



Reg. GG 145/2026

Santiago, August 3, 2026

Dear Mr.

I am referring to the request submitted to the Central Bank of Chile (the “Bank”) on July 20, 2026, pursuant to Law No. 20,285 on Access to Public Information (“Transparency Law”), requesting the following information:

*“My name is \_\_\_\_\_ and I am currently pursuing Master of Science in Applied Development Economics*

*I am writing my dissertation*

*\_\_\_\_\_ and my main idea is that providing insurance against job loss, unemployment benefits reduce perceived risk, leading to lower precautionary savings even before shocks (dismissals) occur.*

*I am building my methodology around the one used by Professors Caggia and Schclarek in their paper called "Household Saving and Labor Informality: The Case of Chile", (which I also attach in this communication) as I want to produce a Diff-in-diff in which I compare savings of Formal, but more vulnerable, workers (who are more protected by the new reform of 2009) to the savings of Informal workers (who are not affected by the reform) along the period from 2007 to 2011.*

*In order to do that, the data published on the website, under the name of “Base imputada EFH 2007”, is not enough since I am still missing more detailed data about the type of jobs.*

*I contacted Professors Caggia and Schclarek and they told me they used this dataset called “EFH\_07\_allvars\_pub.dta”, which is not public so they needed to file a confidentiality agreement with the Banco Central de Chile to have it.*

*I am therefore writing to ask if it possible for me to access that file (and ideally the ones for every year until 2011), after of course I sign the same confidentiality agreement.*

*To sum up, I am asking if I can have access to the files: “EFH\_07\_allvars\_pub.dta”, “EFH\_08\_allvars\_pub.dta”, “EFH\_09\_allvars\_pub.dta”, “EFH\_10\_allvars\_pub.dta”, “EFH\_11\_allvars\_pub.dta”.*

*Having them as soon as possible would be really important for my work  
Thank you in advance.”*

Thank you for your interest in the Encuesta Financiera de Hogares (EFH) and for providing details regarding your research project.

With respect to the dataset referred to in your request, the file “EFH\_07\_allvars\_pub.dta” corresponds to the dataset publicly released by the Bank under the name “Base no imputada 2007”.

This database contains the labour market information collected for each member of the household, including employment-related variables and the labour income reported at the individual level. However, the income variables available at the individual level are not imputed.

The imputed information published by the Bank consists of aggregated variables at the household level and is made available through the imputed datasets released as part of the official EFH data products.

Accordingly, the information contained in the file “EFH\_07\_allvars\_pub.dta” is already available through the official public databases published on the Bank’s website. Therefore, the information requested is publicly available and no separate, non-public, or restricted-access version of this dataset exists.

We trust that this clarification is helpful. Should you require any additional information regarding the EFH datasets or their accompanying documentation, please do not hesitate to contact us.

Yours sincerely,



SANDRA CONTRERAS CÁ CERES  
Head of Information Access Unit

By order of the Governor

cc: Presidency  
General Manager