UK Data Archive Data Dictionary

File-level information:

File Name = mortgage

Number of variables = 56

Number of cases = 4979

Variable-level information:

Pos. = 1 Variable = SERNUM Variable label = Sernum

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for SERNUM

Pos. = 2 Variable = MORTSEQ Variable label = Mortgage Sequence Number

This variable is *numeric*, the SPSS measurement level is *NOMINAL*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORTSEQ

Pos. = 3 Variable = BORAMTDK Variable label = Interviewers' note: reason missing

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for BORAMTDK

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 4 Variable = BORRAMT Variable label = Amount of the original mortgage or loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for BORRAMT

Pos. = 5 Variable = ENDWPRI1 Variable label = Payments into a Pension Plan (pension mo

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for ENDWPRI1

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 6 Variable = ENDWPRI2 **Variable label =** Payments into an ISA

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for ENDWPRI2

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 7 Variable = ENDWPRI3 **Variable label =** Payments into a Unit Trust or Investment

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for ENDWPRI3

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 8 Variable = ENDWPRI4 **Variable label =** Payments into any other savings/investme

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for ENDWPRI4

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 9 Variable = ENDWPRI5 **Variable label =** Proceeds from house sale

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for ENDWPRI5

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 10 Variable = GVTREGNO **Variable label =** Region in UK (Original codes)

This variable is *numeric*, the SPSS measurement level is *NOMINAL*

SPSS user missing values = -9.0 thru -1.0

Value label information for GVTREGNO

Value = 1.0 Label = North East

Value = 2.0 Label = North West

Value = 4.0 Label = Yorks and the Humber

Value = 5.0 Label = East Midlands

Value = 6.0 Label = West Midlands

Value = 7.0 Label = East of England

Value = 8.0 Label = London

Value = 9.0 Label = South East

Value = 10.0 Label = South West

Value = 11.0 Label = Wales

Value = 12.0 Label = Scotland

Value = 13.0 Label = Northern Ireland

Pos. = 11 Variable = INCMINC1 **Variable label =** Whether MPP incl in mortgage/endowment

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMINC1

Value = 1.0 Label = Mortgage payment

Value = 2.0 Label = PEP/Endowment combination

Pos. = 12 Variable = INCMINC2 **Variable label =** Whether MPP incl in mortgage/endowment

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMINC2

Value = 1.0 Label = Mortgage payment

Value = 2.0 Label = PEP/Endowment combination

Pos. = 13 Variable = INCMINC3 **Variable label =** Whether MPP incl in mortgage/endowment

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMINC3

Value = 1.0 Label = Mortgage payment

Value = 2.0 Label = PEP/Endowment combination

Pos. = 14 Variable = INCMP1 **Variable label =** Whether 1st MPP incl in payments

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMP1

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 15 Variable = INCMP2 **Variable label =** Whether 2nd MPP incl in payments

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMP2

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 16 Variable = INCMP3 **Variable label =** Whether 3rd MPP incl in payments

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMP3

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 17 Variable = INCMPAM1 **Variable label =** Amount of last repayment on 1st MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPAM1

Pos. = 18 **Variable** = INCMPAM2 **Variable label** = Amount of last repayment on 2nd MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPAM2

Pos. = 19 **Variable** = INCMPAM3 **Variable label** = Amount of last repayment on 3rd MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPAM3

Pos. = 20 **Variable** = INCMPPD1 **Variable label** = Pcode: amount of last repayment on MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPPD1

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 21 Variable = INCMPPD2 **Variable label =** Pcode: amount of last repayment on MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPPD2

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 22 Variable = INCMPPD3 **Variable label =** Pcode: amount of last repayment on MPP

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INCMPPD3

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 23 Variable = INTPRPAY **Variable label =** Amount of last instalment on the loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INTPRPAY

Pos. = 24 Variable = INTPRPD **Variable label =** Pcode: amt of last instalment on loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for INTPRPD

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 25 Variable = ISSUE Variable label = Whether Mainstage or Reissue

This variable is *numeric*, the SPSS measurement level is *NOMINAL*

SPSS user missing values = -9.0 thru -1.0

Value label information for ISSUE

Value = 1.0 Label = Mainstage

Value = 2.0 Label = Reissue

Pos. = 26 Variable = LOAN2Y Variable label = Whether still have mortgage for purchase

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for LOAN2Y

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 27 Variable = LOANYEAR Variable label = Year took out Mortgage or Loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for LOANYEAR

Pos. = 28 Variable = MENPOL Variable label = Whether any endowment policies for loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MENPOL

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 29 Variable = MORALL Variable label = All in one type

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORALL

Value = 1.0 Label = Current account mortgage

Value = 2.0 Label = Offset mortgage

Pos. = 30 Variable = MORFLC **Variable label =** Mortgage: all in one acccount

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORFLC

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 31 Variable = MORINPAY **Variable label =** Amount of mortgage interest paid

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORINPAY

Pos. = 32 Variable = MORINPD **Variable label =** Pcode: amount of mortgage interest paid

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORINPD

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 33 Variable = MORINUS **Variable label =** Whether mortgage interest usual

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORINUS

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 34 Variable = MORTEND **Variable label =** Term of mortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORTEND

Pos. = 35 Variable = MORTLEFT **Variable label =** Amount outstanding on mortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORTLEFT

Pos. = 36 Variable = MORTPROT **Variable label =** Whether has a mortgage protection policy

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORTPROT

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 37 Variable = MORTTYPE **Variable label =** Type of mortgage/loan

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORTTYPE

Value = 1.0 Label = An endowment mortgage

Value = 2.0 Label = A repayment mortgage

Value = 3.0 Label = Pension mortgage

Value = 4.0 Label = Unit Trust or ISA mortgage

Value = 5.0 Label = Endowment and Repayment Mortgage

Value = 6.0 Label = Interest Only with linked investments

Value = 7.0 Label = Interest Only no linked investments

Value = 8.0 Label = Other

Pos. = 38 Variable = MORUPD **Variable label =** Pcode: amount of usual mortgage interest

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORUPD

Value = 1.0 Label = 1 week

Value = 2.0 Label = 2 weeks

Value = 3.0 Label = 3 weeks

Value = 4.0 Label = 4 weeks

Value = 5.0 Label = Calendar month

Value = 7.0 Label = Two Calendar months

Value = 8.0 Label = Eight times a year

Value = 9.0 Label = Nine times a year

Value = 10.0 Label = Ten times a year

Value = 13.0 Label = Three months (13 weeks)

Value = 52.0 Label = One Year/12 Months/52 Weeks

Value = 97.0 Label = Other

Value = 26.0 Label = Six months/26 Weeks

Value = 90.0 Label = Less than 1 week

Value = 95.0 Label = One off/lump sum

Pos. = 39 Variable = MORUS **Variable label =** Amount of usual mortgage interest paid

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MORUS

Pos. = 40 Variable = MPCOVER1 Variable label = Mortgage Prot policy:Sickness/accident

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MPCOVER1

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 41 Variable = MPCOVER2 Variable label = Mortgage Prot policy:loss of employment

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MPCOVER2

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 42 Variable = MPCOVER3 Variable label = Mortgage Prot policy:Death

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MPCOVER3

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Value = 3.0 Label = None

Pos. = 43 Variable = MPOLNO Variable label = Number of Mortgage protection Policies

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for MPOLNO

Pos. = 44 Variable = OUTSMORT Variable label = Whether non-HH contributes to mortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for OUTSMORT

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 45 Variable = RMAMT Variable label = Total amount of the re-mortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMAMT

Pos. = 46 Variable = RMORT Variable label = Whether arranged a remortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMORT

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 47 Variable = RMORTYR Variable label = Year took out most recent re-mortgage

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMORTYR

Pos. = 48 Variable = RMPUR001 Variable label = Reason for remortgage: improvements

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR001

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 49 Variable = RMPUR002 Variable label = Reason for remortgage: purchase of items

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR002

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 50 Variable = RMPUR003 **Variable label =** Reason for remortgage: interest rates

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR003

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 51 Variable = RMPUR004 **Variable label =** Reason for remortgage: business

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR004

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 52 Variable = RMPUR005 **Variable label =** Reason for remortgage: buy out of share

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR005

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 53 Variable = RMPUR006 **Variable label =** Reason for remortgage: essential repairs

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR006

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 54 **Variable =** RMPUR007 **Variable label =** Reason for remortgage: more flexible mor

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR007

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 55 **Variable =** RMPUR008 **Variable label =** Reason for remortgage: other

This variable is *numeric*, the SPSS measurement level is *SCALE*

SPSS user missing values = -9.0 thru -1.0

Value label information for RMPUR008

Value = 1.0 Label = Yes

Value = 2.0 Label = No

Pos. = 56 **Variable =** MONTH_ **Variable label =** Month code (Source)

This variable is *numeric*, the SPSS measurement level is *NOMINAL*

SPSS user missing values = -9.0 thru -1.0

Value label information for MONTH_