

<i>Variables</i>	<i>Description</i>	<i>Type (original)</i>	<i>Comments</i>
f04g5	Satisfaction with life aspects	Categorical	Original
<i>Sociodemographics</i>			
respid	respondent ID		Original
year	Year		Original
bula	Bundesland	categorical	Original
f09s_imp	Marital Status	categorical	Original
f10s_imp	Live with partner on a permanent basis	dummy	Original
f12s_imp	Do you have children?	dummy	Original
f13o_imp	Number of children		Original
f14o_imp	Number of children living at home		Original
f17s_imp	Does anybody else live here on a permanent basis?	dummy	Original
f18o_imp	Persons in household		Original
educ_s1 – educ_s2	Education (RP and partner; ISCED Standard)	Categorical	Constructed variable
partner	Exist a partner	dummy	Constructed variable
age	RP's age		Constructed variable
age_partner	Partner's age		Constructed variable
female	RP is female	dummy	Constructed variable
german	German citizen	dummy	Constructed variable
f22s1 – f22s1	Working status (RP and partner)	categorical	Original
f23s1 – f23s2	Reason for not full-time (RP and partner)	categorical	Original
f24s1 – f24s2	Professional status (RP and partner)	categorical	Original
f25s1 – f25s2	Temporary vs. Permanent position (RP and partner)	categorical	Original
f26s1 – f26s2	Unemployment spell (RP and partner)	categorical	Original
f28s_imp	Who makes financial decisions?	categorical	Original
<i>Health indicators</i>			
fg2s1 – fg2s2	Long-lasting health problems? (RP and partner)	Dummy	
fg3m1_index – fg3m2_index	Number of diagnosed illnesses	Discrete, 0 to 10	Cosntructed variable
f94s – f94s2	Actual smoker? (RP and partner)	Dummy	Original
<i>Savings</i>			
f31m_1 – f31m_11	Different kind of one-off receipts	Dummy	Original

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one_off	Sum of received one-off receipts in the last year		Constructed variable
f45o	Savings in the last year		Original
<i>Income</i>			
f53m1_a – f53m1_t	Income sources, RP	Dummy	Original
f53m2_a – f53m2_t	Income sources, partner	Dummy	Original
f54o	Household net average monthly income		Original
f55o1	Personal contribution to hh income: RP		Original
f58s	Actual income situation w.r.t. 5 year age	Categorical	Original
f59s	Income fluctuation last 5 years: self –assessment	Categorical	Original
f60_61_imp	RP is retired?	Dummy	Original
f60_61_2_imp	Partner is retired?	Dummy	Original
<i>Financial Wealth</i>			
f72s1 – f72s10	Ownership of financial/old-age provision assets	Dummy	Original
fwealth	Gross financial wealth		Constructed variable
<i>Home ownership</i>			
f66s	Ownership of self-used property?	Dummy	Original
f69s	Ownership of other real-estates?	Dummy	Original
f66_70	Total gross value of real estates		Original
<i>Real assets</i>			
f81s	Ownership of business assets?	Dummy	Original
f82o	Value of business assets		Original
f83s	Ownership of other real assets?	Dummy	Original
f84o	Value of real assets		Original
rwealth	Total gross real wealth		Constructed variable
<i>Outstanding debt</i>			
f75s_imp	Do you have outstanding loans?	dummy	Original
f76m_1 – f76m_5	Ownership of specific debts	dummy	Original
mortgages	Value of outstanding mortgages		Constructed variable
debts	Value of outstanding debts (excl.		Constructed variable

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	Mortgages)		
Expectations			
f85g1 – f85g4	Expectations about future developments (several aspects)	Discrete (0 to 10 scale)	Original
f86g1 – f86g2	Probability of income increase (RP and partner)	Discrete (0 to 10 scale)	Original
f88g1 – f88g2	Probability of becoming unemployed (RP and partner)	Discrete (0 to 10 scale)	Original
lexp_s1 – lexp_s2	Own life expectancy (RP and partner)		Constructed Variable
Psychological variables / Soft indicators			
<i>Risk attitudes</i>			
f98bg1 – f98bg5	Attitude toward risk (several aspects)	Discrete (0 to 10 scale)	Original
<i>Relevance of saving reasons/ Attitude toward saving</i>			
f46g1 – f46ag5	Relevance of several saving reasons	Discrete (0 to 10 scale)	Original
f37s	How do you save? (regularly, irregularly...)	Categorical	original
f38s	Saving for a fixed goal?	Dummy	Original