

Id	Gender	Income_class	Savings
1	M	2	1000
2	F	3	2500
3	M	1	1300
4	F	4	3500
5	M	1	1800
6	F	2	2800
7	M	3	1400
8	F	4	3000

Sampling  
Frame



STRATUM	N	Mean(Savings)	Stdev(Savings)	Gender	Income_class
1*1	2	1550	250	1	1
1*2	1	1000	0	1	2
1*3	1	1400	0	1	3
2*2	1	2800	0	2	2
2*3	1	2500	0	2	3
2*4	2	3250	250	2	4

Atomic  
strata



1		1		1
1		2		2
1	...	2	...	3
1		3		4
1		2		5
1		1		6

Individuals in  
a generation

