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CODEBOOK FOR 2022 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING


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The codebook serves as the principal guide to the variables included on the public version of the 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."
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## ANALYSIS WEIGHTS

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

Weight_pop is most commonly used and includes the weights used for the "Economic Well-Being of U.S. Households in 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.

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DEMOGRAPHIC PROFILE VARIABLES

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



CaseID
CaseID 2022


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

|  | Unique values: <br> Mean: <br> Std. dev.: <br> Percentiles: | $\begin{array}{r} 2,850 \\ 21866.3 \\ 10953 \\ 10 \% \\ 11814.2 \end{array}$ | $\begin{array}{r} 25 \% \\ 15092.1 \end{array}$ | $\begin{array}{r} 50 \% \\ 19790.4 \end{array}$ | $\text { sing .: } 0$ $\begin{array}{r} 75 \% \\ 25890 \end{array}$ | $1,667$ $\begin{array}{r} 90 \% \\ 33955.1 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| panel | ght |  | Post-stratification weight - Main recontact respondents scaled to sample size |  |  |  |
|  | Type: <br> Range: <br> Unique values: <br> Mean: <br> Std. dev.: <br> Percentiles: | $\begin{aligned} & \text { Numeric } \\ & {[.1075,3} \\ & 2,260 \\ & 1 \\ & .493492 \\ & 10 \% \\ & .5093 \end{aligned}$ | (double) .5566] $\begin{array}{r} 25 \% \\ .6299 \end{array}$ | Mi $\begin{array}{r} 50 \% \\ .8643 \end{array}$ | Units: ing .: 7 $\begin{array}{r} 75 \% \\ 1.28395 \end{array}$ | $15 / 11,667$ $\begin{array}{r} 90 \% \\ 1.6672 \end{array}$ |
| panel_ | ght_pop |  | Post-stratification weight - Main recontact respondents scaled to U.S. population |  |  |  |
|  | Type: <br> Range: <br> Unique values: <br> Mean: <br> Std. dev.: <br> Percentiles: | $\begin{aligned} & \text { Numeric } \\ & {[7311.60} \\ & 2,427 \\ & 67994.2 \\ & 33554.6 \\ & 10 \% \\ & 34630.5 \end{aligned}$ | $\begin{aligned} & \text { (double) } \\ & 55,241827 \end{aligned}$ $42826.3$ | $\begin{array}{r} \mathrm{Mi} \\ 50 \% \\ 58767 \end{array}$ | Units: ing .: 7 $\begin{array}{r} 75 \% \\ 87303.7 \end{array}$ | $15 / 11,667$ $\begin{array}{r} 90 \% \\ 113360 \end{array}$ |
| xlaptop |  |  |  | Is R a KP laptop user? |  |  |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | $\begin{aligned} & \text { Numeric } \\ & \text { LABA } \\ & {[1,2]} \\ & 2 \\ & \text { Freq. } \\ & 348 \\ & 11,319 \end{aligned}$ | (byte) <br> Numeric <br> 1 | Mi <br> el | $\begin{aligned} & \text { Units: } 1 \\ & \text { sing .: } 0 \end{aligned}$ | $1,667$ |
| L0_a |  |  | My fol | My spouse or partner - First, do each of the |  |  |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | Numeric <br> LO A <br> [0,1] <br> 2 <br> Freq. <br> 3,909 <br> 7,758 | (byte) <br> Numeric <br> 0 <br> 1 | el | Units: 1 <br> sing . : | $11,667$ |
| L0_b |  |  | My child(ren) under age 18 - First, do each of the following people currently live with you? |  |  |  |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | Numeric <br> LO_B <br> [0,1] <br> 2 <br> Freq. <br> 8,950 <br> 2,717 | (byte) <br> Numeric <br> 0 <br> 1 | el | Units: 1 <br> sing .: | $11,667$ |
| L0_C |  |  | My adult child(ren) age 18 or older - First, do each of the following people currently live with you? |  |  |  |










|  | Type: Numeric <br> Label: D22 H <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,717 <br>  3,159 <br>  6,791 | (byte) |
| :---: | :---: | :---: |
| 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 <br> Label: D3A <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  5,879 <br>  767 <br>   <br>  145 <br>  4,876 | (byte) <br> Units: 1 <br> Missing .: 4,876/11,667 <br> Numeric Label <br> 0 Working for someone else <br> 1 Self-employed (working for myself) <br> 2 Other work arrangement |
| D3B | Stil | 1 thinking about your main job, do you usually work: |
|  | Type: Numeric <br> Label: D3B <br> Range: $[1,2]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  5,204 <br>  1,587 <br>  4,876 | (byte) ```Units: 1 Missing .: 4,876/11,667 Numeric Label 1 Full-time (35 or more hours per week) 2 Part-time (less than 35 hours per week)``` |
| 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 <br> Label: D28_A <br> Range: $[1,5]$ <br> Unique values: 5 <br> Tabulation: Freq. <br>  673 <br>  1,031 <br>  1,905 <br>  1,687 <br>  583 <br>  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 Label: D28 B Range: [1,5]``` | (byte) <br> Units: 1 |


|  | $\begin{aligned} & \text { Unique values: } 5 \\ & \text { Tabulation: Freq. } \\ & 390 \\ & 538 \\ & 1,415 \\ & 2,301 \\ & 1,235 \\ & 5,788 \end{aligned}$ | Numer | Missing .: 5,788/11,667 <br> Label <br> Never <br> Rarely <br> Sometimes <br> Often <br> Always |
| :---: | :---: | :---: | :---: |
| D30 |  | Still thinking about your main job, do you normally start and end work around the same time each day that you work, or does it vary? |  |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { D30 } \\ \text { Range: } & {[1,3] } \\ \text { Unique values: } & 3 \\ \text { Tabulation: } & \text { Freq. } \\ & 4,283 \\ & 687 \\ & 909 \\ & 5,788 \end{aligned}$ | (byte) <br> Numeri | Units: 1 <br> Missing .: 5,788/11,667 <br> Label <br> Normally work the same hours Schedule varies, primarily at my request <br> Schedule varies, primarily based on my employer's needs |
| D31 |  | Approximately how far in advance does your employer usually tell you the hours that you will need to work on any given day? |  |
|  | Type: Numeric <br> Label: D31 <br> Range: $[1,5]$ <br> Unique values: 5 <br> Tabulation: Freq. <br>  316 <br>  136 <br>  120 <br>  189 <br>  148 <br>  10,758 | (byte) <br> Numeric 1 | Units: 1 <br> Missing . : 10,758/11,667 <br> Label <br> One day in advance or less <br> (including on call) <br> 2 to 3 days in advance <br> 4 to 6 days in advance <br> 1 to 2 weeks in advance <br> 3 weeks in advance or longer |
| D33 |  | A temporary job lasts for a limited time or until the end of a project. Is your main job a temporary job? |  |
|  | Type: Numeric <br> Label: D33 <br> Range: $[-2,1]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  158 <br>  6,151 <br>  482 <br>  4,876 | (byte) <br> Numeric -2 <br> 0 <br> 1 | Units: 1 <br> Missing .: 4,876/11,667 <br> Label <br> Don't know <br> No <br> Yes |
| D47 |  |  | your main job, did you agree that if you ave your employer, you will not start or rk for a competing business? This is often lled a non-compete agreement. |
| ```Type: Numeric (byte) Label: D47``` |  |  |  |


|  | $\begin{aligned} \text { Range: } & {[-2,1] } \\ \text { Unique values: } & 3 \\ \text { Tabulation: } & \text { Freq. } \\ & 600 \\ & 5,498 \\ & 693 \\ & 4,876 \end{aligned}$ | Numeri -2 | ```Units: 1 Missing .: 4,876/11,667 Label Don't know No Yes``` |
| :---: | :---: | :---: | :---: |
| D34A | Thinking about the work you did last week, how much of it did you do by telecommuting or working from home? |  |  |
|  | Type: Numeric <br> Label: D34A <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  3,922 <br>  1,417 <br>  1,452 <br>  4,876 | (byte) <br> Numeric |  Units: 1  <br> Label Missing $: ~$ $4,876 / 11,667$ <br> None   <br> Some   <br> All   |
| 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 <br> Label: D34B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  2,654 <br>  861 <br>  8,152 | (byte) <br> Numeric | ```Units: 1 Missing .: 8,152/11,667 Label No Yes``` |
| D34C | Given a choice, how much of the time would you like to telecommute or work from home each week? |  |  |
|  | Type: Numeric <br> Label: D34C <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  291 <br>  1,588 <br>  1,346 <br>  8,442 | (byte) <br> Numeric |  Units: 1 <br> Label Missing.$: 8,442 / 11,667$ <br> None  <br> Some  <br> All  |
| 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 <br> Label: D35A <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  321 <br>  2,613 <br>  8,733 | (byte) <br> Numeri | ```Units: 1 Missing .: 8,733/11,667 Label No Yes``` |




|  | $\begin{array}{r} 538 \\ 351 \\ 82 \\ 10,696 \end{array}$ |  | 1 Better <br> 2 About the same <br> 3 Worse |
| :---: | :---: | :---: | :---: |
| D38_d |  |  | Physical demands of the job - Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago? |
|  | Type: Numeric <br> Label: D38 <br> Range: $[1, \overline{3}]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  324 <br>  560 <br>  87 <br>  10,696 | (byte) <br> Numeric |  Units: 1 <br> Missing . $: ~ 10,696 / 11,667 ~$  |
| 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? |
|  | Type: Numeric <br> Label: D38 E <br> Range: $[1, \overline{3}]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  251 <br>  639 <br>  81 <br>  10,696 | (byte) <br> Numeric |  |
| D38_f |  |  | Work-life balance - Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago? |
|  | Type: Numeric <br> Label: D38 F <br> Range: $[1, \overline{3}]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  418 <br>  411 <br>  142 <br>  10,696 | (byte) <br> Numeric |  |
| D39 |  |  | Overall, is the main job you have now better, the same, or worse than the one you had a year ago? |
|  | Type: Numeric <br> Label: D39 <br> Range: $[1,3]$ <br> Unique values: 3 <br> Tabulation: Freq.  <br>  705 <br>  204 <br> 62  <br>  10,696 | (byte) <br> Numeric |  Units: 1 <br> Missing . : 10, 696/11, 667  <br> 1 Label <br> 1 Better <br> 2 About the same <br> 3 Worse |




|  | $\begin{array}{r} \text { Tabulation: Freq. } \\ 10,466 \\ 1,201 \end{array}$ | Numeric Label <br> 0 No <br> 1 Yes |  |
| :---: | :---: | :---: | :---: |
| GE12_a | Made or repurposed, such as handmade crafts Are the items you sold ones that you: |  |  |
|  | Type: Numeric <br> Label: GE12AA <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  957 <br> 244  <br>  10,466 | (byte) <br> Numeric Label <br> 0 No <br> 1 Yes | Units: 1 Missing .: 10,466/11,667 |
| GE12_b | Purchased to resell | for a profit - Are the items you sold ones that you: |  |
|  | Type: Numeric <br> Label: GE12_B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  835 <br> 366  <br> 10,466  | (byte) <br> Numeric Label <br> 0 No <br> 1 Yes | $\begin{aligned} & \text { Units: } 1 \\ & \text { Missing .: } 10,466 / 11,667 \end{aligned}$ |
| GE12_c |  | Previousl old cloth that you | wned for personal use, such as - Are the items you sold ones |
|  | Type: Numeric <br> Label: GE12_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  293 <br>  908 <br>  10,466 | (byte)  <br>   <br>   <br> Numeric Label <br> 0 No <br> 1 Yes | ```Units: 1 Missing .: 10,466/11,667``` |
| GE2B |  | Some peop rentals platforms month, h rentals | earn money by offering short-term items or property they own through uch as Turo or Airbnb. In the past you made money from short-term items or property that you own? |
|  | Type: Numeric  <br> Label: GE2B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br>  11,489 <br>  178 | (byte)  <br>   <br>   <br> Numeric Label <br> 0 No <br> 1 Yes | $\begin{gathered} \text { Units: } 1 \\ \text { Missing .: 0/11,667 } \end{gathered}$ |
| 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 Label: GE1A Range: [0,1] Unique values: 2 Tabulation: Freq.``` | (byte) <br> Numeric Label | Units: 1 <br> Missing .: 0/11,667 |


|  | $\begin{array}{r} 11,015 \\ 652 \end{array}$ | $\begin{array}{ll} 0 & \text { No } \\ 1 & \text { Yes } \end{array}$ |
| :---: | :---: | :---: |
| GE20A |  | Did you spend at least 20 hours in the past month (doing freelance or gig work/selling or renting items you own)? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { GE20A } \\ \text { Range: } & {[0,1] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,267 \\ & 517 \\ & 9,883 \end{aligned}$ | (byte) ```Units: 1 Missing .: 9,883/11,667 Numeric Label O No 1 Yes``` |
| 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 <br> Label: GE22 <br> Range: $[1,3]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  472 <br>  906 <br>  406 <br>  9,883 | (byte) |
| GE2 4 |  | 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 <br> Label: GE24 <br> Range: $[1,3]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  204 <br>  181 <br>  267 <br>  11,015 | (byte) <br> ```Units: 1 Missing .: 11,015/11,667 \\ Numeric Label \\ 1 More per hour doing freelance or gig work \\ 2 About the same \\ 3 Less per hour doing freelance or gig work``` |
| 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 <br> Label: GE40A <br> Range: $[-2,4]$ <br> Unique values: 5 <br> Tabulation: Freq. <br>  167 <br>  1,169 <br> 258  <br>  80 <br>  110 <br>  9,883 | (byte) ```Units: 1 Missing .: 9,883/11,667 Numeric Label -2 Don't know 1 Under 10% 10% to 50% 50% to 90% Over 90%``` |


| GH1 |  | This section will ask some questions about your home and your car. Do you (and/or your spouse or partner): |
| :---: | :---: | :---: |
|  | Type: Numeric <br> Label: GH1 <br> Range: $[1,4]$ <br> Unique values: 4 <br> Tabulation: Freq. <br>  4,982 <br>  2,933 <br>  2,931 <br>  821 |  |
| R1_a |  | Renting is cheaper - Are each of the following a reason why you rent your home rather than own? |
|  | Type: Numeric <br> Label: R1_A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,737 <br>  1,194 <br>  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 <br> Label: R1_B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,712 <br>  1,219 <br>  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 <br> Label: R1_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,270 <br>  1,661 <br>  8,736 | (byte) |
| R1_d |  | Trying to buy - Are each of the following a reason why you rent your home rather than own? |
|  | ```Type: Numeric Label: R1_D Range: [0,1] Unique values: 2``` | ```(byte) Units: 1 Missing .: 8,736/11,667``` |


|  | $\begin{array}{r} \text { Tabulation: Freq. } \\ 2,050 \\ 881 \\ 8,736 \end{array}$ | Numeric Label <br> 0 No <br> 1 Yes <br> .  |
| :---: | :---: | :---: |
| 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 <br> Label: R1_E <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,782 <br>  1,149 <br>  8,736 | (byte) |
| R1_f |  | Can't afford down payment to buy - Are each of the following a reason why you rent your home rather than own? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { R1_F } \\ \text { Range: } & {[0,1] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,058 \\ & 1,873 \\ & 8,736 \end{aligned}$ | (byte) |
| R1_9 |  | Can't afford mortgage monthly payment - Are each of the following a reason why you rent your home rather than own? |
|  | Type: Numeric <br> Label: R1_G <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,672 <br>  1,259 <br>  8,736 | (byte) ```Units: 1 Missing .: 8,736/11,667 Numeric Label O No 1 Yes``` |
| R1_h |  | Prefer to rent - Are each of the following a reason why you rent your home rather than own? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { R1_H } \\ \text { Range: } & {[0,1] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,832 \\ & 1,099 \\ & 8,736 \end{aligned}$ | (byte) |
| GH2 |  | When did you move into your current home? |
|  | Type: Numeric <br> Label: GH2  <br> Range: $[1,3]$ <br> Unique values: 3 <br> Tabulation: Freq.  | ```(byte) Units: 1 Missing .: 0/11,667 Numeric Label``` |


|  | $\begin{array}{r} 9,907 \\ 857 \\ 903 \end{array}$ | $\begin{array}{ll} 1 & \text { Before } 2021 \\ 2 & 2021 \\ 3 & 2022 \end{array}$ |
| :---: | :---: | :---: |
| GH7 | Do you live in the | ame state that you lived in before your move? |
|  | Type: Numeric (byte)  <br> Label: GH7  <br> Range: $[0,1]$  <br> Unique values: 2  <br> Tabulation: Freq. Numeri <br> 490   <br>  1,270  <br>  9,907  | ```Units: 1 Missing .: 9,907/11,667 Label No Yes``` |
| R4 | Before your mos | recent move, did you own your previous home? |
|  | Type: Numeric (byte)  <br> Label: R4  <br> Range: $[0,2]$  <br> Unique values: 3  <br> Tabulation: Freq. Numeri  <br> 620   <br> 70   <br> 213   <br>    <br>    | Units: 1 <br> Missing .: 10,764/11,667 <br> Label <br> No <br> Yes, and I still own that home <br> Yes, and I no longer own that home |
| R5B_a |  | Evicted or received an eviction notice - Did each of the following contribute to your moving in the past year? |
|  | Type: Numeric (byte)  <br> Label: R5B A  <br> Range: $[0,1]$  <br> Unique values: 2  <br> Tabulation: Freq. Numeri <br>  588  <br> 32   <br> 11,047   | ```Units: 1 Missing .: 11,047/11,667 Label No Yes``` |
| 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? |
|  | Type: Numeric (byte) <br> Label: R5B_B  <br> Range: $[0, \overline{1}]$  <br> Unique values: 2  <br> Tabulation: Freq. Numeric  <br> 564   <br> 56   <br> 11,047   | Units: 1 <br> Missing .: 11,047/11,667 <br> Label <br> No <br> Yes |
| R5B_C |  | You missed a rent payment and thought you would be evicted - Did each of the following contribute to your moving in the past year? |
|  | ```Type: Numeric (byte) Label: R5B C Range: [0,1] Unique values: 2``` | $\begin{gathered} \text { Units: } 1 \\ \text { Missing .: 11,047/11,667 } \end{gathered}$ |




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)  <br> Label: M4, but 984 nonmissing values are not labeled  <br> Range: $[0,9999]$ <br> Unique values: 984 <br> Examples: 1300 <br>  3040 <br>  $\cdot$ <br>  Missing.$: 6,685 / 11,667$ |
| 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)    <br> Label: ND1_A    <br> Range: $[0,1]$  Units: 1  <br> Unique values: 2    <br> Tabulation: Freq. Numeric   <br> 11,152 0 No  |
| 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)   <br> Label: ND1_B   <br> Range: $[0, \overline{1}]$  Units: 1 <br> Unique values: 2  Missing .: $0 / 11,667$ <br> Tabulation: Freq. Numeric Label  <br> 10,841 0 No <br> 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)    <br> Label: ND1_C    <br> Range: $[0,1]$  Units: 1  <br> Unique values: 2    <br> Tabulation: Freq. Numeric   <br> 11,431 0 Nobel  <br> 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? |



| 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 <br> Label: ND4_B <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,983 <br>  1,684 | (byte) |
| 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 <br> Label: ND4_C  <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br>  11,047 <br>  620 | (byte) |
| AL0A |  | Do you own, lease, or have regular access to a car, truck, van or sport utility vehicle (SUV) ? |
|  | Type: Numeric <br> Label: AL0A <br> Range $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br> 1,390  <br> 10,277  | ```(byte)```  |
| BK1 |  | Do you (and/or your spouse or partner) currently have a checking, savings or money market account? |
|  | Type: Numeric <br> Label: BK1 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br> 540  <br> 11,127  | (byte) |
| 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, $\overline{1}]$
Units: 1
Unique values: 2
Tabulation: Freq. Numeric Label
10,703 0 No
$964 \quad 1$ Yes
10,703 0 No

| BK2_b | Cash a check at a place other than a bank In the past 12 months, did you (and or your spouse or partner): |  |
| :---: | :---: | :---: |
|  | Type: Numeric <br> Label: BK2 B <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  11,005 <br>  662 | (byte) |
| BK2_C |  | Take out a payday loan or payday advance - In the past 12 months, did you (and or your spouse or partner): |
|  | Type: Numeric <br> Label: BK2_C <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  11,410 <br>  257 | ```(byte) llornerits: 1``` |
| BK2_d |  | Take out a pawn shop loan or an auto title loan - In the past 12 months, did you (and or your spouse or partner): |
|  | Type: Numeric <br> Label: BK2 D <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br>  11,462 <br>  205 | (byte) |
| BK2_e |  | Obtain a tax refund advance to receive your refund faster - In the past 12 months, did you (and or your spouse or partner): |
|  | $\begin{array}{rr} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { BK2 } \mathrm{E} \\ \text { Range: } & {[0, \overline{1}]} \\ \text { Unique values: } & 2 \\ \text { Tabulation: Freq. } \\ & 11,568 \\ & 99 \end{array}$ | (byte) |
| BK2_f |  | Pay an overdraft fee on a bank account - In the past 12 months, did you (and or your spouse or partner): |
|  | Type: Numeric <br> Label: BK2 $F$ <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,993 <br>  1,134 <br>  540 | (byte) |
| A6 |  | If you were to apply for a credit card today, |

how confident are you that your application would be approved?

|  | Type: Numeric <br> Label: A6 <br> Range: $[-2,3]$ <br> Unique values: 4 <br> Tabulation: Freq. <br>  477 <br>  7,802 <br>  1,962 <br>  1,426 | ```(byte)``` |
| :---: | :---: | :---: |
| 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 <br> Label: A0 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,651 <br>  4,016 | (byte) |
| A7_a |  | Credit card - Have you applied for each of the following types of credit in the past 12 months? |
|  | Type: Numeric <br> Label: A7_A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,297 <br>  2,719 <br>  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 <br> Label: A7_B <br> Range $[0-1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,055 <br>  961 <br>  7,651 | (byte) |
| A7_C |  | Student loan - Have you applied for each of the following types of credit in the past 12 months? |
|  | Type: Numeric <br> Label: A7_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,759 <br>  257 |  |





10,979

| C2A | Do you currently have at least one credit card? |
| :---: | :---: |
|  | Type: Numeric (byte)    <br> Label: C2A    <br> Range: $[0,1]$  Units: 1  <br> Unique values: 2  Missing.$: 0 / 11,667$  <br> Tabulation: Freq. Numeric Label  <br> 1,663 0 No  <br> 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)    <br> Label: c3    <br> Range: $[0,1]$  Units: 1 <br> Unique values: 2  Missing $: ~$ <br> Tabulation: Freq. Numeric Label <br>  6,430 0 No <br>  3,574 1 Yes <br> 1,663 .   |
| C3A | Do you currently have more, less, or about the same amount of credit card debt than you had 12 months ago? |
|  |  |
| C3B | 12 months ago, did you have any credit card debt that you have since paid off? |
|  | Type: Numeric (byte)   <br> Label: C3B   <br> Range: $[0,1]$  Units: 1 <br> Unique values: 2   <br> Tabulation: Freq. Numeric Label <br>  5,036 0 <br> No   <br> 1,398 1 Yes |
| C4A | In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards? |


| $\begin{aligned} & \text { Type: Numer } \\ & \text { Label: C4A } \\ & \text { Range: }[0,3] \end{aligned}$ | (byte) | 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 |




|  | $\begin{array}{r} 694 \\ 10,388 \end{array}$ | 1 Yes |
| :---: | :---: | :---: |
| 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 <br> Label: BNPL4_F <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,025 <br>  254 <br>  10,388 | (byte) |
| BNPL4_9 |  | 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 <br> Label: BNPL4_G <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  582 <br> 697  <br> 10,388  | (byte) |
| S16_a |  | Bought or held as an investment - In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum? |
|  | $\begin{array}{r} \text { Type: Numeric } \\ \text { Label: S16A } \\ \text { Range: }[0, \overline{1}] \\ \text { Unique values: } 2 \\ \text { Tabulation: Freq. } \\ 10,700 \\ \\ \\ \\ \\ \end{array}$ | (byte) |
| 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 Label: S16_B Range: [0,1] Unique values: 2 Tabulation: Freq. 11,498 1 6 9``` | (byte) |
| 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? |




11,402


| ED1 |  | Which one of the following broad categories best describes your (current/most recent educational program? |
| :---: | :---: | :---: |
|  | Type: Numeric (byte)  <br> Label: ED1  <br> Range: $[1,13]$  <br> Unique values: 13  <br> Examples: 5 Computer/ <br>  8 Business $/$ <br>  10 Law | ```Units: 1 Missing .: 2,821/11,667 /information sciences /management``` |
| ED4 | In what year | did you last attend this educational program? |
|  | ```Type: Numeric (int) Label: ED4, but 73 non Range: [1946,2022] Unique values: 73 Examples: 2020``` | ```nmissing values are not labeled Units: 1 Missing .: 9,196/11,667``` |
| ED5 |  | Overall, how would you say the lifetime financial benefits of your (current/most recent) educational program compare to its costs? |
|  | Type: Numeric (byte) <br> Label: ED5  <br> Range: $[1,5]$  <br> Unique values: 5  <br> Tabulation: Freq. Numeric  <br>  415 1 <br>  384 2 <br>  1,183 3 <br>  335 4 <br>  477 5 <br>  8,873 . | Units: 1 <br> Missing .: 8,873/11,667 <br> Label <br> 1 Financial benefits are much larger <br> 2 Financial benefits are somewhat larger <br> 3 About the same <br> 4 Financial costs are somewhat larger <br> 5 Financial costs are much larger |
| 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) <br> Label: ED6A  <br> Range: $[0, \overline{1}]$  <br> Unique values: 2  <br> Tabulation: Freq. Numeric <br>  1,480 0 <br>  991 1 <br>  9,196 . | Units: 1 <br> Missing .: 9,196/11,667 <br> Label <br> No <br> Yes |
| 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: ED10
Range: [1,5] Units: 1
Unique values: 5
Tabulation: Freq. Numeric Label
2,484 1 Financial benefits are much larger
1,435 2 Financial benefits are somewhat
larger

|  | $\begin{array}{r} 1,228 \\ 447 \\ 458 \\ 5,615 \end{array}$ | 3 About the same <br> 4 Financial costs are somewhat larger <br> 5 Financial costs are much 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 <br> Label: ED11AA <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,918 <br>  2,134 <br>  5,615 | (byte) |
| 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 <br> Label: ED11 B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  4,693 <br>  1,359 <br>  5,615 | (byte) |
| 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 <br> Label: ED11_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  5,660 <br>  392 <br>  5,615 | (byte) |
| 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 <br> Label: ED11 $\bar{D}$ <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,758 <br>  2,294 <br>  5,615 | (byte) |



Type: Numeric (byte)


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

|  | $\begin{aligned} & 2,520 \\ & 7,892 \end{aligned}$ | 1 Yes |
| :---: | :---: | :---: |
| 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)? |
|  | Type: Numeric <br> Label: SL8 D <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,389 <br>  386 <br>  7,892 | (byte) |
| 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)? |
|  | Type: Numeric <br> Label: SL8 E <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,036 <br>  739 <br>  7,892 |  |
| 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? |
|  | Type: Numeric <br> Label: SL10A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  6,591 <br>  1,167 <br>  3,909 | (byte) |
| 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? |
|  | Type: Numeric  <br> Label SL11 <br> Range $:$ $[0,999]$ <br> Unique values:  <br> Type: Numeric <br> Label: SL11 <br> Range: [0,999] <br> Unique values: 3 | (int) <br> Units: 1 <br> Missing .: 1,672/11,667 |
|  | $\begin{array}{r} \text { Tabulation: Freq. } \\ 7,430 \\ 739 \\ \\ 1,826 \end{array}$ | ```Numeric Label O No 1 Yes 9 9 9 ~ D o ~ n o t ~ h a v e ~ c h i l d r e n ~ o r ~ grandchildren``` |

1,672

| 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 Label: SL13 Range: [-2,11] Unique values: 12 Examples: .``` | (byte) <br> Units: 1 <br> Missing .: 10,928/11,667 |
| 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 <br> Label: SL20 <br> Range: $[-2,1]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  434 <br>  957 <br>  1,628 <br>  8,648 | (byte) ```Units: 1 Missing .: 8,648/11,667 Numeric Label -2 Don't know O No 1 Yes``` |
| 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 <br> Label: SL20A <br> Range: $[1,4]$ <br> Unique values: 4 <br> Tabulation: Freq. <br>  1,699 <br>  300 <br>  789 <br>  231 <br>  8,648 | (byte) <br> ```Units: 1 Missing .: 8,648/11,667 \\ Numeric Label \\ 1 Pay off debt \\ 2 Save for home purchase \\ 3 Save for other things \\ 4 Spend it on other things``` |
| SL14_b |  | Home equity loan - In addition to any student loans that you may have, do you currently have each of the vollowing 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
Tabulation: Freq. Numeric Label
11,320 0 No
347 Yes
Missing .: 0/11,667

| 11,320 | 0 | No |
| ---: | :--- | :--- |
| 347 | 1 | Yes |


| SL14_C |  | Credit card debt - In addition to any student loans that you may have, do you currently have each of the vollowing that were used to pay for college or higher education expenses for you or someone else: |
| :---: | :---: | :---: |
|  | Type: Numeric <br> Label: SL14_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  10,525 <br> 1,142  | (byte) |
| SL14_d |  | Other loan - In addition to any student loans that you may have, do you currently have each of the vollowing that were used to pay for college or higher education expenses for you or someone else: |
|  | Type: Numeric <br> Label: SL14_D <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  10,947 <br>  720 | (byte) |
| D1 I |  | Do you consider yourself to be retired? |
|  | Type: Numeric <br> Label: D1I <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,721 <br>  3,946 | (byte) |
| K0 | Do you think that | your retirement savings plan is currently on track? |
|  | Type: Numeric <br> Label: K0 <br> Range: $[-2,1]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,436 <br>  3,702 <br>  2,583 <br>  3,946 | (byte) ```Units: 1 Missing .: 3,946/11,667 Numeric Label -2 Don't know O No 1 Yes``` |
| K2_a |  | 401(k), $403(\mathrm{~b})$, Keogh, or other defined contribution plan through an employer - Do you currently have each of the following types of retirement savings? |
|  | Type: Numeric <br> Label: K2_A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,283 <br>  4,438 | (byte) |



|  | $\begin{array}{r} \text { Tabulation: Freq. } \\ \begin{array}{r} 6,730 \\ 991 \\ 3,946 \end{array} \end{array}$ | Numeric | Label <br> No <br> Yes |
| :---: | :---: | :---: | :---: |
| K8B |  |  | When did you retire? |
|  | Type: Numeric <br> Label: K8B <br> Range: $[1,4]$ <br> Unique values: 4 <br> Tabulation: Freq. <br>  334 <br>  420 <br>  484 <br>  2,708 <br>  7,721 | (byte) <br> Numeric | ```Units: 1 Missing .: 7,721/11,667 Label Within the past year 1 or 2 years ago 3 or 4 years ago 5 \text { years ago or more}``` |
| K9_a |  |  | alth problem - Were each of the following portant to your decision to retire at the e that you did? |
|  | Type: Numeric <br> Label: K9_A  <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  2,820 <br>  1,126 <br>  7,721 | (byte) <br> Numeric |  |
| K9_b |  |  | anted to do other things or spend time with mily - Were each of the following important your decision to retire at the age that you d? |
|  | Type: Numeric  <br> Label: K9_B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br>  1,915 <br>  2,031 <br>  7,721 | (byte) <br> Numeric |  |
| K9_c |  |  | dn't like the work - Were each of the llowing important to your decision to retire the age that you did? |
|  | Type: Numeric <br> Label: K9_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,391 <br>  555 <br>  7,721 | (byte) <br> Numeric | ```Units: 1 Missing .: 7,721/11,667 Label No Yes``` |
| K9_d |  |  | re for family members - Were each of the llowing important to your decision to retire the age that you did? |

Type: Numeric (byte)

|  | Label: K9_D <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,320 <br>  626 <br>  7,721 | Numeric | ```Units: 1 Missing .: 7,721/11,667 Label No Yes``` |
| :---: | :---: | :---: | :---: |
| K9_e | Reached normal retirement age - Were each of the following important to your decision to retire at the age that you did? |  |  |
|  | Type: Numeric <br> Label: K9_E <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  2,029 <br>  1,917 <br>  7,721 | (byte) <br> Numeric | ```Units: 1 Missing .: 7,721/11,667 Label No Yes``` |
| K9_f | Forced to retire or lack of available work Were each of the following important to your decision to retire at the age that you did? |  |  |
|  | Type: Numeric <br> Label: K9_F <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,534 <br>  412 <br>  7,721 | (byte) <br> Numeric | ```Units: 1 Missing .: 7,721/11,667 Label No Yes``` |
| K20 | Approximately how much money do you currently have saved for retirement? |  |  |
|  | Type: Numeric <br> Label: K20 <br> Range: $[-2,8]$ <br> Unique values: 9 <br> Tabulation: Freq. <br>  1,268 <br>  1,695 <br>  717 <br>  674 <br>  907 <br>  1,334 <br>  1,038 <br>  950 <br>  1,099 <br>  1,985 | (byte) <br> Numeric -2 | Units: 1 <br> Missing .: 1,985/11,667 <br> Label <br> Don't know <br> Less than \$10,000 <br> \$10,000 to \$24,999 <br> $\$ 25,000$ to $\$ 49,999$ <br> \$50,000 to \$99,999 <br> \$100,000 to \$249,999 <br> $\$ 250,000$ to $\$ 499,999$ <br> \$500,000 to \$999,999 <br> Over $\$ 1,000,000$ |
| DC4 | How comfortable are you with making your own investment decisions in your retirement accounts? |  |  |

Type: Numeric (byte)
Label: DC4
Range: [1,4] Units: 1
Unique values: Tabulation: Freq. Numeric Label
$783 \quad 1$ Very comfortable
1,546 2 Mostly comfortable

|  | $\begin{aligned} & 1,846 \\ & 1,567 \\ & 5,925 \end{aligned}$ | 3 Slightly comfortable <br> 4 Not comfortable |
| :---: | :---: | :---: |
| 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 <br> Label: K5A <br> Range: $[0,3]$ <br> Unique values: 4 <br> Tabulation: Freq.  <br>  7,047 <br>  275 <br>  330 <br>  69 <br>  3,946 | (byte) <br> ```Units: 1 \\ Missing .: 3,946/11,667 \\ Numeric Label \\ 0 No \\ 1 Yes, borrowed money \\ 2 Yes, cashed out \\ 3 Yes, both``` |
| IO_a |  | Wages, salaries, or self-employment income In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources: |
|  | Type: Numeric <br> Label: I0_A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  4,127 <br>  7,540 | ```(byte) N``` |
| 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 <br> Label: I0_B <br> Range $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,612 <br>  4,055 | (byte) |
| IO_C |  | Social Security (including old age and DI) In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources: |
|  | Type: Numeric <br> Label: IO_C <br> Range $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,795 <br>  3,872 |  |
| IO_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)    <br> Label: I0_D    <br> Range: $[0,1]$  Units: 1  <br> Unique values: 2  Missing . $0 / 11,667$  <br> Tabulation: Freq. Numeric Label  <br> 11,066 0 No  |
| :---: | :---: |
| 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)    <br> Label: IO_E    <br> Range: $[0,1]$  Units: 1  <br> Unique values: 2  Missing .: 0/11,667  <br> Tabulation: Freq. Numeric Label  <br> 11,412 0 No  |
| 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)    <br> Label: IO_F    <br> Range: $[0,1]$   <br> Unique values: 2  Units: 1 <br> Tabulation: Freq. Numeric Label <br>  9,006 0 No <br>  2,661 1 Yes |
| IOA | Did you (and/or your spouse or partner) receive any income from any source in the past 12 months? |
|  |  |
| 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)  <br> Label: I39, but 824 nonmissing values are not labeled <br> Range: $[0,1999999]$ <br> Units: 1  <br> Unique values: 824 <br> Examples: 13000 <br>  45000 <br>  80000 <br>  140000 |
| 140 | Which of the following categories best describes the total income that you (and/or |



## following?

|  | $\begin{array}{rr} \text { Type: Numeric } \\ \text { Label: } & \text { I41 } \\ \text { Range: } & {[0, \overline{1}]} \\ \text { Unique values: } & 2 \\ \text { Tabulation: Freq. } \\ 11,296 \\ & 371 \end{array}$ |  |
| :---: | :---: | :---: |
| 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 <br> Label: I41 E <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  2,037 <br>  680 <br>  8,950 | (byte) |
| 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 <br> Label: I9 <br> Range: $[1,3]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  8,539 <br>  2,185 <br>  943 | (byte) <br> Units: 1 <br> Missing .: 0/11,667 <br> Numeric Label <br> 1 Roughly the same amount each month <br> 2 Occasionally varies from month to month <br> 3 Varies quite often from month to month |
| 112 |  | Because your income varies, have you (and your spouse or partner) struggled to pay your bills in the past 12 months? |
|  | Type: Numeric <br> Label: I12 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  2,054 <br>  1,074 <br>  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

|  | $\begin{aligned} & 3,626 \\ & 2,203 \end{aligned}$ | 2 The same as your income <br> 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 <br> Label: I21 A <br> Range: $[1, \overline{3}]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,416 <br>  6,484 <br>  3,767 | (byte) |
| 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 <br> Label: I21 B <br> Range: $[1, \overline{3}]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,106 <br>  5,864 <br>  4,697 | (byte) |
| 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 <br> Label: I23A <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  133 <br>  122 <br>  11,412 | (byte) |
| 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 <br> Label: I23 B <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  230 <br>  25 <br>  11,412 | (byte) |
| 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 <br> Label: I23_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  193 <br> 62  <br>  11,412 | (byte) |
| :---: | :---: | :---: |
| 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 Label: I23_D Range: [0,1] Unique values: 2 Tabulation: Freq. 190 6 5 11,412``` | (byte) |
| 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 Label: I23 E Range: [0,\overline{1]} Unique values: 2 Tabulation: Freq. 229 26 11,412``` | (byte) |
| 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 Label: I23_F Range: [0,1] Unique values: 2 Tabulation: Freq. 190 6 5 11,412``` | (byte) |
| FS11_a |  | Free groceries or meals through a food pantry, religious, or community organizat |

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


| 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 <br> Label: INF1_C <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,630 <br>  5,286 <br>  4,751 | (byte) |
| INF1_d |  | Rent or mortgage - In general, have prices you paid for each of the following increased in the past 12 months? |
|  | Type: Numeric <br> Label: INF1_D <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  7,958 <br>  2,260 <br>  1,449 | (byte) |
| 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 <br> Label: INF1_E <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  5,665 <br>  4,068 <br>  1,934 | (byte) |
| 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 <br> Label: INF1_F <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  4,713 <br>  4,930 <br>  2,024 | (byte) |
| INF2_a |  | Food - Have price increases for each of the following affected your family's budget in the past 12 months? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { INF2 } \\ \text { Range: } & {[0,2] } \\ \text { Unique values: } & 3 \\ \text { Tabulation: } & \text { Freq. } \\ & 2,008 \\ & 4,311 \end{aligned}$ |  |


|  | $\begin{array}{r} 5,049 \\ 299 \end{array}$ | 2 Yes, a lot |  |
| :---: | :---: | :---: | :---: |
| 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 <br> Label: INF2 B <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  2,176 <br>  3,863 <br>  5,019 <br>  609 | (byte) <br> Numeri | ```Units: 1 Missing .: 609/11,667 Label No Yes, somewhat Yes, a lot``` |
| 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 <br> Label: INF2_C <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  2,392 <br>  4,448 <br>  3,197 <br>  1,630 | (byte) <br> Numeri | ```Units: 1 Missing .: 1,630/11,667 Label No Yes, somewhat Yes, a lot``` |
| 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 <br> Label: INF2_D <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  799 <br>  1,625 <br>  1,285 <br>  7,958 | (byte) <br> Numeri | ```Units: 1 Missing .: 7,958/11,667 Label No Yes, somewhat Yes, a lot``` |
| 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 <br> Label: INF2 E <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,591 <br>  2,892 <br>  1,519 <br>  5,665 | (byte) <br> Numeri | ```Units: 1 Missing .: 5,665/11,667 Label No Yes, somewhat Yes, a lot``` |
| 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 <br> Label: INF2 F <br> Range: $[0,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  1,913 <br>  3,515 <br>  1,526 <br>  4,713 | (byte) |
| :---: | :---: | :---: |
| 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 <br> Label: INF3AA <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  4,277 <br>  7,390 | (byte) |
| 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 <br> Label: INF3B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,922 <br>  7,745 | (byte) |
| INF3_c |  | Reduced savings - Did you take any of the following actions because of increases in prices over the past 12 months? |
|  | Type: Numeric <br> Label: INF3_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  5,682 <br>  5,985 | $\left.\begin{array}{rlrl}\text { (byte) } & & \\ & & \\ & \text { Units: } & 1\end{array}\right]$ Missing . $0 / 11,667$ |
| INF3_d |  | Increased borrowing - Did you take any of the following actions because of increases in prices over the past 12 months? |
|  | Type: Numeric <br> Label: INF3_D <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,991 <br>  1,676 | (byte) |
| 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 <br> Label: INF3 E <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  6,022 <br>  5,645 | (byte) <br> Numeric |
| :---: | :---: | :---: |
| INF3_f |  |  |
|  | Type: Numeric <br> Label: INF3 F <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,746 <br>  1,921 | (byte) <br> Numeric |
| INF3_9 |  |  |
|  | $\begin{aligned} & \text { Type: } \text { Numeric } \\ & \text { Label: } \text { INF3_G } \\ & \text { Range: } {[0,1] } \\ & \text { Unique values: } 2 \\ & \text { Tabulation: } \text { Freq. } \\ & 479 \\ & 886 \\ & 10,302 \end{aligned}$ | (byte) <br> Numeric 0 1 |
| OL3_a |  |  |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { oL3_A } \\ \text { Range: } & {[1, \overline{2}] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 4,478 \\ & 7,189 \end{aligned}$ | (byte) <br> Numeric 1 |
| OL3_b |  |  |
|  | Type: Numeric <br> Label: OL3 $B$ <br> Range: $[1, \overline{2}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  6,729 <br>  4,938 | (byte) <br> Numeric 1 |
| OL3_c |  |  |


|  | Label: OL3 $C$ <br> Range: $[1, \overline{2}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,186 <br>  4,481 | Numeric 1 2 | ```Units: 1 Missing .: 0/11,667 Label Yes No``` |
| :---: | :---: | :---: | :---: |
| OL4_a |  |  | oceries - What was the primary reason that u made these purchases online rather than at local store? |
|  | Type: Numeric <br> Label: OL4A <br> Range: $[1, \overline{6}]$ <br> Unique values: 6 <br> Tabulation: Freq. <br>  2,768 <br>  574 <br>  53 <br>  430 <br>  336 <br>  317 <br>  7,189 | (byte) <br> Numeric | Units: 1 <br> Missing .: 7,189/11,667 <br> Label <br> Convenience <br> Better price <br> Better quality <br> Not available in local stores <br> COVID safety concerns <br> Other reason |
| OL4_b |  |  | rsonal care items - What was the primary ason that you made these purchases online ather than at a local store? |
|  | Type: Numeric <br> Label: OL4_B <br> Range: $[1, \overline{6}]$ <br> Unique values: 6 <br> Tabulation: Freq. <br>  3,915 <br>  1,521 <br>  66 <br>  742 <br>  246 <br>  239 <br>  4,938 | (byte) <br> Numeric | ```Units: 1 Missing .: 4,938/11,667 Label Convenience Better price Better quality Not available in local stores COVID safety concerns Other reason``` |
| OL4_c |  |  | othing - What was the primary reason that u made these purchases online rather than at local store? |
|  | Type: Numeric <br> Label: OL4_C <br> Range: $[1, \overline{6}]$ <br> Unique values: 6 <br> Tabulation: Freq. <br>  3,672 <br>  1,592 <br>  95 <br>  1,377 <br>  182 <br>  268 <br>  4,481 | (byte) <br> Numeric 1 | Units: 1 <br> Missing .: 4,481/11,667 <br> Label <br> Convenience <br> Better price <br> Better quality <br> Not available in local stores <br> COVID safety concerns <br> Other reason |
| EF1 |  |  | ve you set aside emergency or rainy day nds that would cover your expenses for 3 nths in case of sickness, job loss, economic ownturn, or other emergencies? |


|  | Type: Numeric <br> Label: EF1 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  4,910 <br>  6,757 | (byte) <br> Numeric | Units: 1 <br> Missing .: 0/11,667 <br> Label <br> No <br> 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 <br> Label: EF2 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  3,123 <br>  1,787 <br>  6,757 | (byte) <br> Numeric <br> 0 <br> 1 |  Units: 1  <br>  Label Missing $: ~ 6,757 / 11,667$ <br> 0   <br> No   <br> 1 Yes  |
| 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 <br> Label: EF3AA <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  7,146 <br>  4,521 | (byte) <br> Numeric <br> 0 | Units: 1 <br> Missing .: 0/11,667 <br> Label <br> No <br> 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 <br> Label: EF3 B <br> Range: $[0, \overline{1}]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,871 <br>  1,796 | (byte) <br> Numeric |  Units: 1 <br> Missing $: ~$ $0 / 11,667$ <br> c Label <br> 0 No <br> 1 Put it on my credit card and <br> 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 Label: EF3_C Range: [0,1]``` | (byte) |  |



Type: Numeric (byte)
Label: EF3 G
Range: [0,1]

$$
\text { Units: } 1
$$

Unique values: 2
Tabulation: Freq. Numeric Label
11,103 0 No


|  | $\begin{array}{r} \text { Tabulation: Freq. } \\ 930 \\ 1,022 \\ 9,715 \end{array}$ | Numeric Label <br> 0 No <br> 1 Yes <br> .  |
| :---: | :---: | :---: |
| 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? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { EF6A_C } \\ \text { Range: } & {[0,1 \overline{]}} \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,296 \\ & 656 \\ & 9,715 \end{aligned}$ | (byte) ```Units: 1 Missing .: 9,715/11,667 Numeric Label O No 1 Yes``` |
| 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? |
|  | $\begin{aligned} & \text { Type: } \text { Numeric } \\ & \text { Label: EF6A_D } \\ & \text { Range: } {[0,1] } \\ & \text { Unique values: } 2 \\ & \text { Tabulation: } \text { Freq. } \\ & 1,368 \\ & 584 \\ & 9,715 \end{aligned}$ | (byte) |
| 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? |
|  | $\begin{aligned} & \text { Type: } \text { Numeric } \\ & \text { Label: EF6A_E } \\ & \text { Range: } {[0,1] } \\ & \text { Unique values: } 2 \\ & \text { Tabulation: Freq. } \\ & 1,643 \\ & 309 \\ & 9,715 \end{aligned}$ | (byte) |
| 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? |
|  | $\begin{aligned} \text { Type: } & \text { Numeric } \\ \text { Label: } & \text { EF6A F } \\ \text { Range: } & {[0,1] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,726 \\ & 226 \\ & 9,715 \end{aligned}$ | (byte) |
| 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)

|  | $\begin{aligned} \text { Label: } & \text { EF6A_G } \\ \text { Range: } & {[0,1] } \\ \text { Unique values: } & 2 \\ \text { Tabulation: } & \text { Freq. } \\ & 1,200 \\ & 752 \\ & 9,715 \end{aligned}$ | Numeric Label <br> 0 No <br> 1 Yes | ```Units: 1 Missing .: 9,715/11,667``` |
| :---: | :---: | :---: | :---: |
| 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 <br> Label: EF6BAA <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  1,048 <br>  106 <br>  10,513 | (byte) | Units: 1 <br> Missing .: 10,513/11,667 |
| 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 <br> Label: EF6BB <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  558 <br>  596 <br>  10,513 | (byte)  <br>   <br>   <br> Numeric Label <br> 0 No <br> 1 Yes | ```Units: 1 Missing .: 10,513/11,667``` |
| 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 <br> Label: EF6B_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  895 <br> 259  <br>  10,513 | (byte) | ```Units: 1 Missing .: 10,513/11,667``` |
| 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 <br> Label: EF6B D <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  710 <br>  444 | (byte)  <br>   <br>   <br> Numeric Label <br> 0 No <br> 1 Yes | ```Units: 1 Missing .: 10,513/11,667``` |

10,513


|  | Type: Numeric <br> Label: EF6BGG <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  517 <br> 637  <br>  10,513 | (byte) <br> Numeric | Label <br> No <br> Yes | Units: 1 <br> Missing .: 10,513/11,667 |
| :---: | :---: | :---: | :---: | :---: |
| EF7 |  |  | sed on at is ould ha avings? | ur current financial situa largest emergency expense e right now using only yo |


| Type: | Numeric (byte) |
| ---: | :--- |
| Label: | EF7 |
| Range: | $[1,5]$ |
| Unique values: | 5 |

couldn't afford it?

|  | Type: Numeric <br> Label: E1_A <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  10,618 <br>  1,049 | (byte) <br> Numeric | Label <br> No <br> Yes | $\begin{gathered} \text { Units: } \\ \text { Missing . } 0 / 11,667 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: |
| E1_b |  |  | eing a st 12 eeded ecause | ctor or specialist ths, was there a tim of the following, couldn't afford it? |
|  | Type: Numeric <br> Label: E1_B <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,894 <br>  1,773 | (byte) <br> Numeric | Label <br> No <br> Yes | $\begin{gathered} \text { Units: } \\ \text { Missing . } 0 / 11,667 \end{gathered}$ |
| E1_c |  |  | ntal h st 12 eeded ecause | th care or counselin ths, was there a tim of the following, couldn't afford it |
|  | Type: Numeric <br> Label: E1_C <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br>  10,605 <br> 1,062  | (byte) <br> Numeric 0 | Label <br> No Yes | $\begin{gathered} \text { Units: } \\ \text { Missing . } 0 / 11,667 \end{gathered}$ |
| E1_d |  |  | ntal ere a ollowin ouldn't | - During the past 1 when you needed ea but went without bec ford it? |
|  | Type: Numeric <br> Label: E1_D <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,382 <br>  2,285 | (byte) <br> Numeric | Label <br> No <br> Yes | $\begin{gathered} \text { Units: } \\ \text { Missing . } 0 / 11,667 \end{gathered}$ |
| E1_e |  |  | llow-up s ther ollowin uldn't | are - During the pas time when you neede but went without bec ford it? |
|  | Type: Numeric <br> Label: E1_E <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq.  <br> 10,532  <br> 1,135  | (byte) <br> Numeric | Label <br> No <br> Yes | $\begin{gathered} \text { Units: } \\ \text { Missing . } 0 / 11,667 \end{gathered}$ |

unexpected major medical expenses that you had to pay out of pocket because they were not completely paid for by insurance?

|  | Type: Numeric  <br> Label: E2 <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  8,863 <br>  2,804 | (byte) |
| :---: | :---: | :---: |
| E2A |  | Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months? |
|  | Type: Numeric  <br> Label: E2A  <br> Range: $[-2,5]$ <br> Unique values: 6 <br> Tabulation: Freq.  <br>  116 <br>  558 <br>  533 <br>  584 <br>  653 <br>  360 <br>  8,863 | (byte) <br> ```Units: 1None``` |
| E2B |  | Do you currently have any debt from medical care you or your family members have received? |
|  | Type: Numeric <br> Label: E2B  <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  9,789 <br>  1,878 | (byte) |
| 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 <br> Label: E4_A  <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br>  5,282 <br>  6,385 | (byte) |
| 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? |
|  | $\begin{aligned} & \text { Type: } \text { Numeric } \\ & \text { Label: E4_B } \\ & \text { Range: } {[0,1] } \\ & \text { Unique values: } 2 \\ & \text { Tabulation: Freq. } \end{aligned}$ | ```(byte) Units: 1 Missing .: 0/11,667 Numeric Label``` |




|  | Type: Numeric <br> Label: FL2 <br> Range: $[-2,2]$ <br> Unique values: 3 <br> Tabulation: Freq. <br>  2,784 <br>  860 <br>  8,023 | (byte) <br> Numeric <br> -2 <br> 1 | ```Units: 1 Missing .: 0/11,667 Label Don't know True False``` |
| :---: | :---: | :---: | :---: |
| FL4 |  |  | gine that the interest rate count was 1\% per year and infl $r$ year. After 1 year, how much le to buy with the money in $t$ |

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



|  | Unique values: Tabulation: | $\begin{aligned} & 4 \\ & \text { Freq. } \\ & 688 \\ & 2,772 \\ & \\ & 3,226 \\ & 4,981 \end{aligned}$ | Numeric <br> 1 2 <br> 3 <br> 4 | ```Missing .: 0/11,667 Label No high school diploma or GED High school graduate (high school diploma or the equivalent GED) Some college or Associate's degree Bachelor's degree or higher``` |
| :---: | :---: | :---: | :---: | :---: |
| ppemploy |  |  |  | Current Employment Status |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | Numeric <br> PPEMPLOY $[1,3]$ <br> 3 <br> Freq. <br> 5,543 <br> 1,563 <br> 4,561 | (byte) <br> Numeric <br> 1 2 3 | ```Units: 1 Missing .: 0/11,667 Label Working full-time Working part-time Not working``` |
| ppethm |  |  |  | Race / Ethnicity |
|  | Type: Label: Range: Unique values: Tabulation: | Numeric <br> PPETHM $[1,5]$ <br> 5 <br> Freq. $\begin{array}{r} 8,060 \\ 1,225 \\ 542 \\ 1,464 \\ 376 \end{array}$ | (byte) <br> Numeric <br> 1 <br> 2 <br> 3 <br> 4 <br> 5 | ```Units: 1 Missing .: 0/11,667 Label White, Non-Hispanic Black, Non-Hispanic Other, Non-Hispanic Hispanic 2+ Races, Non-Hispanic``` |
| ppgender |  |  |  | Gender |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | Numeric <br> PPGENDER <br> [1,2] <br> 2 <br> Freq. <br> 5,959 <br> 5,708 | (byte) <br> Numeric $\begin{aligned} & 1 \\ & 2 \end{aligned}$ | ```Units: 1 Missing .: 0/11,667 Label Male Female``` |
| pphhsize |  |  |  | Household Size |
|  | Type: Range: Unique values: Mean: Std. dev. Percentiles: | $\begin{aligned} & \text { Numeric } \\ & {[1,10]} \\ & 10 \\ & 2.6017 \\ & 1.40222 \\ & 10 \% \\ & 1 \end{aligned}$ | (byte) $\begin{array}{r} 25 \% \\ 2 \end{array}$ | $\begin{array}{ccr} \text { Units: } & 1 \\ \text { Missing } & \text { : } & 0 / 11,667 \\ & & \\ 50 \% & 75 \% & 90 \% \\ 2 & 3 & 4 \end{array}$ |
| pphouse4 |  |  |  | Housing Type |
|  | Type: <br> Label: <br> Range: <br> Unique values: <br> Tabulation: | ```Numeric PPHOUSE4 [1,4] 4 Freq. 8,355``` | (byte) <br> Numeric <br> 1 | ```Units: 1 Missing .: 0/11,667 Label A one-family house detached from any other house``` |


|  | $\begin{array}{r} 999 \\ 1,872 \\ 441 \end{array}$ | 3 | One-family condo or townhouse attached to other units Building with 2 or more apartments <br> Other (mobile home, boat, RV, van, etc.) |
| :---: | :---: | :---: | :---: |
| ppinc7 |  |  | Household Income |
|  | Type: Numeric <br> Label: PPINC7 <br> Range: $[1,7]$ <br> Unique values: 7 <br> Tabulation: Freq. <br>  487 <br>  1,013 <br>  1,970 <br>  1,864 <br>  1,580 <br>  2,153 <br>  2,600 | (byte) <br> Numeric 1 <br> 2 <br> 3 <br> 4 <br> 5 <br> 6 <br> 7 | ```Units: 1 Missing .: 0/11,667 Label Less than $10,000 $10,000 to $24,999 $25,000 to $49,999 $50,000 to $74,999 $75,000 to $99,999 $100,000 to $149,999 $150,000 or more``` |
| ppmarit |  |  | Marital Status |
|  | Type: Numeric  <br> Label: PPMARIT  <br> Range: $[.,]$. <br> Unique values: 0 <br> Tabulation: Freq.  <br>  11,667 | (byte) <br> Numeric | Units: . <br> Missing .: 11,667/11,667 <br> Label |
| ppmarit5 |  |  | Marital Status |
|  | Type: Numeric <br> Label: PPMARIT5 <br> Range: [1,5] <br> Unique values: 5 <br> Tabulation: Freq. <br>  6,734 <br>  558 <br>  1,244 <br>  179 <br>  2,952 | (byte) <br> Numeric 1 <br> 2 <br> 3 <br> 4 5 | ```Units: 1 Missing .: 0/11,667 Label Now married Widowed Divorced Separated Never married``` |
| ppmsacat |  |  | MSA Status |
|  | Type: Numeric <br> Label: PPMSACAT <br> Range: $[0,1]$ <br> Unique values: 2 <br> Tabulation: Freq. <br> 1,611  <br> 10,056  | (byte) <br> Numeric 0 <br> 1 | ```Units: 1 Missing .: 0/11,667 Label Non-Metro Metro``` |
| ppreg4 |  |  | Region 4 - Based on State of Residence |
|  | Type: Numeric <br> Label: PPREG4 <br> Range: $[1,4]$ <br> Unique values: 4 <br> Tabulation: Freq. <br>  2,066 <br>  2,595 | (byte) <br> Numeric $\begin{aligned} & 1 \\ & 2 \end{aligned}$ | ```Units: 1 Missing .: 0/11,667 Label Northeast Midwest``` |



| $\begin{array}{rl} 703 & 4 \\ 183 & 5 \\ 44 & 6 \\ 17 & 7 \\ 7 & 8 \\ 1 & 10 \end{array}$ |  |  |
| :---: | :---: | :---: |
| DeviceT |  | DOV: Device Type - at the end of survey |
| Type: Numeric (byte) <br> Label: DEVICETY$\quad$Units: 1 <br> Range: [1,15] $\quad$ Missing.$: 0 / 11,667$ |  |  |
| ppcm0160 Q26: Occupation (detailed) in current or main job |  |  |
| Type: Numeric (byte)   <br> Label: PPCM0160  <br> Range: $[-2,35]$ Units: 1 <br> Unique values: 29  <br> Examples: -2 Not asked <br>  1 Management <br>  16 Food Preparation and Serving <br>  29 Other (Please specify) |  |  |
| ind1 IND1: Industry (tight scale) in current or main job |  |  |
| Type: Numeric (byte)  <br> Label: IND1, but 2 nonmissing values are not labeled  <br> Range: $[-2,27]$  <br> Units: 1  <br> Unique values: 26  <br> Examples: -2 <br>  $1 \quad$ Missing $: 0 / 11,667$ |  |  |
| ppcm1301 |  | GOVEMP1: Employer type |
|  | Type: Numeri <br> Label: PPCM13  <br> Range: $[-2,5]$ <br> Unique values: 7 <br> Tabulation: Freq.  <br>  4,569 <br> 7  <br>  1,233 <br>  3,886 <br>  852 <br>   <br>  1,034 <br> 86  |  |
| UNION100 |  | UNION100: Are you a member of a labor union or an employee association similar to a union? |

Type: Numeric (byte)








Range: [1,3]
Unique values: 3 Tabulation: Freq. Numeric Label

3,132 1 Inclusive
1,651 2 Selective
2,449 3 More selective

4,435

Units: 1
Missing .: 4,435/11,667

