**THHINTBK** = Sum over all HH members[TIAJTA + TIAITA]

**THHINTOT** = Sum over all HH members[TIMJA + TIMIA]

**THHTWLTH** = THHTHEQ + THHVEHCL + THHORE +  THHBEQ + THHINTBK + THHINTOT + RHHSTK + THHOTAST + THHIRA + THHTHRIF

where:

* THHTHEQ = Home equity recode
* THHVEHCL = Net equity in vehicles recode
* THHORE = Real estate recode
* THHBEQ = Business equity recode
* THHINTBK = Interest earning assets held at banking institutions recode
* THHINTOT = Interest earning assets held at other institutions recode
* RHHSTK = Equity in stock and mutual funds shares recode
* THHOTAST = Other assets recode
* THHIRA = IRA and KEOGH accounts recode
* THHTHRIF = Equity in 401k and Thrift savings accounts

**THHTNW** = THHTWLTH - RHHUSCBT

**RHHUSCBT** = Sum over every member of the household[(EALJDAB + EALIDAB) + (EALJDAL + EALIDAL) + (EALJDAO + EALIDAO)]

where:

* EALJDAB = Amount jointly owed with spouse for store bills or credit card bills as of the last day of the reference period.
* EALIDAB = Amount owed for store bills or credit card bills in own name as of the last day of the reference period.
* EALJDAL = Amount jointly owed with spouse for other debt as of the last day of the reference period.
* EALIDAL = Amount owed for loans obtained through a bank or credit union, other than car loans or home equity loans in own name as of the last day of the reference period.
* EALJDAO = Amount jointly owed with spouse for other debt as of the last day of the reference period.
* EALIDAO = Amount owed for any other debt in own name as of the last day of the reference period.

**THHORE** = Sum over all HH members[(TOTHREVA + TRTSHA) + (TRJMV - TRJPRI) + (TRIMV - TRIPRI)]

**THHOTAST** = Sum over all HH members[TMJP + TMIP + TOAEQ + TALOWA + TALSBV + TALJCHA + TALICHA]

**THHSCDBT** = Sum over all HH members: Mortgage on own home + motor vehicle debt + debt on stock and mutual funds + debt on rental property + debt on business

where:

* Mortgage on own home = (TMOR1PR+TMOR2PR+TMOR3PR)
* Motor vehicle debt = (TA1AMT+TA2AMT+TA3AMT) + (TOV1AMT+TOV2AMT)
* Debt on stock and mutual funds = (ESMJMAV +ESMIMAV)
* Debt on rental property = (TRIPRI) + (TRJPRI) + [TRTSHA/ |(TRTMV-TRTPRI)|] \* TRTPRI ; which is "own debt", debt with spouse, and share of debt with "other", respectively.
* Debt on business = [(EVBOW1/100) \* TVBDE1] + [(EVBOW2/100) \* TVBDE2]

**THHINTBK** = Sum for all adults 15+ in the household(TIAJTA + TIAITA)

**THHINTOT** = Sum for all adults 15+ in the household(TIMJA + TIMIA)

**THHSTK** = Sum for all adults 15+ in the household[(TSMJV - TSMJMAV) + (TSMIV - TSMIMAV)]

**THHOTAST** = Sum for all adults 15+ in the household[TMJP + TMIP + TOAEQ + TALOWA + TALSBV + TALJCHA + TALICHA]

where:

* TMJP = the principal amount owed to the respondent on a mortgage held jointly with his/her spouse.
* TMIP = the principal amount owed to the respondent on a mortgage held in own name.
* TOAEQ = the amount of equity owned in other financial investments.
* TALOWA = the amount of money owed to ... as the result of the sale of a business or property.
* TALSBV = the FACE VALUE of the U.S. Savings Bonds that ... owned.
* TALJCHA = the amount of money respondent owned in joint non-interest earning checking account with spouse.
* TALICHA = the amount of money the respondent had in the non-interest earning checking accounts held in own name as of the last day of the reference period.