

Social Statistics Data Workshop

Wednesday 10 June 2009

Hands on the Data - Working with CURFs
Conal Smith (Statistics New Zealand)

Workbook

Table of Contents

Introduction to the Household Savings Survey 2001 (HSS 2001)	2
Key Concepts	2
Today's Workshop Example	2
Step-by-step examples for following in Stata	3
STEP 1: Allocate memory and pull CSV file from desktop	3
STEP 2: Browse the variables in the dataset	3
STEP 3: Sub-set the data to those 65 years or older	4
STEP 4: Have a look at some weighted and unweighted frequencies	4
STEP 5: Have a look at some weighted and unweighted two-way tables	5
STEP 6: Create some derived variables	5
STEP 7: Recode and change missing values	9
STEP 8: Run multivariate analysis (regression)	9
Appendix 1 – Confidentiality Methods	10
Appendix 2 – List of Variables	12

Introduction to the Household Savings Survey 2001 (HSS 2001)

The one-off 2001 Household Savings Survey measured the value of people's personal assets and debts, held in New Zealand and overseas. It provides benchmark information about the distribution of net worth, the type and value of assets, level and type of debt, and relationship between assets and debt.

The Household Savings Survey consisted of 5,374 interviews; the response rate was 74 percent. Furthermore, a Māori booster sample was used. The sample was made up of 2,392 non-partnered individuals and 2,982 couples. This was rated up to a total population of 930,900 non-partnered individuals and 855,900 couples.

Interviews were conducted in person using an electronic questionnaire. If a respondent was part of a couple, the couple was interviewed as one unit. Information on all assets and debts, as well as demographic information, was collected. Asset and debt information was only collected for the selected non-partnered individual and the couple, not for other family or household members.

Key concepts

Respondent - the one person aged 18 or older per household who was randomly selected to participate in the survey. If the respondent had a partner living with them and the couple was interviewed as one unit, the person selected is defined as the respondent in the couple.

Non-partnered individual – a respondent who did not live with a partner, but may live with family (such as children or parents) or non-family members.

Couples – where the respondent who was selected to participate in the survey lived with their partner they were interviewed as a couple. Definition of a partner living with them was self-defined.

Economic units - For the purpose of analysis the two populations, non-partnered individuals and couples, were combined to form one total population of economic units.

Individual characteristics for couples – the individual characteristics (such as age and ethnicity) given to the couple were the characteristics of the partner randomly selected to take part in the survey.

Today's Workshop Example

Today we will ask a research question and answer that using the HSS 2001 CURF. We will be using Stata to demonstrate this. This will involve the following processes using the microdata:

- Sub-setting data
- Producing Frequency counts (weighted and unweighted)
- Producing Two-way tables (weighted and unweighted)
- Deriving variables
- Running multivariate analysis (regression)

Research Question: "What determines net worth in retirement?"

Our hypothesis is:

$$W_R = f(W_T, H_C, L, D)$$

W_R = Wealth in Retirement

W_T = Wealth Transfers

H_C = Human Capital endowment

L = Labour Market Experience

D = Demographic Characteristics

-direct effect on wealth (e.g. number of children, age)

-proxy for other factors (e.g. sex for LFS, ethnicity)

Step-by-step instructions for following in Stata

STEP 1: Allocate memory and pull CSV file from desktop

```
clear
set mem 9m
cd "C:\Documents and Settings...[will need to load file path]...Desktop"
use "C:\Documents and Settings...[will need to load file
path]...Desktop\hss2001curf.csv"
```

```
. insheet using hss2001curf.csv
(110 vars, 5374 obs)
```

STEP 2: Browse the variables in the dataset

```
describe
```

```
Contains data
  obs:      5,374
  vars:      110
  size:    1,461,728 (84.5% of memory free)
```

variable name	storage type	display format	value label	variable label
curf_identifier	str6	%9s		CURF_Identifier
partnered	str1	%9s		Partnered
age	byte	%8.0g		Age
ageptnr	byte	%8.0g		AgePtnr
sex	byte	%8.0g		Sex
maritalstat	byte	%8.0g		MaritalStat
maritalstatptnr	byte	%8.0g		MaritalStatPtnr

STEP 3: Sub-set the data to those 65 years or older

```
drop if age<65
/* show by browsing that unit records with age of 65+ are left */ browse
```

This picture has been removed due to confidentiality risk.

STEP 4: Have a look at some weighted and unweighted frequencies `tab ethnic`

```
tab ethnic [iweight = ecowgt]
tab ethnic [iweight = couplewgt]
tab ethnic [iweight = indivwgt]

codebook lfs
tab lfs
tab lfs [iweight = ecowgt]

tab occ
tab occ [iweight = ecowgt]

gen networthtotal_test=round(networthtotal,100000)/*This will be explained later*/
tab networthtotal_test
tab networthtotal_test [iweight = ecowgt]
```

networthtotal_test	Freq.	Percent	Cum.
0	59,227.642	20.87	20.87
100000	73,107.145	25.76	46.63
200000	60,712.981	21.39	68.02
300000	29,022.96	10.23	78.25
400000	17,740.182	6.25	84.50
500000	8,766.6995	3.09	87.59
600000	7,430.5196	2.62	90.21
700000	5,585.285	1.97	92.18
800000	6,622.2988	2.33	94.51
900000	4,813.324	1.70	96.21
1000000	1,638.2065	0.58	96.78
1100000	1,847.7188	0.65	97.44
1200000	375.61171	0.13	97.57
1400000	690.478699	0.24	97.81
1500000	275.897888	0.10	97.91
1600000	537.108307	0.19	98.10
1700000	400.041389	0.14	98.24
1900000	848.908691	0.30	98.54
2000000	230.2276001	0.08	98.62
2300000	1,486.9459	0.52	99.14
2400000	1,021.869	0.36	99.50
2600000	173.816696	0.06	99.56
3100000	810.895325	0.29	99.85
3300000	271.317993	0.10	99.95
3400000	155.012604	0.05	100.00
Total	283,793.09	100.00	

STEP 5: Have a look at some weighted and unweighted two-way tables

```
tab networthtotal_test age
tab networthtotal_test age [iweight = ecowgt]
```

```
tab networthtotal_test sex
tab networthtotal_test sex [iweight = ecowgt]
. tab networthtotal_test sex [iweight = ecowgt]
```

networthtotal_test	Sex		Total
	1	2	
0	22,996.72	36,230.92	59,227.64
100000	22,463.34	50,643.81	73,107.14
200000	22,714.893	37,998.09	60,712.98
300000	12,760.08	16,262.88	29,022.96
400000	8,144.734	9,595.448	17,740.18
500000	4,034.441	4,732.258	8,766.7
600000	3,952.247	3,478.272	7,430.52
700000	2,141.8772	3,443.408	5,585.285
800000	2,253.595	4,368.703	6,622.299
900000	1,809.817	3,003.5069	4,813.324
1000000	904.18787	734.01859	1,638.206
1100000	1,517.616	330.10281	1,847.719
1200000	375.61171	0	375.61171
1400000	529.556	160.922699	690.4787
1500000	0	275.89789	275.89789
1600000	537.10831	0	537.10831
1700000	94.6912	305.35019	400.04139
1900000	365.4491	483.45959	848.90869
2000000	230.2276	0	230.2276
2300000	1,137.824	349.1218	1,486.946
2400000	1,021.869	0	1,021.869
2600000	173.8167	0	173.8167
3100000	810.89532	0	810.89532
3300000	271.31799	0	271.31799
3400000	155.0126	0	155.0126
Total	111,396.9	172,396.17	283,793.1

STEP 6: Create some derived variables

Some of the variables that we would like to use in our regression analysis are not available exactly how we would like them so we have to calculate, or derive them. We need to make the following variables:

- Human Capital: This is made up of 'School Years' and 'Post School Years' added together.
- Years in Employment: This variable is currently aggregated into groups of uneven length. We will create a derived variable that puts the groups at even lengths.
- Sex: Because of how regression works instead of having a sex variable, we want to have a male indicator variable.
- Ethnicity: There are currently 4 groups for ethnicity. We want to make 'Maori' an indicator variable.
- Partnership: We want to make a partnership indicator variable.
- Marital Status: We want to make an indicator that identifies whether a respondents *current* marital status is divorced or separated (if they had ever been divorced or separated would be more useful, but is not available)
- Net Worth: We can generate the log of net worth here to see what the results look like in regression analysis.

HUMAN CAPITAL DERIVATIVE

*This variable combines secondary school and tertiary education. It makes the following assumptions:

- * (1) That for 'schyrs' '1 to 2 years' = 1.5 years
- * (2) That for 'schyrs' '5 or more years' = 5 years
- * (3) That for 'postschyrs' '5 or more years' = 5 years
- * (4) That for both 'schyrs' and 'postschyrs' if any one value is 99 or missing, that they will not receive a 'Human Capital' value.

```
gen schyrs_rcd=schyrs
recode schyrs_rcd 0=0 1=1.5 2=3 3=4 4=5
codebook schyrs_rcd
gen humcap = schyrs_rcd + postschyrs if schyrs_rcd<99 & postschyrs<99
tab humcap
tab humcap [iweight = ecowgt]
```

```
. tab humcap [iweight = ecowgt]
```

humcap	Freq.	Percent	Cum.
0	48,215.757	17.19	17.19
1	1,876.5327	0.67	17.86
1.5	59,963.734	21.38	39.24
2	2,583.1721	0.92	40.16
2.5	3,778.9599	1.35	41.51
3	45,976.9445	16.39	57.90
3.5	5,282.2422	1.88	59.79
4	25,416.404	9.06	68.85
4.5	5,816.0949	2.07	70.92
5	19,259.765	6.87	77.79
5.5	1,578.2607	0.56	78.35
6	13,232.608	4.72	83.07
6.5	4,869.1325	1.74	84.81
7	11,279.019	4.02	88.83
8	11,729.908	4.18	93.01
9	13,182.16	4.70	97.71
10	6,422.64975	2.29	100.00
Total	280,463.34	100.00	

YEARS IN EMPLOYMENT DERIVATIVE

```
gen yrsemp_rcd=yrsemp
recode yrsemp_rcd 0=0 1/2=1 3=2 4=3 5=4 6=5 7=6 8=7 9=8 10=9 11=10 99=99
```

```
tab yrsemp
tab yrsemp_rcd
```

```
tab yrsemp_rcd [iweight = ecowgt]
```

```
. tab yrsemp_rcd [iweight = ecowgt]
```

yrsemp_rcd	Freq.	Percent	Cum.
0	18,285.471	6.44	6.44
1	7,456.22084	2.63	9.07
2	20,118.241	7.09	16.16
3	12,978.73	4.57	20.73
4	8,960.3057	3.16	23.89
5	14,735.482	5.19	29.08
6	12,447.271	4.39	33.47
7	19,742.435	6.96	40.43
8	32,420.121	11.42	51.85
9	48,310.243	17.02	68.87
10	83,273.643	29.34	98.22
99	5,064.92881	1.78	100.00
Total	283,793.09	100.00	

SEX DERIVATIVE

```
destring sex, gen(sex_st)
codebook sex sex_st
gen sex_rcd=1 if sex_st== 1
recode sex_rcd .=0
tab sex_rcd [iweight = ecowgt]
```

```
. tab sex_rcd [iweight = ecowgt]
```

sex_rcd	Freq.	Percent	Cum.
0	172,396.17	60.75	60.75
1	111,396.92	39.25	100.00
Total	283,793.09	100.00	

ETHNIC DERIVATIVE

```
gen maori=1 if ethnic==2
recode maori .=0
tab ethnic
tab maori
```

```
. tab maori [iweight = ecowgt]
```

maori	Freq.	Percent	Cum.
0	270,433.36	95.29	95.29
1	13,359.734	4.71	100.00
Total	283,793.09	100.00	

PARTNERSHIP DERIVATIVE

```
encode partner, gen(partner_nu) /* This changes it from character to
numeric*/
codebook partner_nu
gen partner_rcd=1 if partner_nu==2 /*This means the indicator variable will
indicate partnership*/
recode partner_rcd .=0
codebook partner_rcd
```

```
partner_rcd
-----
type: numeric (float)
range: [0,1]
unique values: 2
units: 1
missing .: 0/1015
tabulation: Freq. Value
             550 0
             465 1
```

MARITAL STATUS DERIVATIVE

```
codebook maritalstat
gen divorcedseperated=1 if (maritalstat==2 | maritalstat==4)
codebook divorcedseperated
recode divorcedseperated .=0
codebook divorcedseperated
```

divorcedseperated

```

      type:  numeric (float)
      range:  [0,1]
unique values:  2
                                units:  1
                                missing .:  0/1015

      tabulation:  Freq.  Value
                   928    0
                   87    1
```

NET WORTH DERIVATIVE

```
gen networthtotal_log = ln(networthtotal)
codebook networthtotal_log
```

networthtotal_log

```

      type:  numeric (float)
      range:  [2.3025851,15.03693]
unique values:  715
                                units:  1.000e-07
                                missing .:  24/1015

      mean:    11.5474
      std. dev: 1.71366

      percentiles:      10%      25%      50%      75%      90%
                       9.10498  11.1534  11.8845  12.5209  13.2155
```

STEP 7: Recode and change missing values

In two of the variables that we want to use there are '99 – Not Specified' responses'. These will skew regression. We will change these to missing values. Also, in the variable 'Inherited Amount' we want to change the responses from a numeric scale to actual dollar midpoints.

```
gen inhtamt_rcd = inhtamt
recode inhtamt_rcd 99=.
recode yrsemp_rcd 99=.
tab inhtamt_rcd
tab yrsemp_rcd
```

```
tab yrsemp_rcd
```

yrsemp_rcd	Freq.	Percent	Cum.
0	55	5.52	5.52
1	30	3.01	8.53
2	62	6.22	14.76
3	41	4.12	18.88
4	36	3.61	22.49
5	50	5.02	27.51
6	50	5.02	32.53
7	71	7.13	39.66
8	112	11.24	50.90
9	187	18.78	69.68
10	302	30.32	100.00
Total	996	100.00	

```
recode inhtamt_rcd 11=15000 12=25000 13=35000 14=45000 15=60000 16=135000
17=250000
recode inhtamt_rcd .=0
tab inhtamp [iweight = ecowgt]
```

```
. tab inhtamt_rcd [iweight = ecowgt]
```

inhtamt_rcd	Freq.	Percent	Cum.
0	207,108.353	72.98	72.98
15000	24,203.811	8.53	81.51
25000	12,922.686	4.55	86.06
35000	8,148.6902	2.87	88.93
45000	5,969.23	2.10	91.04
60000	13,408.227	4.72	95.76
135000	4,972.3027	1.75	97.51
250000	7,059.7933	2.49	100.00
Total	283,793.09	100.00	

STEP 8: Run multivariate analysis (regression)

```
reg networthtotal/*_log*/ inhtamt_rcd humcap age chdtotal divorcedseperated
sex_rcd maori yrsemp_rcd partner_rcd
```

Appendix 1 – Confidentiality Methods

The confidentiality modifications applied to the HSS 2001 CURF variables are:

- Collapsing/re-categorisation
- Top (and bottom) coding
- Combining
- Capping
- Dropping
- Age perturbation
- Suppression
- Rounding of continuous variables and weights

Collapsed/re-categorised variables

- Ethnic: from 5 categories into 3: European/Pakeha; Māori; and other
- Region: from 14 categories into 6: North of North Island (Northland, Waikato, Bay of Plenty); Auckland; Central and Southern North Island (Gisborne, Hawkes Bay, Taranaki, Manawatu-Wanganui); Wellington; Canterbury; Rest of South Island
- Highest Qualification (respondent + partner) from 6 categories into 5: No Qualification; School Qualification; Post-school vocational; Degree; Other and non specified qualifications
- Number of years attended secondary school (respondent + partner): from a continuous variable into 6 categories: 0 years; 1 year; 2 years; 3 years; 4 years; 5 or more years
- Number of years ago bought property; from a continuous variable into 6 categories: 0-5 years ago; 6-10 years ago; 11-20 years ago; 21-30 years ago; 31-40 years ago; 41 or more years ago;
- Labour Force Status: from 5 categories into 3 (respondent + partner): employed; not employed; not specified
- Number of hours employed (respondent + partner): from a continuous variable into 6 categories: 0-9 hours; 10-19 hours; 20-29 hours; 30-39 hours; 40-49 hours; 50 or more hours.
- Number of years in paid employment (respondent + partner) :from a continuous variable into 12 categories: 0 years employed; 1-3 years employed; 4-5 years employed; 6-10 years employed; 11-15 years employed; 16-20 years employed; 21-25 years employed; 26-30 years employed; 31-35 years employed; 36-40 years employed; 41-45 years employed; 46 or more years employed
- Age youngest child ever had: from a continuous variable into 5 categories: 0-4 age of youngest child; 5-9 age of youngest child; 10-14 age of youngest child; 15-19 age of youngest child; 20+ age of youngest child
- Number of dependent children living at home: from a continuous variable into 4 categories: No dependent children; 1 dependent child; 2 dependent children; 3 or more dependent children
- Number of children ever had: from a continuous variable into 6 categories: No children; 1 child; 2 children; 3 children; 4 children; 5 or more children. **Top and bottom coding**

All of the monetary variables on the dataset were top (and some bottom) coded to mask outlying values. Above (or below) a certain threshold values were replaced with the weighted mean of the group of outliers. Generally, the number of records top or bottom coded was 10.

Combining Variables

Some variables were combined with other variables due to small numbers of observations for those variables.

- Holiday homes, other properties, overseas properties and commercial properties were combined with 'other property'. The new variables derived from this combination are:
 - Other property value
 - Other property mortgage
 - Other property equity
- Collectables was combined with other assets

Capping

A number of continuous variables were capped to provide a maximum possible response. Age (which was also perturbed) was capped at 75 years is an example.

Dropping

Variables that were considered of low importance or relevance were removed from the dataset. One of the variables dropped for these reasons was the value of Māori Assets. This variable was identified as a highly risky variable plus there were concerns about the quality of data of this variable for a number of reasons such as the collective nature of Māori Assets, the difficulty valuing Māori Assets. An indicator variable indicating whether or not the respondent (or the respondent's partner) has Māori Assets has been provided instead.

Age Perturbation

To further reduce any risk of list matching, with minimal effect on the information loss, roughly half of respondents' ages were perturbed +/- 4 years, while maintaining certain boundaries. Age was also capped at 75 years.

Suppression

To further reduce the risk of identifying individual respondents some respondents had certain demographic variables suppressed. Suppression involved setting the value of the variable to not specified. Suppression occurred when a record appeared as unique using a combination of key variables.

Rounding

Many of the continuous variables (i.e. assets and liabilities) have been rounded to appropriate levels, to remove the risk of matching or identification posed by exact values. Rounding variables also tidies up the data. Numerical variables have been rounded to appropriate levels, usually to the nearest \$100.

Appendix 2 - List of variables

Household Savings Survey 2001 data file

VARIABLE NAME	VARIABLE DESCRIPTION	CODES
DEMOGRAPHIC VARIABLES		
CURF_Identifier	Confidentialised identifier number	Randomly assigned identifier of the form 'IDnnnn' where nnnn is a number from 0001 to 5374
Partnered	Respondent living with partner	y = yes n = no
Age	Age of respondent	Single year ages up to 75 years. Those aged 75 and over have been given a value of 75
AgePtrn	Age of respondent's partner	As for respondent. Missing where partnered = 'n'.
Sex	Sex of respondent	1 = male 2 = female
MaritalStat	Legal marital status of respondent	1 = Never married 2 = Divorced 3 = Widowed 4 = Separated 5 = Legally married 99 = Not specified
MaritalStatPtrn	Legal marital status of respondent's partner	As for respondent. Missing where partnered = 'n'.
Ethnic	Ethnic group of respondent	1 = European/Pākehā 2 = Māori 3 = Other 99 = Not specified
BornInNZ	Respondent born in NZ	y = yes n = no 99 = Not specified
UrbanRural	Urban / rural indicator	u = urban

		r = rural
Region	Regional Council	<p>1 = North of North Island (Northland, Waikato, Bay of Plenty)</p> <p>2 = Auckland</p> <p>3 = Central and Southern North Island (Gisborne, Hawkes Bay, Taranaki, Manawatu-Wanganui)</p> <p>4 = Wellington</p> <p>5 = Canterbury</p> <p>6 = Rest of South Island</p>
HighQual	Highest educational qualification of respondent	<p>1 = No qualification</p> <p>2 = School qualification</p> <p>3 = Post-school vocational</p> <p>4 = Degree</p> <p>99 = Other qualifications and non specified qualifications</p>
HighQualPtr	Highest educational qualification of respondent's partner	As for respondent. Missing where partnered = 'n'.
SchYrs	Number of years respondent attended secondary school	<p>0 = Zero years</p> <p>1 = 1 to 2 years</p> <p>2 = 3 years</p> <p>3 = 4 years</p> <p>4 = 5 or more years</p> <p>99 = Not specified</p>
SchYrsPtr	Number of years respondent's partner attended secondary school	As for respondent. Missing where partnered = 'n'.
PostSchYrs	Number of years respondent spent studying in post-school education	<p>0 = Zero years</p> <p>1 = 1 year</p> <p>2 = 2 years</p> <p>3 = 3 years</p> <p>4 = 4 years</p> <p>5 = 5 or more years</p> <p>99 = Not specified</p>

PostSchYrsPtr	Number of years respondent's partner spent studying in post-school education	As for respondent. Missing where partnered = 'n'.
PropBoughtYrs	Number of years ago respondent bought first property	<p>1 = 0 - 5 years ago</p> <p>2 = 6 - 10 years ago</p> <p>3 = 11 - 20 years ago</p> <p>4 = 21 - 30 years ago</p> <p>5 = 31 - 40 years ago</p> <p>6 = more than 40 years ago</p> <p>99 = Not specified</p> <p>Missing where PropBought = 'n'</p>
LFS	Labour force status of respondent	<p>1 = Employed</p> <p>2 = Not employed (Unemployed and Not in the Labour Force)</p> <p>99 = Not specified</p>
LFSPtr	Labour force status of respondent's partner	As for respondent. Missing where partnered = 'n'.
Occ	Occupation of respondent	<p>1 = Legislators, administrators and managers</p> <p>2 = Professionals</p> <p>3 = Technicians and associate professionals</p> <p>4 = Clerks</p> <p>5 = Service and sales workers</p> <p>6 = Agriculture and fisheries workers</p> <p>7 = Trades workers</p> <p>8 = Plant and machinery operators and assemblers</p> <p>9 = Elementary occupations</p> <p>99 = Not specified</p> <p>Missing where LFS is not 1.</p>
OccPtr	Occupation of respondent's partner	<p>As for respondent.</p> <p>Missing where partnered = 'n' and</p>

HrsEmp	Number of hours respondent works per week	<p>where LFSPtnr is not 1.</p> <p>1 = 0 - 9 hours employed</p> <p>2 = 10 - 19 hours employed</p> <p>3 = 20 - 29 hours employed</p> <p>4 = 30 - 39 hours employed</p> <p>5 = 40 - 49 hours employed</p> <p>6 = 50 or more hours employed</p> <p>99 = Not specified</p>
HrsEmpPtnr	Number of hours respondent's partner works per week	<p>Missing where LFS is not 1.</p> <p>As for respondent.</p> <p>Missing where partnered = 'n' and where LFSPtnr is not 1.</p>
YrsEmp	Number of years in paid employment of respondent	<p>0 = 0 years employed</p> <p>1 = 1 - 3 years employed</p> <p>2 = 4 - 5 years employed</p> <p>3 = 6 - 10 years employed</p> <p>4 = 11 - 15 years employed</p> <p>5 = 16 - 20 years employed</p> <p>6 = 21 - 25 years employed</p> <p>7 = 26 - 30 years employed</p> <p>8 = 31 - 35 years employed</p> <p>9 = 36 - 40 years employed</p> <p>10 = 41 - 45 years employed</p> <p>11 = 46 or more years employed</p> <p>99 = Not specified</p>
YrsEmpPtnr	Number of years in paid employment of respondent's partner	<p>Missing where LFS is not 1.</p> <p>As for respondent.</p> <p>Missing where partnered = 'n' and where LFSPtnr is not 1.</p>
AgeYoungest	Age of youngest child ever had	<p>1 = 0 - 4 age of youngest child</p> <p>2 = 5 - 9 age of youngest child</p>

		3 = 10 - 14 age of youngest child
		4 = 15 - 19 age of youngest child
		5 = 20+ age of youngest child
		99 = Not specified
		Child may or may not be living at home.
		Missing where ChdTotal = 0 or when not all ages were specified.
ChdDepend	Number of dependent children	0 = No dependent children
		1 = 1 dependent child
		2 = 2 dependent children
		3 = 3 or more dependent children
		99 = Not specified
		Number of children living at home, under 18 and not working full time.
ChdTotal	Total number of children ever had	0 = 0 children
		1 = 1 child
		2 = 2 children
		3 = 3 children
		4 = 4 children
		5 = 5 or more children
		99 = Not specified

ASSETS, LIABILITIES AND INCOME MONETARY VARIABLES

TrustAsset	Amount that the trust owes the respondent (the amount that has not been forgiven), so is an asset	Numerical
TrustHold	Total holdings in trust, not all an asset of the respondent	Numerical
TrustEqty	Value of assets held in trust minus any debts owed on those assets	Numerical
FarmVal	Total value of all farms	Numerical
BusVal	The total value of all businesses	Numerical

HomeGV	The rateable valuation of the house living in	Numerical
HomeVal	Value of the house living in to the respondent. Proportion owned is taken into account	Numerical
RentalVal	Value of all rental properties	Numerical
OthPropVal	Value of all Other properties	Numerical
TotalPropVal	Total value of all properties	Numerical
MortHomeVal	Value of mortgages on house living in	Numerical
MortRentalVal	Value of mortgages on rental property	Numerical
MortOthPropVal	Value of mortgages on other properties	Numerical
MortTotal	Value of mortgages on all properties	Numerical
HomeEqty	Equity held in the house the individual or couple were living in	Numerical
RentEqty	Equity held in rental properties	Numerical
OthEqty	Equity held in other properties	Numerical
TotalPropEqty	The value of all properties minus any mortgage debt owed on those properties	Numerical
SuperTotal	Total value of all super schemes held by the individual or the couple	Numerical
LifInsVal	Total value of life insurance policies (with a surrender value)	Numerical
CreditCardDebt	Value of all credit card debts	Numerical
CreditCardAsset	Value of all credit card assets	Numerical
BankAssetTot	Total combined value of all bank accounts in credit and bonus bonds	Numerical
BankDebtTot	Total combined value of bank accounts in overdraft and bank loans	Numerical
SharesVal	Total value of shares	Numerical
ManFundsVal	Total value of managed funds	Numerical
OtherFinVal	Total value of other financial assets	Numerical

FinTotalVal	Total combined value of shares, managed funds and other financial assets	Numerical	
FinTotalCont	Total annual contributions made to financial assets overall	Numerical	
CashVal	Total value of cash assets	Numerical	
OwedMonVal	Total value of money owed to the individual or couple	Numerical	
MtrVehTotalVal	Total combined value of cycles and cars	Numerical	
OthAssetVal	Total value of other assets	Numerical	
SLoanTotalVal	Total value of all student loan debt of individual or couple	Numerical	
HirePVal	Total value of hire purchase debt	Numerical	
OthDebtVal	Total value of other debt	Numerical	
IncWagSal	Income amount respondent received from wages and salaries	Numerical	\$0 if no income received from this source. Missing if income amount not specified.
IncWagSalPtr	Income amount respondent's partner received from wages and salaries	Numerical	\$0 if no income received from this source. Missing if income amount not specified. Missing if partnered = 'n'.
IncSelfEmp	Income amount respondent received from self employment	Numerical	\$0 if no income received from this source. Missing if income amount not specified.
IncSelfEmpPtr	Income amount respondent's partner received from self employment	Numerical	\$0 if no income received from this source. Missing if income amount not specified. Missing if partnered = 'n'.
IncNZSuper	Income from NZ Superannuation, pension or annuity	Numerical	\$0 if no income received from this

		source. Missing if income amount not specified.
IncOthSuper	Income from other superannuation, pension or annuity (other than NZ Super)	Numerical
		\$0 if no income received from this source. Missing if income amount not specified.
IncGovTrans	Income from government income support payments	Numerical
		\$0 if no income received from this source. Missing if income amount not specified.
IncInvest	Income from investments	Numerical
		\$0 if no income received from this source. Missing if income amount not specified.
IncOthReg	Other regular income	Numerical
		\$0 if no income received from this source. Missing if income amount not specified.
IncOthIrreg	Other one-off or irregular income	Numerical
		\$0 if no income received from this source. Missing if income amount not specified.
IncTotal	Total income of individual or couple from all sources	Numerical
		\$0 if no income received from this source. Missing if an income source amount is not specified.
AssetTotal	Total value of assets (excluding Māori Assets)	Numerical
DebtTotal	Total value of debts	Numerical
NetworthTotal	The total net worth of an individual or couple	Numerical
OTHER ASSET AND LIABILITY RELATED VARIABLES		
InhtAmt	Amount respondent inherited	11 = \$10,000 - \$20,000

		12 = \$20,001 - \$30,000
		13 = \$30,001 - \$40,000
		14 = \$40,001 - \$50,000
		15 = \$50,001 - \$70,000
		16 = \$70,001 - \$200,000
		17 = \$200,001 or more
		99 = Not specified
InhtAmtPtr	Amount respondent's partner inherited	As for respondent. Missing where partnered = 'n'.
MäoriAsset	Whether respondent or respondent's partner has Mäori Assets	y = Yes n = No
TrustBen	Was the respondent or their partner the beneficiary of any trust	y = Yes n = No
HomeInTrust	The respondents own home was the type of asset held in the trust	1 = Own home is an asset held in the trust 0 = Own home is not an asset held in the trust.
OthPropInTrust	Other property (holiday home, investment property, other residential property) was the type of asset held in the trust	1 = Other property is held in the trust 0 = Other property is not held in the trust
BusOrFarmInTrust	Business or farm was the type of asset held in the trust	1 = Business or Farm assets are held in the trust 0 = Business or Farm assets are not held in the trust.
FinAssetInTrust	Financial Assets were the type of asset held in the trust	1 = Financial assets are held in the trust 0 = Financial assets are not held in the trust
OthAssetInTrust	Other type of asset or type of asset not specified was the type of asset held in the trust	1 = Other types of assets are held in the trust 0 = Other types of assets are not held in the trust
Farms	Number of farms	0 = No farms 1 = 1 or more farms
FarmHomeComb	Was the farm combined in any way with the house living in	y = yes n = no

Businesses	Number of businesses	Blank where Farms = 0 0 = No businesses 1 = 1 or more businesses
BusHomeComb	Are any businesses combined in any way with the house living in	y = yes n = no
OwnHome	Did individual or couple own the house they were living in	Blank where Businesses = 0 y = yes n = no
HomeValYr	The year of the valuation	Year (1989-2001)
HomeBusCombIndVal	Was any of the value of the house living in included in the given value of the business	y = yes n = no
PartHomePerc	What percentage of the value of the house was included in the business value	Blank if BusHomeComb = 'n' or blank Percentage
HomeBusVal	For houses combined with a business, is value given for house including any business value	Missing where HomeBusComIndVal = 'n'. 1 = house value includes GV of business 2 = house value doesn't include GV of business 9 = not specified
RentalProps	Number of rental properties	Blank where Businesses = 0 or BusHomeComb = 'n' 0 = No rental properties 1 = 1 or more rental properties
OthProps	Number of other properties	0 = No other properties 1 = 1 other property 2 = 2 or more other properties
TotalRes	Total number of residential properties owned	0 = No residential properties

		1 = 1 residential property 2 = 2 or more residential properties
SuperPer	Respondent has a personal superannuation scheme	y = yes n = no
SuperPerPtnr	Respondents partner has a personal superannuation scheme	y = yes n = no
		Blank if Partnered = 'n'
SuperEmp	Respondent has an employer contribution super scheme	y = yes n = no
SuperEmpPtnr	Respondent's partner has an employer contribution super scheme	y = yes n = no
		Blank if Partnered = 'n'
LifeInsPolicies	Number of life insurance policies with a surrender value	0 = No life insurance policies 1 = 1 life insurance policy 2 = 2 or more life insurance policies
CreditCard	Indicator showing if individual or couple have at least one credit card	y = yes n = no
IncQuintile	The total income quintile of the economic unit Total income is ordered from highest to lowest and divided into quintiles.	1 = quintile 1 (bottom 20%) 2 = quintile 2 3 = quintile 3 4 = quintile 4 5 = quintile 5 (top 20%) 9 = income not specified so no quartile calculated

ESTIMATION WEIGHTS

IndivWgt	Weight used for estimation of individual population
CoupleWgt	Weight used for couple estimation
EcoWgt	Weight used for economic unit estimation

