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## CODEBOOK FOR 2021 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

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The codebook serves as the principal guide to the variables included on the public version of the 2021 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 2021 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2021 SHED and a detailed discussion of the survey methods, see Alicia Lloro, Ellen Merry, Ken Brevoort, Kayla Jones, Jeff Larrimore, Jacob Lockwood, Anna Tranfaglia, Erin Troland, Douglas Webber, Mike Zabek, "Economic Well-Being of U.S. Households in 2021," Federal Reserve Board. The variables in the codebook are generally in the order in which the questions 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 2021."

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## ANALYSIS WEIGHTS

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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.

Weight\_pop is most commonly used and includes the weights used for the "Economic Well-Being of U.S. Households in 2021." These weights allow for the entire sample to reflect the observable characteristics of the U.S. adult population. They are scaled to add up to the total population of the U.S. adults eligible for this survey.

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## DEMOGRAPHIC PROFILE VARIABLES

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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 2021" if they were available.

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## VARIABLE DEFINITIONS

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CaseID

CaseID 2021

type: numeric (long)

range:	[1,11965]	units:	1
unique values:	11,874	missing .:	0/11,874
mean:	5993.66		
std. dev:	3455.36		
percentiles:	10%	25%	50%
	1199	3004	5999.5
			75%
			8989
			90%
			10775

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caseid2020	CaseID from 2020 SHED Survey
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---

type:	numeric (double)	units:	1
range:	[4,11706]	missing .:	8,102/11,874
unique values:	3,772		
mean:	5401.56		
std. dev:	3148.68		
percentiles:	10%	25%	50%
	1107	2768.5	5307
			75%
			7895.5
			90%
			9819

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caseid2019	CaseID from 2019 SHED Survey
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---

type:	numeric (double)	units:	1
range:	[8,12214]	missing .:	8,424/11,874
unique values:	3,450		
mean:	5630.39		
std. dev:	3304.83		
percentiles:	10%	25%	50%
	1159.5	2745	5542.5
			75%
			8342
			90%
			10262.5

---

duration	Duration (in seconds)
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---

type:	numeric (long)	units:	1
range:	[432,2046783]	missing .:	0/11,874
unique values:	3,753		
mean:	27456.2		
std. dev:	159658		
percentiles:	10%	25%	50%
	802	987	1299
			75%
			1933
			90%
			5248

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weight	Post-stratification weight - Main qualified respondents scaled to sample size
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---

type:	numeric (double)	units:	.0001
range:	[.1913,4.5059]	missing .:	0/11,874
unique values:	2,517		
mean:	1		
std. dev:	.513378		
percentiles:	10%	25%	50%
	.5415	.6698	.8955
			75%
			1.1742
			90%
			1.5434

---

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

type:	numeric (double)	units:	.0001
range:	[4080.57,96121.595]	missing .:	0/11,874
unique values:	2,787		
mean:	21332.2		
std. dev:	10951.5		
percentiles:	10%	25%	50%
	11550.3	14288.7	19102.8
			75%
			25049.1
			90%
			32924.5

---

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

-----
      type:  numeric (double)
      range:  [.0939,4.0673]           units:  .0001
unique values: 2,309                 missing .:  8,102/11,874
      mean:      1
      std. dev:  .44775
percentiles:    10%      25%      50%      75%      90%
                  .541    .6662    .8755    1.26915    1.6245
-----

```

```

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

```

```

      type:  numeric (double)
      range:  [6308.6161,273127.64]   units:  .0001
unique values: 2,497                 missing .:  8,102/11,874
      mean:      67152.2
      std. dev:  30067.3
percentiles:    10%      25%      50%      75%      90%
                  36332.2    44735    58788.9    85224.7    109089
-----

```

```

-----
xlaptop      Is R a KP laptop user?
-----

```

```

      type:  numeric (byte)
      label:  LABA
      range:  [1,2]           units:  1
unique values: 2             missing .:  0/11,874
      tabulation:  Freq.    Numeric  Label
                  283      1  Yes
                  11,591    2  No
-----

```

```

-----
L0_a      My spouse or partner - 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 .:  0/11,874
      tabulation:  Freq.    Numeric  Label
                  3,775      0  No
                  8,099      1  Yes
-----

```

```

-----
L0_b      My child(ren) under age 18 - 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 .:  0/11,874
      tabulation:  Freq.    Numeric  Label
                  9,208      0  No
                  2,666      1  Yes
-----

```

```

-----
L0_c      My adult child(ren) age 18 or older - Do each
          of the following people currently live with
          you?
-----

```

```

      type:  numeric (byte)
      label:  L0_C
      range:  [0,1]           units:  1
unique values: 2             missing .:  0/11,874
      tabulation:  Freq.    Numeric  Label
-----

```

9,967 0 No  
1,907 1 Yes

L0\_d My parent(s) - Do each of the following  
people currently live with you?

type: numeric (byte)  
label: L0\_D  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,769 0 No  
1,105 1 Yes

L0\_e Other individuals - Do each of the following  
people currently live with you?

type: numeric (byte)  
label: L0\_E  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,587 0 No  
1,287 1 Yes

L0A Are the adult children (who are age 18 or older) who live with you:

type: numeric (byte)  
label: L0A  
range: [1,2] units: 1  
unique values: 2 missing.: 9,967/11,874  
tabulation: Freq. Numeric Label  
487 1 All currently enrolled in school  
1,420 2 One or more not currently  
enrolled in school  
9,967 .

L0B\_a Your brother(s) or sister(s) - Other than  
your spouse or partner, children, or parents,  
are the people living with you:

type: numeric (byte)  
label: L0B\_A  
range: [0,1] units: 1  
unique values: 2 missing.: 10,587/11,874  
tabulation: Freq. Numeric Label  
800 0 No  
487 1 Yes  
10,587 .

L0B\_b Other relatives - Other than your spouse or  
partner, children, or parents, are the people  
living with you:

type: numeric (byte)  
label: L0B\_B  
range: [0,1] units: 1  
unique values: 2 missing.: 10,587/11,874  
tabulation: Freq. Numeric Label  
847 0 No  
440 1 Yes

10,587 .

L0B\_c

Other people not related to you - Other than your spouse or partner, children, or parents, are the people living with you:

type: numeric (byte)  
label: L0B\_C  
range: [0,1] units: 1  
unique values: 2 missing.: 10,587/11,874  
tabulation: Freq. Numeric Label  
782 0 No  
505 1 Yes  
10,587 .

L0C

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

type: numeric (byte)  
label: L0C, but 6 nonmissing values are not labeled  
range: [1,7] units: 1  
unique values: 7 missing.: 9,208/11,874  
tabulation: Freq. Numeric Label  
1,130 1  
1,005 2  
371 3  
104 4  
39 5  
14 6  
3 7 7 or more  
9,208 .

L0D\_a

1st child - How old are your children under age 18 who currently live with you?

type: numeric (byte)  
label: L0D\_A, but 18 nonmissing values are not labeled  
range: [0,17] units: 1  
unique values: 18 missing.: 9,208/11,874  
examples: 16  
. . .

L0D\_b

2nd child - How old are your children under age 18 who currently live with you?

type: numeric (byte)  
label: L0D\_B, but 18 nonmissing values are not labeled  
range: [0,17] units: 1  
unique values: 18 missing.: 10,338/11,874  
examples: .  
. . .

L0D\_c

3rd child - How old are your children under age 18 who currently live with you?

type: numeric (byte)  
label: L0D\_C, but 18 nonmissing values are not labeled

range:	[0,17]	units:	1
unique values:	18	missing .:	11,343/11,874
examples:	.		
	.		
	.		
	.		

---

L0D_d	4th child - How old are your children under age 18 who currently live with you?
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---

type:	numeric (byte)
label:	L0D_D, but 18 nonmissing values are not labeled
range:	[0,17]
unique values:	18
examples:	.
	.
	.
	.

---

L0D_e	5th child - How old are your children under age 18 who currently live with you?
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---

type:	numeric (byte)
label:	L0D_E, but 18 nonmissing values are not labeled
range:	[0,17]
unique values:	18
examples:	.
	.
	.
	.

---

L0D_f	6th child - How old are your children under age 18 who currently live with you?
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---

type:	numeric (byte)
label:	L0D_F, but 12 nonmissing values are not labeled
range:	[0,16]
unique values:	12
examples:	.
	.
	.
	.

---

L1_a	To save money - You indicated that you live with (your parents(s) and/or your adult children who are not in school). Are each of the following reasons why you live with them?
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---

type:	numeric (byte)
label:	L1_A
range:	[0,1]
unique values:	2
examples:	.
	.
	.
	.

units:	1
missing .:	9,417/11,874

tabulation:	Freq.	Numeric	Label
	997	0	No
	1,460	1	Yes
	9,417	.	

---

L1_b	To help them financially - You indicated that you live with (your parents(s) and/or your adult children who are not in school). Are each of the following reasons why you live
------	--

with them?

---

type: numeric (byte)  
label: L1\_B  
range: [0,1] units: 1  
unique values: 2 missing .: 9,417/11,874  
tabulation: Freq. Numeric Label  
1,047 0 No  
1,410 1 Yes  
9,417 .

---

L1\_c To provide help with childcare or medical care - You indicated that you live with (your parents(s) and/or your adult children who are not in school). Are each of the following reasons why you live with them?

---

type: numeric (byte)  
label: L1\_C  
range: [0,1] units: 1  
unique values: 2 missing .: 9,417/11,874  
tabulation: Freq. Numeric Label  
1,956 0 No  
501 1 Yes  
9,417 .

---

L1\_d To receive help with childcare or medical care - You indicated that you live with (your parents(s) and/or your adult children who are not in school). Are each of the following reasons why you live with them?

---

type: numeric (byte)  
label: L1\_D  
range: [0,1] units: 1  
unique values: 2 missing .: 9,417/11,874  
tabulation: Freq. Numeric Label  
2,196 0 No  
261 1 Yes  
9,417 .

---

L1\_e Prefer living with others - You indicated that you live with (your parents(s) and/or your adult children who are not in school). Are each of the following reasons why you live with them?

---

type: numeric (byte)  
label: L1\_E  
range: [0,1] units: 1  
unique values: 2 missing .: 9,417/11,874  
tabulation: Freq. Numeric Label  
1,769 0 No  
688 1 Yes  
9,417 .

---

L6\_a Enrolled in a public school - Are any of your children currently enrolled in Kindergarten through 12th grade?

---

type: numeric (byte)

```

label: L6_A
range: [0,1]
unique values: 2
units: 1
missing : 9,555/11,874
tabulation: Freq.   Numeric   Label
              458       0       No
              1,861     1       Yes
              9,555     .

```

```

      type:  numeric (byte)
      label:  L6_B
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  2,042         0      No
                   277         1      Yes
                   9,555         .
                                units:  1
                                missing : 9,555/11,874

```

```

      type:  numeric (byte)
      label:  L6_C
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                   2,090         0      No
                   229          1      Yes
                   9,555         .
units:  1
missing :  9,555/11,874

```

```

      type: numeric (byte)
      label: L6A_A
      range: [0,1]
unique values: 2
      units: 1
      missing : 11,645/11,874
      tabulation: Freq.   Numeric   Label
                   197       0       No
                   32       1       Yes
                   11,645     .

```

```

      type:  numeric (byte)
      label:  L6A_B
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  11,645/11,874
      tabulation:  Freq.      Numeric      Label
                    147          0      No
                    82          1      Yes

```



11,645 .

L7 Of your children enrolled in kindergarten through 12th grade, how is the youngest child receiving their education?

type: numeric (byte)  
label: L7  
range: [1,3] units: 1  
unique values: 3 missing.: 9,824/11,874  
tabulation: Freq. Numeric Label  
1,926 1 Classes are completely in-person  
67 2 Classes completely use a  
distance learning format  
57 3 Classes use a combination of in  
person and distance learning  
9,824 .

L7A How would you prefer for your youngest school-age child to receive their education, given the current situation with the pandemic?

type: numeric (byte)  
label: L7A  
range: [1,3] units: 1  
unique values: 3 missing.: 9,824/11,874  
tabulation: Freq. Numeric Label  
1,679 1 Classes completely in person  
144 2 Classes completely using  
distance learning  
227 3 Classes using a combination of  
in person and distance learning  
9,824 .

L14 Think about the precautions your child's school is taking to prevent the spread of COVID-19. Do you think the school is taking not enough, about the right amount of, or too many precautions?

type: numeric (byte)  
label: L14  
range: [1,3] units: 1  
unique values: 3 missing.: 9,824/11,874  
tabulation: Freq. Numeric Label  
335 1 Not enough precautions  
1,458 2 About the right amount of  
precautions  
257 3 Too many precautions  
9,824 .

L15\_a They are doing well academically - Do you agree or disagree with each statement about your child for the current academic year?

type: numeric (byte)  
label: L15\_A  
range: [1,5] units: 1  
unique values: 5 missing.: 9,673/11,874  
tabulation: Freq. Numeric Label

L15\_b

They are doing well socially and emotionally  
- Do you agree or disagree with each  
statement about your child for the current  
academic year?

L15\_c They like school - Do you agree or disagree with each statement about your child for the current academic year?

L15\_d They were prepared academically to start the school year - Do you agree or disagree with each statement about your child for the current academic year?

L16\_a Academically - Compared to a year ago,  
would you say your child is doing better,  
about the same, or worse in each of the  
following areas?



of the school year, did you:

---

type: numeric (byte)  
label: L18\_B  
range: [0,1] units: 1  
unique values: 2 missing : 11,175/11,874  
tabulation: Freq. Numeric Label  
493 0 No  
206 1 Yes  
11,175 .

---

B2 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 : 0/11,874  
tabulation: Freq. Numeric Label  
638 1 Finding it difficult to get by  
1,818 2 Just getting by  
4,539 3 Doing okay  
4,879 4 Living comfortably

---

B3 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  
range: [1,5] units: 1  
unique values: 5 missing : 0/11,874  
tabulation: Freq. Numeric Label  
494 1 Much worse off  
1,935 2 Somewhat worse off  
6,503 3 About the same  
2,320 4 Somewhat better off  
622 5 Much better off

---

B4 Compared to two years ago (2019), would you say that you (and your family) are better off, the same, or worse off financially?

---

type: numeric (byte)  
label: B4\_fix  
range: [1,5] units: 1  
unique values: 5 missing : 0/11,874  
tabulation: Freq. Numeric Label  
803 1 Much worse off  
2,077 2 Somewhat worse off  
4,864 3 About the same  
2,908 4 Somewhat better off  
1,222 5 Much better off

---

B6 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]
unique values: 5
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              757         1   Much worse off
              1,839        2   Somewhat worse off
              2,550        3   About the same
              3,548        4   Somewhat better off
              3,180        5   Much better off

```

---

B7\_a                    In your community - How would you rate economic conditions today:

---

```

type: numeric (byte)
label: B7_A
range: [1,4]
unique values: 4
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              1,413         1   Poor
              4,650         2   Only fair
              5,316         3   Good
              495          4   Excellent

```

---

B7\_b                    In this country - How would you rate economic conditions today:

---

```

type: numeric (byte)
label: B7_B
range: [1,4]
unique values: 4
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              3,151         1   Poor
              5,821         2   Only fair
              2,766         3   Good
              136          4   Excellent

```

---

B10                    Overall, on a scale from zero to ten, where zero is not at all satisfied and ten is completely satisfied, how satisfied are you with life as a whole these days?

---

```

type: numeric (byte)
label: B10, but 9 nonmissing values are not labeled
range: [0,10]
unique values: 11
units: 1
missing : 0/11,874
examples: 5
          6
          7
          8

```

---

D1A                    Last month, did you do any work for either pay or profit?

---

```

type: numeric (byte)
label: D1A
range: [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              4,864         0   No
              7,010         1   Yes

```

---

D1E                    At any time during the past month, did you want to work [more hours]?

---

```

type: numeric (byte)

```

```

      label: D1E
      range: [0,1]
unique values: 2
      tabulation: Freq.      Numeric      Label
                  8,946      0      No
                  2,928      1      Yes
units: 1
missing : 0/11,874

```

```

      type:  numeric (byte)
      label:  D22_A
      range:  [0,1]
unique values: 2
      units:  1
missing  ..  7,010/11,874
      tabulation:  Freq.    Numeric    Label
                   4,383         0    No
                   481          1    Yes
                   7,010         .

```

```

      type:  numeric (byte)
      label:  D22_B
      range:  [0,1]
unique values: 2
      units:  1
missing : 7,010/11,874
      tabulation:  Freq.      Numeric      Label
                   4,646          0      No
                   218           1      Yes
                   7,010          .

```

```

      type:  numeric (byte)
      label:  D22_C
      range:  [0,1]
unique values: 2
      units:  1
missing : 7,010/11,874
      tabulation:  Freq.    Numeric    Label
                   4,168         0     No
                   696          1     Yes
                   7,010         .

```

```

      type:  numeric (byte)
      label:  D22_D
      range:  [0,1]
unique values: 2
      units:  1
missing : 7,010/11,874
      tabulation:  Freq.      Numeric      Label
                    4,619          0      No
                    245           1      Yes
                    7,010          .

```

working last month?

---

type: numeric (byte)  
label: D22\_E  
range: [0,1] units: 1  
unique values: 2 missing : 7,010/11,874  
tabulation: Freq. Numeric Label  
4,103 0 No  
761 1 Yes  
7,010 .

---

D22\_f Health limitations or disability - Did each of the following contribute to you not working last month?

---

type: numeric (byte)  
label: D22\_F  
range: [0,1] units: 1  
unique values: 2 missing : 7,010/11,874  
tabulation: Freq. Numeric Label  
3,503 0 No  
1,361 1 Yes  
7,010 .

---

D22\_g In school or training - Did each of the following contribute to you not working last month?

---

type: numeric (byte)  
label: D22\_G  
range: [0,1] units: 1  
unique values: 2 missing : 7,010/11,874  
tabulation: Freq. Numeric Label  
4,667 0 No  
197 1 Yes  
7,010 .

---

D22\_h Retired - Did each of the following contribute to you not working last month?

---

type: numeric (byte)  
label: D22\_H  
range: [0,1] units: 1  
unique values: 2 missing : 7,010/11,874  
tabulation: Freq. Numeric Label  
1,674 0 No  
3,190 1 Yes  
7,010 .

---

D3A Think about your main job (the job from which you earned the most income in the past month). In this job, were you working for someone else, self-employed, or something else?

---

type: numeric (byte)  
label: D3A  
range: [0,2] units: 1  
unique values: 3 missing : 4,864/11,874  
tabulation: Freq. Numeric Label  
6,038 0 Working for someone else  
837 1 Self-employed (working for

135	2	Other work arrangement
4,864	.	

[illegible]

```

      type: numeric (byte)
      label: D30
      range: [1,3]
unique values: 3
      tabulation: Freq.   Numeric   Label
                  4,582      1   Normally work the same hours
                  547       2   Schedule varies, primarily at my
                                request
                  909       3   Schedule varies, primarily based
                                on my employer's needs
                  5,836      .

```

```

type:      numeric (byte)
label:     D31
range:     [1,5]
unique values: 5
units:     1
missing .: 10,965/11,874

tabulation: Freq.      Numeric      Label
              301         1      One day in advance or less
                                (including on call)
              145         2      2 to 3 days in advance
              106         3      4 to 6 days in advance
              198         4      1 to 2 weeks in advance
              159         5      3 weeks in advance or longer
            10,965         .

```

```

      type:  numeric (byte)
      label:  D33
      range:  [-2,1]
      unique values:  3
      tabulation:  Freq.      Numeric      Label
                   157         -2      Don't know
                   6,346         0       No
      units:  1
      missing :  4,864/11,874

```



507 1 Yes  
4,864 .

CV11 Thinking about precautions that your employer  
is taking to prevent the spread of COVID-19,  
do you think they are taking:

type: numeric (byte)  
label: CV11  
range: [1,3] units: 1  
unique values: 3 missing.: 5,836/11,874  
tabulation: Freq. Numeric Label  
696 1 Not enough precautions  
4,631 2 About the right amount of  
precautions  
711 3 Too many precautions  
5,836 .

VAC3 Which of the following best describes the  
COVID-19 vaccine and testing requirements for  
on-site workers at your main job?

type: numeric (byte)  
label: VAC3  
range: [-2,3] units: 1  
unique values: 4 missing.: 5,836/11,874  
tabulation: Freq. Numeric Label  
459 -2 Don't know  
1,460 1 Workers are required to receive  
a COVID-19 vaccine  
1,171 2 Workers must either receive a  
COVID-19 vaccine or be tested  
regularly for COVID-19  
2,948 3 No COVID-19 vaccine or testing  
requirement  
5,836 .

VAC4 Do you want your employer to require that  
workers get vaccinated against COVID-19?

type: numeric (byte)  
label: VAC4  
range: [0,1] units: 1  
unique values: 2 missing.: 5,836/11,874  
tabulation: Freq. Numeric Label  
3,048 0 No  
2,990 1 Yes  
5,836 .

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.: 4,864/11,874  
tabulation: Freq. Numeric Label  
3,998 0 None  
1,296 1 Some  
1,716 2 All

4,864 .

D34B

Could your work be done by telecommuting or working from home at least some of time if your employer would let you?

```
type: numeric (byte)
label: D34B
range: [0,1]
unique values: 2
units: 1
missing.: 8,281/11,874
tabulation: Freq. Numeric Label
              2,674      0 No
              919      1 Yes
              8,281      .
```

D34C

Given a choice, how much of the time would you like to telecommute or work from home each week?

```
type: numeric (byte)
label: D34C
range: [0,2]
unique values: 3
units: 1
missing.: 8,510/11,874
tabulation: Freq. Numeric Label
              376      0 None
              1,622    1 Some
              1,366    2 All
              8,510      .
```

D35\_a

Less time commuting - Are each of the following a reason that you want to telecommute or work from home, at least some of the time?

```
type: numeric (byte)
label: D35_A
range: [0,1]
unique values: 2
units: 1
missing.: 8,886/11,874
tabulation: Freq. Numeric Label
              333      0 No
              2,655    1 Yes
              8,886      .
```

D35\_b

More productive working at home - Are each of the following a reason that you want to telecommute or work from home, at least some of the time?

```
type: numeric (byte)
label: D35_B
range: [0,1]
unique values: 2
units: 1
missing.: 8,886/11,874
tabulation: Freq. Numeric Label
              904      0 No
              2,084    1 Yes
              8,886      .
```

D35\_c

Concerns about COVID-19 - Are each of the following a reason that you want to telecommute or work from home, at least some of the time?



1,918	1	Very likely
1,723	2	Somewhat likely
1,562	3	Not that likely
835	4	Not at all likely
5,836	.	

---

D37 Is your main job the same as it was a year ago?

---

type:	numeric (byte)		
label:	D37		
range:	[0,2]	units:	1
unique values:	3	missing .:	4,864/11,874
tabulation:	Freq.	Numeric	Label
	368	0	No, was not working a year ago
	947	1	No, changed jobs
	5,695	2	Yes
	4,864	.	

---

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		
range:	[1,3]	units:	1
unique values:	3	missing .:	10,927/11,874
tabulation:	Freq.	Numeric	Label
	490	1	Better
	262	2	About the same
	195	3	Worse
	10,927	.	

---

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 .:	10,927/11,874
tabulation:	Freq.	Numeric	Label
	405	1	Better
	402	2	About the same
	140	3	Worse
	10,927	.	

---

D38\_c Your interest in the work - 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_C		
range:	[1,3]	units:	1
unique values:	3	missing .:	10,927/11,874
tabulation:	Freq.	Numeric	Label
	446	1	Better
	373	2	About the same
	128	3	Worse
	10,927	.	



```

      type:  numeric (byte)
      label:  D4
      range:  [0,1]
unique values:  2
      units:  1
missing  ..  4,864/11,874
      tabulation:  Freq.    Numeric    Label
                   6,066         0    No
                   944          1    Yes
                   4,864         .

```

```

      type:  numeric (byte)
      label:  D44_A
      range:  [0,1]
unique values: 2
      units:  1
missing  ..  4,864/11,874
      tabulation:  Freq.      Numeric      Label
                    5,955          0      No
                    1,055          1      Yes
                    4,864          .

```

```

      type:  numeric (byte)
      label:  D44_B
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  4,864/11,874
      tabulation:  Freq.    Numeric    Label
                   3,654         0    No
                   3,356         1    Yes
                   4,864         .

```

```

      type: numeric (byte)
      label: D44_C
      range: [0,1]
unique values: 2
      units: 1
      missing : 0/11,874
      tabulation: Freq.      Numeric      Label
                  9,680          0      No
                  2,194          1      Yes

```

```

      type:  numeric (byte)
      label:  D44_D
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  10,495          0      No
                   1,379          1      Yes
units:  1
missing :  0/11,874

```

D44_e	Voluntarily left a job - Think about any job in the past 12 months, not just your main job. In the past 12 months, have you:
-------	--

```

      type:  numeric (byte)
      label:  D44_E
      range:  [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation:
  Freq.    Numeric    Label
10,889      0      No
  985      1      Yes

```

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]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  11,139      0      No
                   735      1      Yes
units:  1
missing :  0/11,874

```

D5 Last month, did your spouse or partner do any work for either pay or profit?

```

      type:  numeric (byte)
      label:  D5
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  3,342         0      No
                  4,757         1      Yes
                  3,775         .

```

GE2A	Some people earn money by selling items at places like flea markets and garage sales or through online marketplaces like eBay or Etsy. In the past month, have you made money by selling items in any of these ways?
------	--

```

      type:  numeric (byte)
      label:  GE2A
      range:  [0,1]
unique values: 2
      units:  1
missing : 0/11,874
      tabulation:  Freq.  Numeric  Label
                  10,648      0      No
                   1,226      1      Yes

```

GE12\_a                               made or repurposed, such as handmade crafts -  
Are the items you sold ones that you:

```

      type: numeric (byte)
      label: GE12_A
      range: [0,1]
unique values: 2
      units: 1
      missing.: 10,648/11,874
      tabulation: Freq.   Numeric   Label
                   986       0       No
                   240       1       Yes
                   10,648      .

```





10,056 .

GE20A

Did you spend at least 20 hours in the past month doing these activities?

type: numeric (byte)  
label: GE20A  
range: [0,1] units: 1  
unique values: 2 missing : 10,056/11,874  
tabulation: Freq. Numeric Label  
1,188 0 No  
630 1 Yes  
10,056 .

GE22

Do you spend more, about the same, or less time doing these activities than you did a year ago?

type: numeric (byte)  
label: GE22  
range: [1,3] units: 1  
unique values: 3 missing : 10,056/11,874  
tabulation: Freq. Numeric Label  
578 1 More  
901 2 About the same  
339 3 Less  
10,056 .

GE24

Do you think that you generally make more, about the same, or less per hour doing freelance or gig work as you could make at a traditional job?

type: numeric (byte)  
label: GE24  
range: [1,3] units: 1  
unique values: 3 missing : 11,163/11,874  
tabulation: Freq. Numeric Label  
237 1 More per hour doing freelance or gig work  
194 2 About the same  
280 3 Less per hour doing freelance or gig work  
11,163 .

GE40A

In the past month, how much of your income was from doing these activities?

type: numeric (byte)  
label: GE40A  
range: [-2,4] units: 1  
unique values: 5 missing : 10,056/11,874  
tabulation: Freq. Numeric Label  
145 -2 Don't know  
1,146 1 Under 10%  
291 2 10% to 50%  
106 3 50% to 90%  
130 4 Over 90%  
10,056 .

GH1 This section will ask some questions about your housing situation. Do you:

```

-----
      type: numeric (byte)
      label: GH1
      range: [1,4]
unique values: 4
      tabulation: Freq.   Numeric   Label
                  5,315         1   Own your home with a mortgage or
                           loan
                  2,955         2   Own your home free and clear
                           (without a mortgage or loan)
                  2,894         3   Pay rent
                  710          4   Neither own nor pay rent
-----

```

GH2 When did you move into your current home?

```

-----
      type: numeric (byte)
      label: GH2
      range: [1,3]
unique values: 3
      tabulation: Freq.   Numeric   Label
                  9,991         1   Before 2020
                  892          2   2020
                  991          3   2021
-----

```

GH7 Do you live in the same state that you lived in before your move?

```

-----
      type: numeric (byte)
      label: GH7
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  475          0   No
                  1,408        1   Yes
                  9,991         .
-----

```

GH5\_a Extended family - Compared with where you lived before your move, would you say that you now live closer to, the same distance from, or farther away from each of the following?

```

-----
      type: numeric (byte)
      label: GH5_A
      range: [1,3]
unique values: 3
      tabulation: Freq.   Numeric   Label
                  434          1   Closer
                  874          2   Same distance
                  575          3   Farther away
                  9,991         .
-----

```

GH5\_b Friends - Compared with where you lived before your move, would you say that you live closer to, the same distance from, or farther away from each of the following?

```

-----
      type: numeric (byte)
      label: GH5_B
      range: [1,3]
unique values: 3
      tabulation: Freq.   Numeric   Label
-----

```

297	1	Closer
843	2	Same distance
743	3	Farther away
9,991	.	

GH5\_c

Usual workplace outside your home - Compared with where you lived before your move, would you say that you now live closer to, the same distance from, or farther away from each of the following?

type: numeric (byte)			
label: GH5_C			
range: [1,3]		units: 1	
unique values: 3	missing .: 10,582/11,874		
tabulation:	Freq.	Numeric	Label
	347	1	Closer
	525	2	Same distance
	420	3	Farther away
	10,582	.	

R4 Before your most recent move, did you own your previous home?

type: numeric (byte)			
label: R4			
range: [0,2]		units: 1	
unique values: 3	missing .: 9,991/11,874		
tabulation:	Freq.	Numeric	Label
	1,305	0	No
	93	1	Yes, and I still own that home
	485	2	Yes, and I no longer own that home
	9,991	.	

R5B\_a

Evicted or received an eviction notice - Did each of the following contribute to your moving from your previous home?

type: numeric (byte)			
label: R5B_A			
range: [0,1]		units: 1	
unique values: 2	missing .: 10,569/11,874		
tabulation:	Freq.	Numeric	Label
	1,268	0	No
	37	1	Yes
	10,569	.	

R5B\_b

Landlord told you, or a person you were staying with, to leave - Did each of the following contribute to your moving from your previous home?

type: numeric (byte)			
label: R5B_B			
range: [0,1]		units: 1	
unique values: 2	missing .: 10,569/11,874		
tabulation:	Freq.	Numeric	Label
	1,215	0	No
	90	1	Yes
	10,569	.	

R5B\_c

You missed a rent payment and thought you would be evicted - Did each of the following contribute to your moving from your previous home?

---

type:	numeric (byte)		
label:	R5B_C		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,569/11,874
tabulation:	Freq.	Numeric	Label
	1,279	0	No
	26	1	Yes
	10,569	.	

---

R5B\_d

City condemned the property and forced you to leave - Did each of the following contribute to your moving from your previous home?

---

type:	numeric (byte)		
label:	R5B_D		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,569/11,874
tabulation:	Freq.	Numeric	Label
	1,299	0	No
	6	1	Yes
	10,569	.	

---

R5C\_a

Bank took possession of your home in foreclosure - Did each of the following contribute to your moving from your previous home?

---

type:	numeric (byte)		
label:	R5C_A		
range:	[0,1]	units:	1
unique values:	2	missing .:	11,389/11,874
tabulation:	Freq.	Numeric	Label
	480	0	No
	5	1	Yes
	11,389	.	

---

R5C\_b

Received a notice from bank that they planned to foreclose - Did each of the following contribute to your moving from your previous home?

---

type:	numeric (byte)		
label:	R5C_B		
range:	[0,1]	units:	1
unique values:	2	missing .:	11,389/11,874
tabulation:	Freq.	Numeric	Label
	479	0	No
	6	1	Yes
	11,389	.	

---

R5C\_c

Missed mortgage payments and thought bank would foreclose - Did each of the following contribute to your moving from your previous home?

---

type: numeric (byte)

```

      label: R5C_C
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                   479       0   No
                   6        1   Yes
                   11,389      .

```

---

R5C\_d                      City condemned the property and forced you to leave - Did each of the following contribute to your moving from your previous home?

---

```

      type: numeric (byte)
      label: R5C_D
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                   484       0   No
                   1        1   Yes
                   11,389      .

```

---

R3                      About how much do you and/or spouse or partner pay for rent each month?

---

```

      type: numeric (byte)
      label: R3, but 1 nonmissing value is not labeled
      range: [-2,7]
unique values: 8
      tabulation: Freq.   Numeric   Label
                   38      -2   Don't know
                   486       1   less than $500
                   589       2   $500 to $749
                   476       3   $750 to $999
                   386       4   $1,000 to $1,249
                   287       5   $1,250 to 1,499
                   341       6   $1,500 to $1,999
                   291       7   $2,000 or above
                   8,980      .

```

---

R11                      Have you been behind on your rent at any time in the past year?

---

```

      type: numeric (byte)
      label: R11
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                   2,427      0   No
                   467       1   Yes
                   8,980      .

```

---

R12                      Do you still owe money for any back rent or fees?

---

```

      type: numeric (byte)
      label: R12
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                   260       0   No
                   207       1   Yes
                   11,407      .

```

---

R13 Approximately how much do you owe in back rent and fees?

```

      type: numeric (int)
      label: R13, but 95 nonmissing values are not labeled
      range: [0,30000]                                units: 1
unique values: 95                                     missing .: 11,667/11,874
  examples: .
           .
           .
           .

```

R14 Did you apply for emergency rental assistance from any state or local programs since COVID-19 began?

```

      type:  numeric (byte)
      label:  R14
      range:  [0,1]
unique values: 2
      units:  1
      missing.: 11,407/11,874
      tabulation: Freq.   Numeric   Label
                   300      0      No
                   167      1      Yes
                   11,407     .

```

R15_a	Didn't know about rental assistance - Are each of the following reasons why you have not applied for government rental assistance?
-------	--

```

      type:  numeric (byte)
      label:  R15_A
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  11,574/11,874

      tabulation:  Freq.      Numeric  Label
                   161         0      No
                   139         1      Yes
                   11,574        .

```

R15\_b

Didn't know how or where to apply - Are each of the following reasons why you have not applied for government rental assistance?

```

      type: numeric (byte)
      label: R15_B
      range: [0,1]
unique values: 2
      units: 1
      missing : 11,574/11,874

      tabulation: Freq.      Numeric      Label
                   146         0      No
                   154         1      Yes
                   11,574        .

```

R15_c	Application process was too difficult - Are each of the following reasons why you have not applied for government rental assistance?
-------	--

```

      type:  numeric (byte)
      label:  R15_C
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  11,574/11,874
      tabulation:  Freq.      Numeric      Label
                    219         0         No
                    81         1         Yes

```

11,574 .

R15\_d Didn't have time to apply - Are each of the following reasons why you have not applied for government rental assistance?

type: numeric (byte)  
label: R15\_D  
range: [0,1] units: 1  
unique values: 2 missing.: 11,574/11,874  
tabulation: Freq. Numeric Label  
254 0 No  
46 1 Yes  
11,574 .

R15\_e Didn't want or need help - Are each of the following reasons why you have not applied for government rental assistance?

type: numeric (byte)  
label: R15\_E  
range: [0,1] units: 1  
unique values: 2 missing.: 11,574/11,874  
tabulation: Freq. Numeric Label  
219 0 No  
81 1 Yes  
11,574 .

R15\_f Landlord would not participate - Are each of the following reasons why you have not applied for government rental assistance?

type: numeric (byte)  
label: R15\_F  
range: [0,1] units: 1  
unique values: 2 missing.: 11,574/11,874  
tabulation: Freq. Numeric Label  
244 0 No  
56 1 Yes  
11,574 .

R16 What was the outcome of your application for emergency rental assistance?

type: numeric (byte)  
label: R16  
range: [1,5] units: 1  
unique values: 5 missing.: 11,707/11,874  
tabulation: Freq. Numeric Label  
65 1 Received assistance  
60 2 Still waiting to hear  
21 3 Did not receive because I was ineligible for the program  
10 4 Did not receive because program was out of funds  
11 5 Did not receive for some other reason  
11,707 .

R17 Thinking back before the pandemic, at any point in 2019 were you behind on rent?





range:	[0,1]	units:	1
unique values:	2	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	10,861	0	No
	1,013	1	Yes

---

ND1\_c                      Needed to evacuate temporarily - 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_C		
range:	[0,1]	units:	1
unique values:	2	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	11,606	0	No
	268	1	Yes

---

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 .:	0/11,874
tabulation:	Freq.	Numeric	Label
	11,806	0	No
	68	1	Yes

---

ND1\_e                      Injury or death of family member or close friend - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperature affected you in each of the following ways?

---

type:	numeric (byte)		
label:	ND1_E		
range:	[0,1]	units:	1
unique values:	2	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	11,431	0	No
	443	1	Yes

---

ND2                        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		
range:	[1,5]	units:	1
unique values:	5	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	1,260	1	Much higher

3,195	2	Somewhat higher
6,955	3	About the same
233	4	Somewhat lower
231	5	Much lower

---

ND3 Have natural disasters or the threat of natural disasters affected your choice of where to live?

---

type:	numeric (byte)		
label:	ND3		
range:	[0,1]	units:	1
unique values:	2	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	9,484	0	No
	2,390	1	Yes

---

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 .:	0/11,874
tabulation:	Freq.	Numeric	Label
	10,468	0	No
	1,406	1	Yes

---

ND4\_b Improved 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 .:	0/11,874
tabulation:	Freq.	Numeric	Label
	10,096	0	No
	1,778	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		
range:	[0,1]	units:	1
unique values:	2	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	11,237	0	No
	637	1	Yes

---

BK1 Do you and/or your spouse or partner currently have a checking, savings or money market account?



```

      type:  numeric (byte)
      label:  BK2_E
      range:  [0,1]
unique values:  2
      units:  1
missing  .:  0/11,874
      tabulation:  Freq.      Numeric      Label
                   11,745          0      No
                   129            1      Yes

```

```

      type:  numeric (byte)
      label:  BK2_F
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  10,245      0      No
                   1,112      1      Yes
                      517      .

```

```

      type: numeric (byte)
      label: A6
      range: [-2,3]
unique values: 4
      tabulation: Freq.      Numeric      Label
                  448        -2      Don't know
                  8,194        1      Very confident
                  1,978        2      Somewhat confident
                  1,254        3      Not confident

```

```

      type: numeric (byte)
      label: A0
      range: [0,1]
unique values: 2
      tabulation: Freq.      Numeric      Label
                  7,461          0      No
                  4,413          1      Yes
units: 1
missing : 0/11,874

```

```

      type:  numeric (byte)
      label:  A0B
      range:  [0,1]
unique values: 2
      tabulation:  Freq.      Numeric      Label
                   6,784          0      No
                   677           1      Yes
                   4,413          .

```

A1\_a                                Turned down for credit - In the past 12 months, has each of the following happened to you:

```

      type:  numeric (byte)
      label:  A1_A
      range:  [0,1]
unique values:  2
      units:  1
missing  ..  7,461/11,874
      tabulation:  Freq.    Numeric    Label
                   3,533         0    No
                   880          1    Yes
                   7,461         .

```

A1\_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]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                  3,765          0      No
                   648          1      Yes
                  7,461          .

```

Al\_c Put off applying for credit because you 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
      range:  [0,1]
unique values:  2
      units:  1
missing :  7,461/11,874
      tabulation:  Freq.      Numeric      Label
                   3,723          0      No
                   690           1      Yes
                   7,461          .

```

A2                                    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]
unique values: 2
units: 1
missing .: 11,197/11,874

      tabulation:  Freq.      Numeric      Label
                   285         0      No
                   392         1      Yes
                   11,197        .

```

C2A Do you currently have at least one credit card?

```

type:  numeric (byte)
label:  C2A
range:  [0,1]          units:  1

```

unique values: 2 missing .: 0/11,874  
 tabulation: Freq. Numeric Label  
                   1,525 0 No  
                   10,349 1 Yes

---

C3 Do you currently have any outstanding unpaid credit card debt?

---

type: numeric (byte)  
 label: C3  
 range: [0,1] units: 1  
 unique values: 2 missing .: 1,525/11,874  
 tabulation: Freq. Numeric Label  
                   6,342 0 No  
                   4,007 1 Yes  
                   1,525 .

---

C3A Do you currently have more, less, or about the same amount of credit card debt than you had 12 months ago?

---

type: numeric (byte)  
 label: C3A  
 range: [1,3] units: 1  
 unique values: 3 missing .: 7,867/11,874  
 tabulation: Freq. Numeric Label  
                   1,256 1 Less debt now  
                   1,623 2 About the same  
                   1,128 3 More debt now  
                   7,867 .

---

C3B 12 months ago, did you have any credit card debt that you have since paid off?

---

type: numeric (byte)  
 label: C3B  
 range: [0,1] units: 1  
 unique values: 2 missing .: 5,530/11,874  
 tabulation: Freq. Numeric Label  
                   5,163 0 No  
                   1,181 1 Yes  
                   5,530 .

---

C4A 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  
 range: [0,3] units: 1  
 unique values: 4 missing .: 1,525/11,874  
 tabulation: Freq. Numeric Label  
                   5,627 0 Never carried an unpaid balance  
                                   (always pay in full)  
                   581 1 Once  
                   1,985 2 Some of the time  
                   2,156 3 Most or all of the time  
                   1,525 .

---

BNPL1 In the past year, have you used a "Buy Now Pay Later" service to buy something?

---

type: numeric (byte)

BNPL2                      Currently, how many different purchases using  
a Buy Now Pay Later service are you making  
payments on?

BNPL3 In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?

BNPL4\_a

Cheaper - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

BNPL4\_b

More convenient - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

```

      type:  numeric (byte)
      label:  BNPL4_B
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  10,767/11,874
      tabulation:  Freq.      Numeric      Label
                   251         0         No
                   856         1         Yes

```

10,767 .

BNPL4\_c

Only way I could afford it - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

type: numeric (byte)  
label: BNPL4\_C  
range: [0,1] units: 1  
unique values: 2 missing : 10,767/11,874  
tabulation: Freq. Numeric Label  
555 0 No  
552 1 Yes  
10,767 .

BNPL4\_d

Only accepted payment method I had - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

type: numeric (byte)  
label: BNPL4\_D  
range: [0,1] units: 1  
unique values: 2 missing : 10,767/11,874  
tabulation: Freq. Numeric Label  
910 0 No  
197 1 Yes  
10,767 .

BNPL4\_e

Did not want to use a credit card - Thinking about the most recent time you used Buy Now Pay Later service, why did you choose to finance the purchase in this way?

type: numeric (byte)  
label: BNPL4\_E  
range: [0,1] units: 1  
unique values: 2 missing : 10,767/11,874  
tabulation: Freq. Numeric Label  
517 0 No  
590 1 Yes  
10,767 .

BNPL4\_f

Other (please specify) - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

type: numeric (byte)  
label: BNPL4\_F  
range: [0,1] units: 1  
unique values: 2 missing : 10,767/11,874  
tabulation: Freq. Numeric Label  
970 0 No  
137 1 Yes  
10,767 .

ED0

What is the highest level of school you have completed or the highest degree you have received?



```

-----
      type:  numeric (byte)
      label:  ED0
      range:  [1,9]
unique values: 9
      tabulation: Freq.  Numeric  Label
                   502      1  Less than high school degree
                   2,312    2  High school degree or GED
                   2,150    3  Some college but no degree
                               (including currently enrolled in
                               college)
                   605      4  Certificate or technical degree
                   1,073    5  Associate degree
                   2,962    6  Bachelor's degree
                   1,450    7  Master's degree
                   511      8  Professional degree (e.g., MBA,
                               MD, JD)
                   309      9  Doctoral degree
-----

```

D1G Are you currently enrolled as a student?

```

-----
      type:  numeric (byte)
      label:  D1G
      range:  [0,2]
unique values: 3
      tabulation: Freq.  Numeric  Label
                   11,170      0  No
                   264      1  Yes, as a part-time student
                   440      2  Yes, as a full-time student
-----

```

ED0B What type of program are you currently pursuing?

```

-----
      type:  numeric (byte)
      label:  ED0B
      range:  [1,8]
unique values: 8
      tabulation: Freq.  Numeric  Label
                   28      1  High school or GED program
                   25      2  Non-degree training program
                   49      3  Certificate or technical degree
                   89      4  Associate degree
                   257     5  Bachelor's degree
                   129     6  Master's degree
                   52      7  Professional degree (e.g., MBA,
                               MD, JD)
                   75      8  Doctoral degree
                   11,170    .
-----

```

ED24 Over the current semester, how have you been taking classes?

```

-----
      type:  numeric (byte)
      label:  ED24
      range:  [1,3]
unique values: 3
      tabulation: Freq.  Numeric  Label
                   142      1  In person only
                   367      2  Online only
                   195      3  Both in person and online
                   11,170    .
-----

```

ED25 How would you prefer to take classes, given

the current situation with the pandemic?

---

type: numeric (byte)  
label: ED25  
range: [1,3] units: 1  
unique values: 3 missing .: 11,170/11,874  
tabulation: Freq. Numeric Label  
153 1 In person only  
313 2 Online only  
238 3 Both in person and online  
11,170 .

---

ED26 Thinking about the precautions your school is taking to prevent the spread of COVID-19, do you think they are taking:

---

type: numeric (byte)  
label: ED26  
range: [1,3] units: 1  
unique values: 3 missing .: 11,170/11,874  
tabulation: Freq. Numeric Label  
75 1 Not enough precautions  
560 2 About the right amount of precautions  
69 3 Too many precautions  
11,170 .

---

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 .: 9,253/11,874  
tabulation: Freq. Numeric Label  
2,297 0 No  
324 1 Yes  
9,253 .

---

ED1 Which one of the following broad categories best describes your (current/most recent) educational program?

---

type: numeric (byte)  
label: ED1  
range: [1,13] units: 1  
unique values: 13 missing .: 2,814/11,874  
tabulation: Freq. Numeric Label  
689 1 Humanities/arts  
694 2 Social/behavioral sciences  
271 3 Life sciences  
320 4 Physical sciences/math  
740 5 Computer/information sciences  
635 6 Engineering  
763 7 Education  
1,894 8 Business/management  
882 9 Health  
325 10 Law  
609 11 Vocational/technical training  
426 12 Undeclared  
812 13 Other  
2,814 .

---

ED5 Overall, how would you say the lifetime financial benefits of your (current/most recent) educational program compare to its costs?

---

type: numeric (byte)  
label: ED5  
range: [1,5] units: 1  
unique values: 5 missing.: 9,119/11,874  
tabulation:

Freq.	Numeric	Label
393	1	Financial benefits are much larger
438	2	Financial benefits are somewhat larger
1,209	3	About the same
337	4	Financial costs are somewhat larger
378	5	Financial costs are much larger
9,119	.	

---

ED6\_a Chosen a different field of study - If you could go back and make your education decisions again, would you have done each of these things:

---

type: numeric (byte)  
label: ED6\_A  
range: [0,1] units: 1  
unique values: 2 missing.: 9,392/11,874  
tabulation:

Freq.	Numeric	Label
1,409	0	No
1,073	1	Yes
9,392	.	

---

ED6\_b Attended a different school - If you could go back and make your education decisions again, would you have done each of these things:

---

type: numeric (byte)  
label: ED6\_B  
range: [0,1] units: 1  
unique values: 2 missing.: 9,392/11,874  
tabulation:

Freq.	Numeric	Label
1,575	0	No
907	1	Yes
9,392	.	

---

ED6\_c Not attended college or completed less education - If you could go back and make your education decisions again, would you have done each of these things:

---

type: numeric (byte)  
label: ED6\_C  
range: [0,1] units: 1  
unique values: 2 missing.: 9,392/11,874  
tabulation:

Freq.	Numeric	Label
2,170	0	No
312	1	Yes
9,392	.	

---

ED6\_d Completed more education - If you could go back and make your education decisions again, would you have done each of these things:

---

type: numeric (byte)  
label: ED6\_D  
range: [0,1] units: 1  
unique values: 2 missing : 9,392/11,874  
tabulation: Freq. Numeric Label  
775 0 No  
1,707 1 Yes  
9,392 .

---

ED10 Overall, how would you say the lifetime financial benefits of your (Associate degree/Bachelor's degree) program compare to its costs?

---

type: numeric (byte)  
label: ED10  
range: [1,5] units: 1  
unique values: 5 missing : 5,569/11,874  
tabulation: Freq. Numeric Label  
2,557 1 Financial benefits are much larger  
1,529 2 Financial benefits are somewhat larger  
1,247 3 About the same  
524 4 Financial costs are somewhat larger  
448 5 Financial costs are much larger  
5,569 .

---

ED11\_a Chosen a different field of study - If you could go back and make decisions regarding your education again, would you have done each of these things:

---

type: numeric (byte)  
label: ED11\_A  
range: [0,1] units: 1  
unique values: 2 missing : 5,569/11,874  
tabulation: Freq. Numeric Label  
4,032 0 No  
2,273 1 Yes  
5,569 .

---

ED11\_b Attended a different school - If you could go back and make decisions regarding your education again, would you have done each of these things:

---

type: numeric (byte)  
label: ED11\_B  
range: [0,1] units: 1  
unique values: 2 missing : 5,569/11,874  
tabulation: Freq. Numeric Label  
4,857 0 No  
1,448 1 Yes  
5,569 .



unique values:	2			missing .:	11,362/11,874
tabulation:	Freq.	Numeric	Label		
	306	0	No		
	206	1	Yes		
	11,362	.			

---

ED13\_d Preferred to work - Are each of the following a reason why you did not attend college?

---

	type:	numeric (byte)			
	label:	ED13_D			
	range:	[0,1]		units:	1
unique values:	2			missing .:	11,362/11,874
tabulation:	Freq.	Numeric	Label		
	251	0	No		
	261	1	Yes		
	11,362	.			

---

ED13\_e Did not think benefits of college were worth the cost - Are each of the following a reason why you did not attend college?

---

	type:	numeric (byte)			
	label:	ED13_E			
	range:	[0,1]		units:	1
unique values:	2			missing .:	11,362/11,874
tabulation:	Freq.	Numeric	Label		
	285	0	No		
	227	1	Yes		
	11,362	.			

---

ED13\_f Illness or health issues - Are each of the following a reason why you did not attend college?

---

	type:	numeric (byte)			
	label:	ED13_F			
	range:	[0,1]		units:	1
unique values:	2			missing .:	11,362/11,874
tabulation:	Freq.	Numeric	Label		
	452	0	No		
	60	1	Yes		
	11,362	.			

---

ED14\_a Too expensive - Are each of the following a reason why you did not complete your college degree?

---

	type:	numeric (byte)			
	label:	ED14_A			
	range:	[0,1]		units:	1
unique values:	2			missing .:	11,449/11,874
tabulation:	Freq.	Numeric	Label		
	192	0	No		
	233	1	Yes		
	11,449	.			

---

ED14\_b Childcare responsibilities - Are each of the following a reason why you did not complete your college degree?

---

```

      type:  numeric (byte)
      label:  ED14_B
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  11,449/11,874
      tabulation:  Freq.      Numeric      Label
                   335         0      No
                   90         1      Yes
                   11,449        .

```

```

      type:  numeric (byte)
      label:  ED14_C
      range:  [0,1]
unique values: 2
      units:  1
missing .: 11,449/11,874
      tabulation:  Freq.    Numeric    Label
                    203         0      No
                    222         1      Yes
                    11,449        .

```

```

      type:  numeric (byte)
      label:  ED14_D
      range:  [0,1]
unique values: 2
units: 1
missing .: 11,449/11,874
tabulation:  Freq.    Numeric    Label
              230        0      No
              195        1      Yes
              11,449      .

```

```

      type:  numeric (byte)
      label:  ED14_E
      range:  [0,1]
unique values:  2
      units:  1
missing  .:  11,449/11,874
      tabulation:  Freq.      Numeric  Label
                   257          0    No
                   168          1    Yes
                   11,449          .

```

```

      type:  numeric (byte)
      label:  ED14_F
      range:  [0,1]
unique values: 2
      units: 1
missing ..: 11,449/11,874
tabulation:  Freq.    Numeric  Label
              319         0    No
              106         1    Yes
              11,449        .

```





1,334	0	No
313	1	Yes
10,227	.	

SL2\_d

Other loan - Think about the money you currently owe for your own education. Is this money you owe for that education on a:

```

type: numeric (byte)
label: SL2_D
range: [0,1]
unique values: 2
tabulation: Freq.  Numeric  Label
              1,478      0    No
              169       1    Yes
              10,227      .

```

units: 1  
missing .: 10,227/11,874

SL3

Thinking specifically about the money that you owe for your own education, please tell us the total amount that you currently owe on these loans.

```

type: numeric (byte)
label: SL3
range: [-2,11]
unique values: 12
tabulation: Freq.  Numeric  Label
              41       -2   Don't know
              187       1   Less than $5,000
              211       2   $5,000 to $9,999
              182       3   $10,000 to $14,999
              126       4   $15,000 to $19,999
              136       5   $20,000 to $24,999
              105       6   $25,000 to $29,999
              131       7   $30,000 to $39,999
              100       8   $40,000 to $49,999
              173       9   $50,000 to $74,999
               89      10   $75,000 to $99,999
              166      11   $100,000 or above
              10,277      .

```

units: 1  
missing .: 10,227/11,874

SL4

Approximately how much is the total monthly payment that you are required to make on the loans from your education?

```

type: numeric (byte)
label: SL4
range: [-2,8]
unique values: 9
tabulation: Freq.  Numeric  Label
              92       -2   Don't know
              734       1   I am not currently required to
                           make any payments on these loans
              128       2   $1 to $99
              191       3   $100 to $199
              179       4   $200 to $299
              105       5   $300 to $399
               62       6   $400 to $499
              106       7   $500 to $999
               50       8   $1,000 or above
              10,227      .

```

units: 1  
missing .: 10,227/11,874

---

SL6 Are you behind on payments or in collections for one or more of the loans from your own education?

---

type: numeric (byte)  
label: SL6  
range: [0,1] units: 1  
unique values: 2 missing .: 10,227/11,874  
tabulation: Freq. Numeric Label  
1,441 0 No  
206 1 Yes  
10,227 .

---

SL7 Did you borrow money or take out any 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 .: 1,647/11,874  
tabulation: Freq. Numeric Label  
8,059 0 No  
2,168 1 Yes  
1,647 .

---

SL8\_a Certificate or technical training - Still thinking about your own education, did you borrow money for each of the following educational programs (including any repaid loans or education you did not complete)?

---

type: numeric (byte)  
label: SL8\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 8,059/11,874  
tabulation: Freq. Numeric Label  
3,387 0 No  
428 1 Yes  
8,059 .

---

SL8\_b Associate degree - Still thinking about your own education, did you borrow money for each of the following educational programs (including any repaid loans or education you did not complete)?

---

type: numeric (byte)  
label: SL8\_B  
range: [0,1] units: 1  
unique values: 2 missing .: 8,059/11,874  
tabulation: Freq. Numeric Label  
3,064 0 No  
751 1 Yes  
8,059 .

---

SL8\_c Bachelor's degree - Still thinking about your own education, did you borrow money for each of the following educational programs (including any repaid loans or education you

did not complete)?

---

type: numeric (byte)  
label: SL8\_C  
range: [0,1] units: 1  
unique values: 2 missing : 8,059/11,874  
tabulation: Freq. Numeric Label  
1,242 0 No  
2,573 1 Yes  
8,059 .

---

SL8\_d Professional degree (e.g. MBA, MD, JD) -  
Still thinking about your own education, did  
you borrow money for each of the following  
educational programs (including any repaid  
loans or education you did not complete)?

---

type: numeric (byte)  
label: SL8\_D  
range: [0,1] units: 1  
unique values: 2 missing : 8,059/11,874  
tabulation: Freq. Numeric Label  
3,418 0 No  
397 1 Yes  
8,059 .

---

SL8\_e Master's degree or doctoral degree - Still  
thinking about your own education, did you  
borrow money for each of the following  
educational programs (including any repaid  
loans or education you did not complete)?

---

type: numeric (byte)  
label: SL8\_E  
range: [0,1] units: 1  
unique values: 2 missing : 8,059/11,874  
tabulation: Freq. Numeric Label  
3,071 0 No  
744 1 Yes  
8,059 .

---

SL10 Do you currently owe any money used to pay  
for your spouse's or partner's education?

---

type: numeric (byte)  
label: SL10  
range: [0,1] units: 1  
unique values: 2 missing : 3,702/11,874  
tabulation: Freq. Numeric Label  
7,726 0 No  
446 1 Yes  
3,702 .

---

SL11 Do you currently owe any money 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 : 1,748/11,874  
tabulation: Freq. Numeric Label



-----  
D1I Do you consider yourself to be retired?  
-----

type: numeric (byte)  
label: D1I  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
7,879 0 No  
3,995 1 Yes  
-----

K0 Do you think that your retirement savings plan is currently on track?  
-----

type: numeric (byte)  
label: K0  
range: [-2,1] units: 1  
unique values: 3 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
1,291 -2 Don't know  
3,229 0 No  
3,359 1 Yes  
3,995 .  
-----

K2\_a 401(k), 403(b), Keogh, or other defined  
contribution plan through an employer - Do  
you currently have each of the following  
types of retirement savings?  
-----

type: numeric (byte)  
label: K2\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
3,211 0 No  
4,668 1 Yes  
3,995 .  
-----

K2\_b Pension with a defined benefit through an  
employer that will pay a fixed monthly amount  
in retirement - Do you currently have each of  
the following types of retirement savings?  
-----

type: numeric (byte)  
label: K2\_B  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
5,957 0 No  
1,922 1 Yes  
3,995 .  
-----

K2\_c IRA or Roth IRA - Do you currently have each  
of the following types of retirement savings?  
-----

type: numeric (byte)  
label: K2\_C  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
4,697 0 No  
3,182 1 Yes  
-----

3,995 .

K2\_d

Savings outside a retirement account - Do you currently have each of the following types of retirement savings?

type: numeric (byte)  
label: K2\_D  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
3,495 0 No  
4,384 1 Yes  
3,995 .

K2\_e

Own a business or real estate that will provide income in retirement - Do you currently have each of the following types of retirement savings?

type: numeric (byte)  
label: K2\_E  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
7,030 0 No  
849 1 Yes  
3,995 .

K2\_f

Other retirement savings - Do you currently have each of the following types of retirement savings?

type: numeric (byte)  
label: K2\_F  
range: [0,1] units: 1  
unique values: 2 missing .: 3,995/11,874  
tabulation: Freq. Numeric Label  
6,679 0 No  
1,200 1 Yes  
3,995 .

K8B

When did you retire?

type: numeric (byte)  
label: K8B  
range: [1,4] units: 1  
unique values: 4 missing .: 7,879/11,874  
tabulation: Freq. Numeric Label  
307 1 Within the past year  
455 2 1 or 2 years ago  
512 3 3 or 4 years ago  
2,721 4 5 years ago or more  
7,879 .

K9\_a

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
unique values: 2          missing .: 7,879/11,874
  tabulation: Freq.      Numeric  Label
              2,903        0      No
              1,092        1      Yes
              7,879        .

```

```

      type:  numeric (byte)
      label:  K9_B
      range:  [0,1]
unique values: 2
      units:  1
missing  .:  7,879/11,874
      tabulation:  Freq.   Numeric   Label
                   1,975         0    No
                   2,020         1    Yes
                   7,879         .

```

```

      type:  numeric (byte)
      label:  K9_C
      range:  [0,1]
unique values:  2
      tabulation:  Freq.      Numeric      Label
                   3,436         0      No
                   559          1      Yes
                   7,879          .
units:  1
missing :  7,879/11,874

```

```

      type:  numeric (byte)
      label:  K9_D
      range:  [0,1]
unique values:  2
      units:  1
missing :  7,879/11,874
      tabulation:  Freq.      Numeric      Label
                   3,427          0      No
                   568           1      Yes
                   7,879          .

```

```

      type:  numeric (byte)
      label:  K9_E
      range:  [0,1]
unique values: 2
      units:  1
missing : 7,879/11,874
      tabulation:  Freq.    Numeric    Label
                   2,082      0      No
                   1,913      1      Yes
                   7,879      .

```

Were each of the following important to your  
decision to retire at the age you did?

---

type: numeric (byte)  
label: K9\_F  
range: [0,1] units: 1  
unique values: 2 missing .: 7,879/11,874  
tabulation: Freq. Numeric Label  
3,578 0 No  
417 1 Yes  
7,879 .

---

K10 Did factors related to COVID-19 contribute to you retiring when you did?

---

type: numeric (byte)  
label: K10  
range: [0,1] units: 1  
unique values: 2 missing .: 11,112/11,874  
tabulation: Freq. Numeric Label  
608 0 No  
154 1 Yes  
11,112 .

---

K20 Approximately how much money do you currently have saved for retirement?

---

type: numeric (byte)  
label: K20  
range: [-2,8] units: 1  
unique values: 9 missing .: 1,814/11,874  
tabulation: Freq. Numeric Label  
1,362 -2 Don't know  
1,689 1 Less than \$10,000  
762 2 \$10,000 to \$24,999  
638 3 \$25,000 to \$49,999  
855 4 \$50,000 to \$99,999  
1,289 5 \$100,000 to \$249,999  
1,088 6 \$250,000 to \$499,999  
1,047 7 \$500,000 to \$999,999  
1,330 8 Over \$1,000,000  
1,814 .

---

DC4 How comfortable are you with making your own  
investment decisions in your retirement  
accounts?

---

type: numeric (byte)  
label: DC4  
range: [1,4] units: 1  
unique values: 4 missing .: 5,806/11,874  
tabulation: Freq. Numeric Label  
944 1 Very comfortable  
1,686 2 Mostly comfortable  
1,925 3 Slightly comfortable  
1,513 4 Not comfortable  
5,806 .

---

K5A In the past 12 months, have you borrowed  
money from or cashed out (permanently  
withdrawn) money from any of your retirement  
savings accounts?

---



I0\_a                      Wages, salaries, or self-employment income -  
In the past 12 months, did you and/or spouse  
receive any income from the following  
sources:

I0\_b Interest, dividends, or rental income - In the past 12 months, did you and/or spouse receive any income from the following sources:

I0\_c Social Security (including old age and DI) -  
In the past 12 months, did you and/or spouse  
receive any income from the following  
sources:

I0_d	Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program - In the past 12 months, did you and/or spouse receive any income from the following sources:
------	---

```

      type:  numeric (byte)
      label:  I0_D
      range:  [0,1]
unique values: 2
      tabulation:  Freq.    Numeric    Label
                                units:    1
                                missing :  0/11,874

```

11,315 0 No  
559 1 Yes

I0\_e Unemployment income - In the past 12 months,  
did you and/or your spouse receive any income  
from the following sources:

type: numeric (byte)  
label: I0\_E  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,873 0 No  
1,001 1 Yes

I0\_f Pension - In the past 12 months, did you  
and/or your spouse receive any income from  
the following sources:

type: numeric (byte)  
label: I0\_F  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
9,081 0 No  
2,793 1 Yes

I0A Did you and/or your spouse or partner receive  
any income from any source in the past 12  
months?

type: numeric (byte)  
label: I0A  
range: [0,1] units: 1  
unique values: 2 missing.: 10,946/11,874  
tabulation: Freq. Numeric Label  
570 0 No  
358 1 Yes  
10,946 .

I40 Which of the following categories best  
describes the total income that you and/or  
your spouse or partner received from all  
sources, before taxes and deductions, in the  
past 12 months?

type: numeric (byte)  
label: I40  
range: [0,10] units: 1  
unique values: 11 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
571 0 \$0  
597 1 \$1 to \$4,999  
689 2 \$5,000 to \$14,999  
816 3 \$15,000 to \$24,999  
1,123 4 \$25,000 to \$39,999  
859 5 \$40,000 to \$49,999  
1,790 6 \$50,000 to \$74,999  
1,396 7 \$75,000 to \$99,999  
1,859 8 \$100,000 to \$149,999  
1,119 9 \$150,000 to \$199,999

1,055 10 \$200,000 or higher

I41\_a Earned Income Tax Credit (EITC) - In the past 12 months, have you received any of the following?

type: numeric (byte)  
label: I41\_A  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,765 0 No  
1,109 1 Yes

I41\_b Supplemental Nutrition Assistance Program (SNAP or food stamps) - In the past 12 months, have you received any of the following?

type: numeric (byte)  
label: I41\_B  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,709 0 No  
1,165 1 Yes

I41\_c Women, Infants, and Children (WIC) nutrition program benefits - In the past 12 months, have you received any of the following?

type: numeric (byte)  
label: I41\_C  
range: [0,1] units: 1  
unique values: 2 missing.: 9,208/11,874  
tabulation: Freq. Numeric Label  
2,491 0 No  
175 1 Yes  
9,208 .

I41\_d Housing assistance from government program - In the past 12 months, have you received any of the following?

type: numeric (byte)  
label: I41\_D  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
11,545 0 No  
329 1 Yes

I41\_e Free or reduced price school lunches - In the past 12 months, have you received any of the following?

type: numeric (byte)  
label: I41\_E  
range: [0,1] units: 1  
unique values: 2 missing.: 9,208/11,874  
tabulation: Freq. Numeric Label

2,017	0	No
649	1	Yes
9,208	.	

---

I9 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 .:	0/11,874
tabulation:	Freq.	Numeric	Label
	8,807	1	Roughly the same amount each month
	2,197	2	Occasionally varies from month to month
	870	3	Varies quite often from month to month

---

I12 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		
range:	[0,1]	units:	1
unique values:	2	missing .:	8,807/11,874
tabulation:	Freq.	Numeric	Label
	2,190	0	No
	877	1	Yes
	8,807	.	

---

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 .:	0/11,874
tabulation:	Freq.	Numeric	Label
	6,744	1	Less than your income
	3,358	2	The same as your income
	1,772	3	More than your income

---

I21\_a Total monthly income - 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_A		
range:	[1,3]	units:	1
unique values:	3	missing .:	0/11,874
tabulation:	Freq.	Numeric	Label
	1,454	1	Decreased
	6,990	2	About the same
	3,430	3	Increased

---

I21\_b 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
      range: [1,3]
unique values: 3
      tabulation: Freq.   Numeric   Label
                  1,420       1   Decreased
                  7,405       2   About the same
                  3,049       3   Increased
units: 1
missing .: 0/11,874

```

---

I23\_a                      Employer - You indicated that you received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?

---

```

      type: numeric (byte)
      label: I23_A
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  554       0   No
                  447       1   Yes
                  10,873     .
units: 1
missing .: 10,873/11,874

```

---

I23\_b                      Union - You indicated that you received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?

---

```

      type: numeric (byte)
      label: I23_B
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  950       0   No
                   51       1   Yes
                  10,873     .
units: 1
missing .: 10,873/11,874

```

---

I23\_c                      Friends or family - You indicated that you received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?

---

```

      type: numeric (byte)
      label: I23_C
      range: [0,1]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  743       0   No
                   258       1   Yes
                  10,873     .
units: 1
missing .: 10,873/11,874

```

---

I23\_d                      Internet research - You indicated that you received income from unemployment insurance in the past year. Did you learn about your

eligibility for these benefits from each of  
the following sources?

---

type: numeric (byte)  
label: I23\_D  
range: [0,1] units: 1  
unique values: 2 missing : 10,873/11,874  
tabulation: Freq. Numeric Label  
687 0 No  
314 1 Yes  
10,873 .

---

I23\_e News stories - You indicated that you  
received income from unemployment insurance  
in the past year. Did you learn about your  
eligibility for these benefits from each of  
the following sources?

---

type: numeric (byte)  
label: I23\_E  
range: [0,1] units: 1  
unique values: 2 missing : 10,873/11,874  
tabulation: Freq. Numeric Label  
761 0 No  
240 1 Yes  
10,873 .

---

I23\_f Government agency - You indicated that you  
received income from unemployment insurance  
in the past year. Did you learn about your  
eligibility for these benefits from each of  
the following sources?

---

type: numeric (byte)  
label: I23\_F  
range: [0,1] units: 1  
unique values: 2 missing : 10,873/11,874  
tabulation: Freq. Numeric Label  
718 0 No  
283 1 Yes  
10,873 .

---

CTC1 Have you received any monthly Child Tax Credit payments this year?

---

type: numeric (byte)  
label: CTC1  
range: [-2,1] units: 1  
unique values: 3 missing : 9,208/11,874  
tabulation: Freq. Numeric Label  
123 -2 Don't know  
661 0 No  
1,882 1 Yes  
9,208 .

---

CTC2\_a Paid off debt - How have you used the monthly  
Child Tax Credit payments that you received?

---

type: numeric (byte)  
label: CTC2\_A  
range: [0,1] units: 1  
unique values: 2 missing : 9,992/11,874

CTC2_b	Saved it - How have you used the monthly Child Tax Credit payments that you received?
--------	---

CTC2\_c                      Spent on food - How have you used the monthly  
Child Tax Credit payments that you received?

CTC2_d	Spent on enrichment or education for child - How have you used the monthly Child Tax Credit payments that you received?
--------	---

CTC2_e	Spent on other things for child - How have you used the monthly Child Tax Credit payments that you received?
--------	--

CTC2\_f                                      Spent on rent, mortgage, or utilities - How have you used the monthly Child Tax Credit payments that you received?

```
type: numeric (byte)
```

```

label: CTC2_F
range: [0,1]
unique values: 2
units: 1
missing.: 9,992/11,874
tabulation: Freq. Numeric Label
1,348 0 No
534 1 Spent on rent, mortgage, or
utilities
9,992 .

```

---

CTC2\_g                      Spent on other things - How have you used the monthly Child Tax Credit payments that you received?

---

```

type: numeric (byte)
label: CTC2_G
range: [0,1]
unique values: 2
units: 1
missing.: 9,992/11,874
tabulation: Freq. Numeric Label
1,635 0 No
247 1 Spent on other things
9,992 .

```

---

CTC3                      How did you use the largest portion of the monthly Child Tax Credit payments that you received?

---

```

type: numeric (byte)
label: CTC3_fix
range: [1,7]
unique values: 7
units: 1
missing.: 9,992/11,874
tabulation: Freq. Numeric Label
182 1 Paid off debt
703 2 Saved it
218 3 Spent on food
138 4 Spent on enrichment or education
for child
235 5 Spent on other things for child
305 6 Spent on rent, mortgage, or
utilities
101 7 Spent on other things
9,992 .

```

---

FS11\_a                      Free groceries or meals through a food pantry, religious, or community organization - In the past year, have you and/or spouse or partner received each of the following?

---

```

type: numeric (byte)
label: FS11_A
range: [0,1]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq. Numeric Label
10,876 0 No
998 1 Yes

```

---

FS11\_b                      Financial assistance from a religious or community organization - In the past year, have you and/or spouse or partner received each of the following?

---

```

type: numeric (byte)

```



```

label: FS11_B
range: [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              11,700       0   No
              174         1   Yes

```

---

FS11\_c                      Financial assistance from friends or family members not living with you - In the past year, have you and/or spouse or partner received each of the following?

---

```

type: numeric (byte)
label: FS11_C
range: [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              11,049       0   No
              825         1   Yes

```

---

FS40                      Do you provide regular financial support to anyone living outside of your household (such as a parent, child, other relatives, or friends)? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

---

```

type: numeric (byte)
label: FS40
range: [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              9,983       0   No
              1,891       1   Yes

```

---

S15                      Do you own any individual stock in publicly traded companies directly (i.e., not through a mutual fund or exchange traded fund (ETF))? Please also include any in stock held in a 401(k) or other pension plan.

---

```

type: numeric (byte)
label: S15
range: [-2,1]
unique values: 3
units: 1
missing : 0/11,874
tabulation: Freq.   Numeric   Label
              970       -2   Don't know
              6,482       0   No
              4,422       1   Yes

```

---

S15A                      When did you first own individual stock in a publicly traded company?

---

```

type: numeric (byte)
label: S15A
range: [1,4]
unique values: 4
units: 1
missing : 7,452/11,874
tabulation: Freq.   Numeric   Label
              204         1   2021
              319         2   2020
              164         3   2019
              3,735       4   Before 2019

```

7,452 .

---

S16\_a Bought or held as an investment - In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum?

---

type: numeric (byte)  
label: LABB  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
10,662 0 No  
1,212 1 Yes

---

S16\_b Used to buy something or make a payment - In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum?

---

type: numeric (byte)  
label: LABB  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
11,691 0 No  
183 1 Yes

---

S16\_c Used to send money to friends or family - In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum?

---

type: numeric (byte)  
label: LABB  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
11,740 0 No  
134 1 Yes

---

S17\_a Spend any money on state lotteries, for example, buying Mega Millions, Powerball or scratch tickets? - In the past year, did you:

---

type: numeric (byte)  
label: LABC  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
7,453 0 No  
4,421 1 Yes

---

S17\_b Participate in online sports gambling or online casino games? - In the past year, did you:

---

type: numeric (byte)  
label: LABC  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label

11,348 0 No  
526 1 Yes

---

S17\_c Participate in gambling in person, such as at horse tracks, card rooms, bingo parlors, or casinos? - In the past year, did you:

---

type: numeric (byte)  
label: LABC  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
10,547 0 No  
1,327 1 Yes

---

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?

---

type: numeric (byte)  
label: EF1  
range: [0,1] units: 1  
unique values: 2 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
4,396 0 No  
7,478 1 Yes

---

EF2 If you were to lose your main source of income (for example job or government benefits), could you cover your expenses for 3 months by borrowing money, using savings, or selling assets?

---

type: numeric (byte)  
label: EF2  
range: [0,1] units: 1  
unique values: 2 missing.: 7,478/11,874  
tabulation: Freq. Numeric Label  
2,766 0 No  
1,630 1 Yes  
7,478 .

---

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.: 0/11,874  
tabulation: Freq. Numeric Label  
7,084 0 No  
4,790 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



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]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq. Numeric Label
11,737 0 No
137 1 Using a payday loan, deposit
advance, or overdraft

```

EF3\_g

By selling something - 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_G
range: [0,1]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq. Numeric Label
11,309 0 No
565 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]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq. Numeric Label
10,785 0 No
1,089 1 I wouldn't be able to pay for
the expense right now

```

EF5A

Which best describes your ability to pay all of your bills in full this month?

```

type: numeric (byte)
label: EF5A
range: [0,1]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq. Numeric Label
1,474 0 Can't pay some bills
10,400 1 Able to pay all bills

```

EF5B

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

```

type: numeric (byte)
label: EF5B
range: [0,1]
unique values: 2
units: 1
missing.: 1,474/11,874

```





540	0	No
536	1	Yes
10,798	.	

EF6B\_c

Water, gas, or electric bill - Which of the following bills would you likely skip paying, or only make a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_C		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,798/11,874
tabulation:	Freq.	Numeric	Label
	865	0	No
	211	1	Yes
	10,798	.	

EF6B\_d

Phone or cable bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_D		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,798/11,874
tabulation:	Freq.	Numeric	Label
	657	0	No
	419	1	Yes
	10,798	.	

EF6B\_e

Car payment - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_E		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,798/11,874
tabulation:	Freq.	Numeric	Label
	940	0	No
	136	1	Yes
	10,798	.	

EF6B\_f

Student loan - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_F		
range:	[0,1]	units:	1
unique values:	2	missing .:	10,798/11,874
tabulation:	Freq.	Numeric	Label
	765	0	No
	311	1	Yes
	10,798	.	

EF6B\_g

Other bills - Which of the following bills



would you likely skip paying, or make only  
a partial payment on, if you had a \$400  
emergency expense that you had to pay?

```

type: numeric (byte)
label: EF6B_G
range: [0,1]
unique values: 2
units: 1
missing.: 10,798/11,874
tabulation: Freq.   Numeric   Label
              520         0   No
              556         1   Yes
              10,798        .

```

VAC1 Have you received at least one dose of a COVID-19 vaccine?

```

type: numeric (byte)
label: VAC1
range: [0,1]
unique values: 2
units: 1
missing.: 0/11,874
tabulation: Freq.   Numeric   Label
              2,172         0   No
              9,702         1   Yes

```

VAC2\_a I am completely confident that the COVID-19 vaccine is safe - Please indicate the extent to which you either agree or disagree with each of the following statements.

```

type: numeric (byte)
label: VAC2_A
range: [1,5]
unique values: 5
units: 1
missing.: 0/11,874
tabulation: Freq.   Numeric   Label
              1,709         1   Strongly disagree
              971          2   Slightly disagree
              1,859         3   Neither agree nor disagree
              2,054         4   Slightly agree
              5,281         5   Strongly agree

```

VAC2\_b The COVID-19 vaccine is effective - Please indicate the extent to which you either agree or disagree with each of the following statements.

```

type: numeric (byte)
label: VAC2_B
range: [1,5]
unique values: 5
units: 1
missing.: 0/11,874
tabulation: Freq.   Numeric   Label
              1,406         1   Strongly disagree
              805          2   Slightly disagree
              1,806         3   Neither agree nor disagree
              2,294         4   Slightly agree
              5,563         5   Strongly agree

```

VAC2\_c The COVID-19 vaccine is unnecessary for me - Please indicate the extent to which you either agree or disagree with each of the following statements.

```

type: numeric (byte)

```

VAC2\_d

For me, it is inconvenient to get the COVID-19 vaccine - Please indicate the extent to which you either agree or disagree with each of the following statements.

VAC2\_e

When I think about getting vaccinated, I weigh the benefits and risks to make the best decision possible - Please indicate the extent to which you either agree or disagree with each of the following statements.

VAC2\_f

My getting vaccinated protects other people with a weaker immune system - Please indicate the extent to which you either agree or disagree with each of the following statements.

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  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
10,945 0 No  
929 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 .: 0/11,874  
tabulation: Freq. Numeric Label  
10,459 0 No  
1,415 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 .: 0/11,874  
tabulation: Freq. Numeric Label  
11,000 0 No  
874 1 Yes

---

E1\_d Dental care - 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\_D  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
9,917 0 No  
1,957 1 Yes

---

E1\_e Follow-up care - 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\_E  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label

11,012 0 No  
862 1 Yes

E2 During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket because they were not completely paid for by insurance?

type: numeric (byte)  
label: E2  
range: [0,1] units: 1  
unique values: 2 missing : 0/11,874  
tabulation: Freq. Numeric Label  
9,353 0 No  
2,521 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 : 9,353/11,874  
tabulation: Freq. Numeric Label  
103 -2 Don't know  
467 1 \$1 to \$499  
535 2 \$500 to \$999  
519 3 \$1,000 to \$1,999  
596 4 \$2,000 to \$4,999  
301 5 \$5,000 or higher  
9,353 .

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 : 0/11,874  
tabulation: Freq. Numeric Label  
10,212 0 No  
1,662 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 : 0/11,874  
tabulation: Freq. Numeric Label  
5,203 0 No  
6,671 1 Yes

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  
range: [0,1] units: 1  
unique values: 2 missing : 0/11,874  
tabulation: Freq. Numeric Label  
10,501 0 No  
1,373 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 : 0/11,874  
tabulation: Freq. Numeric Label  
7,317 0 No  
4,557 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 : 0/11,874  
tabulation: Freq. Numeric Label  
11,058 0 No  
816 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  
range: [0,1] units: 1  
unique values: 2 missing : 0/11,874  
tabulation: Freq. Numeric Label  
11,362 0 No  
512 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 : 0/11,874  
tabulation: Freq. Numeric Label  
11,105 0 No  
769 1 Yes

---

E6C Do you or someone in your immediate family currently have any unpaid legal expenses, fines fees, or court costs?

---

type: numeric (byte)  
label: E6C  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
11,480 0 No  
394 1 Yes

---

E7 During the past 12 months, have you personally experienced discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity?

---

type: numeric (byte)  
label: E7  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
10,768 0 No  
1,106 1 Yes

---

E8\_a Working or applying for a job - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

type: numeric (byte)  
label: E8\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 10,768/11,874  
tabulation: Freq. Numeric Label  
668 0 No  
438 1 Yes  
10,768 .

---

E8\_b Banking or applying for a loan - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

type: numeric (byte)  
label: E8\_B  
range: [0,1] units: 1  
unique values: 2 missing .: 10,768/11,874  
tabulation: Freq. Numeric Label  
983 0 No  
123 1 Yes  
10,768 .

---

E8\_c Interacting with the police or a government official - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

```

      type: numeric (byte)
      label: E8_C
      range: [0,1]
      unique values: 2
      tabulation: Freq.   Numeric   Label
                   845       0   No
                   261       1   Yes
                   10,768      .

```

units: 1  
missing .: 10,768/11,874

---

E8\_d                      Receiving or scheduling medical care - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

```

      type: numeric (byte)
      label: E8_D
      range: [0,1]
      unique values: 2
      tabulation: Freq.   Numeric   Label
                   895       0   No
                   211       1   Yes
                   10,768      .

```

units: 1  
missing .: 10,768/11,874

---

E8\_e                      Renting or buying a home - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

```

      type: numeric (byte)
      label: E8_E
      range: [0,1]
      unique values: 2
      tabulation: Freq.   Numeric   Label
                   997       0   No
                   109       1   Yes
                   10,768      .

```

units: 1  
missing .: 10,768/11,874

---

E8\_f                      Shopping for goods or services, including restaurants - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

```

      type: numeric (byte)
      label: E8_F
      range: [0,1]
      unique values: 2
      tabulation: Freq.   Numeric   Label
                   648       0   No
                   458       1   Yes
                   10,768      .

```

units: 1  
missing .: 10,768/11,874

---

E8\_g                      Other activities not listed (please specify) - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

---

```

      type: numeric (byte)
      label: E8_G
      range: [0,1]
      unique values: 2

```

units: 1  
missing .: 10,768/11,874

E9\_a Race or ethnicity - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

E9\_b                      Age - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

E9\_c Religion - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

E9\_d Disability status - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

E9\_e Gender - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?



```

      type:  numeric (byte)
      label:  E9_E
      range:  [0,1]
unique values: 2
      units:  1
missing .. 10,768/11,874
      tabulation:  Freq.      Numeric      Label
                   658         0      No
                   448         1      Yes
                   10,768        .

```

```

      type:  numeric (byte)
      label:  E9_F
      range:  [0,1]
unique values: 2
      units:  1
missing .: 10,768/11,874
      tabulation:  Freq.    Numeric    Label
                   954        0        No
                   152        1        Yes
                   10,768      .

```

```

type:      numeric (double)
label:     CH2
range:     [-2,7]
unique values: 8
units:     1
missing .: 0/11,874

tabulation: Freq.      Numeric  Label
              611         -2   Don't know
              1,974         1   Less than High School degree
              4,359         2   High school degree or GED
              1,191         3   Some college but no degree
              628          4   Certificate or technical degree
              654          5   Associate degree
              1,568         6   Bachelor's degree
              889          7   Graduate degree

```

```

type: numeric (double)
label: CH3
range: [-2,7] units: 1
unique values: 8 missing .: 0/11,874
tabulation: Freq. Numeric Label
1,126 -2 Don't know
2,224 1 Less than High School degree
3,587 2 High school degree or GED
1,046 3 Some college but no degree
638 4 Certificate or technical degree
426 5 Associate degree
1,608 6 Bachelor's degree
1,219 7 Graduate degree

```

```

  type:  numeric (byte)
label:  FL0, but 9 nonmissing values are not labeled

```

```

range: [0,10]
unique values: 11
examples: 2
          4
          5
          7
units: 1
missing .: 0/11,874

```

---

FL2 Do you think the following statement is true or false? "Buying a single company's stock usually provides a safer return than a stock mutual fund."

---

```

type: numeric (byte)
label: FL2
range: [-2,2]
unique values: 3
units: 1
missing .: 0/11,874
tabulation: Freq. Numeric Label
              2,925 -2 Don't know
              994 1 True
              7,955 2 False

```

---

FL4 Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

---

```

type: numeric (byte)
label: FL4
range: [-2,3]
unique values: 4
units: 1
missing .: 0/11,874
tabulation: Freq. Numeric Label
              1,285 -2 Don't know
              507 1 More than today
              1,319 2 Exactly the same
              8,763 3 Less than today

```

---

FL5 Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

---

```

type: numeric (byte)
label: FL5
range: [-2,3]
unique values: 4
units: 1
missing .: 0/11,874
tabulation: Freq. Numeric Label
              948 -2 Don't know
              9,268 1 More than $102
              958 2 Exactly $102
              700 3 Less than $102

```

---

DOV\_FL Flag - received financial literacy questions with 'don't know' response option

---

```

type: numeric (float)
label: DOV_FL
range: [0,1]
unique values: 2
units: 1
missing .: 0/11,874
tabulation: Freq. Numeric Label
              5,949 0 No

```

5,925 1 Yes

-----  
ppage

Age

-----  
type: numeric (byte)  
range: [18,94] units: 1  
unique values: 77 missing.: 0/11,874  
mean: 52.114  
std. dev: 17.4116  
percentiles: 10% 25% 50% 75% 90%  
28 37 54 66 74  
-----

ppagecat

Age - 7 Categories

-----  
type: numeric (byte)  
label: PPAGECAT  
range: [1,7] units: 1  
unique values: 7 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
565 1 18-24  
1,946 2 25-34  
1,782 3 35-44  
1,711 4 45-54  
2,491 5 55-64  
2,272 6 65-74  
1,107 7 75+  
-----

ppagect4

Age - 4 Categories

-----  
type: numeric (byte)  
label: PPAGECT4  
range: [1,4] units: 1  
unique values: 4 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
1,748 1 18-29  
2,545 2 30-44  
2,935 3 45-59  
4,646 4 60+  
-----

ppeduc5

Education (5 Categories)

-----  
type: numeric (byte)  
label: PPEDUC5  
range: [1,5] units: 1  
unique values: 5 missing.: 0/11,874  
tabulation: Freq. Numeric Label  
686 1 No high school diploma or GED  
2,692 2 High school graduate (high  
school diploma or the equivalent  
GED)  
3,335 3 Some college or Associate's  
degree  
2,931 4 Bachelor's degree  
2,230 5 Master's degree or higher  
-----

ppeducat

Education (4 Categories)

-----  
type: numeric (byte)  
label: PPEDUCAT  
range: [1,4] units: 1  
unique values: 4 missing.: 0/11,874  
-----

tabulation:	Freq.	Numeric	Label
	686	1	No high school diploma or GED
	2,692	2	High school graduate (high school diploma or the equivalent GED)
	3,335	3	Some college or Associate's degree
	5,161	4	Bachelor's degree or higher

ppemploy Current Employment Status

type:	numeric (byte)		
label:	PPEMPLOY		
range:	[1,3]		units: 1
unique values:	3		missing : 0/11,874
tabulation:	Freq.	Numeric	Label
	5,685	1	Working full-time
	1,542	2	Working part-time
	4,647	3	Not working

ppethm Race / Ethnicity

type:	numeric (byte)		
label:	PPETHM		
range:	[1,5]		units: 1
unique values:	5		missing : 0/11,874
tabulation:	Freq.	Numeric	Label
	8,392	1	White, Non-Hispanic
	1,187	2	Black, Non-Hispanic
	542	3	Other, Non-Hispanic
	1,404	4	Hispanic
	349	5	2+ Races, Non-Hispanic

ppgender Gender

type:	numeric (byte)		
label:	PPGENDER		
range:	[1,2]		units: 1
unique values:	2		missing : 0/11,874
tabulation:	Freq.	Numeric	Label
	5,964	1	Male
	5,910	2	Female

pphsize Household Size

type:	numeric (byte)		
range:	[1,10]		units: 1
unique values:	10		missing : 0/11,874
mean:	2.57125		
std. dev:	1.36414		
percentiles:	10%	25%	50%
	1	2	2
			3
			4

pphouse4 Housing Type

type:	numeric (byte)		
label:	PPHOUSE4		
range:	[1,4]		units: 1
unique values:	4		missing : 0/11,874
tabulation:	Freq.	Numeric	Label
	8,627	1	A one-family house detached from

		any other house
1,003	2	One-family condo or townhouse attached to other units
1,816	3	Building with 2 or more apartments
428	4	Other (mobile home, boat, RV, van, etc.)

ppinc7

Household Income

```

type: numeric (byte)
label: PPINC7
range: [1,7]
unique values: 7
units: 1
missing : 0/11,874
tabulation: Freq.  Numeric  Label
              447        1  Less than $10,000
              1,051      2  $10,000 to $24,999
              2,011      3  $25,000 to $49,999
              1,980      4  $50,000 to $74,999
              1,605      5  $75,000 to $99,999
              2,241      6  $100,000 to $149,999
              2,539      7  $150,000 or more

```

ppmarit5

Marital Status

```

type: numeric (byte)
label: PPMARIT5
range: [1,5]
unique values: 5
units: 1
missing : 0/11,874
tabulation: Freq.  Numeric  Label
              7,104      1  Now married
              580        2  Widowed
              1,184      3  Divorced
              184        4  Separated
              2,822      5  Never married

```

ppmsacat

MSA Status

```

type: numeric (byte)
label: PPMSACAT
range: [0,1]
unique values: 2
units: 1
missing : 0/11,874
tabulation: Freq.  Numeric  Label
              1,591      0  Non-Metro
              10,283     1  Metro

```

ppreg4

Region 4 - Based on State of Residence

```

type: numeric (byte)
label: PPREG4
range: [1,4]
unique values: 4
units: 1
missing : 0/11,874
tabulation: Freq.  Numeric  Label
              2,072      1  Northeast
              2,718      2  Midwest
              4,308      3  South
              2,776      4  West

```

ppreg9

Region 9 - Based on State of Residence

```

type: numeric (byte)

```

```

label: PPREG9
range: [1,9]
unique values: 9
units: 1
missing : 0/11,874
tabulation: Freq. Numeric Label
              579      1 New England
              1,493    2 Mid-Atlantic
              1,849    3 East-North Central
              869      4 West-North Central
              2,426    5 South Atlantic
              616      6 East-South Central
              1,266    7 West-South Central
              974      8 Mountain
              1,802    9 Pacific

```

---

pprent Ownership Status of Living Quarters

---

```

type: numeric (byte)
label: PPRENT
range: [1,3]
unique values: 3
units: 1
missing : 0/11,874
tabulation: Freq. Numeric Label
              8,918    1 Owned or being bought by you or
                        someone in your household
              2,811    2 Rented for cash
              145      3 Occupied without payment of cash
                        rent

```

---

ppstaten State

---

```

type: numeric (byte)
label: PPSTATEN
range: [11,95]
unique values: 51
units: 1
missing : 0/11,874
examples: 31 oh
           47 ks
           59 fl
           85 nm

```

---

ppkid017 Presence of Household Members - Children 0-17

---

```

type: numeric (byte)
range: [0,9]
unique values: 10
units: 1
missing : 0/11,874
mean: .451659
std. dev: .922352
percentiles: 10% 25% 50% 75% 90%
              0 0 0 1 2

```

---

pptl8ov Presence of Household Members - Adults 18+

---

```

type: numeric (byte)
range: [1,10]
unique values: 9
units: 1
missing : 0/11,874
tabulation: Freq. Value
              2,563 1
              6,622 2
              1,749 3
              691 4
              170 5
              58 6
              18 7

```

2 8  
1 10

-----  
devicetype2 DOV: Device Type - at the end of survey  
-----

type: numeric (byte)  
label: DEVICETY  
range: [1,15] units: 1  
unique values: 11 missing.: 0/11,874  
examples: 3 iPhone  
7 AndroidTablet  
8 AndroidPhone  
10 WinPC

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

type: numeric (byte)  
label: PPCM0160  
range: [-2,35] units: 1  
unique values: 29 missing.: 41/11,874  
examples: -2 Not asked  
1 Management  
16 Food Preparation and Serving  
29 Other (Please specify)

-----  
ind1 IND1: Industry (tight scale) in current or main job  
-----

type: numeric (byte)  
label: IND1, but 2 nonmissing values are not labeled  
range: [-2,27] units: 1  
unique values: 26 missing.: 42/11,874  
examples: -2  
1 Farming/Agriculture, Forestry, Fishing and Hunting,  
and Animal Production  
10 Finance, Banking, and Insurance  
16 Health Care (including Elder Care, Home Health Care)

-----  
ppcm1301 GOVEMP1: Employer type  
-----

type: numeric (byte)  
label: PPCM1301  
range: [-2,5] units: 1  
unique values: 7 missing.: 41/11,874  
tabulation: Freq. Numeric Label  
4,643 -2 Not asked  
8 -1 Refused  
1,325 1 Government  
3,856 2 Private-for-profit company  
836 3 Non-profit organization  
including tax exempt and  
charitable organizations  
1,041 4 Self-employed  
124 5 Working in the family business  
41 .

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

type: numeric (byte)  
label: UNION100  
range: [-2,2] units: 1

unique values: 4 missing .: 44/11,874

tabulation:	Freq.	Numeric	Label
	5,676	-2	Not asked
	16	-1	Refused
	838	1	Yes
	5,300	2	No
	44	.	

---

ppcmdate Date member completed Core survey

---

type: numeric (long)

range: [20061206,20211019] units: 1

unique values: 644 missing .: 41/11,874

mean: 2.0e+07

std. dev: 4991.93

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

unique values: 5 missing .: 707/11,874

tabulation:	Freq.	Numeric	Label
	30	1	Active Duty
	12	2	Currently Reserves
	14	3	Currently National Guard
	1,176	4	Veteran, including reserves
	9,935	5	None of the above
	707	.	

---

pph1date Date member completed Health 1 survey

---

type: numeric (long)

range: [20190704,20211123] units: 1

unique values: 546 missing .: 783/11,874

mean: 2.0e+07

std. dev: 2727.72

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

---

pph10001 Q1: In general, would you say your physical health is. . .?

---

type: numeric (byte)

label: PPH10001

range: [1,5] units: 1

unique values: 5 missing .: 810/11,874

tabulation:	Freq.	Numeric	Label
	1,093	1	Excellent
	4,197	2	Very good
	4,095	3	Good
	1,395	4	Fair
	284	5	Poor
	810	.	

---

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities,

---

type: numeric (byte)

label: PPFS0001



```

range: [1,3] units: 1
unique values: 3 missing.: 1,848/11,874
tabulation: Freq. Numeric Label
4,655 1 I make most of the decisions
4,370 2 Another household member and I
share in the decisions
1,001 3 Another household member makes
most of the decisions
1,848 .

```

---

```

ppfs0596 Q22: What is the approximate total amount of
your household's savings and investments?

```

---

```

type: numeric (byte)
label: PPFS0596
range: [1,7] units: 1
unique values: 7 missing.: 2,119/11,874
tabulation: Freq. Numeric Label
4,007 1 Under $50,000
1,119 2 $50,000 - $99,999
1,295 3 $100,000 - $249,999
996 4 $250,000 - $499,999
844 5 $500,000 - $999,999
1,067 6 $1,000,000 or more
427 7 Not sure
2,119 .

```

---

```

ppfs1482 Q108: Where do you think your credit score falls

```

---

```

type: numeric (byte)
label: PPFS1482
range: [1,6] units: 1
unique values: 6 missing.: 1,916/11,874
tabulation: Freq. Numeric Label
263 1 Very poor
414 2 Poor
980 3 Fair
2,165 4 Good
5,591 5 Excellent
545 6 Don't know
1,916 .

```

---

```

ppfsdate Date member completed Financial Services survey

```

---

```

type: numeric (long)
range: [20190215,20211123] units: 1
unique values: 686 missing.: 1,840/11,874
mean: 2.0e+07
std. dev: 4674.22
percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

```

---

```

pphi0001 Q0: What language do you usually speak at home?

```

---

```

type: numeric (byte)
label: PPHI0001
range: [1,6] units: 1
unique values: 6 missing.: 10,602/11,874
tabulation: Freq. Numeric Label
30 1 Only Spanish
90 2 More Spanish than English

```

253	3	Both Spanish and English equally
376	4	More English than Spanish
514	5	Only English
9	6	Neither Spanish nor English
10,602	.	

---

pphidate Date member completed Hispanic survey

---

type:	numeric (long)	units:	1
range:	[20171024,20211122]	missing .:	10,599/11,874
unique values:	355		
mean:	2.0e+07		
std. dev:	6730.05		
percentiles:	10%	25%	50%
	2.0e+07	2.0e+07	2.0e+07
			75%
			90%
			2.0e+07

---

ppracem Race, Census categories

---

type:	numeric (byte)	units:	1
label:	PPRACEM	missing .:	42/11,874
range:	[1,6]		
unique values:	6		
tabulation:	Freq.	Numeric	Label
	9,585	1	White
	1,227	2	Black or African American
	121	3	American Indian or Alaska Native
	461	4	Asian
	16	5	Native Hawaiian/Pacific Islander
	422	6	2+ races
	42	.	

---

pphispan Are you Spanish, Hispanic, or Latino?

---

type:	numeric (byte)	units:	1
label:	PPHISPAN	missing .:	0/11,874
range:	[1,8]		
unique values:	5		
tabulation:	Freq.	Numeric	Label
	10,470	1	No, I am not
	796	2	Yes, Mexican, Mexican-American, Chicano
	161	3	Yes, Puerto Rican
	78	4	Yes, Cuban, Cuban American
	369	8	Yes, Other

---

pppagnid Gender identity

---

type:	numeric (byte)	units:	1
label:	PPPAGNID, but 1 nonmissing value is not labeled	missing .:	762/11,874
range:	[-1,3]		
unique values:	5		
tabulation:	Freq.	Numeric	Label
	5	-1	
	10,975	0	Cisgender
	39	1	Transgender
	44	2	Other
	49	3	Non-Binary
	762	.	

---

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

---



```

      type:  numeric (byte)
      label:  control
      range:  [1,3]
unique values: 3
      units:  1
missing : 4,239/11,874
tabulation:  Freq.   Numeric   Label
              5,376         1   Public
              1,897         2   Private not-for-profit
               362         3   Private for-profit
              4,239         .

```

```

iclevel                                                    Level of institution
-----
      type: numeric (byte)
      label: iclevel
      range: [1,2]                                units: 1
unique values: 2                                missing .: 4,248/11,874
      tabulation: Freq.   Numeric   Label
                   6,046         1   >=4 years
                   1,580         2   [2, 4) years
                   4,248         .

actcat                                                    Selectivity: Final ACT category
-----
      type: numeric (byte)
      label: actcat
      range: [1,3]                                units: 1
unique values: 3                                missing .: 4,417/11,874
      tabulation: Freq.   Numeric   Label
                   3,184         1   Inclusive
                   1,738         2   Selective
                   2,535         3   More selective
                   4,417         .

race_5cat                                                  Race/Ethnicity - 5 categories
-----
      type: numeric (byte)
      label: race_5cat
      range: [1,5]                                units: 1
unique values: 5                                missing .: 0/11,874
      tabulation: Freq.   Numeric   Label
                   8,392         1   White
                   1,187         2   Black
                   1,404         3   Hispanic
                   454           4   Asian
                   437           5   Other

inc_4cat_50k                                              Income (I40) - 4 cat - <25,25-49,50-99,100+
-----
      type: numeric (byte)
      label: inc_4cat_50k
      range: [1,4]                                units: 1
unique values: 4                                missing .: 0/11,874
      tabulation: Freq.   Numeric   Label
                   2,673         1   Less than $25,000
                   1,982         2   $25,000-$49,999
                   3,186         3   $50,000-$99,999
                   4,033         4   $100,000 or more

educ_4cat                                                  Education - 4 categories
-----
      type: numeric (byte)
      label: educ_4cat
      range: [1,4]                                units: 1
unique values: 4                                missing .: 0/11,874
      tabulation: Freq.   Numeric   Label
                   502           1   Less than a high school degree
                   2,312         2   High school degree or GED
                   3,828         3   Some college/technical or
                                associates degree
                   5,232         4   Bachelor's degree or more

```

atleast\_okay Doing okay financially

---

type: numeric (byte)  
label: atleast\_okay  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
2,456 0 No  
9,418 1 Yes

---

pay\_casheqv Would handle \$400 expense with cash or equivalent

---

type: numeric (float)  
label: YesNoRefused  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
3,404 0 No  
8,470 1 Yes

---

skip\_medical Went without medical care

---

type: numeric (float)  
label: YesNoRefused  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
9,198 0 No  
2,676 1 Yes

---

afs Alternative financial service use

---

type: numeric (float)  
label: YesNoRefused  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
10,221 0 No  
1,653 1 Yes

---

[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