
CODEBOOK FOR 2022 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2022 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 2022 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2022 SHED and a detailed discussion of the survey methods, see Alicia Lloro, Ellen Merry, Jeff Larrimore, Jacob Lockwood, Zofsha Merchant, Anna Tranfaglia, "Economic Well-Being of U.S. Households in 2022," 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 2022."

ANALYSIS WEIGHTS

Weights play a critical role in interpreting the survey data and allow the sample population to match the U.S. population based on observable characteristics. The public use dataset contains two sets of weights, and users should consider the appropriate weights for their analysis.

Weight_{pop} is most commonly used and includes the weights used for the "Economic Well-Being of U.S. Households in 2022." 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.

DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic profile variables that were collected by Ipsos prior to respondents receiving the SHED. These demographic profile variables are typically labeled with the prefix "pp" in the data file with some exceptions and in the variable descriptions below. In some cases, such as the highest level of education, similar questions were asked in these demographic profile surveys and in the SHED. In these cases, the answers to the SHED questions were used for the "Economic Well-Being of U.S. Households in 2022" if they were available.

VARIABLE DEFINITIONS

CaseID

CaseID 2022

Type: Numeric (long)

Range:	[1,11775]	Units:	1		
Unique values:	11,667	Missing .:	0/11,667		
Mean:	5889.99				
Std. dev.:	3397.96				
Percentiles:	10%	25%	50%	75%	90%
	1178	2949	5890	8829	10601

caseid2021	CaseID from 2021 SHED Survey				

Type:	Numeric (long)	Units:	1		
Range:	[6,11952]	Missing .:	7,915/11,667		
Unique values:	3,752				
Mean:	5508.94				
Std. dev.:	3195.59				
Percentiles:	10%	25%	50%	75%	90%
	1084	2809	5495	8060	9945

caseid2020	CaseID from 2020 SHED Survey				

Type:	Numeric (double)	Units:	1		
Range:	[8,47702]	Missing .:	8,390/11,667		
Unique values:	3,277				
Mean:	6894.12				
Std. dev.:	7832.13				
Percentiles:	10%	25%	50%	75%	90%
	1058	2685	5321	8105	10523

caseid2019	CaseID from 2019 SHED Survey				

Type:	Numeric (long)	Units:	1		
Range:	[4,49990]	Missing .:	8,276/11,667		
Unique values:	3,391				
Mean:	9762.69				
Std. dev.:	11355				
Percentiles:	10%	25%	50%	75%	90%
	1244	3145	6258	9526	33167

duration	Duration (in seconds)				

Type:	Numeric (long)	Units:	1		
Range:	[457,840348]	Missing .:	0/11,667		
Unique values:	3,617				
Mean:	9443.95				
Std. dev.:	48590.5				
Percentiles:	10%	25%	50%	75%	90%
	839	1042	1372	1992	4099

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

Type:	Numeric (double)	Units:	.0001		
Range:	[.1677,4.058]	Missing .:	0/11,667		
Unique values:	2,644				
Mean:	1				
Std. dev.:	.500907				
Percentiles:	10%	25%	50%	75%	90%
	.5403	.6902	.9051	1.184	1.5528

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

Type:	Numeric (double)	Units:	.0001		
Range:	[3666.6386,88732.647]				

Unique values:	2,850	Missing : 0/11,667			
Mean:	21866.3				
Std. dev.:	10953				
Percentiles:	10%	25%	50%	75%	90%
	11814.2	15092.1	19790.4	25890	33955.1

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

Type:	Numeric (double)		Units: .0001		
Range:	[.1075,3.5566]		Missing : 7,915/11,667		
Unique values:	2,260				
Mean:	1				
Std. dev.:	.493492				
Percentiles:	10%	25%	50%	75%	90%
	.5093	.6299	.8643	1.28395	1.6672

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

Type:	Numeric (double)		Units: .0001		
Range:	[7311.6055,241827.43]		Missing : 7,915/11,667		
Unique values:	2,427				
Mean:	67994.2				
Std. dev.:	33554.6				
Percentiles:	10%	25%	50%	75%	90%
	34630.5	42826.3	58767	87303.7	113360

xlaptop	Is R a KP laptop user?				

Type:	Numeric (byte)		Units: 1		
Label:	LABA		Missing : 0/11,667		
Range:	[1,2]				
Unique values:	2				
Tabulation:	Freq.	Numeric	Label		
	348	1	Yes		
	11,319	2	No		

L0_a	My spouse or partner - First, do each of the following people currently live with you?				

Type:	Numeric (byte)		Units: 1		
Label:	L0_A		Missing : 0/11,667		
Range:	[0,1]				
Unique values:	2				
Tabulation:	Freq.	Numeric	Label		
	3,909	0	No		
	7,758	1	Yes		

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

Type:	Numeric (byte)		Units: 1		
Label:	L0_B		Missing : 0/11,667		
Range:	[0,1]				
Unique values:	2				
Tabulation:	Freq.	Numeric	Label		
	8,950	0	No		
	2,717	1	Yes		

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

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-----
                Type: Numeric (byte)
                Label: L0_C
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing .: 0/11,667
                Tabulation: Freq.    Numeric    Label
                           9,742      0    No
                           1,925      1    Yes
-----
L0_d                My parent(s) - First, do each of the following
                    people currently live with you?
-----
                Type: Numeric (byte)
                Label: L0_D
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing .: 0/11,667
                Tabulation: Freq.    Numeric    Label
                           10,527     0    No
                           1,140      1    Yes
-----
L0_e                Other individuals - First, do each of the
                    following people currently live with you?
-----
                Type: Numeric (byte)
                Label: L0_E
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing .: 0/11,667
                Tabulation: Freq.    Numeric    Label
                           10,311     0    No
                           1,356      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]
                Unique values: 2
                Units: 1
                Missing .: 9,742/11,667
                Tabulation: Freq.    Numeric    Label
                           539        1    All currently enrolled in
                           1,386        2    school
                           9,742        .    One or more not currently
                                           enrolled in school
-----
L0B_a                Your brother(s) or sister(s) - Are the people living with you:
-----
                Type: Numeric (byte)
                Label: L0B_A
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing .: 10,311/11,667
                Tabulation: Freq.    Numeric    Label
                           814        0    No
                           542        1    Yes
                           10,311      .
-----
L0B_b                Other relatives - Are the people living with you:
-----
                Type: Numeric (byte)
                Label: L0B_B
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing .: 10,311/11,667
                Tabulation: Freq.    Numeric    Label
                           868        0    No

```

488 1 Yes
10,311 .

L0B_c Other people not related to you - Are the people living with you:

Type: Numeric (byte)
Label: L0B_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,311/11,667
Tabulation: Freq. Numeric Label
865 0 No
491 1 Yes
10,311 .

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 .: 8,950/11,667
Tabulation: Freq. Numeric Label
1,202 1
993 2
342 3
107 4
42 5
14 6
17 7 7 or more
8,950 .

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 .: 8,950/11,667
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 .: 10,152/11,667
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 .: 11,145/11,667
Examples: .

```

.
.
.
-----
L0D_d                                4th child - How old are your children under
                                      age 18 who currently live with you?
-----
Type: Numeric (byte)
Label: L0D_D, but 18 nonmissing values are not labeled
Range: [0,17]                        Units: 1
Unique values: 18                    Missing .: 11,487/11,667
Examples: .
.
.
.
-----
L0D_e                                5th child - How old are your children under
                                      age 18 who currently live with you?
-----
Type: Numeric (byte)
Label: L0D_E, but 17 nonmissing values are not labeled
Range: [0,17]                        Units: 1
Unique values: 17                    Missing .: 11,594/11,667
Examples: .
.
.
.
-----
L0D_f                                6th child - How old are your children under
                                      age 18 who currently live with you?
-----
Type: Numeric (byte)
Label: L0D_F, but 13 nonmissing values are not labeled
Range: [0,17]                        Units: 1
Unique values: 13                    Missing .: 11,636/11,667
Examples: .
.
.
.
-----
L1_a                                To save money - You indicated that you live
                                      with (your parent(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_A
Range: [0,1]                        Units: 1
Unique values: 2                    Missing .: 9,213/11,667
Tabulation: Freq.   Numeric   Label
               942         0    No
               1,512       1    Yes
               9,213         .
-----
L1_b                                To help them financially - You indicated that
                                      you live with (your parent(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 .: 9,213/11,667																																
<table border="0"> <tr> <td>Tabulation:</td> <td>Freq.</td> <td>Numeric</td> <td>Label</td> </tr> <tr> <td></td> <td>1,047</td> <td>0</td> <td>No</td> </tr> <tr> <td></td> <td>1,407</td> <td>1</td> <td>Yes</td> </tr> <tr> <td></td> <td>9,213</td> <td>.</td> <td></td> </tr> </table>	Tabulation:	Freq.	Numeric	Label		1,047	0	No		1,407	1	Yes		9,213	.																		
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	9,213	.																															

L1_c	To provide help with childcare or medical care - You indicated that you live with (your parent(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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	9,213	.																															

L1_d	To receive help with childcare or medical care - Are each of the following reasons why you live with these individuals?																																

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L1_e	Prefer living with others - Are each of the following reasons why you live with these individuals?																																

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B2	Overall, which one of the following best describes how well you are managing financially these days?																																

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	2,148	2	Just getting by																														
	4,599	3	Doing okay																														
	4,071	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 : 0/11,667
Tabulation: Freq. Numeric Label
1,020 1 Much worse off
3,276 2 Somewhat worse off
5,287 3 About the same
1,605 4 Somewhat better off
479 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] Units: 1
Unique values: 5 Missing : 0/11,667
Tabulation: Freq. Numeric Label
928 1 Much worse off
1,975 2 Somewhat worse off
2,568 3 About the same
3,401 4 Somewhat better off
2,795 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] Units: 1
Unique values: 4 Missing : 0/11,667
Tabulation: Freq. Numeric Label
2,171 1 Poor
5,003 2 Only fair
4,179 3 Good
314 4 Excellent

B7_b In this country - How would you rate economic conditions today:

Type: Numeric (byte)
Label: B7_B
Range: [1,4] Units: 1
Unique values: 4 Missing : 0/11,667
Tabulation: Freq. Numeric Label
4,200 1 Poor
5,411 2 Only fair
1,952 3 Good
104 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] Units: 1
Unique values: 11 Missing : 0/11,667
Examples: 5

6
7
8

X11_none X11 None selected

Type: Numeric (byte)
Label: X11_NONE
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
8,511 0 No
3,156 1 Yes

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

Type: Numeric (byte)
Label: D1A
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
4,876 0 No
6,791 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] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
8,360 0 No
3,307 1 Yes

D22_a Could not find work - Did each of the following contribute to you not working last month?

Type: Numeric (byte)
Label: D22_A
Range: [0,1] Units: 1
Unique values: 2 Missing : 6,791/11,667
Tabulation: Freq. Numeric Label
4,350 0 No
526 1 Yes
6,791 .

D22_b Childcare - Did each of the following contribute to you not working last month?

Type: Numeric (byte)
Label: D22_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 6,791/11,667
Tabulation: Freq. Numeric Label
4,632 0 No
244 1 Yes
6,791 .

D22_c Other family or personal obligations - Did each of the following contribute to you not working last month?

contribute to you not working last month?

Type: Numeric (byte)
Label: D22_H
Range: [0,1] Units: 1
Unique values: 2 Missing : 6,791/11,667
Tabulation: Freq. Numeric Label
1,717 0 No
3,159 1 Yes
6,791 .

D3A Think about your main job (the job from which
you earned the most money 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 : 4,876/11,667
Tabulation: Freq. Numeric Label
5,879 0 Working for someone else
767 1 Self-employed (working for
myself)
145 2 Other work arrangement
4,876 .

D3B Still thinking about your main job, do you usually work:

Type: Numeric (byte)
Label: D3B
Range: [1,2] Units: 1
Unique values: 2 Missing : 4,876/11,667
Tabulation: Freq. Numeric Label
5,204 1 Full-time (35 or more hours per
week)
1,587 2 Part-time (less than 35 hours
per week)
4,876 .

D28_a I can choose what tasks I work on - At your
main job, how often do each of these
statements describe your work situation?

Type: Numeric (byte)
Label: D28_A
Range: [1,5] Units: 1
Unique values: 5 Missing : 5,788/11,667
Tabulation: Freq. Numeric Label
673 1 Never
1,031 2 Rarely
1,905 3 Sometimes
1,687 4 Often
583 5 Always
5,788 .

D28_b I can choose how I complete tasks at work -
At your main job, how often do each of these
statements describe your work situation?

Type: Numeric (byte)
Label: D28_B
Range: [1,5] Units: 1

Tabulation: Freq.	Numeric	Label
390	1	Never
538	2	Rarely
1,415	3	Sometimes
2,301	4	Often
1,235	5	Always
5,788	.	

```

      Type: Numeric (byte)
      Label: D30
      Range: [1,3]
      Unique values: 3
      Missing : 5,788/11,667

      Tabulation: Freq.   Numeric   Label
                   4,283       1   Normally work the same hours
                   687        2   Schedule varies, primarily at
                                my request
                   909        3   Schedule varies, primarily
                                based on my employer's needs
                   5,788       .

```

```

Type: Numeric (byte)
Label: D31
Range: [1,5]
Units: 1
Unique values: 5
Missing : 10,758/11,667

Tabulation: Freq.   Numeric   Label
              316         1   One day in advance or less
                               (including on call)
              136         2   2 to 3 days in advance
              120         3   4 to 6 days in advance
              189         4   1 to 2 weeks in advance
              148         5   3 weeks in advance or longer
              10,758        .

```

```

      Type: Numeric (byte)
      Label: D33
      Range: [-2,1]
      Unique values: 3
      Missing : 4,876/11,667
      Tabulation: Freq.   Numeric   Label
                   158      -2      Don't know
                   6,151    0       No
                   482      1       Yes
                   4,876    .

```

```

Type: Numeric (byte)
Label: D47

```

Range: [-2,1] Units: 1
 Unique values: 3 Missing .: 4,876/11,667
 Tabulation: Freq. Numeric Label
 600 -2 Don't know
 5,498 0 No
 693 1 Yes
 4,876 .

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 .: 4,876/11,667
 Tabulation: Freq. Numeric Label
 3,922 0 None
 1,417 1 Some
 1,452 2 All
 4,876 .

D34B Could your work be done by telecommuting or
 working from home at least some of the time if
 your employer would let you?

Type: Numeric (byte)
 Label: D34B
 Range: [0,1] Units: 1
 Unique values: 2 Missing .: 8,152/11,667
 Tabulation: Freq. Numeric Label
 2,654 0 No
 861 1 Yes
 8,152 .

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] Units: 1
 Unique values: 3 Missing .: 8,442/11,667
 Tabulation: Freq. Numeric Label
 291 0 None
 1,588 1 Some
 1,346 2 All
 8,442 .

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] Units: 1
 Unique values: 2 Missing .: 8,733/11,667
 Tabulation: Freq. Numeric Label
 321 0 No
 2,613 1 Yes
 8,733 .

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] Units: 1
Unique values: 2 Missing .: 8,733/11,667
Tabulation: Freq. Numeric Label
845 0 No
2,089 1 Yes
8,733 .

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?

Type: Numeric (byte)
Label: D35_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,733/11,667
Tabulation: Freq. Numeric Label
1,805 0 No
1,129 1 Yes
8,733 .

D35_d Work-life balance - 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_D
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,733/11,667
Tabulation: Freq. Numeric Label
276 0 No
2,658 1 Yes
8,733 .

D35_e Able to live in a different area - 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_E
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,733/11,667
Tabulation: Freq. Numeric Label
1,568 0 No
1,366 1 Yes
8,733 .

D36A How likely would you be to actively look for another job or leave your job if you had to report to work in person each workday?

Type: Numeric (byte)
Label: D36A
Range: [1,4] Units: 1
Unique values: 4 Missing .: 9,303/11,667

Tabulation:	Freq.	Numeric	Label
	657	1	Very likely
	629	2	Somewhat likely
	634	3	Not that likely
	444	4	Not at all likely
	9,303	.	

D36B How likely would you be to actively look for another job or leave your job if your employer (kept your pay the same for a year / decreased your pay by 1 percent / decreased your pay by 5 percent / decreased your pay by 10 percent)?

Type: Numeric (byte)
Label: D36B
Range: [1,4] Units: 1
Unique values: 4 Missing .: 5,788/11,667

Tabulation:	Freq.	Numeric	Label
	1,819	1	Very likely
	1,750	2	Somewhat likely
	1,522	3	Not that likely
	788	4	Not at all likely
	5,788	.	

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 .: 10,696/11,667

Tabulation:	Freq.	Numeric	Label
	622	1	Better
	228	2	About the same
	121	3	Worse
	10,696	.	

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 .: 10,696/11,667

Tabulation:	Freq.	Numeric	Label
	500	1	Better
	377	2	About the same
	94	3	Worse
	10,696	.	

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 .: 10,696/11,667

Tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

D38_d Physical demands of the job - Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago?

D38_e COVID-19 policies and exposure - 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?

D38_f Work-life balance - Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago?

D39 Overall, is the main job you have now better, the same, or worse than the one you had a year ago?

```

      Type: Numeric (byte)
      Label: D39
      Range: [1,3]
      Unique values: 3
      Missing .: 10,696/11,667
      Units: 1
      Tabulation: Freq.   Numeric   Label
                    705       1   Better
                    204       2   About the same
                     62       3   Worse
                   10,696       .

```


D4 In addition to your main job, did you have any other jobs last month?

Type: Numeric (byte)
Label: D4
Range: [0,1] Units: 1
Unique values: 2 Missing : 4,876/11,667
Tabulation: Freq. Numeric Label
5,920 0 No
871 1 Yes
4,876 .

D44_f Think about any job in the past 12 months, not just your main job. In the past 12 months, have you gotten laid off or lost a job (including a temporary layoff)?

Type: Numeric (byte)
Label: D44_F
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,142 0 No
525 1 Yes

D44_a Asked for a raise or a promotion - 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_A
Range: [0,1] Units: 1
Unique values: 2 Missing : 4,876/11,667
Tabulation: Freq. Numeric Label
5,426 0 No
1,365 1 Yes
4,876 .

D44_b Received a raise or a promotion - 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_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 4,876/11,667
Tabulation: Freq. Numeric Label
3,136 0 No
3,655 1 Yes
4,876 .

D44_c Applied for a new 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_C
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
9,275 0 No
2,392 1 Yes

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

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:

D37A You indicated that you started a new job in
the past 12 months. Is your main job

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

GE2A Some people earn money by selling items at places like flea markets and garage sales or 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 : 0/11,667

```

Tabulation: Freq. Numeric Label
 10,466 0 No
 1,201 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] Units: 1
Unique values: 2 Missing .: 10,466/11,667
 Tabulation: Freq. Numeric Label
 957 0 No
 244 1 Yes
 10,466 .

GE12_b Purchased to resell for a profit - Are the items you sold ones that you:

 Type: Numeric (byte)
 Label: GE12_B
 Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,466/11,667
 Tabulation: Freq. Numeric Label
 835 0 No
 366 1 Yes
 10,466 .

GE12_c Previously owned for personal use, such as
 old clothing - Are the items you sold ones
 that you:

 Type: Numeric (byte)
 Label: GE12_C
 Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,466/11,667
 Tabulation: Freq. Numeric Label
 293 0 No
 908 1 Yes
 10,466 .

GE2B Some people earn money by offering short-term
 rentals of items or property they own through
 platforms such as Turo or Airbnb. In the past
 month, have you made money from short-term
 rentals of items or property that you own?

 Type: Numeric (byte)
 Label: GE2B
 Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,667
 Tabulation: Freq. Numeric Label
 11,489 0 No
 178 1 Yes

GE1A In the past month, have you done any
 freelance or gig-work, either to supplement
 your income or as your main job?

 Type: Numeric (byte)
 Label: GE1A
 Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,667
 Tabulation: Freq. Numeric Label

11,015 0 No
652 1 Yes

GE20A Did you spend at least 20 hours in the past
month (doing freelance or gig work/selling or
renting items you own)?

 Type: Numeric (byte)
 Label: GE20A
 Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,883/11,667
 Tabulation: Freq. Numeric Label
 1,267 0 No
 517 1 Yes
 9,883 .

GE22 Do you spend more, about the same, or less
time (doing freelance or gig work/selling or
renting items you own) than you did a year
ago?

 Type: Numeric (byte)
 Label: GE22
 Range: [1,3] Units: 1
Unique values: 3 Missing .: 9,883/11,667
 Tabulation: Freq. Numeric Label
 472 1 More
 906 2 About the same
 406 3 Less
 9,883 .

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 .: 11,015/11,667
 Tabulation: Freq. Numeric Label
 204 1 More per hour doing freelance
 or gig work
 181 2 About the same
 267 3 Less per hour doing freelance
 or gig work
 11,015 .

GE40A In the past month, how much of your income was
from (doing freelance or gig work/selling or
renting items you own)?

 Type: Numeric (byte)
 Label: GE40A
 Range: [-2,4] Units: 1
Unique values: 5 Missing .: 9,883/11,667
 Tabulation: Freq. Numeric Label
 167 -2 Don't know
 1,169 1 Under 10%
 258 2 10% to 50%
 80 3 50% to 90%
 110 4 Over 90%
 9,883 .

GH1

This section will ask some questions about
your home and your car. Do you (and/or your
spouse or partner):

Type: Numeric (byte)
Label: GH1
Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,667
Tabulation: Freq. Numeric Label
4,982 1 Own your home with a mortgage
or loan
2,933 2 Own your home free and clear
(without a mortgage or loan)
2,931 3 Pay rent
821 4 Neither own nor pay rent

R1_a

Renting is cheaper - Are each of the following
a reason why you rent your home rather than
own?

Type: Numeric (byte)
Label: R1_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,736/11,667
Tabulation: Freq. Numeric Label
1,737 0 No
1,194 1 Yes
8,736 .

R1_b

Renting is less financially risky - Are each
of the following a reason why you rent your
home rather than own?

Type: Numeric (byte)
Label: R1_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,736/11,667
Tabulation: Freq. Numeric Label
1,712 0 No
1,219 1 Yes
8,736 .

R1_c

Renting is more convenient or flexible - Are
each of the following a reason why you rent
your home rather than own?

Type: Numeric (byte)
Label: R1_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,736/11,667
Tabulation: Freq. Numeric Label
1,270 0 No
1,661 1 Yes
8,736 .

R1_d

Trying to buy - Are each of the following a
reason why you rent your home rather than own?

Type: Numeric (byte)
Label: R1_D
Range: [0,1] Units: 1
Unique values: 2 Missing .: 8,736/11,667

Tabulation:	Freq.	Numeric	Label
	2,050	0	No
	881	1	Yes
	8,736	.	

R1_e Can't qualify for home mortgage - Are each of the following a reason why you rent your home rather than own?

Type:	Numeric (byte)		
Label:	R1_E		
Range:	[0,1]	Units:	1
Unique values:	2	Missing .:	8,736/11,667
Tabulation:	Freq.	Numeric	Label
	1,782	0	No
	1,149	1	Yes
	8,736	.	

R1_f Can't afford down payment to buy - Are each of the following a reason why you rent your home rather than own?

Type:	Numeric (byte)		
Label:	R1_F		
Range:	[0,1]	Units:	1
Unique values:	2	Missing .:	8,736/11,667
Tabulation:	Freq.	Numeric	Label
	1,058	0	No
	1,873	1	Yes
	8,736	.	

R1_g Can't afford mortgage monthly payment - Are each of the following a reason why you rent your home rather than own?

Type:	Numeric (byte)		
Label:	R1_G		
Range:	[0,1]	Units:	1
Unique values:	2	Missing .:	8,736/11,667
Tabulation:	Freq.	Numeric	Label
	1,672	0	No
	1,259	1	Yes
	8,736	.	

R1_h Prefer to rent - Are each of the following a reason why you rent your home rather than own?

Type:	Numeric (byte)		
Label:	R1_H		
Range:	[0,1]	Units:	1
Unique values:	2	Missing .:	8,736/11,667
Tabulation:	Freq.	Numeric	Label
	1,832	0	No
	1,099	1	Yes
	8,736	.	

GH2 When did you move into your current home?

Type:	Numeric (byte)		
Label:	GH2		
Range:	[1,3]	Units:	1
Unique values:	3	Missing .:	0/11,667
Tabulation:	Freq.	Numeric	Label

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

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

R5B_a Evicted or received an eviction notice - Did each of the following contribute to your moving in the past year?

R5B_b Landlord told you, or a person you were staying with, to leave - Did each of the following contribute to your moving in the past year?

R5B_c You missed a rent payment and thought you
would be evicted - Did each of the following
contribute to your moving in the past year?

R5B_d City condemned the property and forced you to
leave - Did each of the following contribute
to your moving in the past year?

R5E Was the main reason that you moved in the
past year because of rent increases at your
previous home or apartment?

R5C_a Bank took possession of your home in foreclosure - Did each of the following contribute to your moving in the past year?

R5C_b Received a notice from bank that they planned to foreclose - Did each of the following contribute to your moving in the past year?

R5C_c Missed mortgage payments and thought bank would foreclose - Did each of the following contribute to your moving in the past year?

```

      Type: Numeric (byte)
Label: R5C C

```


	Range: [0,1]	Units: 1
Unique values:	2	Missing : 11,454/11,667
Tabulation:	Freq. Numeric Label	
	210 0 No	
	3 1 Yes	
	11,454 .	

R5C_d	City condemned the property and forced you to leave - Did each of the following contribute to your moving in the past year?	

	Type: Numeric (byte)	
	Label: R5C_D	
	Range: [0,1]	Units: 1
Unique values:	2	Missing : 11,454/11,667
Tabulation:	Freq. Numeric Label	
	211 0 No	
	2 1 Yes	
	11,454 .	

R3	Approximately how much do you (and/or your spouse or partner) pay for rent each month?	

	Type: Numeric (int)	
	Label: R3, but 573 nonmissing values are not labeled	
	Range: [0,8000]	Units: 1
Unique values:	573	Missing : 8,736/11,667
Examples:	1650	
	.	
	.	
	.	

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

	Type: Numeric (byte)	
	Label: R11	
	Range: [0,1]	Units: 1
Unique values:	2	Missing : 8,736/11,667
Tabulation:	Freq. Numeric Label	
	2,475 0 No	
	456 1 Yes	
	8,736 .	

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

	Type: Numeric (byte)	
	Label: R12	
	Range: [0,1]	Units: 1
Unique values:	2	Missing : 11,211/11,667
Tabulation:	Freq. Numeric Label	
	254 0 No	
	202 1 Yes	
	11,211 .	

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

	Type: Numeric (int)	
	Label: R13, but 85 nonmissing values are not labeled	
	Range: [0,12000]	Units: 1
Unique values:	85	Missing : 11,468/11,667
Examples:	.	

.

.

M4

Approximately how much is your total monthly mortgage payment (i.e. the amount you send to the bank)?

Type: Numeric (int)
Label: M4, but 984 nonmissing values are not labeled
Range: [0,9999] Units: 1
Unique values: 984 Missing .: 6,685/11,667
Examples: 1300
3040

.

.

ND1_a

Income loss or work disruption - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?

Type: Numeric (byte)
Label: ND1_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,667
Tabulation: Freq. Numeric Label
11,152 0 No
515 1 Yes

ND1_b

Property damage - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?

Type: Numeric (byte)
Label: ND1_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,667
Tabulation: Freq. Numeric Label
10,841 0 No
826 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 .: 0/11,667
Tabulation: Freq. Numeric Label
11,431 0 No
236 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]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           11,605        0    No
                           62           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
                                     temperatures affected you in each of the
                                     following ways?
-----
                Type: Numeric (byte)
                Label: ND1_E
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           11,286        0    No
                           381          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]
                Unique values: 5
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           1,065        1    Much higher
                           2,915        2    Somewhat higher
                           7,201        3    About the same
                           200          4    Somewhat lower
                           286          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]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           9,054        0    No
                           2,613        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]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           10,303        0    No

```

	1,364	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 .: 0/11,667	
Tabulation: Freq.	Numeric	Label	
9,983	0	No	
1,684	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 .: 0/11,667	
Tabulation: Freq.	Numeric	Label	
11,047	0	No	
620	1	Yes	

AL0A Do you own, lease, or have regular access to a car, truck, van or sport utility vehicle (SUV)?

Type: Numeric (byte)			
Label: AL0A			
Range: [0,1]		Units: 1	
Unique values: 2		Missing .: 0/11,667	
Tabulation: Freq.	Numeric	Label	
1,390	0	No	
10,277	1	Yes	

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

Type: Numeric (byte)			
Label: BK1			
Range: [0,1]		Units: 1	
Unique values: 2		Missing .: 0/11,667	
Tabulation: Freq.	Numeric	Label	
540	0	No	
11,127	1	Yes	

BK2_a Purchase a money order from a place other than a bank - In the past 12 months, did you (and or your spouse or partner):

Type: Numeric (byte)			
Label: BK2_A			
Range: [0,1]		Units: 1	
Unique values: 2		Missing .: 0/11,667	
Tabulation: Freq.	Numeric	Label	
10,703	0	No	
964	1	Yes	

how confident are you that your application
would be approved?

Type: Numeric (byte)
Label: A6
Range: [-2,3] Units: 1
Unique values: 4 Missing : 0/11,667
Tabulation: Freq. Numeric Label
477 -2 Don't know
7,802 1 Very confident
1,962 2 Somewhat confident
1,426 3 Not confident

A0 In the past 12 months have you applied for
any credit (such as a credit card, higher
credit card limit, mortgage, refinance,
student loan, personal loan, or other loan)?

Type: Numeric (byte)
Label: A0
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
7,651 0 No
4,016 1 Yes

A7_a Credit card - Have you applied for each of
the following types of credit in the past 12
months?

Type: Numeric (byte)
Label: A7_A
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
1,297 0 No
2,719 1 Yes
7,651 .

A7_b Car/auto loan - Have you applied for each of
the following types of credit in the past 12
months?

Type: Numeric (byte)
Label: A7_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
3,055 0 No
961 1 Yes
7,651 .

A7_c Student loan - Have you applied for each of
the following types of credit in the past 12
months?

Type: Numeric (byte)
Label: A7_C
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
3,759 0 No
257 1 Yes

7,651 .

A7_d Mortgage (purchase or refinance) - Have you applied for each of the following types of credit in the past 12 months?

Type: Numeric (byte)
Label: A7_D
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
3,347 0 No
669 1 Yes
7,651 .

A7_e Home equity loan or line of credit - Have you applied for each of the following types of credit in the past 12 months?

Type: Numeric (byte)
Label: A7_E
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
3,779 0 No
237 1 Yes
7,651 .

A7_f Other credit or loan - Have you applied for each of the following types of credit in the past 12 months?

Type: Numeric (byte)
Label: A7_F
Range: [0,1] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label
3,202 0 No
814 1 Yes
7,651 .

A0B Was there a time in the past 12 months that you desired credit but chose not to submit a credit application?

Type: Numeric (byte)
Label: A0B
Range: [0,1] Units: 1
Unique values: 2 Missing : 4,016/11,667
Tabulation: Freq. Numeric Label
6,963 0 No
688 1 Yes
4,016 .

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] Units: 1
Unique values: 2 Missing : 7,651/11,667
Tabulation: Freq. Numeric Label

3,095	0	No
921	1	Yes
7,651	.	

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	Units: 1	
	Missing .: 7,651/11,667	
Tabulation:	Freq.	Numeric Label
	3,420	0 No
	596	1 Yes
	7,651	.

A1_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 .: 7,651/11,667	
Tabulation:	Freq.	Numeric Label
	3,332	0 No
	684	1 Yes
	7,651	.

A8_a Credit card - Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?

Type: Numeric (byte)		
Label: A8_A		
Range: [0,1]		
Unique values: 2	Units: 1	
	Missing .: 10,723/11,667	
Tabulation:	Freq.	Numeric Label
	121	0 No
	823	1 Yes
	10,723	.

A8_b Car/auto loan - Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?

Type: Numeric (byte)		
Label: A8_B		
Range: [0,1]		
Unique values: 2	Units: 1	
	Missing .: 11,369/11,667	
Tabulation:	Freq.	Numeric Label
	160	0 No
	138	1 Yes
	11,369	.

A8_c Student loan - Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?


```

Type: Numeric (byte)
Label: A8_C
Range: [0,1]
Unique values: 2
Units: 1
Missing .: 11,579/11,667
Tabulation: Freq.    Numeric    Label
              61          0    No
              27          1    Yes
              11,579      .

-----
A8_d          Mortgage (purchase or refinance) - Were you
              turned down or offered less credit than
              requested for the following types of credit in
              the past 12 months?

-----
Type: Numeric (byte)
Label: A8_D
Range: [0,1]
Unique values: 2
Units: 1
Missing .: 11,524/11,667
Tabulation: Freq.    Numeric    Label
              73          0    No
              70          1    Yes
              11,524      .

-----
A8_e          Home equity loan or line of credit - Were you
              turned down or offered less credit than
              requested for the following types of credit in
              the past 12 months?

-----
Type: Numeric (byte)
Label: A8_E
Range: [0,1]
Unique values: 2
Units: 1
Missing .: 11,595/11,667
Tabulation: Freq.    Numeric    Label
              28          0    No
              44          1    Yes
              11,595      .

-----
A8_f          Other credit or loan - Were you turned down or
              offered less credit than requested for the
              following types of credit in the past 12
              months?

-----
Type: Numeric (byte)
Label: A8_F
Range: [0,1]
Unique values: 2
Units: 1
Missing .: 11,261/11,667
Tabulation: Freq.    Numeric    Label
              114         0    No
              292         1    Yes
              11,261      .

-----
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 .: 10,979/11,667
Tabulation: Freq.    Numeric    Label
              287         0    No
              401         1    Yes

```

10,979 .

C2A Do you currently have at least one credit card?

Type: Numeric (byte)
Label: C2A
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
1,663 0 No
10,004 1 Yes

C3 Do you currently have any credit card debt
that you do not expect to pay in full with
your next payment?

Type: Numeric (byte)
Label: C3
Range: [0,1] Units: 1
Unique values: 2 Missing : 1,663/11,667
Tabulation: Freq. Numeric Label
6,430 0 No
3,574 1 Yes
1,663 .

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 : 8,093/11,667
Tabulation: Freq. Numeric Label
792 1 Less debt now
1,236 2 About the same
1,546 3 More debt now
8,093 .

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 : 5,233/11,667
Tabulation: Freq. Numeric Label
5,036 0 No
1,398 1 Yes
5,233 .

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 : 1,663/11,667
Tabulation: Freq. Numeric Label
5,349 0 Never carried an unpaid balance
(always pay in full)
576 1 Once
1,776 2 Some of the time

2,303 3 Most or all of the time
1,663 .

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

Type: Numeric (byte)
Label: BNPL1
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
10,388 0 No
1,279 1 Yes

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

Type: Numeric (byte)
Label: BNPL2, but 2 nonmissing values are not labeled
Range: [0,3] Units: 1
Unique values: 4 Missing : 10,388/11,667
Tabulation: Freq. Numeric Label
331 0 None
449 1
277 2
222 3 3 or more
10,388 .

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

Type: Numeric (byte)
Label: BNPL3
Range: [0,1] Units: 1
Unique values: 2 Missing : 10,388/11,667
Tabulation: Freq. Numeric Label
1,073 0 No
206 1 Yes
10,388 .

BNPL3A In the past year, have you been charged extra
because you were late on a buy now pay later
payment?

Type: Numeric (byte)
Label: BNPL3A
Range: [0,1] Units: 1
Unique values: 2 Missing : 11,461/11,667
Tabulation: Freq. Numeric Label
88 0 No
118 1 Yes
11,461 .

BNPL4_a Avoid interest charges - Thinking about the
most recent time you used a Buy Now Pay Later
service, were each of the following a reason
why you chose to finance the purchase in this
way?

Type: Numeric (byte)
Label: BNPL4_A

```

Range: [0,1]
Unique values: 2
Units: 1
Missing .: 10,388/11,667
Tabulation: Freq.   Numeric   Label
              518         0    No
              761         1    Yes
              10,388        .

```

```

BNPL4_b          Wanted to spread out payments - Thinking about
                  the most recent time you used a Buy Now Pay
                  Later service, were each of the following a
                  reason why you chose to finance the purchase
                  in this way?

```

```

Type: Numeric (byte)
Label: BNPL4_B
Range: [0,1]
Units: 1
Missing .: 10,388/11,667
Unique values: 2
Tabulation: Freq.   Numeric   Label
              156         0    No
              1,123       1    Yes
              10,388        .

```

```

BNPL4_c          Wanted a fixed number of payments - Thinking
                  about the most recent time you used a Buy Now
                  Pay Later service, were each of the following
                  a reason why you chose to finance the purchase
                  in this way?

```

```

Type: Numeric (byte)
Label: BNPL4_C
Range: [0,1]
Units: 1
Missing .: 10,388/11,667
Unique values: 2
Tabulation: Freq.   Numeric   Label
              687         0    No
              592         1    Yes
              10,388        .

```

```

BNPL4_d          Convenience - Thinking about the most recent
                  time you used a Buy Now Pay Later service,
                  were each of the following a reason why you
                  chose to finance the purchase in this way?

```

```

Type: Numeric (byte)
Label: BNPL4_D
Range: [0,1]
Units: 1
Missing .: 10,388/11,667
Unique values: 2
Tabulation: Freq.   Numeric   Label
              222         0    No
              1,057       1    Yes
              10,388        .

```

```

BNPL4_e          Only way I could afford it - Thinking about
                  the most recent time you used a Buy Now Pay
                  Later service, were each of the following a
                  reason why you chose to finance the purchase
                  in this way?

```

```

Type: Numeric (byte)
Label: BNPL4_E
Range: [0,1]
Units: 1
Missing .: 10,388/11,667
Unique values: 2
Tabulation: Freq.   Numeric   Label
              585         0    No

```

694 1 Yes
10,388 .

BNPL4_f Only accepted payment method I had - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

Type: Numeric (byte)
Label: BNPL4_F
Range: [0,1] Units: 1
Unique values: 2 Missing : 10,388/11,667
Tabulation: Freq. Numeric Label
1,025 0 No
254 1 Yes
10,388 .

BNPL4_g Did not want to use a credit card - Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

Type: Numeric (byte)
Label: BNPL4_G
Range: [0,1] Units: 1
Unique values: 2 Missing : 10,388/11,667
Tabulation: Freq. Numeric Label
582 0 No
697 1 Yes
10,388 .

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: S16_A
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
10,700 0 No
967 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: S16_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,498 0 No
169 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: S16_C
 Range: [0,1]
 Unique values: 2
 Units: 1
 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	11,504	0	No
	163	1	Yes

S18 Were any of the family or friends you sent cryptocurrency to living outside of the United States?

Type: Numeric (byte)
 Label: S18
 Range: [0,1]
 Unique values: 2
 Units: 1
 Missing .: 11,504/11,667

Tabulation:	Freq.	Numeric	Label
	130	0	No
	33	1	Yes
	11,504	.	

S19_a Buy something in-person - Have you used cryptocurrency to do each of the following?

Type: Numeric (byte)
 Label: S19_A
 Range: [0,1]
 Unique values: 2
 Units: 1
 Missing .: 11,498/11,667

Tabulation:	Freq.	Numeric	Label
	136	0	No
	33	1	Yes
	11,498	.	

S19_b Buy something online - Have you used cryptocurrency to do each of the following?

Type: Numeric (byte)
 Label: S19_B
 Range: [0,1]
 Unique values: 2
 Units: 1
 Missing .: 11,498/11,667

Tabulation:	Freq.	Numeric	Label
	63	0	No
	106	1	Yes
	11,498	.	

S19_c Pay a bill online - Have you used cryptocurrency to do each of the following?

Type: Numeric (byte)
 Label: S19_C
 Range: [0,1]
 Unique values: 2
 Units: 1
 Missing .: 11,498/11,667

Tabulation:	Freq.	Numeric	Label
	130	0	No
	39	1	Yes
	11,498	.	

S20_a Convert cash into cryptocurrency - Have you used a cryptocurrency ATM/kiosk to do each of the following?

Type: Numeric (byte)
 Label: S20_A

	Range: [0,1]		Units: 1
	Unique values: 2		Missing .: 10,560/11,667
	Tabulation: Freq.	Numeric	Label
	1,049	0	No
	58	1	Yes
	10,560	.	

S20_b Withdraw cash - Have you used a cryptocurrency ATM/kiosk to do each of the following?

	Type: Numeric (byte)		
	Label: S20_B		
	Range: [0,1]		Units: 1
	Unique values: 2		Missing .: 10,560/11,667
	Tabulation: Freq.	Numeric	Label
	996	0	No
	111	1	Yes
	10,560	.	

S20_c Make a payment - Have you used a cryptocurrency ATM/kiosk to do each of the following?

	Type: Numeric (byte)		
	Label: S20_C		
	Range: [0,1]		Units: 1
	Unique values: 2		Missing .: 11,498/11,667
	Tabulation: Freq.	Numeric	Label
	134	0	No
	35	1	Yes
	11,498	.	

S20_d Send money to family or friends - Have you used a cryptocurrency ATM/kiosk to do each of the following?

	Type: Numeric (byte)		
	Label: S20_D		
	Range: [0,1]		Units: 1
	Unique values: 2		Missing .: 11,504/11,667
	Tabulation: Freq.	Numeric	Label
	108	0	No
	55	1	Yes
	11,504	.	

S21 What was the main reason you used cryptocurrency to buy something, make a payment, or send money?

	Type: Numeric (byte)		
	Label: S21		
	Range: [1,7]		Units: 1
	Unique values: 7		Missing .: 11,402/11,667
	Tabulation: Freq.	Numeric	Label
	50	1	Privacy
	53	2	To send the money faster
	32	3	Cheaper
	20	4	Safer
	13	5	Don't trust banks
	65	6	Person or business receiving the money preferred cryptocurrency
	32	7	Other (please specify)

11,402 .

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] Units: 1
Unique values: 9 Missing .: 0/11,667
Tabulation: Freq. Numeric Label
531 1 Less than high school degree
2,290 2 High school degree or GED
2,257 3 Some college but no degree
(including currently enrolled
in college)
537 4 Certificate or technical degree
1,030 5 Associate degree
2,826 6 Bachelor's degree
1,370 7 Master's degree
544 8 Professional degree (e.g., MBA,
MD, JD)
282 9 Doctoral degree

D1G Are you currently enrolled as a student?

Type: Numeric (byte)
Label: D1G
Range: [0,2] Units: 1
Unique values: 3 Missing .: 0/11,667
Tabulation: Freq. Numeric Label
10,958 0 No
260 1 Yes, as a part-time student
449 2 Yes, as a full-time student

ED0B What type of program are you currently pursuing?

Type: Numeric (byte)
Label: ED0B
Range: [1,8] Units: 1
Unique values: 8 Missing .: 10,958/11,667
Tabulation: Freq. Numeric Label
26 1 High school or GED program
31 2 Non-degree training program
71 3 Certificate or technical degree
94 4 Associate degree
272 5 Bachelor's degree
103 6 Master's degree
50 7 Professional degree (e.g., MBA,
MD, JD)
62 8 Doctoral degree
10,958 .

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 .: 9,081/11,667
Tabulation: Freq. Numeric Label
2,276 0 No
310 1 Yes
9,081 .

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 .: 2,821/11,667
Examples: 5 Computer/information sciences
8 Business/management
10 Law
.

ED4 In what year did you last attend this educational program?

Type: Numeric (int)
Label: ED4, but 73 nonmissing values are not labeled
Range: [1946,2022] Units: 1
Unique values: 73 Missing .: 9,196/11,667
Examples: 2020
.
.
.

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 .: 8,873/11,667
Tabulation: Freq. Numeric Label
415 1 Financial benefits are much
larger
384 2 Financial benefits are somewhat
larger
1,183 3 About the same
335 4 Financial costs are somewhat
larger
477 5 Financial costs are much larger
8,873 .

ED6_a Chosen a different field of study - If you
could go back and make your educational
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 .: 9,196/11,667
Tabulation: Freq. Numeric Label
1,480 0 No
991 1 Yes
9,196 .

ED6_b Attended a different school - If you could go
back and make your educational decisions
again, would you have done each of these
things:

```

-----
                Type: Numeric (byte)
                Label: ED6_B
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 9,196/11,667
                Tabulation: Freq.    Numeric    Label
                           1,644        0    No
                           827         1    Yes
                           9,196        .
-----
ED6_c                                Not attended college or completed less
                                     education - If you could go back and make your
                                     educational decisions again, would you have
                                     done each of these things:
-----
                Type: Numeric (byte)
                Label: ED6_C
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 9,196/11,667
                Tabulation: Freq.    Numeric    Label
                           2,146        0    No
                           325         1    Yes
                           9,196        .
-----
ED6_d                                Completed more education - If you could go
                                     back and make your educational decisions
                                     again, would you have done each of these
                                     things:
-----
                Type: Numeric (byte)
                Label: ED6_D
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 9,196/11,667
                Tabulation: Freq.    Numeric    Label
                           801         0    No
                           1,670        1    Yes
                           9,196        .
-----
ED9      In what year did you receive your (Associate Degree/Bachelor's Degree)?
-----
                Type: Numeric (int)
                Label: ED9, but 72 nonmissing values are not labeled
                Range: [1950,2022]
                Unique values: 72
                Units: 1
                Missing : 5,615/11,667
                Examples: 1991
                        2012
                        .
                        .
-----
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]
                Unique values: 5
                Units: 1
                Missing : 5,615/11,667
                Tabulation: Freq.    Numeric    Label
                           2,484        1    Financial benefits are much
                                       larger
                           1,435        2    Financial benefits are somewhat
                                       larger

```

ED11_a	Chosen a different field of study - If you could go back and make decisions regarding your (Associate Degree/Bachelor's Degree) again, would you have done each of these things:		

Type: Numeric (byte)			
Label: ED11_A			
Range: [0,1]			Units: 1
Unique values: 2			Missing .: 5,615/11,667
Tabulation:	Freq.	Numeric	Label
	3,918	0	No
	2,134	1	Yes
	5,615	.	

ED11_b	Attended a different school - If you could go back and make decisions regarding your (Associate Degree/Bachelor's Degree) again, would you have done each of these things:		

Type: Numeric (byte)			
Label: ED11_B			
Range: [0,1]			Units: 1
Unique values: 2			Missing .: 5,615/11,667
Tabulation:	Freq.	Numeric	Label
	4,693	0	No
	1,359	1	Yes
	5,615	.	

ED11_c	Not attended college or completed less education - If you could go back and make decisions regarding your (Associate Degree/Bachelor's Degree) again, would you have done each of these things:		

Type: Numeric (byte)			
Label: ED11_C			
Range: [0,1]			Units: 1
Unique values: 2			Missing .: 5,615/11,667
Tabulation:	Freq.	Numeric	Label
	5,660	0	No
	392	1	Yes
	5,615	.	

ED11_d	Completed more education - If you could go back and make decisions regarding your (Associate Degree/Bachelor's Degree) again, would you have done each of these things:		

Type: Numeric (byte)			
Label: ED11_D			
Range: [0,1]			Units: 1
Unique values: 2			Missing .: 5,615/11,667
Tabulation:	Freq.	Numeric	Label
	3,758	0	No
	2,294	1	Yes
	5,615	.	

Label: SL6
 Range: [0,1] Units: 1
 Unique values: 2 Missing .: 9,935/11,667
 Tabulation: Freq. Numeric Label
 1,477 0 No
 255 1 Yes
 9,935 .

SL7 Did you take out any student loans to pay for your own education that you have since repaid?

Type: Numeric (byte)
 Label: SL7
 Range: [0,1] Units: 1
 Unique values: 2 Missing .: 1,732/11,667
 Tabulation: Freq. Numeric Label
 7,892 0 No
 2,043 1 Yes
 1,732 .

SL8_a Certificate or technical training - Still thinking about your own education, did you take out any student loans 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 .: 7,892/11,667
 Tabulation: Freq. Numeric Label
 3,307 0 No
 468 1 Yes
 7,892 .

SL8_b Associate degree - Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans or education you did not complete)?

Type: Numeric (byte)
 Label: SL8_B
 Range: [0,1] Units: 1
 Unique values: 2 Missing .: 7,892/11,667
 Tabulation: Freq. Numeric Label
 3,007 0 No
 768 1 Yes
 7,892 .

SL8_c Bachelor's degree - Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans or education you did not complete)?

Type: Numeric (byte)
 Label: SL8_C
 Range: [0,1] Units: 1
 Unique values: 2 Missing .: 7,892/11,667
 Tabulation: Freq. Numeric Label
 1,255 0 No

SL8_d Professional degree (e.g. MBA, MD, JD) - Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans or education you did not complete)?

SL8_e Master's degree or doctoral degree - Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans or education you did not complete)?

SL10A	As of July 2022, before any student loan forgiveness was announced, did your spouse or partner have any student loans used to pay for their education?
-------	--

SL11 As of July 2022, before any student loan forgiveness was announced, did you have any student loans used to pay for your child's or grandchild's education?

1,672 .

SL13

As of July 2022, before any student loan forgiveness was announced, how much did you owe on student loans for your child or grandchild's education?

Type: Numeric (byte)
Label: SL13
Range: [-2,11] Units: 1
Unique values: 12 Missing : 10,928/11,667
Examples: .
.
.
.

SL20

A policy was recently announced to forgive federal student loan debt for most borrowers. This policy will generally forgive up to \$10,000 or \$20,000 of federal student loans. Do you (and/or your spouse or partner) have any student loan debt that you expect to be forgiven or reduced under this policy?

Type: Numeric (byte)
Label: SL20
Range: [-2,1] Units: 1
Unique values: 3 Missing : 8,648/11,667
Tabulation: Freq. Numeric Label
434 -2 Don't know
957 0 No
1,628 1 Yes
8,648 .

SL20A

(How do you/If you have student loans forgiven, how would you) expect to use the largest portion of any money you save each month from student loan forgiveness?

Type: Numeric (byte)
Label: SL20A
Range: [1,4] Units: 1
Unique values: 4 Missing : 8,648/11,667
Tabulation: Freq. Numeric Label
1,699 1 Pay off debt
300 2 Save for home purchase
789 3 Save for other things
231 4 Spend it on other things
8,648 .

SL14_b

Home equity loan - In addition to any student loans that you may have, do you currently have each of the following that were used to pay for college or higher education expenses for you or someone else:

Type: Numeric (byte)
Label: SL14_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,320 0 No
347 1 Yes

3,946 .

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 : 3,946/11,667
Tabulation: Freq. Numeric Label
5,993 0 No
1,728 1 Yes
3,946 .

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 : 3,946/11,667
Tabulation: Freq. Numeric Label
4,801 0 No
2,920 1 Yes
3,946 .

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 : 3,946/11,667
Tabulation: Freq. Numeric Label
3,824 0 No
3,897 1 Yes
3,946 .

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 : 3,946/11,667
Tabulation: Freq. Numeric Label
7,035 0 No
686 1 Yes
3,946 .

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 : 3,946/11,667

Tabulation:	Freq.	Numeric	Label
	6,730	0	No
	991	1	Yes
	3,946	.	

K8B When did you retire?

Type: Numeric (byte)
Label: K8B
Range: [1,4] Units: 1
Unique values: 4 Missing .: 7,721/11,667

Tabulation:	Freq.	Numeric	Label
	334	1	Within the past year
	420	2	1 or 2 years ago
	484	3	3 or 4 years ago
	2,708	4	5 years ago or more
	7,721	.	

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 .: 7,721/11,667

Tabulation:	Freq.	Numeric	Label
	2,820	0	No
	1,126	1	Yes
	7,721	.	

K9_b Wanted to do other things or spend time with family - Were each of the following important to your decision to retire at the age that you did?

Type: Numeric (byte)
Label: K9_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,721/11,667

Tabulation:	Freq.	Numeric	Label
	1,915	0	No
	2,031	1	Yes
	7,721	.	

K9_c Didn't like the work - Were each of the following important to your decision to retire at the age that you did?

Type: Numeric (byte)
Label: K9_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,721/11,667

Tabulation:	Freq.	Numeric	Label
	3,391	0	No
	555	1	Yes
	7,721	.	

K9_d Care for family members - Were each of the following important to your decision to retire at the age that you did?

Type: Numeric (byte)

```

      Label: K9_D
      Range: [0,1]
Unique values: 2
      Tabulation: Freq.   Numeric   Label
                  3,320      0      No
                  626       1      Yes
                  7,721      .

```

```

      Type: Numeric (byte)
      Label: K9_E
      Range: [0,1]
Unique values: 2
      Units: 1
      Missing : 7,721/11,667
      Tabulation: Freq.   Numeric   Label
                  2,029         0    No
                  1,917         1    Yes
                  7,721         .

```

```

      Type: Numeric (byte)
      Label: K9_F
      Range: [0,1]
Unique values: 2
      Units: 1
      Missing : 7,721/11,667
      Tabulation: Freq.   Numeric   Label
                  3,534      0      No
                  412       1      Yes
                  7,721      .

```

```

Type: Numeric (byte)
Label: K20
Range: [-2,8]
Unique values: 9
Units: 1
Missing : 1,985/11,667

Tabulation: Freq.   Numeric   Label
1,268        -2   Don't know
1,695         1   Less than $10,000
  717         2   $10,000 to $24,999
  674         3   $25,000 to $49,999
  907         4   $50,000 to $99,999
1,334         5   $100,000 to $249,999
1,038         6   $250,000 to $499,999
  950         7   $500,000 to $999,999
1,099         8   Over $1,000,000
1,985         .

```

```

      Type: Numeric (byte)
      Label: DC4
      Range: [1,4]
      Unique values: 4
      Missing : 5,925/11,667
      Tabulation: Freq.   Numeric   Label
                   783       1   Very comfortable
                   1,546     2   Mostly comfortable

```

1,846	3 Slightly comfortable
1,567	4 Not comfortable
5,925	.

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

```

Type: Numeric (byte)
Label: K5A
Range: [0,3]
Unique values: 4
Units: 1
Missing : 3,946/11,667
Tabulation: Freq.   Numeric   Label
              7,047       0   No
              275        1   Yes, borrowed money
              330        2   Yes, cashed out
              69         3   Yes, both
              3,946       .

```

I0_a Wages, salaries, or self-employment income - In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources:

```

Type: Numeric (byte)
Label: I0_A
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.   Numeric   Label
              4,127       0   No
              7,540       1   Yes

```

I0_b Interest, dividends, or rental income - In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources:

```

Type: Numeric (byte)
Label: I0_B
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.   Numeric   Label
              7,612       0   No
              4,055       1   Yes

```

I0_c Social Security (including old age and DI) - In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources:

```

Type: Numeric (byte)
Label: I0_C
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.   Numeric   Label
              7,795       0   No
              3,872       1   Yes

```

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

following sources:

Type: Numeric (byte)
Label: I0_D
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,066 0 No
601 1 Yes

I0_e Unemployment income - In the past 12 months,
did you (and/or your spouse or partner)
receive any income from the following sources:

Type: Numeric (byte)
Label: I0_E
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,412 0 No
255 1 Yes

I0_f Pension - In the past 12 months, did you
(and/or your spouse or partner) receive any
income from the following sources:

Type: Numeric (byte)
Label: I0_F
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
9,006 0 No
2,661 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 : 10,575/11,667
Tabulation: Freq. Numeric Label
709 0 No
383 1 Yes
10,575 .

I39 Approximately how much was 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 (long)
Label: I39, but 824 nonmissing values are not labeled
Range: [0,1999999] Units: 1
Unique values: 824 Missing : 0/11,667
Examples: 13000
45000
80000
140000

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 : 0/11,667

Tabulation: Freq.    Numeric    Label
            852        0    $0
            834        1    $1 to $4,999
            708        2    $5,000 to $14,999
            714        3    $15,000 to $24,999
            1,109      4    $25,000 to $39,999
            691        5    $40,000 to $49,999
            1,636      6    $50,000 to $74,999
            1,284      7    $75,000 to $99,999
            1,636      8    $100,000 to $149,999
            1,067      9    $150,000 to $199,999
            1,136     10    $200,000 or higher

```

[illegible]

```

      Type: Numeric (byte)
      Label: I41_A
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 0/11,667
      Tabulation: Freq.   Numeric   Label
                  10,587         0    No
                   1,080         1    Yes

```

I41_b Supplemental Nutrition Assistance Program
 (SNAP or food stamps) - In the past 12 months,
 have you (and/or your spouse or partner)
 received any of the following?

```

      Type: Numeric (byte)
      Label: I41_B
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 0/11,667
      Tabulation: Freq.   Numeric   Label
                  10,424         0    No
                   1,243         1    Yes

```

I41_c Women, Infants, and Children (WIC) nutrition
program benefits - In the past 12 months,
have you (and/or your spouse or partner)
received any of the following?

```

      Type: Numeric (byte)
      Label: I41_C
      Range: [0,1]
Unique values: 2
Units: 1
Missing : 8,950/11,667

      Tabulation: Freq.   Numeric   Label
                  2,501      0       No
                   216      1       Yes
                   8,950      .

```

I41_d	Housing assistance from government program - In the past 12 months, have you (and/or your spouse or partner) received any of the
-------	---

following?

Type: Numeric (byte)
Label: I41_D
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,667
Tabulation: Freq. Numeric Label
11,296 0 No
371 1 Yes

I41_e Free or reduced price school lunches for your
children - In the past 12 months, have you
(and/or your spouse or partner) received any
of the following?

Type: Numeric (byte)
Label: I41_E
Range: [0,1] Units: 1
Unique values: 2 Missing : 8,950/11,667
Tabulation: Freq. Numeric Label
2,037 0 No
680 1 Yes
8,950 .

I9 In the past 12 months, which one of the
following best describes your (and/or your
spouse's or partner's) income?

Type: Numeric (byte)
Label: I9
Range: [1,3] Units: 1
Unique values: 3 Missing : 0/11,667
Tabulation: Freq. Numeric Label
8,539 1 Roughly the same amount each
month
2,185 2 Occasionally varies from month
to month
943 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 : 8,539/11,667
Tabulation: Freq. Numeric Label
2,054 0 No
1,074 1 Yes
8,539 .

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 : 0/11,667
Tabulation: Freq. Numeric Label
5,838 1 Less than your income

	3,626	2	The same as your income
	2,203	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 : 0/11,667	
Tabulation:	Freq.	Numeric	Label
	1,416	1	Decreased
	6,484	2	About the same
	3,767	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]	Units: 1	
Unique values:	3	Missing : 0/11,667	
Tabulation:	Freq.	Numeric	Label
	1,106	1	Decreased
	5,864	2	About the same
	4,697	3	Increased

I23_a	Employer - You indicated that you (or your spouse or partner) 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]	Units: 1	
Unique values:	2	Missing : 11,412/11,667	
Tabulation:	Freq.	Numeric	Label
	133	0	No
	122	1	Yes
	11,412	.	

I23_b	Union - You indicated that you (or your spouse or partner) 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]	Units: 1	
Unique values:	2	Missing : 11,412/11,667	
Tabulation:	Freq.	Numeric	Label
	230	0	No
	25	1	Yes
	11,412	.	

I23_c	Friends or family - You indicated that you (or your spouse or partner) 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] Units: 1
Unique values: 2 Missing .: 11,412/11,667
Tabulation: Freq. Numeric Label
193 0 No
62 1 Yes
11,412 .

I23_d Internet research - You indicated that you (or your spouse or partner) 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 .: 11,412/11,667
Tabulation: Freq. Numeric Label
190 0 No
65 1 Yes
11,412 .

I23_e News stories - You indicated that you (or your spouse or partner) 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 .: 11,412/11,667
Tabulation: Freq. Numeric Label
229 0 No
26 1 Yes
11,412 .

I23_f Government agency - You indicated that you (or your spouse or partner) 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 .: 11,412/11,667
Tabulation: Freq. Numeric Label
190 0 No
65 1 Yes
11,412 .

FS11_a Free groceries or meals through a food pantry, religious, or community organization -

In the past year, have you (and/or your spouse or partner) received each of the following?

Type: Numeric (byte)	
Label: FS11_A	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
10,675	0 No
992	1 Yes

FS11_b Financial assistance from a religious or community organization - In the past year, have you (and/or your spouse or partner) received each of the following?

Type: Numeric (byte)	
Label: FS11_B	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
11,463	0 No
204	1 Yes

FS11_c Financial assistance from friends or family members not living with you - In the past year, have you (and/or your spouse or partner) received each of the following?

Type: Numeric (byte)	
Label: FS11_C	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
10,758	0 No
909	1 Yes

INF1_a Food - In general, have prices you paid for each of the following increased in the past 12 months?

Type: Numeric (byte)	
Label: INF1_A	
Range: [0,2]	Units: 1
Unique values: 3	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
299	0 No
2,970	1 Yes, increased somewhat
8,398	2 Yes, increased a lot

INF1_b Gasoline and other motor fuels - In general, have prices you paid for each of the following increased in the past 12 months?

Type: Numeric (byte)	
Label: INF1_B	
Range: [0,2]	Units: 1
Unique values: 3	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
609	0 No
2,196	1 Yes, increased somewhat
8,862	2 Yes, increased a lot

INF1_c Utilities (electricity, heating fuel, etc.) -
In general, have prices you paid for each of
the following increased in the past 12 months?

Type: Numeric (byte)
Label: INF1_C
Range: [0,2] Units: 1
Unique values: 3 Missing : 0/11,667
Tabulation: Freq. Numeric Label
1,630 0 No
5,286 1 Yes, increased somewhat
4,751 2 Yes, increased a lot

INF1_d Rent or mortgage - In general, have prices you
paid for each of the following increased in
the past 12 months?

Type: Numeric (byte)
Label: INF1_D
Range: [0,2] Units: 1
Unique values: 3 Missing : 0/11,667
Tabulation: Freq. Numeric Label
7,958 0 No
2,260 1 Yes, increased somewhat
1,449 2 Yes, increased a lot

INF1_e Medical care, medication, or health insurance
- In general, have prices you paid for each of
the following increased in the past 12 months?

Type: Numeric (byte)
Label: INF1_E
Range: [0,2] Units: 1
Unique values: 3 Missing : 0/11,667
Tabulation: Freq. Numeric Label
5,665 0 No
4,068 1 Yes, increased somewhat
1,934 2 Yes, increased a lot

INF1_f Home or auto insurance - In general, have
prices you paid for each of the following
increased in the past 12 months?

Type: Numeric (byte)
Label: INF1_F
Range: [0,2] Units: 1
Unique values: 3 Missing : 0/11,667
Tabulation: Freq. Numeric Label
4,713 0 No
4,930 1 Yes, increased somewhat
2,024 2 Yes, increased a lot

INF2_a Food - Have price increases for each of the
following affected your family's budget in the
past 12 months?

Type: Numeric (byte)
Label: INF2_A
Range: [0,2] Units: 1
Unique values: 3 Missing : 299/11,667
Tabulation: Freq. Numeric Label
2,008 0 No
4,311 1 Yes, somewhat

5,049	2	Yes, a lot
299	.	

INF2_b	Gasoline and other motor fuels - Have price increases for each of the following affected your family's budget in the past 12 months?	

Type: Numeric (byte)		
Label: INF2_B		
Range: [0,2]	Units: 1	
Unique values: 3	Missing : 609/11,667	
Tabulation: Freq.	Numeric	Label
2,176	0	No
3,863	1	Yes, somewhat
5,019	2	Yes, a lot
609	.	

INF2_c	Utilities (electricity, heating fuel, etc.) - Have price increases for each of the following affected your family's budget in the past 12 months?	

Type: Numeric (byte)		
Label: INF2_C		
Range: [0,2]	Units: 1	
Unique values: 3	Missing : 1,630/11,667	
Tabulation: Freq.	Numeric	Label
2,392	0	No
4,448	1	Yes, somewhat
3,197	2	Yes, a lot
1,630	.	

INF2_d	Rent or mortgage - Have price increases for each of the following affected your family's budget in the past 12 months?	

Type: Numeric (byte)		
Label: INF2_D		
Range: [0,2]	Units: 1	
Unique values: 3	Missing : 7,958/11,667	
Tabulation: Freq.	Numeric	Label
799	0	No
1,625	1	Yes, somewhat
1,285	2	Yes, a lot
7,958	.	

INF2_e	Medical care, medication, or health insurance - Have price increases for each of the following affected your family's budget in the past 12 months?	

Type: Numeric (byte)		
Label: INF2_E		
Range: [0,2]	Units: 1	
Unique values: 3	Missing : 5,665/11,667	
Tabulation: Freq.	Numeric	Label
1,591	0	No
2,892	1	Yes, somewhat
1,519	2	Yes, a lot
5,665	.	

INF2_f	Home or auto insurance - Have price increases for each of the following affected your	

family's budget in the past 12 months?

```

      Type: Numeric (byte)
      Label: INF2_F
      Range: [0,2]
      Unique values: 3
      Missing : 4,713/11,667
      Tabulation: Freq.   Numeric   Label
                   1,913       0      No
                   3,515       1      Yes, somewhat
                   1,526       2      Yes, a lot
                   4,713       .

```

INF3_a Switched to cheaper products - Did you take any of the following actions because of increases in prices over the past 12 months?

```

      Type: Numeric (byte)
      Label: INF3_A
      Range: [0,1]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                  4,277      0      No
                  7,390      1      Yes
      Units: 1
      Missing : 0/11,667

```

INF3_b Used less or stopped using - Did you take any
of the following actions because of increases
in prices over the past 12 months?

```

      Type: Numeric (byte)
      Label: INF3_B
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 0/11,667
      Tabulation: Freq.   Numeric   Label
                   3,922         0     No
                   7,745         1     Yes

```

INF3_c Reduced savings - Did you take any of the following actions because of increases in prices over the past 12 months?

```

      Type: Numeric (byte)
      Label: INF3_C
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 0/11,667
      Tabulation: Freq.   Numeric   Label
                   5,682         0     No
                   5,985         1     Yes

```

INF3_d Increased borrowing - Did you take any of the following actions because of increases in prices over the past 12 months?

```

      Type: Numeric (byte)
      Label: INF3_D
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 0/11,667
      Tabulation: Freq.   Numeric   Label
                   9,991         0    No
                   1,676         1    Yes

```

INF3_e Delayed a major purchase - Did you take any of the following actions because of increases in prices over the past 12 months?

```

-----
                Type: Numeric (byte)
                Label: INF3_E
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           6,022        0    No
                           5,645        1    Yes
-----
INF3_f                                Worked more or got another job - Did you take
                                     any of the following actions because of
                                     increases in prices over the past 12 months?
-----
                Type: Numeric (byte)
                Label: INF3_F
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           9,746        0    No
                           1,921        1    Yes
-----
INF3_g                                Asked for a raise - Did you take any of the
                                     following actions because of increases in
                                     prices over the past 12 months?
-----
                Type: Numeric (byte)
                Label: INF3_G
                Range: [0,1]
                Unique values: 2
                Units: 1
                Missing : 10,302/11,667
                Tabulation: Freq.    Numeric    Label
                           479         0    No
                           886         1    Yes
                           10,302        .
-----
OL3_a                                Groceries - In the past 12 months, have you
                                     purchased each of the following goods or
                                     services online:
-----
                Type: Numeric (byte)
                Label: OL3_A
                Range: [1,2]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           4,478        1    Yes
                           7,189        2    No
-----
OL3_b                                Personal care items - In the past 12 months,
                                     have you purchased each of the following goods
                                     or services online:
-----
                Type: Numeric (byte)
                Label: OL3_B
                Range: [1,2]
                Unique values: 2
                Units: 1
                Missing : 0/11,667
                Tabulation: Freq.    Numeric    Label
                           6,729        1    Yes
                           4,938        2    No
-----
OL3_c                                Clothing - In the past 12 months, have you
                                     purchased each of the following goods or
                                     services online:
-----
                Type: Numeric (byte)

```

```

      Label: OL3_C
      Range: [1,2]
Unique values: 2
      Tabulation: Freq.   Numeric   Label
                  7,186         1   Yes
                  4,481         2   No

```

```

      Type: Numeric (byte)
      Label: OL4_A
      Range: [1,6]
Unique values: 6
      Tabulation: Freq.      Numeric      Label
                  2,768      1      Convenience
                   574      2      Better price
                    53      3      Better quality
                   430      4      Not available in local stores
                   336      5      COVID safety concerns
                   317      6      Other reason
                  7,189      .

```

```

      Type: Numeric (byte)
      Label: OL4_B
      Range: [1,6]
      Unique values: 6
      Units: 1
      Missing : 4,938/11,667

      Tabulation: Freq.      Numeric      Label
                   3,915          1      Convenience
                   1,521          2      Better price
                      66          3      Better quality
                      742          4      Not available in local stores
                      246          5      COVID safety concerns
                      239          6      Other reason
                   4,938          .

```

```

      Type: Numeric (byte)
      Label: OL4_C
      Range: [1,6]
      Unique values: 6
      Missing : 4,481/11,667

      Tabulation: Freq.   Numeric   Label
                   3,672         1   Convenience
                   1,592         2   Better price
                      95         3   Better quality
                   1,377         4   Not available in local stores
                      182         5   COVID safety concerns
                      268         6   Other reason
                   4,481         .

```

```

Type: Numeric (byte)
Label: EF1
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.    Numeric    Label
              4,910         0    No
              6,757         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]
Unique values: 2
Units: 1
Missing : 6,757/11,667
Tabulation: Freq.    Numeric    Label
              3,123         0    No
              1,787         1    Yes
              6,757         .
-----
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/
                                     $500). Based on your current financial
                                     situation, how would you pay for this expense?
-----
Type: Numeric (byte)
Label: EF3_A
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.    Numeric    Label
              7,146         0    No
              4,521         1    Put it on my credit card and
                                     pay it off in full at the next
                                     statement
-----
EF3_b                                 Put it on my credit card and pay it off over
                                     time - Suppose that you have an emergency
                                     expense that costs ($400/$500). Based on your
                                     current financial situation, how would you pay
                                     for this expense?
-----
Type: Numeric (byte)
Label: EF3_B
Range: [0,1]
Unique values: 2
Units: 1
Missing : 0/11,667
Tabulation: Freq.    Numeric    Label
              9,871         0    No
              1,796         1    Put it on my credit card and
                                     pay it off over time
-----
EF3_c                                 With the money currently in my checking/
                                     savings account or with cash - Suppose that
                                     you have an emergency expense that costs
                                     ($400/$500). Based on your current financial
                                     situation, how would you pay for this expense?
-----
Type: Numeric (byte)
Label: EF3_C
Range: [0,1]
Units: 1

```


Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
6,507	0 No
5,160	1 With the money currently in my checking/savings account or with cash

EF3_d Using money from a bank loan or line of credit
- Suppose that you have an emergency expense
that costs (\$400/\$500). Based on your current
financial situation, how would you pay for
this expense?

Type: Numeric (byte)	
Label: EF3_D	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
11,398	0 No
269	1 Using money from a bank loan or line of credit

EF3_e By borrowing from a friend or family member -
Suppose that you have an emergency expense
that costs (\$400/\$500). Based on your current
financial situation, how would you pay for
this expense?

Type: Numeric (byte)	
Label: EF3_E	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
10,771	0 No
896	1 By borrowing from a friend or family member

EF3_f Using a payday loan, deposit advance, or
overdraft - Suppose that you have an emergency
expense that costs (\$400/\$500). Based on your
current financial situation, how would you pay
for this expense?

Type: Numeric (byte)	
Label: EF3_F	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
11,528	0 No
139	1 Using a payday loan, deposit advance, or overdraft

EF3_g By selling something - Suppose that you have
an emergency expense that costs (\$400/\$500).
Based on your current financial situation, how
would you pay for this expense?

Type: Numeric (byte)	
Label: EF3_G	
Range: [0,1]	Units: 1
Unique values: 2	Missing .: 0/11,667
Tabulation: Freq.	Numeric Label
11,103	0 No

564

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/\$500). Based on your current financial situation, how would you pay for this expense?

Type: Numeric (byte)
 Label: EF3_H
 Range: [0,1] Units: 1
 Unique values: 2 Missing : 0/11,667
 Tabulation: Freq. Numeric Label
 10,300 0 No
 1,367 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] Units: 1
 Unique values: 2 Missing : 0/11,667
 Tabulation: Freq. Numeric Label
 1,952 0 Can't pay some bills
 9,715 1 Able to pay all bills

EF5B

How would a (\$400/\$500) 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] Units: 1
 Unique values: 2 Missing : 1,952/11,667
 Tabulation: Freq. Numeric Label
 1,154 0 Could not pay some bills
 8,561 1 Would still be able to pay all
 bills
 1,952 .

EF6A_a

Rent or mortgage - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

Type: Numeric (byte)
 Label: EF6A_A
 Range: [0,1] Units: 1
 Unique values: 2 Missing : 9,715/11,667
 Tabulation: Freq. Numeric Label
 1,503 0 No
 449 1 Yes
 9,715 .

EF6A_b

Credit card - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

Type: Numeric (byte)
 Label: EF6A_B
 Range: [0,1] Units: 1
 Unique values: 2 Missing : 9,715/11,667

EF6A_c Water, gas, or electric bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

EF6A_d Phone or cable bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

EF6A_e Car payment - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

EF6A_f Student loan - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

EF6A_g Other bills - Are you expecting to be unable
to pay or only make a partial payment on each
of the following bills this month?

Type: Numeric (byte)

Label: EF6A_G	Units: 1
Range: [0,1]	Missing : 9,715/11,667
Unique values: 2	
Tabulation: Freq. Numeric Label	
1,200 0 No	
752 1 Yes	
9,715 .	

EF6B_a	Rent or mortgage - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a (\$400/\$500) emergency expense that you had to pay?

Type: Numeric (byte)	
Label: EF6B_A	
Range: [0,1]	Units: 1
Unique values: 2	Missing : 10,513/11,667
Tabulation: Freq. Numeric Label	
1,048 0 No	
106 1 Yes	
10,513 .	

EF6B_b	Credit card - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a (\$400/\$500) emergency expense that you had to pay?

Type: Numeric (byte)	
Label: EF6B_B	
Range: [0,1]	Units: 1
Unique values: 2	Missing : 10,513/11,667
Tabulation: Freq. Numeric Label	
558 0 No	
596 1 Yes	
10,513 .	

EF6B_c	Water, gas, or electric bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a (\$400/\$500) emergency expense that you had to pay?

Type: Numeric (byte)	
Label: EF6B_C	
Range: [0,1]	Units: 1
Unique values: 2	Missing : 10,513/11,667
Tabulation: Freq. Numeric Label	
895 0 No	
259 1 Yes	
10,513 .	

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/\$500) emergency expense that you had to pay?

Type: Numeric (byte)	
Label: EF6B_D	
Range: [0,1]	Units: 1
Unique values: 2	Missing : 10,513/11,667
Tabulation: Freq. Numeric Label	
710 0 No	
444 1 Yes	

```

10,513 .
-----
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/$500)
            emergency expense that you had to pay?
-----
            Type: Numeric (byte)
            Label: EF6B_E
            Range: [0,1]
            Unique values: 2
            Units: 1
            Missing .: 10,513/11,667
            Tabulation: Freq.   Numeric   Label
                        996         0       No
                        158         1       Yes
                        10,513      .
-----
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/$500)
            emergency expense that you had to pay?
-----
            Type: Numeric (byte)
            Label: EF6B_F
            Range: [0,1]
            Unique values: 2
            Units: 1
            Missing .: 10,513/11,667
            Tabulation: Freq.   Numeric   Label
                        819         0       No
                        335         1       Yes
                        10,513      .
-----
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/$500)
            emergency expense that you had to pay?
-----
            Type: Numeric (byte)
            Label: EF6B_G
            Range: [0,1]
            Unique values: 2
            Units: 1
            Missing .: 10,513/11,667
            Tabulation: Freq.   Numeric   Label
                        517         0       No
                        637         1       Yes
                        10,513      .
-----
EF7          Based on your current financial situation,
            what is the largest emergency expense that you
            could handle right now using only your
            savings?
-----
            Type: Numeric (byte)
            Label: EF7
            Range: [1,5]
            Unique values: 5
            Units: 1
            Missing .: 0/11,667
            Tabulation: Freq.   Numeric   Label
                        1,900        1       Under $100
                        1,483        2       $100 to $499
                        1,275        3       $500 to $999
                        1,262        4       $1,000 to $1,999
                        5,747        5       $2,000 or more
-----
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]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                   10,618       0    No
                   1,049       1    Yes
      Units: 1
      Missing .: 0/11,667
-----
```

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]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                   9,894       0    No
                   1,773       1    Yes
      Units: 1
      Missing .: 0/11,667
-----
```

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]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                   10,605       0    No
                   1,062       1    Yes
      Units: 1
      Missing .: 0/11,667
-----
```

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]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                   9,382       0    No
                   2,285       1    Yes
      Units: 1
      Missing .: 0/11,667
-----
```

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]
      Unique values: 2
      Tabulation: Freq.   Numeric   Label
                   10,532       0    No
                   1,135       1    Yes
      Units: 1
      Missing .: 0/11,667
-----
```

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 : 0/11,667
Tabulation: Freq. Numeric Label
8,863 0 No
2,804 1 Yes

E2A Approximately how much did you pay out of
pocket for unexpected major medical expenses
in the past 12 months?

Type: Numeric (byte)
Label: E2A
Range: [-2,5] Units: 1
Unique values: 6 Missing : 8,863/11,667
Tabulation: Freq. Numeric Label
116 -2 Don't know
558 1 \$1 to \$499
533 2 \$500 to \$999
584 3 \$1,000 to \$1,999
653 4 \$2,000 to \$4,999
360 5 \$5,000 or higher
8,863 .

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 : 0/11,667
Tabulation: Freq. Numeric Label
9,789 0 No
1,878 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 : 0/11,667
Tabulation: Freq. Numeric Label
5,282 0 No
6,385 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 : 0/11,667
Tabulation: Freq. Numeric Label

	10,283	0	No
	1,384	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 .: 0/11,667

Tabulation: Freq.	Numeric	Label
7,056	0	No
4,611	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 .: 0/11,667

Tabulation: Freq.	Numeric	Label
10,912	0	No
755	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 .: 0/11,667

Tabulation: Freq.	Numeric	Label
11,171	0	No
496	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 .: 0/11,667

Tabulation: Freq.	Numeric	Label
10,902	0	No
765	1	Yes

CH2 What is the highest level of education that your mother completed?

Type: Numeric (double)
Label: CH2
Range: [-2,7] Units: 1
Unique values: 9 Missing .: 0/11,667

Tabulation: Freq.	Numeric	Label
596	-2	Don't know
24	-1	Refused
1,957	1	Less than High School degree

4,279	2	High school degree or GED
1,096	3	Some college but no degree
636	4	Certificate or technical degree
639	5	Associate degree
1,585	6	Bachelor's degree
855	7	Graduate degree

CH3 What is the highest level of education that your father completed?

Type: Numeric (double)
 Label: CH3
 Range: [-2,7] Units: 1
 Unique values: 9 Missing : 0/11,667

Tabulation:	Freq.	Numeric	Label
	1,088	-2	Don't know
	25	-1	Refused
	2,151	1	Less than High School degree
	3,624	2	High school degree or GED
	975	3	Some college but no degree
	629	4	Certificate or technical degree
	446	5	Associate degree
	1,593	6	Bachelor's degree
	1,136	7	Graduate degree

FL0 On a scale from zero to ten, where zero is not at all willing to take risks and ten is very willing to take risks, what number would you be on the scale?

Type: Numeric (byte)
 Label: FL0, but 9 nonmissing values are not labeled
 Range: [0,10] Units: 1
 Unique values: 11 Missing : 0/11,667

Examples: 1
 3
 5
 6

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] Units: 1
 Unique values: 3 Missing : 0/11,667

Tabulation:	Freq.	Numeric	Label
	2,784	-2	Don't know
	860	1	True
	8,023	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] Units: 1
 Unique values: 4 Missing : 0/11,667

Tabulation:	Freq.	Numeric	Label
	1,204	-2	Don't know

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?

DOV D36 AMOUNT Flag - amount of hypothetical pay change in question D36B

`DOV D36 ORDER` Flag - order in which D36A and D36B are asked

DOV Gig Flag - type of gig activities performed

DOV_EF_amount	Flag - amount of hypothetical emergency expense in emergency fund questions
---------------	---

DOV_FL	Flag - received financial literacy questions with 'don't know' response option
--------	--

ppage

Age

ppagecat

Age - 7 Categories

ppagect4

Age - 4 Categories

ppeduc5 Education (5 Categories)

ppeducat Education (4 Categories)

Unique values: 4 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	688	1	No high school diploma or GED
	2,772	2	High school graduate (high school diploma or the equivalent GED)
	3,226	3	Some college or Associate's degree
	4,981	4	Bachelor's degree or higher

ppemploy Current Employment Status

Type: Numeric (byte)
Label: PPEMPLOY
Range: [1,3] Units: 1
Unique values: 3 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	5,543	1	Working full-time
	1,563	2	Working part-time
	4,561	3	Not working

ppethm Race / Ethnicity

Type: Numeric (byte)
Label: PPETHM
Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	8,060	1	White, Non-Hispanic
	1,225	2	Black, Non-Hispanic
	542	3	Other, Non-Hispanic
	1,464	4	Hispanic
	376	5	2+ Races, Non-Hispanic

ppgender Gender

Type: Numeric (byte)
Label: PPGENDER
Range: [1,2] Units: 1
Unique values: 2 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	5,959	1	Male
	5,708	2	Female

pphhsz Household Size

Type: Numeric (byte)
Range: [1,10] Units: 1
Unique values: 10 Missing .: 0/11,667

Mean: 2.6017
Std. dev.: 1.40222

Percentiles:	10%	25%	50%	75%	90%
	1	2	2	3	4

pphouse4 Housing Type

Type: Numeric (byte)
Label: PPHOUSE4
Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,667

Tabulation:	Freq.	Numeric	Label
	8,355	1	A one-family house detached from any other house

999	2	One-family condo or townhouse attached to other units
1,872	3	Building with 2 or more apartments
441	4	Other (mobile home, boat, RV, van, etc.)

 ppinc7 Household Income

Type: Numeric (byte)
 Label: PPINC7
 Range: [1,7] Units: 1
 Unique values: 7 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

487	1	Less than \$10,000
1,013	2	\$10,000 to \$24,999
1,970	3	\$25,000 to \$49,999
1,864	4	\$50,000 to \$74,999
1,580	5	\$75,000 to \$99,999
2,153	6	\$100,000 to \$149,999
2,600	7	\$150,000 or more

 ppmarit Marital Status

Type: Numeric (byte)
 Label: PPMARIT
 Range: [.,.] Units: .
 Unique values: 0 Missing : 11,667/11,667
 Tabulation: Freq. Numeric Label

11,667	.	
--------	---	--

 ppmarit5 Marital Status

Type: Numeric (byte)
 Label: PPMARIT5
 Range: [1,5] Units: 1
 Unique values: 5 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

6,734	1	Now married
558	2	Widowed
1,244	3	Divorced
179	4	Separated
2,952	5	Never married

 ppmsacat MSA Status

Type: Numeric (byte)
 Label: PPMSACAT
 Range: [0,1] Units: 1
 Unique values: 2 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

1,611	0	Non-Metro
10,056	1	Metro

 ppreg4 Region 4 - Based on State of Residence

Type: Numeric (byte)
 Label: PPREG4
 Range: [1,4] Units: 1
 Unique values: 4 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

2,066	1	Northeast
2,595	2	Midwest

4,334	3	South
2,672	4	West

ppreg9 Region 9 - Based on State of Residence

Type: Numeric (byte)
 Label: PPREG9
 Range: [1,9] Units: 1
 Unique values: 9 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

561	1	New England
1,505	2	Mid-Atlantic
1,755	3	East-North Central
840	4	West-North Central
2,422	5	South Atlantic
604	6	East-South Central
1,308	7	West-South Central
905	8	Mountain
1,767	9	Pacific

pprent Ownership Status of Living Quarters

Type: Numeric (byte)
 Label: PPRENT
 Range: [1,3] Units: 1
 Unique values: 3 Missing : 0/11,667
 Tabulation: Freq. Numeric Label

8,608	1	Owned or being bought by you or someone in your household
2,866	2	Rented for cash
193	3	Occupied without payment of cash rent

ppstaten State

Type: Numeric (byte)
 Label: PPSTATEN
 Range: [11,95] Units: 1
 Unique values: 51 Missing : 0/11,667
 Examples: 31 oh
 51 de
 59 fl
 85 nm

ppkid017 Presence of Household Members - Children 0-17

Type: Numeric (byte)
 Range: [0,9] Units: 1
 Unique values: 10 Missing : 0/11,667
 Mean: .479815
 Std. dev.: .965991
 Percentiles: 10% 25% 50% 75% 90%

0	0	0	1	2
---	---	---	---	---

pptl8ov Presence of Household Members - Adults 18+

Type: Numeric (byte)
 Range: [1,10] Units: 1
 Unique values: 9 Missing : 0/11,667
 Tabulation: Freq. Value

2,593	1
6,370	2
1,749	3

703 4
183 5
44 6
17 7
7 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 : 0/11,667
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 : 0/11,667
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 : 0/11,667
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 : 0/11,667
Tabulation: Freq. Numeric Label
4,569 -2 Not asked
7 -1 Refused
1,233 1 Government
3,886 2 Private-for-profit company
852 3 Non-profit organization
including tax exempt and
charitable organizations
1,034 4 Self-employed
86 5 Working in the family business

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

Type: Numeric (byte)

```

Label: UNION100
Range: [-2,2]
Units: 1
Unique values: 4
Missing : 3/11,667
Tabulation: Freq.   Numeric   Label
              5,594      -2   Not asked
              16         -1   Refused
              788         1   Yes
              5,266       2   No
              3           .

-----
ppcmdate                                     Date member completed core adult survey
-----
Type: Numeric (long)
Range: [20091029,20221012]
Units: 1
Unique values: 563
Missing : 0/11,667
Mean: 2.0e+07
Std. dev.: 5266.07
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 : 841/11,667
Tabulation: Freq.   Numeric   Label
              26         1   Active Duty
              16         2   Currently Reserves
              16         3   Currently National Guard
              1,135       4   Veteran, including reserves
              9,633       5   None of the above
              841         .

-----
pphldate                                     Date member completed Health 1 survey
-----
Type: Numeric (long)
Range: [20190625,20221108]
Units: 1
Unique values: 626
Missing : 1,075/11,667
Mean: 2.0e+07
Std. dev.: 3692.98
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 : 1,091/11,667
Tabulation: Freq.   Numeric   Label
              1,000       1   Excellent
              3,769       2   Very good
              4,038       3   Good
              1,474       4   Fair
              295         5   Poor
              1,091         .

-----
ppfsdate                                     Date member completed Financial Services survey
-----
Type: Numeric (long)
Range: [20191213,20221108]
Units: 1
Unique values: 544
Missing : 1,085/11,667

```


Mean: 2.0e+07
 Std. dev.: 4868.99
 Percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

 ppfs0001 Q1: When it comes to decisions regarding your household's financial activities (such as banking and investing decisions), which of the following statements best describes your involvement?

Type: Numeric (byte)
 Label: PPFS0001
 Range: [1,3] Units: 1
 Unique values: 3 Missing : 1,095/11,667
 Tabulation: Freq. Numeric Label
 4,964 1 I make most of the decisions
 4,509 2 Another household member and I share in the decisions
 1,099 3 Another household member makes most of the decisions
 1,095 .

 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 : 1,383/11,667
 Tabulation: Freq. Numeric Label
 4,229 1 Under \$50,000
 1,259 2 \$50,000 - \$99,999
 1,348 3 \$100,000 - \$249,999
 1,000 4 \$250,000 - \$499,999
 924 5 \$500,000 - \$999,999
 1,066 6 \$1,000,000 or more
 458 7 Not sure
 1,383 .

 ppfs1482 Q108: Where do you think your credit score falls?

Type: Numeric (byte)
 Label: PPFS1482
 Range: [1,6] Units: 1
 Unique values: 6 Missing : 1,139/11,667
 Tabulation: Freq. Numeric Label
 278 1 Very poor
 451 2 Poor
 1,071 3 Fair
 2,338 4 Good
 5,734 5 Excellent
 656 6 Don't know
 1,139 .

 ppfsdate Date member completed Hispanic survey

Type: Numeric (long)
 Range: [20191025,20221108] Units: 1
 Unique values: 314 Missing : 10,394/11,667
 Mean: 2.0e+07
 Std. dev.: 5250.53
 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 .: 10,398/11,667
      Tabulation: Freq.   Numeric   Label
                   33         1   Only Spanish
                   103        2   More Spanish than English
                   235        3   Both Spanish and English
                                equally
                   377        4   More English than Spanish
                   513        5   Only English
                   8          6   Neither Spanish nor English
                   10,398      .
-----
ppracem                                Race, Census categories
-----
      Type: Numeric (byte)
      Label: PPRACEM
      Range: [1,6]                               Units: 1
Unique values: 6                               Missing .: 1/11,667
      Tabulation: Freq.   Numeric   Label
                   9,315        1   White
                   1,292        2   Black or African American
                   111          3   American Indian or Alaska
                                Native
                   477          4   Asian
                   17          5   Native Hawaiian/Pacific
                                Islander
                   454          6   2+ races
                   1            .
-----
pphispan                                Are you Spanish, Hispanic, or Latino?
-----
      Type: Numeric (byte)
      Label: PPHISPAN
      Range: [1,8]                               Units: 1
Unique values: 5                               Missing .: 0/11,667
      Tabulation: Freq.   Numeric   Label
                   10,203       1   No, I am not
                   801          2   Yes, Mexican, Mexican-American,
                                Chicano
                   141          3   Yes, Puerto Rican
                   85           4   Yes, Cuban, Cuban American
                   437          8   Yes, Other
-----
pppldate                                Date member completed Public Affairs 1 survey
-----
      Type: Numeric (long)
      Range: [20190912,20221026]                 Units: 1
Unique values: 517                               Missing .: 715/11,667
      Mean: 2.0e+07
      Std. dev.: 4707.96
      Percentiles:   10%      25%      50%      75%      90%
                   2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07
-----
pppagnid                                Gender identity
-----
      Type: Numeric (byte)
      Label: PPPAGNID

```

```

Range: [0,3]
Unique values: 4
Units: 1
Missing .: 897/11,667
Tabulation: Freq.   Numeric   Label
              10,603       0   Cisgender
                49         1   Transgender
                56         2   Other
                62         3   Non-Binary
                897         .
-----
pppa_lgb      Q230: Which of the following best describes how you think of yourself?
-----
Type: Numeric (byte)
Label: PPPA_LGB
Range: [1,4]
Units: 1
Unique values: 4
Missing .: 902/11,667
Tabulation: Freq.   Numeric   Label
              346         1   Gay or lesbian
              9,811       2   Straight, that is, not gay
              420         3   Bisexual
              188         4   Something else
              902         .
-----
ppp2date      Date member completed Public Affairs 2 survey
-----
Type: Numeric (long)
Range: [20190912,20221108]
Units: 1
Unique values: 570
Mean: 2.0e+07
Std. dev.: 4029.86
Missing .: 841/11,667
Percentiles:   10%      25%      50%      75%      90%
                2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07
-----
ppp20197      QEG22: Are you a citizen of the United States?
-----
Type: Numeric (byte)
Label: PPP20197
Range: [1,2]
Units: 1
Unique values: 2
Missing .: 718/11,667
Tabulation: Freq.   Numeric   Label
              10,726       1   Yes
                223         2   No
                718         .
-----
pphi0018      Q5: In total, how many years have you lived in the United States?
-----
Type: Numeric (byte)
Label: PPHI0018, but 71 nonmissing values are not labeled
Range: [1,100]
Units: 1
Unique values: 71
Missing .: 11,306/11,667
Examples: .
          .
          .
          .
-----
pph12003      Q190: Are you blind or do you have serious
              difficulty seeing even when wearing glasses?
-----
Type: Numeric (byte)
Label: PPH12003
Range: [1,4]
Units: 1
Unique values: 2
Missing .: 1,165/11,667
Tabulation: Freq.   Numeric   Label
              297         1   Yes

```

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

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

pph12006 Q190: Because of a physical, mental, or emotional condition, do you having difficulty running errands?

pph12007 Q190: Do you having difficulty dressing or bathing?

field month (unlabeled)

field day (unlabeled)

Mean: 22.737
 Std. dev.: 2.61055
 Percentiles: 10% 25% 50% 75% 90%
 21 21 22 24 26

 income_question Which income question respondent was given

Type: String (str34)
 Unique values: 3 Missing "": 0/11,667
 Tabulation: Freq. Value
 9,852 "I39"
 1,109 "I40 (refused I39)"
 706 "Neither (zero income based on I0A)"
 Warning: Variable has embedded blanks.

 [variablename]_iflag variable imputation flag

Type: Numeric (float)
 Range: [0,1] Units: 1
 Unique values: 2
 Numeric Description
 0 Value not imputed
 1 Value imputed

 race_5cat Race/Ethnicity - 5 categories

Type: Numeric (byte)
 Label: race_5cat
 Range: [1,5] Units: 1
 Unique values: 5 Missing .: 0/11,667
 Tabulation: Freq. Numeric Label
 8,060 1 White
 1,225 2 Black
 1,464 3 Hispanic
 464 4 Asian
 454 5 Other

 inc_4cat_50k Income (I40) - 4 cat - <25,25-49,50-99,100+

Type: Numeric (float)
 Label: inc_4cat_50k
 Range: [1,4] Units: 1
 Unique values: 4 Missing .: 0/11,667
 Tabulation: Freq. Numeric Label
 3,108 1 Less than \$25,000
 1,800 2 \$25,000-\$49,999
 2,920 3 \$50,000-\$99,999
 3,839 4 \$100,000 or more

 educ_4cat Education - 4 categories, less than hs separate

Type: Numeric (byte)
 Label: educ_4cat_nodip
 Range: [1,4] Units: 1
 Unique values: 4 Missing .: 0/11,667
 Tabulation: Freq. Numeric Label
 531 1 Less than a high school degree
 2,290 2 High school degree or GED
 3,824 3 Some college/technical or
 associates degree
 5,022 4 Bachelor's degree or more

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

```

      Type: Numeric (float)
      Label: YesNoRefused
      Range: [0,1]
Unique values: 2
Units: 1
Missing : 2,374/11,667

      Tabulation: Freq.   Numeric   Label
                  3,105         0    No
                  6,188         1    Yes
                  2,374         .

```

pay casheqv 500 Would handle \$500 expense with cash or equivalent

```

      Type: Numeric (float)
      Label: yesNo
      Range: [0,1]
      Unique values: 2
      Units: 1
      Missing : 9,293/11,667

      Tabulation: Freq.   Numeric   Label
                  785       0       No
                  1,589     1       Yes
                  9,293     .

```

atleast okay

Doing okay financially

```

      Type: Numeric (byte)
      Label: atleast_okay

      Range: [0,1]
      Units: 1
Unique values: 2
Missing : 0/11,667

Tabulation: Freq.    Numeric  Label
            2,997      0      No
            8,670      1      Yes

```

control	Control of institution (IPEDS)
---------	--------------------------------

```

      Type: Numeric (byte)
      Label: control
      Range: [1,3]
      Unique values: 3
      Tabulation: Freq.   Numeric   Label
                   5,176       1   Public
                   1,834       2   Private not-for-profit
                      383       3   Private for-profit
                   4,274       .

```

iclevel	Level of institution
---------	----------------------

```

      Type: Numeric (byte)
      Label: iclevel
      Range: [1,2]
      Unique values: 2
      Units: 1
      Missing : 4,279/11,667

      Tabulation: Freq.   Numeric   Label
                  5,876      1      >=4 years
                  1,512      2      [2, 4) years
                  4,279      .

```

actcat Selectivity: Final ACT category

```
Type: Numeric (byte)
Label: actcat
```

Range:	[1,3]	Units:	1
Unique values:	3	Missing .:	4,435/11,667
Tabulation:	Freq.	Numeric	Label
	3,132	1	Inclusive
	1,651	2	Selective
	2,449	3	More selective
	4,435	.	