THE GERMAN SAVE SURVEY:
DOCUMENTATION AND METHODOLOGY

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109-2006

The German SAVE Survey 2001 - 2006.
Documentation and Methodology

– February 2007 –

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Technical discussion paper

The purpose of this document is to describe methodological details of the German SAVE survey and to provide users of SAVE with all necessary information for working with the publicly available SAVE dataset.

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1. Introduction

Understanding savings and investment behavior of German households is the main goal of the SAVE study. Germany is an interesting country to study savings behavior since nearly everyone – whether in the middle income bracket or richer - saves substantial amounts, even in old age.

This paper documents and describes the SAVE survey, the structure of the questionnaire, the survey design and the structure of all samples, as well as nonresponse and weighting. The purpose of this document is to provide potential users of SAVE with all necessary information for working with the SAVE data. The document draws from various sources, in particular Börsch-Supan and Essig (2005), Essig (2005), Heien and Kortmann (2003), and Heien and Kortmann (2005). It might be worth looking at these documents for further information.

The data situation for analyzing household financial behavior has been very limited in Germany. There has been no dataset available that records detailed data on both financial variables such as income, savings, and asset holdings, as well as sociological and psychological characteristics of households. The German Socio-Economic Panel (*German SOEP*) contains rich data on household behavior and records indicators of saving and asset choices, but it does not cover the quantitative composition of households' assets or any change in the amount of wealth in very much detail, though. The situation is similar in another representative survey (*Soll und Haben*). This study records detailed data on the composition of various financial assets, but it only has qualitative indicators and does not quantify asset holdings. Finally, the official budget and expenditure survey (*Einkommens- und Verbrauchsstichprobe, EVS*), conducted every five years by the Federal Statistical Office, has very detailed information on the amount and composition of income, expenditure, and wealth, but information on other household characteristics is very limited. Taking the Dutch CentER Panel and the U.S. Health and Retirement Study (HRS) as a basis, researchers of the University of Mannheim have cooperated with the Mannheim Center for Surveys, Methods and Analyses (ZUMA), NFO Infratest (Munich), Psychonomics (Cologne) and Sinus (Heidelberg) to produce a questionnaire on households' saving and asset choice; see Börsch-Supan and Essig (2005) for more detailed information.

With the data collected in the SAVE survey, we intend to have a basis for obtaining a better understanding of German households' saving behavior. Our present poor understanding of saving behavior has far-reaching consequences for economic policy. For instance, we do not understand well, to what extent saving must be encouraged so that enough savings are

available for financing the investment that forms the basis for long-term growth of our economy. Payments towards a saving scheme may either increase savings because of the higher return on the funds saved or – if the household has a specific target in mind – decrease them because the state bears a certain section of the costs.

A particular case in point is retirement saving and its role in pension reform. In fact, we do not have a reliable empirical basis on which to assess the success of the recent German pension reform named after the then labor secretary Walter Riester in creating additional saving. Will such saving exactly compensate for the reductions in pay-as-you-go pensions? Or will substitution be less than perfect? Will the new retirement saving simply displace other saving, i.e. will the increase in savings made in life insurances and pension funds coincide with a reduction of saving e.g. in homeownership and real estate?

So far, we do not have good answers to these questions, and one purpose of the SAVE panel is to shed light on them during an important transition period when the new multipillar pension system in Germany will slowly replace the monolithic pay-as-you-go pension system, in which 85% of retirement income was the state-provided pension.

Household savings decisions are the results of a very complex decision-making process. In order to better understand this process, a huge amount of data is needed, including information on household socio-demographic, financial, and psychological characteristics, in particular information on household preferences and future expectations. Containing a representative sample of German households and a wide range of characteristics from those fields, makes the SAVE data unique and particularly appropriate to help obtaining answers to questions in the field of savings behavior and public policy.

2. Structure of the Questionnaire

The questionnaire has been designed in such a way that the interview should not exceed 45 minutes and consists of six parts (see table 1).

The first, relatively short part explains the purpose of the study and describes the precautions that have been taken with respect to confidentiality and data protection. Part 2 lasts about 15 minutes and contains questions on the socio-economic structure of the household, including age, education and labor-force participation of the respondent and his or her spouse. Beginning in 2005, this part also contains questions about the health situation of the household. Part 3 of the questionnaire contains qualitative and simple quantitative questions on saving behavior and on how households deal with income and assets, including hypothetical choice tasks and questions on savings motives; questions on financial decision processes, rules of thumb, and attitudes towards consumption and money are also included. Part 4 is the critical part of the questionnaire. It contains a comprehensive financial review of the household and therefore the most sensitive questions in financial items such as income from various sources and holdings of various assets. Apart from financial assets, the questions also cover private and company pensions, ownership of property, business assets, and debt. Part 5 contains questions about psychological and social variables, e.g. the social environment, expectations about income, the economic situation, health, life expectancy, and general attitudes to life. The interview ends with open-ended questions about the interview situation and the question whether the respondent would be willing to participate in a similar survey in the future (part 6).

Table 1: Basic structure of the questionnaire of the SAVE Survey.

Part A:	Introduction, determining which person will be surveyed in the household
Part B:	Basic socio-economic data of the household; health questions (since 2005)
Part C:	Qualitative questions concerning saving behavior, income, and wealth
Part D:	Quantitative questions concerning income and wealth
Part E:	Psychological and social determinants of saving behavior
Part F:	Conclusion: Interview-situation

The SAVE questionnaire has undergone slight changes from year to year. There exists an Excel-spreadsheet that documents which variable was asked in which year. As well, the

questionnaires are available for each year. Please send an e-mail to save@mea.uni-mannheim.de for further information.

3. Survey Design

3.1 General Design of the SAVE Survey

Figure 1 presents the different waves of the SAVE survey. As one can see, SAVE consists of several different subsamples, which will be described in a later section.

As the questionnaire of the SAVE Survey includes topics that are unusual in surveys such as detailed questions about personal income and financial wealth, both respondents and interviewers have been specially prepared for the questioning. In particular, because of the sensitivity of the topic, we were interested in learning about interviewer modes and question modes. Therefore, the first SAVE wave (2001) additionally included an experimental component. This first wave was used to learn about interview methodology in the particular case of the sensitive financial questions of the SAVE study.

Figure 1: Waves of the SAVE survey
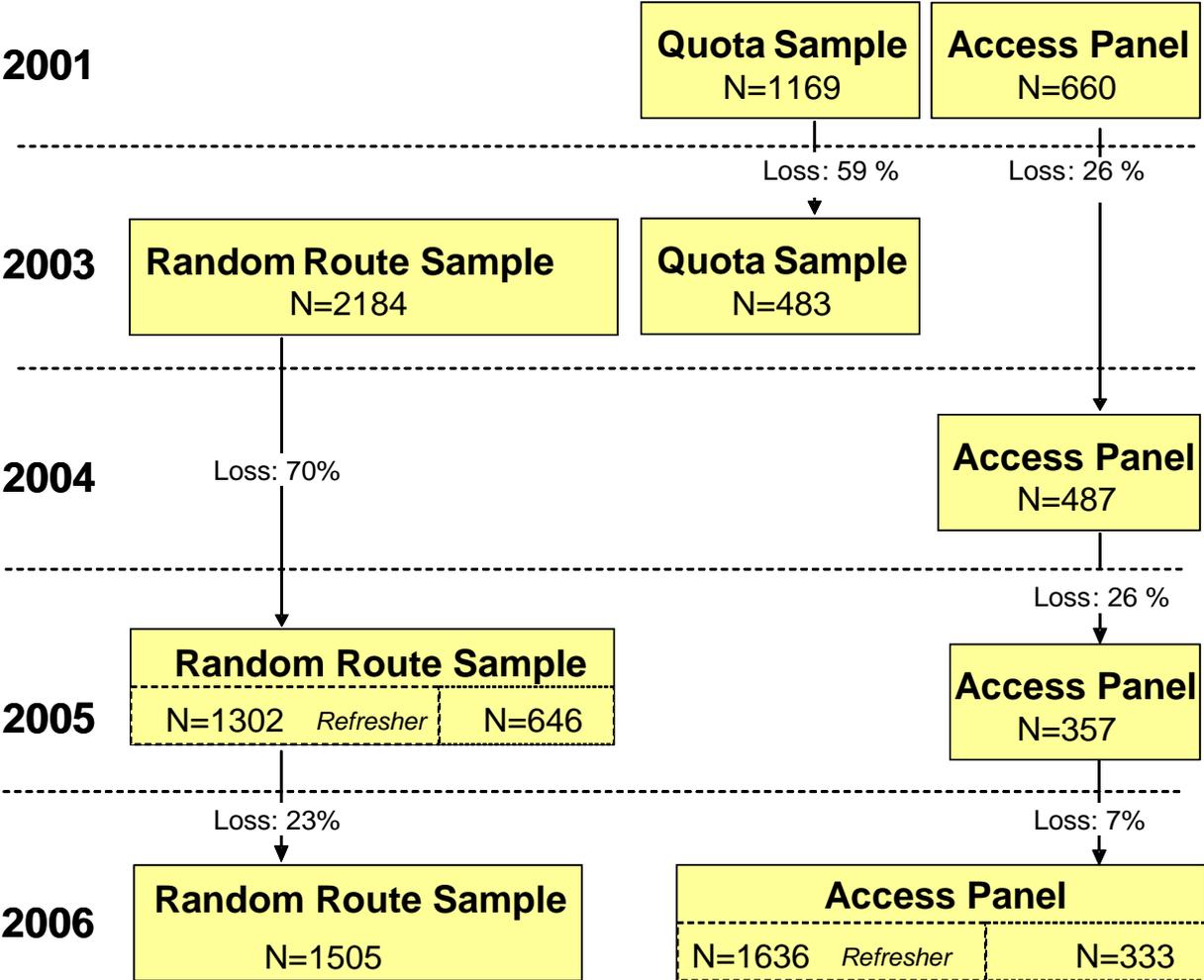
In all waves, a letter describing the aim of the study and the protection of privacy was handed out by the interviewers. The detailed questions about personal income and wealth were also non-standard and demanding for the interviewers. Interviewers for each wave were selected by TNS Infratest. TNS Infratest underwent an intensive interviewer selection and additional training and motivation. Additionally, from 2005 on, a short motivation video (featuring Prof. Börsch-Supan, Ph.D. and explaining the aim and the importance of the survey, as well as interview methodology) was sent to the interviewers so that they could watch it on their laptops before the questioning. Various incentives were handed out to the participants.

A detailed description of sampling scheme, questioning modes, and incentives is presented in the following subsections. In the data, the affiliation of an observation to a certain subsample is encoded by the variable "*wave*" (table 2).

Table 2: Encoding of the different waves in the SAVE data.

Subsample	Value of "wave"
2001 Access Panel	0
2001 Quota Sample	1
2003 Quota Sample	2
2003 Random Route Sample	3
2004 Access Panel	4
2005 Random Route Sample	5
2005 Access Panel	6
2006 Random Route Sample	7
2006 Access Panel	8

3.2 SAVE 2001

The surveys took place in early summer 2001. In this year, the fieldwork for the personal interviews took place between May 29 and June 26, 2001, whereas the fieldwork for the Access Panel took place between June 29 and July 24, 2001.

Experimental design of the SAVE 2001 survey

The first four versions were computer aided personal interviews (CAPI); they were carried out by NFO Infratest, Munich. In contrast, the fifth version was a conventional paper questionnaire ("paper and pencil", P&P). The CAPI interviews were carried out using quota samples whereas conventional P&P questionnaires were given to a so-called Access Panel

operated by the company TPI (Test Panel Institute, Wetzlar). The only difference in the four versions of the CAPI interview is in the critical part 4 of the questionnaire. In versions 1 and 2, all questions were administered by CAPI in the presence of the interviewer. The difference between these versions is that the questions on asset holdings were presented using an open-ended format with follow-up brackets (range cards) in version 1 and with 'forced' brackets in version 2. In the data, the affiliation to a certain version is indicated by the variable "*version*". Because many of these questions relate to intensely personal matters of income and wealth, there is another modification in versions 3 and 4. In these two versions, part 4 was not part of the personal CAPI interview, but left as a paper-and-pencil questionnaire by the interviewer (this mode is termed "P&P drop off" in the sequel). In version 3, the interviewer came back personally to collect the drop-off questionnaire; in version 4, the questionnaire had to be returned by mail using a pre-paid envelope. If this was not done within a specified number of days, the respondent was reminded by telephone several times. This helped increase response rates for the drop-off questionnaire, but nevertheless, they were significantly lower in version 4 than in version 3 (90.5% vs. 98.0%).

Both the CAPI (quota sample) and the P&P (TPI Access Panel) segments were targeted at households with head of the household aged between 18 and 69 years. For the CAPI versions, the quota performance targets were related to the dimension gender (male respondent ratio of 75 percent) and age (a distribution in age classes under 25, 25-34, 35-50 and 50-70 years) according to the current official population statistics (and, in particular, the 2000 micro census).

For the TPI interviewees, the quota targets were also based on the 2000 micro census and either related to the dimensions gender (male respondent ratio of 75 percent) and age (a distribution in age classes 18-29: 13%; 30-39: 24%; 40-49: 22%; 50-59: 21%; 60-69: 20%), and, additionally, whether the respondent is a wage earner or a salaried employee, and the size of the household.

The findings from the experimental manipulation of question format were used to investigate the impact of different survey modes on response behavior (see Essig and Winter, 2003). The next waves benefited from the methodological findings of the 2001 wave and were conducted in summer 2003.

Table 3: Sampling scheme, questioning modes, and incentives in SAVE 2001.

	Version 1	**Version 2**	**Version 3**	**Version 4**	**Version 5**
Sampling Scheme	Quota	Quota	Quota	Quota	Access Panel
Mode: Parts 1, 2, 3, 5, 6	CAPI	CAPI	CAPI	CAPI	P&P (mail back)
Mode: Part 4 (sensitive items)	CAPI	CAPI	P&P drop-off (pick up)	P&P drop-off (mail back)	P&P (mail back)
Incentives	NO	NO	NO	NO	Present*/hh
Nonresponse due to "no time"/"don't want"	n/a	n/a	n/a (Return P&P: 98%)	n/a (Return P&P: 90.5%)	n/a
Overall response rate	n/a	n/a	n/a	n/a	n/a
Net number of households	295	304	294	276	660

Notes:
- *Data for 2001 quota sample and access panel were not recorded*
- *No information on reasons for nonresponse available for Access Panel*

3.3 2003/2004

The SAVE 2003 wave consisted of two major samples. The first one consisted of the households which already participated in the SAVE 2001 CAPI sample. The second one was a newly added "refreshment" random sample. Interview modes for the two subsamples were identical. They were CAPI interviews except for part 4 (drop-off with mail-back / collection by the interviewer), see table 4.

3.3.1 Panel CAPI sample

One of the major interests of the SAVE study is to analyze behavioral and financial changes over time. Therefore, we tried to re-contact the interviewees from the 2001 personal interviews (N=1169) again in 2003. 72% (= 840 households) were available as gross sample in 2003. After different stages of losses (moved away/died, refused, no time, not available) and rejecting some incomplete interviews, only 483 completed interviews were available. The fieldwork for the 2001 CAPI sample in 2003 took place between June 2 and July 18, 2003.

3.3.2 Random Route sample

The data universe for the SAVE 2003 random sample were all German speaking households in Germany with the households' head being eighteen years and older. Interviewees were selected from a multiply stratified multistage random sample. All communities were segmented into stratifications by regional criteria. Stratification criteria were states (Bundesländer), districts, and community types. For further sampling details, see Heien and Kortmann (2003).

The fieldwork for the Random Route sample began on May 26 and ended on July 14.

3.3.3 Access Panel

The Access Panel was re-contacted in 2004 only. As figure 1 shows, 487 households participated in the Access Panel.

Table 4: Sampling scheme, questioning modes, and incentives in SAVE 2003/2004.

-2003-

	CAPI-AR 2001	CAPI-SR 2003
	Version 3	Version 3
Sampling Scheme	Quota	Random Route
Mode: Parts 1, 2, 3, 5, 6	CAPI	CAPI
Mode: Part 4 (sensitive items)	P&P drop-off (pick up)	P&P drop-off (pick up)
Incentives	NO	NO
Nonresponse due to "no time"/"don't want"	25.3%	36.7%
Overall response rate	63.4%	47.1%
Net number of households	483	2184

-2004-

	TPI Access 2001
	Version 5
Sampling Scheme	Access Panel
Mode: Parts 1, 2, 3, 5, 6	P&P (mail back)
Mode: Part 4 (sensitive items)	P&P (mail back)
Incentives	Present[*]/hh
Nonresponse due to "no time"/"don't want"	n/a
Overall response rate	85.4%
Net number of households	487

Notes:
- *No information on reasons for nonresponse available for Access Panel*

3.3.4 Survey Participation

Table 5: Participation in SAVE 2003

	2003			
	CAPI-SR (new part.)		**CAPI- AR (old part.)**	
CAPI-Interviews SAVE I			**1169**	**100%**
refusal to be interviewed again			329	28,10%
Gross number for SAVE II	**4772**	**100%**	**840**	**100%**
wrong adress, tp does not exist	-	-	14	1.7%
tp deceased	-	-	8	1.0%
tp moved away	-	-	36	4.3%
no person of the target group at home	31	0.6%	-	-
total neutral losses	**31**	**0.6%**	**58**	**6.9%**
remaining adresses	**4.741**	**100%**	**782**	**100%**
nobody at home	455	9.6%	11	1.4%
tp not at home	151	3.2%	28	3.6%
tp out of town / in holidays	32	0,70%	27	3.5%
tp ill / not able to answer	54	1.1%	8	1.0%
Lack of time	559	11.8%	58	7.4%
refusal / other reason	1180	24.9%	140	17.9%
language difficulties	79	1.7%	-	-
other losses	-	-	14	1.8%
total losses	**2510**	**52.9%**	**286**	**36.6%**
realized interviews	**2231**	**47.1%**	**496**	**63.4%**
not able to analyze	47	1.0%	13	2.6%
analyzed interviews	**2184**	**46.1%**	**483**	**61.8%**

3.4 SAVE 2005

3.4.1 Access-Panel sample

In 2005, there have been three different groups of participants. The members of the Access-Panel were interviewed for the third time between Mai 4 and Mai 31; 360 interviews were realised (some more than the estimated 320). Information about unit nonresponse can be found in table 7. Unfortunately, detailed information about the reasons of the losses is not available due to the written form of the questionings.

3.4.2 Random Route sample

The interviews with the participants of the CAPI-SR group (second questioning) were conducted in two phases. At first, all panel members received a P&P questionnaire, parallel to the interviews of the Access Panel. 381 interviews could be conducted this way. After an address investigation CAPI-interviewers were sent to the panel members who had not sent back the P&P questionnaire. This period lasted from June 20 until August 19, achieving 308 more interviews. Altogether, this is a quota of 54.1% (see table 6).

The third group (SR-BUS, new participants) were interviewed parallel to the second phase of the CAPI-SR group, from June 20 until August 19. Information about unit nonresponse is presented in table 6 as well.

Table 6: Sampling scheme, questioning modes, and incentives in SAVE 2005.

	CAPI-SR 2003		CAPI BUS 2005	TPI Access 2001
	Version 5	Version 3	Version 3	Version 5
Sampling Scheme	Random Route	Random Route	Random Route (BUS)	Access Panel
Mode: Parts 1, 2, 3, 5, 6	P&P (mail back)	CAPI	CAPI	P&P (mail back)
Mode: Part 4 (sensitive items)	P&P (mail back)	P&P drop-off (pick up)	P&P drop-off (pick up)	P&P (mail back)
Incentives	15 €/hh	15 €/hh	15 €/hh	Present*/hh
Nonresponse due to "no time"/"don't want"	24.5%		40.0%	n/a
Overall response rate	57.9%		40.1%	86.9%
Net number of households	368	278	1302	357

Notes:
- ** Present: „Small objects of daily use", e.g. pen etc.; value: usually between 3€ and 5€.*
- *No information on reasons for nonresponse available for Access Panel*

Table 7: SAVE 2005

	2005					
	Access-Panel (3rd questioning)		CAPI-SR (2nd questioning)		SR-BUS (new part.)	
Gross number I					4500	100%
written refusal of participation in the panel					821	18.2%
Gross number II	**411**	**100%**	**1372**	**100%**	**3679**	**100%**
adress not findable			147	10.7%	69	1.9%
adress not used			-	-	132	3.6%
Other neutral losses			31	2.2%	180	4.9%
Total neutral losses			**178**	**13.0%**	**381**	**10.4%**
remaining adresses			**1.194**	**100%**	**3298**	**100%**
refusal between phase I and II	*detailed information is not available for the Access Panel*		52	4.4%	-	-
nobody at home			60	5.0%	277	8.4%
tp not at home			30	2.5%	142	4.3%
tp out of town / in holidays			27	2.3%	125	3.8%
tp ill / not able to answer			31	2.6%	102	3.1%
lack of time			79	6.6%	234	7.1%
refusal / other reason			214	17.9%	1084	32.9%
language difficulties			10	0.8%	13	0.4%
Total losses			**503**	**42.1%**	**1977**	**59.9%**
realized interviews	**360**	**87.6%**	**691**	**57.9%**	**1321**	**40.1%**
not able to analyze	3	0.7%	45	6.5%	19	1.4%
analyzed interviews	**357**	**86.9%**	**646**	**54.1%**	**1302**	**39.5%**

3.5 SAVE 2006

3.5.1 Random Route sample

The Random Route sample consists of two sub-samples. 552 members (of 646 in 2005) from the CAPI-SR 2003 agreed to participate a third time, whereas 1.171 members (of 1.302 in 2005) of the CAPI-BUS 2005 signalized to take part in a second interview.

488 (1.043) interviews were conducted with the participants from the CAPI-SR 2003 (CAPI-BUS 2005).

These interviews were realized in two phases. The P&P questionnaire lasted from March 9 until April 21. Those households who did not answer the P&P questionnaire were contacted by an interviewer. Those CAPI-interviews were conducted between April 24 and July 7.

Detailed information about unit nonresponse is presented in tables 8 and 9.

Table 8: SAVE 2006

	2006			
	Access-Panel		**CAPI-SR and CAPI-BUS**	
Gross number for SAVE IV	**1974**	**100%**	**1723**	**100%**
wrong adress, tp does not exist			8	0.5%
tp deceased			4	0.2%
other neutral losses			20	1.2%
total neutral losses			**32**	**1.9%**
remaining adresses			**1691**	**100%**
refusal between phase I and II	*detailed information*		9	0.5%
nobody at home	*is not available*		24	1.4%
tp not at home	*for the Access Panel*		7	0.4%
tp out of town / in holidays			8	0.5%
tp ill / not able to answer			12	0.7%
lack of time			13	0.8%
refusal / other reason			46	2.7%
language difficulties			1	0.1%
other losses			40	2.4%
total losses			**160**	**9.5%**
realized interviews	1974	100%	1531	90.5%
not able to analyze	5	0.3%	26	1.7%
analyzed interviews	**1969**	**99.7%**	**1505**	**89.0%**
appointed interviewers	**n/a**		**183**	

3.5.2 Access Panel

Parallel to the P&P questionnaire phase of the random route sample the members of the Access Panel were interviewed from March 9 until April 21.

In 2006, 333 members of the Access-Panel 2001 remained (compared to 357 in 2005). Additionally, TNS Infratest TPI drew a new sample of 2.500 persons. Unlike the Access-Panel 2001, the sampling from the Access-Panel 2006 was done respecting an upper age limit of 79 years.

Before participating, all households were informed about the long term character of the survey and the resulting requirements. Finally, 1.636 interviews (65.4% of the gross sample of 2.500) were conducted for the sub-sample Access-Panel 2006.

Table 9: Sampling scheme, questioning modes, and incentives in SAVE 2006.

	CAPI-SR 2003		CAPI BUS 2005	TPI Access 2001	TPI Access 2006
	Version 5	**Version 3**	**Version 3**	**Version 5**	**Version 5**
Sampling Scheme	Random Route	Random Route	Random Route (BUS)	Access Panel	Access Panel
Mode: Parts 1, 2, 3, 5, 6	P&P (mail back)	CAPI	CAPI	P&P (mail back)	P&P (mail back)
Mode: Part 4 (sensitive items)	P&P (mail back)	P&P drop-off (pick up)	P&P drop-off (pick up)	P&P (mail back)	P&P (mail back)
Incentives	20 €/hh	20 €/hh	20 €/hh	Present*/hh	Present*/hh
Nonresponse due to "no time"/"don't want"	3.5%			n/a	n/a
Overall response rate	89.0%			98.8%	65.4%
Net number of households	373	111	1.021	333	1.636

Notes:
- ** Present: „Small objects of daily use", e.g. pen etc.; value: usually between 3€ and 5€.*
- *No information on reasons for nonresponse available for Access Panel*

4. Item Nonresponse and Imputation

However, various interdependent factors that can only be controlled to a limited extent, such as privacy concerns, respondent uncertainty, cognitive burden of the questions, and survey context, lead to unit nonresponse and item nonresponse. Unit nonresponse is the lack of any information on a given observation and as such is the strongest type of refusal. Unit nonresponse rates have already been described above. The phenomenon that only a subset of the information is missing, e.g. only the response to the question on household income, is referred to as item nonresponse.

The general phenomenon of item nonresponse to questions in household surveys has been analyzed by various authors, beginning with the work by Ferber (1966); see also Schnell (1997) and Beatty and Herrmann (2002) for reviews. Recent examples for Germany, focusing on income, saving, and asset choice, are Biewen (2001), Riphahn and Serfling (2005), and Schräpler (2003), who work with data from the German Socio-Economic Panel (GSOEP). Finally, Essig and Winter (2003) describe and analyze nonresponse patterns to financial questions in the first wave of the German SAVE study. They exploit that this first wave has included a controlled experiment specifically designed to analyze the effects of interview mode and question format on answering behavior.

For the large majority of variables in SAVE, item nonresponse is not a problem. For example, there is hardly any nonresponse to detailed questions about socio-demographic conditions of the household, to questions about households' expectations and about indicators of household economic behavior. Mainly due to privacy concerns and cognitive burden, though, there are significantly higher rates of item nonresponse for detailed questions about household financial circumstances than to other less private and less sensitive questions. Taking the 2003/2004 wave as an example, tables 8 and 9 show that these questions can have a missing rate of over 40%. Similar missing rates to questions about financial circumstances have been documented in various survey contexts (e.g., Bover, 2004; Hoynes et al., 1998; Juster and Smith, 1997; Kalwij and van Soest, 2005).

Table 8: Response rates for monthly net income and for the question about total annual savings in 2003/2004.

	Value	Bracket	Unknown
Net income	69%	25%	6%
Annual savings	88%		12%

Note: All calculations are unweighted.

Table 9: Response rates for financial and real wealth items in 2003/2004.

	Have item			Value reported for
	Yes	**No**	**Unknown**	**those having the item**
Savings/term accounts	56%	36%	8%	74%
Building society savings agreements	26%	66%	8%	67%
Whole life insurance policies	28%	64%	8%	57%
Bonds	8%	84%	8%	57%
Shares & real-estate funds	18%	74%	8%	61%
Owner occupied housing	47%	49%	4%	96%

Note: All calculations are unweighted.

For studies that use the detailed financial information in the SAVE study, missing information on one of those variables is a problem. It is tempting to simply delete all observations with missing values. But deleting observations with item nonresponse, i.e. relying on a complete-case analysis might lead to an efficiency loss due to a smaller sample size and to biased inference when item nonresponse is related to the variable of interest.[1] Particularly for multivariate analyses that involve a large number of covariates, case deletion procedures discard a considerably high proportion of subjects, even if the per-item rate of missingness is rather low.

To prevent biased inference based on an analysis of only complete cases, an iterative multiple imputation procedure has been applied to the SAVE data (Schunk, 2007). Iterative multiple imputation methods have recently been applied to other large-scale socio-economic survey data (see Bover, 2004; Kennickell, 1998). The imputation method for the U.S. Survey of Consumer Finances, developed by Arthur Kennickell, has been applied to the Spanish Survey of Household Finances (Bover 2004), and it has also inspired the development of the imputation method that is used for SAVE. Multiple imputation (Rubin, 1987) simulates the distribution of missing data to allow for a more realistic assessment of variances than single imputation. The procedure uses a Markov-Chain Monte-Carlo method to replace missing data by draws from an estimate of the conditional distribution of the data. The multiple imputation algorithm generates five complete data sets with all missing values replaced by imputed values. The differences between the imputed values across those five datasets reflect the uncertainty about their true value.

That is, for each wave, five imputed versions of the SAVE-data are available. Additionally, we provide a so called indicator data set. This data set ("SAVE_[year]_indicator.dta") indicates whether a certain value is original (0) or has been imputed (1).

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[1] See, e.g., Rubin (1987) and Little and Rubin (2002) for discussions about efficiency and bias in a missing data context.

5. Design of Weights

5.1 Preliminary Remarks

For reasons of representativeness, observations are weighted when doing computations with SAVE data. To calculate the weights, Mikrozensus surveys from the Statistisches Bundesamt are taken into account as a representative standard of comparison.

There are two types of weights, each of which compare SAVE to the Mikrozensus in two dimensions. The first type of weights compares SAVE to the Mikrozensus dependent on the dimensions age and income, the second type dependent on household size and income.

5.2 Calculation of Weights Dependent on Age and Income

5.2.1 Basic Method

The observations in SAVE are split into 9 categories („cells") according to 3 age classes and 3 income classes:

	Income class 1	Income class 2	Income class 3
Age class 1	cell 1	cell 2	cell 3
Age class 2	cell 4	cell 5	cell 6
Age class 3	cell 7	cell 8	cell 9

The number of observations in each cell is divided by the total number of observations in the SAVE sample in order to calculate each cell's relative frequency in the sample. Thus, there are 9 relative frequencies which add up to 1. For the Mikrozensus, the observations are split into the 9 cells accordingly (3 age classes, 3 income classes) to determine each cell's relative frequency in the Mikrozensus sample.

Dividing the relative frequency of each cell in the Mikrozensus by the relative frequency of the corresponding cell in SAVE yields the weight for each cell. One weight is assigned to each observation according to the observation's cell. Since there are 9 cells, there exist 9 weights per sample.

A weight greater than 1 implies that the cell's appearance in the representative Mikrozensus is higher than in SAVE. Thus, SAVE observations in this cell are weighted relatively high. A weight smaller than 1 implies that the cell's appearance in the representative Mikrozensus is lower than in SAVE. Therefore, SAVE observations are weighted relatively low. A weight equal to 1 implies that the cell's appearance in SAVE corresponds to the representative appearance in the Mikrozensus.

5.2.2 Calculation

Method 1:
The weights resulting from this method are the most common ones used in computations with SAVE data.

The following three age classes are applied:

      Age class 1: under 35 years of age

      Age class 2: 35 to 55 years of age

      Age class 3: 55 years or above

The following three income classes are applied:

      Income class 1: below 1300 €of net income per month

      Income class 2: 1300 €to 2600 €of net income per month

      Income class 3: 2600 €of net income per month and above

As described in 7.2.1, the weight of each cell is determined and each observation is assigned one of the nine different weights according to which cell they belong.

Method 2:
This method corresponds to method 1 except for the age classes applied. Method 2 uses the following age classes:

      Age class 1: under 35 years of age

      Age class 2: 35 to 65 years of age

      Age class 3: 65 years or above

The three income classes remain the same.

5.3 Calculation of Weights Dependent on Household Size and Income

The calculation of weights dependent on household size and income corresponds to the calculation dependent on age and income. Instead of age classes, however, 3 different household sizes are used to divide the observations into 9 cells.

	Income class 1	Income class 2	Income class 3
Household size 1	*cell 1*	*cell 2*	*cell 3*
Household size 2	*cell 4*	*cell 5*	*cell 6*
Household size 3	*cell 7*	*cell 8*	*cell 9*

The following household sizes are applied:

Household size 1: one person

Household size 2: two persons

Household size 3: three persons or more

The three income classes remain the same.

5.4 Weights in SAVE 2001

The SAVE 2001 income classes differ slightly from the income classes used in the other SAVE surveys. The following income classes are applied:

Income class 1: under 1278 €of net income per month

Income class 2: 1278 €to 2556 €of net income per month

Income class 3: 2556 €of net income per month and above

Weights are calculated for the entire 2001 survey on the one hand, and for each sample in the 2001 survey (Quota Sample and Access Panel) separately on the other.

The following weight variables appear in the imputed 2001 dataset:

„weights_2001_age_inc_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights separately for each sample in the 2001 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2001 as benchmark*

„weights_2001_age_inc_all_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights for the entire 2001 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2001 as benchmark*

„weights_2001_age_inc_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights separately for each sample in the 2001 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2001 as benchmark*

„weights_2001_age_inc_all_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights for the entire 2001 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2001 as benchmark*

„weights_2001_hhsize_inc"
- *Weights dependent on household size and income*
- *Computation of weights separately for each sample in the 2001 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2001 as benchmark*

„weights_2001_hhsize_inc_all"
- *Weights dependent on household size and income*
- *Computation of weights for the entire 2001 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2001 as benchmark*

5.5 Weights in SAVE 2003 / 2004

Weights are calculated for each sample in the 2003/04 survey (Quota Sample 2003, Random Route Sample 2003 and Access Panel 2004) separately; weights are also calculated for the entire 2003 and the entire 2004 sample, and for the entire 2003/04 SAVE survey.

The following weight variables appear in the imputed 2003/04 dataset:

„weights_2003_2004_age_inc_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights separately for each sample in the 2003/04 survey*
- *Each observation is assigned one weight, there are 27 different weights in total (3 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for both 2003 samples, Mikrozenus 2003 as the benchmark for the Access Panel 2004*

„weights_2003_2004_age_inc_03_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights separately for the 2003 sample and the 2004 sample*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for the 2003 sample, Mikrozensus 2003 as the benchmark for the 2004 sample*

„weights_2003_2004_age_inc_all_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights for the entire 2003/04 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2002 as benchmark*

„weights_2003_2004_age_inc_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights separately for each sample in the 2003/04 survey*
- *Each observation is assigned one weight, there are 27 different weights in total (3 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for both 2003 samples, Mikrozenus 2003 as the benchmark for the Access Panel 2004*

„weights_2003_2004_age_inc_03_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights separately for the 2003 sample and the 2004 sample*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for the 2003 sample, Mikrozensus 2003 as the benchmark for the 2004 sample*

„weights_2003_2004_age_inc_all_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights for the entire 2003/04 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2002 as benchmark*

„weights_2003_2004_hhsize_inc"
- *Weights dependent on household size and income*
- *Computation of weights separately for each sample in the 2003/04 survey*
- *Each observation is assigned one weight, there are 27 different weights in total (3 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for both 2003 samples, Mikrozenus 2003 as the benchmark for the Access Panel 2004*

„weights_2003_2004_hhsize_inc_03"
- *Weights dependent on household size and income*
- *Computation of weights separately for the 2003 sample and the 2004 sample*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2002 serves as the benchmark for the 2003 sample, Mikrozensus 2003 as the benchmark for the 2004 sample*

„weights_2003_2004_hhsize_inc_all"
- *Weights dependent on household size and income*
- *Computation of weights for the entire 2003/04 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2002 as benchmark*

5.6 Weights in SAVE 2005

Weights are calculated for the entire 2005 survey on the one hand, and for each sample in the 2005 survey (Random Route Sample and Access Panel) separately on the other.

The following weight variables appear in the imputed 2005 dataset:

„weights_2005_age_inc_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights separately for each sample in the 2005 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2004 as benchmark*

„weights_2005_age_inc_all_1"
- *Weights dependent on age and income*
- *Computation of weights according to method 1*
- *Computation of weights for the entire 2005 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2004 as benchmark*

„weights_2005_age_inc_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights separately for each sample in the 2005 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2004 as benchmark*

„weights_2005_age_inc_all_2"
- *Weights dependent on age and income*
- *Computation of weights according to method 2*
- *Computation of weights for the entire 2005 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2004 as benchmark*

„weights_2005_hhsize_inc"
- *Weights dependent on household size and income*
- *Computation of weights separately for each sample in the 2005 survey*
- *Each observation is assigned one weight, there are 18 different weights in total (2 samples, 9 cells)*
- *Mikrozensus 2004 as benchmark*

„weights_2005_hhsize_inc_all"
- *Weights dependent on household size and income*
- *Computation of weights for the entire 2005 survey*
- *Each observation is assigned one weight, there are 9 different weights in total (1 sample, 9 cells)*
- *Mikrozensus 2004 as benchmark*

5.7 Weights in SAVE 2006

The weights in SAVE 2006 are calculated accordingly to the procedure in 2005. The Mikrozensus 2005 is used as benchmark

6. References

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Appendix

A1. Questionnaire and Dataset

A German and an English version of the questionnaire of each wave of the survey can be obtained upon request:

save@mea.uni-mannheim.de

A2. Documentation of all Variables

The following pages provide a table with detailed information on the variables asked in each wave of the SAVE study, as well as their coding and variable names in the SAVE-dataset.

Documentation: Variables in SAVE

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
B HAUSHALTSMERKMALE/BASIC SOCIO-ECONOMIC DATA OF THE HOUSEHOLD												
B 1 Derzeitige Lebenssituation/Current life situation												
4.	1.	1.	f04g1		Zufriedenheit mit Gesundheit	satisfaction - state of health	ordinal	X	X	X	X	X
			f04g2		Zufriedenheit mit Arbeit	satisfaction - work	ordinal	X	X	X	X	X
			f04g3		Zufriedenheit mit Wohnung	satisfaction - housing	ordinal	X	X	X	X	X
			f04g4		Zufriedenheit mit Einkommen	satisfaction - income	ordinal	X	X	X	X	X
			f04g5		Zufriedenheit mit Lebensstandard	satisfaction - standard of living	ordinal	X	X	X	X	X
5.			f05ag1		unzufrieden, finanziell	financial dissatisfaction	ordinal	X	-	-	-	-
			f05ag2		mehr arbeiten, um sich mehr leisten zu koennen	work more, to be able to afford more	ordinal	X	-	-	-	-
			f05ag3		kein Sparen fuer Eigenheim	no saving for own home	ordinal	X	-	-	-	-
			f05ag4		haeufige Spontankaeufe	frequent spontaneous bargains	ordinal	X	-	-	-	-
			f05bg1		aufregendes Leben wichtiger als Sicherheit	an exciting life is more important than security	ordinal	X	-	-	-	-
			f05bg2		Sparsamkeit wichtig	canniness is important	ordinal	X	-	-	-	-
			f05bg3		Anstrengung => Aufstieg	labor => advancement	ordinal	X	-	-	-	-
			f05bg4		Luxus unmoralisch	luxury is unethical	ordinal	X	-	-	-	-
B 2 Basisdemographie/Basic demographic information												
6.	2.	2.	f06s		Geschlecht	gender	nominal	X	X	X	X	X
7.	3.	3.	f07o		Geburtsjahr	year of birth	kardinal	X	X	X	X	X
8.	4.	4.	f08s		deutscher Staatsbuerger?	german citizen	nominal	X	X	X	X	X
9.	5.	5.	f09s		Familienstand	marital status	nominal	X	X	X	X	X
10.	6.	6.	f10s		immer mit Partner in dieser Wohnung?	living with a partner in the housing?	nominal	X	X	X	X	X
11.	7.	7.	f11o		Geburtsjahr, Partner	year of birth - partner	kardinal	X	X	X	X	X
12.	8.	8.	f12s		Haben sie Kinder?	do you have children?	nominal	X	X	X	X	X
13.	9.	9.	f13o		Anzahl Kinder	number of children	kardinal	X	X	X	X	X
14.	10.	10.	f14o		Anzahl Kinder in der Wohnung	number of children in the housing	kardinal	X	X	X	X	X
15.	11.	11.	f15s		Haben sie Enkelkinder?	do you have grandchildren?	nominal	X	X	X	X	X
16.	12.	12.	f16o		Anzahl Enkelkinder	number of grandchildren	kardinal	X	X	X	X	X
17.	13.	13.	f17s		weitere Mitbewohner	other cohabitants	nominal	X	X	X	X	X
18.	14.	14.	f18o		Personen im Haushalt	number of persons in the housing	kardinal	X	X	X	X	X
		15.	f19s		Leben Ihre Eltern noch?	parents still alive?	nominal	-	-	-	-	X
			f19o1		Sterbejahr Vater	year of death - father	kardinal	-	-	-	-	X
			f19o2		Sterbejahr Mutter	year of death - mother	kardinal	-	-	-	-	X
20.	15.	16.	f20s1		Schulabschluss	graduation	nominal	X	X	X	X	X
			f20s2		Schulabschluss des Partners	graduation - partner	nominal	X	X	X	X	X
21.	16.	17.	f21s1		Berufsausbildung	professional training	nominal	X	X	X	X	X
			f21s2		Berufsausbildung des Partners	professional training - partner	nominal	X	X	X	X	X
22.	17.	18.	f22s1		erwerbstaetig?	employment?	nominal	X	X	X	X	X
			f22s2		erwerbstaetiger Partner?	employment - partner?	nominal	X	X	X	X	X
23.	18.	19.	f23s1		Hintergrund Teilzeit	part-time work	nominal	X	X	X	X	X
			f23s2		Hintergrund Teilzeit - Partner	part-time work - partner	nominal	X	X	X	X	X
24.	19.	20.	f24s1		Art der Beschaeftigung	type of employment	nominal	X	X	X	X	X
			f24s2		Art der Beschaeftigung - Partner	type of employment - partner?	nominal	X	X	X	X	X
25.	20.	21.	f25s1		(un)befr. Arbeitsverhaeltnis	permanent work contract	nominal	X	X	X	X	X
			f25s2		(un)befr. Arbeitsverhaeltnis - Partner	permanent work contract - partner	nominal	X	X	X	X	X
26.	21.	22.	f26s1		fruehere Arbeitslosigkeit und ihre Laenge	earlier unemployment and duration	ordinal	X	X	X	X	X
			f26s2		fruehere Arbeitslosigkeit und ihre Laenge - Partner	earlier unemployment and duration - partner	ordinal	X	X	X	X	X
B 3 Soziales Umfeld/Social environment												
	22.	23.	fsu1s		Hilfe erhalten von Verwandten, Bekannten	received help from relatives, friends	nominal	-	-	-	X	X
	23.	24.	fsu2s		Wie oft hat man diese Hilfe erhalten?	how often received this help?	ordinal	-	-	-	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
	24.	25.	fsu3s1		Haeufigkeit der ehrenamtlichen Taetigkeit	frequency of the voluntary service	ordinal	-	-	-	X	X
			fsu3s2		Haeufigkeit der ehrenamtlichen Taetigkeit - Partner	frequency of the voluntary service - partner	ordinal	-	-	-	X	X

B 4 Gesundheit/Health

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
	25.	26.	fg1s1		Einschaetzung des Gesundheitszustandes	self-assessed state of health	ordinal	-	-	-	X	X
			fg1s2		Einschaetzung des Gesundheitszustandes - Partner	self-assessed state of health - partner	ordinal	-	-	-	X	X
	26.	27.	fg2s1		langwierige Gesundheitsprobleme	tedious health problems	nominal	-	-	-	X	X
			fg2s2		langwierige Gesundheitsprobleme - Partner	tedious health problems - partner	nominal	-	-	-	X	X
	27.	28.	fg3m1_a		Herzkrankheiten	heart disease	nominal	-	-	-	X	X
			fg3m1_b		Bluthochdruck	high-blood pressure	nominal	-	-	-	X	X
			fg3m1_c		hohe Cholesterinwerte	high cholesterol level	nominal	-	-	-	X	X
			fg3m1_d		Schlaganfall bzw. Durchblutungsstoerungen im Gehirn	stroke or circulatory problems affecting the brain	nominal	-	-	-	X	X
			fg3m1_e		chronische Erkrankungen der Lunge	chronic lung disease	nominal	-	-	-	X	-
			fg3m1_f		Asthma	asthma	nominal	-	-	-	X	-
			fg3m1_ef		chronische Erkrankungen der Lunge, Asthma	chronic lung disease, asthma	nominal	-	-	-	-	X
			fg3m1_g		Krebs oder boesartiger Tumor, ausschliesslich kleinerer Hautkrebserkrankungen	cancer or malignant tumors excluding minor cases of skin cancer	nominal	-	-	-	X	X
			fg3m1_h		Magengeschwuer, Zwoelffingerdarmgeschwuer	stomach ulcers, duodenal ulcer	nominal	-	-	-	X	X
			fg3m1_m		chronische Rueckenerkrankungen	chronic back diseases	nominal	-	-	-	-	X
			fg3m1_l		psychische Erkrankungen	mental health problems	nominal	-	-	-	-	X
			fg3m1_i		andere Krankheiten, die nicht genannt wurden	other illnesses that are not listed here	nominal	-	-	-	X	X
			fg3m1_j		keine der genannten Krankheiten	none of the illnesses listed here	nominal	-	-	-	X	X
			fg3m2_a		Herzkrankheiten - Partner	heart disease - partner	nominal	-	-	-	X	X
			fg3m2_b		Bluthochdruck - Partner	high-blood pressure - partner	nominal	-	-	-	X	X
			fg3m2_c		hohe Cholesterinwerte - Partner	high cholesterol level - partner	nominal	-	-	-	X	X
			fg3m2_d		Schlaganfall bzw. Durchblutungsstoerungen im Gehirn - Partner	stroke or circulatory problems affecting the brain - partner	nominal	-	-	-	X	X
			fg3m2_e		chronische Erkrankungen der Lunge - Partner	chronic lung disease - partner	nominal	-	-	-	X	-
			fg3m2_f		Asthma - Partner	asthma - partner	nominal	-	-	-	X	-
			fg3m2_ef		chronische Erkrankungen der Lunge, Asthma - Partner	chronic lung disease, asthma - partner	nominal	-	-	-	-	X
			fg3m2_g		Krebs oder boesartiger Tumor, ausschliesslich kleinerer Hautkrebserkrankungen - Pa	cancer or malignant tumors excluding minor cases of skin cancer - partner	nominal	-	-	-	X	X
			fg3m2_h		Magengeschwuer, Zwoelffingerdarmgeschwuer - Partner	stomach ulcers, duodenal ulcer - partner	nominal	-	-	-	X	X
			fg3m2_m		chronische Rueckenerkrankungen - Partner	chronic back diseases - partner	nominal	-	-	-	-	X
			fg3m2_l		psychische Erkrankungen - Partner	mental health problems - partner	nominal	-	-	-	-	X
			fg3m2_i		andere Krankheiten, die nicht genannt wurden - Partner	other illnesses that are not listed here - partner	nominal	-	-	-	X	X
			fg3m2_j		keine der genannten Krankheiten - Partner	none of the illnesses listed here partner	nominal	-	-	-	X	X
	30.	31.	fg4s1		Haeufigkeit des Alkoholgenusses	frequency of drinking of alcoholic beverages	ordinal	-	-	-	X	X
			fg4s2		Haeufigkeit des Alkoholgenusses - Partner	frequency of drinking of alcoholic beverages - partner	ordinal	-	-	-	X	X
	31.	32.	fg5s1		Haeufigkeit anstrengender koerperlicher Taetigkeit	frequency of exhausting physical activities	ordinal	-	-	-	X	X
			fg5s2		Haeufigkeit anstrengender koerperlicher Taetigkeit - Partner	frequency of exhausting physical activities - partner	ordinal	-	-	-	X	X
	32.	33.	fg6o1		Anzahl der aerztlichen Behandlungen	number of medical treatments	kardinal	-	-	-	X	X
			fg6o2		Anzahl der aerztlichen Behandlungen - Partner	number of medical treatments - partner	kardinal	-	-	-	X	X
	33.	34.	fg7s1		im letzten Jahr beim Zahnarzt?	number of dental treatments during the last year	nominal	-	-	-	X	X
			fg7s2		im letzten Jahr beim Zahnarzt? - Partner	number of dental treatments during the last year - partner	nominal	-	-	-	X	X
	34.	35.	fg8s1		Behandlung im letzten Jahr im Krankenhaus	hospitalization during the last year	nominal	-	-	-	X	X
			fg8s2		Behandlung im letzten Jahr im Krankenhaus - Partner	hospitalization during the last year - partner	nominal	-	-	-	X	X
	35.	36.	fg9o1		Anzahl der Tage im Krankenhaus	number of hospitalized days	kardinal	-	-	-	X	X
			fg9o2		Anzahl der Tage im Krankenhaus - Partner	number of hospitalized days - partner	kardinal	-	-	-	X	X

C SPARVERHALTEN/QUALITATIVE QUESTIONS ON SAVINGS BEHAVIOR, INCOME, AND WEALTH

C 1 Ersparnisbildung/Savings

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
28.	36.	37.	f28s		Entscheider der finanziellen Fragen	taker of financial decisions	nominal	X	X	X	X	X
29.	37.	38.	f29m_1		finanzielle Gespraeche mit Verwandten	discussion of financial matters with relatives	nominal	X	X	X	X	X
			f29m_2		finanzielle Gespraeche mit Freunden	discussion of financial matters with friends	nominal	X	X	X	X	X
			f29m_3		finanzielle Gespraeche mit Arbeitskollegen	discussion of financial matters with colleagues at work	nominal	X	X	X	X	X
			f29m_4		finanzielle Gespraeche mit Nachbarn	discussion of financial matters with neighbors	nominal	X	X	X	X	X
			f29m_6		finanzielle Gespraeche mit Banken, Versicherungen	discussion of financial matters with banks, insurance companies	nominal	-	-	-	X	X
			f29m_5		Finanzen - keine Gespraeche	finances - no discussions	nominal	X	X	X	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
	38.	39.	f29m_7		Wie oft laesst man sich beraten?	how often asked for advice?	ordinal	-	-	-	X	X
	39.	40.	f29m_8		Staerke der Befolgung der Ratschlaege	closeness of following the given advices	ordinal	-	-	-	X	X
30.	40.	41.	f30m_1		Steuererklaerung - alleine	tax computation - alone	nominal	X	X	X	X	X
			f30m_2		Steuererklaerung - mit Verwandten	tax computation - with relatives	nominal	X	X	X	X	X
			f30m_3		Steuererklaerung - mit Bekannten	tax computation - with friends	nominal	X	X	X	X	X
			f30m_4		Steuererklaerung - mit Steuerberater	tax computation - with tax accountant	nominal	X	X	X	X	X
			f30m_5		keine Steuererklaerung	no tax computation	nominal	X	X	X	X	X
31.	41.	42.	f31m_1		Erbschaft Finanzvermoegen	inheritance - financial assets	nominal	X	X	X	X	X
			f31m_2		Erbschaft Immob.-Vermoegen	inheritance - real estate	nominal	X	X	X	X	X
			f31m_3		Schenkung Finanzvermoegen	gift - financial assets	nominal	X	X	X	X	X
			f31m_4		Auszahlung LV	outpayment - life insurance	nominal	X	X	X	X	X
			f31m_5		Auszahlung BSV	outpayment - building society savings agreement	nominal	X	X	X	X	X
			f31m_6		Lotteriegewinn	win on the lottery	nominal	X	X	X	X	X
			f31m_7		Gewinnbeteiligung Arbeitgeber	gain sharing with employer	nominal	X	X	X	X	X
			f31m_8		Vermoegensausgleich wg. Scheidung	sharing of assets after a divorce	nominal	X	X	X	X	X
			f31m_9		Einkommensteuerrueckz.	income tax repayment	nominal	X	X	X	X	X
			f31m_10		sonstige Geld- o. Kap.einkuenfte	other receipts of money or capital	nominal	X	X	X	X	X
			f31m_11		keine solchen einmaligen Einkuenfte	no such one-off receipts	nominal	X	X	X	X	X
32.	42.	43.	f32o1		Hoehe der Erbschaft Finanzvermoegen	amount - inheritance of financial assets	kardinal	X	X	X	X	X
			f32o2		Hoehe der Erbschaft Immob.-Vermoegen	amount - inheritance of real estate	kardinal	X	X	X	X	X
			f32o3		Hoehe der Schenkung Finanzvermoegen	amount - gift of financial assets	kardinal	X	X	X	X	X
			f32o4		Hoehe der Auszahlung LV	amount - outpayment of life insurance	kardinal	X	X	X	X	X
			f32o5		Hoehe der Auszahlung BSV	amount - outpayment of building society savings agreement	kardinal	X	X	X	X	X
			f32o6		Hoehe des Lotteriegewinnes	amount - win on the lottery	kardinal	X	X	X	X	X
			f32o7		Hoehe der Gewinnbeteiligung Arbeitgeber	amount - gain sharing with employer	kardinal	X	X	X	X	X
			f32o8		Hoehe des Vermoegensausgleich wg. Scheidung	amount - sharing of assets after a divorce	kardinal	X	X	X	X	X
			f32o9		Hoehe der Einkommensteuerrueckz.	amount - income tax repayment	kardinal	X	X	X	X	X
			f32o10		Hoehe der sonstigen Geld- o. Kap.einkuenfte	amount - other receipts of money or income	kardinal	X	X	X	X	X
33.	43.	44.	f33m_1		zweckbestimmte Sparanlage (BSV, kap.bild.LV etc.)	savings investment with a clearly defined purpose	nominal	X	X	X	X	X
			f33m_2		sonstige Geldanlage (WP etc.)	other financial investment	nominal	X	X	X	X	X
			f33m_3		Haus-/Wohnungskauf	purchase of a flat or house	nominal	X	X	X	X	X
			f33m_4		Renovierung Wohng./Haus	revonvation of a flat or house	nominal	X	X	X	X	X
			f33m_5		Gebrauchsgueter (Auto, Moebel)	purchase of items of daily use (e.g. vehicle, furniture)	nominal	X	X	X	X	X
			f33m_6		Urlaubsreise	vacation trip	nominal	X	X	X	X	X
			f33m_11		Geschenke an Verwandte und Freunde	presents to relatives and friends	nominal	-	-	-	-	X
			f33m_7		Dinge d. taegl. Lebens	things of daily life	nominal	X	X	X	X	X
			f33m_8		Schuldentilgung	repayment of debts	nominal	X	X	X	X	X
			f33m_9		Sonstiges	miscellaneous	nominal	X	X	X	X	X
			f33m		Art d. sonst. Verwendung	other kinds of utilization	Text	X	X	X	X	X
			f33m_10		(noch) keine Verwendung	not yet used	nominal	X	X	-	-	X
34.	44.	45.	f34o1		Betrag zweckbestimmte Sparanlage (BSV, kap.bild.LV etc.)	amount - savings investment with a clearly defined purpose	kardinal	X	X	X	X	X
			f34o2		Betrag für sonstige Geldanlage (WP etc.)	amount - other financial investment	kardinal	X	X	X	X	X
			f34o3		Betrag für Haus-/Wohnungskauf	amount - purchase of a flat or house	kardinal	X	X	X	X	X
			f34o4		Betrag für Renovierung Wohng./Haus	amount - renovation of a flat or house	kardinal	X	X	X	X	X
			f34o5		Betrag für Gebrauchsgueter (Auto, Moebel)	amount - purchase of items of daily use (e.g. vehicle, furniture)	kardinal	X	X	X	X	X
			f34o6		Betrag für Urlaubsreise	amount - vacation trip	kardinal	X	X	X	X	X
			f34o11		Betrag fuer Geschenke an Verwandte und Freunde	amount - presents to relatives and friends	kardinal	-	-	-	-	X
			f34o7		Betrag für Dinge d. taegl. Lebens	amount - things of daily life	kardinal	X	X	X	X	X
			f34o8		Betrag für Schuldentilgung	amount - repayment of debts	kardinal	X	X	X	X	X
			f34o9		Betrag für Sonstiges	amount - miscellaneous	kardinal	X	X	X	X	X
			f34m		Betrag fuer Art d. sonstigen Verwendung	amount - another kind of utilization	Text	X	X	X	X	X
35.	45.	46.	f35s		Auskommen mit Einkuenften?	getting along with the revenues?	ordinal	X	X	X	X	X
36.	46.	47.	f36m_1		Kontoueberziehung/Dispo	overdraft of the bank account/ use of an overdraft facility	nominal	X	X	X	X	X
			f36m_2		Ersparnisse angreifen	relying on savings	nominal	X	X	X	X	X
			f36m_3		Bankkredit	bank loan	nominal	X	X	X	X	X

					Question(s)							

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f36m_4		Kredit von Freunden	borrowing money from friends	nominal	X	X	X	X	X
			f36m_5		sonstiges Auskommen	other subsistence	nominal	X	X	X	X	X
			f36m		sonstiges Auskommen, und zwar	other subsistence, specify	Text	X	X	X	X	X
	47.	48.	fes1s		Annahme oder Ablehnung eines Kreditwunsches	acceptance or refusal of a loan application	nominal	-	-	-	X	X
	48.	49.	fes2s		keinen Kredit beantragt, weil man glaubte, er wird abgelehnt	no loan application, because refusal expected	nominal	-	-	-	X	X
37.	49.	50.	f37s	savetype	Art des Sparverhaltens	kind of savings behavior	nominal	X	X	X	X	X
38.	50.	51.	f38s		festes Sparziel?	fixed savings target	nominal	X	X	X	X	X
			f38m		festes Sparziel und zwar	fixed savings target, specify	Text	X	X	X	X	X
43.	51.	52.	f43o		angestrebter Sparbetrag	aspired amount of savings	kardinal	X	X	X	X	X
44.	52.	53.	f44j		Zielerreichung (Jahr)	achievement of objectives (year)	kardinal	X	X	X	X	X
			f44m		Zielerreichung (Monat)	achievement of objectives (month)	kardinal	X	X	X	X	X
45.	53.	54.	f45o		tatsaechl. Ersparnis des letzten Jahres	realised savings in the last year	ordinal	X	X	X	X	X
46.	54.	55.	f46ag1		Spargrund: Reisen	reason for saving - travels during vacation	ordinal	X	X	X	X	X
			f46ag2		Spargrund: gr. Anschaffungen (Auto etc.)	reason for saving - major purchases (vehicle etc.)	ordinal	X	X	X	X	X
			f46ag3		Spargrund: Ausbildung Kinder	reason for saving - education of children	ordinal	X	X	X	X	X
			f46ag4		Spargrund: Vererben	reason for saving - bequests	ordinal	X	X	X	X	X
			f46ag5		Spargrund: staatl. Foerderung	reason for saving - taking advantage of state subsidies	ordinal	X	X	X	X	X
			f46g1		Spargrund: Eigenheim	reason forsaving - purchase of own home	ordinal	X	X	X	X	X
			f46g2		Spargrund: Unvorhergesehenes	reason for saving - provision for unexpected events	ordinal	X	X	X	X	X
			f46g3		Spargrund: Verschuldung	reason for saving - paying off debts	ordinal	X	X	X	X	X
			f46g4		Spargrund: Altersvorsorge	reason for saving - old-age provision	ordinal	X	X	X	X	X
	55.	56.	fes3o		Hoehe der Ersparnisse für unvorhergesehene Ereignisse	amount of savings for unexpected events	kardinal	-	-	-	X	X
47.	56.	57.	f47s		Buchfuehrung?	personal accounting habits	nominal	X	X	X	X	X
48.	57.	58.	f48s		Buchfuehrung der Eltern?	accounting habits of parents	nominal	X	X	X	X	X
	58.	59.	fes4o		Besitzt Konto einen Dispositionsrahmen?	bank account with overdraft facility	nominal	-	-	-	X	X
49.	59.	60.	f49s		Girokonto-Ueberziehung?	overdraft of the bank account?	ordinal	X	X	X	X	X
	60.	61.	fes5o		Hoehe des Dispositionsrahmens	overdraft limit	kardinal	-	-	-	X	X
	61.	62.	fes6s		Haeufigkeit der Nutzung des Dispostionsrahmens	frequency of using the overdraft facility	ordinal	-	-	-	X	X
50.	62.	63.	f50s		Mindestguthaben Girokonto?	minimal credit balance - bank account	nominal	X	X	X	X	X
51.	63.	64.	f51o		Betrag Mindestguthaben	amount - minimal credit balance	kardinal	X	X	X	X	X

C 2 Sparverhalten in der Vergangenheit/Savings behavior in the past

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
52.	64.	65.	f52g1		regelm. Taschengeld	regular pocket money	ordinal	X	X	X	X	X
			f52g2		Taschengeld sofort ausgegeben	pocket money spent immediately	ordinal	X	X	X	X	X
			f52g3		riskante Spiele	risky games	ordinal	X	X	X	X	X
			f52g4		Mutter abenteuerlustig	mother - adventurous person	ordinal	X	X	X	X	X
			f52g5		Mutter planend	mother - used to plan the future	ordinal	X	X	X	X	X
			f52g6		Vater abenteuerlustig	father - adventurous person	ordinal	X	X	X	X	X
			f52g7		Vater planend	father - used to plan the future	ordinal	X	X	X	X	X

C 3 Konsumverhalten/Consumption behavior

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			fc_1o		Konsum Nahrung zuhause	consuming food at home	kardinal	-	X	X	-	-
			fc_2o		Konsum Nahrung ausserhalb	consuming food elsewhere	kardinal	-	X	X	-	-
			fc_3o		Konsum Telekommunikation	consuming telecommunications	kardinal	-	X	X	-	-
			fc_4s		Zeitraum Heizkosten	period - heating costs	ordinal	-	X	X	-	-
			fc_4o		Umrechnung auf monatliche Heizkosten	monthly heating costs	kardinal	-	-	-	-	-
			fc_5o		Rechnung Heizkosten	bill - heating costs	kardinal	-	X	X	-	-
			fc_6o		Konsum total	total consumption	kardinal	-	X	X	-	-

D FINANZIELLE LAGE UND ALTERSVORSORGE/QUANTITATIVE QUESTIONS ON INCOME AND WEALTH

D 1 Einkommen/Income and Earnings

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
53.	65.	66.	f53m1_a		Lohn & Gehalt	wages and salary	nominal	X	X	X	X	X
			f53m1_b		Eink. selbststaendig	income from self-employed work	nominal	X	X	X	X	X
			f53m1_c		Arbeitslosenunterstuetzung	unemployment benefit	nominal	X	X	X	X	X
			f53m1_d		Kindergeld	child benefits	nominal	X	X	X	X	X
			f53m1_e		Vermietung & Verpachtung	income from rents and leases	nominal	X	X	X	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f53m1_f		Unterstuetzung Eltern od. Kinder	support from parents or children	nominal	X	X	X	X	X
			f53m1_g		Zinsertraege	interest paid on savings accounts or securities	nominal	X	X	X	X	X
			f53m1_h		BAfoeG	student grant or other help with training	nominal	X	X	X	X	X
			f53m1_i		Wohngeld	housing allowance	nominal	X	X	X	X	X
			f53m1_j		Sozialhilfe	social welfare payments	nominal	X	X	X	X	X
			f53m1_k		gesetzl. Rente	pension from the state pension insurance scheme	nominal	X	X	X	X	X
			f53m1_l		Zusatzvers. oeffentl. Dienst	additional provision from civil service scheme	nominal	X	X	X	X	X
			f53m1_m		Betriebsrente	company pension	nominal	X	X	X	X	X
			f53m1_n		Beamtenpension	civil service pension	nominal	X	X	X	X	X
			f53m1_o		Landw. Altersrente	agricultural pension scheme	nominal	X	X	X	X	X
			f53m1_p		Berufsstaend. Versorgg.	occupational pension schemes for self-employed people	nominal	X	X	X	X	X
			f53m1_q		LV	pension deriving from a life insurance policy	nominal	X	X	X	X	X
			f53m1_r		priv. Rentenvers.	pension from private pension policies	nominal	X	X	X	X	X
			f53m1_s		sonst. Rentenvers.	other pensions	nominal	X	X	X	X	X
			f53m1_t		nichts davon, kein Einkommen	none of these - no independent income	nominal	X	X	X	X	X
			f53m2_a		Lohn & Gehalt - Partner	wages and salary - partner	nominal	X	X	X	X	X
			f53m2_b		Eink. selbststaendig - Partner	income from self-employed work - partner	nominal	X	X	X	X	X
			f53m2_c		Arbeitslosenunterstuetzung - Partner	unemployment benefit - partner	nominal	X	X	X	X	X
			f53m2_d		Kindergeld - Partner	child benefits - partner	nominal	X	X	X	X	X
			f53m2_e		Vermietung & Verpachtung - Partner	income from rents and leases - partner	nominal	X	X	X	X	X
			f53m2_f		Unterstuetzung Eltern od. Kinder - Partner	support from parents or children -partner	nominal	X	X	X	X	X
			f53m2_g		Zinsertraege - Partner	interest paid on savings accounts or securities - partner	nominal	X	X	X	X	X
			f53m2_h		BAfoeG - Partner	student grant or other help with training - partner	nominal	X	X	X	X	X
			f53m2_i		Wohngeld - Partner	housing allowance - partner	nominal	X	X	X	X	X
			f53m2_j		Sozialhilfe - Partner	social welfare payments - partners	nominal	X	X	X	X	X
			f53m2_k		gesetzl. Rente - Partner	pension from the state pension insurance scheme - partner	nominal	X	X	X	X	X
			f53m2_l		Zusatzvers. oeffentl. Dienst - Partner	additional provision from civil service scheme - partner	nominal	X	X	X	X	X
			f53m2_m		Betriebsrente - Partner	company pension - partner	nominal	X	X	X	X	X
			f53m2_n		Beamtenpension - Partner	civil service pension - partner	nominal	X	X	X	X	X
			f53m2_o		Landw. Altersrente - Partner	agricultural pension scheme - partner	nominal	X	X	X	X	X
			f53m2_p		Berufsstaend. Versorgg. - Partner	occupational pension schemes for self-employed people - partner	nominal	X	X	X	X	X
			f53m2_q		LV - Partner	pension deriving from a life insurance policy - partner	nominal	X	X	X	X	X
			f53m2_r		priv. Rentenvers. - Partner	pension from private pension policies - partner	nominal	X	X	X	X	X
			f53m2_s		sonst. Rentenvers. - Partner	other pensions - partner	nominal	X	X	X	X	X
			f53m2_t		nichts davon, kein Einkommen - Partner	none of these - no independent income - partner	nominal	X	X	X	X	X
54.		67.	f54o		Gesamt-Nettoeinkommen	total net income	kardinal	X	X	X	-	X
	66.		f54o1		Gesamt-Nettoeinkommen - befragte Person	total net income - questioned person	kardinal	-	-	-	X	-
	67.		f54o2		Gesamt-Nettoeinkommen - Partner	total net income - partner	kardinal	-	-	-	X	-
55.		68.	f55s		Schaetzung Gesamt-Nettoeinkommen	estimate - total net income	ordinal	X	X	X	-	X
	68.		f55s1		Schaetzung Gesamt-Nettoeinkommen - befragte Person	estimate - total net income - questioned person	ordinal	-	-	-	X	-
			f55s2		Schaetzung Gesamt-Nettoeinkommen - Partner	estimate - total net income - partner	ordinal	-	-	-	X	-
		69.	f55o1		Anteil am gemeinsamen monatlichen Nettoeinkommen	contribution to total net income	kardinal	-	-	-	-	X
			f55o2		keinen Partner	no partner	nominal	-	-	-	-	X
56.	69.	70.	f56s		Unterstuetzung an andere?	support of other people?	nominal	X	X	X	X	X
57a.	70.	71.	f57o		Volumen Unterstuetzung an andere	volume - support of other people	kardinal	X	X	X	X	X
57b.	71.	72.	f57bs		Unterstuetzung von anderen?	being supported by other people?	nominal	-	-	X	X	X
57c.	72.	73.	f57co		Volumen Unterstuetzung von anderen	volume - being supported by other people	kardinal	-	-	X	X	X
	73.	74.	f57ds		Unterstuetzung von anderen - einmalig oder gelegentlich	receive any one-off or occasional payments	nominal	-	-	-	X	X
	74.	75.	f57eo		Volumen Unterstuetzung im letzten Jahr	How much on average were these payments?	kardinal	-	-	-	X	X
58.	75.	76.	f58s		Einschaetzung EKssituation im Vgl. zu vor 5 Jahren	How is your income situation, compared with five years ago?	ordinal	X	X	X	X	X
59.	76.	77.	f59s		Ekschwankung in den letzten 5 Jahren	fluctuation in income - during the last five years	ordinal	X	X	X	X	X
59a.			f59as1		Lotterie: 1000 vs. 1700/n.	lottery: 1000 vs. 1700/n.	nominal	-	-	X	-	-
			f59as2		Lotterie: 1000 vs. 2000/n.	lottery: 1000 vs. 2000/n.	nominal	-	-	X	-	-
			f59as3		Lotterie: 1000 vs. 2300/n.	lottery 1000 vs. 2300/n.	nominal	-	-	X	-	-
			f59as4		Lotterie: n. vs. -100/150	lottery: n. vs. -100/150	nominal	-	-	X	-	-

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f59as5		Lotterie: n. vs. -100/200	lottery: n. vs. -100/200	nominal	-	-	X	-	-
			f59as6		Lotterie: n. vs. -100/250	lottery: n. vs. -100/250	nominal	-	-	X	-	-
	104.		f59a1		Lotterie: 1000 vs. 2000/n	lottery: 1000 vs. 2000/n	nominal	-	-	-	X	-
			f59a2		Lotterie: 1000 vs. 2500/n	lottery: 1000 vs. 2500/n	nominal	-	-	-	X	-
			f59a3		Lotterie: 1000 vs. 3000/n	lottery: 1000 vs. 3000/n	nominal	-	-	-	X	-
			f59a4		Lotterie: n vs. -100/200	lottery: n vs. -100/200	nominal	-	-	-	X	-
			f59a5		Lotterie: n vs. -100/300	lottery: n vs. -100/300	nominal	-	-	-	X	-
			f59a6		Lotterie: n vs. -100/400	lottery: n vs. -100/400	nominal	-	-	-	X	-
	105.		f59b1		Rueckerstattung: 1100 sofort, 1130 in 10 Monaten	repayment: 1100 immediately, 1130 in 10 month	nominal	-	-	-	X	-
			f59b2		Rueckerstattung: 1100 sofort, 1200 in 10 Monaten	repayment: 1100 immediately, 1200 in 10 month	nominal	-	-	-	X	-
			f59b3		Rueckerstattung: 1100 sofort, 1380 in 10 Monaten	repayment: 1100 immediately, 1380 in 10 month	nominal	-	-	-	X	-
	106.		f59c1		Nachzahlung: 800 sofort, 825 in 10 Monaten	subsequent payment: 800 immediately, 825 in 10 month	nominal	-	-	-	X	-
			f59c2		Nachzahlung: 800 sofort, 870 in 10 Monaten	subsequent payment: 800 immediately, 870 in 10 month	nominal	-	-	-	X	-
			f59c3		Nachzahlung: 800 sofort, 990 in 10 Monaten	subsequent payment: 800 immediately, 990 in 10 month	nominal	-	-	-	X	-
	107.		f59d1		500 sofort, in 6 Monaten 750/n	500 immediately, in 6 month 750/n	nominal	-	-	-	X	-
			f59d2		500 sofort, in 6 Monaten 1200/n	500 immediately, in 6 month 1200/n	nominal	-	-	-	X	-
			f59d3		500 sofort, in 6 Monaten 1800/n	500 immediately, in 6 month 1800/n	nominal	-	-	-	X	-

D 2 Altersvorsorge/Old-age provision

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
60.	77.	78.	f60s		Single im Ruhestand?	single - retired?	nominal	X	X	X	X	X
			f60o		Single im Ruhestand: seit wann?	single - retired since when?	kardinal	-	-	-	-	X
61.	78.	79.	f61s		Paar im Ruhestand?	couple - retired?	nominal	X	X	X	X	X
			f61o1		Paar, beide im Ruhestand: seit wann? - Befragter	couple, both retired: since when? - questioned person	kardinal	-	-	-	-	X
			f61o2		Paar, beide im Ruhestand: seit wann? - Partner	couple, both retired: since when? - partner	kardinal	-	-	-	-	X
			f61o3		Paar, nur Befragter im Ruhestand: seit wann?	couple, only questioned person retired: since when?	kardinal	-	-	-	-	X
			f61o4		Paar, nur Partner im Ruhestand: seit wann?	couple, only partner retired: since when?	kardinal	-	-	-	-	X
			f60_61		Ob Rentner?	if retired?		-	-	-	-	-
			f60_61_2		Ob Partner Rentner?	if partner retired?		-	-	-	-	-
62.	79.	80.	f62o		erwartetes Renteneintrittsalter	expected retirement age	kardinal	X	X	X	X	X
63.	80.	81.	f63o		erw. Renteneintrittsalter - Partner	expected retirement age - partner	kardinal	X	X	X	X	X
64.	81.	82.	f64m1_a		gesetzl. RV	pension from the state pension insurance scheme	nominal	X	X	X	X	X
			f64m1_b		Zusatzvers. oeffentl. Dienst	additional provision from civil service scheme	nominal	X	X	X	X	X
			f64m1_c		Betriebsrente	company pension	nominal	X	X	X	X	X
			f64m1_d		Beamtenpension	civil service pension	nominal	X	X	X	X	X
			f64m1_e		Altersrente Landwirte	agricultural pension scheme	nominal	X	X	X	X	X
			f64m1_f		Berufsstaend. Versorgung	occupational pension schemes for self-employed people	nominal	X	X	X	X	X
			f64m1_g		LV	pension deriving from a life insurance policy	nominal	X	X	X	X	X
			f64m1_h		priv. RV	pension from private pension policies	nominal	X	X	X	X	X
			f64m1_i		sonst. Alterseink.	other pensions	nominal	X	X	X	X	X
			f64m1		sonstiges Alterseinkommen, und zwar	other pensions, namely	Text	X	X	X	X	X
			f64m1_j		nichts davon, kein Alterseinkommen	none of these - no independent income	nominal	X	X	X	X	X
			f64m2_a		gesetzl. RV - Partner	pension from the state pension insurance scheme - partner	nominal	X	X	X	X	X
			f64m2_b		Zusatzvers. oeffentl. Dienst - Partner	additional provision from civil service scheme - partner	nominal	X	X	X	X	X
			f64m2_c		Betriebsrente - Partner	company pension - partner	nominal	X	X	X	X	X
			f64m2_d		Beamtenpension - Partner	civil service pension - partner	nominal	X	X	X	X	X
			f64m2_e		Altersrente Landwirte - Partner	agricultural pension scheme - partner	nominal	X	X	X	X	X
			f64m2_f		Berufsstaend. Versorgung - Partner	occupational pension schemes for self-employed people - partner	nominal	X	X	X	X	X
			f64m2_g		LV - Partner	pension deriving from a life insurance policy - partner	nominal	X	X	X	X	X
			f64m2_h		priv. RV - Partner	pension from private pension policies - partner	nominal	X	X	X	X	X
			f64m2_i		sonst. Alterseink. - Partner	other pensions - partner	nominal	X	X	X	X	X
			f64m2		sonstiges Alterseinkommen, und zwar - Partner	other pensions, namely - partner	Text	X	X	X	X	X
			f64m2_j		nichts davon, kein Alterseinkommen - Partner	none of these - no independent income - partner	nominal	X	X	X	X	X
65.	82.	83.	f65o1		erw. Rentenniveau - ohne priv.Vorsorge	estimated pension level - without private provision	kardinal	X	X	X	X	X
			f65s1		Gründe für keine Angabe zu erw. Rentenniveau - ohne priv.Vorsorge	reasons for n/a to estimated pension level - without private provision	nominal	-	-	-	-	X
65b.	83.	84.	f65bo1		erw. Rentenniveau mit priv. Vorsorge	estimated pension level - including private provision	kardinal	-	-	-	X	X
			f65bs1		Gründe für keine Angabe zu erw. Rentenniveau - mit priv. Vorsorge	reasons for n/a to estimated pension level - including private provision	nominal	-	-	-	-	X

	Question(s)											
No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
65c.	84.	85.	f65o2		erw. Rentenniveau ohne priv. Vorsorge - Partner	estimated pension level - without private provision - partner	kardinal	X	X	X	X	X
			f65s2		Gründe für keine Angabe zu erw. Rentenniveau - ohne priv. Vorsorge - Partner	reasons for n/a to estimated pension level - without private provision - partner	nominal	-	-	-	-	X
65d.	85.	86.	f65bo2		erw. Rentenniveau mit priv. Vorsorge - Partner	estimated pension level - including private provision - partner	kardinal	-	-	-	X	X
			f65bs2		Gründe für keine Angabe zu erw. Rentenniveau - mit priv. Vorsorge - Partner	reasons for n/a to estimated pension level - including private provision - partner	nominal	-	-	-	-	X

D 3 Wohneigentum/Real estate wealth

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f66_70		Gesamtimmobilienvermögen = f68o + f70o	total assets - real estate	kardinal	-	-	-	-	-
66.	86.	87.	f66s		Wohnungseigentuemer = HH-Mitglied?	flat owner = householdmember?	nominal	X	X	X	X	X
67.	87.	88.	f67s		Herkunft Wohnung/Haus	provenience of flat/house	nominal	X	X	X	X	X
68.	88.	89.	f68o		Verkaufswert Wohnung/Haus	market value of flat/house	kardinal	X	X	X	X	X
68a.	89.	90.	f68on		monatl. Kaltmiete	rent - not including utilities	kardinal	-	X	X	X	X
69.	90.	91.	f69s		weiteres Immobilienvermoegen?	other assets - real estate?	nominal	X	X	X	X	X
70.	91.	92.	f70o		Wert d. weiteren Immobilienvermoegens?	value - other assets - real estate?	kardinal	X	X	X	X	X
71.	92.	93.	f71s		Immobilienkauf? Wenn ja, in welchen Zeitraum?	purchase of real estate? If yes, in which period?	nominal	X	X	X	X	X

D 4 Geldvermögen/Financial wealth

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
72./73.	93.	95.	f72m_1		Besitz Sparanlagen?	possession - savings investments	nominal	X	X	X	X	X
			f73ao1		Guthaben Sparanlagen Anfang des Jahres	credit - savings investments - beginning of the year	kardinal	X	X	X	X	X
			f73vs1		Veraenderung der Sparanlagen	changing of the savings investments	ordinal	X	X	X	X	X
			f73eo1		Guthaben Sparanlagen Ende des Jahres	credit - savings investments - end of the year	kardinal	X	X	X	X	X
			f72m_2		Besitz BSV?	possession - building society savings agreement	nominal	X	X	X	X	X
			f73ao2		Guthaben BSV Anfang des Jahres	credit - building society savings agreement - beginning of the year	kardinal	X	X	X	X	X
			f73vs2		Veraenderung BSV	changing - building society savings agreement	ordinal	X	X	X	X	X
			f73eo2		Guthaben BSV Ende des Jahres	credit - building society savings agreement - end of the year	kardinal	X	X	X	X	X
			f72m_3		Besitz Kapital-LV?	possession - whole life insurance policies	nominal	X	X	X	X	X
			f73ao3		Guthaben Kapital-LV Anfang des Jahres	credit - whole life insurance policies - beginning of the year	kardinal	X	X	X	X	X
			f73vs3		Veraenderung Kapital-LV	changing - whole life insurance policies	ordinal	X	X	X	X	X
			f73eo3		Guthaben Kapital-LV Ende des Jahres	credit - whole life insurance policies - end of the year	kardinal	X	X	X	X	X
			f72m_5		Besitz festverz. WP?	possession - bonds	nominal	X	X	X	X	X
			f73ao5		Guthaben festverz. WP Anfang des Jahres	credit - bonds - beginning of the year	kardinal	X	X	X	X	X
			f73vs5		Veraenderung festverz. WP	changing - bonds	ordinal	X	X	X	X	X
			f73eo5		Guthaben festverz. WP Ende des Jahres	credit - bonds - end of the year	kardinal	X	X	X	X	X
			f72m_6		Besitz Aktien, Immob.fonds?	possession - shares and real-estate funds	nominal	X	X	X	X	X
			f73ao6		Guthaben Aktien, Immob.fonds Anfang des Jahres	credit - shares and real-estate funds - beginning of the year	kardinal	X	X	X	X	X
			f73vs6		Veraenderung Aktien, Immob.fonds	changing - shares and real-estate funds	ordinal	X	X	X	X	X
			f73eo6		Guthaben Aktien, Immob.fonds Ende des Jahres	credit - shares and real-estate funds - end of the year	kardinal	X	X	X	X	X
			f72m_11		Besitz sonstiges Geldvermoegen?	possession - other money assets	nominal	-	-	-	X	X
			f73ao11		Guthaben sonstiges Geldvermoegen Anfang des Jahres	credit - other money assets - beginning of the year	kardinal	-	-	-	X	X
			f73vs11		Veraenderung des Geldvermoegens	changing - other money assets	ordinal	-	-	-	X	X
			f73eo11		Guthaben sonstiges Geldvermoegen Ende des Jahres	credit - other money assets - end of the year	kardinal	-	-	-	X	X
			f72m_7		nein, keine dieser Vermoegensarten im Besitz	no possession of any of these types of assets	nominal	X	X	X	X	X
73.	94.	94.	f72m_9		Besitz betr. Altersvorsorge?	possession - company pension scheme	nominal	-	X	X	X	X
			f73ao9		Guthaben betr. Altersvorsorge Anfang des Jahres	credit - company pension scheme - beginning of the year	kardinal	-	X	X	X	X
			f73ano9		eigene Beitraege zur betr. Altersvorsorge	own contributions to the company pension scheme	kardinal	-	X	X	X	X
			f73ago9		AG Beitraege zur betr. Altersvorsorge	employer's contributions to the company pension scheme	kardinal	-	X	X	X	-
			f73eo9		Guthaben betr. Altersvorsorge Ende des Jahres	credit - company pension scheme - end of the year	kardinal	-	X	X	X	X
			f72m_10		Besitz Riester-Rente?	possession - Riester-pension	nominal	-	X	X	X	X
			f73ao10		Guthaben Riester-Rente Anfang des Jahres	credit - Riester-pension - beginning of the year	kardinal	-	X	X	X	X
			f73ano10		eigene Beitraege zur Riester-Rente	own contributions to the Riester-pension	kardinal	-	X	X	X	X
			f73ago10		AG Beitraege zur Riester-Rente	employer's contributions to the Riester-pension	kardinal	-	X	X	-	-
			f73eo10		Guthaben Riester-Rente Ende des Jahres	credit - Riester-pension - end of the year	kardinal	-	X	X	X	X
			f72m_4		Besitz sonstiger pr. Altersvorsorge?	possession - other private pension scheme	nominal	X	X	X	X	X
			f73ao4		Guthaben sonstiger pr. Altersvorsorge Anfang des Jahres	credit - other private pension scheme - beginning of the year	kardinal	X	X	X	X	X
			f73ano4		eigene Beitraege zur sonstigen pr. Altersvorsorge	own contributions to the other private pension scheme	kardinal	-	X	X	X	X
			f73ago4		AG Beitraege zur sonstigen pr. Altersvorsorge	employer's contributions to the other private pension scheme	kardinal	-	X	X	-	-
			f73eo4		Guthaben sonstiger pr. Altersvorsorge Ende des Jahres	credit - other private pension scheme - end of the year	kardinal	X	X	X	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f72m_12		kein solches Vermoegen	no possession of any of these types of assets	nominal	-	X	X	X	X
D 5 Kredite und Hypotheken/Credits and mortgages												
75.	95.	96.	f75s		Belastung mit Kredite?	outstanding debt?	nominal	X	X	X	X	X
76.	96.	97.	f76m_1		Bauspardarlehen?	building society loan?	nominal	X	X	X	X	X
			f76m_2		Hypotheken?	mortgage?	nominal	X	X	X	X	X
			f76m_3		Konsumkredite?	consumer credit loans?	nominal	X	X	X	X	X
			f76m_4		Familienkredite?	family loan?	nominal	X	X	X	X	X
			f76m_5		sonst. Kredite?	other loans?	nominal	X	X	X	X	X
			f76m		Art sonst. Kredite	type of other loans	Text	X	X	X	X	X
76.	97.	98.	f78o1		Vol. Bauspardarlehen	amount - building society loan	kardinal	X	X	X	X	X
			f78o2		Vol. Hypotheken	amount - mortgage	kardinal	X	X	X	X	X
			f78o3		Vol. Konsumkredite	amount - consumer credit loans	kardinal	X	X	X	X	X
			f78o4		Vol. Familienkredite	amount - family loan	kardinal	X	X	X	X	X
			f78o5		Vol. sonst. Kredite	amount - other loans	kardinal	X	X	X	X	X
79	98.	99	f79s1		keine neuen Bauspardarlehen	no new building society loan	nominal	X	X	X	X	X
			f79s2		keine neuen Hypotheken	no new mortgage	nominal	X	X	X	X	X
			f79s3		keine neuen Konsumkredite	no new consumer credit loans	nominal	X	X	X	X	X
			f79s4		keine neuen Familienkredite	no new family loan	nominal	X	X	X	X	X
			f79s5		keine neuen sonstigen Kredite	no new other loans	nominal	X	X	X	X	X
79.	98.	99.	f79o1		neu Vol. Bauspardarlehen	amount - new building society loan	kardinal	X	X	X	X	X
			f79o2		neu Vol. Hypotheken	amount - new mortgage	kardinal	X	X	X	X	X
			f79o3		neu Vol. Konsumkredite	amount - new consumer credit loans	kardinal	X	X	X	X	X
			f79o4		neu Vol. Familienkredite	amount - new family loan	kardinal	X	X	X	X	X
			f79o5		neu Vol. sonst. Kredite	amount - new other loans	kardinal	X	X	X	X	X
80.	99.	100.	f80s1		keine Tilgung Bauspardarlehen	no repaid amount - building society loan	nominal	X	X	X	X	X
			f80s2		keine Tilgung Hypotheken	no repaid amount - mortgage	nominal	X	X	X	X	X
			f80s3		keine Tilgung Konsumkredite	no repaid amount - consumer credit loans	nominal	X	X	X	X	X
			f80s4		keine Tilgung Familienkredite	no repaid amount - family loan	nominal	X	X	X	X	X
			f80s5		keine Tilgung sonst. Kredite	no repaid amount - other loans	nominal	X	X	X	X	X
80.	99.	100.	f80o1		Tilgung Vol. Bauspardarlehen	repaid amount - building society loan	kardinal	X	X	X	X	X
			f80o2		Tilgung Vol. Hypotheken	repaid amount - mortgage	kardinal	X	X	X	X	X
			f80o3		Tilgung Vol. Konsumkredite	repaid amount - consumer credit loans	kardinal	X	X	X	X	X
			f80o4		Tilgung Vol. Familienkredite	repaid amount - family loan	kardinal	X	X	X	X	X
			f80o5		Tilgung Vol. sonst. Kredite	repaid amount - other loans	kardinal	X	X	X	X	X
D 6 Betriebsvermögen/Business wealth												
81.	100.	101.	f81s		Betriebsvermoegen?	business assets	nominal	X	X	X	X	X
82.	101.	102.	f82o		Handelswert Betriebsvermoegen	market value - business assets	kardinal	X	X	X	X	X
D 7 Sonstiges Vermögen/Other wealth												
83.	102.	103.	f83s		sonstiges Vermoegen?	other assets?	nominal	X	X	X	X	X
84.	103.	104.	f84o		Wert sonstiges Vermoegen?	value of other assets?	kardinal	X	X	X	X	X
E VORSORGEVERHALTEN & PSYCHOLOGISCHE DETERMINANTEN/PSYCHOLOGICAL AND SOCIAL DETERMINANTS OF SAVINGS BEHAVIOR												
E 1 Erwartungen/Expectations												
85.	108.	105.	f85g1		wirtsch. Entwicklung Dtlds.	economic development of Germany	ordinal	X	X	X	X	X
			f85g2		eigene wirtsch. Situation	own financial situation	ordinal	X	X	X	X	X
			f85g3		eigene gesundh. Situation	own health situation	ordinal	X	X	X	X	X
			f85g4		gesundh. Situation des Partners	health situation - partner	ordinal	X	X	X	X	X
86.	109.	106.	f86g1		Wahrsch.kt. hoeheres Eko	probability - higher income	ordinal	X	X	X	X	X
			f86g2		Wahrsch.kt. hoeheres Partner-Eko	probability - higher income - partner	ordinal	X	X	X	X	X
87.	110.	107.	f87g1		Wahrsch.kt. arbeitslos	probability - unemployment	ordinal	X	X	X	X	X
			f87g2		Wahrsch.kt. Partner arbeitslos	probability - unemployment - partner	ordinal	X	X	X	X	X
88.	111.	108.	f88g1		Wahrsch.kt. Erbschaft	probability - inheritance	ordinal	X	X	X	X	X
			f88g2		Wahrsch.kt. Erbschaft d. Partners	probability - inheritance - partner	ordinal	X	X	X	X	X

	Question(s)											
No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
89.	112.	109.	f89s		Fin. Lage durch Erbschaft verbessert?	financial situation improved with inheritance?	ordinal	X	X	X	X	X
90.	113.	110.	f90o1		durchschnittliche Lebenserwartung Maenner	anticipated average lifespan - men	kardinal	-	-	X	X	X
			f90o2		durchschnittliche Lebenserwartung Frauen	anticipated average lifespan - women	kardinal	-	-	X	X	X
			f90s		erw. durchschnittl. Lebenserw. des Jahrgangs	anticipated average lifespan - age-group	ordinal	X	X	-	-	-
91.	114.	111.	f91s		relative Lebenserwartung im Vgl. zu Jahrgang	relative antcipated lifespan compared to age-group	ordinal	X	X	X	X	X
			f91o1		Anzahl Jahre kuerzere LE	number of years - shorter anticipated lifespan	kardinal	-	-	X	X	X
			f91o2		Anzahl Jahre laengere LE	number of years - longer anticipated lifespan	kardinal	-	-	X	X	X
91a.	115.	112.	f91am_1		Krankheit od. Behinderung	illness or disability	nominal	-	-	X	X	X
			f91am_2		ungesunde Lebensweise	lifestyle	nominal	-	-	X	X	X
			f91am_3		frueher Tod naher Verwandter	the death at a young age of close relatives	nominal	-	-	X	X	X
			f91am_4		andere Gruende fuer kurzeres Leben	other reasons for a shorter lifespan	nominal	-	-	X	X	X
			f91am		andere Gruende fuer kuerzeres Leben, und zwar	other reasons for a shorter lifespan, namely	Text	-	-	-	X	X
91b.	116.	113.	f91bm_1		guter Gesundheitszustand	good state of health	nominal	-	-	X	X	X
			f91bm_2		gesunde Lebensweise	lifestyle	nominal	-	-	X	X	X
			f91bm_3		hohes Alter naher Verwandter	the old age of close relatives	nominal	-	-	X	X	X
			f91bm_4		andere Gruende fuer laengeres Leben	other reasons for a longer lifespan	nominal	-	-	X	X	X
			f91bm		andere Gruende fuer laengeres Leben, und zwar	other reasons for a longer lifespan, namely	Text	-	-	-	X	X
92.			f92m_1		Krankheit od. Behinderung	illness or disability	nominal	X	X	-	-	-
			f92m_2		Lebensweise	lifestyle	nominal	X	X	-	-	-
			f92m_3		frueher Tod naher Verwandter	the death at a young age of close relatives	nominal	X	X	-	-	-
			f92m_4		andere Gruende fuer kuerzeres Leben	other reasons for a shorter lifespan	nominal	X	X	-	-	-
			f92m		andere Gruende fuer kuerzeres Leben, und zwar	other reasons for a shorter lifespan, namely	Text	X	X	-	X	-
	117.	114.	f92s		Partner: relative LE	relative antcipated average lifespan - partner	ordinal	-	-	X	X	X
			f92o1		Jahre kuerzere LE - Partner	number of years - shorter anticipated average lifespan - partner	kardinal	-	-	X	X	X
			f92o2		Jahre laengere LE - Partner	number of years - longer anticipated average lifespan - partner	kardinal	-	-	X	X	X
92a.	118.	115.	f92am_1		Krankheit od. Behinderung - Partner	illness or disability - partner	nominal	-	-	X	X	X
			f92am_2		ungesunde Lebensweise - Partner	lifestyle - partner	nominal	-	-	X	X	X
			f92am_3		frueher Tod naher Verwandter - Partner	the death at a young age of close relatives - partner	nominal	-	-	X	X	X
			f92am_4		andere Gruende fuer kuerzeres Leben - Partner	other reasons for a shorter lifespan - partner	nominal	-	-	X	X	X
			f92am		andere Gruende fuer kuerzeres Leben, und zwar - Partner	other reasons for a shorter lifespan, namely - partner	Text	-	-	X	X	X
92b.	119.	116.	f92bm_1		guter Gesundheitszustand - Partner	good state of health - partner	nominal	-	-	X	X	X
			f92bm_2		gesunde Lebensweise - Partner	lifestyle - partner	nominal	-	-	X	X	X
			f92bm_3		hohes Alter naher Verwandter - Partner	the old age of close relatives - partner	nominal	-	-	X	X	X
			f92bm_4		andere Gruende fuer laengeres Leben - Partner	other reasons for a longer lifespan - partner	nominal	-	-	X	X	X
			f92bm		andere Gruende fuer laengeres Leben, und zwar - Partner	other reasons for a longer lifespan, namely - partner	Text	-	-	X	X	X
93.			f93m_1		gute Gesundheit	good state of health	nominal	X	X	-	-	-
			f93m_2		gesunde Lebensweise	lifestyle	nominal	X	X	-	-	-
			f93m_3		hohes Alter naher Verwandter	the old age of close relatives	nominal	X	X	-	-	-
			f93m_4		andere Gruende fuer laengeres Leben	other reasons for a longer lifespan	nominal	X	X	-	-	-
			f93m		andere Gruende für laengeres Leben, und zwar	other reasons for a longer lifespan, namely	Text	X	X	-	X	-

E 2 Selbsteinschätzung/Self-assessment

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
94.	28.	29.	f94s		Raucher?	smoker?	nominal	X	X	X	X	X
			f94s2		Raucher? - Partner	smoker? - partner	nominal	-	-	-	X	X
95.	29.	30.	f95s		ehem. Raucher?	former smoker?	nominal	X	X	X	X	X
			f95s2		ehem. Raucher? - Partner	former smoker? - partner	nominal	-	-	-	X	X
96.	120.	117.	f96s		Berufsunfaehigkeitsversicherung?	private occupational disability insurance	nominal	X	X	X	X	X
97.	121.	118.	f97s		priv. Haftpflichtvers.?	private liability insurance	nominal	X	X	X	X	X
98.	122.	119.	f98ag1		gelassener Mensch	easy-going person	ordinal	X	X	X	X	X
			f98ag2		Gewohnheitstier	creature of habit	ordinal	X	X	X	X	X
			f98ag3		offen fuer Veraenderungen	open to change	ordinal	X	X	X	X	X
			f98ag4		optimistisch	optimistic	ordinal	X	X	X	X	X
			f98ag5		selbstsicher	self-assured	ordinal	X	X	X	X	X
			f98ag6		froehlich	happy	ordinal	X	X	X	X	X
			f98ag7		pessimistisch	pessimistic	ordinal	X	X	X	X	X
			f98bg1		Risiken f. Gesundh.	risks with respect to own health	ordinal	X	X	X	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
			f98bg2		Risiken f. Karriere	risks with respect to the career	ordinal	X	X	X	X	X
			f98bg3		Risiken bei Geldanlage	risks with respect to money matters	ordinal	X	X	X	X	X
			f98bg4		Risiken in Freizeit/Sport	risks with respect to leisure time and sport	ordinal	X	X	X	X	X
			f98bg5		Risiken beim Autofahren	risks with respect to driving	ordinal	X	X	X	X	X

E 3 Einstellung zu Leben und Umwelt/Attitude towards life and environment

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
99.			f99ag1		Neues erleben	experiencing something new	ordinal	X	-	-	-	-
			f99ag2		keine Drecksarbeit mehr	no more donkeywork	ordinal	X	-	-	-	-
			f99ag3		Spass und Luxus	fun and luxury	ordinal	X	-	-	-	-
			f99bg1		Verstaendnis f. Leute, d. tun, wozu sie Lust haben	sympathy for people who do what they like to	ordinal	X	-	-	-	-
			f99bg2		genug eigene Probleme	enough own problems	ordinal	X	-	-	-	-
			f99bg3		Weiterbildung sinnlos	further education is nonsense	ordinal	X	-	-	-	-
			f99bg4		keine christlichen Werte	no christian values	ordinal	X	-	-	-	-
			f99bg5		Kultur und Kunst	culture and art	ordinal	X	-	-	-	-
			f99bg6		wenig Chancen	little chances	ordinal	X	-	-	-	-
			f99cg1		oekolog. u. soz. Engagement	ecological and social engagement	ordinal	X	-	-	-	-
			f99cg2		Familienprobleme - Privatsache	family problems - private affair	ordinal	X	-	-	-	-
			f99cg3		aus Gesellschaft aussteigen	backing out of the society	ordinal	X	-	-	-	-
			f99cg4		Computer und Elektronik	computers and electronics	ordinal	X	-	-	-	-
			f99cg5		techn. Fortschritt - Gefahr	technological progress - danger	ordinal	X	-	-	-	-
			f99cg6		Arbeitsscheue - Leistungsdruck	being work-shy - pressure to perform	ordinal	X	-	-	-	-
			f99dg1		polit. Engagement gg. Ausbeutung	political engagement against exploitation	ordinal	X	-	-	-	-
			f99dg2		mehr Rechte f. Gewerkschaften	more rights for the unions	ordinal	X	-	-	-	-
			f99dg3		techn. Fortschritt - Lebensqualitaet	technological progress - quality of life	ordinal	X	-	-	-	-
			f99dg4		nicht staendig dazulernen	not learning something new permanently	ordinal	X	-	-	-	-
			f99dg5		aktiv Gesellsch. veraendern	changing the society actively	ordinal	X	-	-	-	-
			f99dg6		Glueck und Geborgenheit zu Hause	luck and security at home	ordinal	X	-	-	-	-
			f99dg7		Gleichberechtigung Homosexueller	emancipated homosexual	ordinal	X	-	-	-	-
			f99eg1		Zufluchtspunkt Familie	family as refuge	ordinal	X	-	-	-	-
			f99eg2		Maenner sollen weibl. Anteile ihrer Persoenlichk. akzeptieren	men should accept feminine characteristics of their personality	ordinal	X	-	-	-	-
			f99eg3		bedrohliche soz. Kaelte	menacing social coldness	ordinal	X	-	-	-	-
			f99eg4		Menschen, d. nichts aus sich machen - uninteressant	people who don't bring out their best - uninteresting	ordinal	X	-	-	-	-
			f99eg5		mehrere Familien gemeinsam in Urlaub	several families together on holidays	ordinal	X	-	-	-	-
			f99eg6		Ziele mit Gewalt durchsetzen	achieving objectives by using force	ordinal	X	-	-	-	-
			f99fg1		Umweltproblem uebertrieben	environmental problems have been exaggerated	ordinal	X	-	-	-	-
			f99fg2		riskante Hobbies	risky hobbies	ordinal	X	-	-	-	-
			f99fg3		zu viele Fluechtlinge	too much fugitives	ordinal	X	-	-	-	-
			f99fg4		Freundeskreis mit Niveau	cultured circle of friends	ordinal	X	-	-	-	-
			f99fg5		Verzicht fuer Gesundheit	renouncement for the benefit of health	ordinal	X	-	-	-	-
			f99fg6		buddhistisches Kloster	Buddhist monastery	ordinal	X	-	-	-	-
			f99gg1		lieber Alo-Unterstuetzg. als unangenehmer Job	favoring unemployment benefit to an unpleasing job	ordinal	X	-	-	-	-
			f99gg2		fuer Auslaender in Deutschland	for foreigners in Germany	ordinal	X	-	-	-	-
			f99gg3		ich passe nicht in diese Gesellschaft	I don't fit in this society	ordinal	X	-	-	-	-
			f99gg4		jemanden absichtlich verletzt	having hurt someone on purpose	ordinal	X	-	-	-	-
			f99gg5		jeden Tag gute Tat	each day a good deed	ordinal	X	-	-	-	-
99.	123.	120.	f99g1		Risikobereitschaft: Nachts alleine nach Hause zu laufen	willingness to take a risk - going home alone at night	ordinal	-	-	X	X	X
			f99g2		Riskobereitschaft: 5% in Aktien anzulegen	willingness to take a risk - investing 5% in shares	ordinal	-	-	X	X	X
			f99g3		Riskobereitschaft: EK des Tages zu verwetten	willingness to take a risk - placing a whole day's income on a bet	ordinal	-	-	X	X	X
			f99g4		Riskobereitschaft: Klettern gehen	willingness to take a risk - climbing a rock face	ordinal	-	-	X	X	X
100.	124.	121.	f100g1		Beurteilung: Nachts alleine nach Hause zu laufen	assessment - going home alone at night	ordinal	-	-	X	X	X
			f100g2		Beurteilung: 5% in Aktien anzulegen	assessment - investing 5% in shares	ordinal	-	-	X	X	X
			f100g3		Beurteilung: EK des Tages zu verwetten	assessment - placing a whole day's income on a bet	ordinal	-	-	X	X	X
			f100g4		Beurteilung: Klettern gehen	assessment - climbing a rock face	ordinal	-	-	X	X	X
	125.	122.	f100p1		Personentyp? in den Tag lebend - zielstrebig	type of personality? - easy-going - determined	ordinal	-	-	-	X	X
	126.	123.	f100p2		Personentyp? spontan - ueberlegt	type of personality? - spontaneous - pensive	ordinal	-	-	-	X	X

No.	No. 2005	No.2006	Var-Nam	Value-L	Variable Label German	Variable Label English	Comment	01	03	04	05	06
F Abschließende Angaben zur Befragungssituation												
100.	132.		f100m_1		anwesend: nur Zielperson	present - only the interviewed person	nominal	X	X	-	-	-
106 in 2003			f100m_2		anwesend: Partner	present - partner	nominal	X	X	-	-	-
			f100m_3		anwesend: andere, aelter 16 J.	present - other people - older than 16 years	nominal	X	X	-	-	-
			f100m_4		anwesend: andere, juenger 16 J.	present - other people - younger than 16 years	nominal	X	X	-	-	-
101.	127.		f101s		privater PC	own personal computer	nominal	X	X	X	X	-
102.	128.	124.	f102m_1		Internet zu Hause	internet at home	nominal	X	X	X	X	X
			f102m_2		Internet am Arbeitsplatz	internet at work	nominal	X	X	X	X	X
			f102m_3		Internet an Schule/Uni	internet at school or university	nominal	X	X	X	X	X
			f102m_4		Internet in sonst. oeffentl. Einr.	internet in other public institutions	nominal	X	X	X	X	X
			f102m_5		Internet: kein Zugang	no access to the internet	nominal	X	X	X	X	X
103.	129.	125.	f103s		Internet: Nutzungshaeufigkeit	frequency of using the internet	ordinal	X	X	X	X	X
		126.	f106_63		dem Beruf mit 63 Jahren gewachsen?	able to cope with job requirements at 63?	ordinal	-	-	-	-	X
			f106_65		dem Beruf mit 65 Jahren gewachsen?	able to cope with job requirements at 65?	ordinal	-	-	-	-	X
			f106_67		dem Beruf mit 67 Jahren gewachsen?	able to cope with job requirements at 67?	ordinal	-	-	-	-	X
			f106s		trifft nicht zu, bin 60 Jahre oderälter	does not concern me, I am 60 or older	ordinal	-	-	-	-	-
104.	130.	127.	f104o		Kommentar zur Befragung	comment about the interview	Text	X	X	X	X	X
			f104s		kein Kommentar zur Befragung	no comment about the interview	nominal	-	-	-	-	-
105.	131.		f105s		erneute Befragung?	another inerview?	nominal	X	X	X	X	-
107.	133.		f107o		Bemerkungen zum Interview/Probleme	notes on the interview / problems	Text	X	X	-	X	-

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