



EUROPEAN CENTRAL BANK
EUROSYSTEM

HFCS User Database Documentation

Derived variables

2023 Wave



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DA1000 Total real assets 1 (incl. business wealth, vehicles and valuables)

DA1000 = DA1110 + DA1120 + DA1130 + DA1131 + DA1140

Coding:

Numerical value

DA1000i Has real assets

Coding:

1 - yes

0 - no

DA1000SH Real assets as share of gross wealth

DA1000SH=DA1000/DA3001, zero if no real assets in DA1000, missing if zero total assets DA3001

Coding:

Numerical value

DA1110 Value of household's main residence

DA1110 = HB0900 for full owners, HB0500/100 * HB0900 for partial owners

Coding:

Numerical value

DA1110i Has HMR

Coding:

1 - yes

0 - no

DA1120 Value of other real estate property

DA1120 = Sum of (HB270x/100 * HB280x) + HB2900

Coding:

Numerical value

DA1120i Has other real estate property

Coding:

1 - yes

0 - no

DA1121 Value of other real estate property used for business activities

DA1121 = Sum of (HB270x/100 * HB280x if HB260xa=2)

Coding:

Numerical value

DA1121i Has other real estate property for business

Coding:

1 - yes

0 - no

DA1122 Value of other real estate property not for business activities

DA1122 = Sum of (HB270x/100 * HB280x if HB260xa ne 2)

Coding:

Numerical value

DA1122i Has other real estate property not for business

Coding:

1 - yes

0 - no

DA1130 Value of household's vehicles

DA1130 = HB4400 + HB4600

Coding:

Numerical value

DA1130i Has vehicles

Coding:

1 - yes

0 - no

DA1131 Valuables

DA1131 = HB4710

Coding:

Numerical value

DA1131i Has valuables

Coding:

1 - yes

0 - no

DA1140 Value of self-employment businesses

DA1140 = Sum of (HD080x) + HD0900

Coding:

Numerical value

DA1140i Has self-employment business wealth

Coding:

1 - yes

0 - no

DA1200 Business wealth

DA1200 = DA1121 + DA1140

Coding:

Numerical value

DA1200i Has business wealth

Coding:

1 - yes

0 - no

DA1400 Real estate (incl. property used for business activities)

DA1400 = DA1110 + DA1120

Coding:

Numerical value

Survey definition:

Value of real estate wealth, the sum of the value of HMR and value of other properties.

DA1400i Has real estate wealth

Coding:

1 - yes

0 - no

DA2100 Total financial assets 1 (excl. public and occupational pension plans)

DA2100 = DA2101 + DA2102 + DA2103 + DA2104 + DA2105 + DA2106 + DA2107 + DA2108 + DA2109

Coding:

Numerical value

Survey definition:

It comprises: non-self employment private businesses, sight accounts, saving accounts, mutual funds, bonds, shares, managed accounts, 'other' assets, private lending, voluntary pension plans or whole life insurance contracts.

DA2100i Has financial assets

Coding:

1 - yes

0 - no

DA2100SH Financial assets as share of gross wealth

DA2100SH = DA2100/DA3001, zero if no financial assets in DA2100, missing if zero total assets DA3001

Coding:

Numerical value

DA2101 Deposits

DA2101 = HD1110 + HD1210

Coding:

Numerical value

DA21011 Deposits: sight accounts

DA21011 = HD1110

Coding:

Numerical value

DA21011i Has sight accounts

Coding:

1 - yes

0 - no

DA21012 Deposits: saving accounts

DA21012 = HD1210

Coding:

Numerical value

DA21012i Has saving accounts

Coding:

1 - yes

0 - no

DA2101i Has deposits

Coding:

1 - yes

0 - no

DA2102 Mutual funds, total

DA2102 = HD1330 or Sum of (HD1320a-g)

Coding:

Numerical value

Survey definition:

Total value of mutual funds

DA2102i Has mutual funds

Coding:

1 - yes

0 - no

DA2103 Bonds

DA2103 = HD1420

Coding:

Numerical value

DA2103i Has bonds

Coding:

1 - yes

0 - no

DA2104 Value of non self-employment private business

DA2104 = HD1010

Coding:

Numerical value

DA2104i Has non-SE private business wealth

Coding:

1 - yes

0 - no

DA2105 Shares, publicly traded

DA2105 = HD1510

Coding:

Numerical value

DA2105i Has shares (publicly traded)

Coding:

1 - yes

0 - no

DA2106 Managed accounts

DA2106 = HD1620

Coding:

Numerical value

DA2106i Has managed accounts

Coding:

1 - yes

0 - no

DA2107 Money owed to households

DA2107 = HD1710

Coding:

Numerical value

DA2107i Has money owed to household

Coding:

1 - yes

0 - no

DA2108 Other assets

DA2108 = HD1920

Coding:

Numerical value

DA2108i Has other assets

Coding:

1 - yes

0 - no

DA2109 Voluntary pension/whole life insurance

DA2109 = sum of (PFA080x if PFA020x = 3 or 4) over household members

Coding:

Numerical value

Survey definition:

Total value of voluntary pensions and whole life insurance

DA2109i Has voluntary pensions/whole life insurance

Coding:

1 - yes

0 - no

DA2199 Other types of financial assets

DA2199 = DA2104+DA2106+DA2108

Coding:

Numerical value

Survey definition:

Joint item containing DA2104 private non-self-employment businesses, DA2106 assets in managed accounts and DA2108 other types of financial assets

DA2199i Has other types of financial assets

Coding:

1 - yes

0 - no

DA3001 Total assets 1, excl. public and occupational pension plans

DA3001 = DA1000 + DA2100

Coding:

Numerical value

DATOP10 Percentiles, gross wealth, among households

Coding:

Numerical value

Survey definition:

Percentiles variable based on the weighted distribution of DA3001, by country.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DATOP10EA

EA percentiles, gross wealth, among households

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on the weighted distribution of DA3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DH0001 Number of household members

Coding:

Numerical value

Survey definition:

Number of household members, all household members included

DH0002 Consumption units (OECD modified)

1+(Household members aged 14 or more -1)*0.5+(Household members aged 13 or less*0.3)

Coding:

Numerical value

Survey definition:

Number of consumption units in the household, according to the OECD modified scale:

1 unit for the first household member, 0.5 for each additional household member aged 14 and more, and 0.3 per additional household member aged 13 or less.

DH0003 Number of economically active members in household

Number of persons for which PE0100a (main labour status) = 1 ('doing regular work for pay/ self-employed/ family business') or 2 ('sick, maternity/other leave, planning to return to work') or 3 ('unemployed') or 7 ('compulsory military service or equivalent social service').

Coding:

Numerical value

Technical definition (ILO):

The economically active population comprises all persons of either sex who furnish the supply of labour for the production of goods and services during a specified time-reference period. National practices vary between countries as regards the treatment of groups such as armed forces, members of religious orders, persons seeking their first job, seasonal workers or persons engaged in part-time economic activities.

[Source: ILO, <https://www.ilo.org/ilostat-files/SSM/SSM5/E/ANNEX.html>]

DH0004 Number of household members in employment

Number of persons for which PE0100a (main labour status) = 1 ('doing regular work for pay/ self-employed/ family business') or 2 ('sick, maternity/other leave, planning to return to work').

Coding:

Numerical value

DH0006 Number of household members 16+

Number of persons for which RA0300 >=16

Coding:

Numerical value

Survey definition:

Number of household members aged 16 or more

DH14P Number of household members aged 14+

Number of persons for which RA0300 >=14

Coding:

Numerical value

Survey definition:

Number of household members aged 14 or more

DHaged65plus Household members aged 65 or more

Number of persons for which RA0300 >=65

Coding:

Numerical value

Survey definition:

Number of household members aged 65 or more

DHAGEH1 Age of reference person, Canberra definition

DHAGEH1 = RA0300 when RA0010=DHIDH1

Coding:

Numerical value

Survey definition:

DHAGEH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

In addition, twin _B variables are provided with age of the RP in brackets:

16-19=>4, 20-24 =>5, 25-29 =>6, 30-34 =>7, 35-39 =>8, 40-44 =>9, 45-49 =>10, 50-54 =>11, 55-59 =>12, 60-64 =>13, 65-69 =>14, 70-74 =>15, 75-79 =>16, 80-84 =>17, 85+ =>18.

DHAGEH1B Age of reference person in brackets, Canberra definition

DHAGEH1B = RA0300_B when RA0010=DHIDH1, with values recoded to the age brackets

Coding:

Numerical value

Survey definition:

DHAGEH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output).

Age of the RP in brackets, where the bracket value is the lower bound of each age group:

16-19=>16, 20-24 =>20, 25-29 =>25, 30-34 =>30, 35-39 =>35, 40-44 =>40, 45-49 =>45, 50-54 =>50, 55-59 =>55, 60-64 =>60, 65-69 =>65, 70-74 =>70, 75-79 =>75, 80-84 =>80, 85+ =>85.

DHAQ01 Quintile, gross wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on the weighted distribution of DA3001, per country.

DHAQ01EA EA quintile, total assets

Coding:

Numerical value

Survey definition:

All countries (Euro Area) quintile in the total assets DA3001 weighted distribution.

Dhchildrendependent Number of dependent children

Number of persons for which: RA0300<16 or (16<=RA0300<=24 and PE0100a>2 and RA0100 not in (1,2,4,5,6)).

Coding:

Numerical value

Survey definition:

Dependent children defined as all persons aged 0-15 and person aged 16-24 not at work and living with a parent.

DHDEGURBA Degree of urbanisation

Coding:

- 1 - Densely populated area (cities/large urban area)
- 2 - Intermediate populated area (towns and suburbs/small urban area)
- 3 - Thinly populated area (rural area)

Survey definition:

The degree of urbanisation (DEGURBA) indicates the character of the area where the household lives on the basis of population size and density. The classification of local administrative units (LAU2) in densely, intermediate and thinly populated areas uses as a criterion the geographical contiguity in combination with the share of local population living in different type of clusters. Further information on the DEGURBA methodology (with correspondence tables between the LAU2 and the DEGURBA codes) are available on Eurostat's website: <http://ec.europa.eu/eurostat/web/degree-of-urbanisation/overview>.

DHEDUH1 Education of reference person, Canberra definition

DHEDUH = PA0200 when RA0010=DHIDH1

Coding:

1. Early childhood education or no education, or primary education (ISCED levels 0-1)
2. Lower secondary education (ISCED level 2)
3. Upper secondary education or post-secondary non-tertiary education (ISCED level 4)
5. Tertiary education (short-cycle tertiary education, bachelor or equivalent, master or equivalent, or doctoral or equivalent (ISCED levels 5-8))

Survey definition:

Highest completed education of the reference person.

DHEDUH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHEMPH1 Main labour status of reference person, Canberra definition

DHEMPH1 = For the Canberra reference person RA0010=DHIDH1

if PE0200=1 then 1

if PE0200 in (2,3,4) then 2

if PE0100a =3 then 3

if PE0100a =5 then 4

if PE0100a in (4,6,7,8,9) then 5

Coding:

- 1 - Employee

- 2 - Self-employed
- 3 - Unemployed
- 4 - Retired
- 5 - Other

Survey definition:

Main labour status of the reference person.

DHEMPH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHGENDERH1

Gender of reference person, Canberra definition

DHGENDERH1 = RA0200 if RA0010=DHIDH1

Coding:

- 1 - male
- 2 - female

Survey definition:

Gender of the Reference person

DHGENDERH1 - UN/Canberra definition applied to HFCS (used for HFCS statistical output)

DHHST Housing status

if HB0300 in (1,2) and HB1000 = 1 then DHHST=2
if HB0300 in (1,2) and HB1000 ne 1 then DHHST=1
if HB0300 > 2 then DHHST=3

Coding:

- 1 – Owner/partial owner outright
- 2 - Owner/partial owner without mortgage
- 3 - Tenant/Free use

Survey definition:

Housing status relative to the HMR, distinguishing households with or without mortgages using the HMR as collateral

DHHTYPE Household type

Classification of household

Coding:

- 51 - One adult, younger than 64 years
- 52 - One adult, older than 65 years

- 6 - Two adults younger than 65 years
- 7 - Two adults, at least one aged 65 years and over
- 8 - Three or more adults
- 9 - Single parent with dependent children
- 10 - Two adults with one dependent child
- 11 - Two adults with two dependent children
- 12 - Two adults with three or more dependent children
- 13 - Three or more adults with dependent children

Survey definition:

Household composition

DHIDH1 Personal identification number (RA0010) of reference person, Canberra definition

Coding:

Numerical value

Survey definition:

UN/Canberra definition applied to HFCS, used for HFCS statistical output (UNECE 2011). The household reference person is uniquely determined by applying sequentially the following steps: household type (one of the partners in a de facto or registered marriage with, then without dependent children, lone parent with children, the person with the highest income, and finally the eldest person).

DHIQ01 Quintile, total gross income (DI2000), among households

Coding:

Numerical value

Survey definition:

Quintiles based on the weighted distribution of DI2000, per country.

DHIQ01EA EA quintile, total gross income (DI2000), among households

Coding:

Numerical value

Survey definition:

Quintiles based on DI2000 total annual gross income all countries (Euro Area) weighted distribution.

DHLQ01 Quintile, total liabilities, among indebted households

Coding:

Numerical value

Survey definition:

Quintiles based on the weighted distribution of DHLQ01, per country.

DHLQ01EA EA quintile, total liabilities, among indebted households

Coding:

Numerical value

Survey definition:

Quintiles based on DL1000 total liabilities all countries (Euro Area) weighted distribution (among households holding debt).

DHN013 Number of children in household (0-13)

Number of persons for which RA0300 <=13

Coding:

Numerical value

Survey definition:

Number of children in the household, defined as household members until 13 years old.

DHNQ01 Quintile, net wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on the weighted distribution of DN3001, per country.

DHNQ01EA EA quintile, net wealth, among households

Coding:

Numerical value

Survey definition:

Quintiles based on DN3001 net wealth all countries (Euro Area) weighted distribution

DHRA0100H Relationship to the interview reference person (RA0100) of reference person

Coding:

Numerical value

Survey definition:

Relationship to the interview reference person (RA0100) of the reference person according to the Canberra definition. For more information see definition of DHIDH1.

DHREGION Region (national coding)

Recoded from the core variable SA0300 Area of residence of the household (national coding).

Coding:

AT11 - Burgenland
AT12 - Lower Austria
AT13 - Vienna
AT21 - Carinthia
AT22 - Styria
AT31 - Upper Austria
AT32 - Salzburg
AT33 - Tyrol
AT34 -Vorarlberg
CYLI - Limassol
CYLA - Larnaca
CYNI - Nicosia
CYP A - Paphos
CZ01 - Prague (Praha)
CZ02 - Central Bohemia (Střední Čechy)
CZ03 - Southwest (Jihozápad)
CZ04 - Northwest (Severozápad)
CZ05 - Northeast (Severovýchod)
CZ06 - Southeast (Jihovýchod)
CZ07 - Central Moravia (Střední Morava)
CZ08 - Moravian-Silesian (Moravskoslezsko)
DENW - Lower Saxony,Schleswig-Holstein,Hamburg,Bremen
DEWW - North Rhine-Westphalia,Rhineland-Palatinate,Saarland
DEOS - Mecklenburg-West Pomerania,Saxony
Anhalt,Brandenburg,Berlin,Thuringia,Saxony
DESW- Bavaria,Baden-Württemberg,Hesse
EE00 - Estonia
EL3 - Attica

EL4 - Nisia Aigaiou, Kriti
EL5 - Voreia Ellada
EL6 - Kentriki Ellada
FI1B - Helsinki-Uusimaa and Åland
FI1C - Southern Finland
FI19 - Western Finland
FI1D - Northern and Eastern Finland
FR0 - Départements d'Outre Mer
FR1 - Île de France
FR2 - Bassin Parisienne
FR3 - Nord-Pas-de-Calais
FR4 - Est
FR5 - Ouest
FR6 - Sud-Ouest
FR7 - Centre-Est
FR8 - Méditerranée
HU10 - Central Hungary (Közép-Magyarország)
HU21 - Central Transdanubia (Közép-Dunántúl)
HU22 - Western Transdanubia (Nyugat-Dunántúl)
HU23 - Southern Transdanubia (Dél-Dunántúl)
HU31 - Northern Hungary (Észak-Magyarország)
HU32 - Northern Great Plain (Észak-Alföld)
HU33 - Southern Great Plain (Dél-Alföld)
IE04 - Northern and Western
IE05 - Southern
IE06 - Eastern and Midland
IT1 - Piemonte
IT2 - Valle d'Aosta
IT3 - Lombardia
IT4 - Trentino-Alto Adige
IT5 - Veneto
IT6 - Friuli-Venezia Giulia
IT7 - Liguria
IT8 - Emilia Romagna
IT9 - Toscana
IT10 - Umbria
IT11 - Marche
IT12 - Lazio
IT13 - Abruzzo
IT14 - Molise
IT15 - Campania
IT16 - Puglia
IT17 - Basilicata
IT18 - Calabria
IT19 - Sicilia
IT20 - Sardegna
LT01 - Vilnius County

LT02 - Other counties than Vilnius
LU000 - Luxembourg
LV01 - Riga
LV02 - Eight other big cities
LV03 - Rural areas including small towns
MT011 - Southern Harbour
MT012 - Northern Harbour
MT013 - South Eastern
MT014 - Western
MT015 - Northern
MT026 - Gozo and Comino
SK01 - Bratislava region
SK02 - Western Slovakia
SK03 - Central Slovakia
SK04 - Eastern Slovakia
SI03 - Eastern Slovenia
SI04 - Western Slovenia

Survey definition:

Area of residence of the household based on national coding, with first two letters giving the country code.

This variable is not available for all countries. In most countries region is based on NUTS-coding.

- NUTS2-coding or adjusted NUTS2-coding in AT, CZ, FI, HU, IE, IT, LT, SI, SK.
- NUTS1-coding in GR, FR (NUTS 1 2013).
- National coding in CY, MT (based on districts), DE (based on Bundesländer) and LV.

DHTIMEEH1 Total time in employment for reference person, Canberra definition

DHTIMEEH1 = PE1005 when RA0010=DHIDH1

Coding:

Numerical value

DI1100 Employee income

DI1100 = Sum of PG0110 for household members

Coding:

Numerical value

Survey definition:

Total employee income of the household

DI1100i Has employee income

Coding:

1 - yes

0 - no

DI1200 Self-employment income

DI1200 = Sum of PG0210 for household members

Coding:

Numerical value

DI1200i Has self-employment income

Coding:

1 - yes

0 - no

DI1300 Rental income from real estate property

DI1300 = HG0310

Coding:

Numerical value

DI1300i Has rental income from real estate property

Coding:

1 - yes

0 - no

Numerical value

DI1400 Income from financial assets

DI1400 = DI1410 + DI1420

Coding:

Numerical value

DI1400i Has income from financial investments

Coding:

1 - yes

0 - no

DI1410 Income from financial assets, gross of interest payments

DI1410 = HG0410

Coding:

Numerical value

DI1410i Has income from financial assets, gross of interest payments

Coding:

1 - yes

0 - no

DI1412 Interest payments

**DI1412 = Sum of (HB170x * HB190x/100) + Sum of (HB370xy * HB390xy/100) +
Sum of (HC080x * HC090x/100)**

Coding:

Numerical value

Survey definition:

The sum of interest times the outstanding balance for the HMR, other property and other loans. Up to 3 (2) loans of each type included - depending on the number loops used in the national questionnaire.

DI1420 Income from private business other than self-employment

DI1420 = HG0510

Coding:

Numerical value

DI1420i Has income from private business other than self-employment

Coding:

1 - yes

0 - no

DI1500 Income from pensions

DI1500 = DI1510 + DI1520

Coding:

Numerical value

DI1500i Has income from pensions

Coding:

1 - yes

0 - no

DI1510 Income from public pensions

DI1510 = Sum of PG0310 for household members

Coding:

Numerical value

DI1510i Has income from public pensions

Coding:

1 - yes

0 - no

DI1520 Income from occupational and private pensions

DI1520 = Sum of PG0410 for household members

Coding:

Numerical value

DI1520i Has income from occupational and private pensions

Coding:

1 - yes

0 - no

DI1600 Regular social transfers (except pensions)

DI1600 = DI1610 + DI1620

Coding:

Numerical value

Survey definition:

Unemployment benefits + gross income from regular social transfers

DI1600i Has income from regular social transfers (except pensions)

Coding:

1 - yes

0 - no

DI1610 Unemployment benefits

DI1610 = Sum of PG0510 for household members

Coding:

Numerical value

DI1610i Has income from unemployment benefits

Coding:

1 - yes

0 - no

DI1620 Other social transfers

DI1620 = HG0110

Coding:

Numerical value

DI1620i Has income from other social transfers

Coding:

1 - yes

0 - no

DI1700 Regular private transfers

DI1700 = HG0210

Coding:

Numerical value

DI1700i Has income from regular private transfers

Coding:

1 - yes

0 - no

DI1800 Income from other sources

DI1800 = HG0610

Coding:

Numerical value

DI1800i Has income from other sources

Coding:

1 - yes

0 - no

DI1900 Financial assistance from relatives and friends

DI1900 = HG0260

Coding:

Numerical value

DI1900i Has financial assistance from relatives and friends

if HG0250=1 then 1

if HG0250=2 then 0

Coding:

1 - yes

0 - no

DI2000 Total household gross income 2, including interest payments

DI2000 = DI1100 + DI1200 + DI1300 + DI1400 + DI1500 + DI1600 + DI1700 + DI1800

Coding:

Numerical value

Survey definition:

Total gross annual household income aggregate.

DI2000eq Total household gross income, equalised

DI2000eq = DI2000 / DH0002

Coding:

Numerical value

Survey definition:

Total gross annual household income aggregate, equalised using the modified OECD equivalence scale.

DI2100 Total household gross income and financial assistance from relatives and friends

DI2100 = DI1100 + DI1200 + DI1300 + DI1400 + DI1500 + DI1600 + DI1700 + DI1800 + DI1900

Coding:

Numerical value

DITOP10 Percentiles, total gross income, among households

Coding:

Numerical value

Survey definition:

Percentiles variable based on the weighted distribution of DI2000, per country.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10EA EA percentiles, total gross income, among households

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on the weighted distribution of DI2000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10eq Percentiles, gross equalised income, among households

Coding:

Numerical value

Survey definition:

Percentiles variable based on the weighted distribution of DI2000eq, per country.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DITOP10eqEA EA percentiles, gross equalised income, among households

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on the weighted distribution of DI2000eq.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DL1000 Total outstanding balance of household's liabilities

DL1000 = DL1100 + DL1200

Coding:

Numerical value

DL1000i Has debt

Coding:

1 - yes

0 - no

DL1100 Outstanding balance of mortgage debt

DL1100 = DL1110 + DL1120

Coding:

Numerical value

Survey definition:

Outstanding balance of mortgage debt ('collateralised liabilities', 'secured debt') owed by households on all properties they own. This is the sum of mortgage debt with HMR as collateral and the mortgage debt collateralised on other household properties.

DL1100i Has mortgage debt

Coding:

1 - yes

0 - no

DL1110 Outstanding balance of HMR mortgages

DL1110 = Sum of (HB170x) + HB2100

Coding:

Numerical value

DL1110a Outstanding balance of adjustable interest rate HMR mortgages

sum of(HB170x) where HB180x=1

Coding:

Numerical value

DL1110ai Has adjustable interest rate HMR mortgage

Coding:

1 - yes

0 - no

DL1110b Outstanding balance of fixed interest rate HMR mortgages

sum of(HB170x) where HB180x=2

Coding:

Numerical value

DL1110bi Has fixed interest rate HMR mortgage

Coding:

1 - yes

0 - no

DL1110c Outstanding balance of unknown interest rate regime HMR mortgages

sum of(HB170x) where HB180x not in (1,2) + HB2100

Coding:

Numerical value

DL1110ci Has unknown interest rate regime HMR mortgage

Coding:

1 - yes

0 - no

DL1110i Has HMR mortgage debt

Coding:

1 - yes

0 - no

DL1120 Outstanding balance of mortgages on other properties

DL1120 = Sum of (HB370xy) + HB4105

Coding:

Numerical value

DL1120a Outstanding balance of adjustable interest rate mortgages on other properties

sum of(HB370xy) where HB380xy = 1

Coding:

Numerical value

DL1120ai Has adjustable interest rate other property mortgage

Coding:

1 - yes

0 - no

DL1120b Outstanding balance of fixed interest rate mortgages on other properties

sum of(HB370xy) where HB380xy = 2

Coding:

Numerical value

DL1120bi Has fixed interest rate other property mortgage

Coding:

1 - yes

0 - no

DL1120c Outstanding balance of unknown interest rate regime mortgages on other properties

sum of(HB370xy) where HB380xy in (-1,-2) + HB4105

Coding:

Numerical value

DL1120ci Has unknown interest rate regime other property mortgage

Coding:

1 - yes

0 - no

DL1120i Has other property mortgage

Coding:

1 - yes

0 - no

DL1200 Outstanding balance of other, non-mortgage debt

DL1200 = DL1210 + DL1220 + DL1230

Coding:

Numerical value

Survey definition:

Outstanding balance of other, non-mortgage debt (total unsecured debt /non-collateralised liabilities) includes outstanding balances on credit lines or overdrafts, outstanding balance of credit cards for which the owner of the card is charged interest, and outstanding balances on all other loans (car loans, consumer loans, instalment loans, private loans from relatives, friends, employers etc.)

DL1200i Has non-mortgage debt

Coding:

1 - yes

0 - no

DL1210 Outstanding balance of credit line/overdraft

DL1210 = HC0220

Coding:

Numerical value

DL1210i Has credit line/overdraft debt

Coding:

1 - yes

0 - no

DL1220 Outstanding balance of credit card debt

DL1220 = HC0320

Coding:

Numerical value

DL1220i Has credit card debt

Coding:

1 - yes

0 - no

DL1230 Outstanding balance of other non-mortgage loans

DL1230 = DL1231 + DL1232

Coding:

Numerical value

Survey definition:

Other non-mortgage loans include all consumer, personal, private, employer, and instalment loans.

DL1230i Has other non-collateralised loans

Coding:

1 - yes

0 - no

DL1231 Outstanding balance of private loans

DL1231 = sum of (HC036x) + HC0370

Coding:

Numerical value

DL1231i Has private loans

Coding:

1 - yes

0 - no

DL1232 Outstanding balance of other non-private non-collateralised loans

DL1232 = sum of (HC080x) + HC1100

Coding:

Numerical value

Survey definition:

Survey definition: Other non-mortgage loans include all consumer, employer, and instalment loans, excluding any private loans covered in DL1232.

DL1232i Has other non-private non-collateralised loans

Coding:

1 - yes

0 - no

DL2000 Payments for household's total debt (flow)

DL2000 = DL2100 + DL2200

Coding:

Numerical value

Survey definition:

Payments for household's total debt are the monthly payments (or the monthly equivalent of other time frequency payments) of the household to the lender to repay the loan. They include interest and repayment but exclude any required payments for

taxes, insurance and other fees. The household's total payments include the payments for mortgages and the payments for other loans, such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

DL2000i Has debt payments

Coding:

1 - yes

0 - no

DL2100 Payments for mortgages (flow)

DL2100 = DL2110 + DL2120

Coding:

Numerical value

Survey definition:

Payments made to repay all mortgages, for the HMR and other properties.

DL2100i Has mortgage payments

Coding:

1 - yes

0 - no

DL2110 Payments for HMR mortgages (flow)

DL2110 = Sum of (HB200x) + HB2200

Coding:

Numerical value

Survey definition:

Payments made to repay HMR mortgages

DL2110i Has HMR mortgage payments

Coding:

1 - yes

0 - no

DL2120 Payments for other property mortgages (flow)

DL2120 = Sum of (HB400xy) + HB4205

Coding:

Numerical value

DL2120i Has other property mortgage payments

Coding:

1 - yes

0 - no

DL2200 Payments for non-collateralised debt (flow)

DL2200 = Sum of (HC100x) + HC1200

Coding:

Numerical value

Survey definition:

Payments for other debt include payments for loans such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

DL2200i Has non-collateralised debt payments

Coding:

1 - yes

0 - no

DLCC Has credit card

DLCC=1 if HC0300=1, DLCC=0 if HC0300=2, missing otherwise.

Coding:

1 - yes

0 - no

Survey definition:

Indicator variable on ownership of credit cards. Unlike DL1220i for credit card debt, it captures the ownership/access to the product and 1 is coded even if no current debt is accumulated.

DLCL Has credit line/overdraft

DLCL=1 if HC0200=1, DLCL=0 if HC0200=2, missing otherwise.

Coding:

1 - yes

0 - no

Survey definition:

Indicator variable on having credit line/bank overdraft. Unlike DL1210i for credit line/overdraft debt, it captures the ownership/access to the product and 1 is coded even if no current debt is accumulated.

DLTOP10 Percentiles, total liabilities, among indebted households

Coding:

Numerical value

Survey definition:

Percentiles variable based on weighted distribution of DL1000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DLTOP10EA EA percentiles, total liabilities, among indebted households

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on weighted distribution of DL1000.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DN3001 Net wealth , excl. Public and occupational pensions

$$\text{DN3001} = \text{DA3001} - \text{DL1000}$$

Coding:

Numerical value

Survey definition:

Total household assets excluding public and occupational pension wealth minus total outstanding household's liabilities

DNFPOS Net financial position [Net financial wealth]

$$\text{DNFPOS} = \text{DA2100} - \text{DL1000}$$

Coding:

Numerical value

Survey definition:

Financial assets minus total debt.

DNHW Net housing wealth

$$\text{DNHW} = \text{DA1110} - \text{DL1110}$$

Coding:

Numerical value

Survey definition:

Net value of housing wealth (value of the household main residence minus outstanding amount of HMR mortgages).

Zero for non-owners without HMR mortgage.

DNNLA Net liquid assets

$$\text{DNNLA} = \text{DA2101} + \text{DA2102} + \text{DA2103} + \text{DA2104} + \text{DA2105} + \text{DA2106} - \text{DL1210} - \text{DL1220} - \text{DL1230}$$

Coding:

Numerical value

Survey definition:

Sum of liquid financial assets minus non-collateralised debt.

DNNLAI Has net liquid assets

Coding:

1 - yes

0 - no

DNNLAratio Net liquid assets as a fraction of annual gross income

if DI2000>0 then DNNLAratio=DNNLA/DI2000

if DI2000<=0 then DNNLAratio=DNNLA/1

Coding:

Numerical value

DNTOP10 Percentiles, net wealth, among households

Coding:

Numerical value

Survey definition:

Percentiles variable based on weighted distribution of DN3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DNTOP10EA EA percentiles, net wealth, among households

Coding:

Numerical value

Survey definition:

Percentiles of the EA (all countries) variable based on weighted distribution of DN3001.

Lower bound percentile intervals values: 0 - 0-5%, 5 - 5-10%, 10 -10-20%,20 - 20-30%, 30 - 30-40%, 40 - 40-50%, 50 - 50-60%, 60 - 60-70%, 70 - 70-80%, 80 - 80-90%, 90 - 90-95%, 95 - 95-99%, 99 - top 1%.

DOABLETOSAVE Regular expenses less than income

if HI0600=3 then DOABLETOSAVE=1

if HI0600 in (1,2) then DOABLETOSAVE=0

Coding:

1 - yes

0 - no

DOCOGOOD Amount spent on consumer goods and services, annual

DOCOGOOD = HI0220*12

Coding:

Numerical value

DOCOGOODP Amount spent on consumer goods and services as a share of income

If DI2000>0 then DOCOGOODP = DOCOGOOD/DI2000

If DI2000<=0 then DOCOGOODP = HI0220

Coding:

Numerical value

DOCOUTIL Amount spent on utilities, annual

DOCOUTIL=HI0210*12

Coding:

Numerical value

Survey definition:

Consumption on utilities per year

DOCREDITAPPL Applied for credit within last 3 years

if HC1300=1 then DOCREDITAPPL = 1

if HC1300=2 then DOCREDITAPPL = 0

Coding:

1 - yes

0 - no

DOCREDITC Credit constrained household

Equals to 1 if (HC1310=1 and HC1320 not 1) or (HC1310=2) or (HC1400=1), otherwise equals to 0.

Coding:

1 - yes

0 - no

Survey definition:

Credit constraint households: constructed based on the HFCS variables HC1310 Was refused credit, HC1320 Re-applying for credit and HC1400 not applying for credit due to perceived credit constrain.

The following cases are taken as credit constraint households:

- applied for credit and were turned down (HC1310=1) and do not report successful later re-application (HC1320 not 1)
- applied for credit and were not given as much as applied for (HC1310=2)
- did not apply for credit due to perceived credit constraint (HC1400=1).

DOCREDITNOTAPPL Not applying for credit due to perceived credit constraint

if HC1400=1 then DOCREDITNOTAPPL=1

if HC1400=2 then DOCREDITNOTAPPL=0

otherwise missing

Coding:

1 - yes

0 - no

DOCREDITREFUSAL Experienced credit refusal or reduction(among those applying in last 3 years)

if HC1310 in (1,2) then 1

if HC1310=3 then 0

otherwise missing

Coding:

1 - yes

0 - no

Survey definition:

Households experiencing credit refusal of not been given the requested amount of credit.

DOCREDITREFUSED Refused or only reduced credit (among those applying in last 3 years)

if **HC1310=1 or 2** then 1

if **HC1310=3** then 0

Coding:

1 - yes

0 - no

DODARATIO Debt to asset ratio (DL1000/DA3001)

if **DA3001>0** and **DL1000>=0** then **DODARATIO=(DL1000/DA3001)**

if **DA3001=0** and **DL1000>=0** then **DODARATIO=(DL1000/1)**

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1000) and total gross assets (DA3001) for indebted households.

Zero total gross assets are bottom-coded at 1 euro.

Defined for indebted households (DL1000>0).

DODARATIO75P Debt to asset ratio>=75%

if **DODARATIO75P>=0.75** then **DODARATIO75P=1**

if **0<=DODARATIO75P<0.75** THEN **DODARATIO75P=0**

Coding:

1 - yes

0 - no

DODIRATIO Debt to income ratio (DL1000/DI2000)

if **DI2000>0** and **DL1000>=0** then **DODIRATIO=DL1000/DI2000**

if **DI2000<=0** and **DL1000>=0** then **DODIRATIO=(DL1000/1)**

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1000) and total gross household income (DI2000) for indebted households (DL1000>0).

Zero and negative incomes bottom-coded at 1 euro.

DODIRATIO300p Debt to income ratio >=3

if DODIRATIO300p >= 3 then DODIRATIO300p = 1
if 0 <= DODIRATIO300p < 3 THEN DODIRATIO300p = 0

Coding:

1 - yes
0 - no

DODIRATIOM Mortgage debt to income ratio (DL1100/DI2000)

if DI2000 > 0 and DL1100 >= 0 then DODIRATIO = DL1100/DI2000
if DI2000 <= 0 and DL1100 > 0 then DODIRATIO = (DL1100/1)

Coding:

Numerical value

Survey definition:

Ratio between total liabilities (DL1100) and total gross household income (DI2000) for households with mortgage debt (DL1100 > 0).

Zero and negative incomes bottom coded at 1 euro.

DODIRATIOM300p Mortgage debt to income ratio >=3

if DODIRATIOM300p >= 3 then DODIRATIOM300p = 1
if 0 <= DODIRATIOM300p < 3 THEN DODIRATIOM300p = 0

Coding:

1 - yes
0 - no

DODNI Net wealth to income ratio

if DI2000 > 0 then DODNI = DN3001/DI2000
if DI2000 <= 0 then DODNI = (DN3001/1)

Coding:

Numerical value

Survey definition:

Ratio between net wealth (DN3001) and total gross household income (DI2000) for indebted households (DL1000>0).

Zero and negative incomes bottom coded at 1 euro.

DODSMORTG

Mortgage debt service to income ratio

IF DL1100>0 THEN DODSMORTG=0

then

if DL2100>=0 AND DI2000>=0 THEN DODSMORTG=DL2100/(DI2000/12)

if DL2100>0 AND DI2000<=0 THEN DODSMORTG=(DL2100/1)

Coding:

Numerical value

Survey definition:

Ratio between total monthly mortgage debt payments (DL2100) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with mortgage debt (DL1100>0), households with mortgage debt in DL1100 and no payments for mortgage debt in DL2100 get the value 0.

DODSMORTG40P

Mortgage debt service to income ratio >= 40 %

if DODSMORTG40P>=0.40 then DODSMORTG40P=1

if 0<=DODSMORTG40P<0.40 THEN DODSMORTG40P=0

Coding:

1 - yes

0 - no

DODSMORTGHMR

HMR Mortgage debt service to income ratio

IF DL1110>0 THEN DODSMORTGHMR=0

then

if DL2110>=0 AND DI2000>0 THEN DODSMORTGHMR=DL2110/(DI2000/12)

if DL2110>0 AND DI2000<=0 THEN DODSMORTGHMR=(DL2110/1)

Coding:

Numerical value

Survey definition:

Ratio between total monthly HMR mortgage debt payments (DL2110) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with HMR mortgage debt (DL1110>0), households with HMR mortgage debt in DL1110 and no payments for HMR mortgage debt in DL2110 get the value 0.

DODSTOTAL

Debt service to income ratio

```
IF DL1000>0 THEN DODSTOTAL=0
then
if DL2000>=0 AND DI2000>0 THEN DODSTOTAL=DL2000/(DI2000/12)
if DL2000>0 AND DI2000<=0 THEN DODSTOTAL=(DL2000/1)
```

Coding:

Numerical value

Survey definition:

Ratio between total monthly debt payments (DL2000) and household gross monthly income (DI2000/12). Zero and negative income bottom coded at 1 euro/month.

Defined for all households with debt (DL1000>0), households with debt in DL1000 and no payments in DL2000 get the value 0.

DODSTOTAL40P

Debt service to income ratio >= 40 %

```
if DODSTOTAL>=0.40 then DODSTOTAL40P=1
if 0<=DODSTOTAL<0.40 THEN DODSTOTAL40P=0
```

Coding:

1 - yes

0 - no

DODSTOTAL40Pp

Debt service to income ratio >= 40 %, households with debt payments

```
if DODSTOTALp>=0.40 then DODSTOTAL40Pp=1
if 0<=DODSTOTALp<0.40 THEN DODSTOTAL40Pp=0
```

Coding:

Numerical value

DODSTOTALp Debt service to income ratio, households with debt payments

if DI2000>0 then DODSTOTALp=DL2000/DI2000

if DI2000<=0 then DODSTOTALp=(DL2000/1)

Coding:

Numerical value

Survey definition:

Debt service to income ratio for households holding debt instruments for which payments are collected (household main residence mortgages, other property mortgages, non-mortgage loans). Households only having credit line/overdraft and/or credit card debt, for which debt payments are not collected in the survey, are excluded - their values set to missing.

Zero and negative income values in the denominator are bottom coded at 1 Euro.

DOFINASSETS Household has financial assets excluding sight accounts

if sum(DA2100,-DA21011)>0 then DOFINASSETS=1

if sum(DA2100,-DA21011)<=0 then DOFINASSETS=0

Coding:

1 - yes

0 - no

DOFINASSIST Ability to get financial assistance from friends or relatives

if HI0800=1 then 1

if HI0800=2 then 0

Coding:

1 - yes

0 - no

DOFOODC Food expenditure at home/outside home, annual

DOFOODC = (HI0100 + HI0200)*12

Coding:

Numerical value

DOFOODCH Food expenditure (at home), annual

DOFOODCH = HI0100*12

Coding:

Numerical value

DOFOODCHUC Food expenditure at home per consumption unit,
annual

DOFOODCHUC = DOFOODCH/DH0002

Coding:

Numerical value

Survey definition:

DOFOODCH equalised using the modified OECD equivalence scale (1/0.5/0.3).

DOFOODCP Food expenditure as a share of income

if DI2000>0 then DOFOODCP=sum(HI0100,HI0200)/(DI2000/12)

if DI2000<=0 then DOFOODCP=sum(HI0100,HI0200)/1

Coding:

Numerical value

Survey definition:

Ratio between food expenditure at home/outside home (HI0100 and HI0200) and household gross monthly income (DI0200/12).

Zero and negative income bottom coded at 1 euro/month.

DOFOODCUC Food expenditure at home/outside home per
consumption unit, annual

DOFOODCUC = DOFOODC/DH0002

Coding:

Numerical value

Survey definition:

DOFOODC equalised using the modified OECD equivalence scale (1/0.5/0.3).

DOGIFTINHER

Amount of received gifts and inheritances

DOGIFTINHER=sum(HH0401,HH0402,HH0403)

Coding:

Numerical value

Survey definition:

Warning: includes up to three, in countries with two questionnaire loops up to two, main gifts and inheritances. Household main residence, reported in the question on its way of acquisition, may be excluded from the amount here.

DOHHSQM

HMR value per square meter

DOHHSQM = HB0900 / HB0100

Coding:

Numerical value

DOHMRONLY Value of HMR >= 99 % of total assets

if (DA1110/DA3001) >= 0.99 and DA3001 > 0 then DOHMRONLY=1

if (DA1110/DA3001) < 0.99 then DOHMRONLY=0

Coding:

1 - yes

0 - no

DOINHERIT Substantial inheritance/gift

if HH0100=1 then 1

if HH0100=2 then 0

Coding:

1 - yes

0 - no

DOLOTTGOOD Unexpected windfall gain – percentage spent on goods and services

DOLOTTGOOD = HIZ040a

Coding:

Numerical value

DOLTVRATIO **Loan to value ratio of main residence**

if DL1110>=0 and DA1110>0 then DOLTVRATIO=(DL1110/DA1110)

if DL1110>=0 and DA1110<=0 then DOLTVRATIO=(DL1110/1)

Coding:

Numerical value

Survey definition:

Ratio between outstanding amount of HMR mortgage (DL1110) and current value of the HMR (DA1110).

Eventual zero or negative HMR values are bottom coded at 1 euro.

Defined for households with outstanding HMR mortgage debt (DL1110>0).

DOLTVRATIO75P **Loan to value ratio >=75 %**

if DOLTVRATIO75P>=0.75 then DOLTVRATIO75P=1

if 0<=DOLTVRATIO75P<0.75 THEN DOLTVRATIO75P=0

Coding:

1 - yes

0 - no

DOTRIPSH **Annual expenses on trips and holidays**

DOTRIPSH = HI0230

Coding:

Numerical value

DWHOHO Household weight / number of implicates

DWHOHO = HW0010/ number of implicates

Coding:

Numerical value

SB1000 Quarter/year of the interview

Calculated from SB0101 and SB0301

Coding:

yyyy or yyyyQq

Survey definition:

Quarter and year (or only year) of the data collection - i.e. fieldwork in most countries