMT LAST MONTH-
W6097	N20cc.SP-MONTH START REC
W6098	N20cc.SP-YEAR START RECE
W6103	N20mm.SP-AMT LAST MONTH-
W6105	N20pp.SP-MONTH START REC
W6106	N20pp.SP-YEAR START RECE
W6111	N20uu.SP-AMT LAST MONTH-
W6114	N21.ANNUITIES?
W6115	N21a.WHO RECEIVES ANNUIT
W6116	N21b.>1 ANNUITY?
W6117	N21c.NUMBER OF ANNUITIES
W6118	N21d.AMT LAST MONTH-ANNU
W6120	N21f.MONTH START RECEIVI
W6121	N21f.YEAR START RECEIVIN
W6126	N21q.AMT LAST MONTH-ANNU
W6128	N21s.MONTH START RECEIVI
W6129	N21s.YEAR START RECEIVIN
W6134	N21x1.AMT LAST MONTH-OTH
W6136	N21y.SP->1 ANNUITY?
W6137	N21z.SP-NUMBER OF ANNUIT
W6138	N21aa.SP-AMT LAST MONTH-
W6140	N21cc.SP-MONTH START REC
W6141	N21cc.SP-YEAR START RECE
W6146	N21mm.SP-AMT LAST MONTH-
W6148	N21pp.SP-MONTH START REC
W6149	N21pp.SP-YEAR START RECE
W6154	N21uu.SP-AMT LAST MONTH-
AHEAD 1995:	
D4191	J30.RET PENSION
D4192	J30A.WHO RECD PENSION
D4193	J30B.>1 PENSION
D4194	J30C.#PENSIONS
D4198	J30D.AMT PENSION-1
D4200	J30F.YEAR START PENSION-1
D4201	J30G.YEAR START PENSION-1
D4213	J30D.2ND (LARGEST) PENSION-2
D4215	J30F.YEAR START PENSION-2
D4216	J30G.MONTH START PENSION-2
D4221	J30U.OTHER PENSIONS
D4226	J31.PENSION SP
D4227	J31A.#PENSIONS SP
D4229	J31C.AMT PENSION SP-1
D4231	J31E.YEAR START PENSION SP-1
D4232	J31F.MONTH START PENSION SP-1
D4238	J31K. 2ND (LARGEST) PENSION SP-2
D4246	J31E.YEAR START PENSION SP-2
D4247	J31F.MONTH START PENSION SP-2
D4253	J31U.OTHER PENSIONS SP
D4266	J33.INCOME ANNUITIES
D4267	J33A.WHO RECD ANNUITY
D4268	J33B.>1 ANNUITY INC
D4269	J33C.# ANNUITIES INC
D4271	J33D.AMT ANNUITY INC-1
D4273	J33F.YEAR START ANNUITY INC-1
D4274	J33G.MONTH START ANNUITY INC-1
D4285	J33D.2ND (LARGEST) ANNUITY INC-2
D4288	J33F.YEAR START ANNUITY INC-2
D4289	J33G.MONTH START ANNUITY INC-2
D4294	J34.OTHER ANNUITIES

D4299	J35.>1 ANNUITIES SPOUSE
D4300	J35A.# ANNUITIES SP
D4302	J35C.AMT ANNUITY INC SP-1
D4304	J35E.YEAR START ANNUITY INC SP-1
D4305	J35E.MONTH START ANNTY
D4315	J35B.2ND (LARGEST) ANNUITY INC SP-2
D4318	J35E.YEAR START ANNUITY INC SP-2
D4319	J35P.MONTH START ANNUITY INC SP-2
D4324	J35U.OTHER ANNUITY INC SP
HRS 1996:	
E4209	J127.RET PENSION
E4210	J128.WHO RECD PENSION
E4211	J129.>1 PENSION
E4212	J130.#PENSIONS
E4214_1	J132.AMT PENSION LAST MONTH
E4214_2	J132.AMT PENSION LAST MONTH
E4215_1	J132A.\$ PENSION LAST MONTH DK-1K
E4215_2	J132A.\$ PENSION LAST MONTH DK-1K
E4216_1	J132B.\$ PENSION LAST MONTH DK-2K
E4216_2	J132B.\$ PENSION LAST MONTH DK-2K
E4217_1	J143C.\$ PENSION LAST MONTH DK-4K
E4217_2	J143C.\$ PENSION LAST MONTH DK-4K
E4218_1	J143D.\$ PENSION LAST MONTH DK-500
E4218_2	J143D.\$ PENSION LAST MONTH DK-500
E4223_1	J137.PENSION START YEAR
E4223_2	J137.PENSION START YEAR
E4224_1	J138.PENSION START MONTH
E4224_2	J138.PENSION START MONTH
E4232	J143.OTHER PENSIONS
E4234	J145.PENSION SP
E4235	J146.#PENSIONS SP
E4237_1	J148.SP AMT PENSION LAST MONTH
E4237_2	J148.SP AMT PENSION LAST MONTH
E4238_1	J148A.\$ SP PENSION LAST MONTH DK-1K
E4238_2	J148A.\$ SP PENSION LAST MONTH DK-1K
E4239_1	J148B.\$ SP PENSION LAST MONTH DK-2K
E4239_2	J148B.\$ SP PENSION LAST MONTH DK-2K
E4240_1	J148C.\$ SP PENSION LAST MONTH DK-4K
E4240_2	J148C.\$ SP PENSION LAST MONTH DK-4K
E4241_1	J148D.\$ SP PENSION LAST MONTH DK-500
E4241_2	J148D.\$ SP PENSION LAST MONTH DK-500
E4246_1	J153.SP PENSION START YEAR
E4246_2	J153.SP PENSION START YEAR
E4247_1	J153.SP PENSION START MONTH
E4247_2	J153.SP PENSION START MONTH
E4258	J159.OTHER PENSIONS SP
E4263	J163.INCOME ANNUITIES
E4264	J164.WHO RECD ANNUITY
E4265	J165.>1 ANNUITY INC
E4266	J166.# ANNUITIES INC
E4269_1	J168.AMT ANNUITY INC
E4269_2	J168.AMT ANNUITY INC
E4270_1	J168A.\$ ANNUITY INC DK-1K
E4270_2	J168A.\$ ANNUITY INC DK-1K
E4271_1	J168B.\$ ANNUITY INC DK-2K
E4271_2	J168B.\$ ANNUITY INC DK-2K
E4272_1	J168C.\$ ANNUITY INC DK-4K
E4272_2	J168C.\$ ANNUITY INC DK-4K
E4273_1	J168D.\$ ANNUITY INC DK-500

E4273_2	J168D.\$ ANNUITY INC DK-500
E4275_1	J170.ANNUITY INC START YEAR
E4275_2	J170.ANNUITY INC START YEAR
E4276_1	J171.ANNUITY INC START MONTH
E4276_2	J171.ANNUITY INC START MONTH
E4291	J176.OTHER ANNUITIES
E4295	J178.>1 ANNUITIES SPOUSE
E4296	J179.# ANNUITIES SP
E4298_1	J181.SP AMT ANNUITY INC
E4298_2	J181.SP AMT ANNUITY INC
E4299_1	J181A.\$ SP ANNUITY INC DK-1K
E4299_2	J181A.\$ SP ANNUITY INC DK-1K
E4300_1	J181B.\$ SP ANNUITY INC DK-2K
E4300_2	J181B.\$ SP ANNUITY INC DK-2K
E4301_1	J181C.\$ SP ANNUITY INC DK-4K
E4301_2	J181C.\$ SP ANNUITY INC DK-4K
E4302_1	J181D.\$ SP ANNUITY INC DK-500
E4302_2	J181D.\$ SP ANNUITY INC DK-500
E4304_1	J183.SP ANNUITY INC START YEAR
E4304_2	J183.SP ANNUITY INC START YEAR
E4305_1	J184.SP ANNTY START MONTH
E4305_2	J184.SP ANNTY START MONTH
E4320	J188A.OTHER ANNUITY INC SP
HRS 1998:	
F4969	J127.RET PENSION
F4970	J128.WHO RECD PENSION
F4971	J129.>1 PENSION
F4972	J130.#PENSIONS
F4974_1	J132.AMT PENSION LAST MONTH
F4974_2	J132.AMT PENSION LAST MONTH
F4975_1	J132A.DK-1K
F4975_2	J132A.DK-1K
F4976_1	J132B.DK-2K
F4976_2	J132B.DK-2K
F4977_1	J132C.DK-4K
F4977_2	J132C.DK-4K
F4978_1	J132D.DK-500
F4978_2	J132D.DK-500
F4983_1	J137.PENSION START YEAR
F4983_2	J137.PENSION START YEAR
F4984_1	J138.PENSION START MONTH
F4984_2	J138.PENSION START MONTH
F4992	J143.OTHER PENSIONS
F4994	J145.PENSION SP
F4995	J146.#PENSIONS SP
F4996_1	J147.SP PENSION LOOP
F4996_2	J147.SP PENSION LOOP
F4998_1	J148A.DK-1K
F4998_2	J148A.DK-1K
F4999_1	J148B.DK-2K
F4999_2	J148B.DK-2K
F5000_1	J148C.DK-4K
F5000_2	J148C.DK-4K
F5001_1	J148D.DK-500
F5001_2	J148D.DK-500
F5006_1	J153.PENSION START YEAR
F5006_2	J153.PENSION START YEAR
F5007_1	J153.PENSION START MONTH
F5007_2	J153.PENSION START MONTH

F5018	J159.OTHER PENSIONS SP
F5023	J163.INCOME ANNUITIES
F5024	J164.WHO RECD ANNUITY
F5025	J165.>1 ANNUITY INC
F5026	J166.# ANNUITIES INC
F5029_1	J168.AMT ANNUITY INC
F5029_2	J168.AMT ANNUITY INC
F5030_1	J168A.DK-1K
F5030_2	J168A.DK-1K
F5031_1	J168B.DK-2K
F5031_2	J168B.DK-2K
F5032_1	J168C.DK-4K
F5032_2	J168C.DK-4K
F5033_1	J168D.DK-500
F5033_2	J168D.DK-500
F5035_1	J170.ANNUITY INC START YEAR
F5035_2	J170.ANNUITY INC START YEAR
F5036_1	J171.ANNUITY INC START MONTH
F5036_2	J171.ANNUITY INC START MONTH
F5051	J176.OTHER ANNUITIES
F5055	J178.>1 ANNUITIES SPOUSE
F5056	J179.# ANNUITIES SP
F5058_1	J181.AMT ANNUITY INC SP
F5058_2	J181.AMT ANNUITY INC SP
F5059_1	J181A.DK-1K
F5059_2	J181A.DK-1K
F5060_1	J181B.DK-2K
F5060_2	J181B.DK-2K
F5061_1	J181C.DK-4K
F5061_2	J181C.DK-4K
F5062_1	J181D.DK-500
F5062_2	J181D.DK-500
F5064_1	J183.ANNUITY INC SP START YEAR
F5064_2	J183.ANNUITY INC SP START YEAR
F5065_1	J184.ANNTY START MONTH
F5065_2	J184.ANNTY START MONTH
F5079	J188A.OTHER ANNUITY INC SP
HRS 2000:	
G5424	J127.RET PENSION
G5425	J128.WHO RECD PENSION
G5426	J129.>1 PENSION
G5427	J130.#PENSIONS
G5429_1	J132.AMT PENSION LAST MONTH
G5429_2	J132.AMT PENSION LAST MONTH
G5430_1	J132A.DK-1K
G5430_2	J132A.DK-1K
G5431_1	J132B.DK-2K
G5431_2	J132B.DK-2K
G5432_1	J132C.DK-4K
G5432_2	J132C.DK-4K
G5433_1	J132D.DK-500
G5433_2	J132D.DK-500
G5438_1	J137.PENSION START YEAR
G5438_2	J137.PENSION START YEAR
G5439_1	J138.PENSION START MONTH
G5439_2	J138.PENSION START MONTH
G5447	J143.OTHER PENSIONS
G5449	J145.PENSION SP
G5450	J146.#PENSIONS SP

G5453_1	J148A.DK-1K
G5453_2	J148A.DK-1K
G5454_1	J148B.DK-2K
G5454_2	J148B.DK-2K
G5455_1	J148C.DK-4K
G5455_2	J148C.DK-4K
G5456_1	J148D.DK-500
G5456_2	J148D.DK-500
G5461_1	J153.PENSION START YEAR
G5461_2	J153.PENSION START YEAR
G5462_1	J153Y1.PENSION START MONTH
G5462_2	J153Y1.PENSION START MONTH
G5473	J159.OTHER PENSIONS SP
G5478	J163.INCOME ANNUITIES
G5479	J164.WHO RECD ANNUITY
G5480	J165.>1 ANNUITY INC
G5481	J166.# ANNUITIES INC
G5484_1	J168.AMT ANNUITY INC
G5484_2	J168.AMT ANNUITY INC
G5485_1	J168A.DK-1K
G5485_2	J168A.DK-1K
G5486_1	J168B.DK-2K
G5486_2	J168B.DK-2K
G5487_1	J168C.DK-4K
G5487_2	J168C.DK-4K
G5488_1	J168D.DK-500
G5488_2	J168D.DK-500
G5490_1	J170.ANNUITY INC START YEAR
G5490_2	J170.ANNUITY INC START YEAR
G5491_1	J171.ANNUITY INC START MONTH
G5491_2	J171.ANNUITY INC START MONTH
G5506	J176.OTHER ANNUITIES
G5510	J178.>1 ANNUITIES SPOUSE
G5511	J179.# ANNUITIES SP
G5513_1	J181.AMT ANNUITY INC SP
G5513_2	J181.AMT ANNUITY INC SP
G5514_1	J181A.DK-1K
G5514_2	J181A.DK-1K
G5515_1	J181B.DK-2K
G5515_2	J181B.DK-2K
G5516_1	J181C.DK-4K
G5516_2	J181C.DK-4K
G5517_1	J181D.DK-500
G5517_2	J181D.DK-500
G5519_1	J183.ANNUITY INC SP START YEAR
G5519_2	J183.ANNUITY INC SP START YEAR
G5520_1	J184.ANNTY START MONTH
G5520_2	J184.ANNTY START MONTH
G5534	J188A.OTHER ANNUITY INC SP
HRS 2002-2020:	
xQ215	PENSION RETIREMENT INCOME
xQ216	WHO REC PENSION RETIREMENT INC
xQ217	R INCOME FR MORE THAN ONE PENSION
xQ218	NUMBER OF PENSIONS R RECEIVED
xQ220_1	R AMT RECV FR PENSION - LAST MONTH -1
xQ220_2	R AMT RECV FR PENSION - LAST MONTH -2
xQ221_1	R AMT RECV FROM PENSION - MIN -1
xQ221_2	R AMT RECV FROM PENSION - MIN -2
xQ222_1	R AMT RECV FROM PENSION - MAX -1

xQ222\_2 R AMT RECV FROM PENSION - MAX -2  
 xQ223\_1 R AMT RECV FROM PENSION - RESULT -1  
 xQ223\_2 R AMT RECV FROM PENSION - RESULT -2  
 xQ231\_1 R YEAR PENSION STARTED -1  
 xQ231\_2 R YEAR PENSION STARTED -2  
 xQ232\_1 R MONTH PENSION STARTED -1  
 xQ232\_2 R MONTH PENSION STARTED -2  
 xQ238 OTHER PENSIONS  
 xQ243 SP PENSION  
 xQ244 SP NUMBER OF PENSIONS  
 xQ246\_1 SP AMT RECV FR PENSION - LAST MONTH -1  
 xQ246\_2 SP AMT RECV FR PENSION - LAST MONTH -2  
 xQ247\_1 SP AMT RECV FROM PENSION - MIN -1  
 xQ247\_2 SP AMT RECV FROM PENSION - MIN -2  
 xQ248\_1 SP AMT RECV FROM PENSION - MAX -1  
 xQ248\_2 SP AMT RECV FROM PENSION - MAX -2  
 xQ249\_1 SP AMT RECV FROM PENSION - RESULT -1  
 xQ249\_2 SP AMT RECV FROM PENSION - RESULT -2  
 xQ257\_1 SP YEAR PENSION STARTED -1  
 xQ257\_2 SP YEAR PENSION STARTED -2  
 xQ258\_1 SP MONTH PENSION STARTED -1  
 xQ258\_2 SP MONTH PENSION STARTED -2  
 xQ264 SP ALL OTH PENS AMT REC - LAST MONTH  
 xQ273 R OR SP INCOME FROM ANNUITIES  
 xQ274 WHO RECEIVED INC FROM ANNUITIES  
 xQ275 R INCOME FROM MORE THAN ONE ANNUITIES  
 xQ276 R NUMBER OF ANNUITIES INCOME  
 xQ278\_1 R AMT FROM ANNUITY - LAST MONTH -1  
 xQ278\_2 R AMT FROM ANNUITY - LAST MONTH -2  
 xQ279\_1 R AMT FROM ANNUITY - MIN -1  
 xQ279\_2 R AMT FROM ANNUITY - MIN -2  
 xQ280\_1 R AMT FROM ANNUITY - MAX -1  
 xQ280\_2 R AMT FROM ANNUITY - MAX -2  
 xQ281\_1 R AMT FROM ANNUITY - RESULT -1  
 xQ281\_2 R AMT FROM ANNUITY - RESULT -2  
 xQ283\_1 R YEAR ANNUITY PMT STARTED -1  
 xQ283\_2 R YEAR ANNUITY PMT STARTED -2  
 xQ284\_1 R MONTH ANNUITY PMT STARTED -1  
 xQ284\_2 R MONTH ANNUITY PMT STARTED -2  
 xQ290 OTHER ANNUITIES  
 xQ295 >1 ANNUITIES SP  
 xQ296 NUMBER OF ANNUITIES SP  
 xQ298\_1 SP AMT FROM ANNUITY - LAST MONTH -1  
 xQ298\_2 SP AMT FROM ANNUITY - LAST MONTH -2  
 xQ299\_1 SP AMT FROM ANNUITY - MIN -1  
 xQ299\_2 SP AMT FROM ANNUITY - MIN -2  
 xQ300\_1 SP AMT FROM ANNUITY - MAX -1  
 xQ300\_2 SP AMT FROM ANNUITY - MAX -2  
 xQ301\_1 SP AMT FROM ANNUITY - RESULT -1  
 xQ301\_2 SP AMT FROM ANNUITY - RESULT -2  
 xQ303\_1 SP YEAR ANNUITY PMT STARTED -1  
 xQ303\_2 SP YEAR ANNUITY PMT STARTED -2  
 xQ304\_1 SP MONTH ANNUITY PMT STARTED -1  
 xQ304\_2 SP MONTH ANNUITY PMT STARTED -2  
 xQ310 SP OTH ANNUIT PMT AMT LAST MONTH  
 HRS 2010-2020:  
 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 2012-2020:	
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
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	1992-2020 WHETHER FINANCIAL RESPONDENT
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<b>Individual Income from Social Security DI or SSI</b>
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Wave	Variable Name	Variable Label	Type
1	R1ISSDI	R1ISSDI:W1 Income:R SSI + SS Disability	Cont
2	R2ISSDI	R2ISSDI:W2 Income:R SSI + SS Disability	Cont
3	R3ISSDI	R3ISSDI:W3 Income:R SSI + SS Disability	Cont
4	R4ISSDI	R4ISSDI:W4 Income:R SSI + SS Disability	Cont
5	R5ISSDI	R5ISSDI:W5 Income:R SSI + SS Disability	Cont
6	R6ISSDI	R6ISSDI:W6 Income:R SSI + SS Disability	Cont
7	R7ISSDI	R7ISSDI:W7 Income:R SSI + SS Disability	Cont
8	R8ISSDI	R8ISSDI:W8 Income:R SSI + SS Disability	Cont
9	R9ISSDI	R9ISSDI:W9 Income:R SSI + SS Disability	Cont
10	R10ISSDI	R10ISSDI:W10 Income:R SSI + SS Disability	Cont
11	R11ISSDI	R11ISSDI:W11 Income:R SSI + SS Disability	Cont
12	R12ISSDI	R12ISSDI:W12 Income:R SSI + SS Disability	Cont
13	R13ISSDI	R13ISSDI:W13 Income:R SSI + SS Disability	Cont
14	R14ISSDI	R14ISSDI:W14 Income:R SSI + SS Disability	Cont
15	R15ISSDI	R15ISSDI:W15 Income:R SSI + SS Disability	Cont
1	S1ISSDI	S1ISSDI:W1 Income:Sp SSI + SS Disability	Cont
2	S2ISSDI	S2ISSDI:W2 Income:Sp SSI + SS Disability	Cont
3	S3ISSDI	S3ISSDI:W3 Income:Sp SSI + SS Disability	Cont
4	S4ISSDI	S4ISSDI:W4 Income:Sp SSI + SS Disability	Cont
5	S5ISSDI	S5ISSDI:W5 Income:Sp SSI + SS Disability	Cont
6	S6ISSDI	S6ISSDI:W6 Income:Sp SSI + SS Disability	Cont
7	S7ISSDI	S7ISSDI:W7 Income:Sp SSI + SS Disability	Cont
8	S8ISSDI	S8ISSDI:W8 Income:Sp SSI + SS Disability	Cont
9	S9ISSDI	S9ISSDI:W9 Income:Sp SSI + SS Disability	Cont
10	S10ISSDI	S10ISSDI:W10 Income:Sp SSI + SS Disability	Cont
11	S11ISSDI	S11ISSDI:W11 Income:Sp SSI + SS Disability	Cont
12	S12ISSDI	S12ISSDI:W12 Income:Sp SSI + SS Disability	Cont
13	S13ISSDI	S13ISSDI:W13 Income:Sp SSI + SS Disability	Cont
14	S14ISSDI	S14ISSDI:W14 Income:Sp SSI + SS Disability	Cont
15	S15ISSDI	S15ISSDI:W15 Income:Sp SSI + SS Disability	Cont
1	R1IOSSDI	R1IOSSDI:W1 Receives:R SSI + SS Disability	Categ
2	R2IOSSDI	R2IOSSDI:W2 Receives:R SSI + SS Disability	Categ
3	R3IOSSDI	R3IOSSDI:W3 Receives:R SSI + SS Disability	Categ
4	R4IOSSDI	R4IOSSDI:W4 Receives:R SSI + SS Disability	Categ
5	R5IOSSDI	R5IOSSDI:W5 Receives:R SSI + SS Disability	Categ
6	R6IOSSDI	R6IOSSDI:W6 Receives:R SSI + SS Disability	Categ
7	R7IOSSDI	R7IOSSDI:W7 Receives:R SSI + SS Disability	Categ
8	R8IOSSDI	R8IOSSDI:W8 Receives:R SSI + SS Disability	Categ
9	R9IOSSDI	R9IOSSDI:W9 Receives:R SSI + SS Disability	Categ
10	R10IOSSDI	R10IOSSDI:W10 Receives:R SSI + SS Disability	Categ
11	R11IOSSDI	R11IOSSDI:W11 Receives:R SSI + SS Disability	Categ
12	R12IOSSDI	R12IOSSDI:W12 Receives:R SSI + SS Disability	Categ
13	R13IOSSDI	R13IOSSDI:W13 Receives:R SSI + SS Disability	Categ
14	R14IOSSDI	R14IOSSDI:W14 Receives:R SSI + SS Disability	Categ
15	R15IOSSDI	R15IOSSDI:W15 Receives:R SSI + SS Disability	Categ
1	S1IOSSDI	S1IOSSDI:W1 Receives:Sp SSI + SS Disability	Categ
2	S2IOSSDI	S2IOSSDI:W2 Receives:Sp SSI + SS Disability	Categ
3	S3IOSSDI	S3IOSSDI:W3 Receives:Sp SSI + SS Disability	Categ
4	S4IOSSDI	S4IOSSDI:W4 Receives:Sp SSI + SS Disability	Categ
5	S5IOSSDI	S5IOSSDI:W5 Receives:Sp SSI + SS Disability	Categ
6	S6IOSSDI	S6IOSSDI:W6 Receives:Sp SSI + SS Disability	Categ
7	S7IOSSDI	S7IOSSDI:W7 Receives:Sp SSI + SS Disability	Categ
8	S8IOSSDI	S8IOSSDI:W8 Receives:Sp SSI + SS Disability	Categ
9	S9IOSSDI	S9IOSSDI:W9 Receives:Sp SSI + SS Disability	Categ
10	S10IOSSDI	S10IOSSDI:W10 Receives:Sp SSI + SS Disability	Categ
11	S11IOSSDI	S11IOSSDI:W11 Receives:Sp SSI + SS Disability	Categ
12	S12IOSSDI	S12IOSSDI:W12 Receives:Sp SSI + SS Disability	Categ
13	S13IOSSDI	S13IOSSDI:W13 Receives:Sp SSI + SS Disability	Categ
14	S14IOSSDI	S14IOSSDI:W14 Receives:Sp SSI + SS Disability	Categ
15	S15IOSSDI	S15IOSSDI:W15 Receives:Sp SSI + SS Disability	Categ
1	R1IFSSDI	R1IFSSDI:W1 ImpFlag:R SSI + SS Disability	Categ
2	R2IFSSDI	R2IFSSDI:W2 ImpFlag:R SSI + SS Disability	Categ

3	R3IFSSDI	R3IFSSDI:W3 ImpFlag:R SSI + SS Disability	Categ
4	R4IFSSDI	R4IFSSDI:W4 ImpFlag:R SSI + SS Disability	Categ
5	R5IFSSDI	R5IFSSDI:W5 ImpFlag:R SSI + SS Disability	Categ
6	R6IFSSDI	R6IFSSDI:W6 ImpFlag:R SSI + SS Disability	Categ
7	R7IFSSDI	R7IFSSDI:W7 ImpFlag:R SSI + SS Disability	Categ
8	R8IFSSDI	R8IFSSDI:W8 ImpFlag:R SSI + SS Disability	Categ
9	R9IFSSDI	R9IFSSDI:W9 ImpFlag:R SSI + SS Disability	Categ
10	R10IFSSDI	R10IFSSDI:W10 ImpFlag:R SSI + SS Disability	Categ
11	R11IFSSDI	R11IFSSDI:W11 ImpFlag:R SSI + SS Disability	Categ
12	R12IFSSDI	R12IFSSDI:W12 ImpFlag:R SSI + SS Disability	Categ
13	R13IFSSDI	R13IFSSDI:W13 ImpFlag:R SSI + SS Disability	Categ
14	R14IFSSDI	R14IFSSDI:W14 ImpFlag:R SSI + SS Disability	Categ
15	R15IFSSDI	R15IFSSDI:W15 ImpFlag:R SSI + SS Disability	Categ
1	S1IFSSDI	S1IFSSDI:W1 ImpFlag:Sp SSI + SS Disability	Categ
2	S2IFSSDI	S2IFSSDI:W2 ImpFlag:Sp SSI + SS Disability	Categ
3	S3IFSSDI	S3IFSSDI:W3 ImpFlag:Sp SSI + SS Disability	Categ
4	S4IFSSDI	S4IFSSDI:W4 ImpFlag:Sp SSI + SS Disability	Categ
5	S5IFSSDI	S5IFSSDI:W5 ImpFlag:Sp SSI + SS Disability	Categ
6	S6IFSSDI	S6IFSSDI:W6 ImpFlag:Sp SSI + SS Disability	Categ
7	S7IFSSDI	S7IFSSDI:W7 ImpFlag:Sp SSI + SS Disability	Categ
8	S8IFSSDI	S8IFSSDI:W8 ImpFlag:Sp SSI + SS Disability	Categ
9	S9IFSSDI	S9IFSSDI:W9 ImpFlag:Sp SSI + SS Disability	Categ
10	S10IFSSDI	S10IFSSDI:W10 ImpFlag:Sp SSI + SS Disability	Categ
11	S11IFSSDI	S11IFSSDI:W11 ImpFlag:Sp SSI + SS Disability	Categ
12	S12IFSSDI	S12IFSSDI:W12 ImpFlag:Sp SSI + SS Disability	Categ
13	S13IFSSDI	S13IFSSDI:W13 ImpFlag:Sp SSI + SS Disability	Categ
14	S14IFSSDI	S14IFSSDI:W14 ImpFlag:Sp SSI + SS Disability	Categ
15	S15IFSSDI	S15IFSSDI:W15 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R1ISSDI	12652	400.16	1757.88	0.0	30000.0
R2ISSDI	19642	398.87	1968.49	0.0	128604.0
R3ISSDI	17991	454.54	2473.82	0.0	144000.0
R4ISSDI	21384	372.69	2187.04	0.0	149760.0
R5ISSDI	19578	308.00	1767.97	0.0	105816.0
R6ISSDI	18165	396.16	1938.13	0.0	51072.0
R7ISSDI	20129	425.99	2072.14	0.0	38832.0
R8ISSDI	18469	503.36	2323.05	0.0	37200.0
R9ISSDI	17217	476.38	2300.67	0.0	30696.0

R10ISSDI	22034	692.17	2934.69	0.0	50400.0
R11ISSDI	20554	690.26	2955.01	0.0	74400.0
R12ISSDI	18747	805.15	3302.28	0.0	56400.0
R13ISSDI	20912	991.00	3767.29	0.0	95136.0
R14ISSDI	17146	948.36	4328.32	0.0	302400.0
R15ISSDI	15723	975.63	3794.82	0.0	76800.0
S1ISSDI	10279	310.74	1619.20	0.0	30000.0
S2ISSDI	13674	296.00	1903.30	0.0	128604.0
S3ISSDI	12334	322.22	2247.69	0.0	132732.0
S4ISSDI	14516	281.75	1954.72	0.0	119940.0
S5ISSDI	13041	221.43	1715.94	0.0	105816.0
S6ISSDI	11859	316.27	1837.43	0.0	31740.0
S7ISSDI	13352	323.01	1933.09	0.0	38832.0
S8ISSDI	12052	420.27	2272.07	0.0	37200.0
S9ISSDI	11012	374.38	2169.57	0.0	30696.0
S10ISSDI	14237	487.93	2607.12	0.0	50400.0
S11ISSDI	13081	498.32	2660.05	0.0	74400.0
S12ISSDI	11622	577.89	3014.57	0.0	54000.0
S13ISSDI	12889	685.96	3277.86	0.0	52800.0
S14ISSDI	10463	658.54	3188.29	0.0	42050.9
S15ISSDI	9528	642.67	3238.91	0.0	52452.0
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	0.06	0.24	0.0	1.0
R6IOSSDI	18165	0.07	0.25	0.0	1.0
R7IOSSDI	20129	0.06	0.25	0.0	1.0
R8IOSSDI	18469	0.07	0.25	0.0	1.0
R9IOSSDI	17217	0.06	0.24	0.0	1.0
R10IOSSDI	22034	0.08	0.26	0.0	1.0
R11IOSSDI	20554	0.08	0.27	0.0	1.0
R12IOSSDI	18747	0.08	0.27	0.0	1.0
R13IOSSDI	20912	0.09	0.29	0.0	1.0
R14IOSSDI	17146	0.09	0.29	0.0	1.0
R15IOSSDI	15723	0.09	0.28	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	0.03	0.18	0.0	1.0
S6IOSSDI	11859	0.04	0.20	0.0	1.0
S7IOSSDI	13352	0.04	0.20	0.0	1.0
S8IOSSDI	12052	0.05	0.21	0.0	1.0
S9IOSSDI	11012	0.04	0.20	0.0	1.0
S10IOSSDI	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	9528	0.06	0.23	0.0	1.0
R1IFSSDI	12652	0.15	0.83	0.0	9.0
R2IFSSDI	19642	0.18	0.83	0.0	9.0
R3IFSSDI	17991	0.17	0.82	0.0	9.0
R4IFSSDI	21384	0.18	0.93	0.0	9.0

R5IFSSDI	19578	0.15	0.81	0.0	9.0
R6IFSSDI	18165	0.12	0.54	0.0	9.0
R7IFSSDI	20129	0.12	0.63	0.0	9.0
R8IFSSDI	18469	0.12	0.60	0.0	9.0
R9IFSSDI	17217	0.12	0.64	0.0	9.0
R10IFSSDI	22034	0.25	1.14	0.0	9.0
R11IFSSDI	20554	0.19	0.86	0.0	9.0
R12IFSSDI	18747	0.20	0.94	0.0	9.0
R13IFSSDI	20912	0.29	1.20	0.0	9.0
R14IFSSDI	17146	0.33	1.33	0.0	9.0
R15IFSSDI	15723	0.37	1.44	0.0	9.0
S1IFSSDI	12652	1.62	3.17	0.0	9.0
S2IFSSDI	19642	2.54	3.68	0.0	9.0
S3IFSSDI	17991	2.61	3.71	0.0	9.0
S4IFSSDI	21384	2.69	3.75	0.0	9.0
S5IFSSDI	19578	2.75	3.77	0.0	9.0
S6IFSSDI	18165	2.84	3.79	0.0	9.0
S7IFSSDI	20129	2.77	3.77	0.0	9.0
S8IFSSDI	18469	2.85	3.79	0.0	9.0
S9IFSSDI	17217	2.96	3.83	0.0	9.0
S10IFSSDI	22034	3.00	3.84	0.0	9.0
S11IFSSDI	20554	3.03	3.84	0.0	9.0
S12IFSSDI	18747	3.17	3.87	0.0	9.0
S13IFSSDI	20912	3.27	3.89	0.0	9.0
S14IFSSDI	17146	3.35	3.91	0.0	9.0
S15IFSSDI	15723	3.41	3.92	0.0	9.0
R1ISDI	12652	265.40	1501.62	0.0	30000.0
R2ISDI	19642	245.86	1761.22	0.0	128604.0
R3ISDI	17991	286.65	2263.57	0.0	144000.0
R4ISDI	21384	190.37	1672.85	0.0	149760.0
R5ISDI	19578	149.90	1464.83	0.0	105816.0
R6ISDI	18165	246.16	1639.27	0.0	22800.0
R7ISDI	20129	265.65	1751.11	0.0	38832.0
R8ISDI	18469	338.75	2052.88	0.0	37200.0
R9ISDI	17217	303.23	1991.13	0.0	30696.0
R10ISDI	22034	479.13	2510.69	0.0	39600.0
R11ISDI	20554	466.79	2486.47	0.0	49200.0
R12ISDI	18747	553.47	2804.62	0.0	38400.0
R13ISDI	20912	671.48	3063.06	0.0	44400.0
R14ISDI	17146	602.42	2889.87	0.0	32400.0
R15ISDI	15723	606.34	3047.36	0.0	46200.0
S1ISDI	10279	239.03	1455.86	0.0	30000.0
S2ISDI	13674	233.25	1803.15	0.0	128604.0
S3ISDI	12334	250.14	2137.29	0.0	132732.0
S4ISDI	14516	180.79	1353.32	0.0	17052.0
S5ISDI	13041	155.37	1576.14	0.0	105816.0
S6ISDI	11859	254.49	1698.76	0.0	22800.0
S7ISDI	13352	253.93	1770.11	0.0	38832.0
S8ISDI	12052	348.11	2128.19	0.0	37200.0
S9ISDI	11012	298.26	2012.49	0.0	30696.0
S10ISDI	14237	385.36	2326.86	0.0	39600.0
S11ISDI	13081	394.00	2385.87	0.0	49200.0
S12ISDI	11622	440.57	2619.11	0.0	38400.0
S13ISDI	12889	513.09	2792.36	0.0	44400.0
S14ISDI	10463	467.69	2654.22	0.0	36000.0
S15ISDI	9528	465.03	2751.53	0.0	42000.0



R1IOSDI	12652	0.04	0.20	0.0	1.0
R2IOSDI	19642	0.03	0.18	0.0	1.0
R3IOSDI	17991	0.04	0.19	0.0	1.0
R4IOSDI	21384	0.02	0.15	0.0	1.0
R5IOSDI	19578	0.02	0.13	0.0	1.0
R6IOSDI	18165	0.03	0.16	0.0	1.0
R7IOSDI	20129	0.03	0.16	0.0	1.0
R8IOSDI	18469	0.03	0.18	0.0	1.0
R9IOSDI	17217	0.03	0.16	0.0	1.0
R10IOSDI	22034	0.04	0.20	0.0	1.0
R11IOSDI	20554	0.04	0.20	0.0	1.0
R12IOSDI	18747	0.05	0.21	0.0	1.0
R13IOSDI	20912	0.06	0.23	0.0	1.0
R14IOSDI	17146	0.05	0.22	0.0	1.0
R15IOSDI	15723	0.05	0.21	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	0.02	0.13	0.0	1.0
S6IOSDI	11859	0.03	0.16	0.0	1.0
S7IOSDI	13352	0.02	0.16	0.0	1.0
S8IOSDI	12052	0.03	0.17	0.0	1.0
S9IOSDI	11012	0.03	0.16	0.0	1.0
S10IOSDI	14237	0.03	0.18	0.0	1.0
S11IOSDI	13081	0.03	0.18	0.0	1.0
S12IOSDI	11622	0.03	0.18	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	9528	0.03	0.18	0.0	1.0
R1IFSDI	12652	5.84	0.97	1.0	9.0
R2IFSDI	19642	5.88	0.89	1.0	9.0
R3IFSDI	17991	5.85	0.94	1.0	9.0
R4IFSDI	21384	5.92	0.80	1.0	9.0
R5IFSDI	19578	5.95	0.66	1.0	9.0
R6IFSDI	18165	5.89	0.76	1.0	9.0
R7IFSDI	20129	5.89	0.80	1.0	9.0
R8IFSDI	18469	5.86	0.85	1.0	9.0
R9IFSDI	17217	5.89	0.80	1.0	9.0
R10IFSDI	22034	5.86	1.02	1.0	9.0
R11IFSDI	20554	5.83	0.99	1.0	9.0
R12IFSDI	18747	5.82	1.03	1.0	9.0
R13IFSDI	20912	5.80	1.16	1.0	9.0
R14IFSDI	17146	5.83	1.14	1.0	9.0
R15IFSDI	15723	5.88	1.09	1.0	9.0
S1IFSDI	12652	6.27	1.17	1.0	9.0
S2IFSDI	19642	6.54	1.19	1.0	9.0
S3IFSDI	17991	6.55	1.22	1.0	9.0
S4IFSDI	21384	6.60	1.16	1.0	9.0
S5IFSDI	19578	6.63	1.11	1.0	9.0
S6IFSDI	18165	6.62	1.18	1.0	9.0
S7IFSDI	20129	6.61	1.17	1.0	9.0
S8IFSDI	18469	6.61	1.22	1.0	9.0
S9IFSDI	17217	6.66	1.18	1.0	9.0
S10IFSDI	22034	6.66	1.24	1.0	9.0

S11IFSDI	20554	6.66	1.24	1.0	9.0
S12IFSDI	18747	6.69	1.25	1.0	9.0
S13IFSDI	20912	6.71	1.30	1.0	9.0
S14IFSDI	17146	6.74	1.28	1.0	9.0
S15IFSDI	15723	6.77	1.26	1.0	9.0
R3MSDI	527	729.36	817.86	16.0	12000.0
R4MSDI	507	706.11	606.14	56.0	12480.0
R5MSDI	319	794.68	574.92	10.0	8818.0
R6MSDI	478	817.54	334.44	1.0	1900.0
R7MSDI	561	858.69	369.95	100.0	3236.0
R8MSDI	588	922.26	389.27	134.0	3100.0
R9MSDI	461	973.63	398.10	78.0	2558.0
R10MSDI	943	983.62	419.77	9.0	3300.0
R11MSDI	881	1012.88	451.02	5.0	4100.0
R12MSDI	853	1045.75	461.87	44.0	3200.0
R13MSDI	1168	1032.00	460.23	22.0	3700.0
R14MSDI	907	1059.46	452.89	14.0	2763.0
R15MSDI	716	1141.91	478.96	8.0	3850.0
S3MSDI	304	786.98	822.89	16.0	11061.0
S4MSDI	320	729.60	318.68	75.0	1421.0
S5MSDI	212	822.59	657.22	10.0	8818.0
S6MSDI	316	845.31	356.04	1.0	1900.0
S7MSDI	330	914.80	386.54	187.0	3236.0
S8MSDI	379	957.53	404.60	134.0	3100.0
S9MSDI	280	1013.35	422.03	78.0	2558.0
S10MSDI	469	1030.95	459.56	74.0	3300.0
S11MSDI	440	1072.87	498.88	5.0	4100.0
S12MSDI	398	1113.20	521.45	44.0	3200.0
S13MSDI	523	1090.55	508.22	36.0	3700.0
S14MSDI	400	1118.07	500.29	150.0	3000.0
S15MSDI	325	1181.99	520.49	100.0	3500.0
R3NSDI	527	11.14	2.59	0.0	12.0
R4NSDI	507	11.24	2.46	0.0	12.0
R5NSDI	319	11.55	1.80	1.0	12.0
R6NSDI	478	11.46	1.98	0.0	12.0
R7NSDI	561	11.23	2.55	0.0	12.0
R8NSDI	588	11.59	1.83	0.0	12.0
R9NSDI	461	11.70	1.60	0.0	12.0
R10NSDI	943	11.42	2.06	0.0	12.0
R11NSDI	881	10.81	2.65	0.0	12.0
R12NSDI	853	11.66	1.48	0.0	12.0
R13NSDI	1168	11.66	1.63	0.0	12.0
R14NSDI	907	10.75	2.90	0.0	12.0
R15NSDI	716	11.66	1.44	0.0	12.0
S3NSDI	304	11.05	2.76	0.0	12.0
S4NSDI	320	11.11	2.66	0.0	12.0
S5NSDI	212	11.60	1.65	1.0	12.0
S6NSDI	316	11.31	2.27	0.0	12.0
S7NSDI	330	11.34	2.40	0.0	12.0
S8NSDI	379	11.57	1.84	0.0	12.0
S9NSDI	280	11.69	1.58	1.0	12.0
S10NSDI	469	11.42	2.08	0.0	12.0
S11NSDI	440	11.01	2.50	0.0	12.0
S12NSDI	398	11.59	1.67	0.0	12.0
S13NSDI	523	11.57	1.89	0.0	12.0

S14NSDI	400	10.97	2.67	0.0	12.0
S15NSDI	325	11.54	1.83	0.0	12.0
R3NFSDI	527	0.01	0.10	0.0	1.0
R4NFSDI	507	0.03	0.16	0.0	1.0
R5NFSDI	319	0.03	0.17	0.0	1.0
R6NFSDI	478	0.04	0.21	0.0	1.0
R7NFSDI	561	0.03	0.18	0.0	1.0
R8NFSDI	588	0.02	0.13	0.0	1.0
R9NFSDI	461	0.03	0.18	0.0	1.0
R10NFSDI	943	0.08	0.28	0.0	1.0
R11NFSDI	881	0.03	0.16	0.0	1.0
R12NFSDI	853	0.03	0.18	0.0	1.0
R13NFSDI	1168	0.05	0.23	0.0	1.0
R14NFSDI	907	0.05	0.21	0.0	1.0
R15NFSDI	716	0.03	0.18	0.0	1.0
S3NFSDI	304	0.01	0.11	0.0	1.0
S4NFSDI	320	0.03	0.17	0.0	1.0
S5NFSDI	212	0.04	0.19	0.0	1.0
S6NFSDI	316	0.03	0.17	0.0	1.0
S7NFSDI	330	0.05	0.22	0.0	1.0
S8NFSDI	379	0.02	0.13	0.0	1.0
S9NFSDI	280	0.05	0.21	0.0	1.0
S10NFSDI	469	0.11	0.31	0.0	1.0
S11NFSDI	440	0.05	0.22	0.0	1.0
S12NFSDI	398	0.06	0.23	0.0	1.0
S13NFSDI	523	0.10	0.30	0.0	1.0
S14NFSDI	400	0.09	0.29	0.0	1.0
S15NFSDI	325	0.09	0.28	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	426.07	2214.22	0.0	85668.0
H14ISSI	17146	462.40	3300.85	0.0	302400.0
H15ISSI	15723	476.94	2314.33	0.0	46800.0
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	319.52	1834.89	0.0	85668.0

R14ISSI	17146	345.94	3045.97	0.0	302400.0
R15ISSI	15723	369.29	1957.35	0.0	46800.0
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	9528	177.64	1383.96	0.0	30852.0
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
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
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	635.15	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
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
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

## Categorical Variable Codes

### RwIOSSDI: Receives:R SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		11842	18109	16503	19905	18421	16974	18832	17202	16136	20369
1.Receives income		810	1533	1488	1479	1157	1191	1297	1267	1081	1665
Value		w11	w12	w13	w14	w15					
0.Receives no income		18953	17244	19008	15546	14324					
1.Receives income		1601	1503	1904	1600	1399					

### 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		9797	13004	11689	13895	12591	11339	12804	11468	10547	13537
1.Receives income		482	670	645	621	450	520	548	584	465	700
Value		w11	w12	w13	w14	w15					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12413	11026	12132	9834	8999					
1.Receives income		668	596	757	629	529					

### RwIFSSDI: ImpFlag:R SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income		11703	17698	16220	19456	18044	16709	18529	16934	15857	19611
1.No imputations		726	1347	1379	1430	1124	1071	1212	1184	1032	1551
2.Some imputation		128	463	266	291	273	347	315	294	262	545
9.No Fin resp		95	134	126	207	137	38	73	57	66	327
Value		w11	w12	w13	w14	w15					
0.No income		18451	16741	18253	14838	13581					
1.No imputations		1483	1405	1763	1439	1195					
2.Some imputation		463	425	550	515	560					
9.No Fin resp		157	176	346	354	387					

## SwIFSSDI: ImpFlag:Sp SSI + SS Disability

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income		9667	12709	11463	13506	12311	11160	12556	11264	10338	12931
1.No imputations		430	591	663	657	498	489	564	584	488	717
2.Some imputation		87	270	122	168	139	177	163	155	128	314
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
0.No income		11991	10619	11506	9253	8411
1.No imputations		662	603	760	614	485
2.Some imputation		288	248	323	283	311
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		140	152	300	313	321

## RwIOSDI: Receives-SocSec DI

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		12150	18998	17332	20877	19259	17687	19568	17881	16756	21091
1.Receives income		502	644	659	507	319	478	561	588	461	943

Value		w11	w12	w13	w14	w15
0.Receives no income		19673	17894	19744	16239	15007
1.Receives income		881	853	1168	907	716

## 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		9930	13281	11965	14196	12829	11543	13022	11673	10732	13768
1.Receives income		349	393	369	320	212	316	330	379	280	469

Value		w11	w12	w13	w14	w15
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		12641	11224	12366	10063	9203
1.Receives income		440	398	523	400	325

## RwIFSDI: ImpFlag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	450	571	589	455	282	396	483	506	407	793
2.Complete bracket			27	28	19	23	23	32	17	28
3.Incomplete bracket			8	5	2	1	3	3	5	8
5.No value/bracket	50	57	31	16	13	55	48	47	32	99
6.No income	12005	18641	17154	20610	19062	17582	19464	17803	16662	20710
7.DK if income	52	239	56	63	63	70	35	21	28	69
9.No Fin resp	95	134	126	207	137	38	73	57	66	327

Value	w11	w12	w13	w14	w15
1.Continuous value	750	726	985	743	587
2.Complete bracket	35	43	56	45	39
3.Incomplete bracket	7	10	10	8	7
5.No value/bracket	85	66	105	91	76
6.No income	19477	17675	19346	15834	14550
7.DK if income	43	51	64	71	77
9.No Fin resp	157	176	346	354	387

## SwIFSDI: ImpFlag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	312	349	334	283	183	256	276	320	236	371
2.Complete bracket			16	21	14	20	13	22	15	19
3.Incomplete bracket			2	4	2		3	3	2	7
5.No value/bracket	36	37	13	9	11	39	36	34	26	68
6.No income	9795	13020	11852	13978	12700	11475	12924	11607	10654	13445
7.DK if income	41	164	31	36	38	36	31	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
1.Continuous value	348	314	407	304	243
2.Complete bracket	20	24	26	23	20
3.Incomplete bracket	3	5	4	2	3
5.No value/bracket	65	50	74	58	48
6.No income	12453	11026	12022	9711	8825
7.DK if income	52	51	56	52	68
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	140	152	300	313	321



## RwNFSDI: IncMons DK Flag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			10437	20877	19259	17687	19568	17881	16756	21091
.Q=Not asked this wv			7027							
0.Num mos known			522	494	310	457	542	578	446	863
1.DK num mos, used 12			5	13	9	21	19	10	15	80

Value	w11	w12	w13	w14	w15
.M=Oth Missing	19673	17894	19744	16239	15007
.Q=Not asked this wv					
0.Num mos known	857	824	1105	863	693
1.DK num mos, used 12	24	29	63	44	23

## SwNFSDI: IncMons DK Flag-SocSec DI

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8326	14196	12829	11543	13022	11673	10731	13768
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			300	311	204	307	314	372	267	418
1.DK num mos, used 12			4	9	8	9	16	7	13	51

Value	w11	w12	w13	w14	w15
.M=Oth Missing	12641	11224	12365	10063	9196
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	418	375	470	364	297
1.DK num mos, used 12	22	23	53	36	28

## 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
.Q=Not asked this wv					
0.Receives no income	19502	17767	19692	16072	14750
1.Receives income	1052	980	1220	1074	973

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

## 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
.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
.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
.M=Oth Missing	19502	17767	19692	16072	14750
.Q=Not asked this wv					
0.Num mos known	966	903	1108	960	842
1.DK num mos, used 12	86	77	112	114	131

## 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.

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 asked. Instead, variables in the disability section indicating whether the Respondent and spouse receive Social Security disability are used to determine whether Social Security reported in the income section is disability income.

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

Respondents are asked to report monthly amounts for both Social Security and SSI (RwMSDI, SwMSDI, HwMSSI), which are multiplied by the appropriate number of months (RwNSDI, SwNSDI, HwNSSI) to derive the amount received in the last calendar year (RwISDI, SwISDI, HwISSI). If the start month is missing, 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 Wave 1 and Wave 2A, if the Respondent and spouse received a joint check for Social Security, only one amount is asked; if they received separate checks, amounts were asked for each individual. From Wave 2 forward, a monthly amount is asked. For Social Security the first month received is also asked. Beginning in Wave 2H, the SSI questions ask which months since the last interview SSI was received. The variable derivation checks that the monthly income was received and multiplies the monthly amount appropriately to calculate a yearly amount.

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

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

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

"According to our records... you were receiving benefits from the Social Security Disability program or the Supplemental Security Income program. Which program was this: the Social Security Disability or the Supplemental Security Income program, or both?"

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.

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

### HRS Variables Used

#### HRS 1992:

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

#### AHEAD 1993:

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

B1393	J3d. SS: SP START YEAR
B1413	J6. SSI: RECEIVE ANY LAST MONTH
B1414	J7. SSI: \$ LAST MONTH
B1415	J8. SSI: START >2YRS AGO
B1416	J8a. SSI: START MONTH
B1417	J8b. SSI: START YEAR
B1418	J9. SSI: RECEIVE ANY 1992/3
B1419	J10. SSI: LAST MONTH RECD 1992/3
B1420	J10a. SSI: LAST YEAR RECD 1992/3
B1421	J11. SSI: \$ LAST MONTH 1992/3
HRS 1994:	
W16204	N22d. Imputation flag
W16253	N23. Imputation flag
W16254	N23a. Imputation flag
W16260	N23c. Imputation flag
W16268	N23g. Imputation flag
W6157	N22.SUPPLEMENTAL SECURIT
W6158	N22a.WHO RECEIVED SSI
W6159	N22b.WHICH MONTHS
W6160	N22b.START/STOP RECEIVIN
W6161	N22b.START/STOP RECEIVIN
W6174	N22c. Jan 1993
W6175	N22c. Feb 1993
W6176	N22c. Mar 1993
W6177	N22c. Apr 1993
W6178	N22c. May 1993
W6179	N22c. Jun 1993
W6180	N22c. Jul 1993
W6181	N22c. Aug 1993
W6182	N22c. Sep 1993
W6183	N22c. Oct 1993
W6184	N22c. Nov 1993
W6185	N22c. Dec 1993
W6199	N22c. All of 1993
W6201	N22c. Other
W6202	N22c. DK
W6203	N22c. RF
W6204	N22d.AMT SSI LAST MONTH
W6205	N22e.AMT SSI LAST MONTH
W6206	N22f.SP-WHICH MONTHS
W6207	N22f.SP-START/STOP RECEI
W6208	N22f.SP-START/STOP RECEI
W6221	N22g. Jan 1993
W6222	N22g. Feb 1993
W6223	N22g. Mar 1993
W6224	N22g. Apr 1993
W6225	N22g. May 1993
W6226	N22g. Jun 1993
W6227	N22g. Jul 1993
W6228	N22g. Aug 1993
W6229	N22g. Sep 1993
W6230	N22g. Oct 1993
W6231	N22g. Nov 1993
W6232	N22g. Dec 1993
W6248	N22g. Other
W6249	N22g. DK
W6250	N22g. RF
W6251	N22h.SP-AMT SSI LAST MON
W6252	N22k.SP-AMT SSI LAST MON

W6253	N23.SOCIAL SECURITY?
W6254	N23a.WHO RECEIVED SOCIAL
W6255	N23b.TYPE SOCIAL SECURIT
W6256	N23b.TYPE SOCIAL SECURIT
W6260	N23c.AMT SS LAST MONTH
W6261	N23e.START RECEIVING SS-
W6262	N23e.START RECEIVING SS-
W6263	N23f.SP-TYPE SOCIAL SECU
W6264	N23f.SP-TYPE SOCIAL SECU
W6268	N23g.SP-AMT SS LAST MONT
W6269	N23h.SP-START RECEIVING
W6270	N23h.SP-START RECEIVING
AHEAD 1995:	
D3875	J1.RECEIVE SOC SEC
D3877M1	J2.R TYPE SOC SEC
D3877M2	J2.R TYPE SOC SEC
D3878	J3.AMT SOC SEC LAST MNTH
D3879	J3A.AMT SS R DK-1
D3880	J3B.AMT SS R DK-2
D3881	J3C.AMT SS R DK-3
D3883	J4A.MONTH START SOC SEC
D3884	J4A.YEAR START SOC SEC
D3885	J5.SP REC SS
D3886M1	J5A.SP TYPE SOC SEC
D3886M2	J5A.SP TYPE SOC SEC
D3888	J6.AMT SOC SEC LAST MNTH SP/PT
D3889	J6A.AMT SS S DK-1
D3890	J6B.AMT SS S DK-2
D3891	J6C.AMT SS S DK-3
D3893	J7A.MONTH START SOC SEC SP/PT
D3894	J7B.YEAR START SOC SEC SP/PT
D3911	J10. SSI-MONTH
D3912	J11. SSI \$
D3913	J11A.AMT SS R DK-1
D3914	J11B.AMT SS R DK-2
D3915	J11C.AMT SS R DK-3
D3917	J11E. SSI-MONTH
D3918	J11F. SSI
HRS 1996:	
E3580	GD18. RECEIVE SSD/SSI
E3582	GD18B. SS STOP-YR
E3606	GD26F1. SS RECEIVE-YR
E3614	GD26J. SS-STILL RECEIVING
E3616	GD26K1. SS STOP-YR
E3983	J45.SOC SEC INCOME
E3984	J46.WHO RECEIVE SOC SEC INCOME
E3985	J47.R AMT RECVD SS LAST MO
E3986	J47A.R \$ RECVD SS LAST MO DK-1K
E3987	J47B.R \$ RECVD SS LAST MO DK-1.5K
E3989	J47D.R \$ RECVD SS LAST MO DK-500
E3990	J48.R RECV SS BENEFITS START YEAR
E3991	J49.SS BENEFITS START MONTH
E3996	J50A1.SP HOW MUCH SS BENEFITS
E3997	J50A2.SP \$ SS BENEFITS DK-1K
E3998	J50A3.SP \$ SS BENEFITS DK-1.5K
E4000	J50A5.SP \$ SS BENEFITS DK-500
E4001	J50B1.SP BENEFITS START - YEAR
E4002	J50B2.SP BENEFITS START - MONTH
E4021	J59.R/S SSI-LAST MONTH



E4022	J60.WHO RECEIVED SSI
E4023	J61.R/S SSI \$
E4024	J61A.R/S SSI \$ DK-500
E4025	J61B.R/S SSI \$ DK-750
E4026	J61C.R/S SSI \$ DK-250
E4027	J62.SSI START YEAR
E4028	J62B.SSI START MONTH
HRS 1998:	
F272	PREV WAVE R REC SS
F273	PREV WAVE S/P REC SS
F274	PREV WAVE SSI
F4088	GD18. RECEIVE SSD/SSI
F4090	GD18B. SS STOP-YR
F4135	GD26F1. SS RECEIVE-YR
F4139	GD26J. SS-STILL RECEIVING
F4141	GD26K1. SS STOP-YR
F4498	GJ123F1.SS AWARDED - YEAR
F4502	GJ123J.STILL RECEIVING BENEFITS
F4504	GJ123K1.BENEFITS STOPPED - YEAR
F4743	J45.SOC SEC INCOME
F4744	J46.WHO RECEIVE SOC SEC INCOME
F4745	J47.R AMT RECVD SS LAST MO
F4746	J47A.R DK-1K
F4747	J47B.R DK-1,500
F4749	J47D.R DK-500
F4750	J48.R SS BENEFITS START YEAR
F4751	J49.R SS BENEFITS START MONTH
F4756	J50A1.SP HOW MUCH SS BENEFITS
F4757	J50A2.SP DK-1K
F4758	J50A3.SP DK-1,500
F4760	J50A5.SP DK-500
F4761	J50B1.SP SS BENEFITS START YEAR
F4762	J50B2.SP SS BENEFITS START MONTH
F4781	J59.R/S SSI-LAST MONTH
F4782	J60.WHO RECEIVED SSI
F4783	J61.R/S SSI \$
F4784	J61A.R/S AMT SS R DK-500
F4785	J61B.AMT SS R DK-750
F4786	J61C.AMT SS R DK-250
F4787	J62.SSI START YEAR
F4788	J62B.SSI START MONTH
HRS 2000:	
G272	PR272.PREV WAVE R REC SS
G273	PR273.PREV WAVE S/P REC SS
G274	PR274.PREV WAVE SSI
G4374	GD18AA. REC`D SSDI BENEFITS
G4378	GD18AD. SSDI START-YEAR
G4382	GD18AF. SSDI STOP-YR
G4392	GD18CC. SSDI START-YEAR
G4396	GD18CG.STILL RECEIVING SSDI BENEFITS
G4399	GD18CK. SSDI STOP-YR
G4405	GD18DF. SSDI START-YEAR
G4409	GD18DK.STILL RECEIVING SSDI BENEFITS
G4412	GD18DP. SSDI STOP-YR
G4465	GD26F1.SSD LAST APP BENEFITS START-YR
G4466	GD26G.SSD-STILL RECEIVING
G4472	GD26M1.SSD BENEFITS STOP-YR
G4870	GJ123F1.SSDI AWARDED - YEAR
G4875	GJ123J.STILL RECEIVING BENEFITS

G4877	GJ123K.BENEFITS STOPPED - YEAR
G5182	J45.SOC SEC INCOME
G5185	J46.WHO RECEIVE SOC SEC INCOME
G5186	J47.R AMT RECVD SS LAST MO
G5187	J47A.R DK-700
G5188	J47B.R DK-1000
G5190	J47D.R DK-500
G5193	J48.R SS BENEFITS START YEAR
G5194	J49.R SS BENEFITS START MONTH
G5199	J50A1.SP HOW MUCH SS BENEFITS
G5200	J50A2.SP DK-700
G5201	J50A3.SP DK-1000
G5203	J50A5.SP DK-500
G5204	J50B1.SP SS BENEFITS START YEAR
G5205	J50B2.SP SS BENEFITS START MONTH
G5224	J59.R/S SSI-LAST MONTH
G5225	J60.WHO RECEIVED SSI
G5226	J61.R/S SSI \$
G5227	J61A.R/S AMT SS R DK-500
G5228	J61B.AMT SS R DK-750
G5229	J61C.AMT SS R DK-250
G5230	J62.SSI START YEAR
G5231	J62B.SSI START MONTH
HRS 2002:	
HM030F1	HM030F1 STILL RECEIVING SSDI BENEFITS
HM030L1	HM030L1 SSDI STOP-YR
HM032B1	HM032B1 SSDI START-YR
HM032F1	HM032F1 STILL RECEIVING SSDI BENEFITS
HM032L1	HM032L1 SSDI STOP-YR
HM040K	HM040K SSDI START-YR
HM040P	HM040P STILL RECEIVING SSDI BENEFITS
HM040V	HM040VSSDI STOP-YR
HM648B1	SSDI START YEAR-1
HM648B2	SSDI START YEAR-2
HM648F1	STILL RECEIVING SSDI BENEFITS-1
HM648F2	STILL RECEIVING SSDI BENEFITS-2
HM648L1	SSDI STOP YEAR-1
HRS 2002-2014:	
xJ478	CURRENTLY RECV SOC SEC INCOME
HRS 2002-2020:	
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  
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 2016-2020:  
xJ3478 CURRENTLY RECV SOC SEC INCOME  
Tracker:  
xFINR 1992-2020 WHETHER FINANCIAL RESPONDENT

### Individual Income from Social Security Retirement

Wave	Variable Name	Variable Label	Type
1	R1ISRET	R1ISRET:W1 Income:R SocSec Retirement	Cont
2	R2ISRET	R2ISRET:W2 Income:R SocSec Retirement	Cont
3	R3ISRET	R3ISRET:W3 Income:R SocSec Retirement	Cont
4	R4ISRET	R4ISRET:W4 Income:R SocSec Retirement	Cont
5	R5ISRET	R5ISRET:W5 Income:R SocSec Retirement	Cont
6	R6ISRET	R6ISRET:W6 Income:R SocSec Retirement	Cont
7	R7ISRET	R7ISRET:W7 Income:R SocSec Retirement	Cont
8	R8ISRET	R8ISRET:W8 Income:R SocSec Retirement	Cont
9	R9ISRET	R9ISRET:W9 Income:R SocSec Retirement	Cont
10	R10ISRET	R10ISRET:W10 Income:R SocSec Retirement	Cont
11	R11ISRET	R11ISRET:W11 Income:R SocSec Retirement	Cont
12	R12ISRET	R12ISRET:W12 Income:R SocSec Retirement	Cont
13	R13ISRET	R13ISRET:W13 Income:R SocSec Retirement	Cont
14	R14ISRET	R14ISRET:W14 Income:R SocSec Retirement	Cont
15	R15ISRET	R15ISRET:W15 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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	335.23	1597.35	0.0	26000.0
R2ISRET	19642	3178.45	4269.40	0.0	120000.0
R3ISRET	17991	3697.49	4607.44	0.0	74400.0
R4ISRET	21384	4383.56	5229.77	0.0	144000.0
R5ISRET	19578	5029.28	5268.37	0.0	96000.0
R6ISRET	18165	6025.92	5902.20	0.0	115200.0
R7ISRET	20129	5761.15	6037.44	0.0	96600.0
R8ISRET	18469	6609.51	6542.36	0.0	108000.0
R9ISRET	17217	7480.15	6953.33	0.0	108000.0
R10ISRET	22034	6263.93	7616.56	0.0	264000.0
R11ISRET	20554	6809.80	7760.76	0.0	96000.0
R12ISRET	18747	7612.72	8251.53	0.0	96000.0
R13ISRET	20912	6643.06	8390.74	0.0	108000.0
R14ISRET	17146	7560.76	11441.29	0.0	456000.0
R15ISRET	15723	8326.59	9744.22	0.0	396000.0
S1ISRET	10279	383.31	1694.07	0.0	26000.0

S2ISRET	13674	2591.62	4095.66	0.0	120000.0
S3ISRET	12334	3095.47	4451.39	0.0	74400.0
S4ISRET	14516	3716.75	4977.96	0.0	120000.0
S5ISRET	13041	4312.57	5136.24	0.0	48000.0
S6ISRET	11859	5256.00	5732.74	0.0	108000.0
S7ISRET	13352	5106.83	6043.26	0.0	96600.0
S8ISRET	12052	5862.38	6489.09	0.0	108000.0
S9ISRET	11012	6755.21	7014.82	0.0	108000.0
S10ISRET	14237	5573.83	7538.89	0.0	264000.0
S11ISRET	13081	6126.05	7700.23	0.0	96000.0
S12ISRET	11622	6813.61	8176.62	0.0	84000.0
S13ISRET	12889	5833.63	8221.93	0.0	96000.0
S14ISRET	10463	6746.48	10519.49	0.0	344592.0
S15ISRET	9528	7544.75	10011.36	0.0	396000.0
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	0.79	0.74	0.0	9.0
R7IFSRET	20129	0.72	0.81	0.0	9.0
R8IFSRET	18469	0.77	0.78	0.0	9.0
R9IFSRET	17217	0.81	0.81	0.0	9.0
R10IFSRET	22034	0.75	1.20	0.0	9.0
R11IFSRET	20554	0.73	0.98	0.0	9.0
R12IFSRET	18747	0.77	1.04	0.0	9.0
R13IFSRET	20912	0.73	1.26	0.0	9.0
R14IFSRET	17146	0.82	1.36	0.0	9.0
R15IFSRET	15723	0.90	1.45	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	3.25	3.52	0.0	9.0
S7IFSRET	20129	3.14	3.54	0.0	9.0
S8IFSRET	18469	3.24	3.54	0.0	9.0
S9IFSRET	17217	3.37	3.55	0.0	9.0
S10IFSRET	22034	3.30	3.64	0.0	9.0
S11IFSRET	20554	3.35	3.62	0.0	9.0
S12IFSRET	18747	3.50	3.64	0.0	9.0
S13IFSRET	20912	3.52	3.71	0.0	9.0
S14IFSRET	17146	3.63	3.70	0.0	9.0
S15IFSRET	15723	3.72	3.69	0.0	9.0
R1ISS	12652	332.70	1594.15	0.0	26000.0
R2ISS	19642	3129.43	4267.05	0.0	120000.0
R3ISS	17991	3697.49	4607.44	0.0	74400.0
R4ISS	21384	4383.56	5229.77	0.0	144000.0
R5ISS	19578	5029.28	5268.37	0.0	96000.0
R6ISS	18165	6025.92	5902.20	0.0	115200.0
R7ISS	20129	5761.15	6037.44	0.0	96600.0
R8ISS	18469	6609.51	6542.36	0.0	108000.0
R9ISS	17217	7480.15	6953.33	0.0	108000.0
R10ISS	22034	6263.93	7616.56	0.0	264000.0
R11ISS	20554	6809.80	7760.76	0.0	96000.0
R12ISS	18747	7612.72	8251.53	0.0	96000.0



R13ISS	20912	6643.06	8390.74	0.0	108000.0
R14ISS	17146	7560.76	11441.29	0.0	456000.0
R15ISS	15723	8326.59	9744.22	0.0	396000.0
S1ISS	10279	380.23	1690.45	0.0	26000.0
S2ISS	13674	2521.21	4081.85	0.0	120000.0
S3ISS	12334	3095.47	4451.39	0.0	74400.0
S4ISS	14516	3716.75	4977.96	0.0	120000.0
S5ISS	13041	4312.57	5136.24	0.0	48000.0
S6ISS	11859	5256.00	5732.74	0.0	108000.0
S7ISS	13352	5106.83	6043.26	0.0	96600.0
S8ISS	12052	5862.38	6489.09	0.0	108000.0
S9ISS	11012	6755.21	7014.82	0.0	108000.0
S10ISS	14237	5573.83	7538.89	0.0	264000.0
S11ISS	13081	6126.05	7700.23	0.0	96000.0
S12ISS	11622	6813.61	8176.62	0.0	84000.0
S13ISS	12889	5833.63	8221.93	0.0	96000.0
S14ISS	10463	6746.48	10519.49	0.0	344592.0
S15ISS	9528	7544.75	10011.36	0.0	396000.0
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
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	9528	0.52	0.50	0.0	1.0
R1IFSS	12652	5.77	1.13	1.0	9.0
R2IFSS	19642	4.08	2.44	1.0	9.0
R3IFSS	17991	3.83	2.43	1.0	9.0
R4IFSS	21384	3.51	2.48	1.0	9.0
R5IFSS	19578	3.29	2.46	1.0	9.0
R6IFSS	18165	3.04	2.38	1.0	9.0
R7IFSS	20129	3.29	2.43	1.0	9.0

R8IFSS	18469	3.11	2.40	1.0	9.0
R9IFSS	17217	2.98	2.37	1.0	9.0
R10IFSS	22034	3.72	2.49	1.0	9.0
R11IFSS	20554	3.57	2.45	1.0	9.0
R12IFSS	18747	3.44	2.46	1.0	9.0
R13IFSS	20912	3.88	2.48	1.0	9.0
R14IFSS	17146	3.71	2.51	1.0	9.0
R15IFSS	15723	3.56	2.53	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	4.95	2.97	1.0	9.0
S7IFSS	20129	5.07	2.89	1.0	9.0
S8IFSS	18469	4.99	2.95	1.0	9.0
S9IFSS	17217	4.96	3.00	1.0	9.0
S10IFSS	22034	5.40	2.77	1.0	9.0
S11IFSS	20554	5.35	2.80	1.0	9.0
S12IFSS	18747	5.35	2.84	1.0	9.0
S13IFSS	20912	5.64	2.69	1.0	9.0
S14IFSS	17146	5.56	2.77	1.0	9.0
S15IFSS	15723	5.49	2.83	1.0	9.0
R3MSS	2597	672.97	304.75	1.0	6200.0
R4MSS	11635	704.48	374.23	2.0	12000.0
R5MSS	11624	742.25	339.55	2.0	8000.0
R6MSS	11966	808.11	389.17	1.0	9600.0
R7MSS	12004	846.43	383.91	1.0	8050.0
R8MSS	11749	899.32	428.20	1.0	9000.0
R9MSS	11485	960.92	449.91	1.0	9000.0
R10MSS	11441	1039.52	524.72	5.0	22000.0
R11MSS	11321	1089.64	515.66	1.0	9000.0
R12MSS	10804	1144.48	545.26	1.0	8000.0
R13MSS	10213	1179.05	564.81	1.0	9000.0
R14MSS	9169	1244.34	1018.63	5.0	38000.0
R15MSS	9026	1266.87	751.17	1.0	33000.0
S3MSS	2045	682.86	314.90	1.0	6200.0
S4MSS	6885	694.43	373.96	2.0	10000.0
S5MSS	6841	727.93	346.12	2.0	6800.0
S6MSS	7055	792.97	381.52	1.0	9000.0
S7MSS	7186	841.38	405.35	1.0	8050.0
S8MSS	6950	889.05	436.10	13.0	9000.0
S9MSS	6729	952.31	467.66	1.0	9000.0
S10MSS	6710	1025.86	555.39	13.0	22000.0
S11MSS	6536	1082.84	533.04	1.0	8000.0
S12MSS	6062	1134.01	561.90	1.0	7300.0
S13MSS	5593	1169.79	588.59	4.0	8000.0
S14MSS	5052	1235.27	940.96	5.0	28716.0
S15MSS	4992	1263.92	790.55	1.0	33000.0
R3NSS	2597	9.58	4.38	0.0	12.0
R4NSS	11636	11.46	2.24	0.0	12.0
R5NSS	11624	11.46	2.20	0.0	12.0
R6NSS	11967	11.36	2.46	0.0	12.0
R7NSS	12004	11.45	2.28	0.0	12.0
R8NSS	11749	11.60	1.96	0.0	12.0

R9NSS	11485	11.71	1.69	0.0	12.0
R10NSS	11441	11.64	1.87	0.0	12.0
R11NSS	11321	11.35	2.13	0.0	12.0
R12NSS	10804	11.58	1.93	0.0	12.0
R13NSS	10213	11.55	2.07	0.0	12.0
R14NSS	9169	11.36	2.23	0.0	12.0
R15NSS	9026	11.52	2.04	0.0	12.0
S3NSS	2045	9.64	4.35	0.0	12.0
S4NSS	6885	11.34	2.44	0.0	12.0
S5NSS	6841	11.36	2.37	0.0	12.0
S6NSS	7055	11.21	2.73	0.0	12.0
S7NSS	7186	11.33	2.51	0.0	12.0
S8NSS	6950	11.50	2.18	0.0	12.0
S9NSS	6729	11.66	1.83	0.0	12.0
S10NSS	6710	11.58	2.01	0.0	12.0
S11NSS	6536	11.34	2.18	0.0	12.0
S12NSS	6062	11.57	1.96	0.0	12.0
S13NSS	5594	11.51	2.15	0.0	12.0
S14NSS	5053	11.35	2.27	0.0	12.0
S15NSS	4992	11.47	2.15	0.0	12.0
R3NFSS	2597	0.02	0.13	0.0	1.0
R4NFSS	11635	0.02	0.15	0.0	1.0
R5NFSS	11624	0.02	0.13	0.0	1.0
R6NFSS	11966	0.02	0.13	0.0	1.0
R7NFSS	12004	0.01	0.11	0.0	1.0
R8NFSS	11749	0.01	0.10	0.0	1.0
R9NFSS	11485	0.01	0.11	0.0	1.0
R10NFSS	11441	0.03	0.16	0.0	1.0
R11NFSS	11321	0.02	0.14	0.0	1.0
R12NFSS	10804	0.02	0.13	0.0	1.0
R13NFSS	10213	0.02	0.15	0.0	1.0
R14NFSS	9169	0.03	0.17	0.0	1.0
R15NFSS	9026	0.04	0.20	0.0	1.0
S3NFSS	2045	0.02	0.13	0.0	1.0
S4NFSS	6885	0.03	0.16	0.0	1.0
S5NFSS	6841	0.02	0.13	0.0	1.0
S6NFSS	7055	0.02	0.14	0.0	1.0
S7NFSS	7186	0.02	0.13	0.0	1.0
S8NFSS	6950	0.01	0.12	0.0	1.0
S9NFSS	6729	0.02	0.13	0.0	1.0
S10NFSS	6710	0.03	0.18	0.0	1.0
S11NFSS	6536	0.02	0.15	0.0	1.0
S12NFSS	6062	0.03	0.16	0.0	1.0
S13NFSS	5593	0.03	0.18	0.0	1.0
S14NFSS	5052	0.04	0.20	0.0	1.0
S15NFSS	4992	0.06	0.24	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

### RwIFSRET: ImpFlag:R SocSec Retirement

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income		11796	10405	8747	9606	7876	6171	8071	6693	5697	10338
1.No imputations		643	7871	7096	9845	9914	9919	10076	9816	9529	9234
2.Some imputation		118	1232	2022	1727	1651	2037	1909	1903	1925	2135
9.No Fin resp		95	134	126	206	137	38	73	57	66	327

Value		w11	w12	w13	w14	w15
0.No income		9140	7824	10437	7745	6487
1.No imputations		9023	8676	8176	7279	7038
2.Some imputation		2234	2071	1953	1768	1811
9.No Fin resp		157	176	346	354	387

### SwIFSRET: ImpFlag:Sp SocSec Retirement

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No income		9501	8374	6840	7506	6141	4779	6114	5068	4249	7300
1.No imputations		582	4501	4230	5855	5840	5848	5998	5809	5571	5379
2.Some imputation		101	695	1178	970	967	1199	1171	1126	1134	1283
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
0.No income		6421	5437	7040	5168	4324
1.No imputations		5179	4808	4426	3935	3796
2.Some imputation		1341	1225	1123	1047	1087
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		140	152	300	313	321

## RwIOSS: Receives-SocSec Retire, Surv

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income		11949	10995	8847	9749	7954	6199	8125	6720	5732	10593
1.Receives income		703	8647	9144	11635	11624	11966	12004	11749	11485	11441

Value		w11	w12	w13	w14	w15
0.Receives no income		9233	7943	10699	7977	6697
1.Receives income		11321	10804	10213	9169	9026

## 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		9638	8681	6920	7631	6200	4804	6166	5102	4283	7527
1.Receives income		641	4993	5414	6885	6841	7055	7186	6950	6729	6710

Value		w11	w12	w13	w14	w15
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		6545	5560	7296	5411	4536
1.Receives income		6536	6062	5593	5052	4992

## RwIFSS: ImpFlag-SocSec Retire, Surv

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value		628	7493	7096	9845	9914	9919	10076	9816	9529	9234
2.Complete bracket				639	953	713	732	774	788	805	878
3.Incomplete bracket				83	110	98	103	94	94	125	161
5.No value/bracket		66	969	1248	607	784	1143	1006	1000	967	1027
6.No income		11811	10807	8747	9606	7876	6171	8071	6693	5697	10338
7.DK if income		52	239	52	57	56	59	35	21	28	69
9.No Fin resp		95	134	126	206	137	38	73	57	66	327

Value		w11	w12	w13	w14	w15
1.Continuous value		9023	8676	8176	7279	7038
2.Complete bracket		950	930	839	710	785
3.Incomplete bracket		155	165	124	116	132
5.No value/bracket		1086	925	926	871	817
6.No income		9140	7824	10437	7745	6487
7.DK if income		43	51	64	71	77
9.No Fin resp		157	176	346	354	387

## SwIFSS: ImpFlag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value	568	4366	4230	5855	5840	5848	5998	5809	5571	5379
2.Complete bracket			367	534	403	428	451	440	445	482
3.Incomplete bracket			46	45	59	59	51	45	67	88
5.No value/bracket	60	508	738	356	472	683	638	624	601	661
6.No income	9515	8533	6840	7506	6141	4779	6114	5068	4249	7300
7.DK if income	41	163	27	35	33	29	31	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
1.Continuous value	5179	4808	4426	3935	3796
2.Complete bracket	493	495	436	368	410
3.Incomplete bracket	85	91	61	64	67
5.No value/bracket	711	588	570	563	542
6.No income	6421	5437	7040	5168	4324
7.DK if income	52	51	56	52	68
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	140	152	300	313	321

## RwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			8367	9749	7954	6199	8125	6720	5732	10593
.Q=Not asked this wv			7027							
0.Num mos known			2555	11370	11421	11774	11851	11627	11334	11132
1.DK num mos, used 12			42	265	203	192	153	122	151	309

Value	w11	w12	w13	w14	w15
.M=Oth Missing	9233	7943	10699	7977	6697
.Q=Not asked this wv					
0.Num mos known	11107	10608	9965	8899	8651
1.DK num mos, used 12	214	196	248	270	375

## SwNFSS: IncMons DK Flag-SocSec Retire, Surv

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.M=Oth Missing			6585	7631	6200	4804	6166	5102	4282	7527
.Q=Not asked this wv			3704							
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
0.Num mos known			2012	6705	6721	6922	7055	6854	6608	6483
1.DK num mos, used 12			33	180	120	133	131	96	121	227

Value	w11	w12	w13	w14	w15
.M=Oth Missing	6545	5560	7295	5411	4534
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6197
0.Num mos known	6390	5893	5400	4836	4691
1.DK num mos, used 12	146	169	193	216	301

## 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
.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
.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 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 were 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 Income section (Section Q); and (2) the spouse's self-report in the Employment section (Section J). To determine whether the spouse has any Social Security income, we use the spouse's self-report. However, if the spouse did not respond, or the self-report is missing, we use the Financial Respondent's report. Our rationale for doing this is that the self-report is probably more accurate. It is also important to note that the self-report in the employment section is the only explicit question about whether the Financial Respondent currently receives Social Security income.

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

"According to our records... you were receiving benefits from the Social Security Disability program or the Supplemental Security Income program. Which program was this: the Social Security Disability or the Supplemental Security Income program, or both?"

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.

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

## HRS Variables Used

HRS 1992:	
V16001	N41:SS:RCV SOC SEC I:IND
V16003	N41B:SS: AMT RECD I:IND
V16012	N42A:SS:R1: AMT REC:IND
V16021	N42A:SS:R2 AMT RECV:IND
V16030	N43A:SS:R1: AMT REC:IND
V16107	N44A:SS:R2 AMT RECV:IND

V6001	N41:SS:RCV SOC SEC I:IMP
V6002	N41A:SS:1CHK/SEPARATE CK
V6003	N41B:SS: AMT RECVD :IMP
V6006	N42:SS:R1RETIREMENT
V6008	N42:SS:R1SURVIVORS BEN
V6009	N42:SS:R1DEPND OF DISAB
V6010	N42:SS:R1DEPND OR RETIR
V6011	N42:SS:R1OTHER
V6012	N42A:SS:R1 AMT RECV:IMP
V6015	N42:SS:R2RETIREMENT
V6017	N42:SS:R2SURVIVORS BEN
V6018	N42:SS:R2DEPND OF DISAB
V6019	N42:SS:R2DEPND OR RETIR
V6020	N42:SS:R2OTHER
V6021	N42A:SS:R2 AMT RECV:IMP
V6024	N43:SS:R1RETIREMENT
V6026	N43:SS:R1SURVIVORS BENFT
V6027	N43:SS:R1DPEND OF DSABLD
V6028	N43:SS:R1DPEND OF RTIRED
V6029	N43:SS:R1OTHER
V6030	N43A:SS:R1 AMT RECV:IMP
V6101	N44:SS:R2RETIREMENT
V6103	N44:SS:R2SURVIVORS BENFT
V6104	N44:SS:R2DPEND OF DSABLD
V6105	N44:SS:R2DPEND OF RTIRED
V6106	N44:SS:R2OTHER
V6107	N44A:SS:R2 AMT RECV:IMP
AHEAD 1993:	
B1376	J1. SS: RECEIVE ANY
B1377	J1a. SS: 1 OR 2 CHECKS
B1378	J2. SS: R TYPE
B1379	J2b. SS: R \$ LAST MONTH
B1381	J2d. SS: R START MONTH
B1382	J2e. SS: R START YEAR
B1389	J3. SS: SP TYPE
B1390	J3a. SS: SP \$ LAST MONTH
B1392	J3c. SS: SP START MONTH
B1393	J3d. SS: SP START YEAR
HRS 1994:	
W16253	N23. Imputation flag
W16254	N23a. Imputation flag
W16260	N23c. Imputation flag
W16268	N23g. Imputation flag
W6253	N23.SOCIAL SECURITY?
W6254	N23a.WHO RECEIVED SOCIAL
W6255	N23b.TYPE SOCIAL SECURIT
W6256	N23b.TYPE SOCIAL SECURIT
W6260	N23c.AMT SS LAST MONTH
W6261	N23e.START RECEIVING SS-
W6262	N23e.START RECEIVING SS-
W6263	N23f.SP-TYPE SOCIAL SECU
W6264	N23f.SP-TYPE SOCIAL SECU
W6268	N23g.SP-AMT SS LAST MONT
W6269	N23h.SP-START RECEIVING
W6270	N23h.SP-START RECEIVING
AHEAD 1995:	
D3875	J1.RECEIVE SOC SEC
D3877M1	J2.R TYPE SOC SEC
D3877M2	J2.R TYPE SOC SEC

D3878	J3.AMT SOC SEC LAST MNTH
D3879	J3A.AMT SS R DK-1
D3880	J3B.AMT SS R DK-2
D3881	J3C.AMT SS R DK-3
D3883	J4A.MONTH START SOC SEC
D3884	J4A.YEAR START SOC SEC
D3885	J5.SP REC SS
D3886M1	J5A.SP TYPE SOC SEC
D3886M2	J5A.SP TYPE SOC SEC
D3888	J6.AMT SOC SEC LAST MNTH SP/PT
D3889	J6A.AMT SS S DK-1
D3890	J6B.AMT SS S DK-2
D3891	J6C.AMT SS S DK-3
D3893	J7A.MONTH START SOC SEC SP/PT
D3894	J7B.YEAR START SOC SEC SP/PT
HRS 1996:	
E3580	GD18. RECEIVE SSD/SSI
E3582	GD18B. SS STOP-YR
E3606	GD26F1. SS RECEIVE-YR
E3614	GD26J. SS-STILL RECEIVING
E3616	GD26K1. SS STOP-YR
E3983	J45.SOC SEC INCOME
E3984	J46.WHO RECEIVE SOC SEC INCOME
E3985	J47.R AMT RECVD SS LAST MO
E3986	J47A.R \$ RECVD SS LAST MO DK-1K
E3987	J47B.R \$ RECVD SS LAST MO DK-1.5K
E3989	J47D.R \$ RECVD SS LAST MO DK-500
E3990	J48.R RECV SS BENEFITS START YEAR
E3991	J49.SS BENEFITS START MONTH
E3996	J50A1.SP HOW MUCH SS BENEFITS
E3997	J50A2.SP \$ SS BENEFITS DK-1K
E3998	J50A3.SP \$ SS BENEFITS DK-1.5K
E4000	J50A5.SP \$ SS BENEFITS DK-500
E4001	J50B1.SP BENEFITS START - YEAR
E4002	J50B2.SP BENEFITS START - MONTH
HRS 1998:	
F272	PREV WAVE R REC SS
F273	PREV WAVE S/P REC SS
F4088	GD18. RECEIVE SSD/SSI
F4090	GD18B. SS STOP-YR
F4135	GD26F1. SS RECEIVE-YR
F4139	GD26J. SS-STILL RECEIVING
F4141	GD26K1. SS STOP-YR
F4498	GJ123F1.SS AWARDED - YEAR
F4502	GJ123J.STILL RECEIVING BENEFITS
F4504	GJ123K1.BENEFITS STOPPED - YEAR
F4743	J45.SOC SEC INCOME
F4744	J46.WHO RECEIVE SOC SEC INCOME
F4745	J47.R AMT RECVD SS LAST MO
F4746	J47A.R DK-1K
F4747	J47B.R DK-1,500
F4749	J47D.R DK-500
F4750	J48.R SS BENEFITS START YEAR
F4751	J49.R SS BENEFITS START MONTH
F4756	J50A1.SP HOW MUCH SS BENEFITS
F4757	J50A2.SP DK-1K
F4758	J50A3.SP DK-1,500
F4760	J50A5.SP DK-500
F4761	J50B1.SP SS BENEFITS START YEAR

F4762 J50B2.SP SS BENEFITS START MONTH  
HRS 2000:  
G272 PR272.PREV WAVE R REC SS  
G273 PR273.PREV WAVE S/P REC SS  
G4374 GD18AA. REC`D SSDI BENEFITS  
G4378 GD18AD. SSDI START-YEAR  
G4382 GD18AF. SSDI STOP-YR  
G4392 GD18CC. SSDI START-YEAR  
G4396 GD18CG.STILL RECEIVING SSDI BENEFITS  
G4399 GD18CK. SSDI STOP-YR  
G4405 GD18DF. SSDI START-YEAR  
G4409 GD18DK.STILL RECEIVING SSDI BENEFITS  
G4412 GD18DP. SSDI STOP-YR  
G4465 GD26F1.SSD LAST APP BENEFITS START-YR  
G4466 GD26G.SSD-STILL RECEIVING  
G4472 GD26M1.SSD BENEFITS STOP-YR  
G4870 GJ123F1.SSDI AWARDED - YEAR  
G4875 GJ123J.STILL RECEIVING BENEFITS  
G4877 GJ123K.BENEFITS STOPPED - YEAR  
G5182 J45.SOC SEC INCOME  
G5185 J46.WHO RECEIVE SOC SEC INCOME  
G5186 J47.R AMT RECVD SS LAST MO  
G5187 J47A.R DK-700  
G5188 J47B.R DK-1000  
G5190 J47D.R DK-500  
G5193 J48.R SS BENEFITS START YEAR  
G5194 J49.R SS BENEFITS START MONTH  
G5199 J50A1.SP HOW MUCH SS BENEFITS  
G5200 J50A2.SP DK-700  
G5201 J50A3.SP DK-1000  
G5203 J50A5.SP DK-500  
G5204 J50B1.SP SS BENEFITS START YEAR  
G5205 J50B2.SP SS BENEFITS START MONTH  
HRS 2002:  
HM030F1 HM030F1 STILL RECEIVING SSDI BENEFITS  
HM030L1 HM030L1 SSDI STOP-YR  
HM032B1 HM032B1 SSDI START-YR  
HM032F1 HM032F1 STILL RECEIVING SSDI BENEFITS  
HM032L1 HM032L1 SSDI STOP-YR  
HM040K HM040K SSDI START-YR  
HM040P HM040P STILL RECEIVING SSDI BENEFITS  
HM040V HM040VSSDI STOP-YR  
HM648B1 SSDI START YEAR-1  
HM648B2 SSDI START YEAR-2  
HM648F1 STILL RECEIVING SSDI BENEFITS-1  
HM648F2 STILL RECEIVING SSDI BENEFITS-2  
HM648L1 SSDI STOP YEAR-1  
HRS 2002-2014:  
xJ478 CURRENTLY RECV SOC SEC INCOME  
HRS 2002-2020:  
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 2016-2020:

xJ3478 CURRENTLY RECV SOC SEC INCOME

Tracker:

xFINR 1992-2020 WHETHER FINANCIAL RESPONDENT

### Individual Unemployment or Workers Compensation

Wave	Variable Name	Variable Label	Type
1	R1IUNWC	R1IUNWC:W1 Income:R Unemp + Workers Comp	Cont
2	R2IUNWC	R2IUNWC:W2 Income:R Unemp + Workers Comp	Cont
3	R3IUNWC	R3IUNWC:W3 Income:R Unemp + Workers Comp	Cont
4	R4IUNWC	R4IUNWC:W4 Income:R Unemp + Workers Comp	Cont
5	R5IUNWC	R5IUNWC:W5 Income:R Unemp + Workers Comp	Cont
6	R6IUNWC	R6IUNWC:W6 Income:R Unemp + Workers Comp	Cont
7	R7IUNWC	R7IUNWC:W7 Income:R Unemp + Workers Comp	Cont
8	R8IUNWC	R8IUNWC:W8 Income:R Unemp + Workers Comp	Cont
9	R9IUNWC	R9IUNWC:W9 Income:R Unemp + Workers Comp	Cont
10	R10IUNWC	R10IUNWC:W10 Income:R Unemp + Workers Comp	Cont
11	R11IUNWC	R11IUNWC:W11 Income:R Unemp + Workers Comp	Cont
12	R12IUNWC	R12IUNWC:W12 Income:R Unemp + Workers Comp	Cont
13	R13IUNWC	R13IUNWC:W13 Income:R Unemp + Workers Comp	Cont
14	R14IUNWC	R14IUNWC:W14 Income:R Unemp + Workers Comp	Cont
15	R15IUNWC	R15IUNWC:W15 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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

## 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	114.60	1188.77	0.0	80000.0
R8IUNWC	18469	75.19	836.72	0.0	39000.0
R9IUNWC	17217	78.30	1112.77	0.0	100000.0
R10IUNWC	22034	316.01	2003.76	0.0	50000.0
R11IUNWC	20554	234.28	1823.85	0.0	50000.0
R12IUNWC	18747	157.77	1655.49	0.0	117000.0
R13IUNWC	20912	125.83	1359.75	0.0	60000.0
R14IUNWC	17146	93.92	1130.47	0.0	45000.0
R15IUNWC	15723	151.11	1479.29	0.0	44000.0
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	116.51	1088.09	0.0	50000.0
S8IUNWC	12052	94.25	1075.10	0.0	39000.0
S9IUNWC	11012	94.65	1317.08	0.0	100000.0
S10IUNWC	14237	352.55	2134.90	0.0	47965.8
S11IUNWC	13081	253.00	1932.28	0.0	36000.0
S12IUNWC	11622	170.67	1831.39	0.0	117000.0
S13IUNWC	12889	120.34	1343.84	0.0	60000.0
S14IUNWC	10463	130.11	1689.02	0.0	62000.0
S15IUNWC	9528	143.42	1533.74	0.0	45000.0
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

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	9528	0.02	0.15	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
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
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	82.41	957.97	0.0	80000.0
R8IUNEM	18469	56.23	707.68	0.0	39000.0
R9IUNEM	17217	52.50	629.79	0.0	18200.0
R10IUNEM	22034	279.76	1829.43	0.0	32400.0

R11IUNEM	20554	195.12	1579.09	0.0	35000.0
R12IUNEM	18747	113.76	1061.67	0.0	25000.0
R13IUNEM	20912	76.63	878.98	0.0	36000.0
R14IUNEM	17146	61.41	796.05	0.0	40000.0
R15IUNEM	15723	121.49	1257.40	0.0	40000.0
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	74.70	715.42	0.0	20000.0
S8IUNEM	12052	66.38	905.01	0.0	39000.0
S9IUNEM	11012	59.74	687.28	0.0	18200.0
S10IUNEM	14237	301.58	1910.25	0.0	32400.0
S11IUNEM	13081	206.52	1671.94	0.0	35000.0
S12IUNEM	11622	111.68	1040.09	0.0	24000.0
S13IUNEM	12889	64.95	776.33	0.0	36000.0
S14IUNEM	10463	89.30	1472.61	0.0	62000.0
S15IUNEM	9528	122.15	1348.65	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
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	9528	0.02	0.14	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
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
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
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	9528	21.27	733.74	0.0	45000.0

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
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	9528	0.00	0.05	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
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

## 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
.Q=Not asked this wv						
0.Receives no income		19831	18259	20476	16854	15341
1.Receives income		723	488	436	292	382

### 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
.Q=Not asked this wv						
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		12618	11314	12624	10289	9315
1.Receives income		463	308	265	174	213

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
0.No income	12394	11076	12198	9896	8899
1.No imputations	341	231	198	125	142
2.Some imputation	203	155	177	113	148
8.No Sp/part->no incm	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339



## 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
.Q=Not asked this wv					
0.Receives no income	19906	18328	20572	16917	15397
1.Receives income	648	419	340	229	326

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	12674	11366	12685	10334	9342
1.Receives income	407	256	204	129	186

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	297	194	154	91	122
2.Complete bracket	58	35	25	10	30
3.Incomplete bracket	9	6	4	3	6
5.No value/bracket	38	15	15	15	19
6.No income	12472	11157	12293	9963	8941
7.DK if income	64	55	82	52	71
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.Q=Not asked this wv					
0.Receives no income	20469	18663	20805	17078	15664
1.Receives income	85	84	107	68	59

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	13016	11560	12822	10413	9500
1.Receives income	65	62	67	50	28

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

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	50	43	50	40	21
2.Complete bracket	9	8	10	3	2
3.Incomplete bracket	2	3	1	1	
5.No value/bracket	4	6	6	5	4
6.No income	12803	11321	12403	10027	9094
7.DK if income	70	81	103	58	68
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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 worker's compensation. Income from unemployment and worker's compensation are available separately in RwIUNEM and RwIWCMP.

SwIUNWC, SwIUNEM and SwIWCMP are the analogous spouse variables.

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

## Cross Wave Differences in Original HRS Data

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

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

The question about the amount received is:

"How much did you receive in (year)?"

Beginning in Wave 4, the question changes slightly to:

"How much did you receive in (year) (before taxes and other deductions)?"

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

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

Unemployment and worker's compensation are not available for AHEAD Respondents in Waves 2A and 3A. RwiUNWC and SwiUNWC are set to .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 2002-2020:	
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

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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	1992-2020 WHETHER FINANCIAL RESPONDENT
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<b>Individual income from other government transfers</b>
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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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

## 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	1057.79	5712.30	0.0	111744.0
R15IGXFR	15723	1143.44	6671.08	0.0	420000.0
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	9528	1116.64	7520.28	0.0	420000.0
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
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	9528	0.13	0.33	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
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
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	922.98	5702.92	0.0	111744.0
R15IVET	15723	987.81	6658.90	0.0	420000.0
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	9528	1050.95	7519.32	0.0	420000.0
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
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	9528	0.04	0.21	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
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
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	1661.10	1498.66	10.0	9312.0
R15MVET	772	1745.42	1895.65	25.0	35000.0
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	2048.70	2262.69	25.0	35000.0
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
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
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
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
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
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
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
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
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

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
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
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
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

## 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
0.Receives no income		17297	15603	17190	14148	13013
1.Receives income		3257	3144	3722	2998	2710

### 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		11494	10168	11163	9100	8335
1.Receives income		1587	1454	1726	1363	1193

### 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
0.No income		17006	15272	16697	13641	12450
1.No imputations		2802	2689	3178	2558	2259
2.Some imputation		575	587	662	558	582
9.No Fin resp		171	199	375	389	432

## 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
0.No income	11281	9930	10802	8713	7919
1.No imputations	1340	1241	1430	1119	959
2.Some imputation	317	291	341	302	311
8.No Sp/part->no incm	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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
.Q=Not asked this wv					
0.Receives no income	19595	17778	19952	16335	14951
1.Receives income	959	969	960	811	772

## 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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8023	6683	6195
0.Receives no income	12559	11122	12357	10022	9109
1.Receives income	522	500	532	441	419

## 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
.Q=Not asked this wv					
1.Continuous value	791	781	774	659	637
2.Complete bracket	57	77	62	50	50
3.Incomplete bracket	16	12	13	5	7
5.No value/bracket	80	80	88	75	60
6.No income	19358	17514	19523	15883	14448
7.DK if income	81	84	77	85	89
9.No Fin resp	171	199	375	389	432

## 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
.Q=Not asked this wv					
.U=Unmarried					
1.Continuous value	433	415	433	349	340
2.Complete bracket	27	37	33	30	23
3.Incomplete bracket	9	4	8	4	9
5.No value/bracket	48	42	41	46	33
6.No income	12373	10912	12012	9648	8712
7.DK if income	48	52	46	57	72
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339



## 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
.M=Oth Missing	19595	17778	19952	16335	14951
.Q=Not asked this wv					
0.Num mos known	871	873	854	722	680
1.DK num mos, used 12	88	96	106	89	92

## 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
.M=Oth Missing	12559	11122	12356	10022	9102
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6683	6202
0.Num mos known	475	459	463	379	363
1.DK num mos, used 12	47	41	69	62	56

## R2IOVET1: Receives-Veteran Benefits #1

Value	w2
.Q=Not asked this wv	11420
0.Receives no income	7890
1.Receives income	332

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 S2IOVET1: Receives-Veteran Benefits #1
 

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Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4385
1.Receives income		164

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 R2IOVET2: Receives-Veteran Benefits #2
 

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Value		w2
.Q=Not asked this wv		11420
0.Receives no income		8220
1.Receives income		2

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 S2IOVET2: Receives-Veteran Benefits #2
 

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Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4548
1.Receives income		1

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 R2IFVET1: ImpFlag-Veteran Benefits #1
 

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Value		w2
.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

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 S2IFVET1: ImpFlag-Veteran Benefits #1
 

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Value		w2
.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

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 R2IFVET2: ImpFlag-Veteran Benefits #2
 

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Value		w2
.Q=Not asked this wv		11420
1.Continuous value		2
6.No income		8096
7.DK if income		114
9.No Fin resp		10

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 S2IFVET2: ImpFlag-Veteran Benefits #2
 

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Value		w2
.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

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R2IOWELF: Receives-Welfare Inc

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Value		w2
.Q=Not asked this wv		8222
0.Receives no income		11256
1.Receives income		164

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S2IOWELF: Receives-Welfare Inc

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Value		w2
.Q=Not asked this wv		4549
.U=Unmarried		5968
0.Receives no income		9062
1.Receives income		63

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R2IFWELF: ImpFlag-Welfare Inc

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Value		w2
.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

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S2IFWELF: ImpFlag-Welfare Inc

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Value		w2
.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

## 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
0.Receives no income	20410	18608	20722	17024	15624
1.Receives income	144	139	190	122	99

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

## 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
0.Receives no income	18238	16539	18141	14946	13766
1.Receives income	2316	2208	2771	2200	1957

## 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
1.Continuous value	2058	1971	2457	1937	1671
2.Complete bracket	107	100	116	84	102
3.Incomplete bracket	21	19	19	26	18
5.No value/bracket	90	81	110	93	90
6.No income	18015	16284	17719	14495	13290
7.DK if income	92	93	116	122	120
9.No Fin resp	171	199	375	389	432

## 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
.M=Oth Missing	18238	16539	18141	14946	13766
.Q=Not asked this wv					
0.Num mos known	2276	2171	2702	2140	1881
1.DK num mos,used 12	40	37	69	60	76

## 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 is reported individually. In Wave 2A, it is not reported at all.

Welfare income is split between the Respondent and spouse if the Respondent is married or partnered and the income is reported jointly. However, income from welfare is not split between the two members of the couple if only one reports receiving it, that is - it is assigned to the appropriate recipient. Income from food stamps is always divided equally between the Respondent and spouse.

The individual components summed to produce RwIGXFR are: RwIVET, R2IVETn, HwIFOOD, R2IWELF, and HwIWELF.

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

### **Cross Wave Differences in Original HRS Data**

The way the income component questions are asked varies across waves.

In all waves, veterans' benefits are reported for Respondent and spouse individually, and food stamps are reported for the household. In Wave 1, and from Wave 3 forward, welfare is reported for the household, but in Wave 2H it can be reported individually or, if both the Respondent and spouse receive it, jointly.

In Wave 1, the questions ask for the annual amount of veterans' benefits and food stamps received in 1991. From Wave 2 forward, the amount of veterans' benefits received last month and the amount of food stamps in the latest month received are asked. For veterans' benefits the first month received is also asked. Beginning in Wave 2H, the questions about food stamps ask which months since last interview they were received. For welfare the question asks for the annual amount in all waves. Beginning in Wave 6, bracket amounts are asked for welfare, food stamps, and transfer income.

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

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

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

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

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

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

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

- a) "Did you receive any other regular income in (last calendar year) that you no longer receive?"
- b) "What type of income was that?"

(Same categories as above)

So there are a total of 4 other regular incomes that can be reported. Categories may be specified more than once, and there are up to 2 different instances of veterans' benefits. Besides pensions and annuities, other waves allow only one reported amount for most income categories, so that a Respondent would give a total of all veterans' benefits income received.

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

In Wave 12, there are 64 Respondents who report receiving food stamps (OQ400 = 1), have missing (.) values for the "year received food stamps" questions (OQW776\_1, OQW776\_2, OQW776\_3, OQW776\_4), but do answer the "amount received" questions (OQ406 or OQ410). According to HRS, this is due to a programming oversight, resulting in the OQW776 questions being skipped for Respondents who completed the survey in 2015. We assume that these Respondents



received food stamps for 6 months in the last calendar year.

Because of the differences in the way income information was collected for the HRS and AHEAD samples in wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, R2IFVET, S2IFVET, R2IFWELF, and S2IFWELF are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, R2IFVET1, S2IFVET1, R2IFVET2, and S2IFVET2 are set to .Q to indicate that the corresponding income components are not available in Wave 2H.

## HRS Variables Used

### HRS 1992:

V15701	N18:RECV VETERANS BE:IND
V15702	N18A:WHO RECVD VET B:IND
V15704	N20:VET BN:R1 REC91I:IND
V15709	N20:VET BN:R2 REC91I:IND
V15901	N36:RECV WELFARE IN :IND
V15903	N37A:B:C AMT RECDIND:IND
V16211	N51:RCV FOOD STAMPS :IND
V16212	N51A:FOOD ST/M AMT I:IND
V5701	N18:RECV VETERANS BE:IMP
V5702	N18A:WHO RECVD VET B:IMP
V5704	N20:VET BN:R1\$AMT RE:IMP
V5705	N20:VET BN:R1PAY PER:IMP
V5709	N23:VET BN:R2\$AMT RE:IMP
V5710	N23:VET BN:R2PAY PER:IMP
V5901	N36:RECV WELFARE IN :IMP
V5903	N37A:B:C: AMT RECVD :IMP
V6211	N51:RCV FOOD STAMPS :IMP
V6212	N51A:FD STMP: AMT/M:IMP
V6213	N51A:FD STMP:PER 2 W:IMP

### AHEAD 1993:

B1430	J13. FS: RECEIVE ANY FOOD STAMPS LAST MO
B1432	J13a. FS: \$ LAST MONTH
B1442	J14a. FS: START MONTH FOOD STAMPS
B1443	J14b. FS: START YEAR FOOD STAMPS
B1444	J15. FS: RECEIVE ANY 1992/93
B1450	J16. FS: LAST MONTH RECD 1992/3
B1451	J16a. FS: LAST YEAR RECD 1992/3
B1452	J17. FS: \$ LAST MONTH 1992/3
B1456	J19. R REG INC: RECEIVE ANY
B1457	J20-1. R REG INC: TYPE-1
B1458	J21-1. R REG INC: PAID PER MONTH-1
B1459	J21b-1. R REG INC: \$ PERIOD-1
B1460	J21c-1. R REG INC: \$ LAST PERIOD-1
B1462	J21e-1. R REG INC: START >2YRS AGO-1
B1463	J21f-1. R REG INC: START MONTH-1
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
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
HRS 1994:	
W16056	N19. Imputation flag
W16063	N19g. Imputation flag
W16067	N19m. Imputation flag
W16282	N26. Imputation flag
W16283	N27. Imputation flag
W16284	N27a1. Imputation flag
W16285	N27b1. Imputation flag
W6056	N19.VETERANS BENEFITS?
W6057	N19a.WHO RECD VETERANS B
W6063	N19g.R-AMT VETERANS BENE
W6064	N19h.R-MONTH START VETER
W6065	N19h.R-YEAR START VETERA

W6067	N19m.SP-AMT VETERANS BEN
W6068	N19n.SP-MONTH START VETE
W6069	N19n.SP-YEAR START VETER
W6282	N26.WELFARE?
W6283	N27.WHO RECEIVED WELFARE
W6284	N27a1.R-AMT WELFARE 1993
W6285	N27b1.SP-AMT WELFARE 199
W6286	N27c1.BOTH-AMT WELFARE 1
W6311	N32.GOV'T FOOD STAMPS SIN
W6312	N32a.WHICH MONTHS
W6313	N32a.START/STOP FOOD STA
W6314	N32a.START/STOP FOOD STA
W6327	N32b. Jan 1993
W6328	N32b. Feb 1993
W6329	N32b. Mar 1993
W6330	N32b. Apr 1993
W6331	N32b. May 1993
W6332	N32b. Jun 1993
W6333	N32b. Jul 1993
W6334	N32b. Aug 1993
W6335	N32b. Sep 1993
W6336	N32b. Oct 1993
W6337	N32b. Nov 1993
W6338	N32b. Dec 1993
W6352	N32b. All of 1993
W6354	N32b. Other
W6355	N32b. DK
W6356	N32b. RF
W6357	N32c.AMT FOOD STAMPS LAS
AHEAD 1995:	
D3927	J12.WHETHER WELFARE 1993
D3929	J12B.AMT WELFARE LCY
D3935	J13.VET BENEFITS
D3936	J13A.VET WHO REC
D3937	J13A.R VET BENEFIT OPEN
D3940	J13D.J13C,DK
D3941	J13E.J13C,DK-2
D3942	J13F.J13C,DK-3
D3950	J13N.SP VET BENEFIT OPEN
D3953	J13Q.DK-1
D3954	J13R.J13C,DK-2
D3955	J13S.J13C,DK-3
D4587	J65.WHETHER FOOD STAMPS 1994
D4595	J65E.AMT FOOD STAMPS
D4597	J65G.AMT FOOD STAMPS LAST MONTH
HRS 1996:	
E4036	J64.R/S WHETHER WELFARE LCY
E4038	J66.AMT WELFARE LCY
E4041	J67.VET BENEFITS
E4042	J68.VET WHO REC
E4043	J69.R VET BENEFIT LAST MONTH
E4046B	J69.R VET BENEFIT LAST MONTH/Bkt
E4051	J70.R VET BENEFIT START YEAR
E4052	J70A.R VET BENEFIT START MONTH
E4056	J72.AMT SP VET BEN LAST MO
E4059B	J72.AMT SP VET BEN LAST MO/Bkt
E4064	J73.SP VET BENEFIT START YEAR
E4065	J73A.SP VET BENEFIT START MONTH
E4588	J255.WHETHER FOOD STAMPS 1994

E4589	J256.WHICH MONTHS
E4590	J257.MONTH
E4591	J258.YEAR
E4593M16	J259.SPECIFIC MONTH - JAN 95
E4593M17	J259.SPECIFIC MONTH - FEB 95
E4593M18	J259.SPECIFIC MONTH - MAR 95
E4593M19	J259.SPECIFIC MONTH - APR 95
E4593M20	J259.SPECIFIC MONTH - MAY 95
E4593M21	J259.SPECIFIC MONTH - JUN 95
E4593M22	J259.SPECIFIC MONTH - JUL 95
E4593M23	J259.SPECIFIC MONTH - AUG 95
E4593M24	J259.SPECIFIC MONTH - SEP 95
E4593M25	J259.SPECIFIC MONTH - OCT 95
E4593M26	J259.SPECIFIC MONTH - NOV 95
E4593M27	J259.SPECIFIC MONTH - DEC 95
E4593M28	J259.SPECIFIC MONTH - JAN 96
E4593M29	J259.SPECIFIC MONTH - FEB 96
E4593M30	J259.SPECIFIC MONTH - MAR 96
E4593M31	J259.SPECIFIC MONTH - APR 96
E4593M32	J259.SPECIFIC MONTH - MAY 96
E4593M33	J259.SPECIFIC MONTH - JUN 96
E4593M34	J259.SPECIFIC MONTH - JUL 96
E4596	J260.AMT FOOD STAMPS
E4598	J262.AMT FOOD STAMPS LAST MONTH
HRS 1998:	
F4796	J64.R/S WHETHER WELFARE LCY
F4798	J66.AMT WELFARE LCY
F4801	J67.VET BENEFITS
F4802	J68.VET WHO REC
F4803	J69.R VET BENEFIT LAST MONTH
F4806	J69A.DK-1K
F4807	J69B.DK-1500
F4808	J69C.DK-500
F4811	J70.R VET BENEFIT START YEAR
F4812	J70A.R VET BENEFIT START MONTH
F4816	J72.AMT SP VET BEN LAST MO
F4819	J72A.DK-1K
F4820	J72B.DK-1,500
F4821	J72C.DK-500
F4824	J73.SP VET BENEFIT START YEAR
F4825	J73A.SP VET BENEFIT START MONTH
F5348	J255.WHETHER FOOD STAMPS 1996
F5349	J256.WHICH MONTHS
F5350	J257.MONTH
F5351	J258.YEAR
F5353M1	J259.SPECIFIC MONTHS
F5353M10	J259.SPECIFIC MONTHS
F5353M2	J259.SPECIFIC MONTHS
F5353M3	J259.SPECIFIC MONTHS
F5353M4	J259.SPECIFIC MONTHS
F5353M5	J259.SPECIFIC MONTHS
F5353M6	J259.SPECIFIC MONTHS
F5353M7	J259.SPECIFIC MONTHS
F5353M8	J259.SPECIFIC MONTHS
F5353M9	J259.SPECIFIC MONTHS
F5356	J260.AMT FOOD STAMPS
F5358	J262.AMT FOOD STAMPS LAST MONTH
HRS 2000:	
G5239	J64.R/S WHETHER WELFARE LCY

G5241	J66.AMT WELFARE LCY
G5244	J67.VET BENEFITS
G5247	J68.VET WHO REC
G5248	J69.R VET BENEFIT LAST MONTH
G5251	J69A.DK-1K
G5252	J69B.DK-1500
G5253	J69C.DK-500
G5256	J70.R VET BENEFIT START YEAR
G5257	J70A.R VET BENEFIT START MONTH
G5261	J72.AMT SP VET BEN LAST MO
G5264	J72A.DK-1K
G5265	J72B.DK-1500
G5266	J72C.DK-500
G5269	J73.SP VET BENEFIT START YEAR
G5270	J73A.SP VET BENEFIT START MONTH
G5735	J255. FOOD STAMPS SINCE LAST IW
G5736	J256.WHICH MONTHS
G5737	J257.MONTH
G5738	J258.YEAR
G5740M1	J259.SPECIFIC MONTHS
G5740M10	J259.SPECIFIC MONTHS
G5740M2	J259.SPECIFIC MONTHS
G5740M3	J259.SPECIFIC MONTHS
G5740M4	J259.SPECIFIC MONTHS
G5740M5	J259.SPECIFIC MONTHS
G5740M6	J259.SPECIFIC MONTHS
G5740M7	J259.SPECIFIC MONTHS
G5740M8	J259.SPECIFIC MONTHS
G5740M9	J259.SPECIFIC MONTHS
G5743	J260.AMT FOOD STAMPS
G5745	J262.AMT FOOD STAMPS LAST MONTH
HRS 2002:	
HQ404M01	SPECIFIC MONTH -1
HQ404M02	SPECIFIC MONTH -2
HQ404M03	SPECIFIC MONTH -3
HQ404M04	SPECIFIC MONTH -4
HQ404M05	SPECIFIC MONTH -5
HQ404M06	SPECIFIC MONTH -6
HQ404M07	SPECIFIC MONTH -7
HQ404M08	SPECIFIC MONTH -8
HQ404M09	SPECIFIC MONTH -9
HRS 2004:	
JQ404M27	FOOD STAMPS-MONTH -27
JQ404M28	FOOD STAMPS-MONTH -28
JQ404M29	FOOD STAMPS-MONTH -29
JQ404M30	FOOD STAMPS-MONTH -30
JQ404M31	FOOD STAMPS-MONTH -31
JQ404M32	FOOD STAMPS-MONTH -32
HRS 2010:	
MQW778_1M6	ANY MONTHS RECIEVED FOOD STAMPS - 1
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 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  
   xQ404M18            SPECIFIC MONTH -18  
   xQ404M19            SPECIFIC MONTH -19  
   xQ404M20            SPECIFIC MONTH -20  
   xQ404M21            SPECIFIC MONTH -21  
 HRS 2002-2020:  
   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 2010-2020:  
   xQW776\_1            YEAR RECIEVED FOOD STAMPS - 1  
   xQW776\_2            YEAR RECIEVED FOOD STAMPS - 2  
   xQW776\_3            YEAR RECIEVED FOOD STAMPS - 3  
   xQW776\_4            YEAR RECIEVED FOOD STAMPS - 4  
   xQW777\_1            ANY MONTHS RECIEVED FOOD STAMPS - 1

xQW777_2	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW777_3	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW777_4	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_1M1	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M2	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M3	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M4	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_1M5	ANY MONTHS RECIEVED FOOD STAMPS - 1
xQW778_2M1	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M10	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M11	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M12	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M2	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M3	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M4	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M5	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M6	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M7	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M8	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_2M9	ANY MONTHS RECIEVED FOOD STAMPS - 2
xQW778_3M1	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M10	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M11	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M12	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M2	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M3	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M4	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M5	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M6	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M7	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M8	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_3M9	ANY MONTHS RECIEVED FOOD STAMPS - 3
xQW778_4M1	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M10	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_4M11	ANY MONTHS RECIEVED FOOD STAMPS - 4
xQW778_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 1992-2020 WHETHER FINANCIAL RESPONDENT

<b>All other household income</b>
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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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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
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
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
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
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
1	H1IOTHIN	H1IOTHIN:W1 IncPart-Other HH Inc	Cont
1	H1IOOTHIN	H1IOOTHIN:W1 Receives-Other HH Inc	Categ
1	H1IFOTHIN	H1IFOTHIN:W1 ImpFlag-Other HH Inc	Categ
2	R2IOTH1	R2IOTH1:W2 IncPart-Other #1 Inc	Cont
2	S2IOTH1	S2IOTH1:W2 IncPart-Other #1 Inc	Cont
2	R2IOOTH1	R2IOOTH1:W2 Receives-Other #1 Inc	Categ
2	S2IOOTH1	S2IOOTH1:W2 Receives-Other #1 Inc	Categ
2	R2IFOTH1	R2IFOTH1:W2 ImpFlag-Other #1 Inc	Categ
2	S2IFOTH1	S2IFOTH1:W2 ImpFlag-Other #1 Inc	Categ
2	R2IOTH2	R2IOTH2:W2 IncPart-Other #2 Inc	Cont
2	S2IOTH2	S2IOTH2:W2 IncPart-Other #2 Inc	Cont
2	R2IOOTH2	R2IOOTH2:W2 Receives-Other #2 Inc	Categ
2	S2IOOTH2	S2IOOTH2:W2 Receives-Other #2 Inc	Categ
2	R2IFOTH2	R2IFOTH2:W2 ImpFlag-Other #2 Inc	Categ
2	S2IFOTH2	S2IFOTH2:W2 ImpFlag-Other #2 Inc	Categ
2	R2IOTH3	R2IOTH3:W2 IncPart-Other #3 Inc	Cont
2	S2IOTH3	S2IOTH3:W2 IncPart-Other #3 Inc	Cont
2	R2IOOTH3	R2IOOTH3:W2 Receives-Other #3 Inc	Categ
2	S2IOOTH3	S2IOOTH3:W2 Receives-Other #3 Inc	Categ
2	R2IFOTH3	R2IFOTH3:W2 ImpFlag-Other #3 Inc	Categ
2	S2IFOTH3	S2IFOTH3:W2 ImpFlag-Other #3 Inc	Categ
2	H2IOTH3	H2IOTH3:W2 IncPart-Other HH Inc #3	Cont
2	H2IOOTH3	H2IOOTH3:W2 Receives-Other HH Inc #3	Categ
2	H2IFOTH3	H2IFOTH3:W2 ImpFlag-Other HH Inc #3	Categ
2	H2IOTH2	H2IOTH2:W2 IncPart-Other HH Inc #2	Cont
3	H3IOTH2	H3IOTH2:W3 IncPart-Other HH Inc #2	Cont
4	H4IOTH2	H4IOTH2:W4 IncPart-Other HH Inc #2	Cont
5	H5IOTH2	H5IOTH2:W5 IncPart-Other HH Inc #2	Cont
6	H6IOTH2	H6IOTH2:W6 IncPart-Other HH Inc #2	Cont
7	H7IOTH2	H7IOTH2:W7 IncPart-Other HH Inc #2	Cont
8	H8IOTH2	H8IOTH2:W8 IncPart-Other HH Inc #2	Cont
9	H9IOTH2	H9IOTH2:W9 IncPart-Other HH Inc #2	Cont
10	H10IOTH2	H10IOTH2:W10 IncPart-Other HH Inc #2	Cont
11	H11IOTH2	H11IOTH2:W11 IncPart-Other HH Inc #2	Cont
12	H12IOTH2	H12IOTH2:W12 IncPart-Other HH Inc #2	Cont
13	H13IOTH2	H13IOTH2:W13 IncPart-Other HH Inc #2	Cont
14	H14IOTH2	H14IOTH2:W14 IncPart-Other HH Inc #2	Cont
15	H15IOTH2	H15IOTH2:W15 IncPart-Other HH Inc #2	Cont
2	H2IOOTH2	H2IOOTH2:W2 Receives-Other HH Inc #2	Categ
3	H3IOOTH2	H3IOOTH2:W3 Receives-Other HH Inc #2	Categ
4	H4IOOTH2	H4IOOTH2:W4 Receives-Other HH Inc #2	Categ
5	H5IOOTH2	H5IOOTH2:W5 Receives-Other HH Inc #2	Categ
6	H6IOOTH2	H6IOOTH2:W6 Receives-Other HH Inc #2	Categ
7	H7IOOTH2	H7IOOTH2:W7 Receives-Other HH Inc #2	Categ

8	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
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

## 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	38304.50	0.0	1508000.0
H14IOTHR	17146	3830.05	60257.87	0.0	3150000.0
H15IOTHR	15723	3355.79	39198.63	0.0	1500000.0
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

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
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	8325.79	135821.41	0.0	10000000.0
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
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
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
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
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
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
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
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
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	2633.05	35610.50	0.0	1500000.0
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
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
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	379572.7
H14ILUYR2	17146	79.18	3549.45	0.0	380000.0
H15ILUYR2	15723	210.49	13737.71	0.0	1200000.0
H2IOLUYR2	19642	0.00	0.05	0.0	1.0
H3IOLUYR2	17991	0.00	0.04	0.0	1.0
H4IOLUYR2	21384	0.00	0.05	0.0	1.0
H5IOLUYR2	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
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
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

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
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
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	505.90	4822.81	0.0	160000.0
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
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

## 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
0.Receives no income		19356	17533	19670	16196	14836
1.Receives income		1198	1214	1242	950	887

### 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
0.No income		18913	17055	18972	15517	14145
1.No imputations		1063	1063	1072	844	774
2.Some imputation		407	430	493	396	372
9.No Fin resp		171	199	375	389	432

## 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					
.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					
.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
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
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
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
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
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
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					
.Q=Not asked this wv											
0.Receives no income		19460	17725	19121	16155	14868					
1.Receives income		1094	1022	1791	991	855					

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

## 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					
.Q=Not asked this wv											
0.Receives no income		20494	18694	20708	17050	15660					
1.Receives income		60	53	204	96	63					

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

## 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					
.Q=Not asked this wv											
0.Receives no income		20544	18746	20877	17133	15713					
1.Receives income		10	1	35	13	10					

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

## 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					
0.Receives no income		20079	18263	20413	16770	15378					
1.Receives income		475	484	499	376	345					

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

## 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					
0.Receives no income		20530	18722	20872	17115	15698					
1.Receives income		24	25	40	31	25					

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

## 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
0.Receives no income	20549	18746	20906	17146	15719
1.Receives income	5	1	6		4

## 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
1.Continuous value	5	1	6		4
2.Complete bracket					
5.No value/bracket					
6.No income	20378	18547	20529	16757	15283
7.DK if income			2		4
9.No Fin resp	171	199	375	389	432

## 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
.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
.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
.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
.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
.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
.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
.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
.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
.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
.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
.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
.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					

## HwIOOTH3: 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
.Q=Not asked this wv					
0.Receives no income					
1.Receives income					

## HwIFOTH13: 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
.Q=Not asked this wv					
1.Continuous value					
6.No income					
7.DK if income					
9.No Fin resp					

## HwIOOTH12: Receives-Other HH Inc #2

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
0.Receives no income		11018	17320	20450	18753	17502	19253	17714	16562	21166
1.Receives income		402	671	934	825	663	876	755	655	868

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

## HwIFOTH12: ImpFlag-Other HH Inc #2

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		8222								
1.Continuous value		352	627	821	762	586	779	678	588	771
2.Complete bracket						45	41	31	32	37
3.Incomplete bracket						3	3	2	7	3
5.No value/bracket		46	41	92	56	27	42	35	27	42
6.No income		10874	17133	20084	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
.Q=Not asked this wv					
1.Continuous value	698	674	688	538	484
2.Complete bracket	33	30	35	28	36
3.Incomplete bracket	3	7	8	4	8
5.No value/bracket	15	29	30	16	18
6.No income	19465	17621	19589	15999	14540
7.DK if income	169	187	187	172	205
9.No Fin resp	171	199	375	389	432

## 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. After Wave 6, it is bundled into the questions that asks about other sources of income.

In Wave 1, lump sum income from insurance, pensions, and inheritance is reported (H1IINSLU, H1IPENLU, H1IINHLU). Beginning in Wave 2, the questions about lump sum income are generic, but the type and the year in which the lump sum was received are also asked. Lump sum amounts received since the last interview or for the past two years (HwILUMP1 to HwILUMP3) are reported, and the year received is collected. The year is used to identify lump sums received in the last calendar year. If the lump sum amount is missing, it is imputed separately (HwILUYR1 to HwILUYR3). If the year is missing, then ownership of the lump sum in the last calendar year is imputed.

Other sources of income are reported across all waves (H1OTHIN, R/SwIOTHn, HwIOTHI2).

Variables in the form HwIFvar indicate whether the component is imputed, and if so, how much information is available for imputation. Similarly, variables in the form HwIOvar indicate whether the household receives this type of income.

In Waves 1 and 2A, income from friends and family are reported. In later waves, income from friends and family is specifically excluded in question wording about other income. For consistency, income from friends and family are NOT included in this income measure.

## Cross Wave Differences in Original HRS Data

The way that some of the income component questions are asked may vary across waves. The questions about lump sum income and other household income change across waves, while the questions on alimony remain the same across waves through Wave 6. Beginning in Wave 7 forward, the question about alimony is not asked.

In Wave 1, questions in the income section ask three separate questions, one for each type of lump sum:

"Did you (or your (husband/wife/partner)) receive a lump sum of money in 1991 from (pensions, insurance, inheritance)?"

In Wave 2, the lump sum income questions are asked in the assets section of the questionnaire:

"People sometimes receive property or lump sum payments of money from such things as pension settlements, insurance settlements, cashing in annuities, or inheritances. In the past two years did you (or your (husband/wife/partner)) receive a lump sum of money or property worth \$500 or more that you have not already told me about? Do not include loans or gifts."

The Wave 3 question wording is similar to that in Wave 2H. Instead of "the past two years," the wording is "since (previous interview month)" if the Respondent has a previous interview. Also the words "worth \$500" are dropped.

Beginning in Wave 4, the question wording is:

"People sometimes receive large amounts of property or money in the form of an inheritance, a trust fund, an insurance settlement, and so on. Have you (or your spouse/partner) (ever/since last interview) received money or property in the form of an inheritance, a trust fund, or an insurance settlement?"

Note that the word "large" is included and the reference period is "ever" if this is the Respondent's first interview. A note to the interviewer indicates that "large" means \$10,000 or more.

From Wave 2 forward, the type of payment and month received are asked and questions about any other lump sum, one or two more times. The amount question asks about the largest or next largest lump sum. Thus the amounts of the three largest lump sums are available.

Other household income is derived from questions about any other income not asked about specifically. In Waves 1 and 2A, there is also a question about income from friends and family. In later waves, income from friends and family is specifically excluded in question wording about other income.

The question wording for other income varies across waves. In Wave 1, the question asks:

"Any other income from sources other than Social Security, which I'll ask about next?"

In Wave 2H, two questions ask about other income:

1. "(Other than income you have already told me about, did you (and your (husband/wife/partner)) receive any other income in 1993, for example, from private disability insurance payments, consulting fees, odd jobs, and so forth? (DO NOT INCLUDE FINANCIAL SUPPORT FROM RELATIVES OR FRIENDS.)"
2. "Are there any others?"

In Wave 3H forward, only one question about other income is asked and the wording is similar to that in the first question in Wave 2H, except that "rent from your home or second home" is added to the list of examples. In Wave 3A, the question wording is also similar to that in the first question in Wave 2H, except that "consulting fees" is removed from the list of examples. Beginning in Wave 4, the question that actually asks for the amount received adds the words "before taxes and other deductions."

No unfolding bracket questions are asked for alimony and other income in any wave, except for Wave 6. From Wave 2 forward, if the Respondent refuses or does not know the value of a lump sum, a follow-up question asks if the amount is more than \$50,000 (\$30,000 in Wave 2A). In Wave 1, no follow-up question is asked.

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

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

- a) "Do you receive any (other) regular income payments; for example, from retirement pensions, Veterans Benefits,

annuities, payments from an IRA account, or anything like that?"

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

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

1.VETERANS BENEFITS

2.RETIREMENT OR OTHER PENSIONS

3.ANNUITY

4.IRA DISTRIBUTION

5.STOCKS AND BONDS

7.OTHER

8.DK

9.RF

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

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

b) "What type of income was that?"

(Same categories as above)

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

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

Because of the differences in the way income information was collected for the HRS and AHEAD samples in Wave 2, the income component imputation flags that apply vary, depending on the entry cohort of the Respondent. For AHEAD entry cohort Respondents, H2IFOTH12 and H2IFOTH13 are set to .Q to indicate that the corresponding income components are not available in Wave 2A. For HRS entry cohort Respondents, R2IFOTH1, R2IFOTH2, R2IFOTH3, S2IFOTH1, S2IFOTH2, and S2IFOTH3 are set to .Q to indicate that the corresponding income components are not available in Wave 2H.

## HRS Variables Used

HRS 1992:	
V15914	N38E:OTHR INCME:ALIM:IND
V15915	N39E:OTHR INCME AMT :IND
V15923	N38G:OTHR INCME:NOT :IND



V15924	N39G:OTHR INCM1 AMT :IND
V16201	N48a:RCV 91:INSUR :IND
V16202	N48A:REC 91: AMT :IND
V16203	N48b:RCV 91:PENS S:IND
V16204	N48AB:REC 91: AMT:IND
V16205	N48c:RCV 91:INHERI:IND
V16206	N48AC:REC 91: AMT:IND
V5914	N38E:OTHR INCME:ALIM:IMP
V5915	N39E:OTHR INCME: AM:IMP
V5923	N38G:OTHR INCME:NOT :IMP
V5924	N39G:OTHR INCME:1: :IMP
V5926	N39G:OTHR INCME:2: :IMP
V6201	N48a:RCV 91:INSUR :IMP
V6202	N48Aa:RCV 91: AMT:IMP
V6203	N48b:RCV 91:PENS S:IMP
V6204	N48Ab:RCV 91: AMT:IMP
V6205	N48c:RCV 91:INHERI:IMP
V6206	N48Ac:RCV 91: AMT:IMP
AHEAD 1993:	
B1456	J19. R REG INC: RECEIVE ANY
B1457	J20-1. R REG INC: TYPE-1
B1458	J21-1. R REG INC: PAID PER MONTH-1
B1459	J21b-1. R REG INC: \$ PERIOD-1
B1460	J21c-1. R REG INC: \$ LAST PERIOD-1
B1462	J21e-1. R REG INC: START >2YRS AGO-1
B1463	J21f-1. R REG INC: START MONTH-1
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
B1576	J37. SP REG INC: ANY END 92/93
B1577	J37a. SP REG INC END 92/93: TYPE
B1578	J37b. SP REG INC END 92/93: LAST MO RECD
B1579	J37b. SP REG INC END 92/93: LAST YR RECD
B1580	J37c. SP REG INC END 92/93: PAID PER MO
B1581	J37d. SP REG INC END 92/93: \$ PERIOD
B1582	J37e. SP REG INC END 92/93: \$ LST PERIOD
B1792	K36. LUMP SUM \$500\+: ANY, PAST 2YRS
B1793	K37. LUMP SUM: TYPE-1
B1794	K38. LUMP SUM: PAYMENT MONTH-1
B1795	K38a. LUMP SUM: PAYMENT YEAR-1
B1796	K39. LUMP SUM: \$ RECEIVED-1
B1798	K41. LUMP SUM: OTHER IN LAST 2YRS-1
B1799	K37. LUMP SUM: TYPE-2
B1800	K38. LUMP SUM: PAYMENT MONTH-2
B1801	K38a. LUMP SUM: PAYMENT YEAR-2
B1802	K39. LUMP SUM: \$ RECEIVED-2
B1804	K41. LUMP SUM: OTHER IN LAST 2YRS-2
B1805	K37. LUMP SUM: TYPE-3
B1806	K38. LUMP SUM: PAYMENT MONTH-3
B1807	K38a. LUMP SUM: PAYMENT YEAR-3
B1808	K39. LUMP SUM: \$ RECEIVED-3
HRS 1994:	
W16303	N28d. Imputation flag
W16304	N29d1. Imputation flag
W16305	N28f. Imputation flag
W16306	N29f1. Imputation flag
W5565	K36.RECEIVE LUMP SUM PAY
W5568	K38a-1.RECEIVE LUMP SUM-
W5569	K39-1.AMOUNT OF LUMP SUM
W5570	K40-1.>50K
W5572	K42-1.RECEIVE OTHER LUMP
W5575	K38a-2.RECEIVE LUMP SUM-
W5576	K39-2.AMOUNT OF LUMP SUM
W5577	K40-2.>50K
W5579	K42-3.RECEIVE LUMP SUM-3
W5582	K38a-3.RECEIVE LUMP SUM-
W5583	K39-3.AMOUNT OF LUMP SUM
W5584	K40-3.>50K
W6303	N28d.ALIMONY/CHILD SUPPO
W6304	N29d1.AMT ALIMONY/CHILD
W6305	N28f.OTHER INCOME IN 199
W6306	N29f1.AMT OTHER INCOME-1
W6307	N29f3.ANY OTHERS?

W6308	N29f4.AMT OTHER INCOME-2
AHEAD 1995:	
D4566	J61.ALIMONY INCOME
D4567	J61A.AMT ALIMONY \$ LCY
D4573	J62.OTHER SOURCES INCOME
D4574	J62A. OTHER SOURCES \$ 1994
D4747	J83. LUMP SUM
D4750	J85A.DATE LUMP-1
D4751	J86-1. LUMP \$-1
D4752	J87-1.>50K
D4754	J89.ANY OTHER LUMP SUM-2
D4757	J85A-2.LUMP SUM YEAR-2
D4758	J86-2. LUMP \$-2
D4759	J87-2.>50K
D4761	J43.ANY OTHER LUMP SUM-3
D4764	J85A-3.LUMP SUM YEAR-3
D4765	J86-3. LUMP \$-3
D4766	J87-3.>50K
HRS 1996:	
E4567	J247.ALIMONY INCOME
E4568	J248.AMT ALIMONY \$ LCY
E4574	J249.OTHER SOURCES INCOME
E4575	J250.OTHER SOURCES \$ 1994
E4748	J305.LUMP SUM
E4751	J308.YEAR LUMP-1
E4752	J309.LUMP \$-1
E4753	J309A.>50K
E4755	J311. ANY SECOND LUMP SUM
E4758	J314. SECOND LUMP SUM: YEAR RECEIVED
E4759	J315.LUMP \$-2
E4760	J315A.>50K
E4763	J318.LUMP SUM-3
E4765	J320. THIRD LUMP SUM: YEAR RECEIVED
E4766	J321.LUMP \$-3
E4767	J321A.>50K
HRS 1998:	
F5327	J247.ALIMONY INCOME
F5328	J248.AMT ALIMONY \$ LCY
F5334	J249.OTHER SOURCES INCOME
F5335	J250.OTHER SOURCES \$ 1996
F5508	J305.LUMP SUM
F5511	J308.DATE LUMP-1
F5512	J309.LUMP \$-1
F5513	J309A.>50K
F5515	J311.
F5518	J314.
F5519	J315.LUMP \$-2
F5520	J315A.>50K
F5522	J317.
F5525	J320.
F5526	J321.LUMP \$-3
F5527	J321A.>50K
HRS 2000:	
G5721	J247.ALIMONY INCOME
G5722	J248.AMT ALIMONY \$ LCY
G5728	J249.OTHER SOURCES INCOME
G5729	J250.OTHER SOURCES IN LCY
G5861	J305.ANY LUMP SUM
G5864	J308.DATE LUMP-1

G5865	J309. LUMP SUM RCV-1
G5866	J309A.>50K
G5868	J311.ANY 2ND LUMP SUM
G5871	J314.2ND LUMP SUM-YR RECIEVED
G5872	J315. LUMP SUM RCV-2
G5873	J315A.>50K
G5875	J317.ANY 3RD LUMP SUM
G5878	J320.3RD LUMP SUM-YR RECIEVED
G5879	J321. LUMP SUM RCV-3
G5880	J321A.>50K
HRS 2002:	
HQ390	ALIMONY CHILD SUPP INCOME
HQ391	ALIMONY CHILD SUPP INCOME AMOUNT - LCY
HRS 2002-2020:	
xQ395	OTHER SOURCES OF INCOME
xQ396	OTHER SOURCES OF INCOME AMOUNT - LCY
xQ483_1	R OR SP IF LUMP SUM RECEIVED -1
xQ483_2	R OR SP IF LUMP SUM RECEIVED -2
xQ483_3	R OR SP IF LUMP SUM RECEIVED -3
xQ486_1	MONTH LUMP SUM RECEIVED -1
xQ486_2	MONTH LUMP SUM RECEIVED -2
xQ486_3	MONTH LUMP SUM RECEIVED -3
xQ487_1	YEAR LUMP SUM RECEIVED -1
xQ487_2	YEAR LUMP SUM RECEIVED -2
xQ487_3	YEAR LUMP SUM RECEIVED -3
xQ488_1	LUMP SUM AMOUNT RECEIVED -1
xQ488_2	LUMP SUM AMOUNT RECEIVED -2
xQ488_3	LUMP SUM AMOUNT RECEIVED -3
xQ489_1	LUMP SUM AMT - \$50K -1
xQ489_2	LUMP SUM AMT - \$50K -2
xQ489_3	LUMP SUM AMT - \$50K -3

<b>Total household income (Respondent &amp; spouse)</b>
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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
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
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
2	H2IFTOT2	H2IFTOT2:W2 ImpFlag: Imputed Total Household	Categ

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ITOT	12652	47553.30	50817.01	0.0	1300000.0
H2ITOT	19642	41502.14	73811.68	0.0	3254517.1
H3ITOT	17991	45991.70	70958.17	0.0	3067646.7

H4ITOT	21384	50764.45	112016.63	0.0	8017657.0
H5ITOT	19578	52726.35	100755.86	0.0	5537080.0
H6ITOT	18165	52376.23	92109.83	0.0	7395354.0
H7ITOT	20129	60240.48	101171.09	0.0	3536773.5
H8ITOT	18469	64584.71	317110.85	0.0	25360100.0
H9ITOT	17217	67375.63	471896.76	0.0	60014376.0
H10ITOT	22034	62948.29	97743.43	0.0	5438860.0
H11ITOT	20554	64840.50	100253.18	0.0	3663276.0
H12ITOT	18747	68281.00	140545.35	0.0	10938250.5
H13ITOT	20912	74204.54	159343.19	0.0	10036000.0
H14ITOT	17146	77480.18	167681.82	0.0	7406316.0
H15ITOT	15723	77096.00	133287.54	0.0	5731600.0
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	0.99	0.08	0.0	1.0
H6IOTOT	18165	0.99	0.07	0.0	1.0
H7IOTOT	20129	0.99	0.08	0.0	1.0
H8IOTOT	18469	0.99	0.07	0.0	1.0
H9IOTOT	17217	0.99	0.08	0.0	1.0
H10IOTOT	22034	0.98	0.12	0.0	1.0
H11IOTOT	20554	0.99	0.12	0.0	1.0
H12IOTOT	18747	0.99	0.12	0.0	1.0
H13IOTOT	20912	0.98	0.14	0.0	1.0
H14IOTOT	17146	0.98	0.14	0.0	1.0
H15IOTOT	15723	0.98	0.14	0.0	1.0
H2IOTOT2	8222	0.99	0.08	0.0	1.0
H1IFTOT	12652	1.32	0.81	0.0	9.0
H2IFTOT	19642	1.67	0.79	0.0	9.0
H3IFTOT	17991	1.73	0.77	0.0	9.0
H4IFTOT	21384	1.60	0.89	0.0	9.0
H5IFTOT	19578	1.59	0.80	0.0	9.0
H6IFTOT	18165	1.59	0.60	0.0	9.0
H7IFTOT	20129	1.54	0.68	0.0	9.0
H8IFTOT	18469	1.53	0.65	0.0	9.0
H9IFTOT	17217	1.52	0.69	0.0	9.0
H10IFTOT	22034	1.51	1.01	0.0	9.0
H11IFTOT	20554	1.45	0.83	0.0	9.0
H12IFTOT	18747	1.45	0.88	0.0	9.0
H13IFTOT	20912	1.48	1.09	0.0	9.0
H14IFTOT	17146	1.52	1.19	0.0	9.0
H15IFTOT	15723	1.57	1.27	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	214	117	103	121	101	138	95	113	333
1.Receives income	12518	19428	17874	21281	19457	18064	19991	18374	17104	21701

Value	w11	w12	w13	w14	w15
0.Receives no income	293	258	415	365	311
1.Receives income	20261	18489	20497	16781	15412

### 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
.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	105	87	125	88	101	283
1.No imputations	9049	7105	5493	9735	8845	7499	9533	8819	8566	12373
2.Some imputation	3390	12264	12277	11357	10491	10542	10400	9506	8486	9082
9.No Fin resp	95	134	126	206	137	37	71	56	64	296

Value	w11	w12	w13	w14	w15
0.No income	261	239	355	330	282
1.No imputations	11849	11075	12579	10021	8798
2.Some imputation	8290	7263	7642	6451	6266
9.No Fin resp	154	170	336	344	377

## 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
.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 are not available for these cases in Wave 2.

<b>IRA Withdrawals</b>
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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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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	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
5	S5IOIRAW4	S5IOIRAW4:W5	Receives-IRA Withd-Acct #4	cash-in (prev 2 yrs/since 1	Categ
6	S6IOIRAW4	S6IOIRAW4:W6	Receives-IRA Withd-Acct #4	cash-in (prev 2 yrs/since 1	Categ
7	S7IOIRAW4	S7IOIRAW4:W7	Receives-IRA Withd-Acct #4	cash-in (prev 2 yrs/since 1	Categ
8	S8IOIRAW4	S8IOIRAW4:W8	Receives-IRA Withd-Acct #4	cash-in (prev 2 yrs/since 1	Categ
9	S9IOIRAW4	S9IOIRAW4:W9	Receives-IRA Withd-Acct #4	cash-in (prev 2 yrs/since 1	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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2IIRAWY1	8222	305.66	1845.53	0.0	45600.0
H5IIRAWY1	19578	1608.83	14031.22	0.0	1116000.0
H6IIRAWY1	18165	1693.71	10547.15	0.0	480000.0
H7IIRAWY1	20129	1737.44	16820.63	0.0	1500000.0
H8IIRAWY1	18469	1949.36	15092.50	0.0	1200000.0
H9IIRAWY1	17217	2281.62	10046.08	0.0	270000.0
H10IIRAWY1	22034	1865.09	9851.76	0.0	483000.0
H11IIRAWY1	20554	2251.01	18295.21	0.0	1152000.0
H12IIRAWY1	18747	2322.99	9695.21	0.0	273600.0
H13IIRAWY1	20912	2081.96	10111.36	0.0	289200.0

H14IIRAWY1	17146	2730.04	13476.87	0.0	540000.0
H15IIRAWY1	15723	2780.26	13405.12	0.0	413333.3
R2IIRAWY1	8222	172.37	1321.26	0.0	45600.0
R5IIRAWY1	19578	923.89	10060.90	0.0	1116000.0
R6IIRAWY1	18165	961.82	7696.95	0.0	480000.0
R7IIRAWY1	20129	986.80	9402.70	0.0	750000.0
R8IIRAWY1	18469	1134.20	10826.33	0.0	1200000.0
R9IIRAWY1	17217	1354.09	7688.16	0.0	270000.0
R10IIRAWY1	22034	1104.07	7391.08	0.0	480000.0
R11IIRAWY1	20554	1327.59	13053.88	0.0	1152000.0
R12IIRAWY1	18747	1432.35	7596.07	0.0	273600.0
R13IIRAWY1	20912	1304.40	7632.34	0.0	289200.0
R14IIRAWY1	17146	1671.93	9964.42	0.0	540000.0
R15IIRAWY1	15723	1690.01	9472.99	0.0	400000.0
S2IIRAWY1	4549	240.90	1646.85	0.0	45600.0
S5IIRAWY1	13041	1028.27	11806.95	0.0	1116000.0
S6IIRAWY1	11859	1121.06	8746.19	0.0	480000.0
S7IIRAWY1	13352	1131.64	10963.07	0.0	750000.0
S8IIRAWY1	12052	1249.18	12868.05	0.0	1200000.0
S9IIRAWY1	11012	1450.18	7826.27	0.0	250000.0
S10IIRAWY1	14237	1177.80	7847.49	0.0	480000.0
S11IIRAWY1	13081	1450.97	15709.00	0.0	1152000.0
S12IIRAWY1	11622	1436.66	7003.45	0.0	200000.0
S13IIRAWY1	12889	1261.55	7285.73	0.0	212000.0
S14IIRAWY1	10463	1733.95	9716.00	0.0	225000.0
S15IIRAWY1	9528	1799.12	10477.27	0.0	400000.0
H2IIRAW1Y1	8222	305.28	1844.59	0.0	45600.0
H5IIRAW1Y1	19578	1267.85	13242.47	0.0	1116000.0
H6IIRAW1Y1	18165	1345.67	9973.08	0.0	480000.0
H7IIRAW1Y1	20129	1199.40	6782.27	0.0	259200.0
H8IIRAW1Y1	18469	1507.61	14435.28	0.0	1200000.0
H9IIRAW1Y1	17217	1724.02	8563.32	0.0	270000.0
H10IIRAW1Y1	22034	1384.77	8927.46	0.0	480000.0
H11IIRAW1Y1	20554	1764.17	17527.20	0.0	1152000.0
H12IIRAW1Y1	18747	1634.60	7450.30	0.0	200000.0
H13IIRAW1Y1	20912	1501.98	7967.04	0.0	288000.0
H14IIRAW1Y1	17146	1878.64	10126.82	0.0	540000.0
H15IIRAW1Y1	15723	1993.50	9752.12	0.0	333333.3
R2IIRAW1Y1	8222	172.05	1320.15	0.0	45600.0
R5IIRAW1Y1	19578	730.91	9575.83	0.0	1116000.0
R6IIRAW1Y1	18165	762.77	7355.69	0.0	480000.0
R7IIRAW1Y1	20129	694.92	5189.26	0.0	259200.0
R8IIRAW1Y1	18469	875.52	10391.64	0.0	1200000.0
R9IIRAW1Y1	17217	1036.45	6789.69	0.0	270000.0
R10IIRAW1Y1	22034	828.36	6833.36	0.0	480000.0
R11IIRAW1Y1	20554	1048.01	12624.47	0.0	1152000.0
R12IIRAW1Y1	18747	1019.27	5871.89	0.0	200000.0
R13IIRAW1Y1	20912	962.36	6480.48	0.0	288000.0
R14IIRAW1Y1	17146	1189.62	8340.28	0.0	540000.0
R15IIRAW1Y1	15723	1243.45	7481.79	0.0	333333.3
S2IIRAW1Y1	4549	240.81	1646.69	0.0	45600.0
S5IIRAW1Y1	13041	806.09	11250.34	0.0	1116000.0
S6IIRAW1Y1	11859	892.85	8400.10	0.0	480000.0
S7IIRAW1Y1	13352	760.53	5441.84	0.0	200000.0

S8IIRAW1Y1	12052	968.64	12458.67	0.0	1200000.0
S9IIRAW1Y1	11012	1075.00	6662.41	0.0	250000.0
S10IIRAW1Y1	14237	861.13	7209.03	0.0	480000.0
S11IIRAW1Y1	13081	1125.30	15282.94	0.0	1152000.0
S12IIRAW1Y1	11622	992.56	5964.01	0.0	200000.0
S13IIRAW1Y1	12889	875.51	6019.81	0.0	212000.0
S14IIRAW1Y1	10463	1129.11	7425.52	0.0	225000.0
S15IIRAW1Y1	9528	1237.73	8143.49	0.0	333333.3
H2IIRAW2Y1	8222	0.37	24.94	0.0	2172.0
H5IIRAW2Y1	19578	196.79	2652.57	0.0	184615.4
H6IIRAW2Y1	18165	195.05	1633.65	0.0	53333.3
H7IIRAW2Y1	20129	199.09	1688.66	0.0	88888.9
H8IIRAW2Y1	18469	240.28	2055.62	0.0	75000.0
H9IIRAW2Y1	17217	319.23	3321.01	0.0	200000.0
H10IIRAW2Y1	22034	231.14	2114.59	0.0	80000.0
H11IIRAW2Y1	20554	293.29	3196.81	0.0	165517.2
H12IIRAW2Y1	18747	362.91	2699.26	0.0	102857.1
H13IIRAW2Y1	20912	315.81	2815.89	0.0	125000.0
H14IIRAW2Y1	17146	530.14	4720.86	0.0	188000.0
H15IIRAW2Y1	15723	513.19	5288.90	0.0	240000.0
R2IIRAW2Y1	8222	0.32	24.45	0.0	2172.0
R5IIRAW2Y1	19578	106.66	1903.50	0.0	184615.4
R6IIRAW2Y1	18165	106.81	1219.73	0.0	53333.3
R7IIRAW2Y1	20129	109.09	1285.78	0.0	88888.9
R8IIRAW2Y1	18469	134.48	1516.58	0.0	75000.0
R9IIRAW2Y1	17217	171.91	2376.55	0.0	200000.0
R10IIRAW2Y1	22034	123.78	1524.38	0.0	80000.0
R11IIRAW2Y1	20554	162.21	2404.61	0.0	165517.2
R12IIRAW2Y1	18747	202.85	2061.29	0.0	102857.1
R13IIRAW2Y1	20912	175.60	2079.11	0.0	125000.0
R14IIRAW2Y1	17146	295.41	3461.77	0.0	188000.0
R15IIRAW2Y1	15723	281.26	3814.92	0.0	240000.0
S2IIRAW2Y1	4549	0.10	6.60	0.0	445.0
S5IIRAW2Y1	13041	135.31	2268.57	0.0	184615.4
S6IIRAW2Y1	11859	135.17	1353.40	0.0	53333.3
S7IIRAW2Y1	13352	135.67	1352.78	0.0	57600.0
S8IIRAW2Y1	12052	162.14	1727.83	0.0	75000.0
S9IIRAW2Y1	11012	230.32	2910.94	0.0	200000.0
S10IIRAW2Y1	14237	166.15	1831.79	0.0	80000.0
S11IIRAW2Y1	13081	205.97	2650.30	0.0	165517.2
S12IIRAW2Y1	11622	258.20	2231.28	0.0	102857.1
S13IIRAW2Y1	12889	227.49	2431.41	0.0	125000.0
S14IIRAW2Y1	10463	384.66	4129.58	0.0	188000.0
S15IIRAW2Y1	9528	382.74	4722.50	0.0	240000.0
H5IIRAW3Y1	19578	75.27	1159.03	0.0	52173.9
H6IIRAW3Y1	18165	59.32	1010.49	0.0	45000.0
H7IIRAW3Y1	20129	64.82	1115.65	0.0	72000.0
H8IIRAW3Y1	18469	100.61	1938.23	0.0	150000.0
H9IIRAW3Y1	17217	105.70	1306.65	0.0	54285.7
H10IIRAW3Y1	22034	68.45	1163.68	0.0	75000.0
H11IIRAW3Y1	20554	87.54	1337.39	0.0	70000.0
H12IIRAW3Y1	18747	128.85	1946.32	0.0	125000.0
H13IIRAW3Y1	20912	128.13	1976.31	0.0	90000.0
H14IIRAW3Y1	17146	210.62	4380.76	0.0	313043.5
H15IIRAW3Y1	15723	160.06	2934.11	0.0	200000.0

R5IIRAW3Y1	19578	40.86	653.28	0.0	26087.0
R6IIRAW3Y1	18165	31.43	723.69	0.0	45000.0
R7IIRAW3Y1	20129	35.85	808.19	0.0	72000.0
R8IIRAW3Y1	18469	54.79	1387.94	0.0	150000.0
R9IIRAW3Y1	17217	58.24	963.37	0.0	54285.7
R10IIRAW3Y1	22034	38.39	786.01	0.0	75000.0
R11IIRAW3Y1	20554	48.89	892.00	0.0	70000.0
R12IIRAW3Y1	18747	78.37	1531.55	0.0	125000.0
R13IIRAW3Y1	20912	71.50	1204.51	0.0	73333.3
R14IIRAW3Y1	17146	113.27	2617.17	0.0	156521.7
R15IIRAW3Y1	15723	87.99	1698.72	0.0	100000.0
S5IIRAW3Y1	13041	51.67	758.60	0.0	26087.0
S6IIRAW3Y1	11859	42.72	874.01	0.0	45000.0
S7IIRAW3Y1	13352	43.67	945.64	0.0	72000.0
S8IIRAW3Y1	12052	70.22	1676.60	0.0	150000.0
S9IIRAW3Y1	11012	74.21	1106.81	0.0	54285.7
S10IIRAW3Y1	14237	46.53	887.37	0.0	75000.0
S11IIRAW3Y1	13081	60.73	972.97	0.0	70000.0
S12IIRAW3Y1	11622	81.44	1027.31	0.0	35294.1
S13IIRAW3Y1	12889	91.88	1322.75	0.0	45000.0
S14IIRAW3Y1	10463	159.52	3129.60	0.0	156521.7
S15IIRAW3Y1	9528	118.92	1999.68	0.0	100000.0
H5IIRAW4Y1	19578	68.91	1102.39	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	100.86	1482.36	0.0	74285.7
H9IIRAW4Y1	17217	132.68	1709.72	0.0	96000.0
H10IIRAW4Y1	22034	180.74	2010.71	0.0	89032.3
H11IIRAW4Y1	20554	106.01	1608.84	0.0	70588.2
H12IIRAW4Y1	18747	196.62	3580.27	0.0	273600.0
H13IIRAW4Y1	20912	136.05	2891.83	0.0	166666.7
H14IIRAW4Y1	17146	110.64	1949.59	0.0	104347.8
H15IIRAW4Y1	15723	113.51	2117.00	0.0	109090.9
R5IIRAW4Y1	19578	45.46	861.61	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	69.41	1212.91	0.0	74285.7
R9IIRAW4Y1	17217	87.49	1402.88	0.0	96000.0
R10IIRAW4Y1	22034	113.55	1587.17	0.0	89032.3
R11IIRAW4Y1	20554	68.49	1194.00	0.0	70588.2
R12IIRAW4Y1	18747	131.86	3121.86	0.0	273600.0
R13IIRAW4Y1	20912	94.95	2144.28	0.0	166666.7
R14IIRAW4Y1	17146	73.63	1609.41	0.0	104347.8
R15IIRAW4Y1	15723	77.31	1806.22	0.0	109090.9
S5IIRAW4Y1	13041	35.21	798.89	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	48.19	812.08	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	104.46	2029.56	0.0	150000.0
S13IIRAW4Y1	12889	66.68	2013.12	0.0	166666.7
S14IIRAW4Y1	10463	60.66	1317.42	0.0	66666.7

S15IIRAW4Y1	9528	59.73	1416.30	0.0	66666.7
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	3816.43	28359.74	0.0	2200000.0
H9IIRAW	17217	4533.55	19975.28	0.0	538500.0
H10IIRAW	22034	4315.77	21352.68	0.0	805000.0
H11IIRAW	20554	4056.05	33645.50	0.0	2208000.0
H12IIRAW	18747	4339.57	17980.80	0.0	476666.7
H13IIRAW	20912	4658.52	23153.94	0.0	750000.0
H14IIRAW	17146	5331.49	26188.83	0.0	900000.0
H15IIRAW	15723	5584.81	27258.47	0.0	900000.0
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	2228.51	20391.37	0.0	2200000.0
R9IIRAW	17217	2707.30	15226.63	0.0	538500.0
R10IIRAW	22034	2583.25	16162.32	0.0	800000.0
R11IIRAW	20554	2389.87	24068.02	0.0	2208000.0
R12IIRAW	18747	2676.35	14110.58	0.0	476666.7
R13IIRAW	20912	2923.14	17392.61	0.0	674800.0
R14IIRAW	17146	3260.13	19120.59	0.0	900000.0
R15IIRAW	15723	3423.58	19634.68	0.0	900000.0
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	2433.39	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	2618.05	28745.51	0.0	2208000.0
S12IIRAW	11622	2682.88	12843.02	0.0	333333.3
S13IIRAW	12889	2815.60	16621.04	0.0	500000.0
S14IIRAW	10463	3394.39	19231.55	0.0	418442.6
S15IIRAW	9528	3566.44	21275.29	0.0	900000.0
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
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
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	9528	0.12	0.33	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	0.53	1.55	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	0.49	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	3.50	3.87	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	2961.50	27022.81	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	3172.66	31975.52	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	3932.45	18611.73	0.0	500000.0
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	1725.42	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	1876.14	23001.15	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	2475.91	14534.90	0.0	500000.0
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	1894.23	23254.40	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	2037.20	27873.18	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	9528	2403.56	15176.75	0.0	500000.0
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
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	0.09	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	9528	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	5.49	1.74	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
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	6.66	1.54	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	456.04	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	527.92	7012.49	0.0	500000.0
H12IIRAW2	18747	680.09	4950.49	0.0	183333.3
H13IIRAW2	20912	703.23	6235.84	0.0	250000.0
H14IIRAW2	17146	1017.37	9676.92	0.0	391666.7
H15IIRAW2	15723	1070.18	13583.46	0.0	900000.0
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	253.30	2978.63	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	294.50	5572.87	0.0	500000.0
R12IIRAW2	18747	379.09	3784.77	0.0	183333.3
R13IIRAW2	20912	387.46	4567.46	0.0	250000.0
R14IIRAW2	17146	560.38	6999.93	0.0	391666.7
R15IIRAW2	15723	582.98	9726.07	0.0	900000.0
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	310.69	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	366.76	5351.31	0.0	400000.0
S12IIRAW2	11622	485.53	4087.13	0.0	180000.0
S13IIRAW2	12889	512.33	5435.13	0.0	250000.0
S14IIRAW2	10463	748.89	8589.67	0.0	391666.7
S15IIRAW2	9528	803.97	12209.17	0.0	900000.0
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

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
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	9528	0.04	0.20	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	5.87	1.23	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	5.98	0.99	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	6.77	1.32	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	159.31	2829.28	0.0	193750.0
H11IIRAW3	20554	151.22	2319.40	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	8653.35	0.0	600000.0
H15IIRAW3	15723	319.65	5848.99	0.0	400000.0
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	89.31	1914.33	0.0	193750.0
R11IIRAW3	20554	85.27	1580.08	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	176.83	3393.19	0.0	200000.0
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	9528	235.67	3947.97	0.0	200000.0
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
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
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	9528	0.02	0.13	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
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
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	6.83	1.16	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
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
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	9528	123.24	2946.33	0.0	150000.0
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
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
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	9528	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
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
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

## Categorical Variable Codes

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### H2IOIRAWY1: Receives:IRA Withd-Total (LCY)

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7469
1.Receives income		753

---

### R2IOIRAWY1: Receives:IRA Withd-Total (LCY)

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7730
1.Receives income		492

---

### S2IOIRAWY1: Receives:IRA Withd-Total (LCY)

---

Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4186
1.Receives income		363

---

### 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
0.Receives no income		17102	15319	17715	14425	13155
1.Receives income		3452	3428	3197	2721	2568

## 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
0.Receives no income		17958	16173	18463	15058	13735
1.Receives income		2596	2574	2449	2088	1988

## 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
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		11391	9999	11422	9196	8341
1.Receives income		1690	1623	1467	1267	1187

## H2IFIRAWY1: ImpFlag:IRA Withd-Total (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

---

 R2IFIRAWY1: ImpFlag:IRA Withd-Total (LCY)
 

---

Value		w2
.Q=Not asked this wv		11420
0.No income		7496
1.No imputations		419
2.Some imputation		297
9.No Fin resp		10

---

 S2IFIRAWY1: ImpFlag:IRA Withd-Total (LCY)
 

---

Value		w2
.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

---

 HwIFIRAW: ImpFlag:IRA Withd-Total (prev 2 yrs/since last int)
 

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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
0.No income		16237	14428	16543	13432	12134
1.No imputations		2683	2622	2474	2106	1899
2.Some imputation		1465	1501	1523	1223	1258
9.No Fin resp		169	196	372	385	432

## 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
0.No income		17031	15187	17205	13993	12650
1.No imputations		2000	1982	1906	1623	1486
2.Some imputation		1354	1382	1429	1145	1155
9.No Fin resp		169	196	372	385	432

## 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
0.No income		10702	9278	10456	8383	7515
1.No imputations		1299	1262	1166	997	901
2.Some imputation		937	924	953	757	773
8.No Sp/part->no incm		7473	7125	8023	6683	6195
9.No Fin resp		143	158	314	326	339

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

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7469
1.Receives income		753

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

---

Value		w2
.Q=Not asked this wv		11420
0.Receives no income		7731
1.Receives income		491

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

---

Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4186
1.Receives income		363

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HwIOIRAW1: Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int)

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income						17037	15683	17350	15609	14261	18970
1.Receives income						2541	2482	2779	2860	2956	3064

Value		w11	w12	w13	w14	w15
0.Receives no income		17558	15866	18239	14785	13499
1.Receives income		2996	2881	2673	2361	2224

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RwIOIRAW1: Receives-IRA Withd-Acct #1 (prev 2 yrs/since last int)

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income						18043	16656	18437	16688	15364	20063
1.Receives income						1535	1509	1692	1781	1853	1971

Value		w11	w12	w13	w14	w15
0.Receives no income		18632	16891	19165	15589	14236
1.Receives income		1922	1856	1747	1557	1487

## 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	12275	10978	9915	13093
1.Receives income						1001	968	1077	1074	1097	1144

Value		w11	w12	w13	w14	w15
.U=Unmarried		7473	7125	8023	6683	6195
0.Receives no income		11952	10608	11968	9631	8753
1.Receives income		1129	1014	921	832	775

## 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

## S2IFIRAW1: 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
1.Continuous value	2419	2340	2124	1898	1746
2.Complete bracket	240	195	205	147	203
3.Incomplete bracket	47	49	40	33	39
5.No value/bracket	215	208	225	194	163
6.No income	16888	15163	17306	13945	12632
7.DK if income	576	596	640	544	508
9.No Fin resp	169	196	372	385	432

## 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
1.Continuous value	1519	1490	1368	1234	1136
2.Complete bracket	155	127	131	96	138
3.Incomplete bracket	33	32	24	27	30
5.No value/bracket	143	130	138	124	114
6.No income	17930	16147	18194	14722	13349
7.DK if income	605	625	685	558	524
9.No Fin resp	169	196	372	385	432



## 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
1.Continuous value	894	827	731	660	602
2.Complete bracket	79	62	64	51	61
3.Incomplete bracket	14	13	11	6	11
5.No value/bracket	90	58	59	66	59
6.No income	11446	10080	11232	8980	8093
7.DK if income	415	424	478	374	363
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	158	314	326	339

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

Value	w2
.Q=Not asked this wv	11420
0.Receives no income	8216
1.Receives income	6

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

Value	w2
.Q=Not asked this wv	11420
0.Receives no income	8218
1.Receives income	4

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

---

Value		w2
.Q=Not asked this wv		9125
.U=Unmarried		5968
0.Receives no income		4547
1.Receives income		2

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 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	17351	16000	20856
1.Receives income						970	993	1138	1118	1217	1178

---

Value		w11	w12	w13	w14	w15
0.Receives no income		19409	17541	19815	16207	14841
1.Receives income		1145	1206	1097	939	882

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 RwIOIRAW2: Receives-IRA Withd-Acct #2 (prev 2 yrs/since last int)
 

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.Receives no income						19050	17633	19510	17846	16556	21390
1.Receives income						528	532	619	623	661	644

---

Value		w11	w12	w13	w14	w15
0.Receives no income		19921	18071	20289	16613	15226
1.Receives income		633	676	623	533	497

## 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						12609	11418	12856	11576	10488	13711
1.Receives income						432	441	496	476	524	526
Value		w11	w12	w13	w14	w15					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12587	11109	12424	10062	9150					
1.Receives income		494	513	465	401	378					

## 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
1.Continuous value	897	970	901	757	725
2.Complete bracket	94	82	77	68	71
3.Incomplete bracket	15	21	12	4	10
5.No value/bracket	108	93	82	83	48
6.No income	18457	16534	18579	15110	13729
7.DK if income	814	851	889	739	708
9.No Fin resp	169	196	372	385	432

## 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
1.Continuous value	495	544	508	426	409
2.Complete bracket	55	46	46	38	39
3.Incomplete bracket	10	12	6	3	6
5.No value/bracket	53	49	44	47	27
6.No income	18943	17039	19035	15512	14107
7.DK if income	829	861	901	735	703
9.No Fin resp	169	196	372	385	432

## 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
1.Continuous value	392	414	382	327	314
2.Complete bracket	39	34	29	30	32
3.Incomplete bracket	5	7	4	1	4
5.No value/bracket	38	35	30	27	17
6.No income	11889	10376	11508	9245	8317
7.DK if income	575	598	622	507	505
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	158	314	326	339

## 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	21667
1.Receives income					287	277	360	381	437	367

Value	w11	w12	w13	w14	w15
0.Receives no income	20182	18369	20551	16840	15445
1.Receives income	372	378	361	306	278

## 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	19934	18256	16981	21779
1.Receives income						234	139	195	213	236	255
Value		w11	w12	w13	w14	w15					
0.Receives no income		20301	18469	20649	16933	15524					
1.Receives income		253	278	263	213	199					

## 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					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12869	11398	12673	10283	9358					
1.Receives income		212	224	216	180	170					

## 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					
1.Continuous value		276	305	283	243	220					
2.Complete bracket		43	24	30	20	23					
3.Incomplete bracket		7	6	4	5	12					
5.No value/bracket		41	34	36	30	21					
6.No income		19217	17334	19305	15743	14330					
7.DK if income		801	848	882	720	685					
9.No Fin resp		169	196	372	385	432					

## 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
1.Continuous value	190	229	215	168	161
2.Complete bracket	31	21	21	15	18
3.Incomplete bracket	5	5	3	5	6
5.No value/bracket	27	27	25	19	16
6.No income	19331	17422	19396	15825	14407
7.DK if income	801	847	880	729	683
9.No Fin resp	169	196	372	385	432

## 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
1.Continuous value	160	182	177	143	138
2.Complete bracket	28	17	17	13	12
3.Incomplete bracket	2	5	3	4	6
5.No value/bracket	22	25	21	14	15
6.No income	12174	10652	11753	9455	8528
7.DK if income	552	583	604	508	490
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	158	314	326	339

## 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					
0.Receives no income		20312	18497	20668	16985	15573					
1.Receives income		242	250	244	161	150					

## 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					
0.Receives no income		20379	18577	20719	17027	15611					
1.Receives income		175	170	193	119	112					

## 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					
.U=Unmarried		7473	7125	8023	6683	6195					
0.Receives no income		12986	11520	12821	10410	9484					
1.Receives income		95	102	68	53	44					



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

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

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
1.Continuous value	75	67	47	44	31
2.Complete bracket	3	13	5	2	6
3.Incomplete bracket	1	1			
5.No value/bracket	13	18	13	6	5
6.No income	12608	11106	12237	9843	8887
7.DK if income	238	257	271	239	260
8.No spouse/partner	7473	7125	8023	6683	6195
9.No Fin resp	143	160	316	329	339

## 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%).<sup>19</sup>

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

<sup>19</sup>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 divided 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. Therefore, if the withdrawn IRA amount is missing, but the Respondent indicated making an RMD, the missing value is replaced with the calculated RMD.<sup>20</sup> 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.

The individual components summed to produce HwIIRAW3Y1 are: RwIIRAW3Y1 and SwIIRAW3Y1.

<sup>20</sup>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 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).<sup>21</sup>

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.

### **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

<sup>21</sup>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>

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 (Dont Know); NA (Not Ascertained)
9. RF (Refused)

For those who answer the unfolding bracket questions, the frequency of receipt question is not asked, and the bracket questions refer to the total period (since last interview or last two years).

Finally, Respondents are asked the following question:

c) "Did you (or your (husband/wife/partner)) take out only the "minimum withdrawal option," that is, the amount required to avoid a tax penalty?"

Respondents are then asked a separate set of questions about any IRA or Keogh accounts that have been cashed in or annuitized. First, they are asked:

a) "Did you (or your (husband/wife/partner)) cash in or convert any (other) IRA or KEOGH accounts to annuities at any time (since FINANCIAL R's LAST IW MONTH, YEAR/in the last two years)?"

Those who say "yes" are asked:

- b) "Was that your IRA or KEOGH or your (husband's/wife's/partner's)?"
- c) "Did you (or your (husband/wife/partner)) cash in these accounts, convert them to annuities, or what?"

Respondents who report cashing in any accounts are asked how much was withdrawn. If they refuse or do not know the value, a series of unfolding bracket questions are asked, except in 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
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
G5395M2	J112.IRA WITHDRAW
G5411	J124.AMT WITHDRAW



HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2018:  
 xQ184M3 HOW IRA ANNUITIZED -M3  
 HRS 2002-2020:  
 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
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**

<b>Net value of real estate (not primary residence)</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ARLES	12652	33787.39	154040.22	-20000.0	4500000.0
H2ARLES	19642	30289.50	146476.82	-727005.0	5000000.0
H3ARLES	17991	36470.42	179369.27	0.0	6000000.0
H4ARLES	21384	35094.91	213505.14	0.0	10000000.0
H5ARLES	19578	38545.13	299226.64	0.0	20000000.0
H6ARLES	18165	40353.29	325773.49	0.0	25000000.0
H7ARLES	20129	44549.65	294042.86	0.0	15000000.0
H8ARLES	18469	54624.37	314770.64	0.0	10000000.0

H9ARLES	17217	60038.70	483100.98	0.0	35000000.0
H10ARLES	22034	38389.16	273855.08	-60000.0	10000000.0
H11ARLES	20554	34973.09	271167.13	0.0	20000000.0
H12ARLES	18747	42302.10	425630.99	-10000.0	40000000.0
H13ARLES	20912	45949.57	348512.89	-10000.0	23000000.0
H14ARLES	17146	46823.14	353359.38	0.0	14100000.0
H15ARLES	15723	51300.17	356398.16	0.0	14000000.0
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
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

## 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	17426	15970	15080	16913	15592	14727	19085
1.Yes		3165	4655	3949	3958	3608	3085	3216	2877	2490	2949

Value		w11	w12	w13	w14	w15
0.No		17843	16220	18339	15148	13958
1.Yes		2711	2527	2573	1998	1765

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
1.Continuous value		2198	2072	2131	1625	1426
2.Complete bracket		293	234	227	179	155
3.Incomplete bracket		39	31	23	41	22
4.Range card bracket						
5.No value/bracket		148	134	124	103	101
6.No asset		17559	15907	17827	14657	13437
7.DK ownership		148	173	207	156	150
9.No Fin resp		169	196	373	385	432

## 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

```
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 2002-2020:  
   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

<b>Net value of vehicles</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATRAN	12652	12970.74	45086.18	0.0	3000000.0
H2ATRAN	19642	11503.17	34154.95	0.0	2000000.0
H3ATRAN	17991	11299.93	16005.80	0.0	300000.0
H4ATRAN	21384	12920.51	31826.35	0.0	3500000.0
H5ATRAN	19578	13368.40	34322.43	0.0	3500000.0
H6ATRAN	18165	14246.54	39536.65	0.0	4445000.0
H7ATRAN	20129	14509.39	33130.82	0.0	3500000.0
H8ATRAN	18469	15559.18	63972.42	0.0	8100000.0

H9ATRAN	17217	15131.94	25986.47	0.0	775000.0
H10ATRAN	22034	14017.63	43051.98	0.0	5000000.0
H11ATRAN	20554	14454.16	34921.99	0.0	3500000.0
H12ATRAN	18747	14725.22	42239.80	0.0	4700000.0
H13ATRAN	20912	15151.44	27317.01	0.0	750000.0
H14ATRAN	17146	18182.22	292451.63	0.0	27000000.0
H15ATRAN	15723	15829.11	25829.86	0.0	750000.0
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	0.44	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

## Categorical Variable Codes

HwAOTRAN: Assets Own:Transportation--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		1207	3111	3058	3520	3206	3020	3161	2855	2785	4207
1.Yes		11445	16531	14933	17864	16372	15145	16968	15614	14432	17827

Value		w11	w12	w13	w14	w15
0.No		4016	3771	4751	3962	3985
1.Yes		16538	14976	16161	13184	11738

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
1.Continuous value		14180	12833	13727	11175	9931
2.Complete bracket		1550	1373	1503	1054	987
3.Incomplete bracket		153	101	105	158	90
4.Range card bracket						
5.No value/bracket		476	454	490	421	367
6.No asset		3949	3709	4632	3850	3812
7.DK ownership		77	81	82	103	104
9.No Fin resp		169	196	373	385	432

## 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**

HRS 1992:	
V10838	D50:91-R1-OWNRCMOTRH:IND
V10839	D50A:MOTOR_HOME_VALU:IND
V15205	M4:\$VAL VEHICLES OWN:IND

V5205 M4:\$VAL VEHICLES OWN:IMP  
 V5206 M4: ORIGINAL BRACKETS  
 V838 D50:OWN RC OR MOTOR :IMP  
 V839 D50A:VALUE:\$ :IMP  
 AHEAD 1993:  
 B1725 K4. TRANSPORTATION: NET VALUE  
 B1725C CATEG: K4. TRANSPORTATION: NET VALUE  
 HRS 1994:  
 W15503 K4. Imputation Indicator  
 W5503 K4.VALUE OF TRANSPORTATI  
 W5504 K4a-K4c. Brackets  
 AHEAD 1995:  
 D4499 J51. TRANSPORTATION  
 D4500 J51A. TRANSPORTATION  
 D4502B J51A. TRANSPORTATION/Bkt  
 HRS 1996:  
 E4500 J237.TRANSPORTATION  
 E4501 J238.TRANSPORTATION  
 E4502B J238.TRANSPORTATION/Bkt  
 HRS 1998:  
 F5260 J237.TRANSPORTATION  
 F5261 J238.TRANSPORTATION  
 F5262B J238.(J51A)TRANSPORTATION-Bkt  
 HRS 2000:  
 G5681 J237.TRANSPORTATION  
 G5682 J238.TRANSPORTATION  
 G5683 J238A. DK-5K  
 G5684 J238Y1A. DK-25000  
 G5685 J238B. DK-200000  
 G5686 J238Y1B. DK-25000  
 G5687 J238D. DK-5000  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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

<b>Net value of businesses</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABSNS	12652	31695.55	205536.97	-50000.0	7000000.0
H2ABSNS	19642	19641.55	131291.22	-8000.0	4500000.0
H3ABSNS	17991	26014.65	239735.10	0.0	15000000.0
H4ABSNS	21384	30808.82	604020.35	0.0	60000000.0
H5ABSNS	19578	30312.13	274632.56	0.0	12000000.0
H6ABSNS	18165	34720.05	279480.15	0.0	14000000.0
H7ABSNS	20129	45267.36	486082.52	0.0	30000000.0
H8ABSNS	18469	51994.66	492591.87	0.0	30000000.0



H9ABSNS	17217	51512.69	449765.06	0.0	20000000.0
H10ABSNS	22034	42466.85	376434.39	0.0	20000000.0
H11ABSNS	20554	40938.59	331591.11	0.0	10000000.0
H12ABSNS	18747	39402.91	318934.00	0.0	15000000.0
H13ABSNS	20912	46929.20	550750.15	-80000.0	30000000.0
H14ABSNS	17146	55206.95	1028238.40	0.0	100000000.0
H15ABSNS	15723	41276.56	360236.26	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	0.27	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	5.74	1.36	1.0	9.0

## Categorical Variable Codes

HwAOBSNS: Assets Own:Business--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		10402	17308	16004	19227	17662	16280	17909	16522	15453	19806
1.Yes		2250	2334	1987	2157	1916	1885	2220	1947	1764	2228

Value		w11	w12	w13	w14	w15
0.No		18559	17015	19113	15781	14448
1.Yes		1995	1732	1799	1365	1275

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
1.Continuous value		1453	1259	1336	975	919
2.Complete bracket		318	273	240	183	185
3.Incomplete bracket		42	40	38	29	20
4.Range card bracket						
5.No value/bracket		160	140	160	144	107
6.No asset		18316	16738	18654	15319	13968
7.DK ownership		96	101	111	111	92
9.No Fin resp		169	196	373	385	432

## 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

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 2002-2020:	
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 2008-2020:	
xQ523	BUSINESS/FARM PERCENT REPORTED

<b>Net value of IRA, Keogh accounts</b>
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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
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
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
3	H3AIRA1	H3AIRA1:W3 Assets Part:IRA 1st largest--Cross-wave	Cont
4	H4AIRA1	H4AIRA1:W4 Assets Part:IRA 1st largest--Cross-wave	Cont
5	H5AIRA1	H5AIRA1:W5 Assets Part:IRA 1st largest--Cross-wave	Cont
6	H6AIRA1	H6AIRA1:W6 Assets Part:IRA 1st largest--Cross-wave	Cont
7	H7AIRA1	H7AIRA1:W7 Assets Part:IRA 1st largest--Cross-wave	Cont
8	H8AIRA1	H8AIRA1:W8 Assets Part:IRA 1st largest--Cross-wave	Cont
9	H9AIRA1	H9AIRA1:W9 Assets Part:IRA 1st largest--Cross-wave	Cont
10	H10AIRA1	H10AIRA1:W10 Assets Part:IRA 1st largest--Cross-wave	Cont
11	H11AIRA1	H11AIRA1:W11 Assets Part:IRA 1st largest--Cross-wave	Cont
12	H12AIRA1	H12AIRA1:W12 Assets Part:IRA 1st largest--Cross-wave	Cont
13	H13AIRA1	H13AIRA1:W13 Assets Part:IRA 1st largest--Cross-wave	Cont
14	H14AIRA1	H14AIRA1:W14 Assets Part:IRA 1st largest--Cross-wave	Cont
15	H15AIRA1	H15AIRA1:W15 Assets Part:IRA 1st largest--Cross-wave	Cont
3	H3AOIRA1	H3AOIRA1:W3 Assets Part Own:IRA 1st largest--Cross-wave	Categ
4	H4AOIRA1	H4AOIRA1:W4 Assets Part Own:IRA 1st largest--Cross-wave	Categ
5	H5AOIRA1	H5AOIRA1:W5 Assets Part Own:IRA 1st largest--Cross-wave	Categ
6	H6AOIRA1	H6AOIRA1:W6 Assets Part Own:IRA 1st largest--Cross-wave	Categ

7	H7AOIRA1	H7AOIRA1:W7 Assets Part Own:IRA 1st largest--Cross-wave	Categ
8	H8AOIRA1	H8AOIRA1:W8 Assets Part Own:IRA 1st largest--Cross-wave	Categ
9	H9AOIRA1	H9AOIRA1:W9 Assets Part Own:IRA 1st largest--Cross-wave	Categ
10	H10AOIRA1	H10AOIRA1:W10 Assets Part Own:IRA 1st largest--Cross-wave	Categ
11	H11AOIRA1	H11AOIRA1:W11 Assets Part Own:IRA 1st largest--Cross-wave	Categ
12	H12AOIRA1	H12AOIRA1:W12 Assets Part Own:IRA 1st largest--Cross-wave	Categ
13	H13AOIRA1	H13AOIRA1:W13 Assets Part Own:IRA 1st largest--Cross-wave	Categ
14	H14AOIRA1	H14AOIRA1:W14 Assets Part Own:IRA 1st largest--Cross-wave	Categ
15	H15AOIRA1	H15AOIRA1:W15 Assets Part Own:IRA 1st largest--Cross-wave	Categ
3	H3AFIRA1	H3AFIRA1:W3 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
4	H4AFIRA1	H4AFIRA1:W4 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
5	H5AFIRA1	H5AFIRA1:W5 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
6	H6AFIRA1	H6AFIRA1:W6 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
7	H7AFIRA1	H7AFIRA1:W7 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
8	H8AFIRA1	H8AFIRA1:W8 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
9	H9AFIRA1	H9AFIRA1:W9 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
10	H10AFIRA1	H10AFIRA1:W10 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
11	H11AFIRA1	H11AFIRA1:W11 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
12	H12AFIRA1	H12AFIRA1:W12 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
13	H13AFIRA1	H13AFIRA1:W13 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
14	H14AFIRA1	H14AFIRA1:W14 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
15	H15AFIRA1	H15AFIRA1:W15 Assets Part Flag:IRA 1st largest--Cross-wave	Categ
3	H3AIRA2	H3AIRA2:W3 Assets Part:IRA 2nd largest--Cross-wave	Cont
4	H4AIRA2	H4AIRA2:W4 Assets Part:IRA 2nd largest--Cross-wave	Cont
5	H5AIRA2	H5AIRA2:W5 Assets Part:IRA 2nd largest--Cross-wave	Cont
6	H6AIRA2	H6AIRA2:W6 Assets Part:IRA 2nd largest--Cross-wave	Cont
7	H7AIRA2	H7AIRA2:W7 Assets Part:IRA 2nd largest--Cross-wave	Cont
8	H8AIRA2	H8AIRA2:W8 Assets Part:IRA 2nd largest--Cross-wave	Cont
9	H9AIRA2	H9AIRA2:W9 Assets Part:IRA 2nd largest--Cross-wave	Cont
10	H10AIRA2	H10AIRA2:W10 Assets Part:IRA 2nd largest--Cross-wave	Cont
11	H11AIRA2	H11AIRA2:W11 Assets Part:IRA 2nd largest--Cross-wave	Cont
12	H12AIRA2	H12AIRA2:W12 Assets Part:IRA 2nd largest--Cross-wave	Cont
13	H13AIRA2	H13AIRA2:W13 Assets Part:IRA 2nd largest--Cross-wave	Cont
14	H14AIRA2	H14AIRA2:W14 Assets Part:IRA 2nd largest--Cross-wave	Cont
15	H15AIRA2	H15AIRA2:W15 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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AIRA	12652	17597.71	54600.60	0.0	1200000.0
H2AIRA	19642	19467.61	67198.47	0.0	2000000.0
H3AIRA	17991	26617.84	91471.85	0.0	2708742.9
H4AIRA	21384	37817.60	119718.37	0.0	2720000.0
H5AIRA	19578	49517.22	190143.78	0.0	12080000.0
H6AIRA	18165	45588.23	138080.47	0.0	3600000.0
H7AIRA	20129	51059.93	306093.06	0.0	35027000.0
H8AIRA	18469	65547.95	519028.46	0.0	43000000.0
H9AIRA	17217	63717.72	191984.94	0.0	5400000.0
H10AIRA	22034	55046.38	167731.98	0.0	3800000.0
H11AIRA	20554	59572.51	179611.35	0.0	3500000.0
H12AIRA	18747	71577.08	274239.83	0.0	17000000.0
H13AIRA	20912	69949.51	231010.99	0.0	10000000.0
H14AIRA	17146	91396.82	456186.34	0.0	45000000.0
H15AIRA	15723	106395.93	338784.52	0.0	8250000.0
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	0.33	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	0.70	1.56	0.0	9.0
H3AIRA1	17991	18933.72	71166.63	0.0	1800000.0
H4AIRA1	21384	27089.12	93727.72	0.0	2500000.0
H5AIRA1	19578	36206.65	167038.85	0.0	12000000.0
H6AIRA1	18165	33147.97	111732.91	0.0	3600000.0
H7AIRA1	20129	37702.83	290487.06	0.0	35000000.0
H8AIRA1	18469	49310.31	505235.64	0.0	43000000.0
H9AIRA1	17217	46559.66	147411.19	0.0	4800000.0
H10AIRA1	22034	39804.99	126283.01	0.0	3500000.0
H11AIRA1	20554	44587.47	142538.86	0.0	3500000.0
H12AIRA1	18747	51983.35	228892.86	0.0	16000000.0
H13AIRA1	20912	49973.84	169479.39	0.0	7500000.0
H14AIRA1	17146	63159.33	364097.04	0.0	39705882.4
H15AIRA1	15723	75059.98	245342.02	0.0	7000000.0
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	0.33	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	4.70	2.29	1.0	9.0
H3AIRA2	17991	5141.11	24448.06	0.0	1376327.0
H4AIRA2	21384	6927.08	27651.87	0.0	1000000.0
H5AIRA2	19578	9079.25	35115.70	0.0	1000000.0
H6AIRA2	18165	8634.95	31760.73	0.0	600000.0
H7AIRA2	20129	9298.06	38277.73	0.0	1300000.0
H8AIRA2	18469	11453.46	44277.24	0.0	887006.8
H9AIRA2	17217	12225.10	51361.55	0.0	1818181.8
H10AIRA2	22034	10959.58	43908.52	0.0	1000000.0
H11AIRA2	20554	10831.44	42883.13	0.0	1300000.0
H12AIRA2	18747	13836.91	55638.34	0.0	1800000.0
H13AIRA2	20912	13792.58	62003.60	0.0	2000000.0
H14AIRA2	17146	18678.98	82277.97	0.0	2647058.8
H15AIRA2	15723	22629.60	96053.99	0.0	2200000.0
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
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	5.37	1.88	1.0	9.0
H3AIRA3	17991	2543.01	16141.13	0.0	500000.0
H4AIRA3	21384	3801.40	25360.71	0.0	1000000.0
H5AIRA3	19578	4231.32	28913.87	0.0	1000000.0
H6AIRA3	18165	3805.32	25170.27	0.0	800000.0
H7AIRA3	20129	4059.04	28476.00	0.0	1305000.0
H8AIRA3	18469	4784.17	29742.96	0.0	1000000.0
H9AIRA3	17217	4932.96	35420.61	0.0	1700000.0
H10AIRA3	22034	4281.81	30934.24	0.0	1398843.9
H11AIRA3	20554	4153.61	28657.94	0.0	860000.0

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H12AIRA3	18747	5756.83	37834.45	0.0	1011000.0
H13AIRA3	20912	6183.09	47771.88	0.0	1940517.0
H14AIRA3	17146	9558.51	88376.06	0.0	4000000.0
H15AIRA3	15723	8706.36	59679.13	0.0	1500000.0
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	0.29	0.0	1.0
H10AOIRA3	22034	0.08	0.27	0.0	1.0
H11AOIRA3	20554	0.07	0.25	0.0	1.0
H12AOIRA3	18747	0.08	0.27	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
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

## 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	11853	13578	12098	11373	12380	11376	10644	14364
1.Yes		5057	6376	6138	7806	7480	6792	7749	7093	6573	7670

Value		w11	w12	w13	w14	w15
0.No		13700	12360	14348	11577	10512
1.Yes		6854	6387	6564	5569	5211

### 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
0.No asset		13337	11965	13772	11045	9938
1.No imputations		4733	4402	4508	3827	3518
2.Some imputation		2315	2184	2260	1889	1835
9.No Fin resp		169	196	372	385	432

### HwAOIRA1: Assets Part Own:IRA 1st largest--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No				11855	13578	12098	11373	12380	11376	10644	14364
1.Yes				6136	7806	7480	6792	7749	7093	6573	7670

Value		w11	w12	w13	w14	w15
0.No		13700	12360	14348	11577	10512
1.Yes		6854	6387	6564	5569	5211

## HwAFIRA1: Assets Part Flag:IRA 1st largest--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			4559	5656	5383	4818	5467	5168	4767	5676
2.Complete bracket			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
1.Continuous value	5063	4752	4862	4102	3750
2.Complete bracket	751	667	686	607	594
3.Incomplete bracket	145	175	203	138	136
5.No value/bracket	738	601	605	532	534
6.No asset	13337	11965	13772	11045	9938
7.DK ownership	351	391	412	337	339
9.No Fin resp	169	196	372	385	432

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

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No			14335	16762	15288	14231	15649	14325	13484	17823
1.Yes			3656	4622	4290	3934	4480	4144	3733	4211

Value	w11	w12	w13	w14	w15
0.No	16861	15264	17461	14221	12924
1.Yes	3693	3483	3451	2925	2799

## 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
1.Continuous value	2749	2666	2612	2223	2106
2.Complete bracket	335	293	318	248	252
3.Incomplete bracket	62	70	53	53	46
5.No value/bracket	347	232	264	232	230
6.No asset	16126	14487	16452	13336	12008
7.DK ownership	766	803	841	669	649
9.No Fin resp	169	196	372	385	432

## 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	17768	16529	18218	16733	15679	20334
1.Yes				1545	1941	1810	1636	1911	1736	1538	1700
Value		w11	w12	w13	w14	w15					
0.No		19150	17306	19525	15962	14614					
1.Yes		1404	1441	1387	1184	1109					

## 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					
1.Continuous value		1085	1086	1103	911	885					
2.Complete bracket		125	104	107	77	73					
3.Incomplete bracket		14	19	16	23	13					
5.No value/bracket		134	150	110	117	92					
6.No asset		18261	16389	18363	14964	13579					
7.DK ownership		766	803	841	669	649					
9.No Fin resp		169	196	372	385	432					

## 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



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

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 2002-2020:  
 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

<b>Net value of stocks, mutual funds, and investment trusts</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ASTCK	12652	17869.74	82753.93	0.0	2500000.0
H2ASTCK	19642	23275.71	114637.65	-9500.0	5000000.0
H3ASTCK	17991	46366.12	399866.15	0.0	40000000.0
H4ASTCK	21384	53038.95	337315.59	0.0	30000000.0
H5ASTCK	19578	66300.36	377963.68	0.0	30000000.0
H6ASTCK	18165	54014.33	220551.51	0.0	12000000.0
H7ASTCK	20129	65042.27	424513.03	0.0	25000000.0
H8ASTCK	18469	71598.31	477512.70	0.0	30000000.0

H9ASTCK	17217	68351.66	319411.58	0.0	10000001.0
H10ASTCK	22034	53414.50	299352.46	0.0	20000000.0
H11ASTCK	20554	55711.74	414791.52	0.0	42300000.0
H12ASTCK	18747	73391.09	1420971.46	0.0	190000000.0
H13ASTCK	20912	62059.63	361309.56	0.0	12000000.0
H14ASTCK	17146	71873.81	406674.51	0.0	15000000.0
H15ASTCK	15723	83245.73	451443.84	-20000.0	16000000.0
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
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	5.34	1.87	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		9025	14281	12325	14551	13060	12266	13868	13309	12692	17075
1.Yes		3627	5361	5666	6833	6518	5899	6261	5160	4525	4959

Value		w11	w12	w13	w14	w15
0.No		16283	14798	17064	13968	12800
1.Yes		4271	3949	3848	3178	2923

### 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
1.Continuous value		2987	2816	2807	2262	2037
2.Complete bracket		647	538	473	386	357
3.Incomplete bracket		81	103	72	73	81
4.Range card bracket						
5.No value/bracket		419	356	368	324	274
6.No asset		15842	14339	16436	13354	12122
7.DK ownership		409	399	383	362	420
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15217	M10:STCK/MUT FND/TRU:IND
V15218	M11:\$ VAL OF INVESTM:IND
V5217	M10:STCK/MUT FND/TRU:IMP
V5218	M11:\$ VAL OF INVESTM:IMP
V5219	M11:ORIGINAL BRACKETS
AHEAD 1993:	
B1743	K10. STOCK/MUTUAL FUNDS: ANY
B1744	K11. STOCK/MUTUAL FUNDS: NET VALUE
B1744C	CATEG: K11. STOCK/MUTUAL FUNDS
HRS 1994:	
W15511	K9. Imputation Indicator
W15512	K10. Imputation Indicato
W5511	K9.OWN STOCKS/STOCK MUTU
W5512	K10.VALUE OF STOCKS
W5513	K10a-K10d. Brackets
AHEAD 1995:	
D4338	J36.STOCK ASSETS
D4339	J37.TOTAL \$ STOCKS
D4343B	J37.TOTAL \$ STOCKS/Bkt
HRS 1996:	
E4339	J207.STOCK ASSETS
E4340	J208.TOTAL \$ STOCKS

E4341B J208.TOTAL \$ STOCKS/Bkt  
 HRS 1998:  
 F5099 J207.STOCK ASSETS  
 F5100 J208.TOTAL \$ STOCKS  
 F5101B J208.(J37)TOTAL \$ STOCKS-Bkt  
 HRS 2000:  
 G5554 J207.STOCK ASSETS  
 G5555 J208.TOTAL \$ STOCKS  
 G5556 J208A. DK-2500  
 G5557 J208Y1A. DK-\$25K  
 G5558 J208B. DK-\$125K  
 G5559 J208C. DK-\$400K  
 G5560 J208Y2A. DK-\$25K  
 G5561 J208D. DK-2500  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1

JU022A\_2           PREV WAVE VALUE YEAR-2  
JU022A\_3           PREV WAVE VALUE YEAR-3  
HRS 2002-2020:  
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



<b>Value of checking, savings, or money market accounts</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACHCK	12652	13292.46	45643.98	0.0	2500000.0
H2ACHCK	19642	16439.87	41808.07	0.0	900000.0
H3ACHCK	17991	19581.60	61542.85	0.0	2500000.0
H4ACHCK	21384	23230.40	251302.15	0.0	25000000.0
H5ACHCK	19578	20611.15	55992.18	0.0	3500000.0
H6ACHCK	18165	26207.28	254555.04	0.0	33300000.0
H7ACHCK	20129	25167.09	68562.26	0.0	3000000.0
H8ACHCK	18469	25687.54	71249.52	0.0	2500000.0

H9ACHCK	17217	27145.13	71582.94	0.0	1700000.0
H10ACHCK	22034	25912.28	87214.41	0.0	4000000.0
H11ACHCK	20554	28351.49	115564.59	0.0	7500000.0
H12ACHCK	18747	31086.02	112194.70	0.0	5000000.0
H13ACHCK	20912	27582.45	97992.16	0.0	6000000.0
H14ACHCK	17146	32321.55	180716.94	0.0	16000000.0
H15ACHCK	15723	32982.45	109722.50	0.0	5000000.0
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	0.71	0.45	0.0	1.0
H15AOCHCK	15723	0.71	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	2.99	2.51	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		2419	4100	2947	3543	3047	2589	2906	2571	2487	4843
1.Yes		10233	15542	15044	17841	16531	15576	17223	15898	14730	17191

Value		w11	w12	w13	w14	w15
0.No		4955	4423	5625	4887	4543
1.Yes		15599	14324	15287	12259	11180

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
1.Continuous value		12477	11564	12289	9883	8889
2.Complete bracket		1332	1171	1211	843	817
3.Incomplete bracket		208	192	186	182	151
4.Range card bracket						
5.No value/bracket		1235	1026	1105	899	844
6.No asset		4838	4314	5384	4660	4274
7.DK ownership		295	284	364	294	316
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15221	M12:\$ IN CHKNG/SAV/\$:IND
V15222	M13:\$VAL OF BNK/MKT :IND
V5221	M12:\$ IN CHKNG/SAV/\$:IMP
V5222	M13:\$VAL OF BNK/MKT :IMP
V5223	M13:ORIGINAL BRACKETS
AHEAD 1993:	
B1749	K12. BANK ACCT: ANY NOT MENTION BEFORE
B1750	K13. BANK ACCT: TOTAL VALUE
B1750C	CATEG: K13. BANK ACCT: TOTAL VALUE
HRS 1994:	
W15514	K11. Imputation Indicato
W15515	K12. Imputation Indicato
W5514	K11.MONEY IN CHECKING/SA
W5515	K12.AMOUNT IN ALL ACCOUN
W5516	K12a-K12d. Brackets
AHEAD 1995:	
D4424	J44.CHECKING, SAVING ASSETS
D4425	J44.TOTAL \$ CHECKING, SAVINGS
D4429B	J44.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1996:	
E4425	J222.CHECKING, SAVING ASSETS
E4426	J223.TOTAL \$ CHECKING, SAVINGS
E4427B	J223.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1998:	
F5185	J222.CHECKING, SAVING ASSETS
F5186	J223.TOTAL \$ CHECKING, SAVINGS
F5187B	J223.(J44)TOTAL \$ CHECKING, SAVINGS-Bkt
HRS 2000:	
G5620	J222.CHECKING-SAVING ASSETS

G5621 J223.TOTAL \$ CHECKING-SAVINGS  
 G5622 J223A.DK-5K  
 G5623 J223B.DK-50K  
 G5624 J223C.DK-150K  
 G5625 J223D.DK-300K  
 G5626 J223E.DK-50K  
 G5627 J223F.DK-5K  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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
```

<b>Value of CD, government savings bonds, and T-bills</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ACD	12652	6978.48	43773.15	0.0	2281485.7
H2ACD	19642	7663.65	34103.96	0.0	1000000.0
H3ACD	17991	11753.14	56355.07	0.0	3000000.0
H4ACD	21384	11279.56	54810.50	0.0	4000000.0
H5ACD	19578	13780.82	64948.31	0.0	2750000.0
H6ACD	18165	12627.40	56904.55	0.0	2000000.0
H7ACD	20129	10705.99	52213.04	0.0	2000000.0
H8ACD	18469	15997.29	61152.83	0.0	1200000.0

H9ACD	17217	19098.60	76720.27	0.0	2500000.0
H10ACD	22034	11484.63	59532.04	0.0	2200000.0
H11ACD	20554	9439.88	54291.20	0.0	1000000.0
H12ACD	18747	8829.99	91383.31	0.0	10000000.0
H13ACD	20912	6805.28	50542.35	0.0	2500000.0
H14ACD	17146	7008.01	54479.97	0.0	2000000.0
H15ACD	15723	7152.88	61358.68	0.0	3000000.0
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
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



## 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
0.No		17832	16599	19001	15630	14365
1.Yes		2722	2148	1911	1516	1358

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
1.Continuous value		1998	1573	1392	1158	994
2.Complete bracket		261	204	205	118	116
3.Incomplete bracket		57	48	53	37	28
4.Range card bracket						
5.No value/bracket		317	242	200	140	154
6.No asset		17287	16041	18236	14878	13607
7.DK ownership		465	443	453	430	392
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15225	M14:CD/SAV BOND/T-BI:IND
V15226	M15:\$VAL OF CD/BOND/:IND
V5225	M14:CD/SAV BOND/T-BI:IMP
V5226	M15:\$VAL OF CD/BOND/:IMP
V5227	M15:ORIGINAL BRACKETS
AHEAD 1993:	
B1755	K14. CD/SAV BONDS: ANY
B1756	K15. CD/SAV BONDS: TOTAL VALUE \$
B1756C	CATEG: K15. CD/SAV BONDS: TOTAL VALUE \$
HRS 1994:	
W15517	K13. Imputation Indicato
W15518	K14. Imputation Indicato
W5517	K13.CODS/SAVINGS BONDS/T
W5518	K14.AMOUNT IN CODS/BONDS
W5519	K14a-K14d. Brackets
AHEAD 1995:	
D4463	J47.CD, TBILL ASSETS
D4464	J48.TOTAL \$ CD
D4468B	J48.TOTAL \$ CD/Bkt
HRS 1996:	
E4464	J229.CD, TBILL ASSETS
E4465	J230.TOTAL \$ CD
E4466B	J230.TOTAL \$ CD/Bkt
HRS 1998:	
F5224	J229.CD, TBILL ASSETS
F5225	J230.TOTAL \$ CD
F5226B	J230.(J48)TOTAL \$ CD-Bkt
HRS 2000:	

G5650 J229.CD-TBILL ASSETS  
 G5651 J230.TOTAL \$ CD  
 G5652 J230A. DK-2500  
 G5653 J230Y1A.DK-\$25K  
 G5654 J230B.DK-\$125K  
 G5655 J230C.DK-\$250K  
 G5656 J230Y2A.DK-\$25K  
 G5657 J230Y3A.DK-2500  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 xQ356 CDS GOVT SAVINGS TBILLS  
 xQ357 CDS GOVT SAVINGS TBILLS TOTAL VALUE  
 xQ358 CDS TOTAL VALUE - MIN

xQ359	CDS TOTAL VALUE - MAX
xQ360	CDS TOTAL VALUE - RESULT
HRS 2006-2020:	
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

<b>Net value of bonds and bond funds</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ABOND	12652	2856.90	30433.19	0.0	1500000.0
H2ABOND	19642	4725.91	63769.12	0.0	4500000.0
H3ABOND	17991	7724.01	75190.53	0.0	4500000.0
H4ABOND	21384	7437.10	76388.18	0.0	4000000.0
H5ABOND	19578	7500.01	62137.26	0.0	3000000.0
H6ABOND	18165	9473.04	79941.41	0.0	3500000.0
H7ABOND	20129	10875.40	104214.52	0.0	6000000.0
H8ABOND	18469	10300.31	98649.21	0.0	3500000.0

H9ABOND	17217	10037.42	89795.08	0.0	3000000.0
H10ABOND	22034	8191.73	81114.63	0.0	4000000.0
H11ABOND	20554	9898.80	205193.83	0.0	25000000.0
H12ABOND	18747	8433.23	115499.70	0.0	8500000.0
H13ABOND	20912	8195.99	130887.64	0.0	15000000.0
H14ABOND	17146	11189.98	142994.00	0.0	10000000.0
H15ABOND	15723	9385.95	89478.48	0.0	3000000.0
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	0.18	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

## Categorical Variable Codes

### HwAOBOND: Assets Own:Bonds--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		11857	18486	16476	19728	18078	16710	18658	17301	16080	20811
1.Yes		795	1156	1515	1656	1500	1455	1471	1168	1137	1223

Value		w11	w12	w13	w14	w15
0.No		19449	17856	20021	16466	15167
1.Yes		1105	891	891	680	556

### 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
1.Continuous value		717	567	542	412	337
2.Complete bracket		159	124	144	103	79
3.Incomplete bracket		27	29	30	24	24
4.Range card bracket						
5.No value/bracket		171	138	149	109	84
6.No asset		18971	17327	19312	15779	14380
7.DK ownership		340	366	362	334	387
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15229	M16:R/SP OWN ANY BON:IND
V15230	M17:\$ VAL OF THESE B:IND
V5229	M16:R/SP OWN ANY BON:IMP
V5230	M17:\$ VAL OF THESE B:IMP
V5231	M17:ORIGINAL BRACKETS
AHEAD 1993:	
B1761	K16. CORP/GOVT BONDS: ANY
B1762	K17. CORP/GOVT BONDS: NET VALUE
B1762C	CATEG: K17. CORP/GOVT BONDS: NET VALUE
HRS 1994:	
W15520	K15. Imputation Indicato
W15521	K16. Imputation Indicato
W5520	K15.OWN CORPORATE/GOVT B
W5521	K16.VALUE OF BONDS
W5522	K16a-K16d. Brackets
AHEAD 1995:	
D4381	J40.BOND ASSETS
D4382	J41.TOTAL \$ BONDS
D4386B	J41.TOTAL \$ BONDS/Bkt
HRS 1996:	
E4382	J215.BOND ASSETS
E4383	J216.TOTAL \$ BONDS
E4384B	J216.TOTAL \$ BONDS/Bkt
HRS 1998:	
F5142	J215.BOND ASSETS
F5143	J216.TOTAL \$ BONDS
F5144B	J216.(J41)TOTAL \$ BONDS-Bkt
HRS 2000:	
G5587	J215.BOND ASSETS



G5588 J216.TOTAL \$ BONDS  
 G5589 J216A.BONDS DK-2500  
 G5590 J216Y1A.BONDS DK-\$10K  
 G5591 J216B.BONDS DK-\$100K  
 G5593 J216C.BONDS DK-\$400K  
 G5594 J216Y2A.BONDS DK-\$10K  
 G5595 J216D.BONDS DK-2500  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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
```

<b>Net value of all other savings</b>
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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
1	H1A00THR	H1A00THR:W1 Assets Own:Other svngs, assets--Cross-wave	Categ
2	H2A00THR	H2A00THR:W2 Assets Own:Other svngs, assets--Cross-wave	Categ
3	H3A00THR	H3A00THR:W3 Assets Own:Other svngs, assets--Cross-wave	Categ
4	H4A00THR	H4A00THR:W4 Assets Own:Other svngs, assets--Cross-wave	Categ
5	H5A00THR	H5A00THR:W5 Assets Own:Other svngs, assets--Cross-wave	Categ
6	H6A00THR	H6A00THR:W6 Assets Own:Other svngs, assets--Cross-wave	Categ
7	H7A00THR	H7A00THR:W7 Assets Own:Other svngs, assets--Cross-wave	Categ
8	H8A00THR	H8A00THR:W8 Assets Own:Other svngs, assets--Cross-wave	Categ
9	H9A00THR	H9A00THR:W9 Assets Own:Other svngs, assets--Cross-wave	Categ
10	H10A00THR	H10A00THR:W10 Assets Own:Other svngs, assets--Cross-wave	Categ
11	H11A00THR	H11A00THR:W11 Assets Own:Other svngs, assets--Cross-wave	Categ
12	H12A00THR	H12A00THR:W12 Assets Own:Other svngs, assets--Cross-wave	Categ
13	H13A00THR	H13A00THR:W13 Assets Own:Other svngs, assets--Cross-wave	Categ
14	H14A00THR	H14A00THR:W14 Assets Own:Other svngs, assets--Cross-wave	Categ
15	H15A00THR	H15A00THR:W15 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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AOTHR	12652	8113.54	57568.44	0.0	3000000.0
H2AOTHR	19642	6389.10	32552.74	0.0	1000000.0
H3AOTHR	17991	7280.91	49025.09	0.0	2000000.0
H4AOTHR	21384	9008.39	87889.82	0.0	6000000.0
H5AOTHR	19578	9276.05	68347.98	0.0	3155000.0
H6AOTHR	18165	16930.00	708113.42	0.0	9000000.0
H7AOTHR	20129	12921.06	98739.91	0.0	5000000.0
H8AOTHR	18469	15321.53	173890.96	0.0	15000000.0

H9AOTHR	17217	14113.08	148157.34	0.0	15000000.0
H10AOTHR	22034	13725.91	189052.98	-50000.0	18000000.0
H11AOTHR	20554	10993.17	88150.23	0.0	5000000.0
H12AOTHR	18747	11600.55	78666.63	0.0	2200000.0
H13AOTHR	20912	10900.27	72202.82	0.0	2500000.0
H14AOTHR	17146	15582.73	177459.90	0.0	11000000.0
H15AOTHR	15723	15022.40	134246.08	0.0	7800000.0
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	0.13	0.34	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	5.52	1.69	1.0	9.0

## Categorical Variable Codes

HwA00THR: Assets Own:Other svngs,assets--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		10633	16112	15272	18371	16722	15732	16730	15489	14459	18490
1.Yes		2019	3530	2719	3013	2856	2433	3399	2980	2758	3544

Value		w11	w12	w13	w14	w15
0.No		17448	15721	17947	14667	13647
1.Yes		3106	3026	2965	2479	2076

HwAF0THR: Assets Flag:Other svngs,assets--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value		1427	2707	2124	2234	2082	1862	2507	2294	2088	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
1.Continuous value		2467	2400	2344	1893	1620
2.Complete bracket		349	331	312	284	217
3.Incomplete bracket		30	27	23	41	30
4.Range card bracket						
5.No value/bracket		188	179	193	156	119
6.No asset		16987	15234	17281	14047	12949
7.DK ownership		364	380	386	340	356
9.No Fin resp		169	196	373	385	432

## 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 HwA0THR. The HwAF0THR 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 HwA00THR 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

V5235 M19:ORIGINAL BRACKETS

AHEAD 1993:

B1782 K21. OTHER ASSETS: ANY

B1783 K22. OTH ASSETS: NET VALUE

B1783C CATEG: K22. OTH ASSETS: NET VALUE

HRS 1994:

W15523 K17. Imputation Indicato

W15524 K18. Imputation Indicato

W5523 K17.OTHER SAVINGS/ASSETS

W5524 K18.VALUE OF OTHER SAVIN

W5525 K18a-K18c. Brackets

AHEAD 1995:

D4512 J52.OTHER ASSETS

D4513 J53.OTHER ASSETS \$

D4514B J53.OTHER ASSETS \$/Bkt

HRS 1996:

E4513 J239.OTHER ASSETS

E4514 J240.OTHER ASSETS \$

E4515B J240.OTHER ASSETS \$/Bkt

HRS 1998:

F5273 J239.OTHER ASSETS

F5274 J240.OTHER ASSETS \$

F5275B J240.(J53)OTHER ASSETS \$-Bkt

HRS 2000:

G5694 J239.OTHER ASSETS

G5695 J240.OTHER ASSETS \$

G5696 J240A. DK-5K

G5697 J240Y1A. DK-50000

G5698 J240B. DK-100000

G5699 J240Y1B. DK-50000

G5700 J240D. DK-5000

HRS 2002:

TYPASST TYPE OF ASSETS

HRS 2002:

HU001 U001A\_ASSET RECONCILIATION STEM QUESTION

HU002M1 ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2

HU003 ASSET RECONCILIATION HOW MUCH

HU004 ASSET RECONCILIATION - MIN

HU005 ASSET RECONCILIATION - MAX

HU006 ASSET RECONCILIATION - RESULT

HRS 2004:

JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1

JU001\_2 ASSET RECONCILIATION STEM QUESTION -2

JU002\_1 ASSET RECONCILIATION WHICH WRONG -1

JU002\_2 ASSET RECONCILIATION WHICH WRONG -2

JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1

JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2

JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3

JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1

JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2

JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3

JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1

JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3

JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1

JU005A\_2        PREV WAVE ASSET RECONCILIATION - MAX -2  
JU005A\_3        PREV WAVE ASSET RECONCILIATION - MAX -3  
JU005B\_1        CURRENT WAVE ASSET RECONCILIATION - MAX -1  
JU005B\_2        CURRENT WAVE ASSET RECONCILIATION - MAX -2  
JU005B\_3        CURRENT WAVE ASSET RECONCILIATION - MAX -3  
JU006A\_1        PREV WAVE ASSET RECONCILIATION - RESULT -1  
JU006A\_2        PREV WAVE ASSET RECONCILIATION - RESULT -2  
JU006A\_3        PREV WAVE ASSET RECONCILIATION - RESULT -3  
JU006B\_1        CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
JU006B\_2        CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
JU006B\_3        CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
JU009\_1         TYPE OF ASSETS - 1  
JU009\_2         TYPE OF ASSETS -2  
JU009\_3         TYPE OF ASSETS -3  
JU022A\_1        PREV WAVE VALUE YEAR-1  
JU022A\_2        PREV WAVE VALUE YEAR-2  
JU022A\_3        PREV WAVE VALUE YEAR-3  
HRS 2002-2020:  
  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



<b>Value of other debt</b>
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Wave	Variable Name	Variable Label	Type
1	H1ADEBT	H1ADEBT:W1 Assets:Debts [not yet asked]--Cross-wave	Cont
2	H2ADEBT	H2ADEBT:W2 Assets:Debts [not yet asked]--Cross-wave	Cont
3	H3ADEBT	H3ADEBT:W3 Assets:Debts [not yet asked]--Cross-wave	Cont
4	H4ADEBT	H4ADEBT:W4 Assets:Debts [not yet asked]--Cross-wave	Cont
5	H5ADEBT	H5ADEBT:W5 Assets:Debts [not yet asked]--Cross-wave	Cont
6	H6ADEBT	H6ADEBT:W6 Assets:Debts [not yet asked]--Cross-wave	Cont
7	H7ADEBT	H7ADEBT:W7 Assets:Debts [not yet asked]--Cross-wave	Cont
8	H8ADEBT	H8ADEBT:W8 Assets:Debts [not yet asked]--Cross-wave	Cont
9	H9ADEBT	H9ADEBT:W9 Assets:Debts [not yet asked]--Cross-wave	Cont
10	H10ADEBT	H10ADEBT:W10 Assets:Debts [not yet asked]--Cross-wave	Cont
11	H11ADEBT	H11ADEBT:W11 Assets:Debts [not yet asked]--Cross-wave	Cont
12	H12ADEBT	H12ADEBT:W12 Assets:Debts [not yet asked]--Cross-wave	Cont
13	H13ADEBT	H13ADEBT:W13 Assets:Debts [not yet asked]--Cross-wave	Cont
14	H14ADEBT	H14ADEBT:W14 Assets:Debts [not yet asked]--Cross-wave	Cont
15	H15ADEBT	H15ADEBT:W15 Assets:Debts [not yet asked]--Cross-wave	Cont
1	H1AOEGBT	H1AOEGBT:W1 Assets Own:Debts--Cross-wave	Categ
2	H2AOEGBT	H2AOEGBT:W2 Assets Own:Debts--Cross-wave	Categ
3	H3AOEGBT	H3AOEGBT:W3 Assets Own:Debts--Cross-wave	Categ
4	H4AOEGBT	H4AOEGBT:W4 Assets Own:Debts--Cross-wave	Categ
5	H5AOEGBT	H5AOEGBT:W5 Assets Own:Debts--Cross-wave	Categ
6	H6AOEGBT	H6AOEGBT:W6 Assets Own:Debts--Cross-wave	Categ
7	H7AOEGBT	H7AOEGBT:W7 Assets Own:Debts--Cross-wave	Categ
8	H8AOEGBT	H8AOEGBT:W8 Assets Own:Debts--Cross-wave	Categ
9	H9AOEGBT	H9AOEGBT:W9 Assets Own:Debts--Cross-wave	Categ
10	H10AOEGBT	H10AOEGBT:W10 Assets Own:Debts--Cross-wave	Categ
11	H11AOEGBT	H11AOEGBT:W11 Assets Own:Debts--Cross-wave	Categ
12	H12AOEGBT	H12AOEGBT:W12 Assets Own:Debts--Cross-wave	Categ
13	H13AOEGBT	H13AOEGBT:W13 Assets Own:Debts--Cross-wave	Categ
14	H14AOEGBT	H14AOEGBT:W14 Assets Own:Debts--Cross-wave	Categ
15	H15AOEGBT	H15AOEGBT:W15 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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ADEBT	12652	3216.60	19552.58	0.0	900000.0
H2ADEBT	19642	2179.70	10761.39	0.0	500000.0
H3ADEBT	17991	2366.39	12859.28	0.0	500000.0
H4ADEBT	21384	3496.49	67395.27	0.0	6666733.0
H5ADEBT	19578	2615.08	14906.68	0.0	700000.0
H6ADEBT	18165	2958.23	18771.29	0.0	800000.0
H7ADEBT	20129	4021.51	34601.79	0.0	2400000.0
H8ADEBT	18469	4133.46	37952.17	0.0	2200000.0

H9ADEBT	17217	4336.66	32074.93	0.0	1900000.0
H10ADEBT	22034	6010.82	32336.64	0.0	2000000.0
H11ADEBT	20554	5263.74	28679.69	0.0	1700000.0
H12ADEBT	18747	5078.67	25862.75	0.0	1500000.0
H13ADEBT	20912	6048.99	33899.69	0.0	2000000.0
H14ADEBT	17146	5960.04	33235.58	0.0	2000000.0
H15ADEBT	15723	5146.56	30648.77	0.0	2500000.0
H1AOEBT	12652	0.40	0.49	0.0	1.0
H2AOEBT	19642	0.28	0.45	0.0	1.0
H3AOEBT	17991	0.27	0.44	0.0	1.0
H4AOEBT	21384	0.26	0.44	0.0	1.0
H5AOEBT	19578	0.27	0.45	0.0	1.0
H6AOEBT	18165	0.25	0.43	0.0	1.0
H7AOEBT	20129	0.29	0.45	0.0	1.0
H8AOEBT	18469	0.29	0.46	0.0	1.0
H9AOEBT	17217	0.31	0.46	0.0	1.0
H10AOEBT	22034	0.36	0.48	0.0	1.0
H11AOEBT	20554	0.34	0.47	0.0	1.0
H12AOEBT	18747	0.33	0.47	0.0	1.0
H13AOEBT	20912	0.35	0.48	0.0	1.0
H14AOEBT	17146	0.34	0.47	0.0	1.0
H15AOEBT	15723	0.32	0.47	0.0	1.0
H1AFDEBT	12652	4.25	2.41	1.0	9.0
H2AFDEBT	19642	4.72	2.22	1.0	9.0
H3AFDEBT	17991	4.76	2.18	1.0	9.0
H4AFDEBT	21384	4.82	2.15	1.0	9.0
H5AFDEBT	19578	4.75	2.18	1.0	9.0
H6AFDEBT	18165	4.89	2.08	1.0	9.0
H7AFDEBT	20129	4.67	2.21	1.0	9.0
H8AFDEBT	18469	4.65	2.22	1.0	9.0
H9AFDEBT	17217	4.59	2.26	1.0	9.0
H10AFDEBT	22034	4.40	2.41	1.0	9.0
H11AFDEBT	20554	4.45	2.35	1.0	9.0
H12AFDEBT	18747	4.49	2.34	1.0	9.0
H13AFDEBT	20912	4.42	2.41	1.0	9.0
H14AFDEBT	17146	4.49	2.40	1.0	9.0
H15AFDEBT	15723	4.63	2.37	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	14158	13137	15772	14216	13707	14244	13043	11925	14149
1.Yes		5000	5484	4854	5612	5362	4458	5885	5426	5292	7885

Value		w11	w12	w13	w14	w15
0.No		13628	12553	13530	11286	10745
1.Yes		6926	6194	7382	5860	4978

### HwAFDEBT: Assets Flag:Debts--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value		4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Complete bracket			544	539	671	479	431	599	472	363	458
3.Incomplete bracket			14	11	28	39	28	28	26	41	52
4.Range card bracket		189									
5.No value/bracket		292	93	122	163	168	217	222	202	199	238
6.No asset		7415	13859	12914	15443	13973	13459	14012	12842	11725	13688
7.DK ownership		261	229	173	281	230	288	248	215	217	308
9.No Fin resp		95	177	126	171	124	45	87	63	74	397

Value		w11	w12	w13	w14	w15
1.Continuous value		6160	5500	6545	5155	4367
2.Complete bracket		387	308	367	282	236
3.Incomplete bracket		58	54	38	70	35
4.Range card bracket						
5.No value/bracket		174	190	204	139	138
6.No asset		13347	12265	13074	10834	10297
7.DK ownership		259	234	311	281	218
9.No Fin resp		169	196	373	385	432

## 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. The HwAFDEBT 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 HwAODEBT variable indicates whether the household has debt.

## Cross Wave Differences in Original HRS Data

The value of other debt is asked in each wave. The question wording is the same in all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent has any other debt and if so, the value of it:

a) "And do you (or your (husband/wife/partner)) have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?"

b) "About how much would that amount to?"

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

## HRS Variables Used

HRS 1992:	
V15237	M20:OTHR_DBTS_Y/N_NE:IND
V15238	M20A:OTHER_DEBTS_\$_N:IND
V5237	M20:OTHR_DBTS_Y/N_NE:IMP
V5238	M20A:OTHER_DEBTS_\$_N:IMP
AHEAD 1993:	
B1787	K23. DEBTS: ANY
B1788	K24. DEBTS: TOTAL \$
B1788C	CATEG: K24. DEBTS: TOTAL \$
HRS 1994:	
W15526	K19. Imputation Indicato
W15527	K20. Imputation Indicato
W5526	K19.OTHER DEBTS
W5527	K20.AMOUNT OF OTHER DEBT
W5528	K20a-K20c. Brackets
AHEAD 1995:	
D4725	J81.DEBTS
D4726	J82.DEBTS \$
D4727B	J82.DEBTS \$/Bkt
HRS 1996:	
E4726	J302.DEBTS
E4727	J303.DEBTS \$
E4728B	J303.DEBTS \$/Bkt
HRS 1998:	
F5486	J302.DEBTS
F5487	J303.DEBTS \$
F5488B	J303.(J82)DEBTS \$-Bkt
HRS 2000:	
G5846	J302.DEBTS
G5847	J303.DEBTS \$
G5848	J303A. DK-500
G5849	J303Y1A. DK-5000
G5850	J303B. DK-50000
G5851	J303Y1B. DK-5000
G5852	J303D. DK-500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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

<b>Value of Trust</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2ATRST	19642	5624.24	88894.14	0.0	5500000.0
H3ATRST	17991	22752.47	173964.24	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	1619.71	36920.50	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
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	0.07	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
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	6.07	0.50	1.0	9.0
H15AFTRST	15723	6.08	0.57	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	18063	20035	18401	17134	21960
1.Yes		406	1103	65	103	102	94	68	83	74

Value	w11	w12	w13	w14	w15
0.No	20498	18670	20845	17106	15658
1.Yes	56	77	67	40	65

### 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
1.Continuous value	28	43	37	24	35
2.Complete bracket	8	5	9		14
3.Incomplete bracket	2	4	3	1	1
5.No value/bracket	18	22	15	14	15
6.No asset	20083	18216	20172	16499	15006
7.DK ownership	246	261	303	223	220
9.No Fin resp	169	196	373	385	432

## 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

### AHEAD 1993:

B1775	K19. TRUST: ANY
B1778	K20. TRUST: TOTAL VALUE
B1779	K20a. TRUST: ASSETS ALREADY MENTIONED
B1780	K20b. TRUST: TOT \$, PART NOT MENTIONED

### HRS 1994:

W5557	K25.PUT ASSETS INTO TRUS
W5563	K27.VALUE OF TRUSTS
W5564	K27a-K27c. Brackets

### AHEAD 1995:

D4708	J80.TRUSTS
D4712	J80B.\$ TRUSTS
D4713	J80C.>50K
D4714	J80D.>500K
D4715	J80E.>5K

### HRS 1996:

E4709	J295.TRUSTS
E4713	J299.\$ TRUSTS
E4714	J299A.\$ TRUSTS>500K
E4715	J299B.\$ TRUSTS>1,500K
E4716	J299C.\$ TRUSTS>50K

### HRS 1998:

F5412	J286.USE ASSETS-92
F5469	J295.TRUSTS
F5473	J299.\$ TRUSTS
F5474	J299A.>500K
F5475	J299B.>1,500K
F5476	J299C.>50K
F5479	J299E.ALL OR PART PREVIOUSLY REPORTED

F5480 J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED  
F5481 J299G.>500K  
F5482 J299H.>1,500K  
F5483 J299J.>50K  
HRS 2000:  
G5829 J295.TRUSTS  
G5839 J299E.ALL OR PART PREVIOUSLY REPORTED  
G5840 J299F.\$ TRUSTS NOT PREVIOUSLY REPORTED  
G5841 J299G.>500K  
G5842 J299H.>1500  
G5843 J299J.>50K  
HRS 2002-2020:  
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

<b>Value of primary residence</b>
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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
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
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
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
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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUS	12652	85611.88	97596.75	0.0	1400000.0
H2AHOUS	19642	83969.45	122359.40	0.0	5000000.0
H3AHOUS	17991	88274.60	112618.66	0.0	5000000.0
H4AHOUS	21384	100504.98	249406.83	0.0	20000000.0
H5AHOUS	19578	113038.16	247302.78	0.0	14000000.0
H6AHOUS	18165	129026.97	178375.53	0.0	10000000.0
H7AHOUS	20129	161170.90	341118.24	0.0	25000000.0
H8AHOUS	18469	194600.81	268805.40	0.0	6000000.0
H9AHOUS	17217	197701.02	444665.39	0.0	25000000.0
H10AHOUS	22034	162334.77	247954.52	0.0	10000000.0
H11AHOUS	20554	154688.03	229962.06	0.0	10000000.0
H12AHOUS	18747	162835.47	234394.98	0.0	5000000.0
H13AHOUS	20912	171996.64	263585.94	0.0	6000000.0
H14AHOUS	17146	201046.51	854393.98	0.0	100000000.0
H15AHOUS	15723	219477.10	343041.92	0.0	10000000.0
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
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	2.78	2.44	1.0	9.0

H1AHOU1	12652	84209.75	98464.69	0.0	1400000.0
H2AHOU1	19642	82979.68	122794.26	0.0	5000000.0
H3AHOU1	17991	86310.21	113084.76	0.0	5000000.0
H4AHOU1	21384	96538.60	159354.94	0.0	10000000.0
H5AHOU1	19578	109288.11	204456.33	0.0	10000000.0
H6AHOU1	18165	126543.68	179395.05	0.0	10000000.0
H7AHOU1	20129	158849.27	341882.50	0.0	25000000.0
H8AHOU1	18469	191722.59	270277.77	0.0	6000000.0
H9AHOU1	17217	194909.93	445417.30	0.0	25000000.0
H10AHOU1	22034	159809.80	248673.30	0.0	10000000.0
H11AHOU1	20554	152341.35	230488.89	0.0	10000000.0
H12AHOU1	18747	160755.00	235384.80	0.0	5000000.0
H13AHOU1	20912	169710.76	264559.35	0.0	6000000.0
H14AHOU1	17146	198682.03	854795.00	0.0	100000000.0
H15AHOU1	15723	216360.60	344368.15	0.0	10000000.0
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
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	2.99	2.50	1.0	9.0
H1AMOBL	12652	1402.13	8123.80	0.0	140000.0
H2AMOBL	19642	989.78	7593.63	0.0	250000.0
H3AMOBL	17991	1964.40	15294.21	0.0	850000.0
H4AMOBL	21384	3966.39	193844.33	0.0	20000000.0
H5AMOBL	19578	3750.05	142042.21	0.0	14000000.0
H6AMOBL	18165	2483.29	16241.05	0.0	798000.0
H7AMOBL	20129	2321.62	14684.03	0.0	500000.0
H8AMOBL	18469	2878.22	17606.00	0.0	500000.0
H9AMOBL	17217	2791.09	20465.25	0.0	1500000.0
H10AMOBL	22034	2524.96	21215.49	0.0	1500000.0

H11AMOBL	20554	2346.68	21735.97	0.0	1500000.0
H12AMOBL	18747	2080.47	14280.41	0.0	350000.0
H13AMOBL	20912	2285.87	16180.52	0.0	500000.0
H14AMOBL	17146	2364.47	15943.35	0.0	350000.0
H15AMOBL	15723	3116.50	20904.48	0.0	500000.0
H1AOMOBL	12652	0.05	0.21	0.0	1.0
H2AOMOBL	19642	0.03	0.17	0.0	1.0
H3AOMOBL	17991	0.05	0.23	0.0	1.0
H4AOMOBL	21384	0.06	0.23	0.0	1.0
H5AOMOBL	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
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



## 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	3671	4216	3927	3637	5712
1.Yes	10208	15456	14278	17061	15661	14494	15913	14542	13580	16322

Value	w11	w12	w13	w14	w15
0.No	5428	5070	6343	5103	4573
1.Yes	15126	13677	14569	12043	11150

### 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
1.Continuous value	12928	11839	12590	10525	9586
2.Complete bracket	1540	1183	1250	748	768
3.Incomplete bracket	171	170	160	136	152
4.Range card bracket					
5.No value/bracket	349	331	343	373	363
6.No asset	5365	5000	6199	5000	4427
7.DK ownership	60	59	79	47	66
9.No Fin resp	141	165	291	317	361

## 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	4659	5233	4866	4489	6774
1.Yes		9601	14850	13307	15828	14529	13506	14896	13603	12728	15260
Value		w11	w12	w13	w14	w15					
0.No		6380	5910	7240	5851	5298					
1.Yes		14174	12837	13672	11295	10425					

## 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					
1.Continuous value		12154	11163	11868	9907	8975					
2.Complete bracket		1403	1070	1125	670	695					
3.Incomplete bracket		165	154	146	130	146					
4.Range card bracket											
5.No value/bracket		321	308	319	351	345					
6.No asset		6316	5837	7101	5731	5143					
7.DK ownership		54	50	62	40	58					
9.No Fin resp		141	165	291	317	361					

## 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
0.No		19602	17907	20015	16398	14998
1.Yes		952	840	897	748	725

## 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
1.Continuous value		774	676	722	618	611
2.Complete bracket		137	113	125	78	73
3.Incomplete bracket		6	16	14	6	6
4.Range card bracket						
5.No value/bracket		28	23	24	22	18
6.No asset		19436	17723	19690	16083	14620
7.DK ownership		32	31	46	22	34
9.No Fin resp		141	165	291	317	361

## 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.

In Waves 6 forward, some mobile home owners who did not report values were directed to the house value and subsequent bracket questions (if needed), which are different from those for mobile homes. Here, we imputed missing values using whichever series of brackets they were given. There were also some cases where values were given for both the mobile home and house questions. This is often the result of corrections from Section U. We checked all such cases and determined the most reasonable way to interpret the data. See Appendix B: Mobile Home/House Inconsistencies for more information.

## HRS Variables Used

HRS 1992:

V10605	D2A:VALUE_OF_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

D2246 F6.HOME VALUE \$  
 D2247B F6.HOME VALUE \$/Bkt  
 HRS 1996:  
 E2225 F2.TYPE HOME  
 E2226 F3.OWN-RENT HOME  
 E2229 F4.OWN FARM  
 E2246 F6.HOME VALUE \$  
 E2247B F6.HOME VALUE \$/Bkt  
 HRS 1998:  
 F2742 F2.TYPE HOME  
 F2743 F3.OWN-RENT HOME  
 F2746 F4.OWN FARM  
 F2751 F5.OWN MOBILE HOME AND SITE  
 F2753 F5B.MOBILE HOME VALUE \$  
 F2754B F5B.MOBILE HOME VALUE \$-Bkt  
 F2760 F6.HOME VALUE \$  
 F2761B F6.HOME VALUE \$-Bkt  
 HRS 2000:  
 G3060 F2.TYPE HOME  
 G3061 F3.OWN-RENT HOME  
 G3064 F4.OWN FARM  
 G3069 F5.OWN MOBILE HOME-SITE  
 G3071 F5B.MOBILE HOME VALUE \$  
 G3072 F5C.F5 DK-1  
 G3073 F5D.F5 DK-2  
 G3074 F5E.F5 DK-3  
 G3075 F5F.F5 DK-4  
 G3078 F6.HOME VALUE \$  
 G3079 F6DX.F6 DK-4  
 G3080 F6A.F6 DK-1  
 G3081 F6B.F6 DK-2  
 G3082 F6C.F6 DK-3  
 G3083 F6AX.F6 DK-1  
 G3084 F6D.F6 DK-4  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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  
 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 2000-2020 NURSING HOME STATUS



<b>Value of all mortgages/land contracts (primary residence)</b>
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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
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
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
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
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
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
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	
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMORT	12652	20675.78	42704.15	0.0	1070000.0
H2AMORT	19642	14420.59	71265.49	0.0	6000000.0
H3AMORT	17991	14099.61	37506.64	0.0	1000000.0
H4AMORT	21384	17639.16	43450.23	0.0	1000000.0
H5AMORT	19578	19266.45	47659.72	0.0	1200000.0
H6AMORT	18165	20887.50	52784.47	0.0	930000.0
H7AMORT	20129	29698.71	67002.97	0.0	1300000.0
H8AMORT	18469	33420.40	80084.51	0.0	1250000.0
H9AMORT	17217	34858.40	87758.32	0.0	3000000.0
H10AMORT	22034	40243.47	96653.12	0.0	3250000.0
H11AMORT	20554	37519.25	86025.28	0.0	1100000.0
H12AMORT	18747	35643.50	90148.09	0.0	5060000.0
H13AMORT	20912	39290.20	90445.26	0.0	1500000.0
H14AMORT	17146	39961.40	91746.93	0.0	1500000.0
H15AMORT	15723	40737.37	99861.71	0.0	2970000.0
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
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

H1AMRT1	12652	19452.00	40613.07	0.0	1070000.0
H2AMRT1	19642	14189.37	71102.65	0.0	6000000.0
H3AMRT1	17991	13702.02	37088.47	0.0	1000000.0
H4AMRT1	21384	17171.82	42991.64	0.0	1000000.0
H5AMRT1	19578	18789.08	46780.93	0.0	950000.0
H6AMRT1	18165	20484.08	52403.25	0.0	930000.0
H7AMRT1	20129	29276.14	66745.84	0.0	1300000.0
H8AMRT1	18469	32832.32	79551.72	0.0	1250000.0
H9AMRT1	17217	34196.51	87029.17	0.0	3000000.0
H10AMRT1	22034	39399.66	95796.57	0.0	3250000.0
H11AMRT1	20554	36892.53	84851.71	0.0	1000000.0
H12AMRT1	18747	35016.35	89222.07	0.0	5060000.0
H13AMRT1	20912	38817.81	89881.03	0.0	1500000.0
H14AMRT1	17146	39516.26	91048.02	0.0	1500000.0
H15AMRT1	15723	40330.46	99330.24	0.0	2970000.0
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	0.27	0.44	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	4.82	2.24	1.0	9.0
H1AMRT2	12652	1223.77	8372.28	0.0	290000.0
H2AMRT2	19642	231.22	2932.15	0.0	126598.7
H3AMRT2	17991	397.60	4454.95	0.0	180000.0
H4AMRT2	21384	467.34	4943.13	0.0	200000.0
H5AMRT2	19578	477.37	5858.72	0.0	250000.0
H6AMRT2	18165	403.43	5022.65	0.0	195000.0
H7AMRT2	20129	422.57	5408.24	0.0	200000.0
H8AMRT2	18469	588.08	7103.63	0.0	249000.0
H9AMRT2	17217	661.89	7464.59	0.0	310000.0
H10AMRT2	22034	843.81	9643.97	0.0	400000.0

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H11AMRT2	20554	626.72	7794.76	0.0	250000.0
H12AMRT2	18747	627.14	8204.16	0.0	300000.0
H13AMRT2	20912	472.40	6938.30	0.0	350000.0
H14AMRT2	17146	445.14	6870.04	0.0	269000.0
H15AMRT2	15723	406.91	6114.79	0.0	222000.0
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
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

## Categorical Variable Codes

### HwAOMORT: Assets Own:Total Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		6823	13885	13068	15065	13724	13099	13698	12739	12049	15071
1.Yes		5829	5757	4923	6319	5854	5066	6431	5730	5168	6963

Value		w11	w12	w13	w14	w15
0.No		14463	13497	14818	12324	11385
1.Yes		6091	5250	6094	4822	4338

### 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
0.No asset		14199	13234	14426	11991	10937
1.No imputations		5414	4658	5347	4229	3777
2.Some imputation		800	690	848	609	648
9.No Fin resp		141	165	291	317	361

### HwAOMRT1: Assets Part Own:1st Mortgage--Cross-wave

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		6824	13888	13228	15272	13900	13250	13855	12868	12182	15267
1.Yes		5828	5754	4763	6112	5678	4915	6274	5601	5035	6767

Value		w11	w12	w13	w14	w15
0.No		14577	13623	14933	12407	11457
1.Yes		5977	5124	5979	4739	4266

## 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
1.Continuous value	5326	4563	5252	4169	3723
2.Complete bracket	373	290	359	228	232
3.Incomplete bracket	33	29	40	52	43
4.Range card bracket					
5.No value/bracket	168	145	198	153	136
6.No asset	14313	13355	14539	12072	11008
7.DK ownership	200	200	233	155	220
9.No Fin resp	141	165	291	317	361

## HwAOMRT2: Assets Part Own:2nd Mortgage--Cross-wave

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No	11969	19399	17702	21036	19292	17950	19879	18222	16958	21632
1.Yes	683	243	289	348	286	215	250	247	259	402

Value	w11	w12	w13	w14	w15
0.No	20294	18516	20690	16981	15592
1.Yes	260	231	222	165	131

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
1.Continuous value	240	204	204	150	119
2.Complete bracket	15	10	9	8	7
3.Incomplete bracket	2	3			
4.Range card bracket					
5.No value/bracket	3	9	5	1	4
6.No asset	19944	18150	20162	16499	15004
7.DK ownership	209	206	241	171	228
9.No Fin resp	141	165	291	317	361

## 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

V722 D25:MORTGAGE/LND CON:IMP  
 V723 D26:1ST MORT:\$STILL :IMP  
 V729 D30:2ND MORT/LND CON:IMP  
 V730 D26:2ND LOAN:\$STILL :IMP  
 AHEAD 1993:  
 B1067 F10. MOBILE HOME & SITE: OWN/RENT  
 B1087 F23. OWN OR RENT FARM/RANCH?  
 B1088 F23a. OWN FARMHOUSE?  
 B1091 F25. OWN OR RENT HOME/APT?  
 B1121 F30. MORTGAGE ON HOME  
 B1126 F34. AMOUNT STILL OWE ON MORTGAGE  
 B1127 F35. SECOND MORTGAGE?  
 B1131 F36. AMOUNT STILL OWE ON SECOND MORTGAGE  
 HRS 1994:  
 W10616 D7/1. Imputation indicat  
 W10617 D7/2.. Imputation indica  
 W10622 D7d. Imputation indicato  
 W10626 D9c. Imputation indicato  
 W616 D7.MORTGAGE OR LAND CONT  
 W617 D7.MORTGAGE OR LAND CONT  
 W622 D7d.STILL OWE ON MORTGAG  
 W623 D7d1-D7d3. Brackets  
 W626 D9c.STILL OWE ON SECOND  
 W627 D9c1-D9c3. Brackets  
 AHEAD 1995:  
 D2251M1 F7.HOME MORTGAGE  
 D2251M2 F7.HOME MORTGAGE  
 D2256 F7D.\$ OWN ON MORTGAGE  
 D2257B F7D.\$ OWN ON MORTGAGE/Bkt  
 D2263 F9C.\$ OWN ON 2ND MORTGAGE  
 D2264B F9C.\$ OWN ON 2ND MORTGAGE/Bkt  
 HRS 1996:  
 E2251M1 F7.HOME MORTGAGE  
 E2251M2 F7.HOME MORTGAGE  
 E2251M3 F7.HOME MORTGAGE  
 E2256 F7D.\$ OWE ON MORTGAGE  
 E2257B F7D.\$ OWE ON MORTGAGE/Bkt  
 E2263 F9C.\$ OWE ON 2ND MORTGAGE  
 E2264B F9C.\$ OWE ON 2ND MORTGAGE/Bkt  
 HRS 1998:  
 F2768M1 F7.HOME MORTGAGE  
 F2768M2 F7.HOME MORTGAGE  
 F2773 F7D.\$ OWE ON MORTGAGE  
 F2774B F7D.\$ OWE ON MORTGAGE-Bkt  
 F2780 F9C.\$ OWN ON 2ND MORTGAGE  
 F2781B F9C.\$ OWN ON 2ND MORTGAGE-Bkt  
 HRS 2000:  
 G3086M1 F7.HOME MORTGAGE  
 G3086M2 F7.HOME MORTGAGE  
 G3091 F7D.\$ OWE ON MORTGAGE  
 G3092 F7E. F7E DK-1  
 G3093 F7F. F7E DK-2  
 G3094 F7Y1F. F7E DK-3  
 G3098 F9C.\$ OWE ON 2ND MORTGAGE  
 G3099 F9D. F9C DK-1  
 G3100 F9E. F9C DK-2  
 G3101 F9F. F9C DK-3  
 HRS 2002:  
 TYPASST TYPE OF ASSETS

HRS 2002:

HU001 U001A\_ASSET RECONCILIATION STEM QUESTION

HU002M1 ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2

HU003 ASSET RECONCILIATION HOW MUCH

HU004 ASSET RECONCILIATION - MIN

HU005 ASSET RECONCILIATION - MAX

HU006 ASSET RECONCILIATION - RESULT

HRS 2004:

JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1

JU001\_2 ASSET RECONCILIATION STEM QUESTION -2

JU001\_3 ASSET RECONCILIATION STEM QUESTION -3

JU002\_1 ASSET RECONCILIATION WHICH WRONG -1

JU002\_2 ASSET RECONCILIATION WHICH WRONG -2

JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3

JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1

JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2

JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3

JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1

JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2

JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3

JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1

JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3

JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1

JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2

JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3

JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1

JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2

JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3

JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1

JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2

JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3

JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1

JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2

JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3

JU009\_1 TYPE OF ASSETS - 1

JU009\_2 TYPE OF ASSETS -2

JU009\_3 TYPE OF ASSETS -3

JU022A\_1 PREV WAVE VALUE YEAR-1

JU022A\_2 PREV WAVE VALUE YEAR-2

JU022A\_3 PREV WAVE VALUE YEAR-3

HRS 2002-2020:

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 IS 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

<b>Value of other home loans (primary residence)</b>
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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
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
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
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
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	
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	
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	
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHMLN	12652	3321.27	47833.25	0.0	3500000.0
H2AHMLN	19642	1279.29	8506.11	0.0	300000.0
H3AHMLN	17991	1531.86	8819.66	0.0	250000.0
H4AHMLN	21384	1747.93	10723.54	0.0	500000.0
H5AHMLN	19578	1785.39	10635.00	0.0	385000.0
H6AHMLN	18165	2132.51	12040.03	0.0	500000.0
H7AHMLN	20129	3445.88	18660.01	0.0	700000.0
H8AHMLN	18469	4247.57	34618.04	0.0	2500000.0
H9AHMLN	17217	3855.48	21719.71	0.0	1000000.0
H10AHMLN	22034	4419.22	32543.14	0.0	2000000.0
H11AHMLN	20554	3925.32	22592.96	0.0	750000.0
H12AHMLN	18747	3373.82	18395.71	0.0	400000.0
H13AHMLN	20912	2874.42	17583.51	0.0	430000.0
H14AHMLN	17146	2761.49	17737.16	0.0	489000.0
H15AHMLN	15723	2649.64	22724.28	0.0	1000004.0
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	0.08	0.28	0.0	1.0
H12AOHMLN	18747	0.08	0.27	0.0	1.0
H13AOHMLN	20912	0.06	0.24	0.0	1.0
H14AOHMLN	17146	0.06	0.23	0.0	1.0
H15AOHMLN	15723	0.06	0.23	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

H1AEQCD	12652	1897.26	11061.22	0.0	400000.0
H2AEQCD	11420	1857.66	9538.96	0.0	300000.0
H3AEQCD	17991	1387.24	8163.03	0.0	250000.0
H4AEQCD	21384	1582.88	10284.07	0.0	500000.0
H5AEQCD	19578	1643.65	10261.34	0.0	385000.0
H6AEQCD	18165	1998.72	11672.46	0.0	500000.0
H7AEQCD	20129	3252.01	17794.31	0.0	700000.0
H8AEQCD	18469	4113.30	34507.56	0.0	2500000.0
H9AEQCD	17217	3611.56	21072.54	0.0	1000000.0
H10AEQCD	22034	4267.42	32266.00	0.0	2000000.0
H11AEQCD	20554	3706.91	21039.22	0.0	500000.0
H12AEQCD	18747	3229.85	18140.94	0.0	400000.0
H13AEQCD	20912	2713.91	16625.27	0.0	400000.0
H14AEQCD	17146	2526.46	16713.60	0.0	489000.0
H15AEQCD	15723	2292.61	18258.16	0.0	950000.0
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
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
H1AEQLN	12652	1424.02	46558.27	0.0	3500000.0
H2AEQLN	19642	199.23	4288.85	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	141.74	2773.89	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
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
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

## 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	19964
1.Yes		1313	1215	1283	1612	1392	1392	1984	1850	1670	2070

Value		w11	w12	w13	w14	w15
0.No		18808	17291	19597	16166	14841
1.Yes		1746	1456	1315	980	882

## 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
.Q=Not asked this wv						
0.No asset		18226	16751	18856	15518	14058
1.No imputations		1614	1322	1238	907	804
2.Some imputation		573	509	527	404	500
9.No Fin resp		141	165	291	317	361

## 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	20035
1.Yes		1033	1045	1182	1482	1299	1311	1916	1784	1584	1999

Value		w11	w12	w13	w14	w15
.Q=Not asked this wv						
0.No		18873	17355	19653	16233	14886
1.Yes		1681	1392	1259	913	837

## 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
.Q=Not asked this wv						
1.Continuous value		1556	1275	1192	854	765
2.Complete bracket		39	41	19	14	16
3.Incomplete bracket		10	18	5	7	7
4.Range card bracket						
5.No value/bracket		38	28	14	15	14
6.No asset		18324	16849	18960	15612	14136
7.DK ownership		446	371	431	327	424
9.No Fin resp		141	165	291	317	361

## 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
0.No		20479	18677	20854	17059	15660
1.Yes		75	70	58	87	63

HwAEQLN: 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
1.Continuous value	71	56	53	76	61
2.Complete bracket	4	7	4	1	
3.Incomplete bracket					2
4.Range card bracket					
5.No value/bracket		7	1	6	
6.No asset	20129	18306	20321	16575	15071
7.DK ownership	209	206	242	171	228
9.No Fin resp	141	165	291	317	361

## 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

B1135	F37c. AMOUNT STILL OWE OTHER LOAN
HRS 1994:	
W10631	D10c. Imputation indicat
W10634	D11b. Imputation indicat
W10635	D11c. Imputation indicat
W616	D7.MORTGAGE OR LAND CONT
W617	D7.MORTGAGE OR LAND CONT
W618	D7.MORTGAGE OR LAND CONT
W631	D10c.STILL OWE ON LOAN
W634	D11b.LOAN AGAINST LINE O
W635	D11c.AMOUNT CURRENTLY OW
AHEAD 1995:	
D2251M1	F7.HOME MORTGAGE
D2251M2	F7.HOME MORTGAGE
D2270	F10E.\$ OWN ON LOAN
D2271B	F10E.\$ OWN ON LOAN/Bkt
D2276	F11B.EQUITY LOAN NOW
D2277	F11C.\$ OWED EQUITY LOAD
HRS 1996:	
E2251M1	F7.HOME MORTGAGE
E2251M2	F7.HOME MORTGAGE
E2251M3	F7.HOME MORTGAGE
E2270	F10E.\$ OWE ON LOAN
E2271B	F10E.\$ OWE ON LOAN/Bkt
E2276	F11B.EQUITY LOAN NOW
E2277	F11C.\$ OWED EQUITY LOAD
HRS 1998:	
F2768M1	F7.HOME MORTGAGE
F2768M2	F7.HOME MORTGAGE
F2787	F10E.\$ OWN ON LOAN
F2788B	F10E.\$ OWN ON LOAN-Bkt
F2793	F11B.EQUITY LOAN NOW
F2794	F11C.\$ OWED EQUITY LOAD
HRS 2000:	
G3086M1	F7.HOME MORTGAGE
G3086M2	F7.HOME MORTGAGE
G3105	F10E.\$ OWE ON LOAN
G3106	F10B.F10A DK-1
G3107	F10C. F10A DK-2
G3108	F10D. F10A DK-3
G3111	F11B.EQUITY LOAN NOW
G3112	F11C.\$ OWED EQUITY LOAD
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3

JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2020:	
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

<b>Net value of primary residence</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTH	12652	61614.83	91650.32	-3350000.0	1000000.0
H2ATOTH	19642	68269.58	123853.45	-5040000.0	5000000.0
H3ATOTH	17991	72643.13	102695.28	-550000.0	5000000.0
H4ATOTH	21384	81117.90	242552.00	-740000.0	19900000.0
H5ATOTH	19578	91986.32	238743.69	-670000.0	14000000.0
H6ATOTH	18165	106006.96	163912.15	-500000.0	9959000.0
H7ATOTH	20129	128026.31	320147.97	-939000.0	24000000.0
H8ATOTH	18469	156932.84	237908.20	-1000000.0	5500000.0
H9ATOTH	17217	158987.14	421132.94	-850000.0	24400000.0
H10ATOTH	22034	117672.07	224317.17	-2750000.0	10000000.0
H11ATOTH	20554	113243.46	203886.28	-495000.0	9411437.0
H12ATOTH	18747	123818.15	210447.55	-3860000.0	5000000.0
H13ATOTH	20912	129832.01	232735.84	-500000.0	6000000.0
H14ATOTH	17146	158323.63	838743.29	-399200.0	99110000.0
H15ATOTH	15723	176090.09	316642.20	-2020000.0	10000000.0

### 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:

$$\text{HwATOTH} = \text{HwAHOUS} - \text{Sum}(\text{HwAMORT}, \text{HwAHMLN})$$

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)

<b>Value of secondary residence</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AHOUB	12652	13792.96	86284.12	0.0	5000000.0
H2AHOUB	11420	10845.11	49771.48	0.0	2000000.0
H3AHOUB	17991	10831.84	52156.01	0.0	3000000.0
H4AHOUB	21384	12007.25	58155.78	0.0	2000000.0
H5AHOUB	19578	13590.89	63764.25	0.0	1900000.0
H6AHOUB	18165	17123.77	84834.19	0.0	3000000.0
H7AHOUB	20129	21636.93	143437.78	0.0	10000000.0
H8AHOUB	18469	25982.86	133441.85	0.0	6000000.0
H9AHOUB	17217	27110.05	132507.40	0.0	3000000.0

H10AHOUB	22034	23005.89	128642.62	0.0	5525000.0
H11AHOUB	20554	22811.06	107900.11	0.0	3500000.0
H12AHOUB	18747	28401.29	497677.26	0.0	65000000.0
H13AHOUB	20912	23519.50	120024.76	0.0	6000000.0
H14AHOUB	17146	24569.77	124427.46	0.0	3800000.0
H15AHOUB	15723	26052.93	137383.65	0.0	4500000.0
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
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	5.52	1.63	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	15861	14664	18836
1.Yes	1810	1965	2050	2510	2312	2198	2766	2608	2553	3198

Value	w11	w12	w13	w14	w15
0.No	17528	15968	18072	14885	13774
1.Yes	3026	2779	2840	2261	1949

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
.Q=Not asked this wv					
1.Continuous value	2418	2259	2301	1811	1544
2.Complete bracket	356	291	298	211	206
3.Incomplete bracket	45	34	50	56	33
4.Range card bracket					
5.No value/bracket	168	149	145	127	108
6.No asset	17346	15783	17752	14551	13386
7.DK ownership	80	66	75	73	85
9.No Fin resp	141	165	291	317	361

## 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 HwAOHOUB. 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).<sup>22</sup> 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)<sup>23</sup>, 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:

<sup>22</sup>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/hrsahed-second-home-ownership-and-equity-corrections>.

<sup>23</sup>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

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

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 2002-2020:  
   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       2000-2020 NURSING HOME STATUS



<b>Value of all mortgages/land contracts (secondary residence)</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1AMRTB	12652	2367.31	14097.47	0.0	325000.0
H2AMRTB	11420	2147.82	14350.98	0.0	460000.0
H3AMRTB	17991	1416.29	21155.02	0.0	2369000.0
H4AMRTB	21384	1695.94	15707.98	0.0	520000.0
H5AMRTB	19578	1689.67	18414.43	0.0	1100000.0
H6AMRTB	18165	1602.05	15273.51	0.0	510000.0
H7AMRTB	20129	2323.45	24061.68	0.0	700000.0
H8AMRTB	18469	2473.01	22680.82	0.0	815000.0
H9AMRTB	17217	2968.70	25819.76	0.0	630000.0

H10AMRTB	22034	3199.54	27907.29	0.0	1000000.0
H11AMRTB	20554	3089.56	24719.51	0.0	630000.0
H12AMRTB	18747	3420.03	34811.81	0.0	3200000.0
H13AMRTB	20912	3037.32	24518.20	0.0	600000.0
H14AMRTB	17146	3150.98	34635.75	0.0	2000000.0
H15AMRTB	15723	2732.76	28176.05	0.0	1160000.0
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
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

## 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	18019	16782	21455
1.Yes	786	540	630	594	520	433	475	450	435	579

Value	w11	w12	w13	w14	w15
.Q=Not asked this wv					
0.No	19990	18235	20371	16789	15419
1.Yes	564	512	541	357	304

### 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
.Q=Not asked this wv					
1.Continuous value	517	472	496	329	270
2.Complete bracket	17	20	20	15	8
3.Incomplete bracket	7		2	1	3
4.Range card bracket					
5.No value/bracket	16	8	12	5	12
6.No asset	19725	17973	19967	16360	14933
7.DK ownership	131	109	124	119	136
9.No Fin resp	141	165	291	317	361

## 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).<sup>24</sup> 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)<sup>25</sup>, 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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<sup>24</sup>Ibid.

<sup>25</sup>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

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:
xH170M1      HOME MORTGAGE - SECOND
xH170M2      HOME MORTGAGE - SECOND
xH170M3      HOME MORTGAGE - SECOND
xH171        TOTAL OWE MORTGAGE/LOAN - SECOND HOME
xH172        TOT OWE MORTGAGE/LOAN - 2ND HOME- MIN
xH173        TOT OWE MORTGAGE/LOAN - 2ND HOME- MAX
xH174        TOT OWE MORTGAGE/LOAN - 2ND HOME- RESULT
HRS 2006-2020:
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
```

<b>Net value of secondary residence</b>
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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
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	11425.65	82710.32	-107000.0	5000000.0
H2ANETHB	19642	7290.10	42522.07	-197067.8	1870000.0
H3ANETHB	17991	9401.82	48775.46	-1669000.0	3000000.0
H4ANETHB	21384	10311.31	51417.61	-325000.0	1725000.0
H5ANETHB	19578	11901.22	56010.93	-35000.0	1500000.0
H6ANETHB	18165	15521.72	80492.82	-128500.0	3000000.0
H7ANETHB	20129	19313.47	137178.58	-500000.0	10000000.0
H8ANETHB	18469	23509.84	125175.37	-247000.0	6000000.0
H9ANETHB	17217	24141.35	123527.19	-500000.0	3000000.0
H10ANETHB	22034	19806.36	121176.37	-435000.0	5525000.0
H11ANETHB	20554	19721.50	99448.50	-256039.1	3250000.0
H12ANETHB	18747	24981.27	473200.99	-143000.0	61800000.0
H13ANETHB	20912	20482.17	113272.87	-350000.0	6000000.0
H14ANETHB	17146	21418.79	109589.53	-350000.0	3000000.0
H15ANETHB	15723	23320.16	130759.03	-325000.0	4500000.0
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
.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:

$$\text{HwANETHB} = \text{HwAHOUB} - \text{HwAMRTB}$$

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).<sup>26</sup>

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)<sup>27</sup>, 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)<sup>28</sup> 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)

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<sup>26</sup>Ibid.

<sup>27</sup>Ibid.

<sup>28</sup>Ibid.

<b>Net value of non-housing financial wealth</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTF	12652	45894.51	157500.11	-790000.0	5145356.1
H2ATOTF	19642	56314.54	180641.59	-415000.0	8400000.0
H3ATOTF	17991	90339.39	449228.10	-477000.0	40550000.0
H4ATOTF	21384	100497.92	476186.16	-3636749.0	30400000.0
H5ATOTF	19578	114853.31	442769.76	-485500.0	33500000.0
H6ATOTF	18165	116293.83	807846.47	-598000.0	90000200.0
H7ATOTF	20129	120690.30	533977.95	-2335500.0	28400000.0
H8ATOTF	18469	134771.53	591199.07	-2199892.0	30260000.0
H9ATOTF	17217	134409.23	438809.45	-1400000.0	15231178.0
H10ATOTF	22034	106718.23	442084.97	-1250000.0	21200000.0
H11ATOTF	20554	109131.35	539885.18	-1685000.0	42300000.0
H12ATOTF	18747	128262.20	1536318.83	-1499500.0	202000000.0
H13ATOTF	20912	109494.63	473171.93	-1800000.0	16150000.0
H14ATOTF	17146	132016.04	603666.05	-1990000.0	21459635.2
H15ATOTF	15723	142642.85	573737.76	-2500000.0	17799500.0

### 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 HwATOTF is calculated as the sum of the appropriate wealth components less debt:

$$\text{HwATOTF} = \text{Sum} (\text{HwASTCK}, \text{HwACHCK}, \text{HwACD}, \text{HwABOND}, \text{HwAOTHR}) - \text{HwADEBT}$$

Note: This total does NOT include the value of IRAs and Keogh plans, nor does it include the value of any real estate, vehicles, or businesses.

## Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwASTCK = net value of stocks, mutual funds, and investment trusts

HwACHCK = value of checking, savings, or money market accounts

HwACD = value of CD, government savings bonds, and T-bills

HwABOND = net value of bonds and bond funds

HwAOTHR = net value of all other savings

HwADEBT = value of other debt

**Total Wealth**

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

**Descriptive Statistics**

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTB	12652	214986.38	449221.85	-710000.0	9608910.0
H2ATOTB	19642	212776.05	434258.66	-4583000.0	15230000.0
H3ATOTB	17991	272787.18	691529.94	-825900.5	41225000.0
H4ATOTB	21384	308568.97	1088137.91	-3624527.0	86530000.0
H5ATOTB	19578	350483.72	937457.43	-355000.0	53800200.0
H6ATOTB	18165	372730.62	1076164.49	-265995.0	90708200.0
H7ATOTB	20129	423416.41	1125439.84	-2245500.0	42226312.0
H8ATOTB	18469	502940.37	1262052.15	-2199392.0	43512000.0
H9ATOTB	17217	507938.76	1225328.87	-1064000.0	41633425.3
H10ATOTB	22034	394116.68	994245.04	-2760000.0	50900000.0
H11ATOTB	20554	392034.66	999412.67	-1495000.0	43486000.0
H12ATOTB	18747	445068.94	2466613.17	-2729000.0	308919084.8
H13ATOTB	20912	437788.53	1171623.13	-1098000.0	34149000.0
H14ATOTB	17146	523367.58	1887403.47	-1640000.0	117152000.0
H15ATOTB	15723	556854.86	1260486.27	-2442000.0	27370000.0

**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:

$$\text{HwATOTB} = \text{Sum} (\text{HwAHOUS}, \text{HwANETHB}, \text{HwARLES}, \text{HwATRAN}, \text{HwABSNS}, \text{HwAIRA}, \text{HwASTCK}, \text{HwACHCK}, \text{HwACD}, \text{HwABOND}, \text{HwAOTHR}) - \text{Sum} (\text{HwAMORT}, \text{HwAHMLN}, \text{HwADEBT})$$

## 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

**Descriptive Statistics**

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTW	12652	197388.67	430855.15	-760000.0	9608910.0
H2ATOTW	19642	193308.44	412739.18	-4583000.0	15200000.0
H3ATOTW	17991	246169.34	660379.22	-834100.5	41225000.0
H4ATOTW	21384	270751.37	1063270.09	-3624527.0	86280000.0
H5ATOTW	19578	300966.51	878887.24	-355000.0	50600200.0
H6ATOTW	18165	327142.39	1039512.04	-265995.0	90688200.0
H7ATOTW	20129	372356.47	1032906.61	-2313500.0	37100000.0
H8ATOTW	18469	437392.42	1098096.82	-2199392.0	33800000.0
H9ATOTW	17217	444221.04	1164704.19	-1064000.0	41633425.3
H10ATOTW	22034	339070.31	935212.93	-2760000.0	50200000.0
H11ATOTW	20554	332462.15	932922.17	-1665000.0	43486000.0
H12ATOTW	18747	373491.86	2417512.19	-2729000.0	307619084.8
H13ATOTW	20912	367839.02	1090708.68	-1098000.0	34149000.0
H14ATOTW	17146	431970.76	1780285.67	-1640000.0	117112000.0
H15ATOTW	15723	450458.94	1104326.82	-2442000.0	27300000.0

**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:

$$\text{HwATOTW} = \text{Sum (HwAHOUS, HwANETHB, HwARLES, HwATRAN, HwABSNS, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR)} - \text{Sum (HwAMORT, HwAHMLN, HwADEBT)}$$

## Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwAHOUS = value of primary residence

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



<b>Total Non-housing Wealth</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1ATOTN	12652	141945.90	394081.38	-725000.0	8308910.0
H2ATOTN	19642	137216.37	364788.48	-279836.0	13730000.0
H3ATOTN	17991	190742.23	630604.23	-465000.0	40625000.0
H4ATOTN	21384	217139.76	1014182.18	-3636749.0	85710000.0
H5ATOTN	19578	246596.19	788713.86	-390000.0	50200000.0
H6ATOTN	18165	251201.94	997707.82	-277000.0	90148200.0
H7ATOTN	20129	276076.63	946048.83	-2245500.0	35352000.0
H8ATOTN	18469	322497.68	1118906.89	-2199392.0	43162000.0
H9ATOTN	17217	324810.28	976466.42	-1144000.0	40603425.3
H10ATOTN	22034	256638.26	840160.76	-943500.0	46900000.0
H11ATOTN	20554	259069.70	851584.97	-1510000.0	43300000.0
H12ATOTN	18747	296269.52	1977413.23	-1294500.0	245719084.8
H13ATOTN	20912	287474.34	1017098.41	-1115000.0	31410000.0
H14ATOTN	17146	343625.17	1496923.92	-1990000.0	100003000.0
H15ATOTN	15723	357444.61	1024979.45	-2500000.0	23865000.0

### 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:

$$\text{HwATOTN} = \text{Sum (HwARLES, HwATRAN, HwABSNS, HwAIRA, HwASTCK, HwACHCK, HwACD, HwABOND, HwAOTHR) - HwADEBT}$$

Note that the value of the primary residence, secondary residence, mortgages, and home loans are NOT included.

## 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**

<b>Net value of real estate (not primary residence)</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WRLES	12652	34560.34	155806.96	-20000.0	4500000.0
H2WRLES	19642	30781.75	148472.64	-727005.0	5000000.0
H3WRLES	17991	36988.89	182244.35	0.0	6000000.0
H4WRLES	21384	34949.40	213064.26	0.0	10000000.0
H5WRLES	19578	38726.42	299107.19	0.0	20000000.0
H6WRLES	18165	41912.55	328743.87	0.0	25000000.0
H7WRLES	20129	44694.79	295281.37	0.0	15000000.0
H8WRLES	18469	54884.89	314137.66	0.0	10000000.0

H9WRLES	17217	61284.02	490164.56	0.0	35000000.0
H10WRLES	22034	39159.74	274961.25	-60000.0	10000000.0
H11WRLES	20554	35066.18	270461.41	0.0	20000000.0
H12WRLES	18747	42662.13	426666.48	-10000.0	40000000.0
H13WRLES	20912	46867.42	362732.35	-10000.0	23000000.0
H14WRLES	17146	48606.13	361880.34	0.0	14100000.0
H15WRLES	15723	51328.50	352500.66	0.0	14000000.0
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
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

## 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	17428	15977	15075	16916	15598	14725	19080
1.Yes		3156	4655	3948	3956	3601	3090	3213	2871	2492	2954

Value		w11	w12	w13	w14	w15
0.No		17847	16231	18345	15153	13968
1.Yes		2707	2516	2567	1993	1755

### 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
1.Continuous value		2198	2072	2131	1625	1426
2.Complete bracket		293	234	227	179	155
3.Incomplete bracket		39	31	23	41	22
4.Range card bracket						
5.No value/bracket		148	134	124	103	101
6.No asset		17559	15907	17827	14657	13437
7.DK ownership		148	173	207	156	150
9.No Fin resp		169	196	373	385	432

## 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

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 2002-2020:  
   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

<b>Net value of vehicles</b>
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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
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
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
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	14029.27	45728.61	0.0	3000000.0
H2WTRAN	19642	11596.73	34434.22	0.0	2000000.0
H3WTRAN	17991	11453.52	16163.47	0.0	300000.0
H4WTRAN	21384	12833.52	31819.21	0.0	3500000.0
H5WTRAN	19578	13406.03	34450.08	0.0	3500000.0
H6WTRAN	18165	14189.97	39855.28	0.0	4445000.0
H7WTRAN	20129	14622.64	33287.89	0.0	3500000.0
H8WTRAN	18469	15727.09	64305.18	0.0	8100000.0
H9WTRAN	17217	15088.93	25659.68	0.0	775000.0
H10WTRAN	22034	14201.92	43506.16	0.0	5000000.0
H11WTRAN	20554	14322.77	34383.26	0.0	3500000.0
H12WTRAN	18747	14817.40	42410.35	0.0	4700000.0
H13WTRAN	20912	15046.32	27242.31	0.0	750000.0
H14WTRAN	17146	18224.22	292464.36	0.0	27000000.0
H15WTRAN	15723	15855.38	26043.75	0.0	750000.0
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
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
H1WTRN1	12652	13094.11	45214.75	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	935.16	4503.49	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	1205	3136	3063	3533	3217	3014	3168	2859	2787	4235
1.Yes	11447	16506	14928	17851	16361	15151	16961	15610	14430	17799

Value	w11	w12	w13	w14	w15
0.No	4021	3781	4763	3978	3995
1.Yes	16533	14966	16149	13168	11728

### 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
1.Continuous value	14180	12833	13727	11175	9931
2.Complete bracket	1550	1373	1503	1054	987
3.Incomplete bracket	153	101	105	158	90
4.Range card bracket					
5.No value/bracket	476	454	490	421	367
6.No asset	3949	3709	4632	3850	3812
7.DK ownership	77	81	82	103	104
9.No Fin resp	169	196	373	385	432
14.Cont/rngcrd					
15.Cont/no bkt					
17.Cont/DK own					
21.Cmpbkt/cont					
25.Cmpbkt/no bkt					
27.Cmpbkt/DK own					
37.Incbkt/DK own					

41.Rngcrd/cont	
71.DK own/cont	
75.DK own/no bkt	

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HwWOTRN1: Assets Part Own:Trspt Othr than Mob home or RV--Cross-section

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		1220									
1.Yes		11432									

Value		w11	w12	w13	w14	w15
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
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
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
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

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 2002-2020:
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
```

<b>Net value of businesses</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBSNS	12652	34462.38	213048.36	-50000.0	7000000.0
H2WBSNS	19642	19865.65	132427.65	-8000.0	4500000.0
H3WBSNS	17991	24538.45	228257.44	0.0	15000000.0
H4WBSNS	21384	31348.61	604492.56	0.0	60000000.0
H5WBSNS	19578	30728.28	273949.01	0.0	12000000.0
H6WBSNS	18165	36403.72	288411.91	0.0	14000000.0
H7WBSNS	20129	46325.41	492151.54	0.0	30000000.0
H8WBSNS	18469	53061.36	498531.95	0.0	30000000.0

H9WBSNS	17217	53503.74	468362.18	0.0	20000000.0
H10WBSNS	22034	42268.12	373963.42	0.0	20000000.0
H11WBSNS	20554	42303.70	341031.41	0.0	10000000.0
H12WBSNS	18747	40742.17	327960.37	0.0	15000000.0
H13WBSNS	20912	45912.53	541496.33	-80000.0	30000000.0
H14WBSNS	17146	57022.14	1038370.30	0.0	100000000.0
H15WBSNS	15723	39671.49	350173.49	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	0.27	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	5.74	1.36	1.0	9.0

## Categorical Variable Codes

HwWOBSNS: Assets Own:Business--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		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
0.No		18562	17012	19114	15789	14462
1.Yes		1992	1735	1798	1357	1261

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
1.Continuous value		1453	1259	1336	975	919
2.Complete bracket		318	273	240	183	185
3.Incomplete bracket		42	40	38	29	20
4.Range card bracket						
5.No value/bracket		160	140	160	144	107
6.No asset		18316	16738	18654	15319	13968
7.DK ownership		96	101	111	111	92
9.No Fin resp		169	196	373	385	432

## 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

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 2002-2020:	
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 2008-2020:	
xQ523	BUSINESS/FARM PERCENT REPORTED

<b>Net value of IRA, Keogh accounts</b>
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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
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
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
3	H3WIRA1	H3WIRA1:W3 Assets Part:IRA 1st largest--Cross-section	Cont
4	H4WIRA1	H4WIRA1:W4 Assets Part:IRA 1st largest--Cross-section	Cont
5	H5WIRA1	H5WIRA1:W5 Assets Part:IRA 1st largest--Cross-section	Cont
6	H6WIRA1	H6WIRA1:W6 Assets Part:IRA 1st largest--Cross-section	Cont
7	H7WIRA1	H7WIRA1:W7 Assets Part:IRA 1st largest--Cross-section	Cont
8	H8WIRA1	H8WIRA1:W8 Assets Part:IRA 1st largest--Cross-section	Cont
9	H9WIRA1	H9WIRA1:W9 Assets Part:IRA 1st largest--Cross-section	Cont
10	H10WIRA1	H10WIRA1:W10 Assets Part:IRA 1st largest--Cross-section	Cont
11	H11WIRA1	H11WIRA1:W11 Assets Part:IRA 1st largest--Cross-section	Cont
12	H12WIRA1	H12WIRA1:W12 Assets Part:IRA 1st largest--Cross-section	Cont
13	H13WIRA1	H13WIRA1:W13 Assets Part:IRA 1st largest--Cross-section	Cont
14	H14WIRA1	H14WIRA1:W14 Assets Part:IRA 1st largest--Cross-section	Cont
15	H15WIRA1	H15WIRA1:W15 Assets Part:IRA 1st largest--Cross-section	Cont
3	H3WOIRA1	H3WOIRA1:W3 Assets Part Own:IRA 1st largest--Cross-section	Categ
4	H4WOIRA1	H4WOIRA1:W4 Assets Part Own:IRA 1st largest--Cross-section	Categ
5	H5WOIRA1	H5WOIRA1:W5 Assets Part Own:IRA 1st largest--Cross-section	Categ
6	H6WOIRA1	H6WOIRA1:W6 Assets Part Own:IRA 1st largest--Cross-section	Categ



7	H7WOIRA1	H7WOIRA1:W7 Assets Part Own:IRA 1st largest--Cross-section	Categ
8	H8WOIRA1	H8WOIRA1:W8 Assets Part Own:IRA 1st largest--Cross-section	Categ
9	H9WOIRA1	H9WOIRA1:W9 Assets Part Own:IRA 1st largest--Cross-section	Categ
10	H10WOIRA1	H10WOIRA1:W10 Assets Part Own:IRA 1st largest--Cross-section	Categ
11	H11WOIRA1	H11WOIRA1:W11 Assets Part Own:IRA 1st largest--Cross-section	Categ
12	H12WOIRA1	H12WOIRA1:W12 Assets Part Own:IRA 1st largest--Cross-section	Categ
13	H13WOIRA1	H13WOIRA1:W13 Assets Part Own:IRA 1st largest--Cross-section	Categ
14	H14WOIRA1	H14WOIRA1:W14 Assets Part Own:IRA 1st largest--Cross-section	Categ
15	H15WOIRA1	H15WOIRA1:W15 Assets Part Own:IRA 1st largest--Cross-section	Categ
3	H3WFIRA1	H3WFIRA1:W3 Assets Part Flag:IRA 1st largest--Cross-section	Categ
4	H4WFIRA1	H4WFIRA1:W4 Assets Part Flag:IRA 1st largest--Cross-section	Categ
5	H5WFIRA1	H5WFIRA1:W5 Assets Part Flag:IRA 1st largest--Cross-section	Categ
6	H6WFIRA1	H6WFIRA1:W6 Assets Part Flag:IRA 1st largest--Cross-section	Categ
7	H7WFIRA1	H7WFIRA1:W7 Assets Part Flag:IRA 1st largest--Cross-section	Categ
8	H8WFIRA1	H8WFIRA1:W8 Assets Part Flag:IRA 1st largest--Cross-section	Categ
9	H9WFIRA1	H9WFIRA1:W9 Assets Part Flag:IRA 1st largest--Cross-section	Categ
10	H10WFIRA1	H10WFIRA1:W10 Assets Part Flag:IRA 1st largest--Cross-section	Categ
11	H11WFIRA1	H11WFIRA1:W11 Assets Part Flag:IRA 1st largest--Cross-section	Categ
12	H12WFIRA1	H12WFIRA1:W12 Assets Part Flag:IRA 1st largest--Cross-section	Categ
13	H13WFIRA1	H13WFIRA1:W13 Assets Part Flag:IRA 1st largest--Cross-section	Categ
14	H14WFIRA1	H14WFIRA1:W14 Assets Part Flag:IRA 1st largest--Cross-section	Categ
15	H15WFIRA1	H15WFIRA1:W15 Assets Part Flag:IRA 1st largest--Cross-section	Categ
3	H3WIRA2	H3WIRA2:W3 Assets Part:IRA 2nd largest--Cross-section	Cont
4	H4WIRA2	H4WIRA2:W4 Assets Part:IRA 2nd largest--Cross-section	Cont
5	H5WIRA2	H5WIRA2:W5 Assets Part:IRA 2nd largest--Cross-section	Cont
6	H6WIRA2	H6WIRA2:W6 Assets Part:IRA 2nd largest--Cross-section	Cont
7	H7WIRA2	H7WIRA2:W7 Assets Part:IRA 2nd largest--Cross-section	Cont
8	H8WIRA2	H8WIRA2:W8 Assets Part:IRA 2nd largest--Cross-section	Cont
9	H9WIRA2	H9WIRA2:W9 Assets Part:IRA 2nd largest--Cross-section	Cont
10	H10WIRA2	H10WIRA2:W10 Assets Part:IRA 2nd largest--Cross-section	Cont
11	H11WIRA2	H11WIRA2:W11 Assets Part:IRA 2nd largest--Cross-section	Cont
12	H12WIRA2	H12WIRA2:W12 Assets Part:IRA 2nd largest--Cross-section	Cont
13	H13WIRA2	H13WIRA2:W13 Assets Part:IRA 2nd largest--Cross-section	Cont
14	H14WIRA2	H14WIRA2:W14 Assets Part:IRA 2nd largest--Cross-section	Cont
15	H15WIRA2	H15WIRA2:W15 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
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
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
3	H3WOIRA3	H3WOIRA3:W3 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
4	H4WOIRA3	H4WOIRA3:W4 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
5	H5WOIRA3	H5WOIRA3:W5 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
6	H6WOIRA3	H6WOIRA3:W6 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
7	H7WOIRA3	H7WOIRA3:W7 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
8	H8WOIRA3	H8WOIRA3:W8 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
9	H9WOIRA3	H9WOIRA3:W9 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
10	H10WOIRA3	H10WOIRA3:W10 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
11	H11WOIRA3	H11WOIRA3:W11 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
12	H12WOIRA3	H12WOIRA3:W12 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
13	H13WOIRA3	H13WOIRA3:W13 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
14	H14WOIRA3	H14WOIRA3:W14 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
15	H15WOIRA3	H15WOIRA3:W15 Assets Part Own:IRA 3rd largest/all OTHRs--Cross-section	Categ
3	H3WFIRA3	H3WFIRA3:W3 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
4	H4WFIRA3	H4WFIRA3:W4 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
5	H5WFIRA3	H5WFIRA3:W5 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
6	H6WFIRA3	H6WFIRA3:W6 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
7	H7WFIRA3	H7WFIRA3:W7 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
8	H8WFIRA3	H8WFIRA3:W8 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
9	H9WFIRA3	H9WFIRA3:W9 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
10	H10WFIRA3	H10WFIRA3:W10 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
11	H11WFIRA3	H11WFIRA3:W11 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
12	H12WFIRA3	H12WFIRA3:W12 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
13	H13WFIRA3	H13WFIRA3:W13 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
14	H14WFIRA3	H14WFIRA3:W14 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ
15	H15WFIRA3	H15WFIRA3:W15 Assets Part Flag:IRA 3rd largest/all OTHRs--Cross-section	Categ

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WIRA	12652	18448.11	57261.52	0.0	1200000.0
H2WIRA	19642	19355.81	66867.12	0.0	2000000.0
H3WIRA	17991	26957.75	92441.18	0.0	2759226.8
H4WIRA	21384	38036.20	120160.95	0.0	2572000.0
H5WIRA	19578	50524.43	191932.10	0.0	12080000.0
H6WIRA	18165	47422.26	141757.10	0.0	3600000.0
H7WIRA	20129	51551.21	306485.28	0.0	35027000.0
H8WIRA	18469	66526.87	519597.40	0.0	43000000.0
H9WIRA	17217	64412.69	192423.44	0.0	5400000.0
H10WIRA	22034	55376.77	167690.59	0.0	3800000.0
H11WIRA	20554	61122.81	183967.18	0.0	3500000.0
H12WIRA	18747	72205.42	275377.54	0.0	17000000.0
H13WIRA	20912	70583.88	232967.96	0.0	10000000.0
H14WIRA	17146	93775.16	459735.47	0.0	45000000.0
H15WIRA	15723	108923.18	343236.80	0.0	8250000.0
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	0.33	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	0.70	1.56	0.0	9.0
H3WIRA1	17991	19274.24	72283.26	0.0	1800000.0
H4WIRA1	21384	27200.14	94137.60	0.0	2500000.0
H5WIRA1	19578	37081.45	168614.18	0.0	12000000.0
H6WIRA1	18165	34730.67	115718.56	0.0	3600000.0
H7WIRA1	20129	38287.90	291270.23	0.0	35000000.0
H8WIRA1	18469	50910.54	506529.68	0.0	43000000.0
H9WIRA1	17217	46714.28	146876.98	0.0	4800000.0
H10WIRA1	22034	40434.57	127494.69	0.0	3500000.0
H11WIRA1	20554	45875.55	147141.90	0.0	3500000.0
H12WIRA1	18747	52740.62	230820.43	0.0	16000000.0
H13WIRA1	20912	50689.48	172197.35	0.0	7500000.0
H14WIRA1	17146	65165.78	367588.71	0.0	39705882.4
H15WIRA1	15723	78028.35	254918.30	0.0	7000000.0
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	0.33	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	4.70	2.29	1.0	9.0
H3WIRA2	17991	5142.23	24449.82	0.0	1376327.0
H4WIRA2	21384	7116.26	28816.81	0.0	1000000.0
H5WIRA2	19578	9042.35	35022.62	0.0	1000000.0
H6WIRA2	18165	8783.64	32478.20	0.0	600000.0
H7WIRA2	20129	9095.95	37726.45	0.0	1300000.0
H8WIRA2	18469	11210.09	44144.08	0.0	1056493.7
H9WIRA2	17217	12746.28	53741.05	0.0	1818181.8
H10WIRA2	22034	10838.00	43830.98	0.0	1000000.0
H11WIRA2	20554	11008.59	43886.83	0.0	1300000.0
H12WIRA2	18747	13749.57	55708.83	0.0	1800000.0
H13WIRA2	20912	13702.18	61904.21	0.0	2000000.0
H14WIRA2	17146	18949.03	83979.50	0.0	2647058.8
H15WIRA2	15723	22263.25	95303.40	0.0	2200000.0
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
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	5.37	1.88	1.0	9.0
H3WIRA3	17991	2541.29	16139.45	0.0	500000.0
H4WIRA3	21384	3719.80	25393.28	0.0	1000000.0
H5WIRA3	19578	4400.62	30867.53	0.0	1000000.0
H6WIRA3	18165	3907.95	25615.71	0.0	800000.0
H7WIRA3	20129	4167.37	29901.31	0.0	1305000.0
H8WIRA3	18469	4406.24	28041.64	0.0	1000000.0
H9WIRA3	17217	4952.13	35810.93	0.0	1700000.0
H10WIRA3	22034	4104.21	30106.22	0.0	1398843.9
H11WIRA3	20554	4238.67	29071.16	0.0	860000.0

H12WIRA3	18747	5715.22	37313.51	0.0	1011000.0
H13WIRA3	20912	6192.21	47891.77	0.0	1940517.0
H14WIRA3	17146	9660.36	89300.50	0.0	4000000.0
H15WIRA3	15723	8631.57	58034.70	0.0	1500000.0
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
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

## Categorical Variable Codes

### HwWOIRA: Assets Own:IRA [total]--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		7599	13277	11886	13589	12122	11399	12388	11400	10652	14378
1.Yes		5053	6365	6105	7795	7456	6766	7741	7069	6565	7656

Value		w11	w12	w13	w14	w15
0.No		13717	12397	14357	11578	10507
1.Yes		6837	6350	6555	5568	5216

### 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
0.No asset		13337	11965	13772	11045	9938
1.No imputations		4733	4402	4508	3827	3518
2.Some imputation		2315	2184	2260	1889	1835
9.No Fin resp		169	196	372	385	432

### HwWOIRA1: Assets Part Own:IRA 1st largest--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No				11886	13589	12122	11399	12388	11400	10652	14378
1.Yes				6105	7795	7456	6766	7741	7069	6565	7656

Value		w11	w12	w13	w14	w15
0.No		13717	12397	14357	11578	10507
1.Yes		6837	6350	6555	5568	5216

## HwWFIRA1: Assets Part Flag:IRA 1st largest--Cross-section

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value			4559	5656	5383	4818	5467	5168	4767	5676
2.Complete bracket			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
1.Continuous value	5063	4752	4862	4102	3750
2.Complete bracket	751	667	686	607	594
3.Incomplete bracket	145	175	203	138	136
5.No value/bracket	738	601	605	532	534
6.No asset	13337	11965	13772	11045	9938
7.DK ownership	351	391	412	337	339
9.No Fin resp	169	196	372	385	432

## 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
0.No	16898	15300	17502	14260	12938
1.Yes	3656	3447	3410	2886	2785

## 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
1.Continuous value	2749	2666	2612	2223	2106
2.Complete bracket	335	293	318	248	252
3.Incomplete bracket	62	70	53	53	46
5.No value/bracket	347	232	264	232	230
6.No asset	16126	14487	16452	13336	12008
7.DK ownership	766	803	841	669	649
9.No Fin resp	169	196	372	385	432

## 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					
0.No		19157	17347	19546	15991	14633					
1.Yes		1397	1400	1366	1155	1090					

## 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					
1.Continuous value		1085	1086	1103	911	885					
2.Complete bracket		125	104	107	77	73					
3.Incomplete bracket		14	19	16	23	13					
5.No value/bracket		134	150	110	117	92					
6.No asset		18261	16389	18363	14964	13579					
7.DK ownership		766	803	841	669	649					
9.No Fin resp		169	196	372	385	432					

## 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

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

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

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 2002-2020:  
   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

<b>Net value of stocks, mutual funds, and investment trusts</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WSTCK	12652	18866.78	86393.47	0.0	2500000.0
H2WSTCK	19642	23522.57	115019.89	-9500.0	5000000.0
H3WSTCK	17991	45948.48	400161.42	0.0	40000000.0
H4WSTCK	21384	53846.50	339413.51	0.0	30000000.0
H5WSTCK	19578	65555.87	376323.88	0.0	30000000.0
H6WSTCK	18165	55548.92	225094.98	0.0	12000000.0
H7WSTCK	20129	68043.64	431709.30	0.0	25000000.0
H8WSTCK	18469	70563.78	476557.50	0.0	30000000.0

H9WSTCK	17217	68818.64	322116.75	0.0	10000001.0
H10WSTCK	22034	54401.61	304383.57	0.0	20000000.0
H11WSTCK	20554	57028.98	420279.21	0.0	42300000.0
H12WSTCK	18747	75999.76	1423412.89	0.0	190000000.0
H13WSTCK	20912	62151.20	363264.97	0.0	12000000.0
H14WSTCK	17146	78050.24	428258.82	0.0	15000000.0
H15WSTCK	15723	80766.84	449077.09	-20000.0	16000000.0
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	0.41	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
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	5.34	1.87	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	12352	14556	13079	12267	13869	13322	12709	17091
1.Yes		3622	5363	5639	6828	6499	5898	6260	5147	4508	4943

Value		w11	w12	w13	w14	w15
0.No		16304	14823	17072	13972	12814
1.Yes		4250	3924	3840	3174	2909

### 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
1.Continuous value		2987	2816	2807	2262	2037
2.Complete bracket		647	538	473	386	357
3.Incomplete bracket		81	103	72	73	81
4.Range card bracket						
5.No value/bracket		419	356	368	324	274
6.No asset		15842	14339	16436	13354	12122
7.DK ownership		409	399	383	362	420
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15217	M10:STCK/MUT FND/TRU:IND
V15218	M11:\$ VAL OF INVESTM:IND
V5217	M10:STCK/MUT FND/TRU:IMP
V5218	M11:\$ VAL OF INVESTM:IMP
V5219	M11:ORIGINAL BRACKETS
AHEAD 1993:	
B1743	K10. STOCK/MUTUAL FUNDS: ANY
B1744	K11. STOCK/MUTUAL FUNDS: NET VALUE
B1744C	CATEG: K11. STOCK/MUTUAL FUNDS
HRS 1994:	
W15511	K9. Imputation Indicator
W15512	K10. Imputation Indicato
W5511	K9.OWN STOCKS/STOCK MUTU
W5512	K10.VALUE OF STOCKS
W5513	K10a-K10d. Brackets
AHEAD 1995:	
D4338	J36.STOCK ASSETS
D4339	J37.TOTAL \$ STOCKS
D4343B	J37.TOTAL \$ STOCKS/Bkt
HRS 1996:	
E4339	J207.STOCK ASSETS
E4340	J208.TOTAL \$ STOCKS



E4341B J208.TOTAL \$ STOCKS/Bkt  
 HRS 1998:  
 F5099 J207.STOCK ASSETS  
 F5100 J208.TOTAL \$ STOCKS  
 F5101B J208.(J37)TOTAL \$ STOCKS-Bkt  
 HRS 2000:  
 G5554 J207.STOCK ASSETS  
 G5555 J208.TOTAL \$ STOCKS  
 G5556 J208A. DK-2500  
 G5557 J208Y1A. DK-\$25K  
 G5558 J208B. DK-\$125K  
 G5559 J208C. DK-\$400K  
 G5560 J208Y2A. DK-\$25K  
 G5561 J208D. DK-2500  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1

JU022A\_2           PREV WAVE VALUE YEAR-2  
JU022A\_3           PREV WAVE VALUE YEAR-3  
HRS 2002-2020:  
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

<b>Value of checking, savings, or money market accounts</b>
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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
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
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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCHCK	12652	13767.81	46076.21	0.0	2500000.0
H2WCHCK	19642	16779.87	42956.18	0.0	900000.0
H3WCHCK	17991	19876.54	63315.49	0.0	2500000.0
H4WCHCK	21384	23711.19	255549.31	0.0	25000000.0
H5WCHCK	19578	20733.90	56382.64	0.0	3500000.0
H6WCHCK	18165	26327.97	254570.65	0.0	33300000.0
H7WCHCK	20129	25325.18	69251.43	0.0	3000000.0
H8WCHCK	18469	25917.64	71678.09	0.0	2500000.0

H9WCHCK	17217	27330.55	72192.16	0.0	1700000.0
H10WCHCK	22034	26124.73	87635.01	0.0	4000000.0
H11WCHCK	20554	28347.01	115760.00	0.0	7500000.0
H12WCHCK	18747	31488.50	112978.89	0.0	5000000.0
H13WCHCK	20912	27579.33	97887.51	0.0	6000000.0
H14WCHCK	17146	32403.14	181051.18	0.0	16000000.0
H15WCHCK	15723	33421.32	110774.91	0.0	5000000.0
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
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	2.99	2.51	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	3070	2595	2904	2573	2481	4854
1.Yes		10230	15532	15036	17826	16508	15570	17225	15896	14736	17180

Value		w11	w12	w13	w14	w15
0.No		4974	4445	5625	4867	4538
1.Yes		15580	14302	15287	12279	11185

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
1.Continuous value		12477	11564	12289	9883	8889
2.Complete bracket		1332	1171	1211	843	817
3.Incomplete bracket		208	192	186	182	151
4.Range card bracket						
5.No value/bracket		1235	1026	1105	899	844
6.No asset		4838	4314	5384	4660	4274
7.DK ownership		295	284	364	294	316
9.No Fin resp		169	196	373	385	432

## 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

HRS 1992:	
V15221	M12:\$ IN CHKNG/SAV/\$:IND
V15222	M13:\$VAL OF BNK/MKT :IND
V5221	M12:\$ IN CHKNG/SAV/\$:IMP
V5222	M13:\$VAL OF BNK/MKT :IMP
V5223	M13:ORIGINAL BRACKETS
AHEAD 1993:	
B1749	K12. BANK ACCT: ANY NOT MENTION BEFORE
B1750	K13. BANK ACCT: TOTAL VALUE
B1750C	CATEG: K13. BANK ACCT: TOTAL VALUE
HRS 1994:	
W15514	K11. Imputation Indicato
W15515	K12. Imputation Indicato
W5514	K11.MONEY IN CHECKING/SA
W5515	K12.AMOUNT IN ALL ACCOUN
W5516	K12a-K12d. Brackets
AHEAD 1995:	
D4424	J44.CHECKING, SAVING ASSETS
D4425	J44.TOTAL \$ CHECKING, SAVINGS
D4429B	J44.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1996:	
E4425	J222.CHECKING, SAVING ASSETS
E4426	J223.TOTAL \$ CHECKING, SAVINGS
E4427B	J223.TOTAL \$ CHECKING, SAVINGS/Bkt
HRS 1998:	
F5185	J222.CHECKING, SAVING ASSETS
F5186	J223.TOTAL \$ CHECKING, SAVINGS
F5187B	J223.(J44)TOTAL \$ CHECKING, SAVINGS-Bkt
HRS 2000:	
G5620	J222.CHECKING-SAVING ASSETS

G5621	J223.TOTAL \$ CHECKING-SAVINGS
G5622	J223A.DK-5K
G5623	J223B.DK-50K
G5624	J223C.DK-150K
G5625	J223D.DK-300K
G5626	J223E.DK-50K
G5627	J223F.DK-5K
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2020:	
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



<b>Value of CD, government savings bonds, and T-bills</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WCD	12652	7521.49	50792.01	0.0	3006358.7
H2WCD	19642	7954.93	35226.78	0.0	1000000.0
H3WCD	17991	11773.66	56637.27	0.0	3000000.0
H4WCD	21384	11197.13	54556.93	0.0	4000000.0
H5WCD	19578	13918.42	65181.01	0.0	2750000.0
H6WCD	18165	12694.82	56978.43	0.0	2000000.0
H7WCD	20129	10612.85	52038.29	0.0	2000000.0
H8WCD	18469	16300.83	62122.12	0.0	1200000.0

H9WCD	17217	19356.39	77831.57	0.0	2500000.0
H10WCD	22034	11532.65	60408.91	0.0	2200000.0
H11WCD	20554	9357.92	54731.27	0.0	1000000.0
H12WCD	18747	8896.31	91738.34	0.0	10000000.0
H13WCD	20912	7063.22	52222.29	0.0	2500000.0
H14WCD	17146	6814.38	52734.92	0.0	2000000.0
H15WCD	15723	7490.49	62898.85	0.0	3000000.0
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
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

## Categorical Variable Codes

HwW OCD: 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	18387
1.Yes		3336	4432	4569	5296	5177	4476	4091	4566	4302	3647

Value		w11	w12	w13	w14	w15
0.No		17851	16613	19015	15636	14364
1.Yes		2703	2134	1897	1510	1359

HwW FCD: 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
1.Continuous value		1998	1573	1392	1158	994
2.Complete bracket		261	204	205	118	116
3.Incomplete bracket		57	48	53	37	28
4.Range card bracket						
5.No value/bracket		317	242	200	140	154
6.No asset		17287	16041	18236	14878	13607
7.DK ownership		465	443	453	430	392
9.No Fin resp		169	196	373	385	432

## 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 HwW FCD 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 HwW OCD 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

HRS 1992:	
V15225	M14:CD/SAV BOND/T-BI:IND
V15226	M15:\$VAL OF CD/BOND/:IND
V5225	M14:CD/SAV BOND/T-BI:IMP
V5226	M15:\$VAL OF CD/BOND/:IMP
V5227	M15:ORIGINAL BRACKETS
AHEAD 1993:	
B1755	K14. CD/SAV BONDS: ANY
B1756	K15. CD/SAV BONDS: TOTAL VALUE \$
B1756C	CATEG: K15. CD/SAV BONDS: TOTAL VALUE \$
HRS 1994:	
W15517	K13. Imputation Indicato
W15518	K14. Imputation Indicato
W5517	K13.CODS/SAVINGS BONDS/T
W5518	K14.AMOUNT IN CODS/BONDS
W5519	K14a-K14d. Brackets
AHEAD 1995:	
D4463	J47.CD, TBILL ASSETS
D4464	J48.TOTAL \$ CD
D4468B	J48.TOTAL \$ CD/Bkt
HRS 1996:	
E4464	J229.CD, TBILL ASSETS
E4465	J230.TOTAL \$ CD
E4466B	J230.TOTAL \$ CD/Bkt
HRS 1998:	
F5224	J229.CD, TBILL ASSETS
F5225	J230.TOTAL \$ CD
F5226B	J230.(J48)TOTAL \$ CD-Bkt
HRS 2000:	

G5650	J229.CD-TBILL ASSETS
G5651	J230.TOTAL \$ CD
G5652	J230A. DK-2500
G5653	J230Y1A.DK-\$25K
G5654	J230B.DK-\$125K
G5655	J230C.DK-\$250K
G5656	J230Y2A.DK-\$25K
G5657	J230Y3A.DK-2500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2
JU004A_3	PREV WAVE ASSET RECONCILIATION - MIN -3
JU004B_1	CURRENT WAVE ASSET RECONCILIATION - MIN -1
JU004B_2	CURRENT WAVE ASSET RECONCILIATION - MIN -2
JU004B_3	CURRENT WAVE ASSET RECONCILIATION - MIN -3
JU005A_1	PREV WAVE ASSET RECONCILIATION - MAX -1
JU005A_2	PREV WAVE ASSET RECONCILIATION - MAX -2
JU005A_3	PREV WAVE ASSET RECONCILIATION - MAX -3
JU005B_1	CURRENT WAVE ASSET RECONCILIATION - MAX -1
JU005B_2	CURRENT WAVE ASSET RECONCILIATION - MAX -2
JU005B_3	CURRENT WAVE ASSET RECONCILIATION - MAX -3
JU006A_1	PREV WAVE ASSET RECONCILIATION - RESULT -1
JU006A_2	PREV WAVE ASSET RECONCILIATION - RESULT -2
JU006A_3	PREV WAVE ASSET RECONCILIATION - RESULT -3
JU006B_1	CURRENT WAVE ASSET RECONCILIATION - RESULT -1
JU006B_2	CURRENT WAVE ASSET RECONCILIATION - RESULT -2
JU006B_3	CURRENT WAVE ASSET RECONCILIATION - RESULT -3
JU009_1	TYPE OF ASSETS - 1
JU009_2	TYPE OF ASSETS -2
JU009_3	TYPE OF ASSETS -3
JU022A_1	PREV WAVE VALUE YEAR-1
JU022A_2	PREV WAVE VALUE YEAR-2
JU022A_3	PREV WAVE VALUE YEAR-3
HRS 2002-2020:	
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

<b>Net value of bonds and bond funds</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WBOND	12652	3074.95	31846.13	0.0	1500000.0
H2WBOND	19642	4914.34	66238.96	0.0	4500000.0
H3WBOND	17991	7841.80	76035.67	0.0	4500000.0
H4WBOND	21384	7298.72	74378.14	0.0	4000000.0
H5WBOND	19578	7388.91	60955.52	0.0	3000000.0
H6WBOND	18165	10320.30	84972.98	0.0	3500000.0
H7WBOND	20129	10538.01	102949.33	0.0	6000000.0
H8WBOND	18469	10849.04	103767.03	0.0	3500000.0

H9WBOND	17217	9949.60	90694.10	0.0	3000000.0
H10WBOND	22034	8978.61	86709.01	0.0	4000000.0
H11WBOND	20554	9905.15	206179.99	0.0	25000000.0
H12WBOND	18747	9494.48	122747.48	0.0	8500000.0
H13WBOND	20912	8483.18	131739.40	0.0	15000000.0
H14WBOND	17146	11138.44	140985.05	0.0	10000000.0
H15WBOND	15723	8937.97	84754.46	0.0	3000000.0
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
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



## 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
0.No		19447	17858	20019	16471	15164
1.Yes		1107	889	893	675	559

### 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
1.Continuous value		717	567	542	412	337
2.Complete bracket		159	124	144	103	79
3.Incomplete bracket		27	29	30	24	24
4.Range card bracket						
5.No value/bracket		171	138	149	109	84
6.No asset		18971	17327	19312	15779	14380
7.DK ownership		340	366	362	334	387
9.No Fin resp		169	196	373	385	432

## 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 HwWOBOND. 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

HRS 1992:	
V15229	M16:R/SP OWN ANY BON:IND
V15230	M17:\$ VAL OF THESE B:IND
V5229	M16:R/SP OWN ANY BON:IMP
V5230	M17:\$ VAL OF THESE B:IMP
V5231	M17:ORIGINAL BRACKETS
AHEAD 1993:	
B1761	K16. CORP/GOVT BONDS: ANY
B1762	K17. CORP/GOVT BONDS: NET VALUE
B1762C	CATEG: K17. CORP/GOVT BONDS: NET VALUE
HRS 1994:	
W15520	K15. Imputation Indicato
W15521	K16. Imputation Indicato
W5520	K15.OWN CORPORATE/GOVT B
W5521	K16.VALUE OF BONDS
W5522	K16a-K16d. Brackets
AHEAD 1995:	
D4381	J40.BOND ASSETS
D4382	J41.TOTAL \$ BONDS
D4386B	J41.TOTAL \$ BONDS/Bkt
HRS 1996:	
E4382	J215.BOND ASSETS
E4383	J216.TOTAL \$ BONDS
E4384B	J216.TOTAL \$ BONDS/Bkt
HRS 1998:	
F5142	J215.BOND ASSETS
F5143	J216.TOTAL \$ BONDS
F5144B	J216.(J41)TOTAL \$ BONDS-Bkt
HRS 2000:	
G5587	J215.BOND ASSETS

G5588 J216.TOTAL \$ BONDS  
 G5589 J216A.BONDS DK-2500  
 G5590 J216Y1A.BONDS DK-\$10K  
 G5591 J216B.BONDS DK-\$100K  
 G5593 J216C.BONDS DK-\$400K  
 G5594 J216Y2A.BONDS DK-\$10K  
 G5595 J216D.BONDS DK-2500  
 HRS 2002:  
 TYPASST TYPE OF ASSETS  
 HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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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<b>Net value of all other savings</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WOTHR	12652	8433.36	57832.07	0.0	3000000.0
H2WOTHR	19642	6381.18	32429.36	0.0	1000000.0
H3WOTHR	17991	7301.75	48754.15	0.0	2000000.0
H4WOTHR	21384	9074.59	87999.01	0.0	6000000.0
H5WOTHR	19578	9267.01	68424.51	0.0	3155000.0
H6WOTHR	18165	16954.22	708250.78	0.0	9000000.0
H7WOTHR	20129	12651.96	98319.72	0.0	5000000.0
H8WOTHR	18469	14898.65	172682.19	0.0	15000000.0

H9WOTHR	17217	13912.59	147640.15	0.0	15000000.0
H10WOTHR	22034	13909.12	189484.43	-50000.0	18000000.0
H11WOTHR	20554	11245.06	89898.57	0.0	5000000.0
H12WOTHR	18747	11868.18	79501.20	0.0	2200000.0
H13WOTHR	20912	11208.51	73930.82	0.0	2500000.0
H14WOTHR	17146	15818.04	178062.15	0.0	11000000.0
H15WOTHR	15723	14839.01	132079.24	0.0	7800000.0
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	0.13	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	5.52	1.69	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	15277	18371	16723	15726	16726	15495	14467	18498
1.Yes		2019	3537	2714	3013	2855	2439	3403	2974	2750	3536

Value		w11	w12	w13	w14	w15
0.No		17456	15724	17951	14672	13653
1.Yes		3098	3023	2961	2474	2070

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
1.Continuous value		2467	2400	2344	1893	1620
2.Complete bracket		349	331	312	284	217
3.Incomplete bracket		30	27	23	41	30
4.Range card bracket						
5.No value/bracket		188	179	193	156	119
6.No asset		16987	15234	17281	14047	12949
7.DK ownership		364	380	386	340	356
9.No Fin resp		169	196	373	385	432

## 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**

HRS 1992:	
V15233	M18:OTHER SAVINGS/AS:IND
V15234	M19:\$ VAL OF SAV/ASS:IND
V5233	M18:OTHER SAVINGS/AS:IMP
V5234	M19:\$ VAL OF SAV/ASS:IMP



V5235 M19:ORIGINAL BRACKETS

AHEAD 1993:

B1782 K21. OTHER ASSETS: ANY

B1783 K22. OTH ASSETS: NET VALUE

B1783C CATEG: K22. OTH ASSETS: NET VALUE

HRS 1994:

W15523 K17. Imputation Indicato

W15524 K18. Imputation Indicato

W5523 K17.OTHER SAVINGS/ASSETS

W5524 K18.VALUE OF OTHER SAVIN

W5525 K18a-K18c. Brackets

AHEAD 1995:

D4512 J52.OTHER ASSETS

D4513 J53.OTHER ASSETS \$

D4514B J53.OTHER ASSETS \$/Bkt

HRS 1996:

E4513 J239.OTHER ASSETS

E4514 J240.OTHER ASSETS \$

E4515B J240.OTHER ASSETS \$/Bkt

HRS 1998:

F5273 J239.OTHER ASSETS

F5274 J240.OTHER ASSETS \$

F5275B J240.(J53)OTHER ASSETS \$-Bkt

HRS 2000:

G5694 J239.OTHER ASSETS

G5695 J240.OTHER ASSETS \$

G5696 J240A. DK-5K

G5697 J240Y1A. DK-50000

G5698 J240B. DK-100000

G5699 J240Y1B. DK-50000

G5700 J240D. DK-5000

HRS 2002:

TYPASST TYPE OF ASSETS

HRS 2002:

HU001 U001A\_ASSET RECONCILIATION STEM QUESTION

HU002M1 ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2

HU003 ASSET RECONCILIATION HOW MUCH

HU004 ASSET RECONCILIATION - MIN

HU005 ASSET RECONCILIATION - MAX

HU006 ASSET RECONCILIATION - RESULT

HRS 2004:

JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1

JU001\_2 ASSET RECONCILIATION STEM QUESTION -2

JU002\_1 ASSET RECONCILIATION WHICH WRONG -1

JU002\_2 ASSET RECONCILIATION WHICH WRONG -2

JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1

JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2

JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3

JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1

JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2

JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3

JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1

JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2

JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3

JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1

JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2

JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3

JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1

JU005A\_2        PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3        PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1        CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2        CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3        CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1        PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2        PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3        PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1        CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2        CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3        CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1         TYPE OF ASSETS - 1  
 JU009\_2         TYPE OF ASSETS -2  
 JU009\_3         TYPE OF ASSETS -3  
 JU022A\_1        PREV WAVE VALUE YEAR-1  
 JU022A\_2        PREV WAVE VALUE YEAR-2  
 JU022A\_3        PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
   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

<b>Value of other debt</b>
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Wave	Variable Name	Variable Label	Type
1	H1WDEBT	H1WDEBT:W1 Assets:Debts [not yet asked]--Cross-section	Cont
2	H2WDEBT	H2WDEBT:W2 Assets:Debts [not yet asked]--Cross-section	Cont
3	H3WDEBT	H3WDEBT:W3 Assets:Debts [not yet asked]--Cross-section	Cont
4	H4WDEBT	H4WDEBT:W4 Assets:Debts [not yet asked]--Cross-section	Cont
5	H5WDEBT	H5WDEBT:W5 Assets:Debts [not yet asked]--Cross-section	Cont
6	H6WDEBT	H6WDEBT:W6 Assets:Debts [not yet asked]--Cross-section	Cont
7	H7WDEBT	H7WDEBT:W7 Assets:Debts [not yet asked]--Cross-section	Cont
8	H8WDEBT	H8WDEBT:W8 Assets:Debts [not yet asked]--Cross-section	Cont
9	H9WDEBT	H9WDEBT:W9 Assets:Debts [not yet asked]--Cross-section	Cont
10	H10WDEBT	H10WDEBT:W10 Assets:Debts [not yet asked]--Cross-section	Cont
11	H11WDEBT	H11WDEBT:W11 Assets:Debts [not yet asked]--Cross-section	Cont
12	H12WDEBT	H12WDEBT:W12 Assets:Debts [not yet asked]--Cross-section	Cont
13	H13WDEBT	H13WDEBT:W13 Assets:Debts [not yet asked]--Cross-section	Cont
14	H14WDEBT	H14WDEBT:W14 Assets:Debts [not yet asked]--Cross-section	Cont
15	H15WDEBT	H15WDEBT:W15 Assets:Debts [not yet asked]--Cross-section	Cont
1	H1WODEBT	H1WODEBT:W1 Assets Own:Debts--Cross-section	Categ
2	H2WODEBT	H2WODEBT:W2 Assets Own:Debts--Cross-section	Categ
3	H3WODEBT	H3WODEBT:W3 Assets Own:Debts--Cross-section	Categ
4	H4WODEBT	H4WODEBT:W4 Assets Own:Debts--Cross-section	Categ
5	H5WODEBT	H5WODEBT:W5 Assets Own:Debts--Cross-section	Categ
6	H6WODEBT	H6WODEBT:W6 Assets Own:Debts--Cross-section	Categ
7	H7WODEBT	H7WODEBT:W7 Assets Own:Debts--Cross-section	Categ
8	H8WODEBT	H8WODEBT:W8 Assets Own:Debts--Cross-section	Categ
9	H9WODEBT	H9WODEBT:W9 Assets Own:Debts--Cross-section	Categ
10	H10WODEBT	H10WODEBT:W10 Assets Own:Debts--Cross-section	Categ
11	H11WODEBT	H11WODEBT:W11 Assets Own:Debts--Cross-section	Categ
12	H12WODEBT	H12WODEBT:W12 Assets Own:Debts--Cross-section	Categ
13	H13WODEBT	H13WODEBT:W13 Assets Own:Debts--Cross-section	Categ
14	H14WODEBT	H14WODEBT:W14 Assets Own:Debts--Cross-section	Categ
15	H15WODEBT	H15WODEBT:W15 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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WDEBT	12652	3218.17	20715.69	0.0	900000.0
H2WDEBT	19642	2176.95	10816.58	0.0	500000.0
H3WDEBT	17991	2354.52	12804.52	0.0	500000.0
H4WDEBT	21384	3552.98	67454.08	0.0	6666733.0
H5WDEBT	19578	2618.66	14936.99	0.0	700000.0
H6WDEBT	18165	2938.97	18758.07	0.0	800000.0
H7WDEBT	20129	4022.35	34697.66	0.0	2400000.0
H8WDEBT	18469	4216.71	38018.04	0.0	2200000.0

H9WDEBT	17217	4412.63	32147.87	0.0	1900000.0
H10WDEBT	22034	5990.38	32297.27	0.0	2000000.0
H11WDEBT	20554	5303.94	28796.10	0.0	1700000.0
H12WDEBT	18747	5110.50	25983.15	0.0	1500000.0
H13WDEBT	20912	6088.23	33990.67	0.0	2000000.0
H14WDEBT	17146	5976.00	33252.55	0.0	2000000.0
H15WDEBT	15723	5195.92	30739.42	0.0	2500000.0
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
H1WFDEBT	12652	4.25	2.41	1.0	9.0
H2WFDEBT	19642	4.72	2.22	1.0	9.0
H3WFDEBT	17991	4.76	2.18	1.0	9.0
H4WFDEBT	21384	4.82	2.15	1.0	9.0
H5WFDEBT	19578	4.75	2.18	1.0	9.0
H6WFDEBT	18165	4.89	2.08	1.0	9.0
H7WFDEBT	20129	4.67	2.21	1.0	9.0
H8WFDEBT	18469	4.65	2.22	1.0	9.0
H9WFDEBT	17217	4.59	2.26	1.0	9.0
H10WFDEBT	22034	4.40	2.41	1.0	9.0
H11WFDEBT	20554	4.45	2.35	1.0	9.0
H12WFDEBT	18747	4.49	2.34	1.0	9.0
H13WFDEBT	20912	4.42	2.41	1.0	9.0
H14WFDEBT	17146	4.49	2.40	1.0	9.0
H15WFDEBT	15723	4.63	2.37	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
0.No		13646	12562	13531	11270	10757
1.Yes		6908	6185	7381	5876	4966

### HwWFDEBT: Assets Flag:Debts--Cross-section

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value		4400	4726	4106	4627	4565	3697	4933	4649	4598	6893
2.Complete bracket			544	539	671	479	431	599	472	363	458
3.Incomplete bracket			14	11	28	39	28	28	26	41	52
4.Range card bracket		189									
5.No value/bracket		292	93	122	163	168	217	222	202	199	238
6.No asset		7415	13859	12914	15443	13973	13459	14012	12842	11725	13688
7.DK ownership		261	229	173	281	230	288	248	215	217	308
9.No Fin resp		95	177	126	171	124	45	87	63	74	397

Value		w11	w12	w13	w14	w15
1.Continuous value		6160	5500	6545	5155	4367
2.Complete bracket		387	308	367	282	236
3.Incomplete bracket		58	54	38	70	35
4.Range card bracket						
5.No value/bracket		174	190	204	139	138
6.No asset		13347	12265	13074	10834	10297
7.DK ownership		259	234	311	281	218
9.No Fin resp		169	196	373	385	432

## 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. The HwWFDEBT 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 HwWODEBT variable indicates whether the household has debt.

## Cross Wave Differences in Original HRS Data

The value of other debt is asked in each wave. The question wording is the same in all waves, but the unfolding bracket questions vary. Two questions reveal whether the Respondent has any other debt and if so, the value of it:

a) "And do you (or your (husband/wife/partner)) have any debts that we haven't asked about, such as credit card balances, medical debts, life insurance policy loans, loans from relatives, and so forth?"

b) "About how much would that amount to?"

From Wave 2 forward, if the Respondent refuses or does not know the value, a series of unfolding bracket questions are asked. The bracket ranges and entry points vary across waves. In Wave 1, no unfolding bracket questions are asked, though range cards could be used to obtain the value.

## HRS Variables Used

HRS 1992:	
V15237	M20:OTHR_DBTS_Y/N_NE:IND
V15238	M20A:OTHER_DEBTS_\$_N:IND
V5237	M20:OTHR_DBTS_Y/N_NE:IMP
V5238	M20A:OTHER_DEBTS_\$_N:IMP
AHEAD 1993:	
B1787	K23. DEBTS: ANY
B1788	K24. DEBTS: TOTAL \$
B1788C	CATEG: K24. DEBTS: TOTAL \$
HRS 1994:	
W15526	K19. Imputation Indicato
W15527	K20. Imputation Indicato
W5526	K19.OTHER DEBTS
W5527	K20.AMOUNT OF OTHER DEBT
W5528	K20a-K20c. Brackets
AHEAD 1995:	
D4725	J81.DEBTS
D4726	J82.DEBTS \$
D4727B	J82.DEBTS \$/Bkt
HRS 1996:	
E4726	J302.DEBTS
E4727	J303.DEBTS \$
E4728B	J303.DEBTS \$/Bkt
HRS 1998:	
F5486	J302.DEBTS
F5487	J303.DEBTS \$
F5488B	J303.(J82)DEBTS \$-Bkt
HRS 2000:	
G5846	J302.DEBTS
G5847	J303.DEBTS \$
G5848	J303A. DK-500
G5849	J303Y1A. DK-5000
G5850	J303B. DK-50000
G5851	J303Y1B. DK-5000
G5852	J303D. DK-500
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1

HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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



<b>Value of Trust</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H2WTRST	19642	5624.24	88894.14	0.0	5500000.0
H3WTRST	17991	22752.47	173964.24	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	1619.71	36920.50	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

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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
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	0.07	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
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	6.07	0.50	1.0	9.0
H15WFTRST	15723	6.08	0.57	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	18063	20035	18401	17134	21960
1.Yes		406	1103	65	103	102	94	68	83	74

Value	w11	w12	w13	w14	w15
0.No	20498	18670	20845	17106	15658
1.Yes	56	77	67	40	65

### 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
1.Continuous value	28	43	37	24	35
2.Complete bracket	8	5	9		14
3.Incomplete bracket	2	4	3	1	1
5.No value/bracket	18	22	15	14	15
6.No asset	20083	18216	20172	16499	15006
7.DK ownership	246	261	303	223	220
9.No Fin resp	169	196	373	385	432

## 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

### 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 2002-2020:	
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

<b>Value of primary residence</b>
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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
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
1	H1WFOUS	H1WFOUS:W1 Assets Flag:Primary Residence--Cross-section	Categ
2	H2WFOUS	H2WFOUS:W2 Assets Flag:Primary Residence--Cross-section	Categ
3	H3WFOUS	H3WFOUS:W3 Assets Flag:Primary Residence--Cross-section	Categ
4	H4WFOUS	H4WFOUS:W4 Assets Flag:Primary Residence--Cross-section	Categ
5	H5WFOUS	H5WFOUS:W5 Assets Flag:Primary Residence--Cross-section	Categ
6	H6WFOUS	H6WFOUS:W6 Assets Flag:Primary Residence--Cross-section	Categ
7	H7WFOUS	H7WFOUS:W7 Assets Flag:Primary Residence--Cross-section	Categ
8	H8WFOUS	H8WFOUS:W8 Assets Flag:Primary Residence--Cross-section	Categ
9	H9WFOUS	H9WFOUS:W9 Assets Flag:Primary Residence--Cross-section	Categ
10	H10WFOUS	H10WFOUS:W10 Assets Flag:Primary Residence--Cross-section	Categ
11	H11WFOUS	H11WFOUS:W11 Assets Flag:Primary Residence--Cross-section	Categ
12	H12WFOUS	H12WFOUS:W12 Assets Flag:Primary Residence--Cross-section	Categ
13	H13WFOUS	H13WFOUS:W13 Assets Flag:Primary Residence--Cross-section	Categ
14	H14WFOUS	H14WFOUS:W14 Assets Flag:Primary Residence--Cross-section	Categ
15	H15WFOUS	H15WFOUS:W15 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
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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUS	12652	85648.75	97475.69	0.0	1400000.0
H2WHOUS	19642	84014.22	122663.25	0.0	5000000.0
H3WHOUS	17991	88519.58	112603.80	0.0	5000000.0
H4WHOUS	21384	100330.24	249319.27	0.0	20000000.0
H5WHOUS	19578	113112.12	247385.55	0.0	14000000.0
H6WHOUS	18165	129093.92	178363.89	0.0	10000000.0
H7WHOUS	20129	161707.26	341228.28	0.0	25000000.0
H8WHOUS	18469	194407.66	268394.47	0.0	6000000.0
H9WHOUS	17217	198530.35	445443.77	0.0	25000000.0
H10WHOUS	22034	161844.15	247297.93	0.0	10000000.0
H11WHOUS	20554	155002.67	230131.47	0.0	10000000.0
H12WHOUS	18747	162461.38	233587.06	0.0	5000000.0
H13WHOUS	20912	173146.98	264562.46	0.0	6000000.0
H14WHOUS	17146	200322.48	854565.60	0.0	100000000.0
H15WHOUS	15723	219408.57	343821.99	0.0	10000000.0
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
H1WFOUS	12652	2.16	2.11	1.0	9.0
H2WFOUS	19642	2.28	2.14	1.0	9.0
H3WFOUS	17991	2.22	2.09	1.0	9.0
H4WFOUS	21384	2.23	2.10	1.0	9.0
H5WFOUS	19578	2.21	2.09	1.0	9.0
H6WFOUS	18165	2.23	2.08	1.0	9.0
H7WFOUS	20129	2.24	2.08	1.0	9.0
H8WFOUS	18469	2.23	2.08	1.0	9.0
H9WFOUS	17217	2.26	2.09	1.0	9.0
H10WFOUS	22034	2.55	2.30	1.0	9.0
H11WFOUS	20554	2.53	2.25	1.0	9.0
H12WFOUS	18747	2.57	2.29	1.0	9.0
H13WFOUS	20912	2.76	2.39	1.0	9.0
H14WFOUS	17146	2.77	2.42	1.0	9.0
H15WFOUS	15723	2.77	2.44	1.0	9.0



H1WHOU1	12652	84258.20	98338.77	0.0	1400000.0
H2WHOU1	19642	83019.99	123096.72	0.0	5000000.0
H3WHOU1	17991	86573.92	113127.13	0.0	5000000.0
H4WHOU1	21384	96390.54	159194.85	0.0	10000000.0
H5WHOU1	19578	109375.40	204550.40	0.0	10000000.0
H6WHOU1	18165	126647.69	179366.46	0.0	10000000.0
H7WHOU1	20129	159369.39	341997.16	0.0	25000000.0
H8WHOU1	18469	191543.89	269856.32	0.0	6000000.0
H9WHOU1	17217	195708.12	446208.04	0.0	25000000.0
H10WHOU1	22034	159339.77	247998.50	0.0	10000000.0
H11WHOU1	20554	152645.07	230650.30	0.0	10000000.0
H12WHOU1	18747	160404.14	234564.17	0.0	5000000.0
H13WHOU1	20912	170873.89	265536.65	0.0	6000000.0
H14WHOU1	17146	197941.29	854966.98	0.0	100000000.0
H15WHOU1	15723	216258.67	345141.92	0.0	10000000.0
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
H1WFOU1	12652	2.38	2.24	1.0	9.0
H2WFOU1	19642	2.42	2.22	1.0	9.0
H3WFOU1	17991	2.48	2.23	1.0	9.0
H4WFOU1	21384	2.49	2.25	1.0	9.0
H5WFOU1	19578	2.47	2.24	1.0	9.0
H6WFOU1	18165	2.48	2.23	1.0	9.0
H7WFOU1	20129	2.48	2.22	1.0	9.0
H8WFOU1	18469	2.47	2.21	1.0	9.0
H9WFOU1	17217	2.49	2.22	1.0	9.0
H10WFOU1	22034	2.77	2.38	1.0	9.0
H11WFOU1	20554	2.75	2.34	1.0	9.0
H12WFOU1	18747	2.78	2.37	1.0	9.0
H13WFOU1	20912	2.95	2.45	1.0	9.0
H14WFOU1	17146	2.97	2.48	1.0	9.0
H15WFOU1	15723	2.99	2.50	1.0	9.0
H1WMOBL	12652	1390.56	8083.67	0.0	140000.0
H2WMOBL	19642	994.24	7652.53	0.0	250000.0
H3WMOBL	17991	1945.66	14790.97	0.0	850000.0
H4WMOBL	21384	3939.70	193846.93	0.0	20000000.0
H5WMOBL	19578	3736.72	142042.95	0.0	14000000.0
H6WMOBL	18165	2446.23	16155.57	0.0	798000.0
H7WMOBL	20129	2337.87	14828.71	0.0	500000.0
H8WMOBL	18469	2863.77	17615.12	0.0	500000.0
H9WMOBL	17217	2822.23	20573.42	0.0	1500000.0
H10WMOBL	22034	2504.38	21240.11	0.0	1500000.0

H11WMOBL	20554	2357.61	21925.36	0.0	1500000.0
H12WMOBL	18747	2057.24	14233.06	0.0	350000.0
H13WMOBL	20912	2273.09	16138.15	0.0	500000.0
H14WMOBL	17146	2381.19	16017.42	0.0	350000.0
H15WMOBL	15723	3149.91	21285.84	0.0	500000.0
H1WOMOBL	12652	0.05	0.21	0.0	1.0
H2WOMOBL	19642	0.03	0.17	0.0	1.0
H3WOMOBL	17991	0.05	0.23	0.0	1.0
H4WOMOBL	21384	0.06	0.23	0.0	1.0
H5WOMOBL	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
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

**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	4341	3923	3691	4203	3928	3638	5744
1.Yes		10196	15436	14280	17043	15655	14474	15926	14541	13579	16290

Value		w11	w12	w13	w14	w15
0.No		5446	5072	6340	5161	4595
1.Yes		15108	13675	14572	11985	11128

## 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
1.Continuous value		12931	11843	12594	10528	9591
2.Complete bracket		1545	1183	1251	748	768
3.Incomplete bracket		172	172	160	136	153
4.Range card bracket						
5.No value/bracket		350	332	345	374	368
6.No asset		5365	5000	6199	5000	4427
7.DK ownership		50	52	72	43	55
9.No Fin resp		141	165	291	317	361

## 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	5564	5047	4669	5216	4863	4482	6786
1.Yes		9590	14836	13310	15820	14531	13496	14913	13606	12735	15248
Value		w11	w12	w13	w14	w15					
0.No		6393	5905	7231	5892	5310					
1.Yes		14161	12842	13681	11254	10413					

## 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					
1.Continuous value		12157	11167	11872	9910	8980					
2.Complete bracket		1408	1070	1126	670	695					
3.Incomplete bracket		166	156	146	130	147					
4.Range card bracket											
5.No value/bracket		321	309	319	352	350					
6.No asset		6317	5837	7103	5731	5143					
7.DK ownership		44	43	55	36	47					
9.No Fin resp		141	165	291	317	361					

## 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					
0.No		19607	17914	20021	16415	15008					
1.Yes		947	833	891	731	715					

## 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					
1.Continuous value		774	676	722	618	611					
2.Complete bracket		137	113	125	78	73					
3.Incomplete bracket		6	16	14	6	6					
4.Range card bracket											
5.No value/bracket		29	23	26	22	18					
6.No asset		19445	17730	19695	16087	14631					
7.DK ownership		22	24	39	18	23					
9.No Fin resp		141	165	291	317	361					

## 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 HwWFOUS 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.

In Waves 6 forward, some mobile home owners who did not report values were directed to the house value and subsequent bracket questions (if needed), which are different from those for mobile homes. Here, we imputed missing values using whichever series of brackets they were given. There were also some cases where values were given for both the mobile home and house questions. This is often the result of corrections from Section U. We checked all such cases and determined the most reasonable way to interpret the data. See Appendix B: Mobile Home/House Inconsistencies for more information.

## HRS Variables Used

HRS 1992:

V10605	D2A:VALUE_OF_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

D2246	F6.HOME VALUE \$
D2247B	F6.HOME VALUE \$/Bkt
HRS 1996:	
E2225	F2.TYPE HOME
E2226	F3.OWN-RENT HOME
E2229	F4.OWN FARM
E2246	F6.HOME VALUE \$
E2247B	F6.HOME VALUE \$/Bkt
HRS 1998:	
F2742	F2.TYPE HOME
F2743	F3.OWN-RENT HOME
F2746	F4.OWN FARM
F2751	F5.OWN MOBILE HOME AND SITE
F2753	F5B.MOBILE HOME VALUE \$
F2754B	F5B.MOBILE HOME VALUE \$-Bkt
F2760	F6.HOME VALUE \$
F2761B	F6.HOME VALUE \$-Bkt
HRS 2000:	
G3060	F2.TYPE HOME
G3061	F3.OWN-RENT HOME
G3064	F4.OWN FARM
G3069	F5.OWN MOBILE HOME-SITE
G3071	F5B.MOBILE HOME VALUE \$
G3072	F5C.F5 DK-1
G3073	F5D.F5 DK-2
G3074	F5E.F5 DK-3
G3075	F5F.F5 DK-4
G3078	F6.HOME VALUE \$
G3079	F6DX.F6 DK-4
G3080	F6A.F6 DK-1
G3081	F6B.F6 DK-2
G3082	F6C.F6 DK-3
G3083	F6AX.F6 DK-1
G3084	F6D.F6 DK-4
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3
JU003A_1	PREV WAVE ASSET RECONCILIATION HOW MUCH -1
JU003A_2	PREV WAVE ASSET RECONCILIATION HOW MUCH -2
JU003A_3	PREV WAVE ASSET RECONCILIATION HOW MUCH -3
JU003B_1	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1
JU003B_2	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2
JU003B_3	CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3
JU004A_1	PREV WAVE ASSET RECONCILIATION - MIN -1
JU004A_2	PREV WAVE ASSET RECONCILIATION - MIN -2



JU004A\_3       PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1       CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2       CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3       CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1       PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2       PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3       PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1       CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2       CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3       CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1       PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2       PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3       PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1       CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2       CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3       CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1        TYPE OF ASSETS - 1  
 JU009\_2        TYPE OF ASSETS -2  
 JU009\_3        TYPE OF ASSETS -3  
 JU022A\_1       PREV WAVE VALUE YEAR-1  
 JU022A\_2       PREV WAVE VALUE YEAR-2  
 JU022A\_3       PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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  
 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 2000-2020 NURSING HOME STATUS

<b>Value of all mortgages/land contracts (primary residence)</b>
--

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
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
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
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
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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMORT	12652	20541.60	42540.57	0.0	1070000.0
H2WMORT	19642	14519.36	71339.61	0.0	6000000.0
H3WMORT	17991	14088.81	37624.09	0.0	1000000.0
H4WMORT	21384	17767.36	43815.88	0.0	1000000.0
H5WMORT	19578	19240.78	47670.74	0.0	1200000.0
H6WMORT	18165	21028.67	53171.38	0.0	930000.0
H7WMORT	20129	29747.41	67168.14	0.0	1300000.0
H8WMORT	18469	33359.58	79764.06	0.0	1250000.0
H9WMORT	17217	35227.00	88287.81	0.0	3000000.0
H10WMORT	22034	40188.61	96399.20	0.0	3250000.0
H11WMORT	20554	37896.43	86912.37	0.0	1100000.0
H12WMORT	18747	35891.88	90481.70	0.0	5060000.0
H13WMORT	20912	39669.13	90770.87	0.0	1500000.0
H14WMORT	17146	40452.56	92512.31	0.0	1500000.0
H15WMORT	15723	41324.05	100678.46	0.0	2970000.0
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
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

H1WMRT1	12652	19324.55	40467.13	0.0	1070000.0
H2WMRT1	19642	14285.77	71174.06	0.0	6000000.0
H3WMRT1	17991	13691.21	37201.76	0.0	1000000.0
H4WMRT1	21384	17302.07	43369.75	0.0	1000000.0
H5WMRT1	19578	18759.22	46792.34	0.0	950000.0
H6WMRT1	18165	20628.14	52774.42	0.0	930000.0
H7WMRT1	20129	29339.05	66927.64	0.0	1300000.0
H8WMRT1	18469	32794.32	79262.57	0.0	1250000.0
H9WMRT1	17217	34554.11	87586.36	0.0	3000000.0
H10WMRT1	22034	39332.56	95554.20	0.0	3250000.0
H11WMRT1	20554	37270.02	85770.36	0.0	1000000.0
H12WMRT1	18747	35242.74	89614.95	0.0	5060000.0
H13WMRT1	20912	39182.13	90214.22	0.0	1500000.0
H14WMRT1	17146	40000.87	91791.24	0.0	1500000.0
H15WMRT1	15723	40909.97	100151.90	0.0	2970000.0
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	0.27	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	4.82	2.24	1.0	9.0
H1WMRT2	12652	1217.05	8346.47	0.0	290000.0
H2WMRT2	19642	233.59	2960.48	0.0	126350.1
H3WMRT2	17991	397.60	4471.91	0.0	180000.0
H4WMRT2	21384	465.29	4922.05	0.0	200000.0
H5WMRT2	19578	481.56	5861.40	0.0	250000.0
H6WMRT2	18165	400.52	4992.90	0.0	195000.0
H7WMRT2	20129	408.36	5269.33	0.0	200000.0
H8WMRT2	18469	565.27	6745.86	0.0	249000.0
H9WMRT2	17217	672.89	7505.45	0.0	310000.0
H10WMRT2	22034	856.05	9705.67	0.0	400000.0

H11WMRT2	20554	626.42	7759.12	0.0	250000.0
H12WMRT2	18747	649.14	8289.45	0.0	300000.0
H13WMRT2	20912	487.01	7071.68	0.0	350000.0
H14WMRT2	17146	451.68	6969.16	0.0	269000.0
H15WMRT2	15723	414.08	6138.91	0.0	222000.0
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
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

## Categorical Variable Codes

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### HwWOMORT: Assets Own:Total Mortgage--Cross-section

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		6815	13888	13070	15069	13717	13095	13687	12735	12034	15065
1.Yes		5837	5754	4921	6315	5861	5070	6442	5734	5183	6969

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Value		w11	w12	w13	w14	w15
0.No		14449	13484	14784	12326	11350
1.Yes		6105	5263	6128	4820	4373

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### HwWFMORT: Asst Flag: Total Mortgage--Cross-section

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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

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Value		w11	w12	w13	w14	w15
0.No asset		14199	13234	14426	11991	10937
1.No imputations		5414	4658	5347	4229	3777
2.Some imputation		800	690	848	609	648
9.No Fin resp		141	165	291	317	361

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### HwWOMRT1: Assets Part Own:1st Mortgage--Cross-section

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Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No		6815	13889	13229	15276	13893	13247	13844	12865	12169	15266
1.Yes		5837	5753	4762	6108	5685	4918	6285	5604	5048	6768

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Value		w11	w12	w13	w14	w15
0.No		14564	13608	14905	12407	11424
1.Yes		5990	5139	6007	4739	4299

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## 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
1.Continuous value		5326	4563	5252	4169	3723
2.Complete bracket		373	290	359	228	232
3.Incomplete bracket		33	29	40	52	43
4.Range card bracket						
5.No value/bracket		168	145	198	153	136
6.No asset		14313	13355	14539	12072	11008
7.DK ownership		200	200	233	155	220
9.No Fin resp		141	165	291	317	361

## 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
0.No		20291	18511	20685	16984	15589
1.Yes		263	236	227	162	134

HwWMRT2: 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
1.Continuous value	240	204	204	150	119
2.Complete bracket	15	10	9	8	7
3.Incomplete bracket	2	3			
4.Range card bracket					
5.No value/bracket	3	9	5	1	4
6.No asset	19944	18150	20162	16499	15004
7.DK ownership	209	206	241	171	228
9.No Fin resp	141	165	291	317	361

## 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.

HwWMORT is a flag that indicates whether any components are imputed, and if so, how much information is available for imputation. The HwWOMORT variable indicates whether the household 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

V722	D25:MORTGAGE/LND CON:IMP
V723	D26:1ST MORT:\$STILL :IMP
V729	D30:2ND MORT/LND CON:IMP
V730	D26:2ND LOAN:\$STILL :IMP
AHEAD 1993:	
B1067	F10. MOBILE HOME & SITE: OWN/RENT
B1087	F23. OWN OR RENT FARM/RANCH?
B1088	F23a. OWN FARMHOUSE?
B1091	F25. OWN OR RENT HOME/APT?
B1121	F30. MORTGAGE ON HOME
B1126	F34. AMOUNT STILL OWE ON MORTGAGE
B1127	F35. SECOND MORTGAGE?
B1131	F36. AMOUNT STILL OWE ON SECOND MORTGAGE
HRS 1994:	
W10616	D7/1. Imputation indicat
W10617	D7/2.. Imputation indica
W10622	D7d. Imputation indicato
W10626	D9c. Imputation indicato
W616	D7.MORTGAGE OR LAND CONT
W617	D7.MORTGAGE OR LAND CONT
W622	D7d.STILL OWE ON MORTGAG
W623	D7d1-D7d3. Brackets
W626	D9c.STILL OWE ON SECOND
W627	D9c1-D9c3. Brackets
AHEAD 1995:	
D2251M1	F7.HOME MORTGAGE
D2251M2	F7.HOME MORTGAGE
D2256	F7D.\$ OWN ON MORTGAGE
D2257B	F7D.\$ OWN ON MORTGAGE/Bkt
D2263	F9C.\$ OWN ON 2ND MORTGAGE
D2264B	F9C.\$ OWN ON 2ND MORTGAGE/Bkt
HRS 1996:	
E2251M1	F7.HOME MORTGAGE
E2251M2	F7.HOME MORTGAGE
E2251M3	F7.HOME MORTGAGE
E2256	F7D.\$ OWE ON MORTGAGE
E2257B	F7D.\$ OWE ON MORTGAGE/Bkt
E2263	F9C.\$ OWE ON 2ND MORTGAGE
E2264B	F9C.\$ OWE ON 2ND MORTGAGE/Bkt
HRS 1998:	
F2768M1	F7.HOME MORTGAGE
F2768M2	F7.HOME MORTGAGE
F2773	F7D.\$ OWE ON MORTGAGE
F2774B	F7D.\$ OWE ON MORTGAGE-Bkt
F2780	F9C.\$ OWN ON 2ND MORTGAGE
F2781B	F9C.\$ OWN ON 2ND MORTGAGE-Bkt
HRS 2000:	
G3086M1	F7.HOME MORTGAGE
G3086M2	F7.HOME MORTGAGE
G3091	F7D.\$ OWE ON MORTGAGE
G3092	F7E. F7E DK-1
G3093	F7F. F7E DK-2
G3094	F7Y1F. F7E DK-3
G3098	F9C.\$ OWE ON 2ND MORTGAGE
G3099	F9D. F9C DK-1
G3100	F9E. F9C DK-2
G3101	F9F. F9C DK-3
HRS 2002:	
TYPASST	TYPE OF ASSETS

HRS 2002:  
 HU001 U001A\_ASSET RECONCILIATION STEM QUESTION  
 HU002M1 ASSET RECONCILIATION WHICH WRONG -1  
 HU002M2 ASSET RECONCILIATION WHICH WRONG -2  
 HU003 ASSET RECONCILIATION HOW MUCH  
 HU004 ASSET RECONCILIATION - MIN  
 HU005 ASSET RECONCILIATION - MAX  
 HU006 ASSET RECONCILIATION - RESULT  
 HRS 2004:  
 JU001\_1 ASSET RECONCILIATION STEM QUESTION - 1  
 JU001\_2 ASSET RECONCILIATION STEM QUESTION -2  
 JU001\_3 ASSET RECONCILIATION STEM QUESTION -3  
 JU002\_1 ASSET RECONCILIATION WHICH WRONG -1  
 JU002\_2 ASSET RECONCILIATION WHICH WRONG -2  
 JU002\_3 ASSET RECONCILIATION WHICH WRONG - 3  
 JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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 IS 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

<b>Value of other home loans (primary residence)</b>
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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
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
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
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
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
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
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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHMLN	12652	3331.92	47819.09	0.0	3500000.0
H2WHMLN	19642	1270.47	8419.62	0.0	300000.0
H3WHMLN	17991	1524.73	8901.73	0.0	250000.0
H4WHMLN	21384	1792.31	10929.31	0.0	500000.0
H5WHMLN	19578	1772.86	10505.11	0.0	385000.0
H6WHMLN	18165	2137.74	12031.09	0.0	500000.0
H7WHMLN	20129	3441.64	18546.85	0.0	700000.0
H8WHMLN	18469	4212.62	34480.19	0.0	2500000.0
H9WHMLN	17217	3849.96	21904.52	0.0	1000000.0
H10WHMLN	22034	4306.95	29611.94	0.0	2000000.0
H11WHMLN	20554	3949.33	22651.76	0.0	750000.0
H12WHMLN	18747	3441.94	18667.23	0.0	400000.0
H13WHMLN	20912	2890.19	17545.67	0.0	430000.0
H14WHMLN	17146	2806.46	17948.69	0.0	489000.0
H15WHMLN	15723	2655.79	22701.82	0.0	1000004.0
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
H1W FHMLN	12652	0.23	0.89	0.0	9.0
H2W FHMLN	11634	0.25	1.01	0.0	9.0
H3W FHMLN	17991	0.16	0.79	0.0	9.0
H4W FHMLN	21384	0.18	0.87	0.0	9.0
H5W FHMLN	19578	0.16	0.79	0.0	9.0
H6W FHMLN	18165	0.15	0.60	0.0	9.0
H7W FHMLN	20129	0.17	0.65	0.0	9.0
H8W FHMLN	18469	0.16	0.61	0.0	9.0
H9W FHMLN	17217	0.17	0.68	0.0	9.0
H10W FHMLN	22034	0.26	1.10	0.0	9.0
H11W FHMLN	20554	0.20	0.84	0.0	9.0
H12W FHMLN	18747	0.20	0.92	0.0	9.0
H13W FHMLN	20912	0.23	1.11	0.0	9.0
H14W FHMLN	17146	0.27	1.25	0.0	9.0
H15W FHMLN	15723	0.32	1.39	0.0	9.0

H1WEQCD	12652	1907.91	11001.22	0.0	400000.0
H2WEQCD	11420	1842.51	9406.98	0.0	300000.0
H3WEQCD	17991	1380.11	8251.50	0.0	250000.0
H4WEQCD	21384	1627.26	10499.78	0.0	500000.0
H5WEQCD	19578	1631.12	10129.51	0.0	385000.0
H6WEQCD	18165	2003.95	11663.26	0.0	500000.0
H7WEQCD	20129	3247.77	17694.64	0.0	700000.0
H8WEQCD	18469	4078.35	34369.13	0.0	2500000.0
H9WEQCD	17217	3606.04	21263.46	0.0	1000000.0
H10WEQCD	22034	4155.15	29306.13	0.0	2000000.0
H11WEQCD	20554	3730.92	21102.29	0.0	500000.0
H12WEQCD	18747	3297.97	18416.75	0.0	400000.0
H13WEQCD	20912	2729.69	16585.40	0.0	400000.0
H14WEQCD	17146	2571.43	16922.97	0.0	489000.0
H15WEQCD	15723	2298.75	18230.31	0.0	950000.0
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
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
H1WEQLN	12652	1424.02	46558.27	0.0	3500000.0
H2WEQLN	19642	199.23	4288.85	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	141.74	2773.89	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
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
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

**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	19766	18183	16770	18140	16621	15540	19953
1.Yes		1314	1219	1284	1618	1395	1395	1989	1848	1677	2081

Value		w11	w12	w13	w14	w15
0.No		18800	17283	19590	16161	14835
1.Yes		1754	1464	1322	985	888

## 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
.Q=Not asked this wv						
0.No asset		18226	16751	18856	15518	14058
1.No imputations		1614	1322	1238	907	804
2.Some imputation		573	509	527	404	500
9.No Fin resp		141	165	291	317	361

## 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	19896	18276	16851	18206	16687	15626	20024
1.Yes		1034	1049	1183	1488	1302	1314	1923	1782	1591	2010

Value		w11	w12	w13	w14	w15
.Q=Not asked this wv						
0.No		18865	17347	19646	16228	14880
1.Yes		1689	1400	1266	918	843

## 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
.Q=Not asked this wv						
1.Continuous value		1556	1275	1192	854	765
2.Complete bracket		39	41	19	14	16
3.Incomplete bracket		10	18	5	7	7
4.Range card bracket						
5.No value/bracket		38	28	14	15	14
6.No asset		18324	16849	18960	15612	14136
7.DK ownership		446	371	431	327	424
9.No Fin resp		141	165	291	317	361

## HwWQEQLN: 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
0.No		20479	18677	20854	17059	15660
1.Yes		75	70	58	87	63

## 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
1.Continuous value	71	56	53	76	61
2.Complete bracket	4	7	4	1	
3.Incomplete bracket					2
4.Range card bracket					
5.No value/bracket		7	1	6	
6.No asset	20129	18306	20321	16575	15071
7.DK ownership	209	206	242	171	228
9.No Fin resp	141	165	291	317	361

## 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

B1135	F37c. AMOUNT STILL OWE OTHER LOAN
HRS 1994:	
W10631	D10c. Imputation indicat
W10634	D11b. Imputation indicat
W10635	D11c. Imputation indicat
W616	D7.MORTGAGE OR LAND CONT
W617	D7.MORTGAGE OR LAND CONT
W618	D7.MORTGAGE OR LAND CONT
W631	D10c.STILL OWE ON LOAN
W634	D11b.LOAN AGAINST LINE O
W635	D11c.AMOUNT CURRENTLY OW
AHEAD 1995:	
D2251M1	F7.HOME MORTGAGE
D2251M2	F7.HOME MORTGAGE
D2270	F10E.\$ OWN ON LOAN
D2271B	F10E.\$ OWN ON LOAN/Bkt
D2276	F11B.EQUITY LOAN NOW
D2277	F11C.\$ OWED EQUITY LOAD
HRS 1996:	
E2251M1	F7.HOME MORTGAGE
E2251M2	F7.HOME MORTGAGE
E2251M3	F7.HOME MORTGAGE
E2270	F10E.\$ OWE ON LOAN
E2271B	F10E.\$ OWE ON LOAN/Bkt
E2276	F11B.EQUITY LOAN NOW
E2277	F11C.\$ OWED EQUITY LOAD
HRS 1998:	
F2768M1	F7.HOME MORTGAGE
F2768M2	F7.HOME MORTGAGE
F2787	F10E.\$ OWN ON LOAN
F2788B	F10E.\$ OWN ON LOAN-Bkt
F2793	F11B.EQUITY LOAN NOW
F2794	F11C.\$ OWED EQUITY LOAD
HRS 2000:	
G3086M1	F7.HOME MORTGAGE
G3086M2	F7.HOME MORTGAGE
G3105	F10E.\$ OWE ON LOAN
G3106	F10B.F10A DK-1
G3107	F10C. F10A DK-2
G3108	F10D. F10A DK-3
G3111	F11B.EQUITY LOAN NOW
G3112	F11C.\$ OWED EQUITY LOAD
HRS 2002:	
TYPASST	TYPE OF ASSETS
HRS 2002:	
HU001	U001A_ASSET RECONCILIATION STEM QUESTION
HU002M1	ASSET RECONCILIATION WHICH WRONG -1
HU002M2	ASSET RECONCILIATION WHICH WRONG -2
HU003	ASSET RECONCILIATION HOW MUCH
HU004	ASSET RECONCILIATION - MIN
HU005	ASSET RECONCILIATION - MAX
HU006	ASSET RECONCILIATION - RESULT
HRS 2004:	
JU001_1	ASSET RECONCILIATION STEM QUESTION - 1
JU001_2	ASSET RECONCILIATION STEM QUESTION -2
JU001_3	ASSET RECONCILIATION STEM QUESTION -3
JU002_1	ASSET RECONCILIATION WHICH WRONG -1
JU002_2	ASSET RECONCILIATION WHICH WRONG -2
JU002_3	ASSET RECONCILIATION WHICH WRONG - 3



JU003A\_1 PREV WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003A\_2 PREV WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003A\_3 PREV WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU003B\_1 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -1  
 JU003B\_2 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -2  
 JU003B\_3 CURRENT WAVE ASSET RECONCILIATION HOW MUCH -3  
 JU004A\_1 PREV WAVE ASSET RECONCILIATION - MIN -1  
 JU004A\_2 PREV WAVE ASSET RECONCILIATION - MIN -2  
 JU004A\_3 PREV WAVE ASSET RECONCILIATION - MIN -3  
 JU004B\_1 CURRENT WAVE ASSET RECONCILIATION - MIN -1  
 JU004B\_2 CURRENT WAVE ASSET RECONCILIATION - MIN -2  
 JU004B\_3 CURRENT WAVE ASSET RECONCILIATION - MIN -3  
 JU005A\_1 PREV WAVE ASSET RECONCILIATION - MAX -1  
 JU005A\_2 PREV WAVE ASSET RECONCILIATION - MAX -2  
 JU005A\_3 PREV WAVE ASSET RECONCILIATION - MAX -3  
 JU005B\_1 CURRENT WAVE ASSET RECONCILIATION - MAX -1  
 JU005B\_2 CURRENT WAVE ASSET RECONCILIATION - MAX -2  
 JU005B\_3 CURRENT WAVE ASSET RECONCILIATION - MAX -3  
 JU006A\_1 PREV WAVE ASSET RECONCILIATION - RESULT -1  
 JU006A\_2 PREV WAVE ASSET RECONCILIATION - RESULT -2  
 JU006A\_3 PREV WAVE ASSET RECONCILIATION - RESULT -3  
 JU006B\_1 CURRENT WAVE ASSET RECONCILIATION - RESULT -1  
 JU006B\_2 CURRENT WAVE ASSET RECONCILIATION - RESULT -2  
 JU006B\_3 CURRENT WAVE ASSET RECONCILIATION - RESULT -3  
 JU009\_1 TYPE OF ASSETS - 1  
 JU009\_2 TYPE OF ASSETS -2  
 JU009\_3 TYPE OF ASSETS -3  
 JU022A\_1 PREV WAVE VALUE YEAR-1  
 JU022A\_2 PREV WAVE VALUE YEAR-2  
 JU022A\_3 PREV WAVE VALUE YEAR-3  
 HRS 2002-2020:  
 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

<b>Net value of primary residence</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTH	12652	61775.23	91722.96	-3350000.0	1000000.0
H2WTOTH	19642	68224.39	124359.03	-5040000.0	5000000.0
H3WTOTH	17991	72906.04	103011.56	-550000.0	5000000.0
H4WTOTH	21384	80770.57	242618.56	-740000.0	19900000.0
H5WTOTH	19578	92098.48	239046.43	-670000.0	14000000.0
H6WTOTH	18165	105927.51	164133.48	-500000.0	9932000.0
H7WTOTH	20129	128518.21	320426.56	-939000.0	24000000.0
H8WTOTH	18469	156835.46	237961.35	-1000000.0	5500000.0
H9WTOTH	17217	159453.39	422476.87	-850000.0	24400000.0
H10WTOTH	22034	117348.59	223839.64	-2750000.0	10000000.0
H11WTOTH	20554	113156.91	204453.57	-495000.0	9411437.0
H12WTOTH	18747	123127.56	210587.36	-3860000.0	5000000.0
H13WTOTH	20912	130587.66	233897.64	-500000.0	6000000.0
H14WTOTH	17146	157063.46	839188.17	-467586.2	99110000.0
H15WTOTH	15723	175428.73	318235.80	-2020000.0	10000000.0

### 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:

$$\text{HwWTOTH} = \text{HwWHOUS} - \text{Sum}(\text{HwWMORT}, \text{HwWHMLN})$$

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)

<b>Value of secondary residence</b>
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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
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
1	H1WFOUB	H1WFOUB:W1 Assets Flag:2nd Home--Cross-section	Categ
2	H2WFOUB	H2WFOUB:W2 Assets Flag:2nd Home--Cross-section	Categ
4	H4WFOUB	H4WFOUB:W4 Assets Flag:2nd Home--Cross-section	Categ
5	H5WFOUB	H5WFOUB:W5 Assets Flag:2nd Home--Cross-section	Categ
6	H6WFOUB	H6WFOUB:W6 Assets Flag:2nd Home--Cross-section	Categ
7	H7WFOUB	H7WFOUB:W7 Assets Flag:2nd Home--Cross-section	Categ
8	H8WFOUB	H8WFOUB:W8 Assets Flag:2nd Home--Cross-section	Categ
9	H9WFOUB	H9WFOUB:W9 Assets Flag:2nd Home--Cross-section	Categ
10	H10WFOUB	H10WFOUB:W10 Assets Flag:2nd Home--Cross-section	Categ
11	H11WFOUB	H11WFOUB:W11 Assets Flag:2nd Home--Cross-section	Categ
12	H12WFOUB	H12WFOUB:W12 Assets Flag:2nd Home--Cross-section	Categ
13	H13WFOUB	H13WFOUB:W13 Assets Flag:2nd Home--Cross-section	Categ
14	H14WFOUB	H14WFOUB:W14 Assets Flag:2nd Home--Cross-section	Categ
15	H15WFOUB	H15WFOUB:W15 Assets Flag:2nd Home--Cross-section	Categ

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WHOUB	12652	13960.92	88069.53	0.0	5000000.0
H2WHOUB	11420	10845.11	49771.48	0.0	2000000.0
H3WHOUB	17991	10831.84	52156.01	0.0	3000000.0
H4WHOUB	21384	12033.03	58277.26	0.0	2000000.0
H5WHOUB	19578	13603.41	63681.62	0.0	1900000.0
H6WHOUB	18165	17338.91	85724.21	0.0	3000000.0
H7WHOUB	20129	22352.45	146018.79	0.0	10000000.0
H8WHOUB	18469	26913.64	137655.48	0.0	6000000.0
H9WHOUB	17217	27332.52	133001.26	0.0	3000000.0

H10WHOUB	22034	22959.24	128656.99	0.0	5525000.0
H11WHOUB	20554	23331.68	109901.73	0.0	3500000.0
H12WHOUB	18747	28534.06	497968.25	0.0	65000000.0
H13WHOUB	20912	23390.66	120058.62	0.0	6000000.0
H14WHOUB	17146	25193.23	127886.54	0.0	3800000.0
H15WHOUB	15723	26028.14	137636.35	0.0	4500000.0
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
H1WFOUB	12652	5.36	1.72	1.0	9.0
H2WFOUB	11420	5.40	1.69	1.0	9.0
H4WFOUB	21384	5.46	1.60	1.0	9.0
H5WFOUB	19578	5.47	1.57	1.0	9.0
H6WFOUB	18165	5.45	1.58	1.0	9.0
H7WFOUB	20129	5.39	1.64	1.0	9.0
H8WFOUB	18469	5.36	1.65	1.0	9.0
H9WFOUB	17217	5.33	1.70	1.0	9.0
H10WFOUB	22034	5.38	1.71	1.0	9.0
H11WFOUB	20554	5.35	1.70	1.0	9.0
H12WFOUB	18747	5.35	1.72	1.0	9.0
H13WFOUB	20912	5.42	1.67	1.0	9.0
H14WFOUB	17146	5.47	1.66	1.0	9.0
H15WFOUB	15723	5.52	1.63	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
0.No	17538	15979	18082	14894	13790
1.Yes	3016	2768	2830	2252	1933

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
.Q=Not asked this wv					
1.Continuous value	2418	2259	2301	1811	1544
2.Complete bracket	356	291	298	211	206
3.Incomplete bracket	45	34	50	56	33
4.Range card bracket					
5.No value/bracket	168	149	145	127	108
6.No asset	17346	15783	17752	14551	13386
7.DK ownership	80	66	75	73	85
9.No Fin resp	141	165	291	317	361

## 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 HwWOHOUB. 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).<sup>29</sup> 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)<sup>30</sup>, 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:

<sup>29</sup>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/hrsahed-second-home-ownership-and-equity-corrections>.

<sup>30</sup>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



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

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 2002-2020:  
   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       2000-2020 NURSING HOME STATUS

<b>Value of all mortgages/land contracts (secondary residence)</b>
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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
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
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

## Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WMRTB	12652	2365.28	14084.75	0.0	325000.0
H2WMRTB	11420	2147.82	14350.98	0.0	460000.0
H3WMRTB	17991	1416.29	21155.02	0.0	2369000.0
H4WMRTB	21384	1770.12	16823.54	0.0	520000.0
H5WMRTB	19578	1721.03	18707.87	0.0	1100000.0
H6WMRTB	18165	1644.87	15603.41	0.0	510000.0
H7WMRTB	20129	2260.77	22846.63	0.0	700000.0
H8WMRTB	18469	2474.78	22628.67	0.0	815000.0
H9WMRTB	17217	3026.93	26120.64	0.0	630000.0

H10WMRTB	22034	3289.52	28035.53	0.0	1000000.0
H11WMRTB	20554	3165.60	25090.57	0.0	630000.0
H12WMRTB	18747	3508.67	35250.98	0.0	3200000.0
H13WMRTB	20912	3053.94	24522.97	0.0	600000.0
H14WMRTB	17146	3117.47	34280.96	0.0	2000000.0
H15WMRTB	15723	2861.22	29017.63	0.0	1160000.0
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
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

## 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
.Q=Not asked this wv					
0.No	19982	18234	20363	16784	15418
1.Yes	572	513	549	362	305

### 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
.Q=Not asked this wv					
1.Continuous value	517	472	496	329	270
2.Complete bracket	17	20	20	15	8
3.Incomplete bracket	7		2	1	3
4.Range card bracket					
5.No value/bracket	16	8	12	5	12
6.No asset	19725	17973	19967	16360	14933
7.DK ownership	131	109	124	119	136
9.No Fin resp	141	165	291	317	361

## 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 HwWMRTB 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).<sup>31</sup> 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)<sup>32</sup>, but not H3WMRTB. 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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<sup>31</sup>Ibid.

<sup>32</sup>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

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:
xH170M1      HOME MORTGAGE - SECOND
xH170M2      HOME MORTGAGE - SECOND
xH170M3      HOME MORTGAGE - SECOND
xH171        TOTAL OWE MORTGAGE/LOAN - SECOND HOME
xH172        TOT OWE MORTGAGE/LOAN - 2ND HOME- MIN
xH173        TOT OWE MORTGAGE/LOAN - 2ND HOME- MAX
xH174        TOT OWE MORTGAGE/LOAN - 2ND HOME- RESULT
HRS 2006-2020:
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
```

<b>Net value of secondary residence</b>
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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
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	11595.64	84606.16	-100000.0	5000000.0
H2WNETHB	19642	7290.10	42522.07	-197067.8	1870000.0
H3WNETHB	17991	9401.82	48775.46	-1669000.0	3000000.0
H4WNETHB	21384	10262.91	51829.13	-485000.0	1725000.0
H5WNETHB	19578	11882.38	56023.48	-325000.0	1500000.0
H6WNETHB	18165	15694.04	81279.94	-131000.0	3000000.0
H7WNETHB	20129	20091.68	139633.08	-160000.0	10000000.0
H8WNETHB	18469	24438.86	129666.07	-147000.0	6000000.0
H9WNETHB	17217	24305.59	124051.07	-500000.0	3000000.0
H10WNETHB	22034	19669.72	121168.69	-230646.6	5525000.0
H11WNETHB	20554	20166.08	101763.71	-254000.0	3250000.0
H12WNETHB	18747	25025.39	473535.91	-315000.0	61800000.0
H13WNETHB	20912	20336.72	113390.06	-350000.0	6000000.0
H14WNETHB	17146	22075.76	113713.58	-350000.0	3000000.0
H15WNETHB	15723	23166.92	130274.56	-550000.0	4500000.0
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
.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).<sup>33</sup>

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)<sup>34</sup>, 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)<sup>35</sup> 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)

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<sup>33</sup>Ibid.

<sup>34</sup>Ibid.

<sup>35</sup>Ibid.

<b>Net value of non-housing financial wealth</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTF	12652	48446.23	164664.65	-899600.0	5831479.0
H2WTOTF	19642	57375.94	182550.46	-415000.0	8400000.0
H3WTOTF	17991	90387.70	449243.54	-494000.0	40550000.0
H4WTOTF	21384	101575.15	479809.23	-3636749.0	30466000.0
H5WTOTF	19578	114245.45	440039.87	-485500.0	33500000.0
H6WTOTF	18165	118907.28	810110.85	-598000.0	90000200.0
H7WTOTF	20129	123149.29	539426.02	-2335500.0	28400000.0
H8WTOTF	18469	134313.22	587306.22	-2199892.0	30220000.0
H9WTOTF	17217	134955.14	440601.60	-1400000.0	15231178.0
H10WTOTF	22034	108956.34	448756.04	-1250000.0	21200000.0
H11WTOTF	20554	110580.18	546412.42	-1685000.0	42300000.0
H12WTOTF	18747	132636.72	1540351.83	-1499500.0	202000000.0
H13WTOTF	20912	110397.22	472575.10	-1800000.0	16150000.0
H14WTOTF	17146	138248.24	618395.55	-1985000.0	21444969.1
H15WTOTF	15723	140259.72	568041.75	-2500000.0	17799500.0

### 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:

$$\text{HwWTOTF} = \text{Sum} (\text{HwWSTCK}, \text{HwWCHCK}, \text{HwWCD}, \text{HwWBOND}, \text{HwWOTHR}) - \text{HwWDEBT}$$

Note: This total does NOT include the value of IRAs and Keogh plans, nor does it include the value of any real estate, vehicles, or businesses.

## Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWSTCK = net value of stocks, mutual funds, and investment trusts

HwWCHCK = value of checking, savings, or money market accounts

HwWCD = value of CD, government savings bonds, and T-bills

HwWBOND = net value of bonds and bond funds

HwWOTHR = net value of all other savings

HwWDEBT = value of other debt

<b>Total Wealth</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTB	12652	223317.20	460900.95	-898100.0	9470270.7
H2WTOTB	19642	214490.37	436831.13	-4783000.0	15230000.0
H3WTOTB	17991	272634.17	688305.79	-826009.3	41230000.0
H4WTOTB	21384	309776.35	1089280.90	-3624527.0	86530000.0
H5WTOTB	19578	351611.46	935771.51	-355000.0	53800200.0
H6WTOTB	18165	380457.32	1082415.80	-265995.0	90708200.0
H7WTOTB	20129	428953.24	1134230.85	-2245500.0	42226312.0
H8WTOTB	18469	505787.74	1262241.36	-2199392.0	43512000.0
H9WTOTB	17217	513003.51	1235444.05	-1064000.0	41600957.3
H10WTOTB	22034	396981.21	996702.31	-2760000.0	50900000.0
H11WTOTB	20554	396718.62	1007088.22	-1510000.0	43992173.4
H12WTOTB	18747	451216.79	2472073.79	-2729000.0	308919084.8
H13WTOTB	20912	439731.75	1174368.44	-1098000.0	34149000.0
H14WTOTB	17146	535015.12	1909211.06	-1635000.0	117152000.0
H15WTOTB	15723	554633.92	1249567.10	-2442000.0	27370000.0

### 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:

$$\text{HwWTOTB} = \text{Sum (HwWHOUS, HwWNETHB, HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR)} - \text{Sum (HwWMORT, HwWHMLN, HwWDEBT)}$$

## Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

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

**Descriptive Statistics**

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTW	12652	204869.10	441064.00	-898100.0	9470270.7
H2WTOTW	19642	195134.56	415646.64	-4783000.0	15200000.0
H3WTOTW	17991	245676.42	655632.70	-834209.3	41230000.0
H4WTOTW	21384	271740.15	1064455.49	-3624527.0	86280000.0
H5WTOTW	19578	301087.04	876698.27	-355000.0	50600200.0
H6WTOTW	18165	333035.07	1045496.36	-265995.0	90688200.0
H7WTOTW	20129	377402.02	1042143.96	-2313500.0	37075000.0
H8WTOTW	18469	439260.87	1097961.02	-2199392.0	33800000.0
H9WTOTW	17217	448590.82	1174698.63	-1064000.0	41600957.3
H10WTOTW	22034	341604.43	937410.63	-2760000.0	50200000.0
H11WTOTW	20554	335595.81	939741.61	-1680000.0	43992173.4
H12WTOTW	18747	379011.38	2422821.34	-2729000.0	307619084.8
H13WTOTW	20912	369147.87	1092035.92	-1098000.0	34149000.0
H14WTOTW	17146	441239.96	1800778.24	-1635000.0	117112000.0
H15WTOTW	15723	445710.75	1092664.44	-2442000.0	27300000.0

**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:

$$\text{HwWTOTW} = \text{Sum (HwWHOUS, HwWNETHB, HwWRLES, HwWTRAN, HwWBSNS, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR)} - \text{Sum (HwWMORT, HwWHMLN, HwWDEBT)}$$

## Cross Wave Differences in Original HRS Data

See cross-wave differences for the components:

HwWHOUS = value of primary residence

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

<b>Total Non-housing Wealth</b>
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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

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
H1WTOTN	12652	149946.33	405430.90	-898600.0	8170270.7
H2WTOTN	19642	138975.88	367102.50	-292511.0	13730000.0
H3WTOTN	17991	190326.31	627659.42	-482000.0	40630000.0
H4WTOTN	21384	218742.87	1016006.66	-3636749.0	85710000.0
H5WTOTN	19578	247630.60	787315.72	-390000.0	50200000.0
H6WTOTN	18165	258835.77	1003711.98	-277000.0	90148200.0
H7WTOTN	20129	280343.34	955747.91	-2245500.0	35352000.0
H8WTOTN	18469	324513.42	1120243.04	-2199392.0	43162000.0
H9WTOTN	17217	329244.53	988682.55	-1144000.0	40570957.3
H10WTOTN	22034	259962.89	844341.34	-943500.0	46900000.0
H11WTOTN	20554	263395.64	859104.98	-1510000.0	43300000.0
H12WTOTN	18747	303063.84	1984207.45	-1294500.0	245719084.8
H13WTOTN	20912	288807.37	1019197.95	-1115000.0	31410000.0
H14WTOTN	17146	355875.90	1520628.79	-1985000.0	100003000.0
H15WTOTN	15723	356038.27	1013432.17	-2500000.0	23865000.0

### 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:

$$\text{HwWTOTN} = \text{Sum (HwWRLES, HwWTRAN, HwWBSNS, HwWIRA, HwWSTCK, HwWCHCK, HwWCD, HwWBOND, HwWOTHR) - HwWDEBT}$$

Note that the value of the primary residence, secondary residence, mortgages, and home loans are NOT included.

## 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

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## **Section E: Medical Expenditures**

<b>Hospital</b>
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Wave	Variable Name	Variable Label	Type
6	R6OHOSP	R6OHOSP:W6 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
7	R7OHOSP	R7OHOSP:W7 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
8	R8OHOSP	R8OHOSP:W8 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
9	R9OHOSP	R9OHOSP:W9 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
10	R10OHOSP	R10OHOSP:W10 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
11	R11OHOSP	R11OHOSP:W11 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
12	R12OHOSP	R12OHOSP:W12 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
13	R13OHOSP	R13OHOSP:W13 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
14	R14OHOSP	R14OHOSP:W14 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
15	R15OHOSP	R15OHOSP:W15 Mexp Paid:R Hospital stays, prv 2 yrs	Categ
6	S6OHOSP	S6OHOSP:W6 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
7	S7OHOSP	S7OHOSP:W7 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
8	S8OHOSP	S8OHOSP:W8 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
9	S9OHOSP	S9OHOSP:W9 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
10	S10OHOSP	S10OHOSP:W10 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
11	S11OHOSP	S11OHOSP:W11 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
12	S12OHOSP	S12OHOSP:W12 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
13	S13OHOSP	S13OHOSP:W13 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
14	S14OHOSP	S14OHOSP:W14 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
15	S15OHOSP	S15OHOSP:W15 Mexp Paid:S Hospital stays, prv 2 yrs	Categ
6	R6MHOSP	R6MHOSP:W6 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
7	R7MHOSP	R7MHOSP:W7 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
8	R8MHOSP	R8MHOSP:W8 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
9	R9MHOSP	R9MHOSP:W9 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
10	R10MHOSP	R10MHOSP:W10 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
11	R11MHOSP	R11MHOSP:W11 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
12	R12MHOSP	R12MHOSP:W12 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
13	R13MHOSP	R13MHOSP:W13 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
14	R14MHOSP	R14MHOSP:W14 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
15	R15MHOSP	R15MHOSP:W15 Mexp Amt:R Hospital stays, prv 2 yrs	Cont
6	S6MHOSP	S6MHOSP:W6 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
7	S7MHOSP	S7MHOSP:W7 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
8	S8MHOSP	S8MHOSP:W8 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
9	S9MHOSP	S9MHOSP:W9 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
10	S10MHOSP	S10MHOSP:W10 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
11	S11MHOSP	S11MHOSP:W11 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
12	S12MHOSP	S12MHOSP:W12 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
13	S13MHOSP	S13MHOSP:W13 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
14	S14MHOSP	S14MHOSP:W14 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
15	S15MHOSP	S15MHOSP:W15 Mexp Amt:S Hospital stays, prv 2 yrs	Cont
6	R6FHOSP	R6FHOSP:W6 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
7	R7FHOSP	R7FHOSP:W7 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
8	R8FHOSP	R8FHOSP:W8 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
9	R9FHOSP	R9FHOSP:W9 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
10	R10FHOSP	R10FHOSP:W10 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
11	R11FHOSP	R11FHOSP:W11 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
12	R12FHOSP	R12FHOSP:W12 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
13	R13FHOSP	R13FHOSP:W13 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
14	R14FHOSP	R14FHOSP:W14 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
15	R15FHOSP	R15FHOSP:W15 Mexp Flag:R Hospital stays, prv 2 yrs	Categ
6	S6FHOSP	S6FHOSP:W6 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
7	S7FHOSP	S7FHOSP:W7 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
8	S8FHOSP	S8FHOSP:W8 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
9	S9FHOSP	S9FHOSP:W9 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
10	S10FHOSP	S10FHOSP:W10 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
11	S11FHOSP	S11FHOSP:W11 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
12	S12FHOSP	S12FHOSP:W12 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
13	S13FHOSP	S13FHOSP:W13 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
14	S14FHOSP	S14FHOSP:W14 Mexp Flag:S Hospital stays, prv 2 yrs	Categ
15	S15FHOSP	S15FHOSP:W15 Mexp Flag:S Hospital stays, 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
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
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	426.46	8623.72	0.0	1000000.0
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	351.86	3689.95	0.0	200000.0
R6FHOSP	18165	5.51	1.42	1.0	6.0
R7FHOSP	20129	5.48	1.47	1.0	6.0
R8FHOSP	18469	5.45	1.51	1.0	6.0
R9FHOSP	17217	5.43	1.54	1.0	6.0
R10FHOSP	22034	5.33	1.66	1.0	6.0
R11FHOSP	20554	5.37	1.62	1.0	6.0

R12FHOSP	18747	5.49	1.48	1.0	6.0
R13FHOSP	20912	5.48	1.49	1.0	6.0
R14FHOSP	17146	5.54	1.41	1.0	6.0
R15FHOSP	15723	5.56	1.38	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
REOHOSP	12784	0.30	0.46	0.0	1.0
REMHOSP	12784	1800.77	10221.47	0.0	629000.0
REFHOSP	12784	4.74	2.03	1.0	6.0

### Categorical Variable Codes

RwOHOSP: Mexp Paid:R Hospital stays, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							16153	17824	16247	15064	18874
1.Some OOP expense							2012	2305	2222	2153	3160

Value		w11	w12	w13	w14	w15
0.No OOP expense		17778	16705	18595	15445	14232
1.Some OOP expense		2776	2042	2317	1701	1491



## SwOHOSP: Mexp Paid:S Hospital stays, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	10858	9859	10572	8440	7722
1.Some OOP expense	1626	1153	1207	918	755

## RwFHOSP: Mexp Flag:R Hospital stays, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						1232	1595	1570	1553	2454
2.Complete bracket						565	513	457	412	506
3.Incomplete bracket						107	101	99	101	114
5.No value/bracket						108	96	96	87	86
6.No expense						16153	17824	16247	15064	18874

Value	w11	w12	w13	w14	w15
1.Continuous value	2186	1605	1814	1343	1125
2.Complete bracket	416	310	368	222	251
3.Incomplete bracket	100	73	78	82	68
5.No value/bracket	74	54	57	54	47
6.No expense	17778	16705	18595	15445	14232

## SwFHOSP: Mexp Flag:S Hospital stays, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	1303	924	969	729	567
2.Complete bracket	232	166	173	118	128
3.Incomplete bracket	58	36	32	46	33
5.No value/bracket	33	27	33	25	27
6.No expense	10858	9859	10572	8440	7722

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 REOHOSP: EXIT Mexp Paid: Hospital stays
 

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Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		8893
1.Some OOP expense		3891

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 REFHOSP: EXIT Mexp Flag: Hospital stays
 

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Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		2238
2.Complete bracket		815
3.Incomplete bracket		413
5.No value/bracket		425
6.No expense		8893

## 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 2002-2020:  
 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 2014-2020:  
 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 2002-2020:  
 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 2014-2020:  
 xN433\_1 INSURANCE PAY ANY -1  
 xN434\_1 INSURANCE PAY ALL - 1

<b>Nursing Home</b>
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Wave	Variable Name	Variable Label	Type
2	H2ONHM	H2ONHM:W2 Mexp Paid:H Nursing Hm, prv 1 yr	Categ
2	R2ONHM	R2ONHM:W2 Mexp Paid:R Nursing Hm, prv 1 yr	Categ
6	R6ONHM	R6ONHM:W6 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
7	R7ONHM	R7ONHM:W7 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
8	R8ONHM	R8ONHM:W8 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
9	R9ONHM	R9ONHM:W9 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
10	R10ONHM	R10ONHM:W10 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
11	R11ONHM	R11ONHM:W11 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
12	R12ONHM	R12ONHM:W12 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
13	R13ONHM	R13ONHM:W13 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
14	R14ONHM	R14ONHM:W14 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
15	R15ONHM	R15ONHM:W15 Mexp Paid:R Nursing Hm, prv 2 yrs	Categ
2	S2ONHM	S2ONHM:W2 Mexp Paid:S Nursing Hm, prv 1 yr	Categ
6	S6ONHM	S6ONHM:W6 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
7	S7ONHM	S7ONHM:W7 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
8	S8ONHM	S8ONHM:W8 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
9	S9ONHM	S9ONHM:W9 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
10	S10ONHM	S10ONHM:W10 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
11	S11ONHM	S11ONHM:W11 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
12	S12ONHM	S12ONHM:W12 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
13	S13ONHM	S13ONHM:W13 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
14	S14ONHM	S14ONHM:W14 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
15	S15ONHM	S15ONHM:W15 Mexp Paid:S Nursing Hm, prv 2 yrs	Categ
2	H2MNHM	H2MNHM:W2 Mexp Amt:H Nursing Hm, prv 1 yr	Cont
2	R2MNHM	R2MNHM:W2 Mexp Amt:R Nursing Hm, prv 1 yr	Cont
6	R6MNHM	R6MNHM:W6 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
7	R7MNHM	R7MNHM:W7 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
8	R8MNHM	R8MNHM:W8 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
9	R9MNHM	R9MNHM:W9 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
10	R10MNHM	R10MNHM:W10 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
11	R11MNHM	R11MNHM:W11 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
12	R12MNHM	R12MNHM:W12 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
13	R13MNHM	R13MNHM:W13 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
14	R14MNHM	R14MNHM:W14 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
15	R15MNHM	R15MNHM:W15 Mexp Amt:R Nursing Hm, prv 2 yrs	Cont
2	S2MNHM	S2MNHM:W2 Mexp Amt:S Nursing Hm, prv 1 yr	Cont
6	S6MNHM	S6MNHM:W6 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
7	S7MNHM	S7MNHM:W7 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
8	S8MNHM	S8MNHM:W8 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
9	S9MNHM	S9MNHM:W9 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
10	S10MNHM	S10MNHM:W10 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
11	S11MNHM	S11MNHM:W11 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
12	S12MNHM	S12MNHM:W12 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
13	S13MNHM	S13MNHM:W13 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
14	S14MNHM	S14MNHM:W14 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
15	S15MNHM	S15MNHM:W15 Mexp Amt:S Nursing Hm, prv 2 yrs	Cont
2	H2FNHM	H2FNHM:W2 Mexp Flag:H Nursing Hm, prv 1 yr	Categ
6	R6FNHM	R6FNHM:W6 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
7	R7FNHM	R7FNHM:W7 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
8	R8FNHM	R8FNHM:W8 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
9	R9FNHM	R9FNHM:W9 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
10	R10FNHM	R10FNHM:W10 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
11	R11FNHM	R11FNHM:W11 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
12	R12FNHM	R12FNHM:W12 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
13	R13FNHM	R13FNHM:W13 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
14	R14FNHM	R14FNHM:W14 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
15	R15FNHM	R15FNHM:W15 Mexp Flag:R Nursing Hm, prv 2 yrs	Categ
6	S6FNHM	S6FNHM:W6 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ

7	S7FNHM	S7FNHM:W7 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
8	S8FNHM	S8FNHM:W8 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
9	S9FNHM	S9FNHM:W9 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
10	S10FNHM	S10FNHM:W10 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
11	S11FNHM	S11FNHM:W11 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
12	S12FNHM	S12FNHM:W12 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
13	S13FNHM	S13FNHM:W13 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
14	S14FNHM	S14FNHM:W14 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
15	S15FNHM	S15FNHM:W15 Mexp Flag:S Nursing Hm, prv 2 yrs	Categ
2	H2CNHM	H2CNHM:W2 Mexp Flag:H Allocation flag for Nursing Hm, prv 1 yr	Categ
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
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
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

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
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
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
H2CNHM	8222	0.01	0.07	0.0	2.0
REONHM	12784	0.23	0.42	0.0	1.0
REMNHM	12784	5528.66	24059.09	0.0	960000.0
REFNHM	12784	5.01	1.91	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
.Q=Not asked this wv					
0.No OOP expense					
1.Some OOP expense					

### RwONHM: Mexp Paid:R Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		11420								
0.No OOP expense		8179				17802	19747	18087	16819	21491
1.Some OOP expense		43				363	382	382	398	543

Value	w11	w12	w13	w14	w15
.Q=Not asked this wv					
0.No OOP expense	20018	18254	20518	16891	15546
1.Some OOP expense	536	493	394	255	177



## SwONHM: Mexp Paid:S Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.Q=Not asked this wv		9125								
.U=Unmarried		5968				6306	6777	6417	6206	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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	12324	10873	11672	9283	8424
1.Some OOP expense	160	139	107	75	53

## 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
.Q=Not asked this wv					
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					
6.No expense					

## RwFNHM: Mexp Flag:R Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						218	224	250	255	382
2.Complete bracket						59	65	67	67	84
3.Incomplete bracket						40	40	23	37	30
5.No value/bracket						46	53	42	39	47
6.No expense						17802	19747	18087	16819	21491

Value	w11	w12	w13	w14	w15
1.Continuous value	388	356	280	163	115
2.Complete bracket	69	62	52	45	27
3.Incomplete bracket	39	33	31	22	20
5.No value/bracket	40	42	31	25	15
6.No expense	20018	18254	20518	16891	15546

## SwFNHM: Mexp Flag:S Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	117	109	76	51	36
2.Complete bracket	18	12	15	7	7
3.Incomplete bracket	11	9	5	8	5
5.No value/bracket	14	9	11	9	5
6.No expense	12324	10873	11672	9283	8424

## 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
.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	24500
.Z=No Exit Interview, Death	1394
0.No OOP expense	9867
1.Some OOP expense	2917

## REFNHM: EXIT Mexp Flag: Nursing home

Value	
.Q=Not asked this wv	3727
.Y=No Exit Interview, No De	24500
.Z=No Exit Interview, Death	1394
1.Continuous value	2014
2.Complete bracket	423
3.Incomplete bracket	201
5.No value/bracket	279
6.No expense	9867

## 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. RwmFNHM 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
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HRS 2002-2020:

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 2014-2020:

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
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HRS 2010:

WA028	R IN NURSING HOME
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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 2002-2012:	
xN118	NH COSTS COVERED BY INSURANCE
HRS 2002-2020:	
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 2014-2020:	
xN433_2	INSURANCE PAY ANY - 2
xN434_2	INSURANCE PAY ALL - 2
xN435_2	INSURANCE PAY HALF - 2

### Tracker Variables

Tracker:

xNURSHM	2000-2020 NURSING HOME STATUS
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<b>Hospital and Nursing Home</b>
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Wave	Variable Name	Variable Label	Type
3	R3OHPNH	R3OHPNH:W3 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	R4OHPNH	R4OHPNH:W4 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	R5OHPNH	R5OHPNH:W5 Mexp Paid:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	S3OHPNH	S3OHPNH:W3 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	S4OHPNH	S4OHPNH:W4 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	S5OHPNH	S5OHPNH:W5 Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	R3MHPNH	R3MHPNH:W3 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
4	R4MHPNH	R4MHPNH:W4 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
5	R5MHPNH	R5MHPNH:W5 Mexp Amt:R Hospital stays/Nursing Hm, prv 2 yrs	Cont
3	S3MHPNH	S3MHPNH:W3 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
4	S4MHPNH	S4MHPNH:W4 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
5	S5MHPNH	S5MHPNH:W5 Mexp Amt:S Hospital stays/Nursing Hm, prv 2 yrs	Cont
3	R3FHPNH	R3FHPNH:W3 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	R4FHPNH	R4FHPNH:W4 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	R5FHPNH	R5FHPNH:W5 Mexp Flag:R Hospital stays/Nursing Hm, prv 2 yrs	Categ
3	S3FHPNH	S3FHPNH:W3 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
4	S4FHPNH	S4FHPNH:W4 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
5	S5FHPNH	S5FHPNH:W5 Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs	Categ
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, 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
0.No OOP expense						
1.Some OOP expense						

SwOHPNH: Mexp Paid:S Hospital stays/Nursing Hm, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried				5657	6868	6537					
.V=Spouse NR				417	536	311					
0.No OOP expense				10662	12509	11514					
1.Some OOP expense				1255	1471	1216					

Value		w11	w12	w13	w14	w15
.U=Unmarried						
.V=Spouse NR						
0.No OOP expense						
1.Some OOP expense						

## RwFHPNH: Mexp Flag:R Hospital stays/Nursing Hm, 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
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					
6.No expense					

## SwFHPNH: Mexp Flag:S Hospital stays/Nursing Hm, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537					
.V=Spouse NR			417	536	311					
1.Continuous value			824	980	863					
2.Complete bracket			373	420	296					
3.Incomplete bracket			19	25	17					
5.No value/bracket			39	46	40					
6.No expense			10662	12509	11514					

Value	w11	w12	w13	w14	w15
.U=Unmarried					
.V=Spouse NR					
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					
6.No expense					

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 REOHPNH: EXIT Mexp Paid: Hospital stays/Nursing hm
 

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Value		
.Q=Not asked this wv		12959
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		2291
1.Some OOP expense		1261

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 REFHPNH: EXIT Mexp Flag: Hospital stays/Nursing hm
 

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Value		
.Q=Not asked this wv		12959
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
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 \$

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

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

<b>Outpatient Surgery</b>
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Wave	Variable Name	Variable Label	Type
6	R6OOPS	R600PS:W6 Mexp Paid:R Outpatient, prv 2 yrs	Categ
7	R7OOPS	R700PS:W7 Mexp Paid:R Outpatient, prv 2 yrs	Categ
8	R8OOPS	R800PS:W8 Mexp Paid:R Outpatient, prv 2 yrs	Categ
9	R9OOPS	R900PS:W9 Mexp Paid:R Outpatient, prv 2 yrs	Categ
10	R10OOPS	R100PS:W10 Mexp Paid:R Outpatient, prv 2 yrs	Categ
11	R11OOPS	R110PS:W11 Mexp Paid:R Outpatient, prv 2 yrs	Categ
12	R12OOPS	R120PS:W12 Mexp Paid:R Outpatient, prv 2 yrs	Categ
13	R13OOPS	R130PS:W13 Mexp Paid:R Outpatient, prv 2 yrs	Categ
14	R14OOPS	R140PS:W14 Mexp Paid:R Outpatient, prv 2 yrs	Categ
15	R15OOPS	R150PS:W15 Mexp Paid:R Outpatient, prv 2 yrs	Categ
6	S6OOPS	S600PS:W6 Mexp Paid:S Outpatient, prv 2 yrs	Categ
7	S7OOPS	S700PS:W7 Mexp Paid:S Outpatient, prv 2 yrs	Categ
8	S8OOPS	S800PS:W8 Mexp Paid:S Outpatient, prv 2 yrs	Categ
9	S9OOPS	S900PS:W9 Mexp Paid:S Outpatient, prv 2 yrs	Categ
10	S10OOPS	S100PS:W10 Mexp Paid:S Outpatient, prv 2 yrs	Categ
11	S11OOPS	S110PS:W11 Mexp Paid:S Outpatient, prv 2 yrs	Categ
12	S12OOPS	S120PS:W12 Mexp Paid:S Outpatient, prv 2 yrs	Categ
13	S13OOPS	S130PS:W13 Mexp Paid:S Outpatient, prv 2 yrs	Categ
14	S14OOPS	S140PS:W14 Mexp Paid:S Outpatient, prv 2 yrs	Categ
15	S15OOPS	S150PS:W15 Mexp Paid:S Outpatient, prv 2 yrs	Categ
6	R6MOPS	R6M0PS:W6 Mexp Amt:R Outpatient, prv 2 yrs	Cont
7	R7MOPS	R7M0PS:W7 Mexp Amt:R Outpatient, prv 2 yrs	Cont
8	R8MOPS	R8M0PS:W8 Mexp Amt:R Outpatient, prv 2 yrs	Cont
9	R9MOPS	R9M0PS:W9 Mexp Amt:R Outpatient, prv 2 yrs	Cont
10	R10MOPS	R10M0PS:W10 Mexp Amt:R Outpatient, prv 2 yrs	Cont
11	R11MOPS	R11M0PS:W11 Mexp Amt:R Outpatient, prv 2 yrs	Cont
12	R12MOPS	R12M0PS:W12 Mexp Amt:R Outpatient, prv 2 yrs	Cont
13	R13MOPS	R13M0PS:W13 Mexp Amt:R Outpatient, prv 2 yrs	Cont
14	R14MOPS	R14M0PS:W14 Mexp Amt:R Outpatient, prv 2 yrs	Cont
15	R15MOPS	R15M0PS:W15 Mexp Amt:R Outpatient, prv 2 yrs	Cont
6	S6MOPS	S6M0PS:W6 Mexp Amt:S Outpatient, prv 2 yrs	Cont
7	S7MOPS	S7M0PS:W7 Mexp Amt:S Outpatient, prv 2 yrs	Cont
8	S8MOPS	S8M0PS:W8 Mexp Amt:S Outpatient, prv 2 yrs	Cont
9	S9MOPS	S9M0PS:W9 Mexp Amt:S Outpatient, prv 2 yrs	Cont
10	S10MOPS	S10M0PS:W10 Mexp Amt:S Outpatient, prv 2 yrs	Cont
11	S11MOPS	S11M0PS:W11 Mexp Amt:S Outpatient, prv 2 yrs	Cont
12	S12MOPS	S12M0PS:W12 Mexp Amt:S Outpatient, prv 2 yrs	Cont
13	S13MOPS	S13M0PS:W13 Mexp Amt:S Outpatient, prv 2 yrs	Cont
14	S14MOPS	S14M0PS:W14 Mexp Amt:S Outpatient, prv 2 yrs	Cont
15	S15MOPS	S15M0PS:W15 Mexp Amt:S Outpatient, prv 2 yrs	Cont
6	R6FOPS	R6F0PS:W6 Mexp Flag:R Outpatient, prv 2 yrs	Categ
7	R7FOPS	R7F0PS:W7 Mexp Flag:R Outpatient, prv 2 yrs	Categ
8	R8FOPS	R8F0PS:W8 Mexp Flag:R Outpatient, prv 2 yrs	Categ
9	R9FOPS	R9F0PS:W9 Mexp Flag:R Outpatient, prv 2 yrs	Categ
10	R10FOPS	R10F0PS:W10 Mexp Flag:R Outpatient, prv 2 yrs	Categ
11	R11FOPS	R11F0PS:W11 Mexp Flag:R Outpatient, prv 2 yrs	Categ
12	R12FOPS	R12F0PS:W12 Mexp Flag:R Outpatient, prv 2 yrs	Categ
13	R13FOPS	R13F0PS:W13 Mexp Flag:R Outpatient, prv 2 yrs	Categ
14	R14FOPS	R14F0PS:W14 Mexp Flag:R Outpatient, prv 2 yrs	Categ
15	R15FOPS	R15F0PS:W15 Mexp Flag:R Outpatient, prv 2 yrs	Categ
6	S6FOPS	S6F0PS:W6 Mexp Flag:S Outpatient, prv 2 yrs	Categ
7	S7FOPS	S7F0PS:W7 Mexp Flag:S Outpatient, prv 2 yrs	Categ
8	S8FOPS	S8F0PS:W8 Mexp Flag:S Outpatient, prv 2 yrs	Categ
9	S9FOPS	S9F0PS:W9 Mexp Flag:S Outpatient, prv 2 yrs	Categ
10	S10FOPS	S10F0PS:W10 Mexp Flag:S Outpatient, prv 2 yrs	Categ
11	S11FOPS	S11F0PS:W11 Mexp Flag:S Outpatient, prv 2 yrs	Categ
12	S12FOPS	S12F0PS:W12 Mexp Flag:S Outpatient, prv 2 yrs	Categ
13	S13FOPS	S13F0PS:W13 Mexp Flag:S Outpatient, prv 2 yrs	Categ
14	S14FOPS	S14F0PS:W14 Mexp Flag:S Outpatient, prv 2 yrs	Categ
15	S15FOPS	S15F0PS:W15 Mexp Flag:S Outpatient, 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
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
R6MOPS	18165	77.04	636.14	0.0	27800.0
R7MOPS	20129	106.46	2258.66	0.0	300000.0
R8MOPS	18469	114.41	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	989.15	0.0	29325.5
S6MOPS	11639	87.80	669.01	0.0	26000.0
S7MOPS	12972	100.29	840.61	0.0	35000.0
S8MOPS	11735	124.65	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	173.07	1048.13	0.0	20954.7
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
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
REOOPS	7428	0.05	0.22	0.0	1.0
REMOPS	7428	131.25	1541.52	0.0	76903.9
REFOPS	7428	5.80	0.94	1.0	6.0

### Categorical Variable Codes

RwOOPS: Mexp Paid:R Outpatient, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							16560	18160	16558	15432	19509
1.Some OOP expense							1605	1969	1911	1785	2525

Value		w11	w12	w13	w14	w15
0.No OOP expense		18492	17129	19037	15740	14379
1.Some OOP expense		2062	1618	1875	1406	1344

## SwOOPS: Mexp Paid:S Outpatient, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	11121	9989	10645	8535	7677
1.Some OOP expense	1363	1023	1134	823	800

## RwFOPS: Mexp Flag:R Outpatient, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						1084	1470	1456	1371	2087
2.Complete bracket						383	341	321	296	314
3.Incomplete bracket						61	71	65	61	81
5.No value/bracket						77	87	69	57	43
6.No expense						16560	18160	16558	15432	19509

Value	w11	w12	w13	w14	w15
1.Continuous value	1750	1389	1545	1198	1134
2.Complete bracket	218	156	230	121	143
3.Incomplete bracket	57	38	53	47	38
5.No value/bracket	37	35	47	40	29
6.No expense	18492	17129	19037	15740	14379

## SwFOPS: Mexp Flag:S Outpatient, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	1158	888	952	711	680
2.Complete bracket	146	90	118	65	74
3.Incomplete bracket	34	25	32	21	27
5.No value/bracket	25	20	32	26	19
6.No expense	11121	9989	10645	8535	7677

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 REOOPS: EXIT Mexp Paid: Outpatient
 

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Value		
.Q=Not asked this wv		9083
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		7060
1.Some OOP expense		368

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 REFOPS: EXIT Mexp Flag: Outpatient
 

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Value		
.Q=Not asked this wv		9083
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		221
2.Complete bracket		63
3.Incomplete bracket		38
5.No value/bracket		46
6.No expense		7060

## 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 2002-2020:	
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 2014-2020:	
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 2010-2020:	
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 2014-2020:	
xN433_3	INSURANCE PAY ANY - 3
xN434_3	INSURANCE PAY ALL - 3

<b>Doctor Visits</b>
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Wave	Variable Name	Variable Label	Type
6	R6ODR	R6ODR:W6 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
7	R7ODR	R7ODR:W7 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
8	R8ODR	R8ODR:W8 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
9	R9ODR	R9ODR:W9 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
10	R10ODR	R10ODR:W10 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
11	R11ODR	R11ODR:W11 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
12	R12ODR	R12ODR:W12 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
13	R13ODR	R13ODR:W13 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
14	R14ODR	R14ODR:W14 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
15	R15ODR	R15ODR:W15 Mexp Paid:R Doctor visit, prv 2 yrs	Categ
6	S6ODR	S6ODR:W6 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
7	S7ODR	S7ODR:W7 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
8	S8ODR	S8ODR:W8 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
9	S9ODR	S9ODR:W9 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
10	S10ODR	S10ODR:W10 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
11	S11ODR	S11ODR:W11 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
12	S12ODR	S12ODR:W12 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
13	S13ODR	S13ODR:W13 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
14	S14ODR	S14ODR:W14 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
15	S15ODR	S15ODR:W15 Mexp Paid:S Doctor visit, prv 2 yrs	Categ
6	R6MDR	R6MDR:W6 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
7	R7MDR	R7MDR:W7 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
8	R8MDR	R8MDR:W8 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
9	R9MDR	R9MDR:W9 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
10	R10MDR	R10MDR:W10 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
11	R11MDR	R11MDR:W11 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
12	R12MDR	R12MDR:W12 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
13	R13MDR	R13MDR:W13 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
14	R14MDR	R14MDR:W14 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
15	R15MDR	R15MDR:W15 Mexp Amt:R Doctor visit, prv 2 yrs	Cont
6	S6MDR	S6MDR:W6 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
7	S7MDR	S7MDR:W7 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
8	S8MDR	S8MDR:W8 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
9	S9MDR	S9MDR:W9 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
10	S10MDR	S10MDR:W10 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
11	S11MDR	S11MDR:W11 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
12	S12MDR	S12MDR:W12 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
13	S13MDR	S13MDR:W13 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
14	S14MDR	S14MDR:W14 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
15	S15MDR	S15MDR:W15 Mexp Amt:S Doctor visit, prv 2 yrs	Cont
6	R6FDR	R6FDR:W6 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
7	R7FDR	R7FDR:W7 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
8	R8FDR	R8FDR:W8 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
9	R9FDR	R9FDR:W9 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
10	R10FDR	R10FDR:W10 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
11	R11FDR	R11FDR:W11 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
12	R12FDR	R12FDR:W12 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
13	R13FDR	R13FDR:W13 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
14	R14FDR	R14FDR:W14 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
15	R15FDR	R15FDR:W15 Mexp Flag:R Doctor visit, prv 2 yrs	Categ
6	S6FDR	S6FDR:W6 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
7	S7FDR	S7FDR:W7 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
8	S8FDR	S8FDR:W8 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
9	S9FDR	S9FDR:W9 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
10	S10FDR	S10FDR:W10 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
11	S11FDR	S11FDR:W11 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
12	S12FDR	S12FDR:W12 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
13	S13FDR	S13FDR:W13 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
14	S14FDR	S14FDR:W14 Mexp Flag:S Doctor visit, prv 2 yrs	Categ
15	S15FDR	S15FDR:W15 Mexp Flag:S Doctor visit, 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
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
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	552.29	1786.51	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	604.82	1882.59	0.0	44577.7
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
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
REODR	16336	0.39	0.49	0.0	1.0
REMDR	16336	836.30	3492.61	0.0	150000.0
REFDR	16336	4.38	2.17	1.0	6.0

### Categorical Variable Codes

RwODR: Mexp Paid:R Doctor visit, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							7222	7786	7233	7033	8467
1.Some OOP expense							10943	12343	11236	10184	13567

Value		w11	w12	w13	w14	w15
0.No OOP expense		8039	9077	10752	9044	8685
1.Some OOP expense		12515	9670	10160	8102	7038

## SwODR: Mexp Paid:S Doctor visit, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	4465	5005	5694	4607	4426
1.Some OOP expense	8019	6007	6085	4751	4051

## RwFDR: Mexp Flag:R Doctor visit, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						8025	9712	8787	8043	11408
2.Complete bracket						2369	2095	1958	1681	1649
3.Incomplete bracket						248	240	236	226	288
5.No value/bracket						301	296	255	234	222
6.No expense						7222	7786	7233	7033	8467

Value	w11	w12	w13	w14	w15
1.Continuous value	10556	8045	8414	6845	5706
2.Complete bracket	1529	1198	1311	861	959
3.Incomplete bracket	221	224	229	247	191
5.No value/bracket	209	203	206	149	182
6.No expense	8039	9077	10752	9044	8685

## SwFDR: Mexp Flag:S Doctor visit, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	6833	5085	5144	4108	3348
2.Complete bracket	939	677	705	431	504
3.Incomplete bracket	126	124	127	136	107
5.No value/bracket	121	121	109	76	92
6.No expense	4465	5005	5694	4607	4426

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 REODR: EXIT Mexp Paid: Doctor visit
 

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Value		
.Q=Not asked this wv		175
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		9898
1.Some OOP expense		6438

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 REFDR: EXIT Mexp Flag: Doctor visit
 

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Value		
.Q=Not asked this wv		175
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		3671
2.Complete bracket		1413
3.Incomplete bracket		536
5.No value/bracket		818
6.No expense		9898

## 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 prefaced 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 2002-2020:	
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 2014-2020:	
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 2002-2020:  
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 2014-2020:  
xN433\_4 INSURANCE PAY ANY - 4  
xN434\_4 INSURANCE PAY ALL - 4

<b>Dental Visits</b>
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Wave	Variable Name	Variable Label	Type
6	R6ODENT	R6ODENT:W6 Mexp Paid:R Dental, prv 2 yrs	Categ
7	R7ODENT	R7ODENT:W7 Mexp Paid:R Dental, prv 2 yrs	Categ
8	R8ODENT	R8ODENT:W8 Mexp Paid:R Dental, prv 2 yrs	Categ
9	R9ODENT	R9ODENT:W9 Mexp Paid:R Dental, prv 2 yrs	Categ
10	R10ODENT	R10ODENT:W10 Mexp Paid:R Dental, prv 2 yrs	Categ
11	R11ODENT	R11ODENT:W11 Mexp Paid:R Dental, prv 2 yrs	Categ
12	R12ODENT	R12ODENT:W12 Mexp Paid:R Dental, prv 2 yrs	Categ
13	R13ODENT	R13ODENT:W13 Mexp Paid:R Dental, prv 2 yrs	Categ
14	R14ODENT	R14ODENT:W14 Mexp Paid:R Dental, prv 2 yrs	Categ
15	R15ODENT	R15ODENT:W15 Mexp Paid:R Dental, prv 2 yrs	Categ
6	S6ODENT	S6ODENT:W6 Mexp Paid:S Dental, prv 2 yrs	Categ
7	S7ODENT	S7ODENT:W7 Mexp Paid:S Dental, prv 2 yrs	Categ
8	S8ODENT	S8ODENT:W8 Mexp Paid:S Dental, prv 2 yrs	Categ
9	S9ODENT	S9ODENT:W9 Mexp Paid:S Dental, prv 2 yrs	Categ
10	S10ODENT	S10ODENT:W10 Mexp Paid:S Dental, prv 2 yrs	Categ
11	S11ODENT	S11ODENT:W11 Mexp Paid:S Dental, prv 2 yrs	Categ
12	S12ODENT	S12ODENT:W12 Mexp Paid:S Dental, prv 2 yrs	Categ
13	S13ODENT	S13ODENT:W13 Mexp Paid:S Dental, prv 2 yrs	Categ
14	S14ODENT	S14ODENT:W14 Mexp Paid:S Dental, prv 2 yrs	Categ
15	S15ODENT	S15ODENT:W15 Mexp Paid:S Dental, prv 2 yrs	Categ
6	R6MDENT	R6MDENT:W6 Mexp Amt:R Dental, prv 2 yrs	Cont
7	R7MDENT	R7MDENT:W7 Mexp Amt:R Dental, prv 2 yrs	Cont
8	R8MDENT	R8MDENT:W8 Mexp Amt:R Dental, prv 2 yrs	Cont
9	R9MDENT	R9MDENT:W9 Mexp Amt:R Dental, prv 2 yrs	Cont
10	R10MDENT	R10MDENT:W10 Mexp Amt:R Dental, prv 2 yrs	Cont
11	R11MDENT	R11MDENT:W11 Mexp Amt:R Dental, prv 2 yrs	Cont
12	R12MDENT	R12MDENT:W12 Mexp Amt:R Dental, prv 2 yrs	Cont
13	R13MDENT	R13MDENT:W13 Mexp Amt:R Dental, prv 2 yrs	Cont
14	R14MDENT	R14MDENT:W14 Mexp Amt:R Dental, prv 2 yrs	Cont
15	R15MDENT	R15MDENT:W15 Mexp Amt:R Dental, prv 2 yrs	Cont
6	S6MDENT	S6MDENT:W6 Mexp Amt:S Dental, prv 2 yrs	Cont
7	S7MDENT	S7MDENT:W7 Mexp Amt:S Dental, prv 2 yrs	Cont
8	S8MDENT	S8MDENT:W8 Mexp Amt:S Dental, prv 2 yrs	Cont
9	S9MDENT	S9MDENT:W9 Mexp Amt:S Dental, prv 2 yrs	Cont
10	S10MDENT	S10MDENT:W10 Mexp Amt:S Dental, prv 2 yrs	Cont
11	S11MDENT	S11MDENT:W11 Mexp Amt:S Dental, prv 2 yrs	Cont
12	S12MDENT	S12MDENT:W12 Mexp Amt:S Dental, prv 2 yrs	Cont
13	S13MDENT	S13MDENT:W13 Mexp Amt:S Dental, prv 2 yrs	Cont
14	S14MDENT	S14MDENT:W14 Mexp Amt:S Dental, prv 2 yrs	Cont
15	S15MDENT	S15MDENT:W15 Mexp Amt:S Dental, prv 2 yrs	Cont
6	R6FDENT	R6FDENT:W6 Mexp Flag:R Dental, prv 2 yrs	Categ
7	R7FDENT	R7FDENT:W7 Mexp Flag:R Dental, prv 2 yrs	Categ
8	R8FDENT	R8FDENT:W8 Mexp Flag:R Dental, prv 2 yrs	Categ
9	R9FDENT	R9FDENT:W9 Mexp Flag:R Dental, prv 2 yrs	Categ
10	R10FDENT	R10FDENT:W10 Mexp Flag:R Dental, prv 2 yrs	Categ
11	R11FDENT	R11FDENT:W11 Mexp Flag:R Dental, prv 2 yrs	Categ
12	R12FDENT	R12FDENT:W12 Mexp Flag:R Dental, prv 2 yrs	Categ
13	R13FDENT	R13FDENT:W13 Mexp Flag:R Dental, prv 2 yrs	Categ
14	R14FDENT	R14FDENT:W14 Mexp Flag:R Dental, prv 2 yrs	Categ
15	R15FDENT	R15FDENT:W15 Mexp Flag:R Dental, prv 2 yrs	Categ
6	S6FDENT	S6FDENT:W6 Mexp Flag:S Dental, prv 2 yrs	Categ
7	S7FDENT	S7FDENT:W7 Mexp Flag:S Dental, prv 2 yrs	Categ
8	S8FDENT	S8FDENT:W8 Mexp Flag:S Dental, prv 2 yrs	Categ
9	S9FDENT	S9FDENT:W9 Mexp Flag:S Dental, prv 2 yrs	Categ
10	S10FDENT	S10FDENT:W10 Mexp Flag:S Dental, prv 2 yrs	Categ
11	S11FDENT	S11FDENT:W11 Mexp Flag:S Dental, prv 2 yrs	Categ
12	S12FDENT	S12FDENT:W12 Mexp Flag:S Dental, prv 2 yrs	Categ
13	S13FDENT	S13FDENT:W13 Mexp Flag:S Dental, prv 2 yrs	Categ
14	S14FDENT	S14FDENT:W14 Mexp Flag:S Dental, prv 2 yrs	Categ
15	S15FDENT	S15FDENT:W15 Mexp Flag:S Dental, 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
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
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	678.28	2171.15	0.0	68000.0
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	2158.68	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
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
REODENT	7428	0.28	0.45	0.0	1.0
REMDENT	7428	302.34	1299.95	0.0	40000.0
REFDENT	7428	4.75	2.10	1.0	6.0

### Categorical Variable Codes

RwODENT: Mexp Paid:R Dental, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							8697	9084	8348	7723	10008
1.Some OOP expense							9468	11045	10121	9494	12026

Value		w11	w12	w13	w14	w15
0.No OOP expense		9769	9385	10559	8918	8131
1.Some OOP expense		10785	9362	10353	8228	7592

## SwODENT: Mexp Paid:S Dental, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	5419	5069	5479	4477	4003
1.Some OOP expense	7065	5943	6300	4881	4474

## RwFDENT: Mexp Flag:R Dental, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						8154	9765	8939	8589	11129
2.Complete bracket						963	963	902	674	647
3.Incomplete bracket						179	117	139	101	134
5.No value/bracket						172	200	141	130	116
6.No expense						8697	9084	8348	7723	10008

Value	w11	w12	w13	w14	w15
1.Continuous value	10039	8677	9547	7636	6867
2.Complete bracket	505	454	552	376	466
3.Incomplete bracket	107	104	126	119	126
5.No value/bracket	134	127	128	97	133
6.No expense	9769	9385	10559	8918	8131

## SwFDENT: Mexp Flag:S Dental, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	6605	5523	5832	4548	4059
2.Complete bracket	301	277	317	213	265
3.Incomplete bracket	67	64	72	61	75
5.No value/bracket	92	79	79	59	75
6.No expense	5419	5069	5479	4477	4003

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 REODENT: EXIT Mexp Paid: Dental
 

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Value		
.Q=Not asked this wv		9083
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		5368
1.Some OOP expense		2060

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 REFIDENT: EXIT Mexp Flag: Dental
 

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Value		
.Q=Not asked this wv		9083
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		1579
2.Complete bracket		217
3.Incomplete bracket		120
5.No value/bracket		144
6.No expense		5368

## 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. REFIDENT 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, REFIDENT, and REMDENT are set to .Q.

## HRS Variables Used

### Core Interview Variables

HRS 2002-2012:	
xN165	DENTAL COSTS COVERED BY INSURANCE
HRS 2002-2020:	
xN168	AMT PAY O-O-P DENTAL
xN169	AMT PAY O-O-P DENTAL - MIN
xN170	AMT PAY O-O-P DENTAL - MAX
HRS 2014-2020:	
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 2010-2020:	
xN168	AMT PAY O-O-P DENTAL
xN169	AMT PAY O-O-P DENTAL - MIN
xN170	AMT PAY O-O-P DENTAL - MAX
HRS 2014-2020:	
xN433_5	INSURANCE PAY ANY - 5
xN434_5	INSURANCE PAY ALL - 5

<b>Doctor, Dentist and Outpatient Surgery</b>
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Wave	Variable Name	Variable Label	Type
3	R3ODDOP	R3ODDOP:W3 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	R4ODDOP	R4ODDOP:W4 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	R5ODDOP	R5ODDOP:W5 Mexp Paid:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	S3ODDOP	S3ODDOP:W3 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	S4ODDOP	S4ODDOP:W4 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	S5ODDOP	S5ODDOP:W5 Mexp Paid:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	R3MDDOP	R3MDDOP:W3 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
4	R4MDDOP	R4MDDOP:W4 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
5	R5MDDOP	R5MDDOP:W5 Mexp Amt:R Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
3	S3MDDOP	S3MDDOP:W3 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
4	S4MDDOP	S4MDDOP:W4 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
5	S5MDDOP	S5MDDOP:W5 Mexp Amt:S Doctor visit/Outpatient/Dental, prv 2 yrs	Cont
3	R3FDDOP	R3FDDOP:W3 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	R4FDDOP	R4FDDOP:W4 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	R5FDDOP	R5FDDOP:W5 Mexp Flag:R Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
3	S3FDDOP	S3FDDOP:W3 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
4	S4FDDOP	S4FDDOP:W4 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ
5	S5FDDOP	S5FDDOP:W5 Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs	Categ

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3ODDOP	17991	0.76	0.43	0.0	1.0
R4ODDOP	21384	0.78	0.41	0.0	1.0
R5ODDOP	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



SwFDDOP: Mexp Flag:S Doctor visit/Outpatient/Dental, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537					
.V=Spouse NR			417	536	311					
1.Continuous value			7593	8978	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
.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

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

<b>Prescription Drugs</b>
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Wave	Variable Name	Variable Label	Type
3	R3ODRUG	R3ODRUG:W3 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
4	R4ODRUG	R4ODRUG:W4 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
5	R5ODRUG	R5ODRUG:W5 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
6	R6ODRUG	R6ODRUG:W6 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
7	R7ODRUG	R7ODRUG:W7 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
8	R8ODRUG	R8ODRUG:W8 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
9	R9ODRUG	R9ODRUG:W9 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
10	R10ODRUG	R10ODRUG:W10 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
11	R11ODRUG	R11ODRUG:W11 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
12	R12ODRUG	R12ODRUG:W12 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
13	R13ODRUG	R13ODRUG:W13 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
14	R14ODRUG	R14ODRUG:W14 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
15	R15ODRUG	R15ODRUG:W15 Mexp Paid:R Reg take prescript drugs, prv 2 yrs	Categ
3	S3ODRUG	S3ODRUG:W3 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
4	S4ODRUG	S4ODRUG:W4 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
5	S5ODRUG	S5ODRUG:W5 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
6	S6ODRUG	S6ODRUG:W6 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
7	S7ODRUG	S7ODRUG:W7 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
8	S8ODRUG	S8ODRUG:W8 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
9	S9ODRUG	S9ODRUG:W9 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
10	S10ODRUG	S10ODRUG:W10 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
11	S11ODRUG	S11ODRUG:W11 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
12	S12ODRUG	S12ODRUG:W12 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
13	S13ODRUG	S13ODRUG:W13 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
14	S14ODRUG	S14ODRUG:W14 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
15	S15ODRUG	S15ODRUG:W15 Mexp Paid:S Reg take prescript drugs, prv 2 yrs	Categ
3	R3MDRUG	R3MDRUG:W3 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
4	R4MDRUG	R4MDRUG:W4 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
5	R5MDRUG	R5MDRUG:W5 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
6	R6MDRUG	R6MDRUG:W6 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
7	R7MDRUG	R7MDRUG:W7 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
8	R8MDRUG	R8MDRUG:W8 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
9	R9MDRUG	R9MDRUG:W9 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
10	R10MDRUG	R10MDRUG:W10 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
11	R11MDRUG	R11MDRUG:W11 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
12	R12MDRUG	R12MDRUG:W12 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
13	R13MDRUG	R13MDRUG:W13 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
14	R14MDRUG	R14MDRUG:W14 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
15	R15MDRUG	R15MDRUG:W15 Mexp Amt:R Reg take prescript drugs, prv 2 yrs	Cont
3	S3MDRUG	S3MDRUG:W3 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
4	S4MDRUG	S4MDRUG:W4 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
5	S5MDRUG	S5MDRUG:W5 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
6	S6MDRUG	S6MDRUG:W6 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
7	S7MDRUG	S7MDRUG:W7 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
8	S8MDRUG	S8MDRUG:W8 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
9	S9MDRUG	S9MDRUG:W9 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
10	S10MDRUG	S10MDRUG:W10 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
11	S11MDRUG	S11MDRUG:W11 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
12	S12MDRUG	S12MDRUG:W12 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
13	S13MDRUG	S13MDRUG:W13 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
14	S14MDRUG	S14MDRUG:W14 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
15	S15MDRUG	S15MDRUG:W15 Mexp Amt:S Reg take prescript drugs, prv 2 yrs	Cont
3	R3FDRUG	R3FDRUG:W3 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
4	R4FDRUG	R4FDRUG:W4 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
5	R5FDRUG	R5FDRUG:W5 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
6	R6FDRUG	R6FDRUG:W6 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
7	R7FDRUG	R7FDRUG:W7 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
8	R8FDRUG	R8FDRUG:W8 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
9	R9FDRUG	R9FDRUG:W9 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
10	R10FDRUG	R10FDRUG:W10 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
11	R11FDRUG	R11FDRUG:W11 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
12	R12FDRUG	R12FDRUG:W12 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ

13	R13FDRUG	R13FDRUG:W13 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
14	R14FDRUG	R14FDRUG:W14 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
15	R15FDRUG	R15FDRUG:W15 Mexp Flag:R Reg take prescript drugs, prv 2 yrs	Categ
3	S3FDRUG	S3FDRUG:W3 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
4	S4FDRUG	S4FDRUG:W4 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
5	S5FDRUG	S5FDRUG:W5 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
6	S6FDRUG	S6FDRUG:W6 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
7	S7FDRUG	S7FDRUG:W7 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
8	S8FDRUG	S8FDRUG:W8 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
9	S9FDRUG	S9FDRUG:W9 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
10	S10FDRUG	S10FDRUG:W10 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
11	S11FDRUG	S11FDRUG:W11 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
12	S12FDRUG	S12FDRUG:W12 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
13	S13FDRUG	S13FDRUG:W13 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
14	S14FDRUG	S14FDRUG:W14 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
15	S15FDRUG	S15FDRUG:W15 Mexp Flag:S Reg take prescript drugs, prv 2 yrs	Categ
8	R8PARTD	R8PARTD:W8 R Medicare Part D status	Categ
8	S8PARTD	S8PARTD:W8 S Medicare Part D status	Categ
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	0.58	0.49	0.0	1.0
R9ODRUG	17217	0.72	0.45	0.0	1.0
R10ODRUG	22034	0.68	0.47	0.0	1.0
R11ODRUG	20554	0.69	0.46	0.0	1.0
R12ODRUG	18747	0.63	0.48	0.0	1.0
R13ODRUG	20912	0.57	0.49	0.0	1.0
R14ODRUG	17146	0.58	0.49	0.0	1.0
R15ODRUG	15723	0.57	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	0.61	0.49	0.0	1.0
S9ODRUG	10646	0.74	0.44	0.0	1.0
S10ODRUG	13513	0.69	0.46	0.0	1.0
S11ODRUG	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
R3MDRUG	17991	1179.32	4910.25	0.0	235200.0
R4MDRUG	21384	983.14	3474.71	0.0	132000.0
R5MDRUG	19578	1170.37	3716.73	0.0	230400.0
R6MDRUG	18165	2016.42	12279.75	0.0	1200000.0

R7MDRUG	20129	2553.78	13807.17	0.0	840000.0
R8MDRUG	18469	1642.31	5075.07	0.0	288000.0
R9MDRUG	17217	1296.30	2998.25	0.0	146400.0
R10MDRUG	22034	1303.22	3009.18	0.0	86400.0
R11MDRUG	20554	1260.61	2635.85	0.0	120000.0
R12MDRUG	18747	1130.70	3055.11	0.0	192000.0
R13MDRUG	20912	1031.01	2752.69	0.0	120000.0
R14MDRUG	17146	898.10	2561.93	0.0	120000.0
R15MDRUG	15723	854.43	2274.72	0.0	120000.0
S3MDRUG	11917	1115.19	4786.28	0.0	235200.0
S4MDRUG	13980	963.48	3673.48	0.0	132000.0
S5MDRUG	12730	1113.17	3701.72	0.0	230400.0
S6MDRUG	11639	1946.40	12906.79	0.0	1200000.0
S7MDRUG	12972	2436.80	13145.26	0.0	840000.0
S8MDRUG	11735	1641.85	5234.88	0.0	288000.0
S9MDRUG	10646	1328.02	2851.89	0.0	120000.0
S10MDRUG	13513	1321.54	2987.88	0.0	72000.0
S11MDRUG	12484	1287.71	2687.69	0.0	120000.0
S12MDRUG	11012	1124.17	3070.72	0.0	192000.0
S13MDRUG	11779	1072.88	2805.22	0.0	96000.0
S14MDRUG	9358	935.43	2864.58	0.0	120000.0
S15MDRUG	8477	884.90	2214.83	0.0	100800.0
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
R8FDRUG	18469	3.20	2.42	1.0	6.0
R9FDRUG	17217	2.53	2.22	1.0	6.0
R10FDRUG	22034	2.72	2.30	1.0	6.0
R11FDRUG	20554	2.65	2.28	1.0	6.0
R12FDRUG	18747	2.99	2.37	1.0	6.0
R13FDRUG	20912	3.26	2.42	1.0	6.0
R14FDRUG	17146	3.23	2.43	1.0	6.0
R15FDRUG	15723	3.28	2.43	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
S8FDRUG	11735	3.06	2.40	1.0	6.0
S9FDRUG	10646	2.46	2.19	1.0	6.0
S10FDRUG	13513	2.66	2.29	1.0	6.0
S11FDRUG	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
R8PARTD	18469	0.41	0.73	0.0	2.0
S8PARTD	11735	0.34	0.69	0.0	2.0
REODRUG	16336	0.61	0.49	0.0	1.0
REMDRUG	16336	1566.57	5000.32	0.0	152000.0
REFDRUG	16336	3.31	2.34	1.0	6.0

## Categorical Variable Codes

## RwODRUG: Mexp Paid:R Reg take prescript drugs, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense				7569	8189	6500	5325	6164	7682	4762	7036
1.Some OOP expense				10422	13195	13078	12840	13965	10787	12455	14998
Value		w11	w12	w13	w14	w15					
0.No OOP expense		6270	6948	8943	7266	6776					
1.Some OOP expense		14284	11799	11969	9880	8947					

## SwODRUG: Mexp Paid:S Reg take prescript drugs, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried				5657	6868	6537	6306	6777	6417	6206	7797
.V=Spouse NR				417	536	311	220	380	317	365	724
0.No OOP expense				4983	5268	4037	3241	3821	4578	2818	4211
1.Some OOP expense				6934	8712	8693	8398	9151	7157	7828	9302
Value		w11	w12	w13	w14	w15					
.U=Unmarried		7473	7125	8024	6678	6193					
.V=Spouse NR		597	610	1109	1110	1053					
0.No OOP expense		3707	3979	4889	3840	3505					
1.Some OOP expense		8777	7033	6890	5518	4972					

## RwFDRUG: Mexp Flag:R Reg take prescript drugs, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value				9111	11612	11789	11096	12217	9383	10824	13199
2.Complete bracket				1166	1409	1082	1358	1340	998	1192	1346
3.Incomplete bracket				40	30	50	164	180	173	207	234
5.No value/bracket				105	144	157	222	228	233	232	219
6.No expense				7569	8189	6500	5325	6164	7682	4762	7036
Value		w11	w12	w13	w14	w15					
1.Continuous value		12559	10159	10364	8770	7819					
2.Complete bracket		1261	1168	1178	661	736					
3.Incomplete bracket		234	250	210	235	184					
5.No value/bracket		230	222	217	214	208					
6.No expense		6270	6948	8943	7266	6776					

## SwFDRUG: Mexp Flag:S Reg take prescript drugs, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried			5657	6868	6537	6306	6777	6417	6206	7797
.V=Spouse NR			417	536	311	220	380	317	365	724
1.Continuous value			6142	7764	7924	7360	8092	6321	6891	8339
2.Complete bracket			714	860	654	816	831	605	708	736
3.Incomplete bracket			21	13	27	91	93	98	110	114
5.No value/bracket			57	75	88	131	135	133	119	113
6.No expense			4983	5268	4037	3241	3821	4578	2818	4211

Value	w11	w12	w13	w14	w15
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	7854	6199	6094	5002	4430
2.Complete bracket	673	595	575	317	337
3.Incomplete bracket	121	118	101	99	102
5.No value/bracket	129	121	120	100	103
6.No expense	3707	3979	4889	3840	3505

## 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
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
.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	24500
.Z=No Exit Interview, Death	1394
0.No OOP expense	6348
1.Some OOP expense	9988

## REFDRUG: EXIT Mexp Flag: Reg take prescript drugs

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	24500
.Z=No Exit Interview, Death	1394
1.Continuous value	7194
2.Complete bracket	1364
3.Incomplete bracket	557
5.No value/bracket	873
6.No expense	6348

## 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). This information is multiplied by 24 to reflect the cost over two years, and stored in RwMDRUG. RwFDRUG is a flag that indicates whether RwMDRUG is imputed.

In Wave 8 only, Respondents are asked different questions about out-of-pocket prescription drug costs depending on whether or not they have enrolled in Medicare Part D. The variable R8PARTD contains the flag for Medicare Part D status, and has the following values: 0 = No Part D, 1 = Part D but no change, and 2 = Part D and change in use or cost.

SwODRUG, SwMDRUG, and SwFDRUG contain this information for the Respondent's spouse or partner.

### 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 RADTIMTDTM 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 use and cost are unaffected by Medicare Part D, the reported or imputed monthly average is multiplied by 24 months to estimate drug costs for the last two years. For those enrolled, two questions ask if their use or costs of prescription drugs changed. If the answer to either of these questions is "yes", then Respondents report two average monthly out-of-pocket amounts: one for the 12 months prior to coverage under Part D and another for the 12 months after. Total prescription drug costs for the last two years in Wave 8 is, then, calculated as:

$$R8MDRUG = [\# \text{ Months post-Part D} * \text{ expenses post-Part D}] + [(24 - \# \text{ Months post-Part D}) * \text{ expenses pre-Part D}]$$

The variable R8PARTD contains the flag for Medicare Part D status, and has the following values: 0 = No Part D, 1 = Part D but no change, and 2 = Part D and change in use or cost.

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 2002-2020:  
   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 2014-2020:  
   xN433\_6 INSURANCE PAY ANY - -6  
   xN434\_6 INSURANCE PAY ALL - -6  
 HRS 2018-2020:  
   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 2002-2020:	
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 2014-2020:	
xN433_6	INSURANCE PAY ANY - 6
xN434_6	INSURANCE PAY ALL - 6

<b>Home Health Services</b>
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Wave	Variable Name	Variable Label	Type
6	R6OHHC	R6OHHC:W6 Mexp Paid:R Home health care, prv 2 yrs	Categ
7	R7OHHC	R7OHHC:W7 Mexp Paid:R Home health care, prv 2 yrs	Categ
8	R8OHHC	R8OHHC:W8 Mexp Paid:R Home health care, prv 2 yrs	Categ
9	R9OHHC	R9OHHC:W9 Mexp Paid:R Home health care, prv 2 yrs	Categ
10	R10OHHC	R10OHHC:W10 Mexp Paid:R Home health care, prv 2 yrs	Categ
11	R11OHHC	R11OHHC:W11 Mexp Paid:R Home health care, prv 2 yrs	Categ
12	R12OHHC	R12OHHC:W12 Mexp Paid:R Home health care, prv 2 yrs	Categ
13	R13OHHC	R13OHHC:W13 Mexp Paid:R Home health care, prv 2 yrs	Categ
14	R14OHHC	R14OHHC:W14 Mexp Paid:R Home health care, prv 2 yrs	Categ
15	R15OHHC	R15OHHC:W15 Mexp Paid:R Home health care, prv 2 yrs	Categ
6	S6OHHC	S6OHHC:W6 Mexp Paid:S Home health care, prv 2 yrs	Categ
7	S7OHHC	S7OHHC:W7 Mexp Paid:S Home health care, prv 2 yrs	Categ
8	S8OHHC	S8OHHC:W8 Mexp Paid:S Home health care, prv 2 yrs	Categ
9	S9OHHC	S9OHHC:W9 Mexp Paid:S Home health care, prv 2 yrs	Categ
10	S10OHHC	S10OHHC:W10 Mexp Paid:S Home health care, prv 2 yrs	Categ
11	S11OHHC	S11OHHC:W11 Mexp Paid:S Home health care, prv 2 yrs	Categ
12	S12OHHC	S12OHHC:W12 Mexp Paid:S Home health care, prv 2 yrs	Categ
13	S13OHHC	S13OHHC:W13 Mexp Paid:S Home health care, prv 2 yrs	Categ
14	S14OHHC	S14OHHC:W14 Mexp Paid:S Home health care, prv 2 yrs	Categ
15	S15OHHC	S15OHHC:W15 Mexp Paid:S Home health care, prv 2 yrs	Categ
6	R6MHHC	R6MHHC:W6 Mexp Amt:R Home health care, prv 2 yrs	Cont
7	R7MHHC	R7MHHC:W7 Mexp Amt:R Home health care, prv 2 yrs	Cont
8	R8MHHC	R8MHHC:W8 Mexp Amt:R Home health care, prv 2 yrs	Cont
9	R9MHHC	R9MHHC:W9 Mexp Amt:R Home health care, prv 2 yrs	Cont
10	R10MHHC	R10MHHC:W10 Mexp Amt:R Home health care, prv 2 yrs	Cont
11	R11MHHC	R11MHHC:W11 Mexp Amt:R Home health care, prv 2 yrs	Cont
12	R12MHHC	R12MHHC:W12 Mexp Amt:R Home health care, prv 2 yrs	Cont
13	R13MHHC	R13MHHC:W13 Mexp Amt:R Home health care, prv 2 yrs	Cont
14	R14MHHC	R14MHHC:W14 Mexp Amt:R Home health care, prv 2 yrs	Cont
15	R15MHHC	R15MHHC:W15 Mexp Amt:R Home health care, prv 2 yrs	Cont
6	S6MHHC	S6MHHC:W6 Mexp Amt:S Home health care, prv 2 yrs	Cont
7	S7MHHC	S7MHHC:W7 Mexp Amt:S Home health care, prv 2 yrs	Cont
8	S8MHHC	S8MHHC:W8 Mexp Amt:S Home health care, prv 2 yrs	Cont
9	S9MHHC	S9MHHC:W9 Mexp Amt:S Home health care, prv 2 yrs	Cont
10	S10MHHC	S10MHHC:W10 Mexp Amt:S Home health care, prv 2 yrs	Cont
11	S11MHHC	S11MHHC:W11 Mexp Amt:S Home health care, prv 2 yrs	Cont
12	S12MHHC	S12MHHC:W12 Mexp Amt:S Home health care, prv 2 yrs	Cont
13	S13MHHC	S13MHHC:W13 Mexp Amt:S Home health care, prv 2 yrs	Cont
14	S14MHHC	S14MHHC:W14 Mexp Amt:S Home health care, prv 2 yrs	Cont
15	S15MHHC	S15MHHC:W15 Mexp Amt:S Home health care, prv 2 yrs	Cont
6	R6FHHC	R6FHHC:W6 Mexp Flag:R Home health care, prv 2 yrs	Categ
7	R7FHHC	R7FHHC:W7 Mexp Flag:R Home health care, prv 2 yrs	Categ
8	R8FHHC	R8FHHC:W8 Mexp Flag:R Home health care, prv 2 yrs	Categ
9	R9FHHC	R9FHHC:W9 Mexp Flag:R Home health care, prv 2 yrs	Categ
10	R10FHHC	R10FHHC:W10 Mexp Flag:R Home health care, prv 2 yrs	Categ
11	R11FHHC	R11FHHC:W11 Mexp Flag:R Home health care, prv 2 yrs	Categ
12	R12FHHC	R12FHHC:W12 Mexp Flag:R Home health care, prv 2 yrs	Categ
13	R13FHHC	R13FHHC:W13 Mexp Flag:R Home health care, prv 2 yrs	Categ
14	R14FHHC	R14FHHC:W14 Mexp Flag:R Home health care, prv 2 yrs	Categ
15	R15FHHC	R15FHHC:W15 Mexp Flag:R Home health care, prv 2 yrs	Categ
6	S6FHHC	S6FHHC:W6 Mexp Flag:S Home health care, prv 2 yrs	Categ
7	S7FHHC	S7FHHC:W7 Mexp Flag:S Home health care, prv 2 yrs	Categ
8	S8FHHC	S8FHHC:W8 Mexp Flag:S Home health care, prv 2 yrs	Categ
9	S9FHHC	S9FHHC:W9 Mexp Flag:S Home health care, prv 2 yrs	Categ
10	S10FHHC	S10FHHC:W10 Mexp Flag:S Home health care, prv 2 yrs	Categ
11	S11FHHC	S11FHHC:W11 Mexp Flag:S Home health care, prv 2 yrs	Categ
12	S12FHHC	S12FHHC:W12 Mexp Flag:S Home health care, prv 2 yrs	Categ
13	S13FHHC	S13FHHC:W13 Mexp Flag:S Home health care, prv 2 yrs	Categ
14	S14FHHC	S14FHHC:W14 Mexp Flag:S Home health care, prv 2 yrs	Categ
15	S15FHHC	S15FHHC:W15 Mexp Flag:S Home health care, prv 2 yrs	Categ

E	REOHHC	REOHHC:EXIT Mexp Paid: Home health care	Categ
E	REMHHHC	REMHHHC: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
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
R6MHHHC	18165	30.01	754.35	0.0	32000.0
R7MHHHC	20129	49.05	1573.16	0.0	144000.0
R8MHHHC	18469	46.18	1177.12	0.0	72000.0
R9MHHHC	17217	55.89	1306.55	0.0	102000.0
R10MHHHC	22034	40.09	775.37	0.0	32000.0
R11MHHHC	20554	44.65	982.98	0.0	70000.0
R12MHHHC	18747	73.10	3583.28	0.0	462080.0
R13MHHHC	20912	45.35	1034.71	0.0	67200.0
R14MHHHC	17146	44.50	1197.41	0.0	72000.0
R15MHHHC	15723	35.97	999.75	0.0	100000.0
S6MHHHC	11639	10.42	345.52	0.0	20093.9
S7MHHHC	12972	17.51	665.53	0.0	47023.1
S8MHHHC	11735	24.43	711.17	0.0	40000.0
S9MHHHC	10646	22.58	652.00	0.0	36000.0
S10MHHHC	13513	26.17	607.34	0.0	30000.0
S11MHHHC	12484	24.02	512.21	0.0	29750.7
S12MHHHC	11012	22.52	728.30	0.0	52264.5
S13MHHHC	11779	25.71	746.57	0.0	67200.0
S14MHHHC	9358	10.90	263.81	0.0	15775.7
S15MHHHC	8477	25.02	544.80	0.0	24000.0
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
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
REOHHC	12784	0.11	0.32	0.0	1.0
REMHHC	12784	488.66	5227.96	0.0	300000.0
REFHHC	12784	5.56	1.34	1.0	6.0

### Categorical Variable Codes

RwOHHC: Mexp Paid:R Home health care, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							17918	19843	18152	16894	21503
1.Some OOP expense							247	286	317	323	531

Value		w11	w12	w13	w14	w15
0.No OOP expense		20081	18342	20535	16857	15459
1.Some OOP expense		473	405	377	289	264



## SwOHHC: Mexp Paid:S Home health care, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	12252	10846	11627	9249	8370
1.Some OOP expense	232	166	152	109	107

## RwFHHC: Mexp Flag:R Home health care, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value						144	180	188	209	386
2.Complete bracket						61	51	65	62	84
3.Incomplete bracket						15	17	24	18	30
5.No value/bracket						27	38	40	34	31
6.No expense						17918	19843	18152	16894	21503

Value	w11	w12	w13	w14	w15
1.Continuous value	327	283	264	217	193
2.Complete bracket	81	59	57	31	36
3.Incomplete bracket	30	26	30	25	17
5.No value/bracket	35	37	26	16	18
6.No expense	20081	18342	20535	16857	15459

## SwFHHC: Mexp Flag:S Home health care, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.U=Unmarried						6306	6777	6417	6206	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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	165	126	105	84	82
2.Complete bracket	43	24	22	14	11
3.Incomplete bracket	14	6	11	6	7
5.No value/bracket	10	10	14	5	7
6.No expense	12252	10846	11627	9249	8370

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 REOHHC: EXIT Mexp Paid: Home health care
 

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Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		11356
1.Some OOP expense		1428

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 REFHHC: EXIT Mexp Flag: Home health care
 

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Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		829
2.Complete bracket		199
3.Incomplete bracket		140
5.No value/bracket		260
6.No expense		11356

## 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 2002-2020:	
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 2014-2020:	
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 2002-2020:	
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 2014-2020:	
xN433_7	INSURANCE PAY ANY - 7
xN434_7	INSURANCE PAY ALL - 7

<b>Special Facilities and Services</b>
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Wave	Variable Name	Variable Label	Type
6	R6OSPEC	R6OSPEC:W6 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
7	R7OSPEC	R7OSPEC:W7 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
8	R8OSPEC	R8OSPEC:W8 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
9	R9OSPEC	R9OSPEC:W9 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
10	R10OSPEC	R10OSPEC:W10 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
11	R11OSPEC	R11OSPEC:W11 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
12	R12OSPEC	R12OSPEC:W12 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
13	R13OSPEC	R13OSPEC:W13 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
14	R14OSPEC	R14OSPEC:W14 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
15	R15OSPEC	R15OSPEC:W15 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
6	S6OSPEC	S6OSPEC:W6 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
7	S7OSPEC	S7OSPEC:W7 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
8	S8OSPEC	S8OSPEC:W8 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
9	S9OSPEC	S9OSPEC:W9 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
10	S10OSPEC	S10OSPEC:W10 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
11	S11OSPEC	S11OSPEC:W11 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
12	S12OSPEC	S12OSPEC:W12 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
13	S13OSPEC	S13OSPEC:W13 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
14	S14OSPEC	S14OSPEC:W14 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
15	S15OSPEC	S15OSPEC:W15 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
6	R6MSPEC	R6MSPEC:W6 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
7	R7MSPEC	R7MSPEC:W7 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
8	R8MSPEC	R8MSPEC:W8 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
9	R9MSPEC	R9MSPEC:W9 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
10	R10MSPEC	R10MSPEC:W10 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
11	R11MSPEC	R11MSPEC:W11 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
12	R12MSPEC	R12MSPEC:W12 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
13	R13MSPEC	R13MSPEC:W13 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
14	R14MSPEC	R14MSPEC:W14 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
15	R15MSPEC	R15MSPEC:W15 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
6	S6MSPEC	S6MSPEC:W6 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
7	S7MSPEC	S7MSPEC:W7 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
8	S8MSPEC	S8MSPEC:W8 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
9	S9MSPEC	S9MSPEC:W9 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
10	S10MSPEC	S10MSPEC:W10 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
11	S11MSPEC	S11MSPEC:W11 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
12	S12MSPEC	S12MSPEC:W12 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
13	S13MSPEC	S13MSPEC:W13 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
14	S14MSPEC	S14MSPEC:W14 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
15	S15MSPEC	S15MSPEC:W15 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
6	R6FSPEC	R6FSPEC:W6 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
7	R7FSPEC	R7FSPEC:W7 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
8	R8FSPEC	R8FSPEC:W8 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
9	R9FSPEC	R9FSPEC:W9 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
10	R10FSPEC	R10FSPEC:W10 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
11	R11FSPEC	R11FSPEC:W11 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
12	R12FSPEC	R12FSPEC:W12 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
13	R13FSPEC	R13FSPEC:W13 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
14	R14FSPEC	R14FSPEC:W14 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
15	R15FSPEC	R15FSPEC:W15 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
6	S6FSPEC	S6FSPEC:W6 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
7	S7FSPEC	S7FSPEC:W7 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
8	S8FSPEC	S8FSPEC:W8 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
9	S9FSPEC	S9FSPEC:W9 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
10	S10FSPEC	S10FSPEC:W10 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
11	S11FSPEC	S11FSPEC:W11 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
12	S12FSPEC	S12FSPEC:W12 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
13	S13FSPEC	S13FSPEC:W13 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
14	S14FSPEC	S14FSPEC:W14 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
15	S15FSPEC	S15FSPEC:W15 Mexp Flag:S Spec hlth facility, 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
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
R6MSPEC	18165	23.48	1035.22	0.0	119189.4
R7MSPEC	20129	15.88	248.70	0.0	17073.0
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	64.57	1598.94	0.0	189000.0
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	50.80	517.27	0.0	20000.0
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
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
REOSPEC	12784	0.06	0.24	0.0	1.0
REMSPEC	12784	125.23	1606.17	0.0	73000.0
REFSPEC	12784	5.73	1.09	1.0	6.0

### Categorical Variable Codes

RwOSPEC: Mexp Paid:R Spec hlth facility, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense							17729	19554	17877	16657	20645
1.Some OOP expense							436	575	592	560	1389

Value		w11	w12	w13	w14	w15
0.No OOP expense		19424	17674	19681	16160	14859
1.Some OOP expense		1130	1073	1231	986	864

## SwOSPEC: Mexp Paid:S Spec hlth facilty, 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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.No OOP expense	11795	10394	11075	8809	8011
1.Some OOP expense	689	618	704	549	466

## RwFSPEC: Mexp Flag:R Spec hlth facilty, 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
1.Continuous value	986	911	1054	832	730
2.Complete bracket	113	118	116	90	92
3.Incomplete bracket	17	19	30	28	21
5.No value/bracket	14	25	31	36	21
6.No expense	19424	17674	19681	16160	14859

## SwFSPEC: Mexp Flag:S Spec hlth facilty, 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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	618	541	616	474	398
2.Complete bracket	55	63	54	44	48
3.Incomplete bracket	7	7	17	12	11
5.No value/bracket	9	7	17	19	9
6.No expense	11795	10394	11075	8809	8011



---

 REOSPEC: EXIT Mexp Paid: Spec hlth facility
 

---

Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		12008
1.Some OOP expense		776

---



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 REFSPEC: EXIT Mexp Flag: Spec hlth facility
 

---

Value		
.Q=Not asked this wv		3727
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		553
2.Complete bracket		125
3.Incomplete bracket		29
5.No value/bracket		69
6.No expense		12008

## 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, R<sub>w</sub>OSPEC=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 R<sub>w</sub>MSPEC. R<sub>w</sub>FSPEC is a flag that indicates whether R<sub>w</sub>MSPEC 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 R<sub>w</sub>MHCSP 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 2002-2020:

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 2002-2020:

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

<b>Home Health and Special Facilities/Services</b>
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Wave	Variable Name	Variable Label	Type
3	R3OHCSP	R3OHCSP:W3 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
4	R4OHCSP	R4OHCSP:W4 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
5	R5OHCSP	R5OHCSP:W5 Mexp Paid:R Spec hlth facility, prv 2 yrs	Categ
3	S3OHCSP	S3OHCSP:W3 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
4	S4OHCSP	S4OHCSP:W4 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
5	S5OHCSP	S5OHCSP:W5 Mexp Paid:S Spec hlth facility, prv 2 yrs	Categ
3	R3MHCSP	R3MHCSP:W3 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
4	R4MHCSP	R4MHCSP:W4 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
5	R5MHCSP	R5MHCSP:W5 Mexp Amt:R Spec hlth facility, prv 2 yrs	Cont
3	S3MHCSP	S3MHCSP:W3 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
4	S4MHCSP	S4MHCSP:W4 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
5	S5MHCSP	S5MHCSP:W5 Mexp Amt:S Spec hlth facility, prv 2 yrs	Cont
3	R3FHCSP	R3FHCSP:W3 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
4	R4FHCSP	R4FHCSP:W4 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
5	R5FHCSP	R5FHCSP:W5 Mexp Flag:R Spec hlth facility, prv 2 yrs	Categ
3	S3FHCSP	S3FHCSP:W3 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
4	S4FHCSP	S4FHCSP:W4 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
5	S5FHCSP	S5FHCSP:W5 Mexp Flag:S Spec hlth facility, prv 2 yrs	Categ
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

REMH CSP	3552	470.37	6460.42	0.0	325000.0
REFH CSP	3552	5.13	1.83	1.0	6.0

### Categorical Variable Codes

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RwOHCSP: Mexp Paid:R Spec hlth facilty, prv 2 yrs

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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
0.No OOP expense						
1.Some OOP expense						

---

SwOHCSP: Mexp Paid:S Spec hlth facilty, 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
.U=Unmarried						
.V=Spouse NR						
0.No OOP expense						
1.Some OOP expense						

## RwFHCSP: Mexp Flag:R Spec hlth facilty, 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
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					
6.No expense					

## SwFHCSP: Mexp Flag:S Spec hlth facilty, 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
.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		12959
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		2822
1.Some OOP expense		730

---

 REFHCSP: EXIT Mexp Flag: home health/spec hlth facility
 

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Value		
.Q=Not asked this wv		12959
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
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

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

<b>Hospice</b>
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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	4798	0.09	0.29	0.0	1.0
REMAHSPC	4798	638.08	4653.64	0.0	85000.0
REFAHSPC	4798	5.68	1.12	1.0	6.0

### Categorical Variable Codes

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REOCHSPC: EXIT Mexp Paid: Hospice care in facility

---

Value		
<hr/>		
.Q=Not asked this wv		4973
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		11243
1.Some OOP expense		295

---

REFCHSPC: EXIT Mexp Flag: Hospice care in facility

---

Value		
<hr/>		
.Q=Not asked this wv		4973
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
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		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		4351
1.Some OOP expense		447

---

 REFAHSPC: EXIT Mexp Flag: Hospice care in any loc
 

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Value		
.Q=Not asked this wv		11713
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		168
2.Complete bracket		83
3.Incomplete bracket		93
5.No value/bracket		103
6.No expense		4351

## 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 2002-2020:

xA124	LOCATION OF DEATH
xN328	OOP COSTS- HOSPICE- AMT
xN329	OOP COSTS- HOSPICE- MIN
xN330	OOP COSTS- HOSPICE- MAX

<b>Other Medical Expenses</b>
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Wave	Variable Name	Variable Label	Type
2	H200THX	H200THX:W2 Mexp Paid:H Out of Pocket expense, prv 1 yr	Categ
10	R1000THX	R1000THX:W10 Mexp Paid:R Other expenses, prv 2 yrs	Categ
11	R1100THX	R1100THX:W11 Mexp Paid:R Other expenses, prv 2 yrs	Categ
12	R1200THX	R1200THX:W12 Mexp Paid:R Other expenses, prv 2 yrs	Categ
13	R1300THX	R1300THX:W13 Mexp Paid:R Other expenses, prv 2 yrs	Categ
14	R1400THX	R1400THX:W14 Mexp Paid:R Other expenses, prv 2 yrs	Categ
15	R1500THX	R1500THX:W15 Mexp Paid:R Other expenses, prv 2 yrs	Categ
10	S1000THX	S1000THX:W10 Mexp Paid:S Other expenses, prv 2 yrs	Categ
11	S1100THX	S1100THX:W11 Mexp Paid:S Other expenses, prv 2 yrs	Categ
12	S1200THX	S1200THX:W12 Mexp Paid:S Other expenses, prv 2 yrs	Categ
13	S1300THX	S1300THX:W13 Mexp Paid:S Other expenses, prv 2 yrs	Categ
14	S1400THX	S1400THX:W14 Mexp Paid:S Other expenses, prv 2 yrs	Categ
15	S1500THX	S1500THX:W15 Mexp Paid:S Other expenses, prv 2 yrs	Categ
2	H2MOTHX	H2MOTHX:W2 Mexp Amt:H Out of Pocket expense, prv 1 yr	Cont
2	R2MOTHX	R2MOTHX:W2 Mexp Amt:R Out of Pocket expense, prv 1 yr	Cont
10	R10MOTHX	R10MOTHX:W10 Mexp Amt:R Other expenses, prv 2 yrs	Cont
11	R11MOTHX	R11MOTHX:W11 Mexp Amt:R Other expenses, prv 2 yrs	Cont
12	R12MOTHX	R12MOTHX:W12 Mexp Amt:R Other expenses, prv 2 yrs	Cont
13	R13MOTHX	R13MOTHX:W13 Mexp Amt:R Other expenses, prv 2 yrs	Cont
14	R14MOTHX	R14MOTHX:W14 Mexp Amt:R Other expenses, prv 2 yrs	Cont
15	R15MOTHX	R15MOTHX:W15 Mexp Amt:R Other expenses, prv 2 yrs	Cont
2	S2MOTHX	S2MOTHX:W2 Mexp Amt:S Out of Pocket expense, prv 1 yr	Cont
10	S10MOTHX	S10MOTHX:W10 Mexp Amt:S Other expenses, prv 2 yrs	Cont
11	S11MOTHX	S11MOTHX:W11 Mexp Amt:S Other expenses, prv 2 yrs	Cont
12	S12MOTHX	S12MOTHX:W12 Mexp Amt:S Other expenses, prv 2 yrs	Cont
13	S13MOTHX	S13MOTHX:W13 Mexp Amt:S Other expenses, prv 2 yrs	Cont
14	S14MOTHX	S14MOTHX:W14 Mexp Amt:S Other expenses, prv 2 yrs	Cont
15	S15MOTHX	S15MOTHX:W15 Mexp Amt:S Other expenses, prv 2 yrs	Cont
2	H2FOTHX	H2FOTHX:W2 Mexp Flag:H Out of Pocket expense, prv 1 yr	Categ
10	R10FOTHX	R10FOTHX:W10 Mexp Flag:R Other expenses, prv 2 yrs	Categ
11	R11FOTHX	R11FOTHX:W11 Mexp Flag:R Other expenses, prv 2 yrs	Categ
12	R12FOTHX	R12FOTHX:W12 Mexp Flag:R Other expenses, prv 2 yrs	Categ
13	R13FOTHX	R13FOTHX:W13 Mexp Flag:R Other expenses, prv 2 yrs	Categ
14	R14FOTHX	R14FOTHX:W14 Mexp Flag:R Other expenses, prv 2 yrs	Categ
15	R15FOTHX	R15FOTHX:W15 Mexp Flag:R Other expenses, prv 2 yrs	Categ
10	S10FOTHX	S10FOTHX:W10 Mexp Flag:S Other expenses, prv 2 yrs	Categ
11	S11FOTHX	S11FOTHX:W11 Mexp Flag:S Other expenses, prv 2 yrs	Categ
12	S12FOTHX	S12FOTHX:W12 Mexp Flag:S Other expenses, prv 2 yrs	Categ
13	S13FOTHX	S13FOTHX:W13 Mexp Flag:S Other expenses, prv 2 yrs	Categ
14	S14FOTHX	S14FOTHX:W14 Mexp Flag:S Other expenses, prv 2 yrs	Categ
15	S15FOTHX	S15FOTHX:W15 Mexp Flag:S Other expenses, prv 2 yrs	Categ
2	H200THXA	H200THXA: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
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
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	131.41	1028.19	0.0	54000.0
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	120.71	1057.23	0.0	54000.0
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
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
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	16336	0.21	0.41	0.0	1.0
REMOTHX	16336	458.75	4226.63	0.0	300000.0
REFOTHX	16336	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
.Q=Not asked this wv						
0.No OOP expense						
1.Some OOP expense						

RwOOTHX: Mexp Paid:R Other expenses, prv 2 yrs

Value		w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
0.No OOP expense											19403
1.Some OOP expense											2631

Value		w11	w12	w13	w14	w15
0.No OOP expense		18326	16490	18365	15169	14080
1.Some OOP expense		2228	2257	2547	1977	1643

## Sw00THX: Mexp Paid:S Other expenses, 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
.U=Unmarried		7473	7125	8024	6678	6193
.V=Spouse NR		597	610	1109	1110	1053
0.No OOP expense		11240	9819	10439	8375	7687
1.Some OOP expense		1244	1193	1340	983	790

## HwF0THX: 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
.Q=Not asked this wv						
1.Continuous value						
2.Complete bracket						
3.Incomplete bracket						
5.No value/bracket						
6.No expense						

## RwFOTHX: Mexp Flag:R Other expenses, prv 2 yrs

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
1.Continuous value										2309
2.Complete bracket										243
3.Incomplete bracket										43
5.No value/bracket										36
6.No expense										19403

Value	w11	w12	w13	w14	w15
1.Continuous value	1961	1986	2302	1782	1431
2.Complete bracket	209	205	195	135	172
3.Incomplete bracket	29	37	27	35	19
5.No value/bracket	29	29	23	25	21
6.No expense	18326	16490	18365	15169	14080

## SwFOTHX: Mexp Flag:S Other expenses, 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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
1.Continuous value	1115	1082	1222	890	713
2.Complete bracket	97	83	92	65	59
3.Incomplete bracket	20	13	14	16	9
5.No value/bracket	12	15	12	12	9
6.No expense	11240	9819	10439	8375	7687

## 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
.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
.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
.Q=Not asked this wv					
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					

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 REOOTHX: EXIT Mexp Paid: Other expenses
 

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Value		
.Q=Not asked this wv		175
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
0.No OOP expense		12958
1.Some OOP expense		3378

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 REFOTHX: EXIT Mexp Flag: Other expenses
 

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Value		
.Q=Not asked this wv		175
.Y=No Exit Interview, No De		24500
.Z=No Exit Interview, Death		1394
1.Continuous value		2585
2.Complete bracket		509
3.Incomplete bracket		116
5.No value/bracket		168
6.No expense		12958

## 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 2010-2020:

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 2002-2020:

xN332	OTHER OOP MEDICAL EXPENSES
xN333	OTHER OOP COSTS- AMT
xN334	OTHER OOP COSTS- MIN
xN335	OTHER OOP COSTS- MAX



<b>Total Out of Pocket Medical Expenditures</b>
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Wave	Variable Name	Variable Label	Type
2	H200PMD	H200PMD:W2 Mexp Amt:HH Out of pkt med exp, prv 12 mos	Cont
2	R200PMD	R200PMD:W2 Mexp Amt:Out of pkt med exp, prv 12 mos	Cont
3	R300PMD	R300PMD:W3 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
4	R400PMD	R400PMD:W4 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
5	R500PMD	R500PMD:W5 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
6	R600PMD	R600PMD:W6 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
7	R700PMD	R700PMD:W7 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
8	R800PMD	R800PMD:W8 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
9	R900PMD	R900PMD:W9 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
10	R1000PMD	R1000PMD:W10 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
11	R1100PMD	R1100PMD:W11 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
12	R1200PMD	R1200PMD:W12 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
13	R1300PMD	R1300PMD:W13 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
14	R1400PMD	R1400PMD:W14 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
15	R1500PMD	R1500PMD:W15 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
2	S200PMD	S200PMD:W2 Mexp Amt:Out of pkt med exp, prv 12 mos	Cont
3	S300PMD	S300PMD:W3 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
4	S400PMD	S400PMD:W4 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
5	S500PMD	S500PMD:W5 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
6	S600PMD	S600PMD:W6 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
7	S700PMD	S700PMD:W7 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
8	S800PMD	S800PMD:W8 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
9	S900PMD	S900PMD:W9 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
10	S1000PMD	S1000PMD:W10 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
11	S1100PMD	S1100PMD:W11 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
12	S1200PMD	S1200PMD:W12 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
13	S1300PMD	S1300PMD:W13 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
14	S1400PMD	S1400PMD:W14 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
15	S1500PMD	S1500PMD:W15 Mexp Amt:Out of pkt med exp, prv 2 yrs	Cont
2	H200PMDF	H200PMDF:W2 Mexp Flag:HH Out of pkt imputed	Categ
2	R200PMDF	R200PMDF:W2 Mexp Flag:Out of pkt imputed	Categ
3	R300PMDF	R300PMDF:W3 Mexp Flag:Out of pkt imputed	Categ
4	R400PMDF	R400PMDF:W4 Mexp Flag:Out of pkt imputed	Categ
5	R500PMDF	R500PMDF:W5 Mexp Flag:Out of pkt imputed	Categ
6	R600PMDF	R600PMDF:W6 Mexp Flag:Out of pkt imputed	Categ
7	R700PMDF	R700PMDF:W7 Mexp Flag:Out of pkt imputed	Categ
8	R800PMDF	R800PMDF:W8 Mexp Flag:Out of pkt imputed	Categ
9	R900PMDF	R900PMDF:W9 Mexp Flag:Out of pkt imputed	Categ
10	R1000PMDF	R1000PMDF:W10 Mexp Flag:Out of pkt imputed	Categ
11	R1100PMDF	R1100PMDF:W11 Mexp Flag:Out of pkt imputed	Categ
12	R1200PMDF	R1200PMDF:W12 Mexp Flag:Out of pkt imputed	Categ
13	R1300PMDF	R1300PMDF:W13 Mexp Flag:Out of pkt imputed	Categ
14	R1400PMDF	R1400PMDF:W14 Mexp Flag:Out of pkt imputed	Categ
15	R1500PMDF	R1500PMDF:W15 Mexp Flag:Out of pkt imputed	Categ
2	S200PMDF	S200PMDF:W2 Mexp Flag:Out of pkt imputed	Categ
3	S300PMDF	S300PMDF:W3 Mexp Flag:Out of pkt imputed	Categ
4	S400PMDF	S400PMDF:W4 Mexp Flag:Out of pkt imputed	Categ
5	S500PMDF	S500PMDF:W5 Mexp Flag:Out of pkt imputed	Categ
6	S600PMDF	S600PMDF:W6 Mexp Flag:Out of pkt imputed	Categ
7	S700PMDF	S700PMDF:W7 Mexp Flag:Out of pkt imputed	Categ
8	S800PMDF	S800PMDF:W8 Mexp Flag:Out of pkt imputed	Categ
9	S900PMDF	S900PMDF:W9 Mexp Flag:Out of pkt imputed	Categ
10	S1000PMDF	S1000PMDF:W10 Mexp Flag:Out of pkt imputed	Categ
11	S1100PMDF	S1100PMDF:W11 Mexp Flag:Out of pkt imputed	Categ
12	S1200PMDF	S1200PMDF:W12 Mexp Flag:Out of pkt imputed	Categ
13	S1300PMDF	S1300PMDF:W13 Mexp Flag:Out of pkt imputed	Categ
14	S1400PMDF	S1400PMDF:W14 Mexp Flag:Out of pkt imputed	Categ
15	S1500PMDF	S1500PMDF:W15 Mexp Flag:Out of pkt imputed	Categ
2	H200PMA	H200PMA:W2 Mexp Amt:HH Out of pkt med exp for all,prv 12 mos	Cont

2	H200PMAF	H200PMAF:W2 Mexp Flag:HH Out of pkt imputed for all	Categ
10	R100OPMDO	R100OPMDO:W10 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
11	R1100PMDO	R1100PMDO:W11 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
12	R1200PMDO	R1200PMDO:W12 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
13	R1300PMDO	R1300PMDO:W13 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
14	R1400PMDO	R1400PMDO:W14 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
15	R1500PMDO	R1500PMDO:W15 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
10	S100OPMDO	S100OPMDO:W10 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
11	S1100PMDO	S1100PMDO:W11 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
12	S1200PMDO	S1200PMDO:W12 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
13	S1300PMDO	S1300PMDO:W13 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
14	S1400PMDO	S1400PMDO:W14 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
15	S1500PMDO	S1500PMDO:W15 Mexp Amt:Out of pkt med exp w oth, prv 2 yrs	Cont
10	R100OPMDOF	R100OPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	R1100PMDOF	R1100PMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	R1200PMDOF	R1200PMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	R1300PMDOF	R1300PMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ
14	R1400PMDOF	R1400PMDOF:W14 Mexp Flag:Out of pkt w oth imputed	Categ
15	R1500PMDOF	R1500PMDOF:W15 Mexp Flag:Out of pkt w oth imputed	Categ
10	S100OPMDOF	S100OPMDOF:W10 Mexp Flag:Out of pkt w oth imputed	Categ
11	S1100PMDOF	S1100PMDOF:W11 Mexp Flag:Out of pkt w oth imputed	Categ
12	S1200PMDOF	S1200PMDOF:W12 Mexp Flag:Out of pkt w oth imputed	Categ
13	S1300PMDOF	S1300PMDOF:W13 Mexp Flag:Out of pkt w oth imputed	Categ
14	S1400PMDOF	S1400PMDOF:W14 Mexp Flag:Out of pkt w oth imputed	Categ
15	S1500PMDOF	S1500PMDOF:W15 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
H200PMD	8222	982.52	2728.53	0.0	60400.0
R200PMD	8222	634.01	2016.13	0.0	55000.0
R300PMD	17991	2324.62	6713.53	0.0	255350.0
R400PMD	21384	2275.16	7926.59	0.0	529811.0
R500PMD	19578	2480.74	6838.08	0.0	230800.0
R600PMD	18165	3837.38	14732.75	0.0	1206575.0
R700PMD	20129	4485.83	17012.73	0.0	840000.0
R800PMD	18469	3523.67	9353.21	0.0	289210.0
R900PMD	17217	3389.13	10267.11	0.0	471640.0
R100OPMD	22034	3547.83	10159.46	0.0	604278.0
R1100PMD	20554	3482.24	9205.46	0.0	364800.0
R1200PMD	18747	3355.99	10125.83	0.0	474880.0
R1300PMD	20912	3416.04	13611.05	0.0	1004400.0
R1400PMD	17146	2860.76	8198.00	0.0	353380.0
R1500PMD	15723	2913.22	10728.01	0.0	1008072.0
S200PMD	4549	629.90	2074.43	0.0	45000.0
S300PMD	11917	2201.31	6078.40	0.0	255350.0
S400PMD	13980	2054.62	5907.78	0.0	301001.1
S500PMD	12730	2209.16	5490.83	0.0	230800.0
S600PMD	11639	3420.81	14251.31	0.0	1206575.0
S700PMD	12972	4014.02	14635.09	0.0	840000.0
S800PMD	11735	3192.09	7533.75	0.0	289210.0

S900PMD	10646	3021.45	6766.01	0.0	262200.0
S100PMD	13513	3373.22	8809.31	0.0	604278.0
S110PMD	12484	3204.58	7053.90	0.0	207300.0
S120PMD	11012	2945.96	6676.72	0.0	205522.0
S130PMD	11779	3176.53	11726.91	0.0	1004400.0
S140PMD	9358	2825.58	6769.41	0.0	224371.8
S150PMD	8477	2890.29	6764.90	0.0	240200.0
H200PMDF	8222	0.20	0.40	0.0	1.0
R200PMDF	8222	0.84	0.88	0.0	2.0
R300PMDF	17991	0.23	0.42	0.0	1.0
R400PMDF	21384	0.18	0.38	0.0	1.0
R500PMDF	19578	0.16	0.36	0.0	1.0
R600PMDF	18165	0.23	0.42	0.0	1.0
R700PMDF	20129	0.20	0.40	0.0	1.0
R800PMDF	18469	0.21	0.41	0.0	1.0
R900PMDF	17217	0.19	0.39	0.0	1.0
R100PMDF	22034	0.16	0.37	0.0	1.0
R110PMDF	20554	0.16	0.36	0.0	1.0
R120PMDF	18747	0.15	0.36	0.0	1.0
R130PMDF	20912	0.15	0.35	0.0	1.0
R140PMDF	17146	0.13	0.34	0.0	1.0
R150PMDF	15723	0.14	0.35	0.0	1.0
S200PMDF	4549	1.35	0.82	0.0	2.0
S300PMDF	11917	0.22	0.42	0.0	1.0
S400PMDF	13980	0.17	0.38	0.0	1.0
S500PMDF	12730	0.16	0.36	0.0	1.0
S600PMDF	11639	0.23	0.42	0.0	1.0
S700PMDF	12972	0.20	0.40	0.0	1.0
S800PMDF	11735	0.21	0.41	0.0	1.0
S900PMDF	10646	0.18	0.39	0.0	1.0
S1000PMDF	13513	0.15	0.36	0.0	1.0
S1100PMDF	12484	0.15	0.36	0.0	1.0
S1200PMDF	11012	0.14	0.35	0.0	1.0
S1300PMDF	11779	0.14	0.34	0.0	1.0
S1400PMDF	9358	0.12	0.32	0.0	1.0
S1500PMDF	8477	0.14	0.34	0.0	1.0
H200PMA	8222	1034.66	2756.73	0.0	60400.0
H200PMAF	8222	0.23	0.42	0.0	1.0
R1000PMDO	22034	3678.62	10369.25	0.0	610278.0
R1100PMDO	20554	3611.94	9425.35	0.0	374800.0
R1200PMDO	18747	3512.74	10573.92	0.0	474880.0
R1300PMDO	20912	3571.45	13794.13	0.0	1004400.0
R1400PMDO	17146	3010.60	8452.09	0.0	353380.0
R1500PMDO	15723	3044.63	10860.52	0.0	1008072.0
S1000PMDO	13513	3492.16	8998.44	0.0	610278.0
S1100PMDO	12484	3324.36	7259.90	0.0	207300.0
S1200PMDO	11012	3087.43	7309.54	0.0	263366.0
S1300PMDO	11779	3322.71	11831.71	0.0	1004400.0
S1400PMDO	9358	2967.52	7102.55	0.0	224371.8
S1500PMDO	8477	3011.00	7005.61	0.0	260200.0
R1000PMDOF	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
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
REOOPMD	16336	9910.96	27548.45	0.0	968200.0
REOOPMDF	16336	0.36	0.48	0.0	1.0
REOOPMDO	16336	10369.71	28422.77	0.0	968200.0
REOOPMDOF	16336	0.37	0.48	0.0	1.0

### Categorical Variable Codes

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#### HwoOPMDF: Mexp Flag:HH Out of pkt imputed

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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
.Q=Not asked this wv						
0.Not imputed						
1.Imputed						

---

#### RwoOPMDF: Mexp Flag:Out of pkt imputed

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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
.Q=Not asked this wv						
0.Not imputed		17323	15866	17834	14932	13489
1.Imputed		3231	2881	3078	2214	2234
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
.Q=Not asked this wv					
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.Not imputed	10622	9476	10181	8257	7327
1.Imputed	1862	1536	1598	1101	1150
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
.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
0.Not imputed	17225	15759	17732	14851	13411
1.Imputed	3329	2988	3180	2295	2312

## 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
.U=Unmarried	7473	7125	8024	6678	6193
.V=Spouse NR	597	610	1109	1110	1053
0.Not imputed	10580	9436	10131	8220	7298
1.Imputed	1904	1576	1648	1138	1179

## REOOPMDF: EXIT Mexp Flag: Out of pkt med exp

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	24500
.Z=No Exit Interview, Death	1394
0.Not imputed	10520
1.Imputed	5816

## REOOPMDOF: EXIT Mexp Flag: Out of pkt med exp w oth

Value	
.Q=Not asked this wv	175
.Y=No Exit Interview, No De	24500
.Z=No Exit Interview, Death	1394
0.Not imputed	10265
1.Imputed	6071

## 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. RwOOPMDF and RwOOPMDOF indicate whether RwOOPMD and RwOOPMDO are imputed. RwOOPMDO and RwOOPMDOF are available beginning in Wave 10.

SwOOPMD, SwOOPMDF, SwOOPMDO and SwOOPMDOF contain this information for the Respondent's spouse or partner.

Beginning with the RAND HRS Detailed Imputations File 2014 (V2), we drop the total out-of-pocket medical expenditure imputations (RwOOPMD, SwOOPMD) and all related variables for Waves 1 and 2H, since these imputations are based on limited information.

In Wave 2A, only the Financial Respondent is asked about out-of-pocket expenses in two categories: (1) nursing home costs and (2) all other costs. We impute both of these at the household level, and then allocate the expense to individuals.

The household level imputed values are included (H2OOPMD), along with the individual level out-of-pocket expenses (R2OOPMD). Also, we include an additional variable for total household level out-of-pocket medical expenses (H2OOPMA) that includes all expenses, not just those for which utilization is explicitly asked, i.e., to impute using ownership=1 for all households, regardless of utilization and insurance coverage. H2OOPMD and H2OOPMA and their imputation flags are set to .Q for Wave 2H.

All components of RwOOPMD and RwOOPMDO are imputed separately and summed.

Prescription drugs, which are reported as a monthly amount, are multiplied by 24 months. In Waves 3, 4 and 5, the components of RwOOPMD are (1) hospital and nursing home costs; (2) doctor, dentist and outpatient surgery costs; (3) average monthly prescription drug costs; and (4) home health care and special facilities or services costs.

Beginning in Wave 6, the components of RwOOPMD are (1) hospital costs; (2) nursing home costs; (3) doctor visits costs; (4) dentist costs; (5) outpatient surgery costs; (6) average monthly prescription drug costs; (7) home health care costs; and (8) special facilities costs.

Beginning in Wave 10, RwOOPMDO contains all of the components included in RwOOPMD, plus out-of-pocket costs from a ninth, catch-all "other" category.

In Wave 2A, the S2OOPMD, S2OOPMDF are taken from spouses' or household level response. For all other waves, the spouse variables are taken from the Wave "w" spouse's self-reported information, e.g., S3OOPMD is taken from the Wave 3 spouse's R3OOPMD.

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 RWOOPMD, 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**

## 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
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
E1800	E17.DENTIST-YR
E1803	E18. DENTIST, NOT COV
E1804	E18A.DOCTOR/OUT/DENTAL R PAY \$
E1805	E18B.DR/OUT/DENTAL \$ DK-1
E1806	E18C.DR/OUT/DENTAL \$ DK-2
E1807	E18D.DR/OUT/DENTAL \$ DK-3
E1808	E18E.DR/OUT/DENTAL \$ DK-4
E1809	E18F.DR/OUT/DENTAL \$ DK-5
E1811	E20. DRUGS-YR
E1815	E21. DRUGS, NOT COV
E1816	E21A.PRESCR R PAY \$
E1817	E21B.PRESCR R PAY \$ DK-1
E1818	E21C.PRESCR R PAY \$ DK-2
E1819	E21D.PRESCR R PAY \$ DK-3
E1820	E21E.PRESCR R PAY \$ DK-4
E1821	E21F.PRESCR R PAY \$ DK-5
E1827	E22.IN-HOME SERV
E1829	E23. IN-HOME R PAY \$
E1831	E24.R USE SERVICE
E1834	E24A.SPECIAL R PAY \$
E1835	E24B.SPECIAL R PAY \$ DK-1
E1836	E24C.SPECIAL R PAY \$ DK-2
E1837	E24D.SPECIAL R PAY \$ DK-3
E1838	E24E.SPECIAL R PAY \$ DK-4
E1839	E24F.SPECIAL R PAY \$ DK-5
E1841	E26.TOTAL COST MEDICAL
E240	CS11.R-WHERE LIVE
HRS 1998:	
F2295	E1. HOSPITAL-YR
F2298	E4. HOSP \$ NOT COV
F2299	E5. NURSING HOME-YR
F2304	E8.NURHM NOT COV
F2305	E10. NURHM OR HOSP R PAY \$
F2306	E10A. NURHM OR HOSP DK-1
F2307	E10B. NURHM OR HOSP DK-2

F2308	E10C. NURHM OR HOSP DK-3
F2309	E10B1. NURHM OR HOSP DK-2
F2310	E10B1. NURHM OR HOSP DK-2
F2311	E10D. NURHM OR HOSP DK-4
F2312	E10E. NURHM OR HOSP DK-5
F2331	E11. DR TIMES
F2332	E13.DR, NOT COV
F2333	E14. OUTPATIENT SURGERY-YR
F2334	E16. OUTSURG, NOT COV
F2335	E17.DENTIST-YR
F2336	E18. DENTIST, NOT COV
F2337	E18A.DOCTOR/OUT/DENTAL R PAY \$
F2338	E18B.DR/OUT/DENTAL DK-1
F2339	E18C.DR/OUT/DENTAL DK-2
F2340	E18D.DR/OUT/DENTAL DK-3
F2341	E18E.DR/OUT/DENTAL DK-4
F2342	E18C1.DR/OUT/DENTAL DK-2
F2343	E18F.DR/OUT/DENTAL DK-4
F2344	E18G.DR/OUT/DENTAL DK-5
F2345	E20. DRUGS-YR
F2346	E21. DRUGS, NOT COV
F2347	E21A.PRESCR R PAY \$
F2348	E21B.PRESCR DK-1
F2349	E21C.PRESCR DK-2
F2350	E21D.PRESCR DK-3
F2351	E21E.PRESCR DK-4
F2352	E21B1.PRESCR DK-2
F2353	E21E.PRESCR DK-4
F2354	E21F.PRESCR DK-5
F2357	E22.IN-HOME SERV
F2359	E23. IN-HOME R PAY \$
F2361	E24.R USE SERVICE
F2364	E24A.SPECIAL R PAY \$
F2365	E24B.SPECIAL DK-1
F2366	E24C.SPECIAL DK-2
F2367	E24D.SPECIAL DK-3
F2368	E24E.SPECIAL DK-4
F2369	E24F.SPECIAL DK-5
F517	CS11.R IN NURSING HOME
HRS 2000:	
G2567	E1. HOSPITAL-YR
G2570	E4. HOSP \$ NOT COV
G2571	E5. NURSING HOME-YR
G2572	E6. NURHM # TIMES
G2573	E7. NURHM-1 NIGHTS
G2574	E7A.NURHM-1 MONTHS
G2576	E8.NURHM NOT COV
G2577	E10. NURHM OR HOSP R PAY \$
G2578	E10A. NURHM OR HOSP DK-1
G2579	E10B. NURHM OR HOSP DK-2
G2580	E10C. NURHM OR HOSP DK-3
G2581	E10B1. NURHM OR HOSP DK-2
G2582	E10Y1B1. NURHM OR HOSP DK-2
G2583	E10D. NURHM OR HOSP DK-4
G2584	E10E. NURHM OR HOSP DK-5
G2609	E13.DR-NOT COVERED
G2610	E14. OUTPATIENT SURGERY-YR
G2611	E16. OUTSURG-NOT COVERED
G2612	E17.DENTIST-YR

G2613	E18. DENTIST-NOT COVERED
G2614	E18A.DOCTOR/OUT/DENTAL R PAY \$
G2615	E18B.DR/OUT/DENTAL DK-1
G2616	E18C.DR/OUT/DENTAL DK-2
G2617	E18D.DR/OUT/DENTAL DK-3
G2618	E18E.DR/OUT/DENTAL DK-4
G2619	E18C1.DR/OUT/DENTAL DK-2
G2620	E18F.DR/OUT/DENTAL DK-4
G2621	E18G.DR/OUT/DENTAL DK-5
G2622	E20. DRUGS-YR
G2623	E21. DRUGS-NOT COVERED
G2624	E21A.PRESCR R PAY \$
G2625	E21B.PRESCR DK-1
G2626	E21C.PRESCR DK-2
G2627	E21D.PRESCR DK-3
G2628	E21E.PRESCR DK-4
G2629	E21B1.PRESCR DK-2
G2630	E21Y1E.PRESCR DK-4
G2631	E21F.PRESCR DK-5
G2634	E22. IN-HOME SERV
G2636	E23. IN-HOME R PAY \$
G2638	E24.R USE SERVICE
G2641	E24A.SPECIAL R PAY \$
G2642	E24B.SPECIAL DK-1
G2643	E24C.SPECIAL DK-2
G2644	E24D.SPECIAL DK-3
G2645	E24E.SPECIAL DK-4
G2646	E24F.SPECIAL DK-5
G2660	E26.TOTAL COST MEDICAL-5K
G2661	E26A.TOTAL MEDICAL COSTS-2ND
G558	CS11.R IN NURSING HOME
G789	CS25.MONTH MOVED TO NURS HOME
G790	CS25A. YEAR MOVED TO NURS HOME
HRS 2002:	
HN222	TOTAL MEDICAL COSTS - MIN
HN223	TOTAL MEDICAL COSTS - MAX
HRS 2006:	
KN371	INSURANCE COVER RX COSTS-BF MEDICARE
KN374	AMT PAY O-O-P RX DRUGS PER MONTH
KN375	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN376	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
KN381	INSURANCE COVER RX COSTS-AFTER MEDICARE
KN382	AMT PAY O-O-P RX DRUGS PER MONTH
KN383	AMT PAY O-O-P RX DRUGS PER MONTH- MIN
KN384	AMT PAY O-O-P RX DRUGS PER MONTH- MAX
HRS 2002-2012:	
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 2002-2020:	
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
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 2010-2020:	
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 2014-2020:	
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

**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
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 \$
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
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 \$
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
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 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 2002-2020:  
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  
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 2010-2020:  
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 2014-2020:	
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

<b>Total Medical Expenditures</b>
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Wave	Variable Name	Variable Label	Type
3	R3TOTMD	R3TOTMD:W3 Total med expenses, prv 2 yrs	Cont
3	S3TOTMD	S3TOTMD:W3 Total med expenses, prv 2 yrs	Cont
3	R3TOTMDF	R3TOTMDF:W3 Total med imputed	Categ
3	S3TOTMDF	S3TOTMDF:W3 Total med imputed	Categ
3	R3TOTMBI	R3TOTMBI:W3 Imputed Tot Med Exp Bkt	Categ
4	R4TOTMBI	R4TOTMBI:W4 Imputed Tot Med Exp Bkt	Categ
5	R5TOTMBI	R5TOTMBI:W5 Imputed Tot Med Exp Bkt	Categ
6	R6TOTMBI	R6TOTMBI:W6 Imputed Tot Med Exp Bkt	Categ
3	S3TOTMBI	S3TOTMBI:W3 Imputed Tot Med Exp Bkt	Categ
4	S4TOTMBI	S4TOTMBI:W4 Imputed Tot Med Exp Bkt	Categ
5	S5TOTMBI	S5TOTMBI:W5 Imputed Tot Med Exp Bkt	Categ
6	S6TOTMBI	S6TOTMBI:W6 Imputed Tot Med Exp Bkt	Categ
3	R3TOTMBF	R3TOTMBF:W3 Tot Med Exp Bkt, ImpFlag	Categ
4	R4TOTMBF	R4TOTMBF:W4 Tot Med Exp Bkt, ImpFlag	Categ
5	R5TOTMBF	R5TOTMBF:W5 Tot Med Exp Bkt, ImpFlag	Categ
6	R6TOTMBF	R6TOTMBF:W6 Tot Med Exp Bkt, ImpFlag	Categ
3	S3TOTMBF	S3TOTMBF:W3 Tot Med Exp Bkt, ImpFlag	Categ
4	S4TOTMBF	S4TOTMBF:W4 Tot Med Exp Bkt, ImpFlag	Categ
5	S5TOTMBF	S5TOTMBF:W5 Tot Med Exp Bkt, ImpFlag	Categ
6	S6TOTMBF	S6TOTMBF:W6 Tot Med Exp Bkt, ImpFlag	Categ

### Descriptive Statistics

Variable Name	N	Mean	Std Dev	Minimum	Maximum
R3TOTMD	10964	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

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#### RwTOTMDF: Total med imputed

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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
.Q=Not asked this wv					
1.Continuous value					
2.Complete bracket					
3.Incomplete bracket					
5.No value/bracket					
6.No expense					

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#### SwTOTMDF: Total med imputed

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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
.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
.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
.N=No utilization					
.U=Unmarried					
.V=Spouse NR					
1.0 to 1000-					
2.About 1000					
3.1001 to 5000-					
4.About 5000					
5.5001 to 25000-					
6.About 25000					
7.25001 to 100000-					
8.About 100000					

9.100001 to 500000- |  
 10.About 500000 |  
 11.500000 above |

RwTOTMBF: Tot Med Exp Bkt, ImpFlag

Value	w1	w2	w3	w4	w5	w6	w7	w8	w9	w10
.N=No utilization			628	607	509	418				
0.Not imputed			16578	18395	16885	14031				
1.Imputed			785	2382	2184	3716				

Value	w11	w12	w13	w14	w15
.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
.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

AHEAD 1995:

D1664	E1. HOSPITAL
D1681	E5. NURSING HOME
D1698	E11. DR TIMES
D1713	E14. OUTPATIENT SURGERY
D1728	E17. DENTIST
D1744	E20. DRUGS
D1760	E22. IN-HOME SERV
D1774	E24. R USE SERVICE
D1799	E26. TOTAL COST MEDICAL
D1800	E26A. TOTAL MEDICAL DK-1
D1801	E26B. TOTAL MEDICAL DK-2
D1802	E26C. TOTAL MEDICAL DK-3
D1803	E26D. TOTAL MEDICAL DK-4
D240	CS11. R-WHERE LIVE

HRS 1996:  
E1770 E1. HOSPITAL-YR  
E1776 E5. NURSING HOME-YR  
E1790 E11. DR TIMES  
E1795 E14. OUTPATIENT SURGERY-YR  
E1800 E17.DENTIST-YR  
E1811 E20. DRUGS-YR  
E1827 E22.IN-HOME SERV  
E1831 E24.R USE SERVICE  
E1841 E26.TOTAL COST MEDICAL  
E1842 E26A.TOTAL MEDICAL \$ DK-5K  
E1843 E26B.TOTAL MEDICAL \$ DK-1K  
E1844 E26C.TOTAL MEDICAL \$ DK-25K  
E1845 E26D.TOTAL MEDICAL \$ DK-100K  
E1846 E26E.TOTAL MEDICAL \$ DK-500K  
E240 CS11.R-WHERE LIVE

HRS 1998:  
F2295 E1. HOSPITAL-YR  
F2298 E4. HOSP \$ NOT COV  
F2299 E5. NURSING HOME-YR  
F2304 E8.NURHM NOT COV  
F2331 E11. DR TIMES  
F2333 E14. OUTPATIENT SURGERY-YR  
F2335 E17.DENTIST-YR  
F2345 E20. DRUGS-YR  
F2357 E22.IN-HOME SERV  
F2361 E24.R USE SERVICE  
F2383 E26.TOTAL COST MEDICAL-5K  
F2384 E26A.TOTAL MEDICAL COSTS-2ND  
F2385 E26B.TOTAL MEDICAL COSTS-3RD  
F2386 E26C.TOTAL MEDICAL COSTS-4TH  
F2387 E26D.TOTAL MEDICAL COSTS-5TH  
F517 CS11.R IN NURSING HOME

HRS 2000:  
G2567 E1. HOSPITAL-YR  
G2570 E4. HOSP \$ NOT COV  
G2571 E5. NURSING HOME-YR  
G2572 E6. NURHM # TIMES  
G2573 E7. NURHM-1 NIGHTS  
G2574 E7A.NURHM-1 MONTHS  
G2576 E8.NURHM NOT COV  
G2577 E10. NURHM OR HOSP R PAY \$  
G2603 E11. DR TIMES  
G2604 E11A. DR 20 TIMES  
G2605 E11B. DR 5 TIMES  
G2606 E11C. DR ANY TIME  
G2607 E11D. DR 50 TIMES  
G2610 E14. OUTPATIENT SURGERY-YR  
G2612 E17.DENTIST-YR  
G2622 E20. DRUGS-YR  
G2634 E22.IN-HOME SERV  
G2638 E24.R USE SERVICE  
G2660 E26.TOTAL COST MEDICAL-5K  
G2661 E26A.TOTAL MEDICAL COSTS-2ND  
G2683 E26B.TOTAL MEDICAL COSTS-3RD  
G2684 E26C.TOTAL MEDICAL COSTS-4TH  
G2685 E26D.TOTAL MEDICAL COSTS-5TH  
G558 CS11.R IN NURSING HOME  
G789 CS25.MONTH MOVED TO NURS HOME

G790 CS25A. YEAR MOVED TO NURS HOME  
HRS 2002:  
HA028 R IN NURSING HOME  
HA065 MONTH MOVED TO NH  
HA066 YEAR MOVED TO NURS HOME  
HN099 OVERNIGHT STAY IN HOSP-SINCE PREV IW/2YR  
HN114 EVER PATIENT OVERNIGHT IN NURSING HOME  
HN115 # TIMES SPENT OVERNIGHT IN NURSING HOME  
HN116 NUM NIGHTS R SPENT OVERNIGHT IN NH  
HN117 NUM MOS R SPENT OVERNIGHT IN NH  
HN118 NH COSTS COVERED BY INSURANCE  
HN119 AMT PAID O-O-P NURSING HOME  
HN134 OUTPATIENT SURGERY- PREV IW/2 YRS  
HN147 # TIMES SEEN DR- PREV IW/2 YRS  
HN148 NUMBER TIMES SEEN DOCTOR 20X  
HN149 NUMBER TIMES SEEN DOCTOR 5X  
HN150 HAS R SOUGHT DOC ADVICE IN PAST 2 YRS  
HN151 R SEEK DOC ADVICE 50X  
HN164 SEEN DENTIST SINCE PREV IW/2YRS  
HN175 TAKE PRESCRIPTION DRUGS REGULARLY  
HN189 USED HOME HEALTH SVC- PREV IW/2 YRS  
HN202 USED OTHER HEALTH SVC- PREV IW/2 YRS  
HN222 TOTAL MEDICAL COSTS - MIN  
HN223 TOTAL MEDICAL COSTS - MAX

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

### Version M

Version M constitutes a major update of the RAND Income and Wealth Imputation File. The main text gave a brief overview and mentioned some further aspects in places. Here, we give a more detailed account of the changes since previous versions.

#### **Wealth corrections from the asset verification section**

As discussed in Section 2.3, the wealth variables now incorporate the corrections from the asset verification section. This section was added in 2002 to catch reporting errors or data entry errors and asks the Respondent to verify or correct the asset value if the report of the current wave's asset value differs more than \$50,000 from the previous wave's reported value, provided the Financial Respondent is the same and total wealth also changes by more than \$150,000. Thus, these corrections should reduce measurement error in assets, and in particular reduce outliers, as well as reduce the variance of wave-to-wave changes in assets. This affects variables from 2000 onward.

#### **Two sets of wealth imputation variables**

As discussed in Section 2, we now provide cross-wave wealth imputations in addition to imputations that use only cross-sectional information. For the income variables, only cross-sectional imputations are available.

The cross-wave wealth imputations should better represent the correlation between asset values in different waves than the cross-sectional imputations (although the latter are still correlated due to correlation in the covariates from different waves); therefore, the cross-wave imputations are preferable, and the cross-wave imputations of partial components and aggregate measures are included in the RAND HRS Longitudinal File. These variables contain the letter "A" in their prefix. However, users who prefer to use imputations that use the traditional cross-sectional methodology can do so with the cross-sectionally imputed variables in the RAND Income and Wealth Imputation File. These variables contain the letter "W" in their prefix.

For example, H9ASTCK represents the Wave 9 value of stocks and mutual funds from the cross-wave wealth imputations and H9WSTCK is the Wave 9 value of stocks and mutual funds from the cross-sectional wealth imputations.

Note, however, that both cross-wave and cross-sectional wealth variables underwent corrections from the asset verification section and an updated Tracker file, so neither are the same as the wealth variables from previous versions of the RAND Income and Wealth Imputation File.

#### **Data from all waves now included**

The RAND Income and Wealth Imputation File is now a longitudinal file that contains data from all HRS and AHEAD waves. This was done to be consistent with the RAND HRS Longitudinal File, which contains cleaned and processed variables with consistent and intuitive naming conventions, model-based imputations, and spousal counterparts of most individual-level variables. Having one Income and Wealth Imputation File that includes the imputation data from all waves eliminates the need to use more than one imputation file when researching data from multiple waves.

#### **Income and wealth variable name changes**

Previous versions of the RAND Income and Wealth Imputation File contained some income and wealth variables that followed a different naming convention, specifically variables whose names started with the letter "I" instead of "H" (household level), "R" (reference person), or "S" (spouse of reference person). The "I" variables were detailed component variables that were not included in the RAND HRS Longitudinal File. Additionally, some of the other variables did not follow the same naming conventions as in the RAND HRS Longitudinal File, so in order to simplify the naming structure of the income and wealth variables, we implemented changes to these particular variables.

The income variables that were named IRwOxxxx, ISwOxxxx, and IHwOxxxx have been renamed to RwIOxxxx, SwIOxxxx, and HwIOxxxx, where "xxxx" stands for the stem of a particular income variable. Analogously, variables RwOxxxx, SwOxxxx, and HwOxxxx are now RwIOxxxx, SwIOxxxx, and HwIOxxxx, and Rwfxxxx, Swfxxxx, and Hwfxxxx are now RwfIFxxxx, SwfIFxxxx, and HwfIFxxxx. 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
HwFOTH1	HwIFOTH1	IMPFLAG-OTHER HH INC #1
HwFOTH2	HwIFOTH2	IMPFLAG-OTHER HH INC #2
HwFOTH4	HwIFOTH4	IMPFLAG-OTHER HH INC #4
HwFOTH5	HwIFOTH5	IMPFLAG-OTHER HH INC #5
HwFOTHIN	HwIFOTHIN	IMPFLAG-OTHER HH INC
HwFOTHR	HwIFOTHR	IMPFLAG-OTHER HH INC
HwFPENLU	HwIFPENLU	IMPFLAG-PENSION LUMP SUM
HwFREL1	HwIFREL1	IMPFLAG-FAM/FRIEND LASTYR #1
HwFREL2	HwIFREL2	IMPFLAG-FAM/FRIEND LASTYR #2
HwFREL3	HwIFREL3	IMPFLAG-FAM/FRIEND LASTYR #3
HwFRELR	HwIFRELR	IMPFLAG-FAM/FRIEND REG
HwFRNT1	HwIFRNT1	IMPFLAG-RENTAL #1 INC
HwFRNT2	HwIFRNT2	IMPFLAG-RENTAL #2 INC
HwFRNTEX	HwIFRNTEX	IMPFLAG-RENTAL EXP INC
HwFRNTIN	HwIFRNTIN	IMPFLAG-RENTAL INC
HwFSAV1	HwIFSAV1	IMPFLAG-SAVINGS #1 INC
HwFSAV2	HwIFSAV2	IMPFLAG-SAVINGS #2 INC
HwFSFEMP	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
HwOOTH1	HwIOOTH1	RECEIVES-OTHER HH INC #1
HwOOTH2	HwIOOTH2	RECEIVES-OTHER HH INC #2
HwOOTH4	HwIOOTH4	RECEIVES-OTHER HH INC #4
HwOOTH5	HwIOOTH5	RECEIVES-OTHER HH INC #5
HwOOTHIN	HwIOOTHIN	RECEIVES-OTHER HH INC
HwOOTHHR	HwIOOTHHR	RECEIVES-OTHER HH INC
HwOPENLU	HwIOPENLU	RECEIVES-PENSION LUMP SUM
HwOREL1	HwIOREL1	RECEIVES-FAM/FRIEND LASTYR #1
HwOREL2	HwIOREL2	RECEIVES-FAM/FRIEND LASTYR #2
HwOREL3	HwIOREL3	RECEIVES-FAM/FRIEND LASTYR #3
HwORELR	HwIORELR	RECEIVES-FAM/FRIEND REG
HwORNT1	HwIORNT1	RECEIVES-RENTAL #1 INC
HwORNT2	HwIORNT2	RECEIVES-RENTAL #2 INC
HwORNTEX	HwIORNTEX	RECEIVES-RENTAL EXP INC
HwORNTIN	HwIORNTIN	RECEIVES-RENTAL INC
HwOSAV1	HwIOSAV1	RECEIVES-SAVINGS #1 INC
HwOSAV2	HwIOSAV2	RECEIVES-SAVINGS #2 INC
HwOSFEMP	HwIOSFEMP	RECEIVES-INC FROM SELF EMPLOYMT
HwOSSI	HwIOSSI	RECEIVES-SSI INC
HwOSSJ	HwIOSSJ	RECEIVES-SOC SEC/JOINT CHECK
HwOSTK1	HwIOSTK1	RECEIVES-STOCKS #1 INC
HwOSTK2	HwIOSTK2	RECEIVES-STOCKS #2 INC
HwOTHIN	HwIOTHIN	INCPART-OTHER HH INC
HwOTOTIN	HwIOTOTIN	RECEIVES-IMPUTED TOTAL HHOLD
HwOTRS1	HwIOTRS1	RECEIVES-TRUST INC #1
HwOTRS2	HwIOTRS2	RECEIVES-TRUST INC #2
HwOTRSIN	HwIOTRSIN	RECEIVES-TRUST INC
HwOWELF	HwIOWELF	RECEIVES-WELFARE INC
IHwALMNY	HwIALMNY	INCPART-ALIMONY
IHwBNDIN	HwIBNDIN	INCPART-BONDS INCOME
IHwBUSIN	HwIBUSIN	INCPART-BUSINESS INC
IHwCAP	HwICAP	INCPART-HH CAPITAL INCOME
IHwCDIN	HwICDIN	INCPART-CD INCOME

IHwCHKIN	HwICHKIN	INCPART-CHK/SV INTEREST INCOME
IHwDIVIN	HwIDIVIN	INCPART-DIVIDEND INC
IHwFOOD	HwIFOOD	INCPART-FOOD STAMPS
IHwINHLU	HwIINHLU	INCPART-INHERITANCE LUMP SUM
IHwINSLU	HwIINSLU	INCPART-INSURANCE LUMP SUM
IHwLUMP1	HwILUMP1	INC LAST 2Y-LUMP SUM INC #1
IHwLUMP2	HwILUMP2	INC LAST 2Y-LUMP SUM INC #2
IHwLUMP3	HwILUMP3	INC LAST 2Y-LUMP SUM INC #3
IHwLUYR1	HwILUYR1	INCPART-LUMP SUM LCY INC #1
IHwLUYR2	HwILUYR2	INCPART-LUMP SUM LCY INC #2
IHwLUYR3	HwILUYR3	INCPART-LUMP SUM LCY INC #3
IHwOTH1	HwIOTH1	INCPART-OTHER HH INC #1
IHwOTH2	HwIOTH2	INCPART-OTHER HH INC #2
IHwOTH4	HwIOTH4	INCPART-OTHER HH INC #4
IHwOTH5	HwIOTH5	INCPART-OTHER HH INC #5
IHwOTHR	HwIOTHR	INCPART-OTHER HH INCOME
IHwPENLU	HwIPENLU	INCPART-PENSION LUMP SUM
IHwREL1	HwIREL1	INCPART-FAM/FRIEND LASTYR #1
IHwREL2	HwIREL2	INCPART-FAM/FRIEND LASTYR #2
IHwREL3	HwIREL3	INCPART-FAM/FRIEND LASTYR #3
IHwRELR	HwIRELR	INCPART-FAM/FRIEND REG
IHwRNT1	HwIRNT1	INCPART-RENTAL #1 INC
IHwRNT2	HwIRNT2	INCPART-RENTAL #2 INC
IHwRNTEX	HwIRNTEX	IMPFLAG-RENTAL EXP INC
IHwRNTIN	HwIRNTIN	INCPART-RENTAL INC
IHwSAV1	HwISAV1	INCPART-SAVINGS #1 INC
IHwSAV2	HwISAV2	INCPART-SAVINGS #2 INC
IHwSFEMP	HwISFEMP	INCPART-INC FROM SELF EMPLOYMT
IHwSSI	HwISSI	INCPART-SSI INC
IHwSSJ	HwISSJ	INCPART-SOC SEC/JOINT CHECK
IHwSTK1	HwISTK1	INCPART-STOCKS #1 INC
IHwSTK2	HwISTK2	INCPART-STOCKS #2 INC
IHwTOT	HwIOT	INCPART-IMPUTED HH INCOME
IHwTOTIN	HwITOTIN	INCPART-IMPUTED HH INCOME
IHwTRS1	HwITRS1	INCPART-TRUST #1 INC
IHwTRS2	HwITRS2	INCPART-TRUST #2 INC
IHwTRSIN	HwITRSIN	INCPART-TRUST INC
IHwWELF	HwIWELF	INCPART-WELFARE INC
IR2IRA1	RwIIRA1	INCPART-IRA #1 INC
IR2IRA2	RwIIRA2	INCPART-IRA #2 INC
IRw2ND	RwI2ND	INCPART-2ND JOB
IRwANN1	RwIANN1	INCPART-ANNUITY #1 INC
IRwANN2	RwIANN2	INCPART-ANNUITY #2 INC
IRwANN3	RwIANN3	INCPART-ANNUITY #3 INC
IRwBON	RwIBON	INCPART-TIPS,BONUS,COMM
IRwOTH1	RwIOTH1	INCPART-OTHER #1 INC
IRwOTH2	RwIOTH2	INCPART-OTHER #2 INC
IRwOTH3	RwIOTH3	INCPART-OTHER #3 INC
IRwPEN1	RwIPEN1	INCPART-PENSION #1 INC
IRwPEN2	RwIPEN2	INCPART-PENSION #2 INC
IRwPEN3	RwIPEN3	INCPART-PENSION #3 INC
IRwSDI	RwISDI	INCPART-SOCSEC DI
IRwSEMP	RwISEMP	INCPART-SELF EMPLOYMENT INC
IRwSS	RwISS	INCPART-SOCSEC RETIRE, SURV
IRwSTK1	RwISTK1	INCPART-STOCK #1 INC
IRwSTK2	RwISTK2	INCPART-STOCK #2 INC

IRwSTK3	RwISTK3	INCPART-STOCK #3 INC
IRwTRAD	RwITRAD	INCPART-PROF PRAC,TRADE
IRwUNEM	RwIUNEM	INCPART-UNEMPLOYMENT
IRwET	RwIVET	INCPART-VETERAN BENEFITS
IRwET1	RwIVET1	INCPART-VETERAN BENEFITS #1
IRwET2	RwIVET2	INCPART-VETERAN BENEFITS #2
IRwWAGE	RwIWAGE	INCPART-WAGES, SALARY
IRwWCMP	RwIWCMP	INCPART-WORKER COMP
ISw2ND	SwI2ND	INCPART-2ND JOB
ISwANN1	SwIANN1	INCPART-ANNUITY #1 INC
ISwANN2	SwIANN2	INCPART-ANNUITY #2 INC
ISwANN3	SwIANN3	INCPART-ANNUITY #3 INC
ISwBON	SwIBON	INCPART-TIPS,BONUS,COMM
ISwIRA1	SwIIRA1	INCPART-IRA #1 INC
ISwIRA2	SwIIRA2	INCPART-IRA #2 INC
ISwOTH1	SwIOTH1	INCPART-OTHER #1 INC
ISwOTH2	SwIOTH2	INCPART-OTHER #2 INC
ISwOTH3	SwIOTH3	INCPART-OTHER #3 INC
ISwPEN1	SwIPEN1	INCPART-PENSION #1 INC
ISwPEN2	SwIPEN2	INCPART-PENSION #2 INC
ISwPEN3	SwIPEN3	INCPART-PENSION #3 INC
ISwSDI	SwISDI	INCPART-SOCSEC DI
ISwSEMP	SwISEMP	INCPART-SELF EMPLOYMENT INC
ISwSS	SwISS	INCPART-SOCSEC RETIRE, SURV
ISwSTK1	SwISTK1	INCPART-STOCK #1 INC
ISwSTK2	SwISTK2	INCPART-STOCK #2 INC
ISwSTK3	SwISTK3	INCPART-STOCK #3 INC
ISwTRAD	SwITRAD	INCPART-PROF PRAC,TRADE
ISwUNEM	SwIUNEM	INCPART-UNEMPLOYMENT
ISwET	SwIVET	INCPART-VETERAN BENEFITS
ISwET1	SwIVET1	INCPART-VETERAN BENEFITS #1
ISwET2	SwIVET2	INCPART-VETERAN BENEFITS #2
ISwWAGE	SwIWAGE	INCPART-WAGES, SALARY
ISwWCMP	SwIWCMP	INCPART-WORKER COMP
RwF2ND	RwIF2ND	IMPFLAG-2ND JOB
RwFANN1	RwIFANN1	IMPFLAG-ANNUITY #1 INC
RwFANN2	RwIFANN2	IMPFLAG-ANNUITY #2 INC
RwFANN3	RwIFANN3	IMPFLAG-ANNUITY #3 INC
RwFBON	RwIFBON	IMPFLAG-TIPS,BONUS,COMM
RwFIRA1	RwIFIRA1	IMPFLAG-IRA #1 INC
RwFIRA2	RwIFIRA2	IMPFLAG-IRA #2 INC
RwFOTH1	RwIFOTH1	IMPFLAG-OTHER #1 INC
RwFOTH2	RwIFOTH2	IMPFLAG-OTHER #2 INC
RwFOTH3	RwIFOTH3	IMPFLAG-OTHER #3 INC
RwFPEN1	RwIFPEN1	IMPFLAG-PENSION #1 INC
RwFPEN2	RwIFPEN2	IMPFLAG-PENSION #2 INC
RwFPEN3	RwIFPEN3	IMPFLAG-PENSION #3 INC
RwFSDI	RwIFSDI	IMPFLAG-SOCSEC DI
RwFSEMP	RwIFSEMP	IMPFLAG-SELF EMPLOYMENT INC
RwFSS	RwIFSS	IMPFLAG-SOCSEC RETIRE, SURV
RwFSTK1	RwIFSTK1	IMPFLAG-STOCK #1 INC
RwFSTK2	RwIFSTK2	IMPFLAG-STOCK #2 INC
RwFSTK3	RwIFSTK3	IMPFLAG-STOCK #3 INC
RwFTRAD	RwIFTRAD	IMPFLAG-PROF PRAC,TRADE
RwFUNEM	RwIFUNEM	IMPFLAG-UNEMPLOYMENT
RwFVET	RwIFVET	IMPFLAG-VETERAN BENEFITS



RwFVET1	RwIFVET1	IMPFLAG-VET BENEFITS #1
RwFVET2	RwIFVET2	IMPFLAG-VET BENEFITS #2
RwFWAGE	RwIFWAGE	IMPFLAG-WAGES, SALARY
RwFWCMP	RwIFWCMP	IMPFLAG-WORKER COMP
RwO2ND	RwIO2ND	RECEIVES-2ND JOB
RwOANN1	RwIOANN1	RECEIVES-ANNUITY #1 INC
RwOANN2	RwIOANN2	RECEIVES-ANNUITY #2 INC
RwOANN3	RwIOANN3	RECEIVES-ANNUITY #3 INC
RwOBON	RwIOBON	RECEIVES-TIPS,BONUS,COMM
RwOIRA1	RwIOIRA1	RECEIVES-IRA #1 INC
RwOIRA2	RwIOIRA2	RECEIVES-IRA #2 INC
RwOOTH1	RwIOOTH1	RECEIVES-OTHER #1 INC
RwOOTH2	RwIOOTH2	RECEIVES-OTHER #2 INC
RwOOTH3	RwIOOTH3	RECEIVES-OTHER #3 INC
RwOPEN1	RwIOPEN1	RECEIVES-PENSION #1 INC
RwOPEN2	RwIOPEN2	RECEIVES-PENSION #2 INC
RwOPEN3	RwIOPEN3	RECEIVES-PENSION #3 INC
RwOSDI	RwIOSDI	RECEIVES-SOCSEC DI
RwOSEMP	RwIOSEMP	RECEIVES-SELF EMPLOYMENT INC
RwOSS	RwIOSS	RECEIVES-SOCSEC RETIRE, SURV
RwOSSI	RwIOSSI	RECEIVES-SSI INC
RwOSTK1	RwIOSTK1	RECEIVES-STOCK #1 INC
RwOSTK2	RwIOSTK2	RECEIVES-STOCK #2 INC
RwOSTK3	RwIOSTK3	RECEIVES-STOCK #3 INC
RwOTRAD	RwIOTRAD	RECEIVES-PROF PRAC,TRADE
RwOUNEM	RwIOUNEM	RECEIVES-UNEMPLOYMENT
RwOVET	RwIOVET	RECEIVES-VETERAN BENEFITS
RwOVET1	RwIOVET1	RECEIVES-VETERAN BENEFITS #1
RwOVET2	RwIOVET2	RECEIVES-VETERAN BENEFITS #2
RwOWAGE	RwIOWAGE	RECEIVES-WAGES, SALARY
RwOWCMP	RwIOWCMP	RECEIVES-WORKER COMP
SwF2ND	SwIF2ND	IMPFLAG-2ND JOB
SwFANN1	SwIFANN1	IMPFLAG-ANNUITY #1 INC
SwFANN2	SwIFANN2	IMPFLAG-ANNUITY #2 INC
SwFANN3	SwIFANN3	IMPFLAG-ANNUITY #3 INC
SwFBON	SwIFBON	IMPFLAG-TIPS,BONUS,COMM
SwFIRA1	SwIFIRA1	IMPFLAG-IRA #1 INC
SwFIRA2	SwIFIRA2	IMPFLAG-IRA #2 INC
SwFOTH1	SwIFOTH1	IMPFLAG-OTHER #1 INC
SwFOTH2	SwIFOTH2	IMPFLAG-OTHER #2 INC
SwFOTH3	SwIFOTH3	IMPFLAG-OTHER #3 INC
SwFPEN1	SwIFPEN1	IMPFLAG-PENSION #1 INC
SwFPEN2	SwIFPEN2	IMPFLAG-PENSION #2 INC
SwFPEN3	SwIFPEN3	IMPFLAG-PENSION #3 INC
SwFSDI	SwIFSDI	IMPFLAG-SOCSEC DI
SwFSEMP	SwIFSEMP	IMPFLAG-SELF EMPLOYMENT INC
SwFSS	SwIFSS	IMPFLAG-SOCSEC RETIRE, SURV
SwFSTK1	SwIFSTK1	IMPFLAG-STOCK #1 INC
SwFSTK2	SwIFSTK2	IMPFLAG-STOCK #2 INC
SwFSTK3	SwIFSTK3	IMPFLAG-STOCK #3 INC
SwFTRAD	SwIFTRAD	IMPFLAG-PROF PRAC,TRADE
SwFUNEM	SwIFUNEM	IMPFLAG-UNEMPLOYMENT
SwFVET	SwIFVET	IMPFLAG-VETERAN BENEFITS
SwFVET1	SwIFVET1	IMPFLAG-VET BENEFITS #1
SwFVET2	SwIFVET2	IMPFLAG-VET BENEFITS #2
SwFWAGE	SwIFWAGE	IMPFLAG-WAGES, SALARY

SwFWCMP	SwIFWCMP	IMPFLAG-WORKER COMP
SwO2ND	SwIO2ND	RECEIVES-2ND JOB
SwOANN1	SwIOANN1	RECEIVES-ANNUITY #1 INC
SwOANN2	SwIOANN2	RECEIVES-ANNUITY #2 INC
SwOANN3	SwIOANN3	RECEIVES-ANNUITY #3 INC
SwOBON	SwIOBON	RECEIVES-TIPS,BONUS,COMM
SwOIRA1	SwIOIRA1	RECEIVES-IRA #1 INC
SwOIRA2	SwIOIRA2	RECEIVES-IRA #2 INC
SwOOTH1	SwIOOTH1	RECEIVES-OTHER #1 INC
SwOOTH2	SwIOOTH2	RECEIVES-OTHER #2 INC
SwOOTH3	SwIOOTH3	RECEIVES-OTHER #3 INC
SwOPEN1	SwIOPEN1	RECEIVES-PENSION #1 INC
SwOPEN2	SwIOPEN2	RECEIVES-PENSION #2 INC
SwOPEN3	SwIOPEN3	RECEIVES-PENSION #3 INC
SwOSDI	SwIOSDI	RECEIVES-SOCSEC DI
SwOSEMP	SwIOSEMP	RECEIVES-SELF EMPLOYMENT INC
SwOSS	SwIOSS	RECEIVES-SOCSEC RETIRE, SURV
SwOSSI	SwIOSSI	RECEIVES-SSI INC
SwOSTK1	SwIOSTK1	RECEIVES-STOCK #1 INC
SwOSTK2	SwIOSTK2	RECEIVES-STOCK #2 INC
SwOSTK3	SwIOSTK3	RECEIVES-STOCK #3 INC
SwOTRAD	SwIOTRAD	RECEIVES-PROF PRAC,TRADE
SwOUNEM	SwIOUNEM	RECEIVES-UNEMPLOYMENT
SwOVET	SwIOVET	RECEIVES-VETERAN BENEFITS
SwOVET1	SwIOVET1	RECEIVES-VETERAN BENEFITS #1
SwOVET2	SwIOVET2	RECEIVES-VETERAN BENEFITS #2
SwOWAGE	SwIOWAGE	RECEIVES-WAGES, SALARY
SwOWCMP	SwIOWCMP	RECEIVES-WORKER COMP

For similar reasons, wealth component variables that were named IwAxxxx have been renamed to HwAxxxx. Table A.2 lists all wealth variable name changes

**Table A.2 Renamed Wealth Variables**

Previous Var Name	New Var Name	Var Label
IwAEQCD	HwAEQCD	Assets Part:Home Equity LOC
IwAEQLN	HwAEQLN	Assets Part:Other home loans
IwAIRA1	HwAIRA1	Assets Part:IRA 1st largest
IwAIRA2	HwAIRA2	Assets Part:IRA 2nd largest
IwAIRA3	HwAIRA3	Assets Part:IRA 3rd largest/all OTHRs
IwAMOBL	HwAMOBL	Assets Part:Prim Res/Mobile Hm
IwAHOU1	HwAHOU1	Assets Part:Prim Res/House
IwAMRT1	HwAMRT1	Assets Part:1st Mortgage
IwAMRT2	HwAMRT2	Assets Part:2nd Mortgage
IwAFEQCD	HwAFEQCD	Assets Part Flag:Home Equity LOC
IwAFEQLN	HwAFEQLN	Assets Part Flag:Other Home Loans
IwAFIRA1	HwAFIRA1	Assets Part Flag:IRA 1st largest
IwAFIRA2	HwAFIRA2	Assets Part Flag:IRA 2nd largest
IwAFIRA3	HwAFIRA3	Assets Part Flag:IRA 3rd largest/all OTHRs
IwAFMOBL	HwAFMOBL	Assets Part Flag:Prim Res/Mobile Hm

IwAFHOU1	HwAFHOU1	Assets Part Flag:Prim Res/House
IwAFMRT1	HwAFMRT1	Assets Part Flag:1st Mortgage
IwAFMRT2	HwAFMRT2	Assets Part Flag:2nd Mortgage
IwAOEQCD	HwAOEQCD	Assets Part Own:Home Equity LOC
IwAOEQLN	HwAOEQLN	Assets Part Own:Other Home Loans
IwAOIRA1	HwAOIRA1	Assets Part Own:IRA 1st largest
IwAOIRA2	HwAOIRA2	Assets Part Own:IRA 2nd largest
IwAOIRA3	HwAOIRA3	Assets Part Own:IRA 3rd largest/all OTHRS
IwAOMOBL	HwAOMOBL	Assets Part Own:Prim Res/Mobile Hm
IwAOHOU1	HwAOHOU1	Assets Part Own:Prim Res/House
IwAOMRT1	HwAOMRT1	Assets Part Own:1st Mortgage
IwAOMRT2	HwAOMRT2	Assets Part Own:2nd Mortgage

The "A" in each variable's prefix after the wave number indicates that a variable is from the cross-wave imputation dataset. There is an analogous set of variables that use the cross-sectional imputations. These have an uppercase "W" instead of an "A," but are otherwise named identically to the cross-wave imputation variables.

### Wealth Imputation flag changes

As seen in Section 3, imputation flags of aggregated and non-aggregated income and wealth variables have a different set of possible values. In previous versions of the RAND Income and Wealth Imputation File, main wealth components that are created from more than one partial component, such as IRA, could receive an imputation flag value of two or three digits. For example, HwAIRA, which is created from the values of partial components IRA1, IRA2, and IRA3, would get a three-digit imputation flag value if the IRA1-3 imputation flag values differed, e.g. if the values were 1, 5, and 7 respectively. To be consistent with other main component imputation flags, and to increase understanding for the data user, these multi-digit flags have been simplified to one digit. The values are now consistent with the main component values for other income and wealth variables.

In addition to HwAIRA, there are two other sets of aggregated wealth variables where the main component imputation flag was simplified. One is HwAHMLN (other home loans), which is comprised of the partial components HwAEQLN (equity loans), and HwAEQCD (equity line of credit). The other is HwAMORT (primary residence mortgages), which is comprised of the components HwAMRT1 (first mortgage), and HwAMRT2 (second mortgage).

### Non-owned partial component value changes

In previous versions of the Income and Wealth Imputation dataset, some partial component variables were set to missing if the asset was not owned or the household or individual did not receive this type of income. In these cases, the main components, and specifically all variables that were included in the RAND HRS Longitudinal File, were set to zero. To achieve consistency across all income and wealth variables, they are now all set to zero if not owned/received. However, spousal income variables (SwIxxxx) are still missing if the reference person does not have a spouse or partner.

# Version N

Version N of the RAND Income and Wealth Imputation File includes all of the changes listed above, as well as a few additional improvements.

## **Inclusion of 2012 Asset Verification Data**

The new 2012 data from the asset verification section (Section U) include corrections to the 2010 wealth amounts, which we have incorporated in our 2010 wealth measures.

## **Top Open Bracket Corrections**

We corrected a small mistake in the imputations of values in the top open bracket, which caused a few large imputed wealth outliers in AHEAD 1993. This appears to have otherwise little impact on the distributions of the imputed variables.

## **Other Corrections**

We corrected a few other minor imperfections in the implementation of the imputation methods. Detailed information about the changes in the imputations will be supplied upon request.

## **Summary of Changes**

About 35 to 40 percent of cases in all waves have changed in Version N compared to Version M due to the effect of all revisions to the wealth measures. As a result, total wealth in Version N is about \$2000-\$10,000 per household higher on average, depending on the wave. Changes for individual households tend to be larger than the aggregate changes, due to the random component of the imputations. Among the cases with a change in total wealth, the median absolute change varies between about \$12,000 and \$22,000, depending on the wave, except for 2010, where the median absolute change was \$34,000. Overall, the larger changes in any one wave tend to come from revisions for cases in the top open-ended brackets. In the case of the 2010 wave, the Section U revisions (based on Respondents' self-reports) cause additional asset revisions, some of which also involve large changes.

# Version O

Version O of the RAND Income and Wealth Imputation File includes all of the changes listed above, as well as a few additional improvements.

## **Business Income Ownership**

In HRS 2004 (Wave 7), we now treat those who responded "yes" to question JQ161 (i.e., "Did you tell me about this (business) income earlier in the interview?") as owners of business income (H7IBUSIN). Therefore, we keep (or impute) the amount as business income, and exclude it from the household capital income calculation (H7ICAP). Roughly 500 cases are affected by this change, which, in turn, is largely responsible for the observed increase in business income of about \$2,300 on average between Versions N and O. For more information, please see the codebook section entitled, "Household Capital Income."

## **H8PICKHH Corrections**

In Version N of the Income and Wealth Imputation File, both members of a particular household (HHIDPN = 22388020 and 22388030) were flagged as the Financial Respondent. The H8PICKHH variable, which allows users to extract a household-level file for HRS 2006 (Wave 8), was thus set to "1" for both Respondents. We have confirmed, however, that due to both the timing of when these two Respondents reunited, as well as when their interviews occurred, HHIDPN = 22388030 should not be treated as a Financial Respondent in HRS 2006. The R8FINR and H8PICKHH variables have been updated accordingly in Version O.

## **Marital Status and ID Corrections (Wave 10)**

We issued a data alert 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/retire/retirechart.html> for full retirement age table. This change had a small effect on the number of Respondents in the data receiving Social Security income.

## *General streamlining and improvements*

We have made a number of changes to our imputation programs that streamline the process, facilitate maintenance, and improve replicability. Most of this will not be noticeable by typical users, but a few of these affect the resulting data and this codebook. Specifically, we have integrated the imputations for households with and without a Financial Respondent. This implies that the wealth imputations for households without a Financial Respondent now take (imputed) income into account, thus better reflecting the correlation between income and wealth. The effect of this will in practice be small for most analyses, though, because the number of households without a Financial Respondent per wave tends to be small. For example, the correlation between total wealth and total income increased by about 0.01 on average in levels and 0.004 in logs on a baseline of about 0.5.

## *Changes to specific variables*

We have renamed two sets of variables that contain information about other sources of income in Wave 2H. Specifically, in the previous version of the RAND HRS Detailed Imputations File Documentation (2014, V2), the variables

H2IOTHI1/H2IOOTHI1/H2IFOTHI1 were summarized in the "Household Capital Income" section. These have been moved to the "All other household income" section, and renamed to H2IOTHI2/H2IOOTHI2/H2IFOTHI2, since the survey question on which they are based is the *same* as that captured in the variables HwIOTHI2/HwIOOTHI2/HwIFOTHI2 for Wave 3 forward. The previous version of the H2IOTHI2/H2IOOTHI2/H2IFOTHI2 variables have been renamed to H2IOTHI3/H2IOOTHI3/H2IFOTHI3, since the survey question on which they are based *differs* from that captured in the variables HwIOTHI2/HwIOOTHI2/HwIFOTHI2 for Wave 3 forward. The calculations of household capital income and all other household income for Wave 2H, however, have not changed.

# 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)**

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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).<sup>36</sup> 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.

<sup>36</sup>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/hrshead-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.

## 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	Owens: mobile	Value: 150,000
6	2002	213455010	Owens: mobile	Value: 15,000
7	2004	13142010	Owens: house	Value: 70,000
7	2004	21402030	Owens: house	Value: 75,000
7	2004	41855030	Owens: mobile	Value: 225,000
7	2004	45457010	Owens: mobile	Value: 110,000
7	2004	83907010	Owens: house	Value: 185,000
7	2004	84267020	Owens: house	Value: 75,000
7	2004	137015010	Owens: house	Value: 300,000
7	2004	171474010	Owens: mobile	Value: 100,000
7	2004	200374020	Owens: mobile	Value: 100,000
7	2004	204626020	Owens: mobile	Value: 20,001-99,999
7	2004	211890010	Owens: house	Value: 500,000
7	2004	212509020	Owens: mobile	Value: 185,000
8	2006	16973030	Owens: mobile	Value: 100,000
8	2006	23105010	Owens: mobile	Value: 110,000
8	2006	51908030	Owens: house	Value: 450,000
8	2006	83907010	Owens: house	Value: 185,000
8	2006	200374020	Owens: mobile	Value: 250,000
8	2006	213326010	Owens: mobile	Value: 52,000
9	2008	23105010	Owens: mobile	Value: 125,000
9	2008	47902020	Owens: mobile	Value: 200,000
9	2008	83902010	Owens: mobile	Value: 100,000
9	2008	87079010	Owens: mobile	Value: 117,000
9	2008	149550010	Owens: mobile	Value: 150,000
9	2008	182994010	Owens: mobile	Value: 200,000
9	2008	500928010	Owens: mobile	Value: 300,000
10	2010	21583010	Owens: house	Value: 150,000
10	2010	23119030	Owens: house	Value: 150,000
10	2010	47902020	Owens: mobile	Value: 150,000
10	2010	49712010	Owens: house	Value: 65,000
10	2010	58277040	Owens: mobile	Value: 68,000
10	2010	60347010	Owens: mobile	Value: 150,000
10	2010	72912010	Owens: house	Value: 250,000
10	2010	151582020	Owens: mobile	Value: 80,000
10	2010	211967020	Owens: house	Value: 300,000
10	2010	500731010	Owens: mobile	Value: 150,000
10	2010	500857010	Owens: mobile	Value: 160,000
10	2010	501605010	Owens: mobile	Value: 50,000
10	2010	502585010	Owens: mobile	Value: 150,000
10	2010	529566010	Owens: mobile	Value: 65,000
10	2010	905591020	Owens: mobile	Value: 100,000
11	2012	35824040	Owens: house	Value: 250,000
11	2012	44271031	Owens: house	Value: 125,000
11	2012	75605010	Owens: mobile	Value: 250,000
11	2012	84267020	Owens: house	Value: 80,000
11	2012	200374020	Owens: house	Value: 80,000
11	2012	500857010	Owens: mobile	Value: 130,000
11	2012	501255020	Owens: mobile	Value: 55,000

11	2012	501642020	Owens: mobile	Value: 50,000
11	2012	502065010	Owens: mobile	Value: 4,000
11	2012	905591020	Owens: mobile	Value: 150,000
11	2012	914305020	Owens: mobile	Value: 70,000
12	2014	36832030	Owens: mobile	Value: 40,000
12	2014	49712010	Owens: house	Value: 75,000
12	2014	78933020	Owens: mobile	Value: 100,000
12	2014	81888010	Owens: house	Value: 140,000
12	2014	87677010	Owens: house	Value: 110,000
12	2014	179885010	Owens: mobile	Value: 5,000
12	2014	182994010	Owens: mobile	Value: 150,000
12	2014	200374020	Owens: mobile	Value: 100,000
12	2014	500731010	Owens: mobile	Value: 100,001+
12	2014	501255020	Owens: mobile	Value: 65,000
13	2016	20696020	Owens: mobile	Value: 300,000
13	2016	23119030	Owens: mobile	Value: 150,000
13	2016	45081010	Owens: house	Value: 169,000
13	2016	49712010	Owens: mobile	Value: 80,000
13	2016	59695011	Owens: house	Value: 180,000
13	2016	82468020	Owens: mobile	Value: 500,000
13	2016	87677010	Owens: house	Value: 250,000
13	2016	147661020	Owens: mobile	Value: 74,650
13	2016	182994010	Owens: mobile	Value: 150,000
13	2016	500731010	Owens: mobile	Value: 180,000
13	2016	500928010	Owens: mobile	Value: 350,000
13	2016	501255020	Owens: mobile	Value: 60,000
13	2016	523303010	Owens: mobile	Value: 125,000
13	2016	535877010	Owens: mobile	Value: 80,000
13	2016	540532010	Owens: mobile	Value: 140,000
13	2016	541204020	Owens: mobile	Value: 102,000
13	2016	542629010	Owens: mobile	Value: 190,000
13	2016	543431010	Owens: mobile	Value: 55,000
13	2016	545936010	Owens: house	Value: 143,000
14	2018	12242010	Owens: mobile	Value: 150,000
14	2018	20696020	Owens: mobile	Value: 300,000
14	2018	47495010	Owens: mobile	Value: 17,000
14	2018	47683030	Owens: mobile	Value: 100,000
14	2018	53071010	Owens: mobile	Value: 150,000
14	2018	59695011	Owens: house	Value: 120,000
14	2018	85122030	Owens: mobile	Value: 60,000
14	2018	86526030	Owens: mobile	Value: 179,000
14	2018	133126010	Owens: mobile	Value: 12,000
14	2018	205229020	Owens: mobile	Value: 10,001-19,999
14	2018	500017010	Owens: mobile	Value: 35,000
14	2018	500928010	Owens: mobile	Value: 350,000
14	2018	501255020	Owens: mobile	Value: 65,000
14	2018	502609010	Owens: mobile	Value: 80,000
14	2018	520084010	Owens: mobile	Value: 165,000
14	2018	521099020	Owens: mobile	Value: 100,000
14	2018	525948020	Owens: mobile	Value: 20,000
14	2018	535877010	Owens: mobile	Value: 100,000
14	2018	540372010	Owens: mobile	Value: 70,000
14	2018	540532010	Owens: mobile	Value: 200,000
14	2018	542629010	Owens: mobile	Value: 200,000
14	2018	543431010	Owens: mobile	Value: 120,000
14	2018	545543010	Owens: mobile	Value: 10,001-19,999
15	2020	20696020	Owens: mobile	Value: 300,000
15	2020	33404020	Owens: mobile	Value: 350,000
15	2020	47683030	Owens: mobile	Value: 100,000
15	2020	53071010	Owens: mobile	Value: 150,000
15	2020	54641010	Owens: mobile	Value: 75,000
15	2020	58277040	Owens: mobile	Value: 60,000
15	2020	85122030	Owens: mobile	Value: 100,000
15	2020	186436020	Owens: mobile	Value: 80,000
15	2020	211537020	Owens: mobile	Value: 30,000
15	2020	500296022	Owens: house	Value: 500,000
15	2020	500928010	Owens: mobile	Value: 500,000
15	2020	520084010	Owens: mobile	Value: 165,000
15	2020	542746010	Owens: house	Value: 0-99,999,996
15	2020	545936010	Owens: house	Value: 40,000

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

An examination of the R<sub>w</sub>IPEN 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 Source
Own	Who	# Plans	Amt 1	Amt 2	Amt 3	Own	Who	# Plans	Amt 1	Amt 2	Amt 3	
1	1,3	1	Amt, X, Y	Z	Z	Any value						Q
1	1,3	2	Amt, X, Y	Any	Z	Any value						Q
1	1,3	3+	Amt, X, Y	Any	Any	Any value						Q
1	1,3	1	0	., Z	., Z	0	.	.	.	.	.	Q
1	1,3	2	0	Any	., Z	0	.	.	.	.	.	Q
1	1,3	3+	0	Any	Any	0	.	.	.	.	.	Q
1	1,3	1	0	., Z	., Z	1	2	.	.	.	.	Q
1	1,3	2	0	Any	., Z	1	2	.	.	.	.	Q
1	1,3	3+	0	Any	Any	1	2	.	.	.	.	Q
1	1,3	0, ., X, Y	.	.	.	0, X, Y	.	.	.	.	.	Q
1	2	.	.	.	.	0	.	.	.	.	.	Q
1	2	.	.	.	.	1	2	.	.	.	.	Q
0, X, Y	.	.	.	.	.	1	2	.	.	.	.	Q
0, X, Y	.	.	.	.	.	0, X, Y	.	.	.	.	.	Q
0, X, Y	.	.	.	.	.	1	1,3	1	Amt, X, Y	Z	Z	J2
0, X, Y	.	.	.	.	.	1	1,3	2	Amt, X, Y	Any	Z	J2
0, X, Y	.	.	.	.	.	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	2	.	.	.	.	1	1,3	1	Amt, X, Y	Z	Z	J2
1	2	.	.	.	.	1	1,3	2	Amt, X, Y	Any	Z	J2
1	2	.	.	.	.	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	1,3	1	0, .	., Z	., Z	1	1,3	1	Amt, X, Y	Z	Z	J2
1	1,3	2	0, .	Any	., Z	1	1,3	2	Amt, X, Y	Any	Z	J2
1	1,3	3+	0, .	Any	Any	1	1,3	3+	Amt, X, Y	Any	Any	J2
1	3	0, ., X, Y	.	.	.	1	3	1	Amt, X, Y	Z	Z	J2
1	3	0, ., X, Y	.	.	.	1	3	2	Amt, X, Y	Any	Z	J2
1	3	0, ., X, Y	.	.	.	1	3	3+	Amt, X, Y	Any	Any	J2

\***Key:** **General:** Amt=> \$0, X=DK, Y=RF, Z=NA, .=Missing; **Own:** 1=Yes, 0=No, X=DK, Y=RF; **Who:** 1=R only, 2=S only, 3=R & S

There are several key points to consider here:

1. As in previous versions of the RAND HRS data, all information about pension income for Non-Financial Respondents has been pulled from Section Q.
2. With the exception of a few special cases, our guiding principle is to first take information that is reported in Section Q. This is true even in cases where, for example, a continuous amount is given in Section J2, and unfolding brackets are provided in Section Q.
3. The information collected in Section J2 is structured quite differently than that in Section Q. Rather than extensively rewriting our income and wealth imputation programs to accommodate the information in Section J2, we instead use information from Section J2 to create variables mimicking those found in Section Q. In the end, both sources of information are combined using the rules outlined in Table A.4. There are a few things to note in terms of how we process some of the information from Section J2:
  - a. The key variables from Section J2 are listed below, where "x" refers to the wave-specific variable prefix (HRS 2012=N, HRS 2014=O), and "n" refers to the plan number.

Variable	Label
xJ2W014_n	AGE WHEN BENEFITS STARTED -1_n
xJ2W015_n	AMOUNT OF BENEFITS -1_n
xJ2W016_n	AMOUNT OF BENEFITS PER -1_n
xJ2W086_n	AGE WHEN BENEFITS STARTED MONTHS -1_n
xJ2W108_n	STARTED RECEIVING ANNUITY -1_n
xJ2W426_n	RECEIVING BENEFITS -1_n
xJ2W434_n	PLAN STATUS-RECEIVING REGULAR BENEFITS -1_n
xJ2W440_n	PLAN STATUS-CONVERTED TO ANNUITY -1_n

- b. Each Respondent is asked to report benefit information for up to 10 pension plans that have either been reported in a previous wave, or are reported for the first time in the current interview. Respondents are considered to "own" a pension if they are currently receiving benefits or other regular payments from it (xJ2W426\_n=1).
- c. Unlike in Section Q, there is no question in Section J2 about "who receives" income from pensions. However, since all members of the household are asked whether they receive income from any reported pension plans, creating an equivalent measure is relatively straightforward.
- d. As far as the number of pension plans is concerned, again, Respondents are considered to "own" a pension if they are currently receiving benefits or other regular payments from it (xJ2W426\_n=1). In some cases, however, Respondents either don't know or refuse to report whether they are receiving income from a given pension. We do not include these plans when calculating the total number of pensions. A handful of Respondents in Waves 11 and 12 provide some information about more than five plans, but no one actually receives benefits or other regular payments from more than five.
- e. In Section Q, Financial Respondents with at least two pensions are asked to report how much they received last month from their largest pension payment, followed by their second largest pension payment. In cases where income from more than two pensions is received, Respondents are asked to report how much in total they received last month from all of their remaining pension plans. We impute monthly amounts for all pensions, and multiply those amounts by the number of months they reported receiving each pension in the last calendar year. If the number of months is unknown (as is always the case for "other pensions," since there is no question in the survey that asks when they started receiving these), we multiply the monthly amount by 12, that is - we assume the income was received for the whole year.
- f. In Section J2, determining the number of months received last calendar year, and the amount of income received last month from the largest and second largest pensions, requires us to evaluate information from several different variables, including the RAND HRS Longitudinal File variable `RwAGEM_E` (age in months at the end of the interview), and the variables `xJ2W014_n`, `xJ2W015_n`, `xJ2W016_n`, and `xJ2W086_n` from Section J2. Specifically:
- To calculate the age (in months) when benefits began for a particular pension, we use `xJ2W014_n` and `xJ2W086_n`. The result is then compared to `RwAGEM_E` to determine the number of months the income was collected in the last calendar year.
  - For the amount of income received (`xJ2W015_n`), Respondents can either report the amount per month (`xJ2W016_n=4`) or per year (`xJ2W016_n=6`).

The table below provides an example of how all of this information is evaluated in order to determine the number of months received last calendar year, and the amount of income received last month from the largest and second largest pension payment:



Receiving Benefits	Amount	Amount Per	When Received	# Months Collected (LCY)	Amount(Last Month)
Yes	\$10	Month	Before LCY	12	10
Yes	\$10	Year	Before LCY	12	10 / 12
Yes	\$10	Month	During LCY	1 - 12	10
Yes	\$10	Year	During LCY	1 - 12	10 / 12
Yes	\$10	Month	After LCY	0	10
Yes	\$10	Year	After LCY	0	10 / 12

- g. Since there is no question in Section Q that asks Respondents when they started receiving all other pensions, we assume that all other pensions in Section J2 were received for 12 months in the last calendar year. In a practical sense, making this assumption poses few, if any, issues, since most Respondents in Waves 11 and 12 with three or more pension plans have been collecting on them for over 12 months.
- h. Unlike in Section Q, there are no unfolding bracket questions in Section J2. Therefore, Respondents who don't know or refuse to provide the benefit amount are treated as having "no value/bracket" in the imputation process. See Section 2 for a detailed description of the imputation methodology.

## 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).<sup>37</sup>

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.

<sup>37</sup>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>.

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.

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.