

Bijlage 4. Boekhouding

Soort variabele	Variabele	Naam	Schaal	Waardes	Trim	Referentie groep	Transformatie
	Huko	Huurder / koper	Binair	1 = koop, 0 = huur	Huko = 1		
	Hypo	Aantal hypotheke	Nominaal	1 = 1 2 = meerdere 3 = geen	Hypo = 1,2		
	AankprsV	Aankoopprijs vorige woning	Ratio		98/99/missing = 1, overig = 0		Naar Startdoorstr
	Startdoorstr	Starter / doorstromer	Binair	1 = starter 0 = doorstromer			Naar Startdoorstrdum1
Z	Startdoorstr1	Starter / Doorstromer	Binair	1 = Starter		0 = Doorstromer	
	Rente	Originele hypotheekschuld	Ratio		2,5%		Naar Huidigerente
Z	Rentetr	Originele hypotheekschuld / 1000	Ratio		/1000		Naar Rentetr
Z	Lpthyp	Looptijdhypotheek	Ratio		2,5%		Naar Huidigerente
	Bethyp	Maandelijke hypotheeklast	Ratio		2,5%		Naar Huidigerente
Z	Betrente	Maandelijke rentelast / 1000	Ratio		2,5%		Naar Huidigerente
	Huidige rente	Huidige hypotheekschuld	Ratio		2,5%		Naar LTV-ratio
	Wozwaarde	Wozwaarde (1-1-2011)	Ratio		2,5%		Naar LTV-ratio
Y	LTVratio	Loan-to-value ratio	Ratio		2,5%		
Z	Aantalpp	Aantal personen binnen huishouden	Ratio				
Z	Lftop	Leeftijd	Ratio		2,5%		
	Brutohh	Bruto inkomen	Ratio		2,5%		Naar Logbrutohh
Z	Logbrutohh	Bruto inkomen	Ratio				
Z	Renteper	Rentepercentage hypotheek	Ratio		2,5%		
	Aankprs	Originele aankoopprijs	Ratio		2,5%		Naar Logaankprs
Z	Logaankprs	Originele aankoopprijs	Ratio				
	Srthypo	Soorten hypotheke	Nominaal	1 = Levenhypotheek	9 eruit gefilterd		Naar Srthypodum1t/m9

				5 = Annuïteiten hypotheek 6 = Lineaire hypotheek 7 = Effectenhypotheek 8 = Bankspaarhypotheek 9 = Anders (referentiegroep)		
X	Srthyodum 1t/m8	Soorten hypotheken	Nominaal	1 = Levenhypotheek 2 = Belegging/effecten hypotheek 3 = Aflossingsvrije hypotheek 4 = Annuïteiten / lineaire hypotheek		5 = Bankspaar/spaarhypot heek
	Srtcombi 1t/m9	Soorten binnen de combinatie hypotheken	Nominaal	1 = Levenhypotheek 2 = Spaarhypotheek 3 = Beleggingshypotheek 4 = Aflossingsvrije hypotheek 5 = Annuïteiten hypotheek 6 = Lineaire hypotheek 7 = Effectenhypotheek 8 = Bankspaarhypotheek 9 = Anders (referentiegroep)	9 eruit gefilterd	Naar Srtcombidum1t/m9
X	Srtcombidum 1t/m8	Soorten binnen de combinatie hypotheken	Nominaal	1 = Levenhypotheek 2 = Spaarhypotheek 3 = Beleggingshypotheek 4 = Aflossingsvrije hypotheek 5 = Annuïteiten hypotheek 6 = Lineaire hypotheek 7 = Effectenhypotheek		8 = Bankspaarhypotheek
	Typwon	Type woning	Nominaal	1 = Vrijstaande woning 2 = 2-onder-1-kap woning 3 = Hoekwoning 4 = Tussenwoning 5 = Overig 6 = Etage	Range 1-6	Naar Typwondum1t/m5
z	Typwondum1t/m5	Type woning	Nominaal	1 = 2-onder-1-kap woning 2 = Hoekwoning 3 = Tussenwoning 4 = Appartementen (overig en etage)		5 = Vrijstaand
	Vltoplop	Hoogste voltooide opleiding	Nominaal	1 = Lager onderwijs		Naar Vltoplop dum1t/m5

				2 = LBO 3 = MAVO/MULO/MBO 4 = HAVO/VWO 5 = HBO/Universiteit 9 = Anders	
Z	Vtlopdpum1t/m5	Hoogst voltooide opleiding	Nominaal	1 = LO/LBO 2 = MAVO/MULO/MBO 3 = HAVO/VWO	4 = HBO/Universiteit
	Etniop	Autochtoon / allochtoon	Binair	1 = Autochtoon 2 = Allochtoon	Naar Etniopdum1
Z	Etniopdum1	Autochtoon / allochtoon	Binair	1 = Autochtoon	0 = Allochtoon
	Ldl	Landsdeel	Nominaal	1 = Noord 2 = Oost 3 = West 4 = Zuid	Naar Llddum1t/m4
Z	Llddum1t/m4	Landsdeel	Nominaal	1 = Noord 2 = Oost 3 = West	4 = Zuid
	Gemgar	NHG-garantie	Binair	1 = Ja 2 = Nee 8 = Refusal 9 = Don't know	Gemgardum1
	Gemgardum1	NHG-garantie	Binair	1 = Ja	Overig = Nee

Bijlage 5. Syntax

```
DATASET ACTIVATE DataSet1.
FILTER OFF.
USE ALL.
SELECT IF (huko=1).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(Hypo,1,2)).
EXECUTE.
```

```
RECODE AankPrsV (MISSING=1) (ELSE=0) INTO Startdoorstr1.
VARIABLE LABELS Startdoorstr1 'Startdoorstr1'.
EXECUTE.
```

```
RECODE AankPrsV (MISSING=0) (ELSE=1) INTO Startdoorstr2.
VARIABLE LABELS Startdoorstr2 'Startdoorstr2'.
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(rente,25000,511300)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(lpthyp,1,30)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(bethyp,100,2150)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(betrente,75,1950)).
EXECUTE.
```

```
COMPUTE huidigerente=rente - ((30 - lpthyp) * ((12 * bethyp) - (12 *
betrente))).
VARIABLE LABELS huidigerente 'Huidige hypotheekschuld'.
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(wozwaarde,116000,612000)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(huidigerente,7614,387200)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(typwon,1,6)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(lftop,25,75)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(brutohh,16880,149751)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(rentper,3,6.8)).
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(aankprs,27227,475000)).
EXECUTE.
```

```
COMPUTE LTVratio=Huidigerente / wozwaarde.
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (RANGE(LTVratio,0.1071,1.3209)).
EXECUTE.
```

```
COMPUTE Logaantalpp=LN(aantalpp).
EXECUTE.
```

```
COMPUTE Logbrutohh=LN(brutohh).
EXECUTE.
```

```
COMPUTE Logaankprs=LN(aankprs).
EXECUTE.
```

```
COMPUTE Logbethyp=LN(bethyp).
EXECUTE.
```

```
PLOT
```

```
/VARIABLES=LTVratio rente aantalpp lftop logbrutohh lpthyp rentper
logaankprs bethyp
/NOLOG
/NOSTANDARDIZE
/TYPE=Q-Q
/FRACTION=BLOM
/TIES=MEAN
/DIST=NORMAL.
```

```
GRAPH
/SCATTERPLOT(MATRIX)=LTVratio rente ldl etniop typwon AantalPP
vltoplop LFTOP
Logbrutohh LpThyp RentPer LogAankPrs Startdoorstr bethyp
/MISSING=LISTWISE.
```

```
RECODE SrtHypo (1=1) (2=2) (8=2) (3=3) (7=3) (4=4) (5=5) (6=5)
(9=SYSMIS) (MISSING=SYSMIS) INTO
srthypo1.
VARIABLE LABELS srthypo1 'srthypo1'.
EXECUTE.
```

```
RECODE Srtcombi9 (1=1) (0=0) (MISSING=0) INTO
srtcombi9a.
VARIABLE LABELS srtcombi9a 'srtcombi9a'.
EXECUTE.
```

```
FILTER OFF.
USE ALL.
SELECT IF (srtcombi9a = 0).
EXECUTE.
```

```
COMPUTE rentetr=rente / 1000.
VARIABLE LABELS rentetr 'Hypotheekschuld / 1000'.
EXECUTE.
```

```
RECODE vltoplop (1=1) (9=1) (2=1) (ELSE=0) INTO vltoplopdatum1.
VARIABLE LABELS vltoplopdatum1 'vltoplopdatum1'.
EXECUTE.
```

```
RECODE vltoplop (3=1) (ELSE=0) INTO vltoplopdatum2.
VARIABLE LABELS vltoplopdatum2 'vltoplopdatum2'.
EXECUTE.
```

```
RECODE vltoplop (4=1) (ELSE=0) INTO vltoplopdatum3.
VARIABLE LABELS vltoplopdatum3 'vltoplopdatum3'.
EXECUTE.
```

```
RECODE vltoplop (5=1) (ELSE=0) INTO vltoplopdatum4.
VARIABLE LABELS vltoplopdatum4 'vltoplopdatum4'.
EXECUTE.
```

```
RECODE etniop (1=1) (ELSE=0) INTO etniopdatum1.
```

```
VARIABLE LABELS etniopdum1 'etniopdum1'.
EXECUTE.
```

```
RECODE etniopdum1 (1=0) (0=1) INTO etniopdum2.
VARIABLE LABELS etniopdum2 'etniopdum2'.
EXECUTE.
```

```
RECODE ldl (1=1) (ELSE=0) INTO lldum1.
VARIABLE LABELS lldum1 'ldldum1'.
EXECUTE.
```

```
RECODE ldl (2=1) (ELSE=0) INTO lldum2.
VARIABLE LABELS lldum2 'ldldum2'.
EXECUTE.
```

```
RECODE ldl (3=1) (ELSE=0) INTO lldum3.
VARIABLE LABELS lldum3 'ldldum3'.
EXECUTE.
```

```
RECODE ldl (4=1) (ELSE=0) INTO lldum4.
VARIABLE LABELS lldum4 'ldldum4'.
EXECUTE.
```

```
RECODE typwon (2=1) (ELSE=0) INTO typwondum1.
VARIABLE LABELS typwondum1 'typwondum1'.
EXECUTE.
```

```
RECODE typwon (3=1) (ELSE=0) INTO typwondum2.
VARIABLE LABELS typwondum2 'typwondum2'.
EXECUTE.
```

```
RECODE typwon (4=1) (ELSE=0) INTO typwondum3.
VARIABLE LABELS typwondum3 'typwondum3'.
EXECUTE.
```

```
RECODE typwon (5=1) (6=1) (ELSE=0) INTO typwondum4.
VARIABLE LABELS typwondum4 'typwondum4'.
EXECUTE.
```

```
RECODE typwon (1=1) (ELSE=0) INTO typwondum5.
VARIABLE LABELS typwondum5 'typwondum5'.
EXECUTE.
```

```
RECODE srtcombi1 (1=1) (ELSE=0) INTO srtcombidum1.
VARIABLE LABELS srtcombidum1 'srtcombidum1'.
EXECUTE.
```

```
RECODE srtcombi2 (1=1) (ELSE=0) INTO srtcombidum2.
VARIABLE LABELS srtcombidum2 'srtcombidum2'.
EXECUTE.
```

```
RECODE srtcombi3 (1=1) (ELSE=0) INTO srtcombidum3.
```

```
VARIABLE LABELS srtcombidum3 'srtcombidum3'.
EXECUTE.
```

```
RECODE srtcombi4 (1=1) (ELSE=0) INTO srtcombidum4.
VARIABLE LABELS srtcombidum4 'srtcombidum4'.
EXECUTE.
```

```
RECODE srtcombi5 (1=1) (ELSE=0) INTO srtcombidum5.
VARIABLE LABELS srtcombidum5 'srtcombidum5'.
EXECUTE.
```

```
RECODE srtcombi6 (1=1) (ELSE=0) INTO srtcombidum6.
VARIABLE LABELS srtcombidum6 'srtcombidum6'.
EXECUTE.
```

```
RECODE srtcombi7 (1=1) (ELSE=0) INTO srtcombidum7.
VARIABLE LABELS srtcombidum7 'srtcombidum7'.
EXECUTE.
```

```
RECODE srtcombi8 (1=1) (ELSE=0) INTO srtcombidum8.
VARIABLE LABELS srtcombidum8 'srtcombidum8'.
EXECUTE.
```

```
RECODE srthypo1 (1=1) (ELSE=0) INTO srthypodum1.
VARIABLE LABELS srthypodum1 'srthypodum1'.
EXECUTE.
```

```
RECODE srthypo1 (3=1) (ELSE=0) INTO srthypodum2.
VARIABLE LABELS srthypodum2 'srthypodum2'.
EXECUTE.
```

```
RECODE srthypo1 (4=1) (ELSE=0) INTO srthypodum3.
VARIABLE LABELS srthypodum3 'srthypodum3'.
EXECUTE.
```

```
RECODE srthypo1 (5=1) (ELSE=0) INTO srthypodum4.
VARIABLE LABELS srthypodum4 'srthypodum4'.
EXECUTE.
```

```
RECODE srthypo1 (2=1) (ELSE=0) INTO srthypodum5.
VARIABLE LABELS srthypodum5 'srthypodum5'.
EXECUTE.
```

```
FACTOR
/VARIABLES Startdoorstr1 vltoplopdm1 vltoplopdm2 vltoplopdm3
etniopdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 lldldum2 lldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 LTVratio rentetr Logaankprs
lftop AantalPP logbrutohh LpThyp RentPer bethyp
/MISSING LISTWISE
/ANALYSIS Startdoorstr1 vltoplopdm1 vltoplopdm2 vltoplopdm3
```

```
etniopdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 lldldum2 lldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 LTVratio rentetr Logaankprs
lftop AantalPP logbrutohh LpThyp RentPer bethyp
/PRINT ROTATION
/FORMAT SORT BLANK(.10)
/CRITERIA FACTORS(3) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.
```

```
CORRELATIONS
/VARIABLES=Startdoorstr1 vltoplopdm1 vltoplopdm2 vltoplopdm3
etniopdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 lldldum2 lldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 LTVratio rentetr Logaankprs
lftop AantalPP logbrutohh LpThyp RentPer bethyp
/PRINT=TWOTAIL NOSIG
/STATISTICS XPROD
/MISSING=PAIRWISE.
```

```
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT LTVratio
/METHOD=ENTER Startdoorstr1 vltoplopdm1 vltoplopdm2 vltoplopdm3
etniopdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 lldldum2 lldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 rentetr Logaankprs lftop
AantalPP logbrutohh LpThyp RentPer bethyp
/SCATTERPLOT=(*ZPRED,*ZRESID)
/RESIDUALS HISTOGRAM(ZRESID).
```

```
USE ALL.
COMPUTE filter_$=(uniform(1)<=.50).
VARIABLE LABELS filter_$ 'Approximately 50% of the cases (SAMPLE)'.
FORMATS filter_$ (f1.0).
FILTER BY filter_$.
EXECUTE.
```

```
REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT LTVratio
```

```

/METHOD=ENTER Startdoorstr1 vtoplopdpdum1 vtoplopdpdum2 vtoplopdpdum3
etniodpdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 ldldum2 ldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 rentetr Logaankprs lftop
AantalPP logbrutohh LpThyp RentPer bethyp
/SCATTERPLOT=(*ZPRED ,*ZRESID)
/RESIDUALS HISTOGRAM(ZRESID).

```

```

FILTER OFF.
USE ALL.
EXECUTE.

```

```

RECODE Gemgar (1=1) (ELSE=0) INTO gemgardum1.
VARIABLE LABELS gemgardum1 'gemgardum1'.
EXECUTE.

```

```

SORT CASES BY gemgardum1(A).
SPLIT FILE SEPARATE BY gemgardum1.

```

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT LTVratio
/METHOD=ENTER Startdoorstr1 vtoplopdpdum1 vtoplopdpdum2 vtoplopdpdum3
etniodpdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 ldldum2 ldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 rentetr Logaankprs lftop
AantalPP logbrutohh LpThyp RentPer bethyp.

```

```
SPLIT FILE OFF.
```

```

REGRESSION
/MISSING LISTWISE
/STATISTICS COLLIN TOL
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT LTVratio
/METHOD=ENTER Startdoorstr1 vtoplopdpdum1 vtoplopdpdum2 vtoplopdpdum3
etniodpdum1 srthypodum1 srthypodum2 srthypodum3 srthypodum4
ldldum1 ldldum2 ldldum3 typwondum1 typwondum2 typwondum3
typwondum4 srtcombidum1 srtcombidum2 srtcombidum3 srtcombidum4
srtcombidum5 srtcombidum6 srtcombidum7 rentetr Logaankprs lftop
AantalPP logbrutohh LpThyp RentPer bethyp.

```