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Safety Nearby and Financial Welfare: Common Barriers to Safer Neighborhood and Financial Welfare*

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Crimes are prevalent in human societies. This article examines common barriers in accessing safer neighborhood and financial welfare. The two are likely to share some commonality since socio-economic factors may underlie. Using individual survey data of the World Values Survey, my results show that socio-economic resources (e.g., income, social class, poverty, and savings) indeed touch not only financial satisfaction, but also neighborhood safety. The results of this paper offer important policy implications. That is, there may be some common efforts which can improve the joint inequalities in accessing safe living environment and sense of financial welfare.

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1. INTRODUCTION

Crimes are prevalent in human societies. Ensuring safety and security in human daily lives has been pointed as an important social capital, e.g., as noted in the literature of sociology and psychology. On the other hand, ensuring individuals' economic empowerment has been one of major quests in the literature of economics and finance. A natural question is whether there may be some common barriers underlying the two inequalities. While the two topics may seem irrelevant, there may exist common linkages, e.g., socio-economic resources. This article attempts to address this question.

The discussions of social capitals are increasingly being bridged with the discussions of other types of capitals, e.g., economic capitals. There are prior studies highlighting that economic empowerment discussions do not need to be restricted to wealth but also can encompass fulfillments of other human basic needs such as shelters (e.g., Sen, 1999).[1] In particular, it would be meaningful to identify some common barriers to individuals' access to micro-level safety in daily lives and financial satisfaction. This is because adversities in the two spheres of life may often exist together. In particular, the two are likely to share some common barriers since both of them may be influenced by socio-economic factors. For example, those having lack of income streams would have not only low financial satisfaction but also may find it difficult to move to a safer district.

The literatures on financial satisfaction and social capital of quality neighborhood offer some insights as follow. First, neighborhood safety is an important part of human life, and is likely to be influenced by economic factors. Since the earlier studies such as Erskine (1974), the literature has been highlighting the importance of safe living environment. In particular, exposure to unsafe neighborhood has been highlighted in the literature of health, medicine, and psychology (e.g., neighborhood unsafety in poor

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[1] Also, there are prior studies examining the close interactions among legal, political, and economic spheres (Kim and Lee, 2011), and the interactions among economic and political inequalities (Seo, 2019; Seo and Kim, 2014).

community and limited physical activity (Weir, Etelson, and Brand, 2006), and unsafe living environment and life satisfaction (Sirgy and Cornwell, 2002), just to name a few). Given its importance, the topic of neighborhood quality is increasingly being studied in the economic literature as well, highlighting its significant ramifications on children's life outcomes (e.g., Chetty, Hendren, and Katz, 2016; Chyn, 2018). As to barriers in access to quality neighborhoods and living environments, prior studies have identified low income (e.g., low income and low-opportunity districts (Metzger, 2014; Mazzara and Knudsen, 2019)). In the similar light, it would be reasonable to conjecture that there are likely to be socio-economic barriers in limiting access to safer district or neighborhood.

Secondly, linking the notion of financial satisfaction to broad social contexts of human life seems to be worthwhile. Prior studies have highlighted the importance of financial satisfaction not only in its own sake, but also in broad social contexts of modern human life given the very interrelated nature of financial satisfaction (e.g., Strumpel, 1976; Wilhelm and Varcoe, 1991; George, 1992). As to barriers in access to financial satisfaction, financial behavior, solvency, income, relative liabilities to assets have been noted in addition to other contributors (e.g., Joo and Grable, 2004; Mugenda *et al*., 1990; Plagnol, 2011). That is, economic and financial factors are central in governing financial satisfaction, which can also be considered within broad social contexts of life.

Thirdly, examining quality neighborhood and financial satisfaction together can be a meaningful effort. This is because those at margin in financial aspects can also be at margin in access to safe living environment. Both of the two literatures are increasingly noting the economic factors as important determinants (e.g., Joo and Grable, 2004; Mugenda *et al*., 1990; Plagnol, 2011, in the financial satisfaction literature; Metzger, 2014; Mazzara and Knudsen, 2019, in the neighborhood choice literature). While limited access to financial satisfaction and safe neighborhood may suffer similar sources of barriers, their potential commonalities have not been examined to date to my knowledge. This article attempts to address this question.

In order to address this question, I use the World Values Survey. The World Values Survey contains responses of representative samples of individuals around the world. The dataset used in my analyses covers all the survey wave years including 1981-2014. It covers individual responses for the waves including 1981-2004. The questionnaire contains information on neighborhood safety, experience of being exposed to crimes, financial satisfaction, in addition to demographic factors. The World Values Survey data has been used in prior studies, especially in economically understanding social capitals (e.g., Knack and Keefer, 1997), as well as culture (e.g., Chuah, Hoffmann, Jones, and Williams, 2009; Ahern, Daminelli, and Fracassi, 2015) and religion (e.g., Guiso, Sapienza, and Zingales, 2003), just to name a few.

Specifically, in my analyses, I examine socioeconomic factors underlying both neighborhood safety and financial satisfaction. In order to isolate the effects of key variables of interest on my dependent variables, I control for (survey wave) year fixed effects and country fixed effects,[2)] in addition to controlling individual demographic characteristics and risk attitude. I find that poverty, income, social class, and savings can significantly explain not only financial satisfaction, but also access to safe neighborhood. In addition, I also discuss the potential roles of psychological stress involved.[3)] Caveats are needed in interpreting the results. Given the nature of the variables used, caveats are needed in interpreting the results are potential causal implications. This is because some variable measured in the previous period do not simply mean that they are predetermined. In fact, those questions are difficult to be answered on the point-in-time basis but only the period-of-time basis. Also, the endogeneity problem can still exist.[4)]

I believe my results can offer some important policy implications. That is, there are likely to be some common efforts which can improve both

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[2)] e.g., as in Guiso, Sapienza, and Zingales (2003).

[3)] Some factors may contribute simultaneously to the variations of both of neighborhood safety and financial satisfaction. Thus, I try to find common factors (in section 4.1.), and additionally note the potential link between the neighborhood safety, stress, and financial satisfaction (as in section 4.2.).

[4)] Bellemare *et al*. (2017).

financial satisfaction and safe living environment. For example, policies not inhibiting individuals' socio-economic resources can potentially serve as means for not only economic empowerment but also for improving their access to safe living environment. Social safety nets of improving crime rates are also likely to be beneficial, not only in social ramifications but also in economic ramifications.

Section 2 suggests a hypothesis, section 3 explains the data, section 4 explains analyses and results, and section 5 concludes.

2. LITERATURE AND HYPOTEHSIS

This article attempts to examine potential common barriers in access to safe neighborhood and access to financial satisfaction. The two are likely to share some commonality since both of them may be influenced by socio-economic factors. In this section, I summarize the relevant literature, and build hypotheses based on them.

2.1 On Access to Financial Satisfaction

Individuals' financial satisfaction is of importance because it can influence individuals' social choice, consumer choice, as well as productivities at work (e.g., Freeman *et al.*, 1993; Garman *et al.*, 1996; Williams *et al.*, 1996). Because of this very interrelated nature of financial satisfaction, many researchers have highlighted importance of examining the notion of financial welfare in relations to broad social contexts (e.g., Strumpel, 1976; Wilhelm and Varcoe, 1991; George, 1992). There is a strand of literature examining a range of determinants of financial satisfaction (e.g., satisfaction with financial status). For example, Joo and Grable (2004)'s analyses suggest financial behavior, financial stress levels, income, financial solvency, risk attitude, education and knowledge, as important contributors to financial satisfaction. In particular, a notable impact (in terms of total impact) is shown by a measure of financial behavior. They posit that those exhibiting better financial behaviors are less likely to experience financial stress therefore experience higher financial satisfaction. Brown *et al*. (2014) highlights income sources, especially different types of income sources as well as employment status. Mugenda *et al*. (1990) and Plagnol (2011) highlight the importance of relativity of liabilities and assets in addition to income, and financial solvency. Based on the aforementioned studies, the aspect of financial behavior that could be of particular importance is whether one makes sufficient savings and not spend more than one earns, in addition to income. Thus, I address the potential roles of the relevant financial variables.

2.2 On Access to Safe Neighborhood

The importance of safe neighborhood has been documented in various fields such as health, medicine, psychology, and sociology. For example, neighborhood safety has been importantly addressed as an important factor governing life satisfaction (e.g., Sirgy and Cornwell, 2002) as well as child health (e.g., neighborhood safety in poor community and limited physical activity (Weir, Etelson, and Brand, 2006)). The importance of quality neighborhood is increasingly being studied in the economics literature as well, highlighting its significant ramifications on children's life outcomes (e.g., Chetty, Hendren, and Katz, 2016; Chyn, 2018). Given the importance of safe neighborhoods, a natural question is what prevents households to move to safer neighborhoods. Prior studies have found that those with low income still live in neighborhood of low-opportunity (Metzger, 2014; Mazzara and Knudsen, 2019). The existing literature on neighborhood tends to mostly address housing mobility processes and social ties. This article addresses a related yet distinguishable aspect, namely, neighborhood safety. In a similar line of reasoning consistent with the neighborhood choice literature, it would be reasonable to conjecture that economic and financial factors are likely to serve as barriers in ensuring safe living environment.

3. DATA AND SUMMARY STATISTICS

For my analyses, I use the World Values Survey (WVS). The World Values Survey is a world-wide project organized by the Institute for Social Research and directed by Ronald Inglehart at the University of Michigan. The World Values Survey contains responses of representative samples of individuals around the world. The dataset used in my analyses covers all the survey years including 1981-2014. While the WVS survey encompasses various questions, I focus on the ones that are most relevant for the topic of this article.[5)]

For the number of observations by country or region for some of the key variables, refer to Table 1. Table 1 reports the means of the key variables, by country or region. For example, responses to '*satisfaction with financial situation of household*'[6)] converted to percentile ranks show that the mean satisfaction score is around 0.57 in South Korea, which is similar to the world average. At the same time, the cross-country comparison here may be interpreted with caution for some variables due to limited number of data. For example, the average perceived neighborhood unsafety for South Korea is calculated based on only 1,125 observations.

Table 2 reports correlations. Some socioeconomic and financial measures seem to be associated with not only financial satisfaction but also with access to safe neighborhood. For example, the correlations between unsafe neighborhood and poverty are −0.13 (p-value=0.00).

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5) Also, observations with missing or unanswered data (e.g., responses of don't know, no answer, not asked/not applicable, value missing) are not included in my analyses.

6) The question as worded in the WVS dataset (Inglehart *et al*., 2014).

Table 1 Mean Values by Country or Region

Variable Name	World- the whole sample[7]	South Korea Only
Financial Satisfaction	0.5655 (n=328,953)	0.5681 (n=6,949)
(Perceived) Neighborhood unsafety	0.4764 (n=84,520)	0.5629 (n=1,125)
Poverty last year (Reverse: A high value means no poverty)	0.8645 (n=85,030)	0.9239 (n=1,156)
Savings last year (Reverse: A high value means lack of savings)	0.5351 (n=277,327)	0.5344 (n=3,514)
Income	4.6178 (n=308,298)	4.5422 (n=6,963)
Social class (Reverse: a higher value meaning lower social class)	3.3197 (n=284,337)	2.9689 (n=3,636)

Note: This table reports means of financial satisfaction, perceived neighborhood safety, and some key socioeconomic and financial variables, by country or region.

Table 2 Correlations

	Financial Satisfaction	Neighborhood Unsafety
Neighborhood Unsafety	-0.1183^{***} (0.0000)	1.0000
Income	0.3295^{***} (0.0000)	-0.1001^{***} (0.0000)
Social class (a high value means low social class)	-0.2991^{***} (0.0000)	0.1129^{***} (0.0000)
Savings last year (Reverse: A high value means lack of savings)	-0.2613^{***} (0.0000)	0.0732^{***} (0.0000)
Poverty last year (Reverse: A high value means no poverty)	0.2260^{***} (0.0000)	-0.1329^{***} (0.0000)

Notes: The *p*-values are provided in parentheses. *, **, ***, indicate significance at 10%, 5%, and 1% level.

[7] Number of observations vary across countries, e.g., South Korea (7070), U.S. (6223) Canada (4095), China (7791), Australia (6174), Britain (2134), Germany (6136), Japan (8170), India (10124), Africa (16786) [in terms of the total numbers of the respondents; my observations may be lower than them since missing values are excluded].

4. ANALYSES AND RESULTS

4.1 Some Common Barriers to Both Safe Neighborhood and Financial Satisfaction

I estimate the potential effect of socio-economic and financial measures on access to financial satisfaction as well as on access to safe neighborhood, based on the following models. In addition to social class (which could be considered as being close to a measure of current wealth) and income streams, exposure to poverty and insufficient savings are likely to serve as barriers.

$$\textit{Financial Satisfaction}_i = \beta_0 + \beta_1 \textit{Poverty Last Year}_i + \beta_2 \textit{Savings Last Year}_i + \gamma' \mathbf{X}_i + \varepsilon_i \ , \qquad (1)$$

$$\textit{Neighborhood Unsafety}_i = \mu_0 + \mu_1 \textit{Poverty Last Year}_i + \mu_2 \textit{Savings Last Year}_i + \gamma' \mathbf{X}_i + \varepsilon_i \ , \qquad (2)$$

where *Financial Satisfaction* refers to satisfaction with financial situation of one's household (raw responses to '*satisfaction with financial situation of household*'[8] (converted to percentile ranks from 0 to 1, with a high value meaning a better financial satisfaction)), *Neighborhood Unsafety* refers to perceived safety of neighborhood (raw responses to '*secure in neighborhood*'[9] (converted to percentile ranks from 0 to 1, a high value meaning lack of safety)), *i* refers to the respondent, *Savings Last Year* refer to savings in the previous period *t*-1, *Poverty Last Year* refer to experience of poverty in the previous period *t*-1, **X** refers to the vector of control variables.

The control variables include the control variables of age, gender, education, income, employment, social class, risk aversion, marital status,

8) The question as worded in the WVS dataset (Inglehart *et al*., 2014).
9) The question as worded in the WVS dataset (Inglehart *et al*., 2014).

number of children, and size of town. Also, I include controls for country effects and survey year effects. Including country effects in analyses would be especially important because some unobservable heterogeneity in socio-structures across country can potentially confound with neighborhood safety, for example. The identification codes for the survey years are also included in my analyses in order to control for heterogeneity arising due to survey wave effects.

Given the nature of the variables used, I would like to emphasize that caveats are needed in interpreting the results are potential causal implications. Some variable measured in the previous period do not simply mean that they are predetermined. In fact, those questions are difficult to be answered on the point-in-time basis but only the period-of-time basis. Also, the endogeneity problem can still exist.[10)]

I estimate the model based on ordinary least squares.[11)] Standard errors robust to heteroskedasticity are calculated. The estimate of β_1 refers to the effect of poverty exposure on financial satisfaction, the estimate of μ_1 refers to the effect of poverty exposure on neighborhood unsafety, controlling other potentially confounding factors, **X**. Table 3 (3.A.) reports the results in various regression specifications for the model (1) and the model (2). Both savings and poverty remain significant, in addition to income and social class, in explaining both financial satisfaction as well as neighborhood safety. The effects are both statistically and economically significant. For example, one-point increase in a percentile rank of insufficient savings means one point 0.13 point decrease in a percentile rank in financial satisfaction.

Consistent with my earlier hypotheses, the regression results of 3.A. and 3.B. highlight important commonalities. In particular, in addition to income and social class, exposure to poverty and savings can serve as barriers in access to safe neighborhoods. The effects are robust, controlling risk preference and other demographic control variables.

[10)] Bellemare *et al*. (2017).

[11)] Estimations of these models (1) and (2) using the ordered logistic regressions provide the same directional effects. In ordered logistic regressions, biases may potentially arise in estimating fixed effects.

Table 3 Common Barriers to Financial Satisfaction and Safe Neighborhood

3.A: Dependent Variable = *Financial Satisfaction*

	(1)	(2)
Savings last year (Reverse: A high value means lack of savings)	-0.2194^{***} (–57.76)	-0.1299^{***} (–28.17)
Poverty last year (Reverse: A high value means no poverty)	0.2099^{***} (48.22)	0.1314^{***} (25.47)
Income	–	0.0279^{***} (43.79)
Social class (a high value means low social class)	–	-0.0169^{***} (–13.77)
Control variables	No	Yes
Country Effects and Year Effects	No	Yes
Obs.	78,773	52,383
R-Squared	0.0897	0.1531

3.B: Dependent Variable = *Neighborhood Unsafety*

	(1)	(2)
Savings last year (Reverse: A high value means no savings)	0.0458^{***} (14.25)	0.0163^{***} (4.10)
Poverty last year (Reverse: A high value means no poverty)	-0.1127^{***} (–29.85)	-0.0974^{***} (–21.35)
Income	–	-0.0034^{***} (–6.59)
Social class (a high value means low social class)	–	0.0150^{***} (13.94)
Control variables	No	Yes
Country Effects and Year Effects	No	Yes
Obs.	78,118	51,868
R-Squared	0.0189	0.0349

Notes: This table reports regression results of the model (1) and (2), based on the whole sample of the WVS (waves 1981-2014). I estimate the model based on ordinary least squares. 3.A reports the results for the model (1). The dependent variable is satisfaction with financial situation of one's household 3.B reports the results for the model (2). The dependent variable is neighborhood unsafety. The control variables are age, gender, education, income, employment, social class, risk aversion, marital status, number of children, and size of town. Standard errors robust to heteroskedasticity are calculated, and the relevant t-statistics are reported in parentheses. *, **, ***, indicate significance at 10%, 5%, and 1% level.

4.2 An Additional Extension

So far, I have addressed the common barriers underlying both neighborhood safety and financial satisfaction. On the other hand, there may be some link between neighborhood safety and financial satisfaction. For example, when one is situated in a low quality (e.g., unsafe) living environment, one may unfavorably perceive that one's financial status is not sufficient to meet one's life needs in moving to a safer district. In order to address this question, I conduct regression analyses by extending the model (1) to include additional measure reflecting whether one was safe from crime last year. I also include a measure of stress, since stress may also reduce financial satisfaction.[12] In order to isolate the potential effect of safety from other confounding effects, I control for individual traits and states (including stress) as well as country and time effects. This method may underestimate the impact of safety on financial satisfaction, since safety can also affect stress.[13] Nevertheless, this method can also show whether safety has an additional direct effect. Table 4 reports the results in various regression specifications, where the dependent variable is financial satisfaction. The effects of safety from crimes last year as well as stress are significant in explaining the variations in financial satisfaction. Again, careful interpretation of my results is suggested, since lagged variables may not mean that they are predetermined. Also, there may still exist endogeneity problem.

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[12] For example, when one suffers from high stress in life, one may believe that one's financial status is insufficient to meet one's life needs thus may unfavorably evaluate own financial status.

[13] Specifically, in the sample used in this article, the effect of *Safe from crime last year* on *Low stress* this year is positive and significant (with coefficient estimate of 0.06 (*p*-value=0.00) in an OLS regression specification with all control variables, when the dependent variable is *Low stress*).

Table 4 Safety, Stress, and Financial Satisfaction

	(1)	(2)	(3)	(4)
Low stress	0.0677*** (11.99)		0.0301*** (4.94)	
Safe from crime last year		0.1059*** (26.23)	0.0140** (1.95)	
Safe from crime last year × Low stress				0.0323*** (5.57)
Savings last year (Reverse: A high value means lack of savings)			–0.1501*** (–23.20)	–0.1503*** (–23.24)
Poverty last year (Reverse: A high value means no poverty)			0.1121*** (14.63)	0.1089*** (15.15)
Control variables	No	No	Yes	Yes
Country Effects and Year Effects	No	No	Yes	Yes
Obs.	36,203	84,086	24,154	24,154
R-Squared	0.0045	0.0091	0.2090	0.2090

Note: This table reports regression results of the model (1) by extending it to include the new explanatory variables of safety from crimes and stress. The whole sample of the WVS (waves 1981-2014) is used. I estimate the model based on ordinary least squares. The dependent variable is *financial satisfaction*. The control variables are the same as in model (1). Standard errors robust to heteroskedasticity are calculated, and the relevant t-statistics are reported in parentheses. *, **, ***, indicate significance at 10%, 5%, and 1% level.

5. CONCLUDING REMARKS

There can exist joint inequalities in human welfare, such as limited access to financial satisfaction and limited access to safe living environment. The two inequalities are likely to share some commonalities in their underlying barriers, thus a quest to solve the joint inequalities together would be worthwhile. In particular, my results imply that prior exposure to poverty and low savings, in addition to low income and low social class, serve as significant common barriers to both financial satisfaction and safe living environment. I believe some new insights are offered. In particular, while the importance of financial behavior of savings has been highlighted in the literature of financial satisfaction, it has been rarely addressed in the literature of neighborhood safety. My results imply that fostering good financial behavior may help in alleviating the barriers to welfare. My results can offer some hopeful implications. That is, while a common understanding is that financial and social welfare are somewhat fixed and difficult to improve, my results imply that they are changeable. My results can offer some important policy implications. There are likely to be some commonality of efforts which can improve the join equalities. For example, policies not inhibiting individuals' socioeconomic resources and policies fostering savings behavior can potentially serve as means for not only economic empowerment but also for improving access to safe living environment. Social safety nets are also likely to be beneficial.

The discussion of economic capital and social capital are increasingly being bridged (e.g., interactions among legal, political, and economic spheres (Kim and Lee, 2011), economic theories and analyses of corruption (Lee and Kim, 2000), interactions among economic and political inequalities (Seo, 2019; Seo and Kim, 2014)). Building on such insights, this article attempts to tackle the joint inequalities in financial and non-financial aspects of human life. Such efforts would be important in shedding lights on how to achieve comprehensive human welfare.

APPENDIX

Table A1 Variable Definitions

Variable name	Definitions (''as in the WVS[14]), more defiled definition can be found in the WVS.
Financial Satisfaction	'*Satisfaction with financial situation of household*' (raw reponse:1: 'dissatisfied' – 10 'satisfied')/10, thus converted to percentile ranks (from 0 to 1)
Poverty last year (Reverse: A high value means no poverty)	'*Frequency you/family (last 12 month): Gone without enough food to eat*' (raw response: 1: 'Often'; 2: 'Sometimes'; 3: 'Rarely'; 4: 'Never')/4, thus converted to percentile ranks (from 0 to 1)

[14] The questions are presented as worded in the WVS dataset (Inglehart *et al*., 2014).

Neighborhood unsafety	'*Secure in neighborhood*' (raw response: 1: 'Very Secure'; 2: 'Quite secure'; 3: 'Not very secure'; 4: 'Not at all secure')/4, thus converted to percentile ranks (from 0 to 1)
Employment status	Raw responses to '*Employment status*' are (1: 'Full time', 2: 'Part time', 3: 'Self-employed', 4: 'Retired', 5: 'Housewife', 6: 'Students', 7: 'Unemployed', 8: 'Other') Indicator variable of *Employment status* for my analyses is created by coding 1 if the response was 1, 2, 3, and 0 if 4, 5, 6, 7, 8. That is, this variable is coded 1 if employment status is full-time, part-time, and being self-employed, and 0 otherwise.
Savings last year (Reverse: A high value means lack of savings)	Raw responses to '*Family savings during past year*' ('1: 'Save money', 2: 'Just get by', 3: 'Spent some savings and borrowed money', 4: 'Spent savings and borrowed money')/ 4 to yield a percentile rank (from 0 to 1)
Risk aversion	Raw responses to '*It is important to this person adventure and taking risks*' (1: 'Very much like me', 2: 'Like me', 3: 'Somewhat like me', 4: 'A little like me', 5: 'Not like me', 6: 'Not at all like me')/6 to yield percentile rank (from 0 to 1)
gender	Coded 1 if male, coded 0 if female
age	Age in years
education	Raw response to '*Highest educational level attained*' (1: 'Inadequately completed elementary education', 2, 3, 4, 5, 6, 7, 8: 'University with degree or upper-level tertiary certificate')
Income	'*Scale of incomes*' (1: 'Lower step'; 2; 3; 4; 5; 6; 7; 8; 9; 10; 11: 'Highest step')
Social class (Reverse: a higher value meaning lower social class)	'*Social class (subjective)*' ('1: 'Upper class'; 2: 'Upper middle class'; 3: 'Lower middle class'; 4: 'Working class'; 5: 'Lower class')
Country and Year effects	'*Country/region'* identification codes; '*Year survey*' identification codes as in the WVS
Size of town	'*Size of town'* ('1: 2,000 and less, 2, 3, 4, 5, 6, 7, 8: 500,000 and more')
Marital status	'*Marital status*' (1: 'Married', 2: 'Living together as married', 3: 'Divorced', 4: 'Separated', 5: 'Widowed', 6: 'Single/Never married', 7: 'Divorced, Separated or Widow', 8: 'Living apart but steady relation'
Number of Children	'*How many children do you have*' ('0: No child, 1: 1 child, 2, 3, 4, 5, 6, 7, 8: 8 or more children')
Low stress	'*I see myself as someone who: is relaxed, handles stress well*' ('1: Disagree strongly, 2: Disagree a little, 3: Neither agree nor disagree, 4: Agree a little, 5: Agree Strongly')/5 to yield a percentile rank (from 0 to 1)
Safe from crime last year	'*Frequency you/family* (*last 12 month*)*: Felt unsafe from crime in your own home*' (1: 'Often', 2: 'Sometimes', 3: 'Rarely', 4: 'Never')/4 to yield a percentile rank (from 0 to 1)

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