CODEBOOK FOR THE 2023 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING
The codebook serves as the principal guide to the variables included on the public version of the 2023 Survey of Household Economics and Decisionmaking (SHED) data set. However, not every variable included in the survey is included in the public use data set. For example, the data set does NOT include most variables related to details of geography or free-text responses.
The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2023 SHED were collected by Ipsos using their online probability based KnowledgePanel.
For a general overview of the 2023 SHED and a detailed discussion of the survey methods, see Alicia Lloro, Ellen Merry, Jeff Larrimore, Zofsha Merchant, Fatimah Shaalan, Anna Tranfaglia, "Economic Well-Being of U.S. Households in 2023, Federal Reserve Board." The variables in the codebook are generally in the order in which they were asked during the survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households in 2023.
Please cite the use of SHED data as: Board of Governors of the Federal Reserve System Survey of Household Economics and Decisionmaking [dataset] (Washington: Board of Governors, 2024), https://doi.org/10.17016/datasets.002
ANALYSIS WEIGHTS
Weights play a critical role in interpreting the survey data and allow the sample population to match the U.S. population based on observable characteristics. The public use dataset contains two sets of weights, and users should consider the appropriate weights for their analysis.
The first set of weights ("weight" and "weight_pop") should be used when analyzing single year cross-sections of data for all respondents. The second set of weights ("panel_weight" and "panel_weight_pop") should be used when analyzing respondents who took both the 2022 and 2023 survey.

The sample weight, "weight," is most commonly used and is the weight used for statistics published in the "Economic Well-Being of U.S. Households in 2023." The population weight, "weight_pop," can be used for estimating population totals, as it sums to the total U.S. population from March 2023 Current Population Survey (CPS). Either weight will allow for the entire sample to reflect the observable characteristics of the U.S. adult population.

DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic profile variables that were collected by Ipsos prior to respondents receiving the SHED. These demographic profile variables are typically labeled with the prefix "pp" in the data file with some exceptions and in the variable descriptions below. In some cases, such as the highest level of education, similar questions were asked in these demographic profile surveys and in the SHED. In these cases, the answers to the SHED questions were used for the "Economic Well-Being of U.S. Households in 2023" if they were available.

VARIABLE DEFINITIONS

CaseID 2023 CaseID

Type: Numeric (long)

Range: [1,11488] Units: 1

Missing .: 0/11,400 Unique values: 11,400

Mean: 5744.17 Std. dev.: 3318.07

Percentiles: 10% 25% 50% 75% 90% 1147.5 2871.5 5740.5 8616.5 10345.5

caseid2022 CaseID from 2022 SHED Survey

Type: Numeric (long)

Range: [1,11753] Units: 1

Unique values: 3,870 Missing .: 7,530/11,400

Mean: 5696.22 Std. dev.: 3172.99

10% 25% 50% 75% 90% 1261 3032 5772.5 8283 10075.5 Percentiles:

CaseID from 2021 SHED Survey caseid2021

Type: Numeric (long)

Range: [4,48180] Units: 1

Missing .: 8,105/11,400 Unique values: 3,295

Mean: 7462.46 Std. dev.: 8437.58

 10%
 25%
 50%
 75%
 90%

 1232
 2936
 5764
 8494
 10905
 Percentiles:

caseid2020

CaseID from 2020 SHED Survey

Type: Numeric (long)

Range: [6,47170] Units: 1

Unique values: 2,716 Missing .: 8,684/11,400

Mean: 7129.1 Std. dev.: 8192.14

 10%
 25%
 50%
 75%
 90%

 1120
 2884
 5330.5
 8076
 10688
 Percentiles:

______ CaseID from 2019 SHED Survey

Type: Numeric (long)

Range: [5,49970] Units: 1

Missing .: 8,540/11,400 Unique values: 2,860

Mean: 9899.04 Std. dev.: 11273.5

10% 25% 50% 75% 90% 1367 3409.5 6343 9670 33107 Percentiles:

______ duration Duration (in seconds)

Type: Numeric (long)

Range: [406,1045352]

Units. 1 Missing .: 0/11,400 Unique values: 3,558

Mean: 12691.8 Std. dev.: 63532

Percentiles: 10% 25% 50% 75% 90% 756 935 1228 1824.5 4777.5

Post-stratification weight - Main qualified

weight respondents scaled to sample size

Type: Numeric (double)

Range: [.1662,3.8729] Units: Missing .: 0/11,400 Units: .0001

Unique values: 2,639

Mean: Std. dev.: .465858

Percentiles: 10% 25% 50% 75% 90% .5546 .7056 .9122 1.1697 1.5456

weight pop

Post-stratification weight - Main qualified respondents scaled to U.S. population

Type: Numeric (double)

Range: [3758.7506,87606.462] Units: .0001 Unique values: 2,849

Mean: 22620.2 Std. dev.: 10537.8

Percentiles: 10% 25% 50% 75% 90% 12544.2 15959.7 20635 26458.1 34961.7

panel_weight

panel_weight Post-stratification weight - Main recontact respondents scaled to sample size

Type: Numeric (double)

Range: [.1062,3.2299] Units: .0001

Unique values: 2,331 Missing .: 7,530/11,400

Mean: Std. dev.: .416397

25% 50% 75% Percentiles:

10% 25% 50% 75% 90% .60215 .7179 .90285 1.2335 1.5143

Post-stratification weight - Main recontact

panel weight pop

Type: Numeric (double)

Range: [7073.7295,215218.62] Units: .0001 Missing .: 7,530/11,400 Unique values: 2,562

Mean: 66633.2 Std. dev.: 27746

Percentiles: 10% 25% 50% 75% 90% 40125.6 47838.9 60158.1 82194.2 100902

xlaptop Is R a KP laptop user?

Type: Numeric (byte)

Label: LABA

Range: [1,2] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 336 1 Yes 11,064 2 No

L0 a My spouse or partner - First, do each of the following people currently live with you?

Type: Numeric (byte)

Label: L0 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 3,869 0 No 7,531 1 Yes

L0_b My child(ren) under age 18 - First, do each of the following people currently live with

you?

Type: Numeric (byte)

Label: L0 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,744 0 No 2,656 1 Yes

L0 c My adult child(ren) age 18 or older - First, do each of the following people currently

live with you?

Type: Numeric (byte)

Label: L0 C

Units: 1 Range: [0,1]

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 9,424 0 No 1,976 1 Yes

My parent(s) - First, do each of the $L0_d$ following people currently live with you?

Type: Numeric (byte)

Label: L0 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,159 0 No 1,241 1 Yes

Other individuals - First, do each of the LO e

following people currently live with you?

Type: Numeric (byte)

Label: L0 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,968 0 No 1,432 1 Yes

Are the adult children (who are age 18 or older) who live with you:

Type: Numeric (byte)

Label: LOA

Range: [1,2] Units: 1

Missing .: 9,424/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

515 1 All currently enrolled in

school
2 One or more not currently 1,461

enrolled in school

9,424

LOB a Your brother(s) or sister(s) - Are the people living with you:

Type: Numeric (byte)

Label: LOB A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,968/11,400

Tabulation: Freq. Numeric Label 855 0 No 577 1 Yes 9,968 .

Other relatives - Are the people living with you:

Type: Numeric (byte)

Label: LOB B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,968/11,400

Tabulation: Freq. Numeric Label

0 No 915 517 1 Yes 9,968

Other people not related to you - Are the people living with you:

Type: Numeric (byte)

Label: LOB C

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 9,968/11,400

Tabulation: Freq. Numeric Label

901 0 No 531 1 Yes 9,968

How many children do you have who are under T₁OC age 18 and currently live with you?

Type: Numeric (byte)

Label: LOC, but 4 nonmissing values are not labeled

Range: [1,5] Units: 1

Unique values: 5 Missing .: 8,744/11,400

Tabulation: Freq. Numeric Label

1,129 1 2 3 4 957 368 126

76 5 5 or more 8,744

LOE How old is your (youngest) child that lives with you?

Type: Numeric (byte)

Label: LOE

Units: 1 Range: [1,4]

Unique values: 4 Missing .: 8,744/11,400

Tabulation: Freq. Numeric Label

414

1 0 to 2 years old 2 3 to 5 3 6 to 12 4 13 to 17 896 777

8,744

Overall, which one of the following best

describes how well you are managing

financially these days?

Type: Numeric (byte)

Label: B2

```
Range: [1,4]
                                            Units: 1
       Unique values: 4
                                         Missing .: 0/11,400
          Tabulation: Freq. Numeric Label
                    939 1 Finding it difficult to get by 2,137 2 Just getting by 4,450 3 Doing okay
                    2,137
                    4,450
                    3,874
                               4 Living comfortably
   -----
                               Compared to 12 months ago, would you say that
                                  you (and your family) are better off,
                                    the same, or worse off financially?
              Type: Numeric (byte)
              Label: B3
                                            Units: 1
             Range: [1,5]
       Unique values: 5
                                         Missing .: 0/11,400
          Tabulation: Freq. Numeric Label
                   814 1 Much worse off
2,878 2 Somewhat worse off
5,527 3 About the same
1,736 4 Somewhat better off
445 5 Much better off
______
                                Think of your parents when they were your
                                age. Would you say you (and your family) are
                                better, the same, or worse off financially
                                than they were?
              Type: Numeric (byte)
              Label: B6
             Range: [1,5]
                                            Units: 1
       Unique values: 5
                                         Missing .: 0/11,400
         Tabulation: Freq. Numeric Label
                         1 Much worse off
2 Somewhat worse off
3 About the same
4 Somewhat better off
                     930
                    1,968
                    2,508
                    3,285
                    2,709
                              5 Much better off
______
            In your community - How would you rate economic conditions today:
_____
              Type: Numeric (byte)
              Label: B7_A
                                            Units: 1
             Range: [1,4]
       Unique values: 4
                                         Missing .: 0/11,400
                         Numeric Label
1 Poor
          Tabulation: Freq.
                   1,916
                             2 Only fair
3 Good
4 Excellent
                    4,660
                    4,445
                     379
______
B7_b In this country - How would you rate economic conditions today:
```

Type: Numeric (byte)
Label: B7 B

Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
3,730 1 Poor
5,066 2 Only fair
2,484 3 Good
120 4 Excellent

....

X11_none X11 None selected

Type: Numeric (byte)
Label: X11 NONE

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,067 0 No 3,333 1 Yes

CG1 Currently, how many hours per week do you use paid childcare?

currencry, now many nours per week do you use pard chirideare:

Type: Numeric (byte)

Label: CG1

Range: [0,4] Units: 1

Unique values: 5 Missing .: 9,521/11,400

Tabulation: Freq. Numeric Label
1,336 0 None
58 1 1 to 4 hours
70 2 5 to 9 hours
86 3 10 to 19 hours
329 4 20 hours or more

9,521 .

CG2 How much do you pay per week for childcare (in

total for all of your children)?

Type: Numeric (int)

Label: CG2, but 139 nonmissing values are not labeled

Range: [0,5000] Units: 1

Unique values: 139 Missing .: 10,857/11,400

When it comes to taking care of your children when they are at home, which of the following

statements best describes the caretaking

responsibilities?

Type: Numeric (byte)

Label: CG3

Range: [1,3] Units: 1

Unique values: 3 Missing .: 9,776/11,400

Tabulation: Freq. Numeric Label

		566		1	I am usı caretake	ually the primary er
		373		2		se/partner is usually mary caretaker
		685		3	My spous	se/partner and I equally aretaking
		9,776			respons	ibilities
CG4				c a	are of ar	gularly provide unpaid help or take n adult relative or friend who needs e due to aging, disability, or
	Type: Label:	Numeric CG4	(byte)			
	Range: Unique values:					Units: 1 Missing .: 0/11,400
	Tabulation:	Freq. 9,496 1,904		0		
CG5_a				r	nelp or c	nt- Do you regularly provide unpaid are to each of the following people ing, disability, or illness?
	Type: Label:	Numeric CG5_A	(byte)			
	Range: Unique values:					Units: 1 Missing .: 9,496/11,400
	Tabulation:	985 919 9,496		0	Label No Yes	
CG5_b					you s	spouse's or partner's parent - Do regularly provide unpaid help or to each of the following people to aging, disability, or illness?
	Type: Label:	Numeric CG5_B	(byte)			
	Range: Unique values:					Units: 1 Missing .: 10,148/11,400
	Tabulation:	Freq. 934 318 10,148		0	Label No Yes	
CG5_c					provi the f	spouse or partner- Do you regularly de unpaid help or care to each of ollowing people due to aging, ility, or illness?
	Птт	Numoria	(by+a)			

Type: Numeric (byte) Label: CG5_C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,148/11,400

Tabulation: Freq. Numeric Label 969 0 No 283 1 Yes

10,148 .

CG5_d An adult child (age 18 or older) - Do you Regularly provide unpaid help or care to

each of the following people due to aging,

disability, or illness?

Type: Numeric (byte)

Label: CG5 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,496/11,400

Tabulation: Freq. Numeric Label

1,617 0 No 287 1 Yes 9,496 .

CG5_e Another relative - Do you regularly provide unpaid help or care to each of the following

people due to aging, disability, or illness?

Type: Numeric (byte)

Label: CG5 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,496/11,400

Tabulation: Freq. Numeric Label

1,450 0 No 454 1 Yes 9,496 .

CG5_f

A friend or neighbor - Do you regularly
provide unpaid help or care to each of the

following people due to aging, disability,

or illness?

Type: Numeric (byte)

Label: CG5 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,496/11,400

Tabulation: Freq. Numeric Label

1,548 0 No 356 1 Yes 9,496 .

CG6 About how often do you provide unpaid help or care to an adult relative or friend who needs

assistance due to aging, disability, or

illness?

Type: Numeric (byte)

Label: CG6

Range: [1,5] Units: 1 Unique values: 5 Missing .: 9,496/11,400 Tabulation: Freq. Numeric Label description of the control of the co 81 5 Less than once per month 9,496 Last month, did you do any work for either pay or profit? Type: Numeric (byte) Label: D1A Units: 1 Range: [0,1] Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 4,813 0 No 6,587 1 Yes _____ including part time, evening or weekend work?

Last month, did you have more than one job,

Type: Numeric (byte) Label: D4

Range: [0,1] Units: 1

Unique values: 2 Missing .: 4,813/11,400

Tabulation: Freq. Numeric Label 5,384 0 No 1,203 1 Yes 4,813

(Thinking about all your jobs, do/Do) you

usually work 35 hours or more per week?

Type: Numeric (byte)

Label: D48

Range: [0,1] Units: 1

Unique values: 2 Missing .: 4,813/11,400

Tabulation: Freq. Numeric Label 1,395 0 No 1 Yes 5,192

4,813

Thinking about your main job (where you earn the most money), do you usually work 35 hours

or more per week?

Type: Numeric (byte)

Label: D3B

Range: [0,1] Units: 1

Missing .: 10,421/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 104 0 No

875 1 Yes 10,421

At any time during the past month, did you want to work (more hours)? D1E _____

Type: Numeric (byte)

Label: D1E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,090 0 No

3,310 1 Yes

D22 _a Could not find (more) work - Did each of the

following contribute to you (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)

Label: D22 A

Range: [0,1] Units: 1

Missing .: 5,192/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 5,342 0 No 866 1 Yes

5,192

D22 b

Full-time workweek less than 35 hours - Did each of the following contribute to you (not

working/working less than 35 hours per week)

in the last month?

Type: Numeric (byte)

Label: D22 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,005/11,400

Tabulation: Freq. Numeric Label 1,093 0 No 302 1 Yes

10,005

D22 c

Childcare - Did each of the following contribute

to you (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)

Label: D22 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 5,192/11,400

Tabulation: Freq. Numeric Label

0 No 1 Yes 5,854

354 5,192

Type: Numeric (byte)

Label: D22 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 5,192/11,400

Tabulation: Freq. Numeric Label 0 No 1 Yes 5,770 438

5,192

Other family or personal obligations - Did D22 e

each of the following contribute to you (not working/working less than 35 hours per week)

in the last month?

Type: Numeric (byte)

Label: D22 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 5,192/11,400

Tabulation: Freq. Numeric Label 5,262 0 No 946 1 Yes 5,192

D22 f Would lose access to unemployment benefits or

other government programs - Did each of the

following contribute to you

(not working/working less than 35 hours per

week) in the last month?

Type: Numeric (byte)

Label: D22 F

Range: [0,1] Units: 1

Missing .: 5,192/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 5,830 0 No

378 1 Yes

5,192

D22 g Health limitations or disability- Did each of

the following contribute to you

(not working/working less than 35 hours per

week) in the last month?

Type: Numeric (byte)

Label: D22 G

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 5,192/11,400

Tabulation: Freq. Numeric Label

4,673 0 No 1,535 1 Yes 5,192 .

______ D22 h In school or training - Did each of the following contribute to you (not working/working less than 35 hours per week) in the last month? Type: Numeric (byte) Label: D22 H Range: [0,1] Units: 1 Unique values: 2 Missing .: 5,192/11,400 Tabulation: Freq. Numeric Label 5,795 0 No 413 1 Yes 5,192 D22 i Retired - Did each of the following contribute to you (not working/working less than 35 hours per week) in the last month? Type: Numeric (byte) Label: D22 I Range: [0,1] Units: 1 Unique values: 2 Missing .: 5,192/11,400 Tabulation: Freq. Numeric Label 2,876 0 No 3,332 1 Yes 5,192 [Think about your main job (the job from which you earned the most money in the past month). In this job, were you working/Did you work] for someone else, were you self-employed, or something else? Type: Numeric (byte) Label: D3A Range: [0,2] Units: 1 Missing .: 4,813/11,400 Unique values: 3 Tabulation: Freq. Numeric Label 0 Working for someone else 5,624 1 Self-employed (working for 728 myself)
2 Other work arrangement 235 4,813 ______ D28 a I can choose what tasks I work on - How often do each of these statements describe your work situation (at your main job)?

> Type: Numeric (byte) Label: D28 A

Range: [1,5] Units: 1

Unique values: 5 Missing .: 5,776/11,400

Tabulation: Freq. Numeric Label 704 1 Never 1,042 2 Rarely 1,929 3 Sometimes

```
1,447 4 Often
502 5 Always
                        5,776
   -----
D28 b
                                       I can choose how I complete tasks at work -
                                      How often do each of these statement describe
                                     your work situation (at your main job)?
                  Type: Numeric (byte)
                 Label: D28 B
                                                     Units: 1
                 Range: [1,5]
         Unique values: 5
                                                  Missing .: 5,776/11,400
            Tabulation: Freq. Numeric Label
                               1 Never
                         402
                               2 Rarely
3 Sometimes
4 Often
5 Always
                        517
1,535
                        2,046
                        1,124
                        5,776
D30
                                   (Still thinking about your main job, do/Do) you
                                     normally start and end work around the same
                                     time each day that you work, or does it vary?
                 Type: Numeric (byte)
                 Label: D30
                 Range: [1,3]
                                                      Units: 1
         Unique values: 3
                                                 Missing .: 5,776/11,400
           Tabulation: Freq. Numeric Label
4,126 1 Normally work the same hours
629 2 Schedule varies, primarily at
                                     my request
3 Schedule varies, primarily
                          869
                                        based on my employer's needs
                        5,776
                                      (In your main job, did/Did) you agree that if
                                      you leave your employer, you will not start
                                      or work for a competing business? This is
                                      often called a non-compete agreement.
                 Type: Numeric (byte)
                 Label: D47
                 Range: [-2,1]
                                                      Units: 1
         Unique values: 3
                                                 Missing .: 4,813/11,400
           Tabulation: Freq. Numeric Label
730 -2 Don't know
5,097 0 No
760 1 Yes
                        4,813
D34A
                                      Thinking about the work you did last week,
                                      how much of it did you do by telecommuting or
                                      working from home?
```

Type: Numeric (byte)

Label: D34A

```
Range: [0,2]
                                                     Units: 1
        Unique values: 3
                                                Missing .: 4,813/11,400
           Tabulation: Freq. Numeric Label
                       3,823 0 None
1,552 1 Some
1,212 2 All
                       4,813
D36A
                                     How likely would you be to actively look for
                                      another job or leave your job if you had to
                                      report in person each workday?
                 Type: Numeric (byte)
                Label: D36A
                Range: [1,4]
                                                     Units: 1
        Unique values: 4
                                                Missing .: 9,137/11,400
           Tabulation: Freq. Numeric Label
693 1 Very likely
547 2 Somewhat likely
575 3 Not that likely
448 4 Not at all likely
                       9,137
   ______
D36B
                                     How likely would you be to actively look for
                                     another job or leave your job if your employer
                                     (kept your pay the same for a year / decreased
                                     your pay by 1 percent / decreased your pay by 5 percent / decreased your pay by 10 percent)
                 Type: Numeric (byte)
                Label: D36B
                Range: [1,4]
                                                     Units: 1
                                                Missing .: 5,776/11,400
        Unique values: 4
           Tabulation: Freq. Numeric Label
1,875 1 Very likely
1,524 2 Somewhat likely
1,437 3 Not that likely
788 4 Not at all likely
                       5,776
    ______
D44 f
                                      (Think about any job in the past 12 months,
                                      not just your main job). In the past 12
                                      months, have you gotten laid off or lost a
job (including a temporary layoff)?
                 Type: Numeric (byte)
                Label: D44 F
                Range: [0,1]
                                                     Units: 1
        Unique values: 2
                                                 Missing .: 0/11,400
           Tabulation: Freq. Numeric Label
                      10,793 0 No
607 1 Yes
                                    1 Yes
                                      Asked for a raise or a promotion - (Think
D44_a
                                      about any job in the past 12 months.) In the
```

past 12 months, have you:

Type: Numeric (byte)

Label: D44 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 4,813/11,400

Tabulation: Freq. Numeric Label 5,251 0 No 1,336 1 Yes

4,813

D44 b Received a raise or a promotion - (Think about any job in the past 12 months.) In the

past 12 months, have you:

Type: Numeric (byte)

Label: D44 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 4,813/11,400

Tabulation: Freq. Numeric Label 2,995 0 No 3,592 1 Yes

4,813

D44_c

Applied for a new job - (Think about any job in the past 12 months.) In the past 12 months,

have you:

Type: Numeric (byte)

Label: D44 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,062 0 No 2,338 1 Yes

______ D44 d Started a new job - (Think about any job in

the past 12 months.) In the past 12 months,

have you:

Type: Numeric (byte)

Label: D44 D

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 0 No 9,957

1,443 1 Yes

Voluntarily left a job - (Think about any job D44 e

in the past 12 months.) In the past 12 months,

have you:

Type: Numeric (byte)

Label: D44 E

```
Range: [0,1]
                                             Units: 1
       Unique values: 2
                                          Missing .: 0/11,400
          Tabulation: Freq. Numeric Label
                 10,433 0 No
967 1 Yes
_____
                                 You indicated that you started a new job in
D37A
                                 the past 12 months. Is your main job (where
                                 you earn the most money) the same as it was
                                 a year ago?
               Type: Numeric (byte)
              Label: D37A
              Range: [1,5]
                                              Units: 1
                                          Missing .: 10,142/11,400
       Unique values: 5
          Tabulation: Freq. Numeric Label
                               1 Different main job - new
                               employer

2 Different main job - same
                      193
                                  employer
                               3 Same main job - started a
                      144
                              second job
4 Was not working a year ago
                      154
                      60
                               5 Other
                   10,142
D38 a
                                 Pay or benefits - Are each of the following
                                 better, the same, or worse at the main job
                                 you have now than the one you had a year
                                 ago?
               Type: Numeric (byte)
              Label: D38 A
                                             Units: 1
              Range: [1,3]
       Unique values: 3
                                          Missing .: 10,500/11,400
          Tabulation: Freq. Numeric Label
498 1 Better
234 2 About the same
168 3 Worse
                   10,500
______
D38 b
                               Opportunities for advancement - Are each of
                                the following better, the same, or worse at
                                the main job you have now than the one you
                                had a year ago?
______
               Type: Numeric (byte)
              Label: D38 B
              Range: [1,3]
                                             Units: 1
       Unique values: 3
                                          Missing .: 10,500/11,400
                           Numeric Label
          Tabulation: Freq.
                           1 Better
2 About the same
3 Worse
                      412
                      393
                      95
                   10,500
```

D38 c

a year ago?

Type: Numeric (byte)

Label: D38 C

Units: 1 Range: [1,3]

Unique values: 3 Missing .: 10,500/11,400

Tabulation: Freq. Numeric Label

461 1 Better 350 2 About the same 89 3 Worse

89

10,500

D38 d Physical demands of the job - Are each of the following better, the same, or worse at the

main job you have now than the one you had

a year ago?

Type: Numeric (byte)

Label: D38 D

Units: 1 Range: [1,3]

Unique values: 3 Missing .: 10,500/11,400

Tabulation: Freq. Numeric Label

282

1 Better
2 About the same
3 Worse 513

105

10,500

D38 f Work-life balance - Are each of the following

better, the same, or worse at the main job you have now than the one you had a year ago?

Type: Numeric (byte)

Label: D38 F

Range: [1,3] Units: 1

Missing .: 10,500/11,400 Unique values: 3

Tabulation: Freq. Numeric Label

380 1 Better 372 2 About the same 148 3 Worse

10,500

Overall, is the main job you have now better, D39

the same, or worse than the one you had a

year ago?

Type: Numeric (byte)

Label: D39

Units: 1 Range: [1,3]

Missing .: 10,500/11,400 Unique values: 3

Tabulation: Freq. Numeric Label

220 2 About the same 86 3 Worse 10,500

D45					have you been working continuously job (where you earn the most money)?
	Type: Label:	Numeric D45	(byte)		
	Range: Unique values:				Units: 1 Missing .: 5,867/11,400
	Tabulation:	Freq. 243 1,937 1,190 2,163 5,867	2	Less th 1 to 4 5 to 9	
D5			ouse or p		lo any work for either pay or profit?
	Type: Label:	Numeric D5	(byte)		
	Range: Unique values:				Units: 1 Missing .: 3,869/11,400
	Tabulation:	_	0		
D49			se or par		ally work 35 hours or more per week?
	Type: Label:	Numeric D49	(byte)		
	Range: Unique values:				Units: 1 Missing .: 6,894/11,400
	Tabulation:	Freq. 820 3,686 6,894	0	Label No Yes	
D41_a			foll (not	owing co	nd (more) work - Did each of the ontribute to your spouse or partner yworking less than 35 hours per week month?
	Type: Label:	Numeric D41_A	(byte)		
	Range: Unique values:				Units: 1 Missing .: 7,555/11,400
	Tabulation:	Freq. 3,538 307 7,555	0	Label No Yes	
D41 b			 म	 71111-+ime	workweek less than 35 hours - Did

D41_b

Type: Numeric (byte) Label: D41_B Range: [0,1] Units: 1 Unique values: 2 Missing .: 10,580/11,400 Tabulation: Freq. Numeric Label 624 0 No 196 1 Yes 10,580 D41 c Childcare - Did each of the following contribute to your spouse or partner (not working/working less than 35 hours per week) in the last month? Type: Numeric (byte) Label: D41_C Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,555/11,400 Tabulation: Freq. Numeric Label 3,544 0 No 301 1 Yes 1 Yes 7,555 ______ D41 d Caregiving for an elderly, disabled, or sick adult - Did each of the following contribute to your spouse or partner (not working/working less 35 hours per week) in the last month? Type: Numeric (byte) Label: D41 D Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,555/11,400 Tabulation: Freq. Numeric Label 3,662 0 No 183 1 Yes 7,555 D41 e Other family or personal obligations - Did each of the following contribute to your spouse or partner (not working/working less than 35 hours per week) in the last month? Type: Numeric (byte) Label: D41 E Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,555/11,400 Tabulation: Freq. Numeric Label 3,465 0 No 380 1 Yes

7,555

other government programs - Did each of the following contribute to your spouse or partner $% \left(1\right) =\left(1\right) \left(1\right)$ (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)

Label: D41 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 7,555/11,400

Tabulation: Freq. Numeric Label 3,717 0 No 128 1 Yes

7,555

D41 g Health limitations or disability- Did each of

the following contribute to your spouse or partner (not working/working less than 35

hours per week) in the last month?

Type: Numeric (byte)

Label: D41 G

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 7,555/11,400

Tabulation: Freq. Numeric Label

3,137 0 No 708 1 Yes 1 Yes 7,555

In school or training - Did each of the D41 h Following contribute to your spouse or

partner (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)

Label: D41 H

Range: [0,1] Units: 1

Missing .: 7,555/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 3,731 0 No

1 Yes 114

7,555

D41 i Retired - Did each of the following

> contribute to your spouse or partner (not working/working less than 35 hours per week)

in the last month?

Type: Numeric (byte)

Label: D41 I

Units: 1 Range: [0,1]

Missing .: 7,555/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

1,705 0 No 2,140 1 Yes 7,555 .

```
This section will ask some questions about
                                      your home. Do you (and/or your spouse or
                                     partner):
                 Type: Numeric (byte)
                Label: GH1
                Range: [1,4]
                                                   Units: 1
        Unique values: 4
                                                Missing .: 0/11,400
           Tabulation: Freq. Numeric Label
4,814 1 Own your home with a mortgage
                                      or loan
                                   2 Own your home free and clear
                       2,905
                                        (without a mortgage or loan)
                       2,896
                                   3 Pay rent
                         785
                                    4 Neither own nor pay rent
                                    Do you have either a homeowner's insurance or
                                     a condo insurance policy for your primary
                                     residence?
                 Type: Numeric (byte)
                Label: GH12
                Range: [0,1]
                                                   Units: 1
        Unique values: 2
                                                Missing .: 8,495/11,400
           Tabulation: Freq. Numeric Label
                       316
2,589
                              0 No
1 Yes
                       8,495
R1 a
                                    Renting is cheaper - Are each of the
                                    following a reason why you rent your home
                                     rather than own?
                 Type: Numeric (byte)
                Label: R1 A
                Range: [0,1]
                                                   Units: 1
        Unique values: 2
                                                Missing .: 8,504/11,400
           Tabulation: Freq. Numeric Label
                       1,666 0 No
1,230 1 Yes
                       1,230
                       8,504
R1 b
                                    Renting is less financially risky - Are each
                                     of the following a reason why you rent your
                                     home rather than own?
                 Type: Numeric (byte)
                Label: R1 B
                                                   Units: 1
                Range: [0,1]
                                                Missing .: 8,504/11,400
        Unique values: 2
           Tabulation: Freq. Numeric Label
                       1,598 0 No
                       1,298 1 Yes
8,504 .
```

R1_c				each	of the	more convenient or flexible - Are following a reason why you rent rather than own?
	Type: Label:	Numeric R1_C	(byte)			
	Range: Unique values:					Units: 1 Missing .: 8,504/11,400
	Tabulation:	Freq. 1,219 1,677 8,504	(c Lab) No L Yes		
R1_d				_	-	uy - Are each of the following a you rent your home rather than
	Type: Label:	Numeric R1_D	(byte)			
	Range: Unique values:					Units: 1 Missing .: 8,504/11,400
	Tabulation:	Freq. 2,082 814 8,504	(<u>1</u>	c Lab) No L Yes		
R1_e				the	follow	fy for home mortgage - Are each of ing a reason why you rent your than own?
	Type: Label:	Numeric R1_E	(byte)			
	Range: Unique values:					Units: 1 Missing .: 8,504/11,400
	Tabulation:	Freq. 1,728 1,168 8,504		c Lab) No L Yes		
R1_f				of the	he foli	d down payment to buy - Are each lowing a reason why you rent your than own?
	Type: Label:	Numeric R1_F	(byte)			
	Range: Unique values:					Units: 1 Missing .: 8,504/11,400
	Tabulation:	Freq. 996 1,900 8,504	(<u>1</u>	c Lab) No L Yes		
 R1 q				 Can't	affor	d mortgage monthly payment - Are

R1_g Can't afford mortgage monthly payment - Are each of the following a reason why you rent

your home rather than own? Type: Numeric (byte) Label: R1 G Range: [0,1] Units: 1 Missing .: 8,504/11,400 Unique values: 2 Tabulation: Freq. Numeric Label 0 No 1 Yes 1,504 1,392 8,504 R1 h Prefer to rent - Are each of the following a reason why you rent your home rather than own? ______ Type: Numeric (byte) Label: R1 H Range: [0,1] Units: 1 Unique values: 2 Missing .: 8,504/11,400 Tabulation: Freq. Numeric Label 1,821 0 No 1,075 1 Yes 8,504 GH2 When did you move into your current home? Type: Numeric (byte) Label: GH2 Range: [1,3] Units: 1 Unique values: 3 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 1 Before 2022 9,755 2 2022 3 2023 844 801 ______ Before your most recent move, did you own your previous home? ______ Type: Numeric (byte) Label: R4 Units: 1 Range: [0,2] Unique values: 3 Missing .: 10,599/11,400 Numeric Label Tabulation: Freq. 0 No 1 Yes, and I still own that home 2 Yes, and I no longer own that 572 48 181 home 10,599 R5E Was the main reason that you moved in the past year because of rent increases at your previous home or apartment?

Type: Numeric (byte)
Label: R5E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,828/11,400

Tabulation: Freq. Numeric Label

414 0 No 158 1 Yes 10,828

R5B a Evicted or received an eviction notice - Did

each of the following contribute to your

moving in the past year?

Type: Numeric (byte)

Label: R5B A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,828/11,400

Tabulation: Freq. Numeric Label

536 0 No 36 1 Yes 10,828

Landlord told you, or a person you were R5B b staying with, to leave - Did each of the

following contribute to your moving in the

past year?

Type: Numeric (byte)

Label: R5B B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,828/11,400

Tabulation: Freq. Numeric Label

511 0 No 61 1 Yes 10,828

R5B_c

You missed a rent payment and thought you would be evicted - Did each of the following contribute to your moving in the past year?

Type: Numeric (byte)

Label: R5B C

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 10,828/11,400

Tabulation: Freq. Numeric Label

543 0 No 29 1 Yes

10,828

R5B d City condemned the property and forced you to leave - Did each of the following contribute

to your moving in the past year?

Type: Numeric (byte)

Label: R5B_D

Range: [0,1] Units: 1 Unique values: 2 Missing .: 10,828/11,400

Tabulation: Freq. Numeric Label 567 0 No 1 Yes

5 10,828

R5C a Bank took possession of your home in foreclosure - Did each of the following

contribute to your moving in the past year?

Type: Numeric (byte)

Label: R5C A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,219/11,400

Tabulation: Freq. Numeric Label
175 0 No
6 1 Yes

11,219

R5C b Received a notice from bank that they planned to foreclose- Did each of the following

contribute to your moving in the past year?

Type: Numeric (byte)

Label: R5C B

Units: 1

Range: [0,1] Unique values: 2 Missing .: 11,219/11,400

Tabulation: Freq. Numeric Label 177 0 No 4 1 Yes 11,219

R5C c Missed mortgage payments and thought bank would foreclose - Did each of the following

contribute to your moving in the past year?

Type: Numeric (byte)

Label: R5C C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,219/11,400

Tabulation: Freq. Numeric Label

175 0 No 6 1 Yes

11,219

R5C_d City condemned the property and forced you to leave - Did each of the following contribute

to your moving in the past year?

Type: Numeric (byte)

Label: R5C D

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 11,219/11,400

Tabulation: Freq. Numeric Label

```
178 0 No
3 1 Yes
                    11,219
_____
                                  Approximately how much do you (and/or your
                                  spouse or partner) pay for rent each month?
                Type: Numeric (int)
               Label: R3, but 607 nonmissing values are not labeled
               Range: [0,8500]
        Unique values: 607
                                           Missing .: 8,504/11,400
            Examples: 1800
                 Have you been behind on your rent at any time in the past year?
               Type: Numeric (byte)
               Label: R11
                                               Units: 1
               Range: [0,1]
        Unique values: 2
                                            Missing .: 8,504/11,400
          Tabulation: Freq. Numeric Label
                     2,379 0 No
                      517
                                1 Yes
                     8,504
M4
                                 Approximately how much is your total monthly
                                  mortgage payment (i.e. the amount you send
                                  to the bank)?
______
                Type: Numeric (int)
               Label: M4, but 935 nonmissing values are not labeled
               Range: [0,9999]
                                                Units: 1
        Unique values: 935
                                           Missing .: 6,586/11,400
            Examples: 1368
                     3400
                                 Overall quality - How satisfied are you with
GH3 a
                                  each of the following aspects of your
                                  neighborhood?
                Type: Numeric (byte)
               Label: GH3_A
               Range: [1,5]
                                                Units: 1
        Unique values: 5
                                           Missing .: 0/11,400
          Tabulation: Freq. Numeric Label
393 1 Very dissatisfied
842 2 Somewhat dissatisfied
1,359 3 Neither satisfied nor
```

dissatisfied
4,172 4 Somewhat satisfied
4,634 5 Very satisfied

GH3_b				Quality of your local schools - How satisfied are you with each of the following aspects of your neighborhood?
	Type: Label:	Numeric GH3_B	(byte)	
	Range: Unique values:			Units: 1 Missing .: 0/11,400
	Tabulation:	Freq. 530 980 3,663	1 2	Label Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied
		3,325 2,902		Somewhat satisfied Very satisfied
GH3_c				Crime risk - How satisfied are you with each of the following aspects of your neighborhood?
	Type: Label:	Numeric GH3_C	(byte)	
	Range: Unique values:			Units: 1 Missing .: 0/11,400
	Tabulation:	Freq. 711 1,523 2,024 3,966 3,176	1 2 3	Label Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied Somewhat satisfied Very satisfied
GH3_d				Natural disaster and severe weather risk - How satisfied are you with each of the following aspects of your neighborhood?
	Type: Label:	Numeric GH3_D	(byte)	
	Range: Unique values:			Units: 1 Missing .: 0/11,400
	Tabulation:	Freq. 231 798 2,843 4,010 3,518	1 2 3	Label Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied Somewhat satisfied Very satisfied
GH3_e				Cost of housing - How satisfied are you with each of the following aspects of your neighborhood?
	Type: Label:	Numeric GH3_E	(byte)	
	Range:	[1 5]		Imits: 1

Range: [1,5] Units: 1

```
Unique values: 5
                                               Missing .: 0/11,400
           Tabulation: Freq. Numeric Label
                              1 Very dissatisfied
2 Somewhat dissatisfied
3 Neither satisfied nor
                      1,792
                      2,395
2,894
                      dissatisfied 2,979 4 Somewhat satisfied 1.340
                                   5 Very satisfied
                       1,340
NDO
                                    In the past year, have you been financially
                                     affected natural disasters or severe weather
                                     events like flooding, hurricanes, wildfires,
                                    or extreme temperatures?
                Type: Numeric (byte)
                Label: ND0
                                                  Units: 1
                Range: [0,3]
        Unique values: 4
                                               Missing .: 0/11,400
           Tabulation: Freq. Numeric Label
                             0 No
                       9,263
                                   1 Yes, slightly
2 Yes, moderately
3 Yes, substantially
                       1,346
                        579
                        212
______
ND1 a
                                   Income loss or work disruption - In the past
                                     year, have natural disasters or severe
                                     weather events like flooding, hurricanes,
                                     wildfires, or extreme temperatures
                                    affected you in each of the following ways?
                Type: Numeric (byte)
                Label: ND1 A
                Range: [0,1]
                                                   Units: 1
        Unique values: 2
                                              Missing .: 9,263/11,400
           Tabulation: Freq. Numeric Label 1,695 0 No 442 1 Yes
                       9,263
______
ND1 b
                                    Property damage - In the past year, have
                                     natural disasters or severe weather events
                                     like flooding, hurricanes, wildfires, or
                                    extreme temperatures affected you in each of
                                    the following ways?
                 Type: Numeric (byte)
                Label: ND1 B
               Range: [0,1]
                                                   Units: 1
                                              Missing .: 9,263/11,400
        Unique values: 2
           Tabulation: Freq. Numeric Label 1,116 0 No 1,021 1 Yes
                       9,263
```

ND1 c

Type: Numeric (byte)

Label: ND1 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,263/11,400

Tabulation: Freq. Numeric Label 1,914 0 No 223 1 Yes

9,263

ND1 d

Longer-term displacement from home - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected

you in each of the following ways?

Type: Numeric (byte)

Label: ND1 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,263/11,400

Tabulation: Freq. Numeric Label 2,066 0 No 71 1 Yes 9,263

ND1 e

Other (please specify) - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?

Type: Numeric (byte)

Label: ND1 E

Units: 1 Range: [0,1]

Missing .: 9,263/11,400 Unique values: 2

9,263

Five years from now, do you think that the chance that you will experience a natural

disaster or severe weather event will be higher, lower or about the same as it is now?

Type: Numeric (byte)

Label: ND2

Units: 1 Range: [1,5] Missing .: 0/11,400 Unique values: 5

Tabulation: Freq. Numeric Label

1,059 1 Much higher ,091 2 Somewhat higher ,693 3 About the same 228 4 Somewhat lower 3,091 6,693

ND4 a Investigated other places to live - In the

past year, have you done each of the following at least partially because of the threat of natural disasters or severe weather events?

Type: Numeric (byte)

Label: ND4 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

ND4 b Improved your property to reduce risk - In

the past year, have you done each of the following at least partially because of the

threat of natural disasters or severe

weather events?

Type: Numeric (byte)

Label: ND4 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,233 0 No 2,167 1 Yes

ND4 c Purchased additional insurance - In the past year, have you done each of the following

at least partially because of the threat of natural disasters or severe weather events?

Type: Numeric (byte)

Label: ND4 C

Units: 1

Range: [0,1] Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,786 0 No 614 1 Yes

BK1 Do you (and/or your spouse or partner)

currently have a checking, savings or money

market account?

Type: Numeric (byte)

Label: BK1

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 583 0 No 10,817 1 Yes

Purchase a money order from a place other than a bank - In the past 12 months, did you (and/or your spouse or partner):

Type: Numeric (byte)

Label: BK2 A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 0 No 1 Yes 10,405 995

BK2 b Cash a check at a place other than a bank -

In the past 12 months, did you (and/or your

spouse or partner):

Type: Numeric (byte)

Label: BK2_B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 0 No 1 Yes 10,662

738

BK2 c Take out a payday loan or payday advance -In the past 12 months, did you (and/or your

spouse or partner):

Type: Numeric (byte)

Label: BK2 C

Range: [0,1] Unique values: 2 Units: 1

Missing .: 0/11,400

Tabulation: Freq. Numeric Label 11,096 0 No 304 1 Yes

BK2 d Take out a pawn shop loan or an auto title

loan - In the past 12 months, did you (and/ or your spouse or partner):

Type: Numeric (byte)

Label: BK2 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

11,140 0 No 260 1 Yes

Obtain a tax refund advance to receive your вк2 е

refund faster - In the past 12 months, did

you (and/or you spouse or partner):

Type: Numeric (byte)

Label: BK2 E

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 11,261 0 No ,261 0 No 139 1 Yes

BK2 f Pay an overdraft fee on a bank account - In

the past 12 months, did you (and/or your

spouse or partner):

Type: Numeric (byte)

Label: BK2 F

Range: [0,1] Units: 1

Missing .: 583/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 9,619 0 No 1,198 1 Yes

583

If you were to apply for a credit card today, how confident are you that your application

would be approved?

Type: Numeric (byte)

Label: A6

Units: 1 Range: [-2,3]

Unique values: 4 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
523 -2 Don't know 1 Very confident
2 Somewhat confident
3 Not confident 7,457 1,925 1,495

In the past 12 months have you applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

Type: Numeric (byte)

Label: A0

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 7,393 0 No 4,007 1 Yes

Credit card - Have you applied for each of А7 а

the following types of credit in the past 12 month?

Type: Numeric (byte)

Label: A7 A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 7,393/11,400 Tabulation: Freq. Numeric Label 1,246 0 No 2,761 1 Yes 7,393

A7 b Car/auto loan - Have you applied for each of the following types of credit in the past 12

months?

Type: Numeric (byte)

Label: A7 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 7,393/11,400

Tabulation: Freq. Numeric Label 3,075 0 No 932 1 Yes 7,393

._____

Student loan - Have you applied for each of A7_c

the following types of credit in the past 12

month?

Type: Numeric (byte)

Label: A7 C

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 7,393/11,400

Tabulation: Freq. Numeric Label 3,738 0 No 269 1 Yes

7,393

A7 d Mortgage (purchase or refinance) - Have you

applied for each of the following types of

credit in the past 12 months?

Type: Numeric (byte)

Label: A7 D

Range: [0,1] Units: 1

Missing .: 7,393/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

3,591 0 No 416 1 Yes

7,393

А7 е

Home equity loan or line of credit - Have you applied for each of the following types of

credit in the past 12 months?

Type: Numeric (byte)

Label: A7 E

Range: [0,1] Units: 1

Missing .: 7,393/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 3,758 0 No

```
249 1 Yes
7,393
```

A7 f Other credit or loan - Have you applied for each of the following types of credit in the past 12 months?

Type: Numeric (byte)

Label: A7 F

Range: [0,1] Units: 1

Missing .: 7,393/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 3,159 0 No 848 1 Yes

7,393

Was there a time in the past 12 months that

you desired credit but chose not to submit a credit application?

Type: Numeric (byte)

Label: A0B

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 4,007/11,400

Tabulation: Freq. Numeric Label

0 No 1 Yes 6,649 744 4,007

Turned down for credit - In the past 12 A1 a

months, has each of the following happen to

you:

Type: Numeric (byte)

Label: A1 A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 7,393/11,400

Tabulation: Freq. Numeric Label 3,054 0 No 953 1 Yes

7,393

Al b Approved for credit, but were not given as

much credit as you applied for - In the past 12 months, has each of the following happened

to you:

Type: Numeric (byte)

Label: A1 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 7,393/11,400

Tabulation: Freq. Numeric Label

3,358 0 No 649 1 Yes 7,393

```
Put off applying for credit because you
A1 c
                                    thought you might be turned down - In the
                                    past 12 months, has each of the following
                                    happened to you:
                Type: Numeric (byte)
                Label: A1 C
                                                  Units: 1
               Range: [0,1]
        Unique values: 2
                                              Missing .: 7,393/11,400
           Tabulation: Freq. Numeric Label
                      3,250 0 No
757 1 Yes
                      7,393
А8 а
                                   Were you turned down or offered less credit
                                    than requested for the following types of
                                   credit in the past 12 months?
                Type: Numeric (byte)
               Label: A8 A
               Range: [0,1]
                                                 Units: 1
        Unique values: 2
                                              Missing .: 10,408/11,400
           Tabulation: Freq. Numeric Label 128 0 No 864 1 Yes
                     10,408
A8 b
                                   Were you turned down or offered less credit
                                   than requested for the following types of
                                   credit in the past 12 months?
                Type: Numeric (byte)
               Label: A8 B
               Range: [0,1]
                                                  Units: 1
        Unique values: 2
                                              Missing .: 11,103/11,400
           Tabulation: Freq. Numeric Label
139 0 No
                        158
                                  1 Yes
                     11,103
   .....
                                    Were you turned down or offered less credit
А8 с
                                    than requested for the following types of
                                   credit in the past 12 months?
                Type: Numeric (byte)
               Label: A8 C
               Range: [0,1]
                                                 Units: 1
        Unique values: 2
                                              Missing .: 11,281/11,400
           Tabulation: Freq. Numeric Label 79 0 No
                         40
                                  1 Yes
                     11,281
```

Label: A8 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,283/11,400

Tabulation: Freq. Numeric Label 51 0 No 66 1 Yes 11,283

А8 е

A8 f

Were you turned down or offered less credit than requested for the following types of

credit in the past 12 months?

Type: Numeric (byte)

Label: A8 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,307/11,400

Tabulation: Freq. Numeric Label 36 0 No 57 1 Yes

11,307

Were you turned down or offered less credit than requested for the following types of

credit in the past 12 months?

Type: Numeric (byte)

Label: A8 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,977/11,400

Tabulation: Freq. Numeric Label

115 0 No 1 Yes 308

10,977

._____

You indicated that you desired credit in the past 12 months but did not submit a credit application. Was this because you thought that you might be turned down or denied

credit?

Type: Numeric (byte)

Label: A2

Range: [0,1] Units: 1

Unique values: 2 Missing .: 10,656/11,400

Tabulation: Freq. Numeric Label 0 No 1 Yes 305 439 10,656

C2A

Label: C2A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 1,767 0 No 9,633 1 Yes

Last month, how did you handle your credit

card bills?

Type: Numeric (byte)

Label: C3P

Range: [-9,2] Units: 1

Unique values: 3 Missing .: 1,767/11,400

Tabulation: Freq. Numeric Label

-9 did not use any of my credit cards so had no balances 1 paid at least the minimum 8,743

payment on all credit cards 2 did not pay or paid less than 268

the minimum payment on at least

one card

1,767

In the past 12 months, how frequently have you carried an unpaid balance on one or more

of your credit cards?

Type: Numeric (byte)

Label: C4A

C4A

Range: [0,3] Units: 1

Unique values: 4 Missing .: 1,767/11,400

Tabulation: Freq. Numeric Label
5,204

0 Never carried an unpaid balance

506

1,664

(always pay in full)

1 Once
2 Some of the time
3 Most or all of the time 2,259

1,767

In the past year, have you used a "Buy Now Pay Later" service to buy something?

Type: Numeric (byte)

Label: BNPL1

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

9,945 0 No 1,455 1 Yes

In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?

Type: Numeric (byte)

Label: BNPL3

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label ,211 0 No 244 1 Yes 1,211 9,945

BNPL3A

In the past year, have you been charged extra because you were late on a buy now pay

later payment?

Type: Numeric (byte)

Label: BNPL3A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,156/11,400

Tabulation: Freq. Numeric Label

96 0 No 148 1 Yes 11,156

Avoid interest charges - Thinking about the BNPL4 a

most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this

way?

Type: Numeric (byte)

Label: BNPL4 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label 562 0 No 893 1 Yes 9,945

BNPL4 b

Wanted to spread out payments - Thinking about the most recent time you used a Pay Later service, were each of the following a reason why you chose to finance the purchase

in this way?

Type: Numeric (byte) Label: BNPL4 B

Units: 1 Range: [0,1]

Missing .: 9,945/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

173 0 No 1,282 1 Yes 9,945 .

BNPL4_c

Wanted a fixed number of payments - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

Type: Numeric (byte)

Label: BNPL4_C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label

785 0 No 670 1 Yes 9,945 .

BNPL4 d

Convenience - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

Type: Numeric (byte)

Label: BNPL4_D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label

256 0 No 1,199 1 Yes 9,945 .

BNPL4 e

Only way I could afford it - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase

in this way?

-

Type: Numeric (byte)

Label: BNPL4_E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label

677 0 No 778 1 Yes 9,945

BNPL4_f

Only accepted payment method I had - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase

in this way?

Type: Numeric (byte)

Label: BNPL4 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 9,945/11,400

Tabulation: Freq. Numeric Label

		1,160 295 9,945			No Yes	
BNPL4_g				abo Pag a	out the m y Later s	nt to use a credit card - Thinking most recent time you used a Buy Now service, were each of the following my you chose to finance the purchase
		Numeric BNPL4_G	(byte	<u>;</u>)		
	Range: Unique values:					Units: 1 Missing .: 9,945/11,400
	Tabulation:	Freq. 663 792 9,945		0	Label No Yes	
S16_a				1	investmer the follo	ryptocurrency or held as an it - In the past year, have you done wing with cryptocurrency, such as or Ethereum?
	Type: Label:	Numeric S16_A	(byte	e)		
	Range: Unique values:					Units: 1 Missing .: 0/11,400
	Tabulation:	Freq. 10,679 721	Numer	0		
S16_b				i	a payment the follo	otocurrency to buy something or make - In the past year, have you done wing with cryptocurrency, such as or Ethereum?
	Type: Label:	Numeric S16_B	(byte	e)		
		S16_B [0,1]	(byte	e)		Units: 1 Missing .: 0/11,400

S16_c

Used cryptocurrency to send money to friends or family - In the past year, have you done the following with cryptocurrency, such as $% \left(1\right) =\left(1\right) \left(1\right) \left($ Bitcoin or Ethereum?

Type: Numeric (byte) Label: S16_C

Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

```
11,323 0 No
                                 1 Yes
    _____
S18
                                 Were any of the family or friends you sent
                                   cryptocurrency to living outside of the
                                  United States?
______
                Type: Numeric (byte)
               Label: S18
               Range: [0,1]
                                                 Units: 1
        Unique values: 2
                                            Missing .: 11,323/11,400
          Tabulation: Freq. Numeric Label
50 0 No
27 1 Yes
                    11,323
                                  What was the main reason you used
                                   cryptocurrency to buy something, make a
                                  payment, or send money?
                Type: Numeric (byte)
               Label: S21
              Range: [1,7]
                                                Units: 1
        Unique values: 7
                                             Missing .: 11,241/11,400
           Tabulation: Freq. Numeric Label
                            1 Privacy
2 To send the money faster
                        24
                        29
                        19
                                 3 Cheaper
                                 4 Safer
5 Don't trust banks
                        10
                         9
                                 6 Person or business receiving
                        47
                                    the money preferred
                                     cryptocurrency
                                 7 Other (please specify)
                        21
                     11,241
ED0
                                  What is the highest level of school you have
                                   completed or the highest degree you have
                                   received?
                Type: Numeric (byte)
               Label: ED0
                                                Units: 1
               Range: [1,9]
        Unique values: 9
                                             Missing .: 0/11,400
                            Numeric Label
           Tabulation: Freq.
                             1 Less than high school degree
2 High school degree or GED
3 Some college but no degree
                       560
                      2,185
                      2,188
                                     (including currently enrolled
                                     in college)
                                 4 Certificate or technical degree
                       555
                     1,085
                                 5 Associate degree
                                 6 Bachelor's degree
7 Master's degree
                      2,721
                      1,324
                                 8 Professional degree (e.g., MBA,
                       507
                                   MD, JD)
                       275 9 Doctoral degree
```

D1G Are you currently enrolled as a student? Type: Numeric (byte) Label: D1G Range: [0,2] Units: 1 Missing .: 0/11,400 Unique values: 3 Tabulation: Freq. Numeric Label 0 No 1 Yes, as a part-time student 2 Yes, as a full-time student 10,702 240 458 What type of program are you currently ED0B pursuing? Type: Numeric (byte) Label: ED0B Range: [1,8] Units: 1 Unique values: 8 Missing .: 10,702/11,400 Tabulation: Freq. Numeric Label High school or GED program
Non-degree training program 58 3 Certificate or technical degree
96 4 Associate degree
287 5 Bachelor's degree
104 6 Master's degree
40 7 Professional degree (e.g., MBA, MD, JD) 56 8 Doctoral degree 10,702 ED0D Have you ever enrolled in an educational degree program beyond high school? Type: Numeric (byte) Label: ED0D Range: [0,1] Units: 1 Unique values: 2 Missing .: 8,891/11,400 Tabulation: Freq. Numeric Label 2,171 0 No 338 1 Yes 8,891 ______ Which one of the following broad categories best describes your current or most recent educational program? Type: Numeric (byte) Label: ED1 Range: [1,13] Units: 1 Unique values: 13 Missing .: 2,745/11,400 Examples: 5 Computer / information sciences 8 Business / management 10 Law

ED4 In what year did you last attend this educational program? ______ Type: Numeric (int) Label: ED4, but 71 nonmissing values are not labeled Range: [1945,2023] Units: 1 Unique values: 71 Missing .: 8,993/11,400 Examples: 2022 In what year did you receive your Associate degree or above, or some college and not enrolled? ______ Type: Numeric (int) Label: ED9, but 72 nonmissing values are not labeled Range: [1950,2023] Units: 1 Unique values: 72 Missing .: 5,488/11,400 Examples: 1992 2013 ______ ED10 Overall, how would you say the lifetime financial benefits of your (Associate Degree/ Bachelor's Degree) compares to its costs? Type: Numeric (byte) Label: ED10 Units: 1 Range: [1,5] Unique values: 5 Missing .: 3,059/11,400 Tabulation: Freq. Numeric Label 1 Financial benefits are much 2,739 larger
2 Financial benefits are somewhat 1,724 larger
3 About the same 2,247 4 Financial costs are somewhat 734

larger 897 5 Financial costs are much larger 3,059

______ ED11 a Chosen a different field of study - If you

could go back and make decisions regarding your (Associates Degree/Bachelor's degree) again would you have done each of these

things?

Type: Numeric (byte) Label: ED11 A

Range: [0,1] Units: 1

Missing .: 3,059/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 5,390 0 No

2,951 1 Yes 3,059

ED11 b Attended a different school - If you could go back and make decisions regarding your

(Associates Degree/Bachelor's Degree) again would you have done each of these

things?

Type: Numeric (byte)

Label: ED11 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 3,059/11,400

Tabulation: Freq. Numeric Label 6,349 0 No 1,992 1 Yes

3,059

ED11 c Not attended college or completed less education - If you could go back and make

your decisions regarding your [Associates Degree/Bachelor's Degree) again would you

have done each of these things?

Type: Numeric (byte)

Label: ED11 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 3,059/11,400

Tabulation: Freq. Numeric Label 7,533 0 No 808 1 Yes

3,059

ED11 d Completed more education- If you could go back and make decisions regarding your

(Associates Degree/Bachelor's Degree) would

you have done each of these things:

Type: Numeric (byte)

Label: ED11 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 3,059/11,400

Tabulation: Freq. Numeric Label 4,531 0 No 3,810 1 Yes 3,059

Do you currently have any student loan debt from your own education?

Type: Numeric (byte)

Label: SL1

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,939 0 No

1,461 1 Yes

How much do you currently owe on student loans for your own education? Type: Numeric (byte) Label: SL3 Range: [-2,11] Units: 1 Unique values: 12 Missing .: 9,939/11,400 Examples: . SL4A Are you currently required to make monthly payments on any of your student loans from your own education? Type: Numeric (byte) Label: SL4A Range: [0,1] Units: 1 Unique values: 2 Missing .: 9,939/11,400 Tabulation: Freq. Numeric Label 490 0 No 971 1 Yes 9,939 Approximately how much is your current required monthly payment on the student loans from your own education? Type: Numeric (byte) Label: SL4 Range: [-2,8] Units: 1 Unique values: 8 Missing .: 10,429/11,400 Tabulation: Freq. Numeric Label req. Numeric Label
52 -2 Don't know
207 2 \$1 to \$99
256 3 \$100 to \$199
171 4 \$200 to \$299
92 5 \$300 to \$399
55 6 \$400 to \$499
102 7 \$500 to \$999
36 8 \$1,000 or above 10,429 Are you behind on payments or in collections for one or more of the student loans from your own education? Type: Numeric (byte) Label: SL6 Range: [0,1] Units: 1 Missing .: 9,939/11,400 Unique values: 2 Tabulation: Freq. Numeric Label 1,217 0 No 0 No

244 1 Yes 9,939

______ ST.7

Did you take out any student loans to pay for your own education that you have since

repaid?

Type: Numeric (byte)

Label: SL7

Range: [0,1] Units: 1

Unique values: 2 Missing .: 1,461/11,400

1,461

Certificate or technical training - Still SL8 a

thinking about your own education, did you take out any student loans for each of the following educational programs (including any

repaid loans for education you did not

complete)?

Type: Numeric (byte)

Label: SL8 A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 7,729/11,400

Tabulation: Freq. Numeric Label

3,221 0 No 450 1 Yes 7,729

SL8 b Associate degree - Still thinking about your

own education, did you take out any student loans for each of the following educational programs (including any repaid loans for

education you did not complete)?

Type: Numeric (byte)

Label: SL8 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 7,729/11,400

7,729

SL8 c Bachelor's degree - Still thinking about your own education, did you take out any student

loans for each of the following educational programs (including any repaid loans for

education you did not complete)?

Type: Numeric (byte)

Label: SL8_C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 7,729/11,400Tabulation: Freq. Numeric Label 0 No 1,237 2,434 1 Yes 7,729 ______ SL8 d Professional degree (e.g., MBA, MD, JD) -Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans for education you did not complete)? Type: Numeric (byte) Label: SL8 D Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,729/11,400 Tabulation: Freq. Numeric Label 3,324 0 No 347 1 Yes 7,729 SL8 e Master's degree or doctoral degree - Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loan for education you did not complete)? Type: Numeric (byte) Label: SL8 E Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,729/11,400 Tabulation: Freq. Numeric Label 3,001 0 No 670 1 Yes 7,729 ST-10A Does your spouse or partner currently have any student loans used to pay for their education? Type: Numeric (byte) Label: SL10A Range: [0,1] Units: 1 Unique values: 2 Missing .: 3,869/11,400 Tabulation: Freq. Numeric Label 6,736 0 No 795 1 Yes 3,869 Do you currently have any student loans used to pay for your child's or grandchild's education?

Type: Numeric (int)

Label: SL11

Range: [0,999] Units: 1

Unique values: 3 Missing .: 1,739/11,400

Tabulation: Freq. Numeric Label
7,479 0 No
554 1 Yes
1,628 999 Do not have children or grandchildren

grandchildren

1,739

SL13 How much do you owe on student loans for your child or grandchild's education?

Type: Numeric (byte)

Label: SL13

Range: [-2,11] Units: 1

Unique values: 12 Missing .: 10,846/11,400

Examples: .

D1I Do you consider yourself to be retired?

Type: Numeric (byte)

Label: D1I

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 7,615 0 No 3,785 1 Yes

Do you think that your retirement savings plan is currently on track?

Type: Numeric (byte)

Label: K0

Range: [-2,1] Units: 1

Missing .: 3,785/11,400 Unique values: 3

Tabulation: Freq. Numeric Label

1,342 -2 Don't know 3,566 0 No 2,707 1 Yes 3,785

к8в

When did you retire? ______

Type: Numeric (byte)

Label: K8B

Range: [1,4] Units: 1

Unique values: 4 Missing .: 7,615/11,400

Tabulation: Freq. Numeric Label
252 1 Within the past year
397 2 1 or 2 years ago

```
494 3 3 or 4 years ago
,642 4 5 years ago or more
                    2,642
                    7,615
   ______
К9 а
                                 Health problem - Were each of the following
                                important to your decision to retire at the
                               age that you did?
               Type: Numeric (byte)
              Label: K9 A
              Range: [0,1]
                                            Units: 1
                                          Missing .: 7,615/11,400
       Unique values: 2
          Tabulation: Freq. Numeric Label
                   2,738 0 No
1,047 1 Yes
                    1,047
                    7,615
K9_b
                                Wanted to do other things or spend time with
                                family - Were each of the following
                                important to your decision to retire at the
                                age that you did?
               Type: Numeric (byte)
              Label: K9 B
              Range: [0,1]
                                             Units: 1
       Unique values: 2
                                         Missing .: 7,615/11,400
          Tabulation: Freq. Numeric Label 1,838 0 No
                    1,947
                               1 Yes
                    7,615
   ______
К9 с
                                 Didn't like the work - Were each of the
                                following important to your decision to
                               retire at the age that you did?
               Type: Numeric (byte)
              Label: K9 C
              Range: [0,1]
                                            Units: 1
       Unique values: 2
                                          Missing .: 7,615/11,400
          Tabulation: Freq. Numeric Label
                          0 No
                    3,248
                     537
                               1 Yes
                    7,615
K9 d
                              Care for family members - Were each of the
                                following important to your decision to
                                retire at the age that you did?
               Type: Numeric (byte)
              Label: K9 D
              Range: [0,1]
                                             Units: 1
                                          Missing .: 7,615/11,400
       Unique values: 2
```

7,615 .

______ К9 е Reached normal retirement age - Were each of the following important to your decision to retire at the age that you did? Type: Numeric (byte)
Label: K9_E Units: 1 Range: [0,1] Unique values: 2 Missing .: 7,615/11,400 Tabulation: Freq. Numeric Label 1,948 0 No 1,837 1 Yes 7,615 K9 f Forced to retire or lack of available work -Were each of the following important to your decision to retire at the age that you did? Type: Numeric (byte) Label: K9 F Range: [0,1] Units: 1 Unique values: 2 Missing .: 7,615/11,400 Tabulation: Freq. Numeric Label 3,398 0 No 1 Yes 387 7,615 K21 a Retirement savings account, such as a 401(k) plan through an employer, IRA or Roth IRA -Do you currently have each of the following types of savings or assets? _______ Type: Numeric (byte) Label: K21 A Units: 1 Range: [0,1] Missing .: 0/11,400 Unique values: 2 Tabulation: Freq. Numeric Label 4,238 0 No 7,162 1 Yes ______ K21 b Pension with a defined benefit through an employer that will pay a monthly amount in retirement - Do you currently have each of the following types of savings or assets? Type: Numeric (byte) Label: K21 B Units: 1 Range: [0,1] Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 7,680 0 No 3,720 1 Yes

K21 c

Stocks, bonds, ETFs, or mutual funds held outside a retirement account - Do you currently have each of the following types

of savings or assets?

Type: Numeric (byte)

Label: K21 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 7,111 0 No 4,289 1 Yes

K21 d Savings account, money market account, or

certificate of deposit (CD) - Do you

currently have each of the following types of

savings or assets?

Type: Numeric (byte)

Label: K21 D

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 4,389 0 No 7,011 1 Yes

K21 e Cash value in a life insurance policy - Do you currently have each of the following

types of savings or assets?

Type: Numeric (byte)

Label: K21 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,349 0 No 3,051 1 Yes

Business or real estate investment (other K21 f

than your primary residence) - Do you

currently have each of the following types of

savings or assets?

Type: Numeric (byte)

Label: K21 F

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 10,052 0 No 1,348 1 Yes

How comfortable are you with choosing and managing your investments?

Type: Numeric (byte)

Label: DC4

Range: [1,4] Units: 1 Unique values: 4

Missing .: 0/11,400

Tabulation: Freq. Numeric Label
1,996 1 Very comfortable
3,395 2 Mostly comfortable 3 Slightly comfortable 4 Not comfortable 3,224 2,785

К5А а Borrowed money - In the past 12 months, have you done each of the following with money in

your retirement accounts?

Type: Numeric (byte)

Label: K5A A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 3,785/11,400

Tabulation: Freq. Numeric Label

0 No 7,110 505 1 Yes 3,785

Cashed out (permanently withdrawn) money - In K5A b the past 12 months, have you done each of the

following with money in your retirement

accounts?

Type: Numeric (byte)

Label: K5A B

Range: [0,1] Units: 1

Missing .: 3,785/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 0 No 7,173

442 1 Yes 3,785

K5A c Reduced your regular contributions to

> accounts - In the past 12 months, have you done each of the following with money in

your retirement accounts?

Type: Numeric (byte)

Label: K5A_C

Range: [0,1] Units: 1

Missing .: 3,785/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

0 No 6,925 690 1 Yes 3,785

IO a Wages, salaries, or self-employment income -

In the past 12 months, did you [and/or your spouse or partner] receive any income from

the following sources:

Label: IO A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 4,000 0 No

7,400 1 Yes

Interest, dividends, or rental income - In I0_b

the past 12 months, did you [and/or your spouse or partner] receive any income from

the following sources:

Type: Numeric (byte)

Label: I0 B

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

0 No 7,126 4,274 1 Yes

IO c

Social Security (including old age and DI) -In the past 12 months, did you [and/or your

spouse or partner] receive any income from the following sources:

Type: Numeric (byte)

Label: I0 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 7,705 0 No 3,695 1 Yes

I0_d Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program - In

the past 12 months, did you [and/or your spouse or partner] receive any income from

the following sources:

Type: Numeric (byte)

Label: I0 D

Units: 1 Range: [0,1]

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 0 No 10,825

575 1 Yes

Unemployment income - In the past 12 months, IO e

> did you [and/or your spouse or partner] receive any income from the following

sources:

Type: Numeric (byte)

Label: I0 E

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 11,140 0 No ,140 0 No 260 1 Yes

IO f Pension - In the past 12 months, did you

[and/or your spouse or partner] receive any

income from the following sources:

Type: Numeric (byte)

Label: I0 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,855 0 No 2,545 1 Yes

T40 Which category represents your [and your

spouse/partner's] total combined income in

the past 12 months?

Type: Numeric (byte)

Label: I40

Units: 1

Range: [1,15] Unique values: 15 Missing .: 0/11,400

Examples: 6

6 \$25,000 to \$29,999 10 \$50,000 to \$59,999 \$75,000 to \$99,999 12

\$100,000 to \$149,999 13

I41 a Earned Income Tax Credit (EITC) - In the past 12 months, have you [and/or your spouse or

partner] received any of the following?

Type: Numeric (byte)

Label: I41 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,532 0 No

0 No 1 Yes 868

Supplemental Nutrition Assistance Program (SNAP or food stamps) - In the past 12

months, have you [and/or your spouse or

partner] received any of the following?

Type: Numeric (byte)

Label: I41 B

I41 b

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

10,148 0 No 1,252 1 Yes

Type: Numeric (byte)

Label: I41 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 11,154 0 No 246 1 Yes

I41 d Housing assistance from government program -

In the past 12 months, have you [and/or your spouse or partner! received any of the

spouse or partner] received any of the

following?

Type: Numeric (byte)

Label: I41 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 11,065 0 No 335 1 Yes

I41 e Free or reduced price school lunches for your

children - In the past 12 months, have you [and/or your spouse or partner] received any

of the following?

Type: Numeric (byte)

Label: I41_E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 8,744/11,400

Tabulation: Freq. Numeric Label 1,985 0 No 671 1 Yes

8,744 .

In the past 12 months, which one of the following best describes your [and your

spouse's or partner's] income?

Type: Numeric (byte)

Label: I9

Range: [1,3] Units: 1

Unique values: 3 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

8,369 1 Roughly the same amount each

month

2,133 2 Occasionally varies from month

to month

898 3 Varies quite often from month

to month

______ Because your income varies, have you [and your spouse or partner] struggled to pay your bills in the past 12 months?

Type: Numeric (byte)

Label: I12

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 8,369/11,400

Tabulation: Freq. Numeric Label 1,970 0 No 1,061 1 Yes 8,369

I20 In the past month, would you say that your

[and your spouse's or partner's] total

spending was:

Type: Numeric (byte)

Label: I20

Range: [1,3] Units: 1

Unique values: 3 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
5,593 1 Less than your income
3,608 2 The same as your income 3 More than your income 2,199

Total monthly income - Compared to a year I21 a ago, have each of the following [for you and

your spouse or partner] increased,

decreased or stayed about the same?

Type: Numeric (byte)

Label: I21 A

Range: [1,3] Units: 1

Unique values: 3 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
1,373 1 Decreased
6,152 2 About the same
3,875 3 Increased

Total monthly spending - Compared to a year ago, have each of the following [for you and your spouse or partner] increased, decreased,

or stayed about the same?

Type: Numeric (byte)

Label: I21 B

I21 b

Range: [1,3] Units: 1

Unique values: 3 Missing .: 0/11,400

6,019 2 About the same 4,374 3 Increased

Overall, have changes in the prices you pay compared to last year made your financial situation worse, better, or had little or no

effect?

Type: Numeric (byte)

Label: INF4

TNF4

Units: 1 Range: [1,5]

Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

1 Much worse
2 Somewhat worse
3 Little or no effect
4 Somewhat better 2,203 5,322 3,487 310 5 Much better 78

INF3 a Switched to cheaper products - Did you take

> any of the following actions because of increases in prices over the past 12 months?

Type: Numeric (byte)

Label: INF3 A

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label 4,192

0 No 1 Yes 7,208

_____ INF3 b

Used less or stopped using products - Did you take any of the following actions because of increases in prices over the past 12 months?

Type: Numeric (byte)

Label: INF3 B

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

0 No 4,378 7,022 1 Yes

INF3 c Reduced savings - Did you take any of the

following actions because of increases in

prices over the past 12 months?

Type: Numeric (byte)

Label: INF3 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

6,259 0 No 5,141 1 Yes

INF3 d Increased borrowing - Did you take any of the following actions because of increases in prices over the past 12 months? Type: Numeric (byte) Label: INF3 D Range: [0,1] Units: 1 Missing .: 0/11,400 Unique values: 2 Tabulation: Freq. Numeric Label 9,729 0 No 1,671 1 Yes 1,671 Delayed a major purchase - Did you take any INF3 e of the following actions because of increases in prices over the past 12 months? Type: Numeric (byte) Label: INF3 E Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 5,976 0 No 5,424 1 Yes _____ INF3 f Worked more or got another job - Did you take any of the following actions because of increases in prices over the past 12 months? Type: Numeric (byte) Label: INF3 F Units: 1 Range: [0,1] Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 9,539 0 No 1,861 1 Yes INF3 g Asked for a raise - Did you take any of the following actions because of increases in prices over the past 12 months? Type: Numeric (byte) Label: INF3 G Range: [0,1] Units: 1 Unique values: 2 Missing .: 10,064/11,400 Tabulation: Freq. Numeric Label 384 0 No 952 1 Yes 1 Yes 10,064 EF1 Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

Label: EF1

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

0 No 1 Yes 4,918 6,482

If you were to lose your main source of income (for example job or government be

Type: Numeric (byte)

Label: EF2

Range: [0,1] Units: 1

Unique values: 2 Missing .: 6,482/11,400

6,482

EF3 a Put it on my credit card and pay it off in

full at the next statement - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation,

how would you pay for this expense?

Type: Numeric (byte)

Label: EF3 A

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

7,003 0 No, did not do this

4,397 1 Put it on my credit card and

pay it off in full at the next

statement

EF3 b Put it on my credit card and pay it off over

time - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you

pay for this expense?

Type: Numeric (byte)

Label: EF3 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,629 0 No, did not do this 1,771 1 Put it on my credit card and

pay it off over time

EF3 c With the money currently in my

checking/savings account or with cash -Suppose that you have an emergency expense that costs \$400. Based on your current

Label: EF3 C

Range: [0,1] Units: 1

Missing .: 0/11,400 Unique values: 2

Tabulation: Freq. Numeric Label

0 No, did not do this 6,193

5,207 1 With the money currently in my

checking/savings account or

with cash

EF3 d

Using money from a bank loan or line of credit - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you

pay for this expense?

Type: Numeric (byte)

Label: EF3 D

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

11,112 0 No, did not do this

288 1 Using money from a bank loan or

line of credit

._____ EF3 e

By borrowing from a friend or family member -Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for

this expense? ______

Type: Numeric (byte)

Label: EF3 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

10,435 0 No, did not do this
965 1 By borrowing from a friend or
family member

EF3 f Using a payday loan, deposit advance, or

overdraft - Suppose that you have an emergency expense that costs \$400. Based on

your current financial situation, how would

you pay for this expense?

Type: Numeric (byte)

Label: EF3 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
11,229 0 No, did not do this
171 1 Using a payday loan, deposit

advance, or overdraft

______ By selling something - Suppose that you have EF3 q an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? ______ Type: Numeric (byte) Label: EF3 G Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label
10,678 0 No, did not do this
722 1 By selling something EF3 h I wouldn't be able to pay for the expense right now - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? -----Type: Numeric (byte) Label: EF3 H Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label
10,063 0 No, did not do this
1,337 1 I wouldn't be able to pay for the expense right now EF5C Other than any credit card bills you may have, did you pay all your bills in full last month? Type: Numeric (byte) Label: EF5C Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 1,566 0 No 9,834 1 Yes Rent or mortgage - How did you handle each of EF6C a the following types of bills last month? Type: Numeric (byte) Label: EF6C A Units: 1 Range: [-9,1]Unique values: 3 Missing .: 9,834/11,400 Tabulation: Freq. Numeric Label -9 Does not apply (do not have 415 bill) 262 0 Made partial payment or did not pay 1 Paid in full 889

9,834 .

EF6C_b]	Water, gas, and electric bills - How did you handle each of the following types of bills last month?
		Numeric EF6C_B	(byte)	
	Range: Unique values:	[-9 , 1]		Units: 1 Missing .: 9,834/11,400
	Tabulation:	Freq. 292	Numeric	Label Does not apply (do not have bill)
		544	0	Made partial payment or did not pay
		730 9,834	1.	Paid in full
EF6C_c				Phone, internet, and cable bills - How did you handle each of the following types of bills last month?
		Numeric EF6C_C	(byte)	
	Range: Unique values:	[-9 , 1]		Units: 1 Missing .: 9,834/11,400
	Tabulation:	Freq. 245		Label Does not apply (do not have bill)
		411	0	Made partial payment or did not pay
		910 9,834	1.	Paid in full
EF6C_d				Car payment - How did you handle each of the following types of bills last month?
		Numeric EF6C_D	(byte)	
	Range: Unique values:			Units: 1 Missing .: 9,834/11,400
	Tabulation:	Freq. 792		Label Does not apply (do not have bill)
		244	0	Made partial payment or did not pay
		530 9,834	1	Paid in full
 EF7]	Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

Type: Numeric (byte)
Label: EF7

```
Range: [1,5]
                                                     Units: 1
         Unique values: 5
                                                  Missing .: 0/11,400
            Tabulation: Freq. Numeric Label
                        1,894 1 Under $100
1,444 2 $100 to $499
1,114 3 $500 to $999
1,181 4 $1,000 to $1,999
                                     5 $2,000 or more
                        5,767
FD3
                                       In the past month, which of these statements
                                       best describes the food eaten in your
                                      household?
______
                 Type: Numeric (byte)
                 Label: FD3
                 Range: [1,4]
         Unique values: 4
                                                 Missing .: 0/11,400
            Tabulation: Freq. Numeric Label 7,678 1 Enough of the kinds of food we
                                         wanted to eat
                        2,957
                                     2 Enough, but not always the
                                     kinds of food we wanted to eat

3 Sometimes not enough to eat
                          562
                          203
                                     4 Often not enough to eat
                                       Please indicate whether the next statement
FD4
                                       was often true, sometimes true, or never
                                       true in the past month for the children
                                       living in your household who are under 18
                                       years old.
                                       "The children were not eating enough because
                                       we just couldn't afford enough food."
                  Type: Numeric (byte)
                 Label: FD4
                 Range: [1,3]
                                                      Units: 1
         Unique values: 3
                                                 Missing .: 8,744/11,400
            Tabulation: Freq. Numeric Label
70 1 Often true
245 2 Sometimes true
2,341 3 Never true
                        8,744
E8_a
                                   Arrested or taken into custody by the
                                     police - Have you ever been:
                  Type: Numeric (byte)
                 Label: E8 A
                                                      Units: 1
                 Range: [0,1]
         Unique values: 2
                                                  Missing .: 0/11,400
                              Numeric Label
            Tabulation: Freq.
                                0 No
                        9,894
                        1,506
                                     1 Yes
```

E8_b

Label: E8 B

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,757 0 No 643 1 Yes

Convicted of a criminal offense and received E8 c a prison sentence - Have you ever been

Type: Numeric (byte)

Label: E8 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 11,189 0 No 0 No 1 Yes 211

E1 a Prescription medicine - During the past 12 months, was there a time when you needed each of the following, but went without

because you couldn't afford it?

Type: Numeric (byte)

Label: E1 A

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,285 0 No 1,115 1 Yes

E1 b Seeing a doctor or specialist - During the past 12 months, was there a time when you

needed each of the following, but went without because you couldn't afford it?

Type: Numeric (byte)

Label: E1 B

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,719 0 No 1,681 1 Yes

E1 c Mental health care or counseling - During the

past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

Type: Numeric (byte)

Label: E1 C

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

0 No 10,383 1,017 1 Yes

Dental care - During the past 12 months, was E1 d there a time when you needed each of the

following, but went without because you

couldn't afford it?

Type: Numeric (byte)

Label: E1 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 9,216 0 No 2,184 1 Yes

Follow-up care - During the past 12 months, E1 e was there a time when you needed each of the

following, but went without because you

couldn't afford it?

Type: Numeric (byte)

Label: E1 E

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

0 No 1 Yes 10,360 1,040

During the past 12 months, have you had any unexpected major medical expenses that you $% \left(1\right) =\left(1\right) \left(1\right) \left($ had to pay out of pocket because they were

not completely paid for by insurance?

Type: Numeric (byte)

Label: E2

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 8,676 0 No 2,724 1 Yes

E2A Approximately how much did you pay out of

pocket for unexpected major medical expenses

in the past 12 months?

Type: Numeric (byte)

Label: E2A

Range: [-2,5]Units: 1

Unique values: 6 Missing .: 8,676/11,400

```
Tabulation: Freq. Numeric Label
93 -2 Don't know
510 1 $1 to $499
562 2 $500 to $999
606 3 $1,000 to $1,999
611 4 $2,000 to $4,999
342 5 $5,000 or higher
8.676
                       8,676
E2B
                                     Do you currently have any debt from medical
                                     care you or your family members have
                                     received?
______
                 Type: Numeric (byte)
                Label: E2B
                Range: [0,1]
                                                    Units: 1
        Unique values: 2
                                               Missing .: 0/11,400
           Tabulation: Freq. Numeric Label 9,497 0 No 1,903 1 Yes
E4 a
                                    Insurance through an employer or union - Are
                                     you currently covered by any of the
                                     following types of health insurance or health
                                     coverage plans?
                 Type: Numeric (byte)
                Label: E4 A
                Range: [0,1]
                                                   Units: 1
        Unique values: 2
                                                Missing .: 0/11,400
           Tabulation: Freq. Numeric Label 5,153 0 No
                             0 No
1 Yes
                       6,247
E4 b
                                     Insurance purchased directly from an
                                     insurance company - Are you currently covered
                                     by any of the following types of health
                                     insurance or health coverage plans?
                 Type: Numeric (byte)
                Label: E4 B
                                                    Units: 1
                Range: [0,1]
        Unique values: 2
                                                Missing .: 0/11,400
           Tabulation: Freq. Numeric Label
                      10,026 0 No
1,374 1 Yes
    ______
E4 c
                                     Medicare or Medicaid - Are you currently
                                     covered by any of the following types of
                                    health insurance or health coverage plans?
                 Type: Numeric (byte)
                Label: E4 C
```

Range: [0,1] Units: 1 Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 6,923 0 No 4,477 1 Yes

E4 d TRICARE, VA, or other military or veteran's

health care - Are you currently covered by any of the following types of health insurance or health coverage plans?

Type: Numeric (byte)

Label: E4 D

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,652 0 No ,652 0 No 748 1 Yes

E4 e Insurance purchased through a health

insurance exchange - Are you currently covered by any of the following types of health insurance or health coverage plans?

Type: Numeric (byte)

Label: E4 E

Units: 1 Range: [0,1]

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,898 0 No 502 1 Yes

E4 f Any other health insurance - Are you currently covered by any of the following

types of health insurance or health coverage

plans?

Type: Numeric (byte)

Label: E4 F

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 10,675 0 No 725 1 Yes

Thinking about your family or primary CH2A

caregivers growing up, what was the highest level of education achieved by any parent

or guardian?

Type: Numeric (byte)

Label: CH2A

Range: [-2,7]Units: 1

Unique values: 9 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 441 -2 Don't know

```
12 -1 Refused
1,420 1 Less than High School degree
3,616 2 High school degree or GED
1,124 3 Some college but no degree
656 4 Certificate or technical degree
633 5 Associate degree
1,961 6 Bachelor's degree
1,537 7 Graduate degree
  ______
                                      Flag - order in which D36A and D36B are asked
DOV D36 ORDER
                  Type: Numeric (byte)
                 Label: DOV D36
                 Range: [1,2]
                                                      Units: 1
         Unique values: 2
                                                  Missing .: 0/11,400
            Tabulation: Freq. Numeric Label 5,706 1 D36A shown first 5,694 2 D36B shown first
                  Flag - amount of hypothetical pay change in question D36B
DOV D36 AMOUNT
______
                  Type: String (str33)
         Unique values: 4
                                                  Missing "": 0/11,400
            Tabulation: Freq. Value
2,845 "decreased your pay by 1 percent"
2,841 "decreased your pay by 10 percent"
2,857 "decreased your pay by 5 percent"
                        2,857 "kept your pay the same for a year"
               Warning: Variable has embedded blanks.
______
ppage
______
                  Type: Numeric (byte)
                 Range: [18,100]
                                                      Units: 1
                                                  Missing .: 0/11,400
         Unique values: 81
                  Mean: 51.6898
             Std. dev.: 17.7718
           Percentiles: 10% 25% 50% 75% 90% 27 37 53 66 75
                                                                  Age - 7 Categories
                  Type: Numeric (byte)
                 Label: PPAGECAT
                 Range: [1,7]
                                                       Units: 1
                                                  Missing .: 0/11,400
         Unique values: 7
            Tabulation: Freq. Numeric Label
698 1 18-24
1,758 2 25-34
1,863 3 35-44
1,660 4 45-54
2,195 5 55-64
2,058 6 65-74
```

1,168 7 75+

-----Age - 4 Categories ppagect4 ______ Type: Numeric (byte) Label: PPAGECT4 Range: [1,4] Units: 1 Unique values: 4 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 1,739 1 18-29 2,580 2 30-44 2,707 3 45-59 4,374 4 60+ ______ ppeduc5 Education (5 Categories) Type: Numeric (byte) Label: PPEDUC5 Range: [1,5] Units: 1 Missing .: 0/11,400 Unique values: 5 Tabulation: Freq. Numeric Label 1 No high school diploma or GED 2 High school graduate (high 756 2,644 school diploma or the equivalent GED) 3,248 3 Some college or Associate's degree 4 Bachelor's degree 2,678 2,074 5 Master's degree or higher ______ ppeducat Education (4 Categories) Type: Numeric (byte) Label: PPEDUCAT Range: [1,4] Units: 1 Missing .: 0/11,400 Unique values: 4 Tabulation: Freq. Numeric Label 1 No high school diploma or GED 2 High school graduate (high 2,644 school diploma or the equivalent GED) 3,248 3 Some college or Associate's degree 4 Bachelor's degree or higher 4,752 ppemploy Current Employment Status Type: Numeric (byte) Label: PPEMPLOY Range: [1,3] Units: 1 Unique values: 3 Missing .: 0/11,400 Tabulation: Freq. Numeric Label

ppethm Race / Ethnicity Type: Numeric (byte) Label: PPETHM Range: [1,5] Units: 1 Unique values: 5 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 7,776 1 White, Non-Hispanic 1,209 2 Black, Non-Hispanic 3 Other, Non-Hispanic 515 4 Hispanic 5 2+ Races, Non-Hispanic 1,523 377 ______ ppgender Type: Numeric (byte) Label: PPGENDER Range: [1,2] Units: 1 Unique values: 2 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 5,695 1 Male 5,705 2 Female _____ pphhsize Household Size Type: Numeric (byte) Range: [1,10] Units: 1 Unique values: 10 Missing .: 0/11,400 Mean: 2.63096 Std. dev.: 1.42529 Percentiles: 10% 25% 50% 75% 90% 1 2 2 3 4 ______ Type: Numeric (byte) Label: PPHOUSE4 Range: [1,4] Units: 1 Unique values: 4 Missing .: 0/11,400 Tabulation: Freq. Numeric Label 8,230 1 A one-family house detached from any other house 994 2 One-family condo or townhouse attached to other units
3 Building with 2 or more 1,742 apartments 434 4 Other (mobile home, boat, RV,

ppinc7 Household Income

van, etc.)

Label: PPINC7

Range: [1,7] Units: 1

Unique values: 7 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

461 1 Less than \$10,000 911 2 \$10,000 to \$24,999 1,860 3 \$25,000 to \$49,999 1,828 4 \$50,000 to \$74,999 1,579 5 \$75,000 to \$99,999 2,125 6 \$100,000 to \$149,999 2,636 7 \$150,000 or more

ppmarit5 Marital Status

Type: Numeric (byte)

Label: PPMARIT5

Range: [1,5] Units: 1

Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Numeric Label

6,359 1 Now married 540 2 Widowed 1,279 3 Divorced 191 4 Separated 3,031 5 Never married

ppmsacat MSA Status

Type: Numeric (byte)
Label: PPMSACAT

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
1,618 0 Non-Metro
9,782 1 Metro

ppreg4 Region 4 - Based on State of Residence

Type: Numeric (byte)

Label: PPREG4

Range: [1,4] Units: 1

Unique values: 4 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
1,991 1 Northeast
2,532 2 Midwest
4,246 3 South
2,631 4 West

ppreg9 Region 9 - Based on State of Residence

Type: Numeric (byte)

Label: PPREG9

Range: [1,9] Units: 1

Unique values: 9 Missing .: 0/11,400

```
Tabulation: Freq. Numeric Label
523 1 New England
1,468 2 Mid-Atlantic
1,742 3 East-North Central
790 4 West-North Central
2,300 5 South Atlantic
665 6 East-South Central
1,281 7 West-South Central
898 8 Mountain
1,733 9 Pacific
                                           Ownership Status of Living Quarters
-----
                Type: Numeric (byte)
               Label: PPRENT
               Range: [1,3]
                                                 Units: 1
        Unique values: 3
                                            Missing .: 0/11,400
          Tabulation: Freq. Numeric Label
8,459 1 Owned or being bought by you or someone in your household
                     2,774 2 Rented for cash
167 3 Occupied without payment of
                                     cash rent
                Type: Numeric (byte)
               Label: PPSTATEN
              Range: [11,95]
                                                Units: 1
        Unique values: 51
                                             Missing .: 0/11,400
            Examples: 31
                         oh
                     51
                         de
ky
                     61
                     85
ppkid017
                                  Presence of Household Members - Children 0-17
______
                Type: Numeric (byte)
                                                Units: 1
               Range: [0,8]
        Unique values: 9
                                             Missing .: 0/11,400
          Tabulation: Freq. Value 8,385 0
                     1,348 1
                     1,050 2
                       394 3
                       138 4
                        54 5
                        18 6
                        10
                         3
                            8
______
                                      Presence of Household Members - Adults 18+
______
```

Range: [1,10] Units: 1

Unique values: 10 Missing .: 0/11,400

Mean: 2.135 Std. dev.: .944891

Percentiles: 10% 25% 50% 75% 90% 1 2 2

ppcm0160 Q26: Occupation (detailed) in current or main job

> Type: Numeric (byte) Label: PPCM0160

Range: [-2,35] Units: 1

Unique values: 29 Missing .: 3/11,400

Examples: -2 Not asked

1 Management
16 Food Preparation and Serving

29 Other (Please specify)

IND1: Industry (tight scale) in current or main job

Type: Numeric (byte)

Label: IND1

Range: [1,27] Units: 1

Unique values: 24 Missing .: 4,423/11,400

Examples: 10 Finance, Banking, and Insurance

Health Care (including Elder Care, Home Health Care) 16

27 Community/Non-Profit Organizations (including

Religious and Political Organizations)

______ ppcm1301 GOVEMP1: Employer type

Type: Numeric (byte) Label: PPCM1301

Range: [-2,5] Units: 1

Unique values: 7 Missing .: 3/11,400

Tabulation: Freq. Numeric Label

4,404 -2 Not asked
11 -1 Refused
1,236 1 Government
3,807 2 Private-for-profit company
863 3 Non-profit organization including tax exempt and charitable organizations

965

4 Self-employed 5 Working in the family business 111

3

UNION100 UNION100: Are you a member of a labor union or an employee association similar to a

union?

Type: Numeric (byte) Label: UNION100

Range: [-2, 2]Units: 1 Unique values: 4 Missing .: 5/11,400

Tabulation: Freq. Numeric Label -2 Not asked 5,359 17 -1 Refused 793 1 Yes 5,226 2 No 5

______ ppcmdate Date member completed core adult survey

Type: Numeric (long)

Range: [20061206,20231011] Units: 1
Missing .: 3/11,400 Unique values: 560

Mean: 2.0e+07 Std. dev.: 5241.74

Percentiles: 10% 25% 50% 75% 90% 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

Status Armed Forces Status

Type: Numeric (byte)

Label: STATUS

Range: [1,5] Units: 1

Missing .: 709/11,400 Unique values: 5

Tabulation: Freq. Numeric Label

30 1 Active Duty
18 2 Currently Reserves
14 3 Currently National Guard
1,034 4 Veteran, including reserves
9,595 5 None of the above

709

pph1date Date member completed Health 1 survey

Type: Numeric (long)

Range: [20200623,20231030] Units: 1
values: 574 Missing .: 773/11,400 Unique values: 574

Mean: 2.0e+07 Std. dev.: 3597.01

Percentiles: 10% 25% 50% 75% 90% 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

Q1: In general, would you say your physical health is. . .?

Type: Numeric (byte)

Label: PPH10001

Range: [1,5] Units: 1

Unique values: 5 Missing .: 793/11,400

Tabulation: Freq. Numeric Label

```
1,422 4 Fair
283 5 Poor
  793
```

ppfsdate Date member completed Financial Services survey

Type: Numeric (long)

Range: [20191124,20231031] Units: 1

Missing .: 1,547/11,400 Unique values: 713

Mean: 2.0e+07 Std. dev.: 5617.85

25% 50% 75% Percentiles: 10%

2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities (such as banking and investment decisions), which of

the following statements best describe your

involvement?

Type: Numeric (byte) Label: PPFS0001

Range: [1,3] Units: 1

Unique values: 3 Missing .: 1,560/11,400

Tabulation: Freq. Numeric Label 4,644 1 I make most of the decisions 4,117 2 Another household member and I

4,117

share in the decisions

3 Another household member makes

1,079

most of the decisions

1,560

Q22: What is the approximate total amount of

your household's savings and investments?

Type: Numeric (byte) Label: PPFS0596

Range: [1,7] Units: 1

Missing .: 1,839/11,400 Unique values: 7

Tabulation: Freq. Numeric Label

4 \$250,000 - \$499,999 922 5 \$500,000 - \$999,999 6 \$1,000,000 or more 7 Not sure 822 964

471

1,839

Q108: Where do you think your credit score falls? ______

> Type: Numeric (byte) Label: PPFS1482

Range: [1,6] Units: 1

Unique values: 6 Missing .: 1,597/11,400

```
Tabulation: Freq. Numeric Label
270 1 Very poor
431 2 Poor
988 3 Fair
2,205 4 Good
5,270 5 Excellent
639 6 Don't know
1,597
                       1,597
                                           Date member completed Hispanic survey
                 Type: Numeric (long)
                Range: [20200410,20231029] Units: 1
Missing .: 9,966/11,400
        Unique values: 281
                 Mean: 2.0e+07
            Std. dev.: 5928.75
                      10% 25% 50% 75% 90% 2.0e+07 2.0e+07 2.0e+07 2.0e+07
          Percentiles:
______
pphi0001
                                  Q0: What language do you usually speak at home?
______
                 Type: Numeric (byte)
                Label: PPHI0001
                Range: [1,6]
                                                    Units: 1
                                                Missing .: 9,969/11,400
        Unique values: 6
           Tabulation: Freq. Numeric Label
                         32 1 Only Spanish
131 2 More Spanish than English
291 3 Both Spanish and English
                         291
                                  equally

4 More English than Spanish
5 Only English
                         424
                         548
                                   6 Neither Spanish nor English
                          5
                       9,969
                                                          Race, Census categories
                 Type: Numeric (byte)
                Label: PPRACEM
                                                    Units: 1
                Range: [1,6]
        Unique values: 6
                                                Missing .: 5/11,400
           Tabulation: Freq. Numeric Label
                       9,053 1 White
                                   2 Black or African American
3 American Indian or Alaska
Native
                       1,278
                         108
                         458
                                   4 Asian
                                   5 Native Hawaiian/Pacific
                          14
                                       Islander
                                6 2+ races
                         484
                                             Are you Spanish, Hispanic, or Latino?
```

Label: PPHISPAN

Range: [1,8] Units: 1

Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
9,877 1 No, I am not
823 2 Yes, Mexican, Mexican-American,

Chicano

165

3 Yes, Puerto Rican 4 Yes, Cuban, Cuban American 78

8 Yes, Other 457

Date member completed Public Affairs 1 survey

Type: Numeric (long)

Range: [20200911,20231103] Units: 1
Missing .: 416/11,400 Unique values: 414

Mean: 2.0e+07 Std. dev.: 3785.2

Percentiles: 10% 25% 50% 75% 90% 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

______ pppagnid Gender identity

Type: Numeric (byte) Label: PPPAGNID

Range: [0,3] Units: 1

Unique values: 4 Missing .: 765/11,400

Tabulation: Freq. Numeric Label

10,474 0 Cisgender 44 1 Transgender 57 2 Other 60 3 Non-Binary

765

pppa lgb Q230: Which of the following best describes how you think of yourself?

Type: Numeric (byte)

Label: PPPA LGB

Units: 1 Range: [1,4]

Unique values: 4 Missing .: 769/11,400

Tabulation: Freq. Numeric Label

9,624

346 1 Gay or lesbian 3,624 2 Straight, that is, not gay 466 3 Bisexual 195 4 Something else

769

Date member completed Public Affairs 2 survey

Type: Numeric (long)

Range: [20201002,20231106] Units: 1
Missing :: 709/11,400 Unique values: 591

Mean: 2.0e+07 Std. dev.: 5292.9

Percentiles: 10% 25% 50% 75% 90% 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppp20197 QEG22: Are you a citizen of the United States?

ppp2017/ QEG22. Are you a Citizen of the United States:

Type: Numeric (byte)

Label: PPP20197

Range: [1,2] Units: 1

Unique values: 2 Missing .: 420/11,400

Tabulation: Freq. Numeric Label
10,764 1 Yes
216 2 No
420 .

pphi0018 Q5: In total, how many years have you lived in the United States?

pphiloto go. in codar, now many years have you rived in the onited states.

Type: Numeric (byte)

Label: PPHI0018, but 75 nonmissing values are not labeled

Range: [1,81] Units: 1

Unique values: 75 Missing .: 11,024/11,400

pph12003 Q190: Are you blind or do you have serious

difficulty seeing even when wearing glasses?

Type: Numeric (byte) Label: PPH12003

Range: [1,4] Units: 1

Unique values: 2 Missing .: 798/11,400

Tabulation: Freq. Numeric Label
235 1 Yes
10,367 4 No
798

pph12004 Q190: Are you deaf or do you have serious difficulty hearing?

Type: Numeric (byte)

Label: PPH12004

Range: [1,4] Units: 1

Unique values: 2 Missing .: 809/11,400

Tabulation: Freq. Numeric Label 367 1 Yes 10,224 4 No 809 .

pph12005 Q190: Do you have serious difficulty walking or climbing stairs?

Type: Numeric (byte) Label: PPH12005

Units: 1 Range: [1,4]

Unique values: 2 Missing .: 809/11,400

Tabulation: Freq. Numeric Label

897 1 Yes ,694 4 No 9,694 809

pph12006 Q190: Because of a physical, mental, or

emotional condition, do you having difficulty

running errands?

Type: Numeric (byte) Label: PPH12006

Units: 1 Range: [1,4]

Unique values: 2 Missing .: 798/11,400

Tabulation: Freq. Numeric Label
664 1 Yes
9,938 4 No
798 798

_____ pph12007 Q190: Do you having difficulty dressing or bathing?

Type: Numeric (byte) Label: PPH12007

Range: [1,4] Units: 1

Unique values: 2 Missing .: 796/11,400

Tabulation: Freq. Numeric Label

253 1 Yes 10,351 4 No 796

field month

Type: Numeric (float)

Range: [10,11] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Value 11,245 10 155 11

field day (unlabeled)

Type: Numeric (float)

Range: [1,31] Units: 1

Unique values: 17 Missing .: 0/11,400

Mean: 21.6458 Std. dev.: 3.30038

Percentiles: 10% 25% 50% 75% 90% 20 21 23 25

pphhsize5 Household Size ______

Type: Numeric (float)

Range: [1,5] Units: 1

Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Value 2,104 1 4,642 2 1,997 3 1,525 4 1,132 5

[variablename] iflag variable imputation flag ______

Type: Numeric (float)

Range: [0,1] Units: 1

Unique values: 2

Numeric Description

0 Value not imputed

1 Value imputed

______ race 5cat Race/Ethnicity - 5 categories

Type: Numeric (byte) Label: race_5cat

Range: [1,5] Units: 1

Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
7,776 1 White
1,209 2 Black
1,523 3 Hispanic
447 4 Asian
445 5 Other

Income (I40) - 4 cat - <25,25-49,50-99,100+ inc 4cat 50k

> Type: Numeric (float) Label: inc_4cat_50k

Range: [1,4] Units: 1

Unique values: 4 Missing .: 0/11,400

4,154 4 \$100,000 or more

Education - 4 categories, less than hs separate

Type: Numeric (byte) Label: educ_4cat_nodip

Range: [1,4] Units: 1

Unique values: 4 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
560 1 Less than a high school degree

2,185 2 High school degree or GED 3,828 3 Some college/technical or associates degree 4,827 4 Bachelor's degree or more

Would handle \$400 expense with cash or equivalent

Type: Numeric (float)

Label: YesNoRefused

Range: [0,1] Units: 1

Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 3,917 0 No 7,483 1 Yes

Doing okay financially atleast okay _____

> Type: Numeric (byte) Label: atleast_okay

Units: 1

Range: [0,1] Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label 3,076 0 No 8,324 1 Yes

Type: String (str18)

Missing "": 4,124/11,400 Unique values: 3

Tabulation: Freq. Value 4,124 ""

442 "Private for-profit" 1,721 "Private nonprofit"

5,113 "Public"

Warning: Variable has embedded blanks.