CODEBOOK FOR 2021 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2021 Survey of Household Economics and Decisionmaking (SHED) data
set. However, not every variable included in the survey is included in the public
use data set. For example, the data set does NOT include most variables related to
details of geography or free-text responses.
The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data
for the 2021 SHED were collected by Ipsos using their online probability based
KnowledgePanel.
For a general overview of the 2021 SHED and a detailed discussion of the survey
methods, see Alicia Lloro, Ellen Merry, Ken Brevoort, Kayla Jones, Jeff Larrimore,
Jacob Lockwood, Anna Tranfaglia, Erin Troland, Douglas Webber, Mike Zabek, "Economic
Well-Being of U.S. Households in 2021," Federal Reserve Board. The
variables in the codebook are generally in the order in which the questions were
asked during the survey. For a copy of the survey questionnaire, see the
Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households
in 2021."

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 2021." These weights allow for the entire sample
to reflect the observable characteristics of the U.S. adult population. They are
scaled to add up to the total population of the U.S. adults eligible for this
survey.

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
2021" if they were available.

VARIABLE DEFINITIONS


```
--------------------------------------------------------------------------------
shedid                                                                   SHED ID
--------------------------------------------------------------------------------
                type:  string

               range:  [201300003,202106218]        units:  1
       unique values:  11,874                     missing .:  0/11,874




--------------------------------------------------------------------------------
duration                                                   Duration (in seconds)
--------------------------------------------------------------------------------
                type:  numeric (long)
               range:  [432,2046783]                 units:  1
       unique values:  3,753                      missing .:  0/11,874
                mean:  27456.2
            std. dev:  159658
         percentiles:        10%       25%       50%       75%       90%
                             802       987      1299      1933      5248
--------------------------------------------------------------------------------
weight                                    Post-stratification weight – Main qualified
                                          respondents scaled to sample size
--------------------------------------------------------------------------------
                type:  numeric (double)
               range:  [.1913,4.5059]              units:  .0001
       unique values:  2,517                     missing .:  0/11,874
                mean:       1
            std. dev:  .513378
         percentiles:        10%       25%       50%       75%       90%
                           .5415     .6698     .8955    1.1742    1.5434
--------------------------------------------------------------------------------
weight_pop                                Post-stratification weight – Main qualified
                                          respondents scaled to U.S. population
--------------------------------------------------------------------------------
                type:  numeric (double)
               range:  [4080.57,96121.595]         units:  .0001
       unique values:  2,787                     missing .:  0/11,874
                mean:  21332.2
            std. dev:  10951.5
         percentiles:        10%       25%       50%       75%       90%
                         11550.3   14288.7   19102.8   25049.1   32924.5
--------------------------------------------------------------------------------
panel_weight                              Post-stratification weight – Main recontact
                                          respondents scaled to sample size
```

```
------------------------------------------------------------------------
                  type:  numeric (double)
                 range:  [.0939,4.0673]              units:  .0001
         unique values:  2,309                    missing .:  8,102/11,874
                  mean:         1
             std. dev:    .44775
           percentiles:        10%       25%       50%       75%       90%
                              .541     .6662     .8755   1.26915    1.6245
------------------------------------------------------------------------
panel_weight_pop                       Post-stratification weight - Main recontact
                                       respondents scaled to U.S. population
------------------------------------------------------------------------
                  type:  numeric (double)
                 range:  [6308.6161,273127.64]       units:  .0001
         unique values:  2,497                    missing .:  8,102/11,874
                  mean:   67152.2
             std. dev:   30067.3
           percentiles:        10%       25%       50%       75%       90%
                           36332.2     44735   58788.9   85224.7    109089
------------------------------------------------------------------------
xlaptop                                                Is R a KP laptop user?
------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  LABA
                 range:  [1,2]                        units:  1
         unique values:  2                        missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                           283         1  Yes
                        11,591         2  No
------------------------------------------------------------------------
L0_a                                   My spouse or partner - Do each of the
                                       following people currently live with you?
------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L0_A
                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                         3,775         0  No
                         8,099         1  Yes
------------------------------------------------------------------------
L0_b                                   My child(ren) under age 18 - Do each of the
                                       following people currently live with you?
------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L0_B
                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                         9,208         0  No
                         2,666         1  Yes
------------------------------------------------------------------------
L0_c                                   My adult child(ren) age 18 or older - Do each
                                       of the following people currently live with
                                       you?
------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L0_C
                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
```

```
                                  9,967         0  No
                                  1,907         1  Yes
-------------------------------------------------------------------------------
L0_d                                    My parent(s) - Do each of the following
                                        people currently live with you?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L0_D
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                     10,769         0  No
                      1,105         1  Yes
-------------------------------------------------------------------------------
L0_e                                    Other individuals - Do each of the following
                                        people currently live with you?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L0_E
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                     10,587         0  No
                      1,287         1  Yes
-------------------------------------------------------------------------------
L0A            Are the adult children (who are age 18 or older) who live with you:
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L0A
             range:  [1,2]                            units:  1
      unique values:  2                          missing .:  9,967/11,874
         tabulation:  Freq.   Numeric  Label
                        487         1  All currently enrolled in school
                      1,420         2  One or more not currently
                                       enrolled in school
                      9,967         .
-------------------------------------------------------------------------------
L0B_a                                   Your brother(s) or sister(s) - Other than
                                        your spouse or partner, children, or parents,
                                        are the people living with you:
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L0B_A
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  10,587/11,874
         tabulation:  Freq.   Numeric  Label
                        800         0  No
                        487         1  Yes
                     10,587         .
-------------------------------------------------------------------------------
L0B_b                                   Other relatives - Other than your spouse or
                                        partner, children, or parents, are the people
                                        living with you:
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L0B_B
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  10,587/11,874
         tabulation:  Freq.   Numeric  Label
                        847         0  No
                        440         1  Yes
```

```
                         10,587            .
--------------------------------------------------------------------------------
L0B_c                                      Other people not related to you - Other than
                                           your spouse or partner, children, or parents,
                                           are the people living with you:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0B_C
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,587/11,874
              tabulation:  Freq.   Numeric  Label
                             782        0  No
                             505        1  Yes
                          10,587        .
--------------------------------------------------------------------------------
L0C                                        How many children do you have who are under
                                           age 18 and currently live with you?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0C, but 6 nonmissing values are not labeled
                   range:  [1,7]                          units:  1
           unique values:  7                         missing .:  9,208/11,874
              tabulation:  Freq.   Numeric  Label
                           1,130         1
                           1,005         2
                             371         3
                             104         4
                              39         5
                              14         6
                               3         7  7 or more
                           9,208         .
--------------------------------------------------------------------------------
L0D_a                                      1st child - How old are your children under
                                           age 18 who currently live with you?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0D_A, but 18 nonmissing values are not labeled
                   range:  [0,17]                         units:  1
           unique values:  18                        missing .:  9,208/11,874
                examples:  16
                           .
                           .
                           .
--------------------------------------------------------------------------------
L0D_b                                      2nd child - How old are your children under
                                           age 18 who currently live with you?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0D_B, but 18 nonmissing values are not labeled
                   range:  [0,17]                         units:  1
           unique values:  18                        missing .:  10,338/11,874
                examples:  .
                           .
                           .
                           .
--------------------------------------------------------------------------------
L0D_c                                      3rd child - How old are your children under
                                           age 18 who currently live with you?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0D_C, but 18 nonmissing values are not labeled
```

```
           range:  [0,17]                              units:  1
   unique values:  18                         missing .:  11,343/11,874
        examples:  .
                   .
                   .
                   .
--------------------------------------------------------------------------------
L0D_d                                   4th child - How old are your children under
                                        age 18 who currently live with you?
--------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  L0D_D, but 18 nonmissing values are not labeled
           range:  [0,17]                              units:  1
   unique values:  18                         missing .:  11,714/11,874
        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 18 nonmissing values are not labeled
           range:  [0,17]                              units:  1
   unique values:  18                         missing .:  11,818/11,874
        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 12 nonmissing values are not labeled
           range:  [0,16]                              units:  1
   unique values:  12                         missing .:  11,857/11,874
        examples:  .
                   .
                   .
                   .
--------------------------------------------------------------------------------
L1_a                                    To save money - You indicated that you live
                                        with (your parents(s) and/or your adult
                                        chidren 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 .:  9,417/11,874
      tabulation:  Freq.   Numeric  Label
                     997        0   No
                   1,460        1   Yes
                   9,417        .
--------------------------------------------------------------------------------
L1_b                                    To help them financially - You indicated that
                                        you live with (your parents(s) and/or your
                                        adult chidren who are not in school). Are
                                        each of the following reasons why you live
```

with them?

```
---------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L1_B
                 range:  [0,1]                        units:  1
         unique values:  2                       missing .:  9,417/11,874
            tabulation:  Freq.   Numeric  Label
                         1,047         0  No
                         1,410         1  Yes
                         9,417         .
---------------------------------------------------------------------
L1_c                                    To provide help with childcare or medical
                                        care - You indicated that you live with (your
                                        parents(s) and/or your adult chidren who are
                                        not in school). Are each of the following
                                        reasons why you live with them?
---------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L1_C
                 range:  [0,1]                        units:  1
         unique values:  2                       missing .:  9,417/11,874
            tabulation:  Freq.   Numeric  Label
                         1,956         0  No
                           501         1  Yes
                         9,417         .
---------------------------------------------------------------------
L1_d                                    To receive help with childcare or medical
                                        care - You indicated that you live with (your
                                        parents(s) and/or your adult chidren who are
                                        not in school). Are each of the following
                                        reasons why you live with them?
---------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L1_D
                 range:  [0,1]                        units:  1
         unique values:  2                       missing .:  9,417/11,874
            tabulation:  Freq.   Numeric  Label
                         2,196         0  No
                           261         1  Yes
                         9,417         .
---------------------------------------------------------------------
L1_e                                    Prefer living with others - You indicated
                                        that you live with (your parents(s) and/or
                                        your adult chidren who are not in school).
                                        Are each of the following reasons why you
                                        live with them?
---------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  L1_E
                 range:  [0,1]                        units:  1
         unique values:  2                       missing .:  9,417/11,874
            tabulation:  Freq.   Numeric  Label
                         1,769         0  No
                           688         1  Yes
                         9,417         .
---------------------------------------------------------------------
L6_a                                    Enrolled in a public school - Are any of your
                                        children currently enrolled in Kindergarten
                                        through 12th grade?
---------------------------------------------------------------------
                  type:  numeric (byte)
```

```
              label:  L6_A
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  9,555/11,874
          tabulation:  Freq.   Numeric  Label
                         458        0  No
                       1,861        1  Yes
                       9,555        .
------------------------------------------------------------------------------
L6_b                                    Enrolled in a private school - Are any of
                                        your children currently enrolled in
                                        Kindergarten through 12th grade?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  L6_B
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  9,555/11,874
          tabulation:  Freq.   Numeric  Label
                       2,042        0  No
                         277        1  Yes
                       9,555        .
------------------------------------------------------------------------------
L6_c                                    Home schooled and not enrolled in public or
                                        private school - Are any of your children
                                        currently enrolled in Kindergarten through
                                        12th grade?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  L6_C
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  9,555/11,874
          tabulation:  Freq.   Numeric  Label
                       2,090        0  No
                         229        1  Yes
                       9,555        .
------------------------------------------------------------------------------
L6A_a                                   The local school's safety measures are too
                                        strict - Do each of the following reasons
                                        contribute to your decision to home school
                                        any of your children?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  L6A_A
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  11,645/11,874
          tabulation:  Freq.   Numeric  Label
                         197        0  No
                          32        1  Yes
                      11,645        .
------------------------------------------------------------------------------
L6A_b                                   I'm concerned about my child getting COVID-19
                                        at school - Do each of the following reasons
                                        contribute to your decision to home school
                                        any of your children?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  L6A_B
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  11,645/11,874
          tabulation:  Freq.   Numeric  Label
                         147        0  No
                          82        1  Yes
```

```
                11,645          .
------------------------------------------------------------------------
L7                                   Of your children enrolled in kindergarten
                                     through 12th grade, how is the youngest child
                                     receiving their education?
------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L7
             range:  [1,3]                        units:  1
     unique values:  3                         missing .:  9,824/11,874
        tabulation:  Freq.   Numeric  Label
                1,926           1  Classes are completely in-person
                   67           2  Classes completely use a
                                   distance learning format
                   57           3  Classes use a combination of in
                                   person and distance learning
                9,824           .
------------------------------------------------------------------------
L7A                                  How would you prefer for your youngest
                                     school-age child to receive their education,
                                     given the current situation with the
                                     pandemic?
------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L7A
             range:  [1,3]                        units:  1
     unique values:  3                         missing .:  9,824/11,874
        tabulation:  Freq.   Numeric  Label
                1,679           1  Classes completely in person
                  144           2  Classes completely using
                                   distance learning
                  227           3  Classes using a combination of
                                   in person and distance learning
                9,824           .
------------------------------------------------------------------------
L14                                  Think about the precautions your child's
                                     school is taking to prevent the spread of
                                     COVID-19. Do you think the school is taking
                                     not enough, about the right amount of, or too
                                     many precautions?
------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L14
             range:  [1,3]                        units:  1
     unique values:  3                         missing .:  9,824/11,874
        tabulation:  Freq.   Numeric  Label
                  335           1  Not enough precautions
                1,458           2  About the right amount of
                                   precautions
                  257           3  Too many precautions
                9,824           .
------------------------------------------------------------------------
L15_a                                They are doing well academically - Do you
                                     agree or disagree with each statement about
                                     your child for the current academic year?
------------------------------------------------------------------------
              type:  numeric (byte)
             label:  L15_A
             range:  [1,5]                        units:  1
     unique values:  5                         missing .:  9,673/11,874
        tabulation:  Freq.   Numeric  Label
```

```
                30              1  Strongly disagree
               124              2  Slightly disagree
               167              3  Neither agree nor disagree
               576              4  Slightly agree
             1,304              5  Strongly agree
             9,673              .
-------------------------------------------------------------------------------
L15_b                                   They are doing well socially and emotionally
                                        - Do you agree or disagree with each
                                        statement about your child for the current
                                        academic year?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  L15_B
                range:  [1,5]                          units:  1
        unique values:  5                        missing .:  9,673/11,874
           tabulation:  Freq.   Numeric  Label
                40              1  Strongly disagree
               130              2  Slightly disagree
               186              3  Neither agree nor disagree
               696              4  Slightly agree
             1,149              5  Strongly agree
             9,673              .
-------------------------------------------------------------------------------
L15_c                                   They like school - Do you agree or disagree
                                        with each statement about your child for the
                                        current academic year?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  L15_C
                range:  [1,5]                          units:  1
        unique values:  5                        missing .:  9,673/11,874
           tabulation:  Freq.   Numeric  Label
                41              1  Strongly disagree
               135              2  Slightly disagree
               194              3  Neither agree nor disagree
               688              4  Slightly agree
             1,143              5  Strongly agree
             9,673              .
-------------------------------------------------------------------------------
L15_d                                   They were prepared academically to start the
                                        school year - Do you agree or disagree with
                                        each statement about your child for the
                                        current academic year?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  L15_D
                range:  [1,5]                          units:  1
        unique values:  5                        missing .:  9,673/11,874
           tabulation:  Freq.   Numeric  Label
                59              1  Strongly disagree
               217              2  Slightly disagree
               221              3  Neither agree nor disagree
               573              4  Slightly agree
             1,131              5  Strongly agree
             9,673              .
-------------------------------------------------------------------------------
L16_a                                   Academically - Compared to a year ago,
                                        would you say your child is doing better,
                                        about the same, or worse in each of the
                                        following areas?
```

```
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L16_A
                   range:  [1,5]                         units:  1
           unique values:  5                         missing .:  9,673/11,874
               tabulation:  Freq.   Numeric  Label
                              23        1    Much worse
                             113        2    Somewhat worse
                             874        3    About the same
                             589        4    Somewhat better
                             602        5    Much better
                           9,673        .
--------------------------------------------------------------------------------
L16_b                                        Socially and emotionally - Compared to a year
                                             ago, would you say your child is doing
                                             better, about the same, or worse in each of
                                             the following areas?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L16_B
                   range:  [1,5]                         units:  1
           unique values:  5                         missing .:  9,673/11,874
               tabulation:  Freq.   Numeric  Label
                              24        1    Much worse
                             143        2    Somewhat worse
                             763        3    About the same
                             566        4    Somewhat better
                             705        5    Much better
                           9,673        .
--------------------------------------------------------------------------------
L17                                          At any point since the start of the school
                                             year, have any of your children been unable
                                             to attend school or childcare in person
                                             because of pandemic-related disruptions?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L17
                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  9,208/11,874
               tabulation:  Freq.   Numeric  Label
                           1,967        0    No
                             699        1    Yes
                           9,208        .
--------------------------------------------------------------------------------
L18_a                                        Take paid leave - As a result of your child
                                             being unable to attend school or childcare in
                                             person since the start of the school year,
                                             did you:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L18_A
                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  11,175/11,874
               tabulation:  Freq.   Numeric  Label
                             535        0    No
                             164        1    Yes
                          11,175        .
--------------------------------------------------------------------------------
L18_b                                        Take unpaid leave or work fewer hours - As a
                                             result of your child being unable to attend
                                             school or childcare in person since the start
```

```
------------------------------------------------------------------------
            type:  numeric (byte)
            label:  L18_B
            range:  [0,1]                          units:  1
    unique values:  2                      missing .:  11,175/11,874
       tabulation:  Freq.   Numeric  Label
                      493        0  No
                      206        1  Yes
                   11,175        .
------------------------------------------------------------------------
B2                                      Overall, which one of the following best
                                        describes how well you are managing
                                        financially these days?
------------------------------------------------------------------------
            type:  numeric (byte)
            label:  B2
            range:  [1,4]                          units:  1
    unique values:  4                      missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                      638        1  Finding it difficult to get by
                    1,818        2  Just getting by
                    4,539        3  Doing okay
                    4,879        4  Living comfortably
------------------------------------------------------------------------
B3                                      Compared to 12 months ago, would you say that
                                        you (and your family) are better off, the
                                        same, or worse off financially?
------------------------------------------------------------------------
            type:  numeric (byte)
            label:  B3
            range:  [1,5]                          units:  1
    unique values:  5                      missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                      494        1  Much worse off
                    1,935        2  Somewhat worse off
                    6,503        3  About the same
                    2,320        4  Somewhat better off
                      622        5  Much better off
------------------------------------------------------------------------
B4                                      Compared to two years ago (2019), would you
                                        say that you (and your family) are better
                                        off, the same, or worse off financially?
------------------------------------------------------------------------
            type:  numeric (byte)
            label:  B4_fix
            range:  [1,5]                          units:  1
    unique values:  5                      missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                      803        1  Much worse off
                    2,077        2  Somewhat worse off
                    4,864        3  About the same
                    2,908        4  Somewhat better off
                    1,222        5  Much better off
------------------------------------------------------------------------
B6                                      Think of your parents when they were
                                        your age. Would you say you (and your family)
                                        are better, the same, or worse off
                                        financially than they were?
------------------------------------------------------------------------
            type:  numeric (byte)
```

```
                  label:  B6
                  range:  [1,5]                             units:  1
          unique values:  5                           missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                            757         1  Much worse off
                          1,839         2  Somewhat worse off
                          2,550         3  About the same
                          3,548         4  Somewhat better off
                          3,180         5  Much better off
------------------------------------------------------------------------------
B7_a              In your community - How would you rate economic conditions today:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  B7_A
                  range:  [1,4]                             units:  1
          unique values:  4                           missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                          1,413         1  Poor
                          4,650         2  Only fair
                          5,316         3  Good
                            495         4  Excellent
------------------------------------------------------------------------------
B7_b               In this country - How would you rate economic conditions today:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  B7_B
                  range:  [1,4]                             units:  1
          unique values:  4                           missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                          3,151         1  Poor
                          5,821         2  Only fair
                          2,766         3  Good
                            136         4  Excellent
------------------------------------------------------------------------------
B10                                    Overall, on a scale from zero to ten, where
                                       zero is not at all satisfied and ten is
                                       completely satisfied, how satisfied are you
                                       with life as a whole these days?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  B10, but 9 nonmissing values are not labeled
                  range:  [0,10]                            units:  1
          unique values:  11                          missing .:  0/11,874
               examples:  5
                          6
                          7
                          8
------------------------------------------------------------------------------
D1A                    Last month, did you do any work for either pay or profit?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D1A
                  range:  [0,1]                             units:  1
          unique values:  2                           missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                          4,864         0  No
                          7,010         1  Yes
------------------------------------------------------------------------------
D1E         At any time during the past month, did you want to work [more hours]?
------------------------------------------------------------------------------
                   type:  numeric (byte)
```

```
               label:  D1E
               range:  [0,1]                             units:  1
       unique values:  2                             missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        8,946        0  No
                        2,928        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 .:  7,010/11,874
           tabulation:  Freq.   Numeric  Label
                        4,383        0  No
                          481        1  Yes
                        7,010        .
-------------------------------------------------------------------------------
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 .:  7,010/11,874
           tabulation:  Freq.   Numeric  Label
                        4,646        0  No
                          218        1  Yes
                        7,010        .
-------------------------------------------------------------------------------
D22_c                                    Other family or personal obligations - Did
                                         each of the following contribute to you not
                                         working last month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D22_C
                range:  [0,1]                             units:  1
       unique values:  2                             missing .:  7,010/11,874
           tabulation:  Freq.   Numeric  Label
                        4,168        0  No
                          696        1  Yes
                        7,010        .
-------------------------------------------------------------------------------
D22_d                                    Would lose access to unemployment benefits or
                                         other government programs - Did each of the
                                         following contribute to you not working last
                                         month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D22_D
                range:  [0,1]                             units:  1
       unique values:  2                             missing .:  7,010/11,874
           tabulation:  Freq.   Numeric  Label
                        4,619        0  No
                          245        1  Yes
                        7,010        .
-------------------------------------------------------------------------------
D22_e                                    Concerned about getting COVID-19 - Did each
                                         of the following contribute to you not
```

working last month?
----
                 type: numeric (byte)
                label: D22_E
                range: [0,1]   units: 1
        unique values: 2   missing .: 7,010/11,874
           tabulation: Freq.   Numeric Label
                        4,103   0 No
                          761   1 Yes
                        7,010   .

D22_f   Health limitations or disability - Did each
                                    of the following contribute to you not
                                    working last month?
----
                 type: numeric (byte)
                label: D22_F
                range: [0,1]   units: 1
        unique values: 2   missing .: 7,010/11,874
           tabulation: Freq.   Numeric Label
                        3,503   0 No
                        1,361   1 Yes
                        7,010   .

D22_g   In school or training - Did each of the
                                    following contribute to you not working last
                                    month?
----
                 type: numeric (byte)
                label: D22_G
                range: [0,1]   units: 1
        unique values: 2   missing .: 7,010/11,874
           tabulation: Freq.   Numeric Label
                        4,667   0 No
                          197   1 Yes
                        7,010   .

D22_h   Retired - Did each of the following
                                    contribute to you not working last month?
----
                 type: numeric (byte)
                label: D22_H
                range: [0,1]   units: 1
        unique values: 2   missing .: 7,010/11,874
           tabulation: Freq.   Numeric Label
                        1,674   0 No
                        3,190   1 Yes
                        7,010   .

D3A   Think about your main job (the job from which
                                    you earned the most income in the past month).
                                    In this job, were you working for someone
                                    else, self-employed, or something else?
----
                 type: numeric (byte)
                label: D3A
                range: [0,2]   units: 1
        unique values: 3   missing .: 4,864/11,874
           tabulation: Freq.   Numeric Label
                        6,038   0 Working for someone else
                          837   1 Self-employed (working for

```
                                    myself)
                    135         2   Other work arrangement
                  4,864         .
----------------------------------------------------------------------
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 .:  4,864/11,874
      tabulation: Freq.   Numeric  Label
                  5,470         1   Full-time (35 or more hours per
                                    week)
                  1,540         2   Part-time (less than 35 hours
                                    per week)
                  4,864         .
----------------------------------------------------------------------
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?
----------------------------------------------------------------------
           type:  numeric (byte)
           label: D30
           range: [1,3]                        units:  1
   unique values: 3                     missing .:  5,836/11,874
      tabulation: Freq.   Numeric  Label
                  4,582         1   Normally work the same hours
                    547         2   Schedule varies, primarily at my
                                    request
                    909         3   Schedule varies, primarily based
                                    on my employer's needs
                  5,836         .
----------------------------------------------------------------------
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 (byte)
           label: D31
           range: [1,5]                        units:  1
   unique values: 5                     missing .:  10,965/11,874
      tabulation: Freq.   Numeric  Label
                    301         1   One day in advance or less
                                    (including on call)
                    145         2   2 to 3 days in advance
                    106         3   4 to 6 days in advance
                    198         4   1 to 2 weeks in advance
                    159         5   3 weeks in advance or longer
                 10,965         .
----------------------------------------------------------------------
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 (byte)
           label: D33
           range: [-2,1]                       units:  1
   unique values: 3                     missing .:  4,864/11,874
      tabulation: Freq.   Numeric  Label
                    157        -2   Don't know
                  6,346         0   No
```

```
                            507              1  Yes
                          4,864              .
-----------------------------------------------------------------------------
CV11                                    Thinking about precautions that your employer
                                        is taking to prevent the spread of COVID-19,
                                        do you think they are taking:
-----------------------------------------------------------------------------
              type:  numeric (byte)
             label:  CV11
             range:  [1,3]                             units:  1
      unique values:  3                         missing .:  5,836/11,874
         tabulation:  Freq.   Numeric  Label
                        696         1  Not enough precautions
                      4,631         2  About the right amount of
                                       precautions
                        711         3  Too many precautions
                      5,836         .
-----------------------------------------------------------------------------
VAC3                                    Which of the following best describes the
                                        COVID-19 vaccine and testing requirements for
                                        on-site workers at your main job?
-----------------------------------------------------------------------------
              type:  numeric (byte)
             label:  VAC3
             range:  [-2,3]                            units:  1
      unique values:  4                         missing .:  5,836/11,874
         tabulation:  Freq.   Numeric  Label
                        459        -2  Don't know
                      1,460         1  Workers are required to receive
                                       a COVID-19 vaccine
                      1,171         2  Workers must either receive a
                                       COVID-19 vaccine or be tested
                                       regularly for COVID-19
                      2,948         3  No COVID-19 vaccine or testing
                                       requirement
                      5,836         .
-----------------------------------------------------------------------------
VAC4                                    Do you want your employer to require that
                                        workers get vaccinated against COVID-19?
-----------------------------------------------------------------------------
              type:  numeric (byte)
             label:  VAC4
             range:  [0,1]                             units:  1
      unique values:  2                         missing .:  5,836/11,874
         tabulation:  Freq.   Numeric  Label
                      3,048         0  No
                      2,990         1  Yes
                      5,836         .
-----------------------------------------------------------------------------
D34A                                    Thinking about the work you did last week,
                                        how much of it did you do by telecommuting or
                                        working from home?
-----------------------------------------------------------------------------
              type:  numeric (byte)
             label:  D34A
             range:  [0,2]                             units:  1
      unique values:  3                         missing .:  4,864/11,874
         tabulation:  Freq.   Numeric  Label
                      3,998         0  None
                      1,296         1  Some
                      1,716         2  All
```

```
                            4,864            .
-----------------------------------------------------------------------
D34B                                    Could your work be done by telecommuting or
                                        working from home at least some of time if
                                        your employer would let you?
-----------------------------------------------------------------------
              type:  numeric (byte)
              label: D34B
              range: [0,1]                            units:  1
      unique values: 2                        missing .:  8,281/11,874
        tabulation:  Freq.   Numeric  Label
                     2,674        0   No
                       919        1   Yes
                     8,281        .
-----------------------------------------------------------------------
D34C                                    Given a choice, how much of the time would
                                        you like to telecommute or work from home
                                        each week?
-----------------------------------------------------------------------
              type:  numeric (byte)
              label: D34C
              range: [0,2]                            units:  1
      unique values: 3                        missing .:  8,510/11,874
        tabulation:  Freq.   Numeric  Label
                       376        0   None
                     1,622        1   Some
                     1,366        2   All
                     8,510        .
-----------------------------------------------------------------------
D35_a                                   Less time commuting - Are each of the
                                        following a reason that you want to
                                        telecommute or work from home, at least some
                                        of the time?
-----------------------------------------------------------------------
              type:  numeric (byte)
              label: D35_A
              range: [0,1]                            units:  1
      unique values: 2                        missing .:  8,886/11,874
        tabulation:  Freq.   Numeric  Label
                       333        0   No
                     2,655        1   Yes
                     8,886        .
-----------------------------------------------------------------------
D35_b                                   More productive working at home - Are each of
                                        the following a reason that you want to
                                        telecommute or work from home, at least some
                                        of the time?
-----------------------------------------------------------------------
              type:  numeric (byte)
              label: D35_B
              range: [0,1]                            units:  1
      unique values: 2                        missing .:  8,886/11,874
        tabulation:  Freq.   Numeric  Label
                       904        0   No
                     2,084        1   Yes
                     8,886        .
-----------------------------------------------------------------------
D35_c                                   Concerns about COVID-19 - Are each of the
                                        following a reason that you want to
                                        telecommute or work from home, at least some
                                        of the time?
```

```
--------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D35_C
                range:  [0,1]                           units:  1
        unique values:  2                          missing .:  8,886/11,874
           tabulation:  Freq.   Numeric  Label
                        1,356         0  No
                        1,632         1  Yes
                        8,886         .
--------------------------------------------------------------------------
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 .:  8,886/11,874
           tabulation:  Freq.   Numeric  Label
                          320         0  No
                        2,668         1  Yes
                        8,886         .
--------------------------------------------------------------------------
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 .:  8,886/11,874
           tabulation:  Freq.   Numeric  Label
                        1,627         0  No
                        1,361         1  Yes
                        8,886         .
--------------------------------------------------------------------------
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 .:  8,510/11,874
           tabulation:  Freq.   Numeric  Label
                          701         1  Very likely
                          745         2  Somewhat likely
                        1,085         3  Not that likely
                          833         4  Not at all likely
                        8,510         .
--------------------------------------------------------------------------
D36B                                     How likely would you be to actively look for
                                         another job or leave your job if your employer
                                         [DOV_36_AMOUNT]?
--------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D36B
                range:  [1,4]                           units:  1
        unique values:  4                          missing .:  5,836/11,874
           tabulation:  Freq.   Numeric  Label
```

```
                             1,918         1  Very likely
                             1,723         2  Somewhat likely
                             1,562         3  Not that likely
                               835         4  Not at all likely
                             5,836         .
------------------------------------------------------------------------------
D37                                     Is your main job the same as it was a year ago?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  D37
              range:  [0,2]                      units:  1
      unique values:  3                      missing .:  4,864/11,874
         tabulation:  Freq.   Numeric  Label
                        368         0  No, was not working a year ago
                        947         1  No, changed jobs
                      5,695         2  Yes
                      4,864         .
------------------------------------------------------------------------------
D38_a                                   Pay or benefits - Are each of the following
                                        better, the same, or worse at the main job
                                        you have now than the one you had a year ago?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  D38_A
              range:  [1,3]                      units:  1
      unique values:  3                      missing .:  10,927/11,874
         tabulation:  Freq.   Numeric  Label
                        490         1  Better
                        262         2  About the same
                        195         3  Worse
                     10,927         .
------------------------------------------------------------------------------
D38_b                                   Opportunities for advancement - Are each of
                                        the following better, the same, or worse at
                                        the main job you have now than the one you
                                        had a year ago?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  D38_B
              range:  [1,3]                      units:  1
      unique values:  3                      missing .:  10,927/11,874
         tabulation:  Freq.   Numeric  Label
                        405         1  Better
                        402         2  About the same
                        140         3  Worse
                     10,927         .
------------------------------------------------------------------------------
D38_c                                   Your interest in the work - Are each of the
                                        following better, the same, or worse at the
                                        main job you have now than the one you had a
                                        year ago?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  D38_C
              range:  [1,3]                      units:  1
      unique values:  3                      missing .:  10,927/11,874
         tabulation:  Freq.   Numeric  Label
                        446         1  Better
                        373         2  About the same
                        128         3  Worse
                     10,927         .
```

```
--------------------------------------------------------------------------------
D38_d                                         Physical demands of the job - Are each of the
                                              following better, the same, or worse at the
                                              main job you have now than the one you had a
                                              year ago?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D38_D
                range:  [1,3]                                units:  1
        unique values:  3                           missing .:  10,927/11,874
           tabulation:  Freq.   Numeric  Label
                          278        1  Better
                          551        2  About the same
                          118        3  Worse
                       10,927        .
--------------------------------------------------------------------------------
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 (byte)
                label:  D38_E
                range:  [1,3]                                units:  1
        unique values:  3                           missing .:  10,927/11,874
           tabulation:  Freq.   Numeric  Label
                          227        1  Better
                          608        2  About the same
                          112        3  Worse
                       10,927        .
--------------------------------------------------------------------------------
D38_f                                         Work-life balance - Are each of the following
                                              better, the same, or worse at the main job
                                              you have now than the one you had a year ago?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  D38_F
                range:  [1,3]                                units:  1
        unique values:  3                           missing .:  10,927/11,874
           tabulation:  Freq.   Numeric  Label
                          377        1  Better
                          414        2  About the same
                          156        3  Worse
                       10,927        .
--------------------------------------------------------------------------------
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]                                units:  1
        unique values:  3                           missing .:  10,927/11,874
           tabulation:  Freq.   Numeric  Label
                          581        1  Better
                          264        2  About the same
                          102        3  Worse
                       10,927        .
--------------------------------------------------------------------------------
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 .:  4,864/11,874
        tabulation:  Freq.   Numeric  Label
                     6,066         0  No
                       944         1  Yes
                     4,864         .
--------------------------------------------------------------------------------
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 .:  4,864/11,874
        tabulation:  Freq.   Numeric  Label
                     5,955         0  No
                     1,055         1  Yes
                     4,864         .
--------------------------------------------------------------------------------
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 .:  4,864/11,874
        tabulation:  Freq.   Numeric  Label
                     3,654         0  No
                     3,356         1  Yes
                     4,864         .
--------------------------------------------------------------------------------
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 .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     9,680         0  No
                     2,194         1  Yes
--------------------------------------------------------------------------------
D44_d                                   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:
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  D44_D
             range:  [0,1]                            units:  1
     unique values:  2                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                    10,495         0  No
                     1,379         1  Yes
--------------------------------------------------------------------------------
```

```
D44_e                                     Voluntarily left a job - Think about any
                                          job in the past 12 months, not just your
                                          main job. In the past 12 months, have you:
----------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  D44_E
                 range:  [0,1]                           units:  1
         unique values:  2                    missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        10,889         0  No
                           985         1  Yes
----------------------------------------------------------------------------
D44_f                                     Think about any job in the past 12 months,
                                          not just your main job. In the past 12
                                          months, have you gotten laid off or lost a
                                          job (including a temporary layoff)?
----------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  D44_F
                 range:  [0,1]                           units:  1
         unique values:  2                    missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        11,139         0  No
                           735         1  Yes
----------------------------------------------------------------------------
D5      Last month, did your spouse or partner do any work for either pay or profit?
----------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  D5
                 range:  [0,1]                           units:  1
         unique values:  2                    missing .:  3,775/11,874
            tabulation:  Freq.   Numeric  Label
                         3,342         0  No
                         4,757         1  Yes
                         3,775         .
----------------------------------------------------------------------------
GE2A                                      Some people earn money by selling items at
                                          places like flea markets and garage sales or
                                          through online marketplaces like eBay or
                                          Etsy. In the past month, have you made money
                                          by selling items in any of these ways?
----------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  GE2A
                 range:  [0,1]                           units:  1
         unique values:  2                    missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        10,648         0  No
                         1,226         1  Yes
----------------------------------------------------------------------------
GE12_a                                    made or repurposed, such as handmade crafts -
                                          Are the items you sold ones that you:
----------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  GE12_A
                 range:  [0,1]                           units:  1
         unique values:  2                    missing .:  10,648/11,874
            tabulation:  Freq.   Numeric  Label
                           986         0  No
                           240         1  Yes
                        10,648         .
```

```
--------------------------------------------------------------------------------
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 .:  10,648/11,874
            tabulation:  Freq.   Numeric  Label
                          850         0  No
                          376         1  Yes
                       10,648         .
--------------------------------------------------------------------------------
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 .:  10,648/11,874
            tabulation:  Freq.   Numeric  Label
                          308         0  No
                          918         1  Yes
                       10,648         .
--------------------------------------------------------------------------------
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 your own?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  GE2B
                range:  [0,1]                         units:  1
        unique values:  2                         missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                       11,706         0  No
                          168         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 .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                       11,163         0  No
                          711         1  Yes
--------------------------------------------------------------------------------
GE13                                        Which of the following best describes why you
                                            are doing these activities?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  GE13
                range:  [1,2]                         units:  1
        unique values:  2                         missing .:  10,056/11,874
            tabulation:  Freq.   Numeric  Label
                        1,327         1  Choice
                          491         2  Necessity
```

```
                    10,056          .
--------------------------------------------------------------------------------
GE20A                                   Did you spend at least 20 hours in the past
                                        month doing these activities?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE20A
             range:  [0,1]                          units:  1
     unique values:  2                          missing .:  10,056/11,874
        tabulation:  Freq.   Numeric  Label
                     1,188         0  No
                       630         1  Yes
                    10,056         .
--------------------------------------------------------------------------------
GE22                                    Do you spend more, about the same, or less
                                        time doing these activites than you did a
                                        year ago?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE22
             range:  [1,3]                          units:  1
     unique values:  3                          missing .:  10,056/11,874
        tabulation:  Freq.   Numeric  Label
                       578         1  More
                       901         2  About the same
                       339         3  Less
                    10,056         .
--------------------------------------------------------------------------------
GE24                                    Do you think that you generally make more,
                                        about the same, or less per hour doing
                                        freelance or gig work as you could make at
                                        a traditional job?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE24
             range:  [1,3]                          units:  1
     unique values:  3                          missing .:  11,163/11,874
        tabulation:  Freq.   Numeric  Label
                       237         1  More per hour doing freelance or
                                        gig work
                       194         2  About the same
                       280         3  Less per hour doing freelance or
                                        gig work
                    11,163         .
--------------------------------------------------------------------------------
GE40A                                   In the past month, how much of your income
                                        was from doing these activites?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE40A
             range:  [-2,4]                         units:  1
     unique values:  5                          missing .:  10,056/11,874
        tabulation:  Freq.   Numeric  Label
                       145        -2  Don't know
                     1,146         1  Under 10%
                       291         2  10% to 50%
                       106         3  50% to 90%
                       130         4  Over 90%
                    10,056         .
--------------------------------------------------------------------------------
GH1     This section will ask some questions about your housing situation. Do you:
```

```
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  GH1
               range:  [1,4]                          units:  1
       unique values:  4                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       5,315         1  Own your home with a mortgage or
                                        loan
                       2,955         2  Own your home free and clear
                                        (without a mortgage or loan)
                       2,894         3  Pay rent
                         710         4  Neither own nor pay rent
--------------------------------------------------------------------------------
GH2                                          When did you move into your current home?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  GH2
               range:  [1,3]                          units:  1
       unique values:  3                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       9,991         1  Before 2020
                         892         2  2020
                         991         3  2021
--------------------------------------------------------------------------------
GH7            Do you live in the same state that you lived in before your move?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  GH7
               range:  [0,1]                          units:  1
       unique values:  2                        missing .:  9,991/11,874
          tabulation:  Freq.   Numeric  Label
                         475         0  No
                       1,408         1  Yes
                       9,991         .
--------------------------------------------------------------------------------
GH5_a                                        Extended family - Compared with where you
                                             lived before your move, would you say that
                                             you now live closer to, the same distance
                                             from, or father away from each of the
                                             following?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  GH5_A
               range:  [1,3]                          units:  1
       unique values:  3                        missing .:  9,991/11,874
          tabulation:  Freq.   Numeric  Label
                         434         1  Closer
                         874         2  Same distance
                         575         3  Farther away
                       9,991         .
--------------------------------------------------------------------------------
GH5_b                                        Friends - Compared with where you lived
                                             before your move, would you say that you live
                                             closer to, the same distance from, or farther
                                             away from each of the following?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  GH5_B
               range:  [1,3]                          units:  1
       unique values:  3                        missing .:  9,991/11,874
          tabulation:  Freq.   Numeric  Label
```

```
                                     297           1  Closer
                                     843           2  Same distance
                                     743           3  Farther away
                                   9,991           .
-------------------------------------------------------------------------------
GH5_c                                     Usual workplace outside your home - Compared
                                          with where you lived before your move, would
                                          you say that you now live closer to, the same
                                          distance from, or farther away from each of
                                          the following?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  GH5_C
              range:  [1,3]                         units:  1
      unique values:  3                         missing .:  10,582/11,874
         tabulation:  Freq.   Numeric  Label
                        347           1  Closer
                        525           2  Same distance
                        420           3  Farther away
                     10,582           .
-------------------------------------------------------------------------------
R4                    Before your most recent move, did you own your previous home?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  R4
              range:  [0,2]                         units:  1
      unique values:  3                         missing .:  9,991/11,874
         tabulation:  Freq.   Numeric  Label
                      1,305           0  No
                         93           1  Yes, and I still own that home
                        485           2  Yes, and I no longer own that
                                         home
                      9,991           .
-------------------------------------------------------------------------------
R5B_a                                     Evicted or received an eviction notice - Did
                                          each of the following contribute to your
                                          moving from your previous home?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  R5B_A
              range:  [0,1]                         units:  1
      unique values:  2                         missing .:  10,569/11,874
         tabulation:  Freq.   Numeric  Label
                      1,268           0  No
                         37           1  Yes
                     10,569           .
-------------------------------------------------------------------------------
R5B_b                                     Landlord told you, or a person you were
                                          staying with, to leave - Did each of the
                                          following contribute to your moving from
                                          your previous home?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  R5B_B
              range:  [0,1]                         units:  1
      unique values:  2                         missing .:  10,569/11,874
         tabulation:  Freq.   Numeric  Label
                      1,215           0  No
                         90           1  Yes
                     10,569           .
-------------------------------------------------------------------------------
```

```
R5B_c                                        You missed a rent payment and thought you
                                             would be evicted - Did each of the following
                                             contribute to your moving from your previous
                                             home?
-------------------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  R5B_C
                range:  [0,1]                                    units:  1
        unique values:  2                               missing .:  10,569/11,874
            tabulation:  Freq.   Numeric  Label
                         1,279        0  No
                            26        1  Yes
                        10,569        .
-------------------------------------------------------------------------------------------
R5B_d                                        City condemned the property and forced you to
                                             leave - Did each of the following contribute
                                             to your moving from your previous home?
-------------------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  R5B_D
                range:  [0,1]                                    units:  1
        unique values:  2                               missing .:  10,569/11,874
            tabulation:  Freq.   Numeric  Label
                         1,299        0  No
                             6        1  Yes
                        10,569        .
-------------------------------------------------------------------------------------------
R5C_a                                        Bank took possession of your home in
                                             foreclosure - Did each of the following
                                             contribute to your moving from your previous
                                             home?
-------------------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  R5C_A
                range:  [0,1]                                    units:  1
        unique values:  2                               missing .:  11,389/11,874
            tabulation:  Freq.   Numeric  Label
                           480        0  No
                             5        1  Yes
                        11,389        .
-------------------------------------------------------------------------------------------
R5C_b                                        Received a notice from bank that they planned
                                             to foreclose - Did each of the following
                                             contribute to your moving from your previous
                                             home?
-------------------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  R5C_B
                range:  [0,1]                                    units:  1
        unique values:  2                               missing .:  11,389/11,874
            tabulation:  Freq.   Numeric  Label
                           479        0  No
                             6        1  Yes
                        11,389        .
-------------------------------------------------------------------------------------------
R5C_c                                        Missed mortgage payments and thought bank
                                             would foreclose - Did each of the following
                                             contribute to your moving from your previous
                                             home?
-------------------------------------------------------------------------------------------
                type:  numeric (byte)
```

```
              label:  R5C_C
              range:  [0,1]                            units:  1
      unique values:  2                          missing .:  11,389/11,874
          tabulation:  Freq.   Numeric  Label
                         479         0  No
                           6         1  Yes
                      11,389         .
------------------------------------------------------------------------------
R5C_d                                      City condemned the property and forced you to
                                           leave - Did each of the following contribute
                                           to your moving from your previous home?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  R5C_D
              range:  [0,1]                            units:  1
      unique values:  2                          missing .:  11,389/11,874
          tabulation:  Freq.   Numeric  Label
                         484         0  No
                           1         1  Yes
                      11,389         .
------------------------------------------------------------------------------
R3                                         About how much do you and/or spouse or partner pay for
                                           rent each month?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  R3, but 1 nonmissing value is not labeled
              range:  [-2,7]                           units:  1
      unique values:  8                          missing .:  8,980/11,874
          tabulation:  Freq.   Numeric  Label
                          38        -2  Don't know
                         486         1  less than $500
                         589         2  $500 to $749
                         476         3  $750 to $999
                         386         4  $1,000 to $1,249
                         287         5  $1,250 to 1,499
                         341         6  $1,500 to $1,999
                         291         7  $2,000 or above
                       8,980         .
------------------------------------------------------------------------------
R11                                        Have you been behind on your rent at any time in the past year?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  R11
              range:  [0,1]                            units:  1
      unique values:  2                          missing .:  8,980/11,874
          tabulation:  Freq.   Numeric  Label
                       2,427         0  No
                         467         1  Yes
                       8,980         .
------------------------------------------------------------------------------
R12                                        Do you still owe money for any back rent or fees?
------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  R12
              range:  [0,1]                            units:  1
      unique values:  2                          missing .:  11,407/11,874
          tabulation:  Freq.   Numeric  Label
                         260         0  No
                         207         1  Yes
                      11,407         .
------------------------------------------------------------------------------
```

```
R13                          Approximately how much do you owe in back rent and fees?
-------------------------------------------------------------------------------
              type:  numeric (int)
             label:  R13, but 95 nonmissing values are not labeled
             range:  [0,30000]                    units:  1
     unique values:  95                      missing .:  11,667/11,874
          examples:  .
                     .
                     .
                     .
-------------------------------------------------------------------------------
R14                          Did you apply for emergency rental assistance
                             from any state or local programs since
                             COVID-19 began?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  R14
             range:  [0,1]                        units:  1
     unique values:  2                       missing .:  11,407/11,874
        tabulation:  Freq.   Numeric  Label
                       300         0  No
                       167         1  Yes
                    11,407         .
-------------------------------------------------------------------------------
R15_a                        Didn't know about rental assistance - Are
                             each of the following reasons why you have
                             not applied for government rental assistance?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  R15_A
             range:  [0,1]                        units:  1
     unique values:  2                       missing .:  11,574/11,874
        tabulation:  Freq.   Numeric  Label
                       161         0  No
                       139         1  Yes
                    11,574         .
-------------------------------------------------------------------------------
R15_b                        Didn't know how or where to apply - Are each
                             of the following reasons why you have not
                             applied for government rental assistance?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  R15_B
             range:  [0,1]                        units:  1
     unique values:  2                       missing .:  11,574/11,874
        tabulation:  Freq.   Numeric  Label
                       146         0  No
                       154         1  Yes
                    11,574         .
-------------------------------------------------------------------------------
R15_c                        Application process was too difficult - Are
                             each of the following reasons why you have
                             not applied for government rental assistance?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  R15_C
             range:  [0,1]                        units:  1
     unique values:  2                       missing .:  11,574/11,874
        tabulation:  Freq.   Numeric  Label
                       219         0  No
                        81         1  Yes
```

```
                         11,574          .
-------------------------------------------------------------------------------
R15_d                                    Didn't have time to apply - Are each of the
                                         following reasons why you have not applied
                                         for government rental assistance?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  R15_D
                 range:  [0,1]                           units:  1
         unique values:  2                         missing .:  11,574/11,874
            tabulation:  Freq.   Numeric  Label
                           254         0  No
                            46         1  Yes
                        11,574         .
-------------------------------------------------------------------------------
R15_e                                    Didn't want or need help - Are each of the
                                         following reasons why you have not applied
                                         for government rental assistance?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  R15_E
                 range:  [0,1]                           units:  1
         unique values:  2                         missing .:  11,574/11,874
            tabulation:  Freq.   Numeric  Label
                           219         0  No
                            81         1  Yes
                        11,574         .
-------------------------------------------------------------------------------
R15_f                                    Landlord would not participate - Are each of
                                         the following reasons why you have not
                                         applied for government rental assistance?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  R15_F
                 range:  [0,1]                           units:  1
         unique values:  2                         missing .:  11,574/11,874
            tabulation:  Freq.   Numeric  Label
                           244         0  No
                            56         1  Yes
                        11,574         .
-------------------------------------------------------------------------------
R16      What was the outcome of your application for emergency rental assistance?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  R16
                 range:  [1,5]                           units:  1
         unique values:  5                         missing .:  11,707/11,874
            tabulation:  Freq.   Numeric  Label
                            65         1  Received assistance
                            60         2  Still waiting to hear
                            21         3  Did not receive because I was
                                          ineligible for the program
                            10         4  Did not receive because program
                                          was out of funds
                            11         5  Did not receive for some other
                                          reason
                        11,707         .
-------------------------------------------------------------------------------
R17                                      Thinking back before the pandemic, at any
                                         point in 2019 were you behind on rent?
-------------------------------------------------------------------------------
```

```
            type:  numeric (byte)
           label:  R17
           range:  [0,1]                            units:  1
   unique values:  2                          missing .:  8,980/11,874
      tabulation:  Freq.   Numeric  Label
                   2,646        0  No
                     248        1  Yes
                   8,980        .
------------------------------------------------------------------------------
M4                                      About how much is your total monthly mortgage
                                        payment (i.e. the amount you send to the
                                        bank)?
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  M4
           range:  [-2,7]                           units:  1
   unique values:  8                          missing .:  6,559/11,874
      tabulation:  Freq.   Numeric  Label
                     128       -2  Don't know
                     362        1  less than $500
                     584        2  $500 to $749
                     711        3  $750 to $999
                     793        4  $1000 to $1,249
                     754        5  $1,250 to 1,499
                     885        6  $1,500 to $1,999
                   1,098        7  $2,000 or above
                   6,559        .
------------------------------------------------------------------------------
M5                                      Have you refinanced your mortgage in the past year?
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  M5
           range:  [0,1]                            units:  1
   unique values:  2                          missing .:  6,559/11,874
      tabulation:  Freq.   Numeric  Label
                   4,046        0  No
                   1,269        1  Yes
                   6,559        .
------------------------------------------------------------------------------
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 .:  0/11,874
      tabulation:  Freq.   Numeric  Label
                  11,241        0  No
                     633        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 .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                       10,861         0  No
                        1,013         1  Yes
---------------------------------------------------------------------------------
ND1_c                                       Needed to evacuate temporarily - In the past
                                            year, have natural disasters or severe
                                            weather events like flooding, hurricanes,
                                            wildfires, or extreme temperatures affected
                                            you in each of the following ways?
---------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ND1_C
                range:  [0,1]                          units:  1
        unique values:  2                         missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                       11,606         0  No
                          268         1  Yes
---------------------------------------------------------------------------------
ND1_d                                       Longer-term displacement from home - In the
                                            past year, have natural disasters or severe
                                            weather events like flooding, hurricanes,
                                            wildfires, or extreme temperatures affected
                                            you in each of the following ways?
---------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ND1_D
                range:  [0,1]                          units:  1
        unique values:  2                         missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                       11,806         0  No
                           68         1  Yes
---------------------------------------------------------------------------------
ND1_e                                       Injury or death of family member or close
                                            friend - In the past year, have natural
                                            disasters or severe weather events like
                                            flooding, hurricanes, wildfires, or extreme
                                            temperature affected you in each of the
                                            following ways?
---------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ND1_E
                range:  [0,1]                          units:  1
        unique values:  2                         missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                       11,431         0  No
                          443         1  Yes
---------------------------------------------------------------------------------
ND2                                         Five years from now, do you think that the
                                            chance that you will experience a natural
                                            disaster or severe weather event will be
                                            higher, lower, or about the same as it is
                                            now?
---------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ND2
                range:  [1,5]                          units:  1
        unique values:  5                         missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        1,260         1  Much higher
```

```
                  3,195          2  Somewhat higher
                  6,955          3  About the same
                    233          4  Somewhat lower
                    231          5  Much lower
-------------------------------------------------------------------------
ND3                                      Have natural disasters or the threat of
                                         natural disasters affected your choice of
                                         where to live?
-------------------------------------------------------------------------
             type:  numeric (byte)
            label:  ND3
            range:  [0,1]                          units:  1
    unique values:  2                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    9,484          0  No
                    2,390          1  Yes
-------------------------------------------------------------------------
ND4_a                                    Investigated other places to live - In the
                                         past year, have you done each of the
                                         following at least partially because of the
                                         threat of natural disasters or severe weather
                                         events?
-------------------------------------------------------------------------
             type:  numeric (byte)
            label:  ND4_A
            range:  [0,1]                          units:  1
    unique values:  2                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                   10,468          0  No
                    1,406          1  Yes
-------------------------------------------------------------------------
ND4_b                                    Improved property to reduce risk - In the
                                         past year, have you done each of the
                                         following at least partially because of the
                                         threat of natural disasters or severe weather
                                         events?
-------------------------------------------------------------------------
             type:  numeric (byte)
            label:  ND4_B
            range:  [0,1]                          units:  1
    unique values:  2                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                   10,096          0  No
                    1,778          1  Yes
-------------------------------------------------------------------------
ND4_c                                    Purchased additional insurance - In the past
                                         year, have you done each of the following at
                                         least partially because of the threat of
                                         natural disasters or severe weather events?
-------------------------------------------------------------------------
             type:  numeric (byte)
            label:  ND4_C
            range:  [0,1]                          units:  1
    unique values:  2                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                   11,237          0  No
                      637          1  Yes
-------------------------------------------------------------------------
BK1                                      Do you and/or your spouse or partner
                                         currently have a checking, savings or money
                                         market account?
```

```
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  BK1
               range:  [0,1]                           units:  1
       unique values:  2                           missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                         517         0  No
                      11,357         1  Yes
--------------------------------------------------------------------------------
BK2_a                                       Purchase a money order from a place other
                                            than a bank - In the past 12 months, did you
                                            and/or spouse or partner:
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  BK2_A
               range:  [0,1]                           units:  1
       unique values:  2                           missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      10,833         0  No
                       1,041         1  Yes
--------------------------------------------------------------------------------
BK2_b                                       Cash a check at a place other than a bank -
                                            In the past 12 months, did you and/or spouse
                                            or partner:
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  BK2_B
               range:  [0,1]                           units:  1
       unique values:  2                           missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      11,219         0  No
                         655         1  Yes
--------------------------------------------------------------------------------
BK2_c                                       Take out a payday loan or payday advance - In
                                            the past 12 months, did you and/or your
                                            spouse or partner:
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  BK2_C
               range:  [0,1]                           units:  1
       unique values:  2                           missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      11,642         0  No
                         232         1  Yes
--------------------------------------------------------------------------------
BK2_d                                       Take out a pawn shop loan or an auto title
                                            loan - In the past 12 months, did you and/or
                                            your spouse or partner:
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  BK2_D
               range:  [0,1]                           units:  1
       unique values:  2                           missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      11,669         0  No
                         205         1  Yes
--------------------------------------------------------------------------------
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:
--------------------------------------------------------------------------------
```

```
           type:  numeric (byte)
          label:  BK2_E
          range:  [0,1]                            units:  1
  unique values:  2                         missing .:  0/11,874
     tabulation:  Freq.   Numeric  Label
                 11,745        0  No
                    129        1  Yes
------------------------------------------------------------------------
BK2_f                               Pay an overdraft fee on a bank account - In
                                    the past 12 months, did you and/or spouse or
                                    partner:
------------------------------------------------------------------------
           type:  numeric (byte)
          label:  BK2_F
          range:  [0,1]                            units:  1
  unique values:  2                         missing .:  517/11,874
     tabulation:  Freq.   Numeric  Label
                 10,245        0  No
                  1,112        1  Yes
                    517        .
------------------------------------------------------------------------
A6                                  If you were to apply for a credit card today,
                                    how confident are you that your application
                                    would be approved?
------------------------------------------------------------------------
           type:  numeric (byte)
          label:  A6
          range:  [-2,3]                           units:  1
  unique values:  4                         missing .:  0/11,874
     tabulation:  Freq.   Numeric  Label
                    448       -2  Don't know
                  8,194        1  Very confident
                  1,978        2  Somewhat confident
                  1,254        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 .:  0/11,874
     tabulation:  Freq.   Numeric  Label
                  7,461        0  No
                  4,413        1  Yes
------------------------------------------------------------------------
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 .:  4,413/11,874
     tabulation:  Freq.   Numeric  Label
                  6,784        0  No
                    677        1  Yes
                  4,413        .
------------------------------------------------------------------------
```

```
A1_a                                        Turned down for credit - In the past 12
                                            months, has each of the following happened to
                                            you:
-------------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  A1_A
              range:  [0,1]                                  units:  1
      unique values:  2                          missing .:  7,461/11,874
        tabulation:  Freq.   Numeric  Label
                     3,533        0   No
                       880        1   Yes
                     7,461        .
-------------------------------------------------------------------------------------
A1_b                                        Approved for credit, but were not given as
                                            much credit as you applied for - In the past
                                            12 months, has each of the following happened
                                            to you:
-------------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  A1_B
              range:  [0,1]                                  units:  1
      unique values:  2                          missing .:  7,461/11,874
        tabulation:  Freq.   Numeric  Label
                     3,765        0   No
                       648        1   Yes
                     7,461        .
-------------------------------------------------------------------------------------
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]                                  units:  1
      unique values:  2                          missing .:  7,461/11,874
        tabulation:  Freq.   Numeric  Label
                     3,723        0   No
                       690        1   Yes
                     7,461        .
-------------------------------------------------------------------------------------
A2                                          You indicated that you desired credit in the
                                            past 12 months but did not submit a credit
                                            application. Was this because you thought
                                            that you might be turned down or denied
                                            credit?
-------------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  A2
              range:  [0,1]                                  units:  1
      unique values:  2                          missing .:  11,197/11,874
        tabulation:  Freq.   Numeric  Label
                       285        0   No
                       392        1   Yes
                    11,197        .
-------------------------------------------------------------------------------------
C2A                                         Do you currently have at least one credit card?
-------------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  C2A
              range:  [0,1]                                  units:  1
```

```
            unique values:  2                        missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                           1,525        0  No
                          10,349        1  Yes
---------------------------------------------------------------------------
C3                       Do you currently have any outstanding unpaid credit card debt?
---------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  C3
                    range:  [0,1]                        units:  1
            unique values:  2                        missing .:  1,525/11,874
              tabulation:  Freq.   Numeric  Label
                           6,342        0  No
                           4,007        1  Yes
                           1,525        .
---------------------------------------------------------------------------
C3A                      Do you currently have more, less, or about
                         the same amount of credit card debt than you
                         had 12 months ago?
---------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  C3A
                    range:  [1,3]                        units:  1
            unique values:  3                        missing .:  7,867/11,874
              tabulation:  Freq.   Numeric  Label
                           1,256        1  Less debt now
                           1,623        2  About the same
                           1,128        3  More debt now
                           7,867        .
---------------------------------------------------------------------------
C3B   12 months ago, did you have any credit card debt that you have since paid off?
---------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  C3B
                    range:  [0,1]                        units:  1
            unique values:  2                        missing .:  5,530/11,874
              tabulation:  Freq.   Numeric  Label
                           5,163        0  No
                           1,181        1  Yes
                           5,530        .
---------------------------------------------------------------------------
C4A                      In the past 12 months, how frequently have
                         you carried an unpaid balance on one or more
                         of your credit cards?
---------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  C4A
                    range:  [0,3]                        units:  1
            unique values:  4                        missing .:  1,525/11,874
              tabulation:  Freq.   Numeric  Label
                           5,627        0  Never carried an unpaid balance
                                           (always pay in full)
                             581        1  Once
                           1,985        2  Some of the time
                           2,156        3  Most or all of the time
                           1,525        .
---------------------------------------------------------------------------
BNPL1                    In the past year, have you used a "Buy Now
                         Pay Later" service to buy something?
---------------------------------------------------------------------------
                     type:  numeric (byte)
```

```
                 label:  BNPL1
                 range:  [0,1]                                   units:  1
         unique values:  2                           missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        10,767        0  No
                         1,107        1  Yes
-------------------------------------------------------------------------------
BNPL2                                        Currently, how many different purchases using
                                             a Buy Now Pay Later service are you making
                                             payments on?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  BNPL2, but 2 nonmissing values are not labeled
                 range:  [0,3]                                   units:  1
         unique values:  4                           missing .:  10,767/11,874
            tabulation:  Freq.   Numeric  Label
                           327        0  None
                           380        1
                           225        2
                           175        3  3 or more
                        10,767        .
-------------------------------------------------------------------------------
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 .:  10,767/11,874
            tabulation:  Freq.   Numeric  Label
                           948        0  No
                           159        1  Yes
                        10,767        .
-------------------------------------------------------------------------------
BNPL4_a                                      Cheaper - Thinking about the most recent time
                                             you used a Buy Now Pay Later service, why did
                                             you choose to finance the purchase in this
                                             way?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  BNPL4_A
                 range:  [0,1]                                   units:  1
         unique values:  2                           missing .:  10,767/11,874
            tabulation:  Freq.   Numeric  Label
                           745        0  No
                           362        1  Yes
                        10,767        .
-------------------------------------------------------------------------------
BNPL4_b                                      More convenient - Thinking about the most
                                             recent time you used a Buy Now Pay Later
                                             service, why did you choose to finance the
                                             purchase in this way?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  BNPL4_B
                 range:  [0,1]                                   units:  1
         unique values:  2                           missing .:  10,767/11,874
            tabulation:  Freq.   Numeric  Label
                           251        0  No
                           856        1  Yes
```

```
                    10,767              .
--------------------------------------------------------------------------------
BNPL4_c                                   Only way I could afford it - Thinking about
                                          the most recent time you used a Buy Now Pay
                                          Later service, why did you choose to finance
                                          the purchase in this way?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  BNPL4_C
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  10,767/11,874
         tabulation:  Freq.   Numeric  Label
                        555         0  No
                        552         1  Yes
                     10,767         .
--------------------------------------------------------------------------------
BNPL4_d                                   Only accepted payment method I had - Thinking
                                          about the most recent time you used a Buy
                                          Now Pay Later service, why did you choose to
                                          finance the purchase in this way?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  BNPL4_D
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  10,767/11,874
         tabulation:  Freq.   Numeric  Label
                        910         0  No
                        197         1  Yes
                     10,767         .
--------------------------------------------------------------------------------
BNPL4_e                                   Did not want to use a credit card - Thinking
                                          about the most recent time you used Buy Now
                                          Pay Later service, why did you choose to
                                          finance the purchase in this way?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  BNPL4_E
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  10,767/11,874
         tabulation:  Freq.   Numeric  Label
                        517         0  No
                        590         1  Yes
                     10,767         .
--------------------------------------------------------------------------------
BNPL4_f                                   Other (please specify) - Thinking about the
                                          most recent time you used a Buy Now Pay Later
                                          service, why did you choose to finance the
                                          the purchase in this way?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  BNPL4_F
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  10,767/11,874
         tabulation:  Freq.   Numeric  Label
                        970         0  No
                        137         1  Yes
                     10,767         .
--------------------------------------------------------------------------------
ED0                                       What is the highest level of school you have
                                          completed or the highest degree you have
                                          received?
```

```
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  ED0
                  range:  [1,9]                          units:  1
          unique values:  9                         missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                            502         1  Less than high school degree
                          2,312         2  High school degree or GED
                          2,150         3  Some college but no degree
                                           (including currently enrolled in
                                           college)
                            605         4  Certificate or technical degree
                          1,073         5  Associate degree
                          2,962         6  Bachelor's degree
                          1,450         7  Master's degree
                            511         8  Professional degree (e.g., MBA,
                                           MD, JD)
                            309         9  Doctoral degree
--------------------------------------------------------------------------------
D1G                                         Are you currently enrolled as a student?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D1G
                  range:  [0,2]                          units:  1
          unique values:  3                         missing .:  0/11,874
             tabulation:  Freq.   Numeric  Label
                         11,170         0  No
                            264         1  Yes, as a part-time student
                            440         2  Yes, as a full-time student
--------------------------------------------------------------------------------
ED0B                                        What type of program are you currently pursuing?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  ED0B
                  range:  [1,8]                          units:  1
          unique values:  8                         missing .:  11,170/11,874
             tabulation:  Freq.   Numeric  Label
                             28         1  High school or GED program
                             25         2  Non-degree training program
                             49         3  Certificate or technical degree
                             89         4  Associate degree
                            257         5  Bachelor's degree
                            129         6  Master's degree
                             52         7  Professional degree (e.g., MBA,
                                           MD, JD)
                             75         8  Doctoral degree
                         11,170         .
--------------------------------------------------------------------------------
ED24                                        Over the current semester, how have you been taking classes?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  ED24
                  range:  [1,3]                          units:  1
          unique values:  3                         missing .:  11,170/11,874
             tabulation:  Freq.   Numeric  Label
                            142         1  In person only
                            367         2  Online only
                            195         3  Both in person and online
                         11,170         .
--------------------------------------------------------------------------------
ED25                                        How would you prefer to take classes, given
```

```
                                    the current situation with the pandemic?
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  ED25
           range:  [1,3]                              units:  1
    unique values:  3                         missing .:  11,170/11,874
       tabulation:  Freq.   Numeric  Label
                      153         1  In person only
                      313         2  Online only
                      238         3  Both in person and online
                   11,170         .
------------------------------------------------------------------------------
ED26                                Thinking about the precautions your school is
                                    taking to prevent the spread of COVID-19, do
                                    you think they are taking:
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  ED26
           range:  [1,3]                              units:  1
    unique values:  3                         missing .:  11,170/11,874
       tabulation:  Freq.   Numeric  Label
                       75         1  Not enough precautions
                      560         2  About the right amount of
                                     precautions
                       69         3  Too many precautions
                   11,170         .
------------------------------------------------------------------------------
ED0D    Have you ever enrolled in an educational degree program beyond high school?
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  ED0D
           range:  [0,1]                              units:  1
    unique values:  2                         missing .:  9,253/11,874
       tabulation:  Freq.   Numeric  Label
                    2,297         0  No
                      324         1  Yes
                    9,253         .
------------------------------------------------------------------------------
ED1                                 Which one of the following broad categories
                                    best describes your (current/most recent)
                                    educational program?
------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  ED1
           range:  [1,13]                             units:  1
    unique values:  13                        missing .:  2,814/11,874
       tabulation:  Freq.   Numeric  Label
                      689         1  Humanities/arts
                      694         2  Social/behavioral sciences
                      271         3  Life sciences
                      320         4  Physical sciences/math
                      740         5  Computer/information sciences
                      635         6  Engineering
                      763         7  Education
                    1,894         8  Business/management
                      882         9  Health
                      325        10  Law
                      609        11  Vocational/technical training
                      426        12  Undeclared
                      812        13  Other
                    2,814         .
```

```
--------------------------------------------------------------------------
ED5                                         Overall, how would you say the lifetime
                                            financial benefits of your (current/most
                                            recent) educational program compare to its
                                            costs?
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED5
               range:  [1,5]                            units:  1
       unique values:  5                         missing .:  9,119/11,874
          tabulation:  Freq.   Numeric  Label
                         393        1  Financial benefits are much
                                       larger
                         438        2  Financial benefits are somewhat
                                       larger
                       1,209        3  About the same
                         337        4  Financial costs are somewhat
                                       larger
                         378        5  Financial costs are much larger
                       9,119        .
--------------------------------------------------------------------------
ED6_a                                       Chosen a different field of study - If you
                                            could go back and make your education
                                            decisions again, would you have done each of
                                            these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED6_A
               range:  [0,1]                            units:  1
       unique values:  2                         missing .:  9,392/11,874
          tabulation:  Freq.   Numeric  Label
                       1,409        0  No
                       1,073        1  Yes
                       9,392        .
--------------------------------------------------------------------------
ED6_b                                       Attended a different school - If you could go
                                            back and make your education decisions again,
                                            would you have done each of these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED6_B
               range:  [0,1]                            units:  1
       unique values:  2                         missing .:  9,392/11,874
          tabulation:  Freq.   Numeric  Label
                       1,575        0  No
                         907        1  Yes
                       9,392        .
--------------------------------------------------------------------------
ED6_c                                       Not attended college or completed less
                                            education - If you could go back and make
                                            your education decisions again, would you
                                            have done each of these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED6_C
               range:  [0,1]                            units:  1
       unique values:  2                         missing .:  9,392/11,874
          tabulation:  Freq.   Numeric  Label
                       2,170        0  No
                         312        1  Yes
                       9,392        .
```

```
--------------------------------------------------------------------------
ED6_d                                    Completed more education - If you could go
                                         back and make your education decisions again,
                                         would you have done each of these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED6_D
               range:  [0,1]                          units:  1
       unique values:  2                       missing .:  9,392/11,874
          tabulation:  Freq.   Numeric  Label
                         775        0  No
                       1,707        1  Yes
                       9,392        .
--------------------------------------------------------------------------
ED10                                     Overall, how would you say the lifetime
                                         financial benefits of your (Associate degree/
                                         Bachelor's degree) program compare to
                                         its costs?
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED10
               range:  [1,5]                          units:  1
       unique values:  5                       missing .:  5,569/11,874
          tabulation:  Freq.   Numeric  Label
                       2,557        1  Financial benefits are much
                                        larger
                       1,529        2  Financial benefits are somewhat
                                        larger
                       1,247        3  About the same
                         524        4  Financial costs are somewhat
                                        larger
                         448        5  Financial costs are much larger
                       5,569        .
--------------------------------------------------------------------------
ED11_a                                   Chosen a different field of study - If you
                                         could go back and make decisions regarding
                                         your education again, would you have done
                                         each of these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED11_A
               range:  [0,1]                          units:  1
       unique values:  2                       missing .:  5,569/11,874
          tabulation:  Freq.   Numeric  Label
                       4,032        0  No
                       2,273        1  Yes
                       5,569        .
--------------------------------------------------------------------------
ED11_b                                   Attended a different school - If you could go
                                         back and make decisions regarding your
                                         education again, would you have done each of
                                         these things:
--------------------------------------------------------------------------
                type:  numeric (byte)
               label:  ED11_B
               range:  [0,1]                          units:  1
       unique values:  2                       missing .:  5,569/11,874
          tabulation:  Freq.   Numeric  Label
                       4,857        0  No
                       1,448        1  Yes
                       5,569        .
```

```
--------------------------------------------------------------------------------
ED11_c                                      Not attended college or completed less
                                            education - If you could go back and make
                                            decisions regarding your education, would
                                            you have done each of these things:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED11_C
                   range:  [0,1]                          units:  1
           unique values:  2                          missing .:  5,569/11,874
              tabulation:  Freq.   Numeric  Label
                           5,921        0  No
                             384        1  Yes
                           5,569        .
--------------------------------------------------------------------------------
ED11_d                                      Completed more education - If you could go
                                            back and make decisions regarding your
                                            education, would you have done each of these
                                            things:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED11_D
                   range:  [0,1]                          units:  1
           unique values:  2                          missing .:  5,569/11,874
              tabulation:  Freq.   Numeric  Label
                           3,804        0  No
                           2,501        1  Yes
                           5,569        .
--------------------------------------------------------------------------------
ED13_a                                      Too expensive - Are each of the following a
                                            reason why you did not attend college?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED13_A
                   range:  [0,1]                          units:  1
           unique values:  2                          missing .:  11,362/11,874
              tabulation:  Freq.   Numeric  Label
                             205        0  No
                             307        1  Yes
                          11,362        .
--------------------------------------------------------------------------------
ED13_b                                      Childcare responsibilities - Are each of the
                                            following a reason why you did not attend
                                            college?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED13_B
                   range:  [0,1]                          units:  1
           unique values:  2                          missing .:  11,362/11,874
              tabulation:  Freq.   Numeric  Label
                             417        0  No
                              95        1  Yes
                          11,362        .
--------------------------------------------------------------------------------
ED13_c                                      Needed to earn money or support family - Are
                                            each of the following a reason why you did
                                            not attend college?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED13_C
                   range:  [0,1]                          units:  1
```

```
       unique values:  2                          missing .:  11,362/11,874
          tabulation:  Freq.   Numeric  Label
                        306        0  No
                        206        1  Yes
                     11,362        .
------------------------------------------------------------------------------
ED13_d                                   Preferred to work - Are each of the following
                                         a reason why you did not attend college?
------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ED13_D
                range:  [0,1]                       units:  1
       unique values:  2                          missing .:  11,362/11,874
          tabulation:  Freq.   Numeric  Label
                        251        0  No
                        261        1  Yes
                     11,362        .
------------------------------------------------------------------------------
ED13_e                                   Did not think benefits of college were worth
                                         the cost - Are each of the following a reason
                                         why you did not attend college?
------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ED13_E
                range:  [0,1]                       units:  1
       unique values:  2                          missing .:  11,362/11,874
          tabulation:  Freq.   Numeric  Label
                        285        0  No
                        227        1  Yes
                     11,362        .
------------------------------------------------------------------------------
ED13_f                                   Illness or health issues - Are each of the
                                         following a reason why you did not attend
                                         college?
------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ED13_F
                range:  [0,1]                       units:  1
       unique values:  2                          missing .:  11,362/11,874
          tabulation:  Freq.   Numeric  Label
                        452        0  No
                         60        1  Yes
                     11,362        .
------------------------------------------------------------------------------
ED14_a                                   Too expensive - Are each of the following a
                                         reason why you did not complete your college
                                         degree?
------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ED14_A
                range:  [0,1]                       units:  1
       unique values:  2                          missing .:  11,449/11,874
          tabulation:  Freq.   Numeric  Label
                        192        0  No
                        233        1  Yes
                     11,449        .
------------------------------------------------------------------------------
ED14_b                                   Childcare responsibilities - Are each of the
                                         following a reason why you did not complete
                                         your college degree?
------------------------------------------------------------------------------
```

```
              type:  numeric (byte)
              label:  ED14_B
              range:  [0,1]                               units:  1
      unique values:  2                        missing .:  11,449/11,874
         tabulation:  Freq.   Numeric  Label
                        335         0  No
                         90         1  Yes
                     11,449         .
-------------------------------------------------------------------------------
ED14_c                                      Needed to earn money or support family - Are
                                            each of the following a reason why you did
                                            not complete your college degree?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  ED14_C
              range:  [0,1]                               units:  1
      unique values:  2                        missing .:  11,449/11,874
         tabulation:  Freq.   Numeric  Label
                        203         0  No
                        222         1  Yes
                     11,449         .
-------------------------------------------------------------------------------
ED14_d                                      Preferred to work - Are each of the following
                                            a reason why you did not complete your
                                            college degree?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  ED14_D
              range:  [0,1]                               units:  1
      unique values:  2                        missing .:  11,449/11,874
         tabulation:  Freq.   Numeric  Label
                        230         0  No
                        195         1  Yes
                     11,449         .
-------------------------------------------------------------------------------
ED14_e                                      Did not think the benefits of college were
                                            worth the cost - Are each of the following
                                            a reason why you did not complete your
                                            college degree?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  ED14_E
              range:  [0,1]                               units:  1
      unique values:  2                        missing .:  11,449/11,874
         tabulation:  Freq.   Numeric  Label
                        257         0  No
                        168         1  Yes
                     11,449         .
-------------------------------------------------------------------------------
ED14_f                                      Illness or health issues - Are each of the
                                            following a reason why you did not complete
                                            your college degree?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  ED14_F
              range:  [0,1]                               units:  1
      unique values:  2                        missing .:  11,449/11,874
         tabulation:  Freq.   Numeric  Label
                        319         0  No
                        106         1  Yes
                     11,449         .
```

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--------------------------------------------------------------------------------
ED14_g                                       Low grades - Are each of the following a
                                             reason why you did not complete your college
                                             degree?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  ED14_G
                range:  [0,1]                              units:  1
        unique values:  2                         missing .:  11,449/11,874
            tabulation:  Freq.   Numeric  Label
                           335         0  No
                            90         1  Yes
                        11,449         .
--------------------------------------------------------------------------------
SL1                                          Do you currently have student loan debt or
                                             owe any money used to pay for your own
                                             education?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL1
                range:  [0,1]                              units:  1
        unique values:  2                         missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        10,227         0  No
                         1,647         1  Yes
--------------------------------------------------------------------------------
SL2_a                                        Student loan - Think about the money you
                                             currently owe for your own education. Is this
                                             money you owe for that education on a:
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_A
                range:  [0,1]                              units:  1
        unique values:  2                         missing .:  10,227/11,874
            tabulation:  Freq.   Numeric  Label
                            57         0  No
                         1,590         1  Yes
                        10,227         .
--------------------------------------------------------------------------------
SL2_b                                        Home equity loan - Think about the money you
                                             currently owe for your own education. Is this
                                             money you owe for that education on a:
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_B
                range:  [0,1]                              units:  1
        unique values:  2                         missing .:  10,227/11,874
            tabulation:  Freq.   Numeric  Label
                         1,575         0  No
                            72         1  Yes
                        10,227         .
--------------------------------------------------------------------------------
SL2_c                                        Credit card - Think about the money you
                                             currently owe for your own education. Is this
                                             money you owe for that education on a:
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_C
                range:  [0,1]                              units:  1
        unique values:  2                         missing .:  10,227/11,874
            tabulation:  Freq.   Numeric  Label
```

```
                      1,334          0  No
                        313          1  Yes
                     10,227          .
-------------------------------------------------------------------------------
SL2_d                                     Other loan - Think about the money you
                                          currently owe for your own education. Is this
                                          money you owe for that education on a:
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL2_D
             range:  [0,1]                        units:  1
      unique values:  2                       missing .:  10,227/11,874
         tabulation:  Freq.   Numeric  Label
                      1,478          0  No
                        169          1  Yes
                     10,227          .
-------------------------------------------------------------------------------
SL3                                       Thinking specifically about the money that
                                          you owe for your own education, please tell
                                          us the total amount that you currently owe
                                          on these loans.
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL3
             range:  [-2,11]                      units:  1
      unique values:  12                      missing .:  10,227/11,874
         tabulation:  Freq.   Numeric  Label
                         41         -2  Don't know
                        187          1  Less than $5,000
                        211          2  $5,000 to $9,999
                        182          3  $10,000 to $14,999
                        126          4  $15,000 to $19,999
                        136          5  $20,000 to $24,999
                        105          6  $25,000 to $29,999
                        131          7  $30,000 to $39,999
                        100          8  $40,000 to $49,999
                        173          9  $50,000 to $74,999
                         89         10  $75,000 to $99,999
                        166         11  $100,000 or above
                     10,277          .
-------------------------------------------------------------------------------
SL4                                       Approximately how much is the total monthly
                                          payment that you are required to make on the
                                          loans from your education?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL4
             range:  [-2,8]                       units:  1
      unique values:  9                       missing .:  10,227/11,874
         tabulation:  Freq.   Numeric  Label
                         92         -2  Don't know
                        734          1  I am not currently required to
                                        make any payments on these loans
                        128          2  $1 to $99
                        191          3  $100 to $199
                        179          4  $200 to $299
                        105          5  $300 to $399
                         62          6  $400 to $499
                        106          7  $500 to $999
                         50          8  $1,000 or above
                     10,227          .
```

```
--------------------------------------------------------------------------------
SL6                                              Are you behind on payments or in collections
                                                 for one or more of the loans from your own
                                                 education?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL6
             range:  [0,1]                                    units:  1
     unique values:  2                             missing .:  10,227/11,874
        tabulation:  Freq.   Numeric  Label
                     1,441         0  No
                       206         1  Yes
                    10,227         .
--------------------------------------------------------------------------------
SL7                                              Did you borrow money or take out any loans to
                                                 pay for your own education that you have
                                                 since repaid?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL7
             range:  [0,1]                                    units:  1
     unique values:  2                             missing .:  1,647/11,874
        tabulation:  Freq.   Numeric  Label
                     8,059         0  No
                     2,168         1  Yes
                     1,647         .
--------------------------------------------------------------------------------
SL8_a                                            Certificate or technical training - Still
                                                 thinking about your own education, did you
                                                 borrow money for each of the following
                                                 educational programs (including any repaid
                                                 loans or education you did not complete)?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL8_A
             range:  [0,1]                                    units:  1
     unique values:  2                             missing .:  8,059/11,874
        tabulation:  Freq.   Numeric  Label
                     3,387         0  No
                       428         1  Yes
                     8,059         .
--------------------------------------------------------------------------------
SL8_b                                            Associate degree - Still thinking about your
                                                 own education, did you borrow money for each
                                                 of the following educational programs
                                                 (including any repaid loans or education
                                                 you did not complete)?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  SL8_B
             range:  [0,1]                                    units:  1
     unique values:  2                             missing .:  8,059/11,874
        tabulation:  Freq.   Numeric  Label
                     3,064         0  No
                       751         1  Yes
                     8,059         .
--------------------------------------------------------------------------------
SL8_c                                            Bachelor's degree - Still thinking about your
                                                 own education, did you borrow moneny for each
                                                 of the following educational programs
                                                 (including any repaid loans or education you
```

```
                                          did not complete)?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL8_C
                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  8,059/11,874
           tabulation:  Freq.   Numeric  Label
                        1,242        0  No
                        2,573        1  Yes
                        8,059        .
--------------------------------------------------------------------------------
SL8_d                                     Professional degree (e.g. MBA, MD, JD) -
                                          Still thinking about your own education, did
                                          you borrow money for each of the following
                                          educational programs (including any repaid
                                          loans or education you did not complete)?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL8_D
                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  8,059/11,874
           tabulation:  Freq.   Numeric  Label
                        3,418        0  No
                          397        1  Yes
                        8,059        .
--------------------------------------------------------------------------------
SL8_e                                     Master's degree or doctoral degree - Still
                                          thinking about your own education, did you
                                          borrow money for each of the following
                                          educational programs (including any repaid
                                          loans or education you did not complete)?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL8_E
                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  8,059/11,874
           tabulation:  Freq.   Numeric  Label
                        3,071        0  No
                          744        1  Yes
                        8,059        .
--------------------------------------------------------------------------------
SL10                                      Do you currently owe any money used to pay
                                          for your spouse's or partner's education?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL10
                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  3,702/11,874
           tabulation:  Freq.   Numeric  Label
                        7,726        0  No
                          446        1  Yes
                        3,702        .
--------------------------------------------------------------------------------
SL11                                      Do you currently owe any money used to pay
                                          for your child's or grandchild's education?
--------------------------------------------------------------------------------
                 type:  numeric (int)
                label:  SL11
                range:  [0,999]                          units:  1
        unique values:  3                             missing .:  1,748/11,874
           tabulation:  Freq.   Numeric  Label
```

```
                  7,809           0  No
                    583           1  Yes
                  1,734         999  Do not have children or
                                     grandchildren
                  1,748           .
-------------------------------------------------------------------------------
SL12_a                                Student loan - Is the money you owe for your
                                      child's or grandchild's education a student
                                      loan, home equity loan, credit card debt, or
                                      some other type of loan?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  SL12_A
            range:  [0,1]                          units:  1
     unique values:  2                      missing .:  11,291/11,874
       tabulation:  Freq.   Numeric  Label
                      73         0  No
                     510         1  Yes
                  11,291         .
-------------------------------------------------------------------------------
SL12_b                                Home equity loan - Is the money you owe for
                                      your child's or grandchild's education a
                                      student loan, home equity loan, credit card
                                      debt, or some other type of loan?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  SL12_B
            range:  [0,1]                          units:  1
     unique values:  2                      missing .:  11,291/11,874
       tabulation:  Freq.   Numeric  Label
                     530         0  No
                      53         1  Yes
                  11,291         .
-------------------------------------------------------------------------------
SL12_c                                Credit card - Is the money you owe for your
                                      child's or grandchild's education a student
                                      loan, home equity loan, credit card debt, or
                                      some other type of loan?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  SL12_C
            range:  [0,1]                          units:  1
     unique values:  2                      missing .:  11,291/11,874
       tabulation:  Freq.   Numeric  Label
                     512         0  No
                      71         1  Yes
                  11,291         .
-------------------------------------------------------------------------------
SL12_d                                Other loan - Is the money you owe for your
                                      child's or grandchild's education a student
                                      loan, home equity loan, credit card debt, or
                                      some other type of loan?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  SL12_D
            range:  [0,1]                          units:  1
     unique values:  2                      missing .:  11,291/11,874
       tabulation:  Freq.   Numeric  Label
                     520         0  No
                      63         1  Yes
                  11,291         .
```

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--------------------------------------------------------------------------------
D1I                                                    Do you consider yourself to be retired?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  D1I
               range:  [0,1]                                    units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       7,879         0  No
                       3,995         1  Yes
--------------------------------------------------------------------------------
K0            Do you think that your retirement savings plan is currently on track?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  K0
               range:  [-2,1]                                   units:  1
       unique values:  3                          missing .:  3,995/11,874
          tabulation:  Freq.   Numeric  Label
                       1,291        -2  Don't know
                       3,229         0  No
                       3,359         1  Yes
                       3,995         .
--------------------------------------------------------------------------------
K2_a                                        401(k), 403(b), Keogh, or other defined
                                            contribution plan through an employer - Do
                                            you currently have each of the following
                                            types of retirement savings?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  K2_A
               range:  [0,1]                                    units:  1
       unique values:  2                          missing .:  3,995/11,874
          tabulation:  Freq.   Numeric  Label
                       3,211         0  No
                       4,668         1  Yes
                       3,995         .
--------------------------------------------------------------------------------
K2_b                                        Pension with a defined benefit through an
                                            employer that will pay a fixed monthly amount
                                            in retirement - Do you currently have each of
                                            the following types of retirement savings?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  K2_B
               range:  [0,1]                                    units:  1
       unique values:  2                          missing .:  3,995/11,874
          tabulation:  Freq.   Numeric  Label
                       5,957         0  No
                       1,922         1  Yes
                       3,995         .
--------------------------------------------------------------------------------
K2_c                                        IRA or Roth IRA - Do you currently have each
                                            of the following types of retirement savings?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  K2_C
               range:  [0,1]                                    units:  1
       unique values:  2                          missing .:  3,995/11,874
          tabulation:  Freq.   Numeric  Label
                       4,697         0  No
                       3,182         1  Yes
```

```
                            3,995          .
-----------------------------------------------------------------------------
K2_d                                  Savings outside a retirement account - Do you
                                      currently have each of the following types of
                                      retirement savings?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K2_D
                range:  [0,1]                            units:  1
        unique values:  2                         missing .:  3,995/11,874
           tabulation:  Freq.   Numeric  Label
                        3,495        0   No
                        4,384        1   Yes
                        3,995        .
-----------------------------------------------------------------------------
K2_e                                  Own a business or real estate that will
                                      provide income in retirement - Do you
                                      currently have each of the following types of
                                      retirement savings?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K2_E
                range:  [0,1]                            units:  1
        unique values:  2                         missing .:  3,995/11,874
           tabulation:  Freq.   Numeric  Label
                        7,030        0   No
                          849        1   Yes
                        3,995        .
-----------------------------------------------------------------------------
K2_f                                  Other retirement savings - Do you currently
                                      have each of the following types of
                                      retirement savings?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K2_F
                range:  [0,1]                            units:  1
        unique values:  2                         missing .:  3,995/11,874
           tabulation:  Freq.   Numeric  Label
                        6,679        0   No
                        1,200        1   Yes
                        3,995        .
-----------------------------------------------------------------------------
K8B                                                        When did you retire?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K8B
                range:  [1,4]                            units:  1
        unique values:  4                         missing .:  7,879/11,874
           tabulation:  Freq.   Numeric  Label
                          307        1   Within the past year
                          455        2   1 or 2 years ago
                          512        3   3 or 4 years ago
                        2,721        4   5 years ago or more
                        7,879        .
-----------------------------------------------------------------------------
K9_a                                  Health problem - Were each of the following
                                      important to your decision to retire at the
                                      age that you did?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K9_A
```

```
       range:  [0,1]                              units:  1
unique values:  2                           missing .:  7,879/11,874
  tabulation:  Freq.   Numeric  Label
               2,903      0  No
               1,092      1  Yes
               7,879         .
------------------------------------------------------------------------------
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 .:  7,879/11,874
  tabulation:  Freq.   Numeric  Label
               1,975      0  No
               2,020      1  Yes
               7,879         .
------------------------------------------------------------------------------
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 .:  7,879/11,874
  tabulation:  Freq.   Numeric  Label
               3,436      0  No
                 559      1  Yes
               7,879         .
------------------------------------------------------------------------------
K9_d                                      Care for family members - Were each of the
                                          following important to your decision to
                                          retire at the age that you did?
------------------------------------------------------------------------------
         type:  numeric (byte)
        label:  K9_D
        range:  [0,1]                              units:  1
unique values:  2                           missing .:  7,879/11,874
  tabulation:  Freq.   Numeric  Label
               3,427      0  No
                 568      1  Yes
               7,879         .
------------------------------------------------------------------------------
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 (byte)
        label:  K9_E
        range:  [0,1]                              units:  1
unique values:  2                           missing .:  7,879/11,874
  tabulation:  Freq.   Numeric  Label
               2,082      0  No
               1,913      1  Yes
               7,879         .
------------------------------------------------------------------------------
K9_f                                      Forced to retire or lack of available work -
```

```
                                Were each of the following important to your
                                decision to retire at the age you did?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  K9_F
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  7,879/11,874
        tabulation:  Freq.   Numeric  Label
                     3,578         0  No
                       417         1  Yes
                     7,879         .
-------------------------------------------------------------------------------
K10      Did factors related to COVID-19 contribute to you retiring when you did?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  K10
             range:  [0,1]                            units:  1
      unique values:  2                          missing .:  11,112/11,874
        tabulation:  Freq.   Numeric  Label
                       608         0  No
                       154         1  Yes
                    11,112         .
-------------------------------------------------------------------------------
K20      Approximately how much money do you currently have saved for retirement?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  K20
             range:  [-2,8]                           units:  1
      unique values:  9                          missing .:  1,814/11,874
        tabulation:  Freq.   Numeric  Label
                     1,362        -2  Don't know
                     1,689         1  Less than $10,000
                       762         2  $10,000 to $24,999
                       638         3  $25,000 to $49,999
                       855         4  $50,000 to $99,999
                     1,289         5  $100,000 to $249,999
                     1,088         6  $250,000 to $499,999
                     1,047         7  $500,000 to $999,999
                     1,330         8  Over $1,000,000
                     1,814         .
-------------------------------------------------------------------------------
DC4                             How comfortable are you with making your own
                                investment decisions in your retirement
                                accounts?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  DC4
             range:  [1,4]                            units:  1
      unique values:  4                          missing .:  5,806/11,874
        tabulation:  Freq.   Numeric  Label
                       944         1  Very comfortable
                     1,686         2  Mostly comfortable
                     1,925         3  Slightly comfortable
                     1,513         4  Not comfortable
                     5,806         .
-------------------------------------------------------------------------------
K5A                             In the past 12 months, have you borrowed
                                money from or cashed out (permanently
                                withdrawn) money from any of your retirement
                                savings accounts?
-------------------------------------------------------------------------------
```

```
              type:  numeric (byte)
             label:  K5A
             range:  [0,3]                         units:  1
     unique values:  4                         missing .:  3,995/11,874
        tabulation:  Freq.   Numeric  Label
                     7,217         0  No
                       259         1  Yes, borrowed money
                       343         2  Yes, cashed out
                        60         3  Yes, both
                     3,995         .
------------------------------------------------------------------------------
I0_a                                     Wages, salaries, or self-employment income -
                                         In the past 12 months, did you and/or spouse
                                         receive any income from the following
                                         sources:
------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_A
             range:  [0,1]                         units:  1
     unique values:  2                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     4,068         0  No
                     7,806         1  Yes
------------------------------------------------------------------------------
I0_b                                     Interest, dividends, or rental income - In
                                         the past 12 months, did you and/or spouse
                                         receive any income from the following
                                         sources:
------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_B
             range:  [0,1]                         units:  1
     unique values:  2                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     7,431         0  No
                     4,443         1  Yes
------------------------------------------------------------------------------
I0_c                                     Social Security (including old age and DI) -
                                         In the past 12 months, did you and/or spouse
                                         receive any income from the following
                                         sources:
------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_C
             range:  [0,1]                         units:  1
     unique values:  2                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     7,929         0  No
                     3,945         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 spouse
                                         receive any income from the following
                                         sources:
------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_D
             range:  [0,1]                         units:  1
     unique values:  2                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
```

```
                     11,315           0  No
                        559           1  Yes
--------------------------------------------------------------------------------
I0_e                                  Unemployment income - In the past 12 months,
                                      did you and/or your spouse receive any income
                                      from the following sources:
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_E
             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     10,873          0  No
                      1,001          1  Yes
--------------------------------------------------------------------------------
I0_f                                  Pension - In the past 12 months, did you
                                      and/or your spouse receive any income from
                                      the following sources:
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0_F
             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                      9,081          0  No
                      2,793          1  Yes
--------------------------------------------------------------------------------
I0A                                   Did you and/or your spouse or paerner receive
                                      any income from any source in the past 12
                                      months?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I0A
             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  10,946/11,874
        tabulation:  Freq.   Numeric  Label
                        570          0  No
                        358          1  Yes
                     10,946          .
--------------------------------------------------------------------------------
I40                                   Which of the following categories best
                                      describes the total income that you and/or
                                      your spouse or partner received from all
                                      sources, before taxes and deductions, in the
                                      past 12 months?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I40
             range:  [0,10]                       units:  1
     unique values:  11                       missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                        571          0  $0
                        597          1  $1 to $4,999
                        689          2  $5,000 to $14,999
                        816          3  $15,000 to $24,999
                      1,123          4  $25,000 to $39,999
                        859          5  $40,000 to $49,999
                      1,790          6  $50,000 to $74,999
                      1,396          7  $75,000 to $99,999
                      1,859          8  $100,000 to $149,999
                      1,119          9  $150,000 to $199,999
```

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                            1,055          10  $200,000 or higher
------------------------------------------------------------------------------
I41_a                                         Earned Income Tax Credit (EITC) - In the past
                                              12 months, have you received any of the
                                              following?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I41_A
                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          10,765         0  No
                           1,109         1  Yes
------------------------------------------------------------------------------
I41_b                                         Supplemental Nutrition Assistance Program
                                              (SNAP or food stamps) - In the past 12
                                              months, have you received any of the
                                              following?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I41_B
                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          10,709         0  No
                           1,165         1  Yes
------------------------------------------------------------------------------
I41_c                                         Women, Infants, and Children (WIC) nutrition
                                              program benefits - In the past 12 months,
                                              have you received any of the following?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I41_C
                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  9,208/11,874
              tabulation:  Freq.   Numeric  Label
                           2,491         0  No
                             175         1  Yes
                           9,208         .
------------------------------------------------------------------------------
I41_d                                         Housing assistance from government program -
                                              In the past 12 months, have you received any
                                              of the following?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I41_D
                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          11,545         0  No
                             329         1  Yes
------------------------------------------------------------------------------
I41_e                                         Free or reduced price school lunches - In the
                                              past 12 months, have you received any of the
                                              following?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I41_E
                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  9,208/11,874
              tabulation:  Freq.   Numeric  Label
```

```
                              2,017        0  No
                                649        1  Yes
                              9,208        .
--------------------------------------------------------------------------
I9                                   In the past 12 months, which one of the
                                     following best describes your and your
                                     spouse's or partner's income?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I9
             range:  [1,3]                          units:  1
      unique values:  3                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     8,807        1  Roughly the same amount each
                                     month
                     2,197        2  Occasionally varies from month
                                     to month
                       870        3  Varies quite often from month to
                                     month
--------------------------------------------------------------------------
I12                                  Because your income varies, have you and your
                                     spouse or partner struggled to pay your bills
                                     in the past 12 months?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I12
             range:  [0,1]                          units:  1
      unique values:  2                         missing .:  8,807/11,874
        tabulation:  Freq.   Numeric  Label
                     2,190        0  No
                       877        1  Yes
                     8,807        .
--------------------------------------------------------------------------
I20                                  In the past month, would you say that your
                                     and your spouse's or partner's total spending
                                     was:
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I20
             range:  [1,3]                          units:  1
      unique values:  3                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     6,744        1  Less than your income
                     3,358        2  The same as your income
                     1,772        3  More than your income
--------------------------------------------------------------------------
I21_a                                Total monthly income - Compared to a year
                                     ago, have each of the following for you and
                                     your spouse or partner increased, decreased,
                                     or stayed about the same?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  I21_A
             range:  [1,3]                          units:  1
      unique values:  3                         missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     1,454        1  Decreased
                     6,990        2  About the same
                     3,430        3  Increased
--------------------------------------------------------------------------
I21_b                                Total monthly spending - Compared to a year
```

```
                                          ago, have each of the following for you and
                                          your spouse or partner increased, decreased,
                                          or stayed about the same?
-------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  I21_B
           range:  [1,3]                                    units:  1
    unique values:  3                              missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    1,420         1  Decreased
                    7,405         2  About the same
                    3,049         3  Increased
-------------------------------------------------------------------------------
I23_a                                     Employer - You indicated that you received
                                          income from unemployment insurance in the
                                          past year. Did you learn about your
                                          eligibility for these benefits from each of
                                          the following sources?
-------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  I23_A
           range:  [0,1]                                    units:  1
    unique values:  2                              missing .:  10,873/11,874
       tabulation:  Freq.   Numeric  Label
                      554         0  No
                      447         1  Yes
                   10,873         .
-------------------------------------------------------------------------------
I23_b                                     Union - You indicated that you received
                                          income from unemployment insurance in the
                                          past year. Did you learn about your
                                          eligibility for these benefits from each of
                                          the following sources?
-------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  I23_B
           range:  [0,1]                                    units:  1
    unique values:  2                              missing .:  10,873/11,874
       tabulation:  Freq.   Numeric  Label
                      950         0  No
                       51         1  Yes
                   10,873         .
-------------------------------------------------------------------------------
I23_c                                     Friends or family - You indicated that you
                                          received income from unemployment insurance
                                          in the past year. Did you learn about your
                                          eligibility for these benefits from each of
                                          the following sources?
-------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  I23_C
           range:  [0,1]                                    units:  1
    unique values:  2                              missing .:  10,873/11,874
       tabulation:  Freq.   Numeric  Label
                      743         0  No
                      258         1  Yes
                   10,873         .
-------------------------------------------------------------------------------
I23_d                                     Internet research - You indicated that you
                                          received income from unemployment insurance
                                          in the past year. Did you learn about your
```

```
                                         eligibility for these benefits from each of
                                         the following sources?
------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  I23_D
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  10,873/11,874
         tabulation:  Freq.   Numeric  Label
                        687         0  No
                        314         1  Yes
                     10,873         .
------------------------------------------------------------------------------
I23_e                                    News stories - You indicated that you
                                         received income from unemployment insurance
                                         in the past year. Did you learn about your
                                         eligibility for these benefits from each of
                                         the following sources?
------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  I23_E
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  10,873/11,874
         tabulation:  Freq.   Numeric  Label
                        761         0  No
                        240         1  Yes
                     10,873         .
------------------------------------------------------------------------------
I23_f                                    Government agency - You indicated that you
                                         received income from unemployment insurance
                                         in the past year. Did you learn about your
                                         eligbility for these benefits from each of
                                         the following sources?
------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  I23_F
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  10,873/11,874
         tabulation:  Freq.   Numeric  Label
                        718         0  No
                        283         1  Yes
                     10,873         .
------------------------------------------------------------------------------
CTC1            Have you received any monthly Child Tax Credit payments this year?
------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  CTC1
              range:  [-2,1]                             units:  1
      unique values:  3                            missing .:  9,208/11,874
         tabulation:  Freq.   Numeric  Label
                        123        -2  Don't know
                        661         0  No
                      1,882         1  Yes
                      9,208         .
------------------------------------------------------------------------------
CTC2_a                                   Paid off debt - How have you used the monthly
                                         Child Tax Credit payments that you received?
------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  CTC2_A
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  9,992/11,874
```

```
        tabulation:  Freq.   Numeric  Label
                     1,497         0  No
                       385         1  Paid off debt
                     9,992         .
--------------------------------------------------------------------------
CTC2_b                                      Saved it - How have you used the monthly
                                            Child Tax Credit payments that you received?
--------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC2_B
              range:  [0,1]                           units:  1
      unique values:  2                           missing .:  9,992/11,874
        tabulation:  Freq.   Numeric  Label
                     1,041         0  No
                       841         1  Saved it
                     9,992         .
--------------------------------------------------------------------------
CTC2_c                                      Spent on food - How have you used the monthly
                                            Child Tax Credit payments that you received?
--------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC2_C
              range:  [0,1]                           units:  1
      unique values:  2                           missing .:  9,992/11,874
        tabulation:  Freq.   Numeric  Label
                     1,318         0  No
                       564         1  Spent on food
                     9,992         .
--------------------------------------------------------------------------
CTC2_d                                      Spent on enrichment or education for child -
                                            How have you used the monthly Child Tax
                                            Credit payments that you received?
--------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC2_D
              range:  [0,1]                           units:  1
      unique values:  2                           missing .:  9,992/11,874
        tabulation:  Freq.   Numeric  Label
                     1,601         0  No
                       281         1  Spent on enrichment or education
                                       for child
                     9,992         .
--------------------------------------------------------------------------
CTC2_e                                      Spent on other things for child - How have
                                            you used the monthly Child Tax Credit payments
                                            that you received?
--------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC2_E
              range:  [0,1]                           units:  1
      unique values:  2                           missing .:  9,992/11,874
        tabulation:  Freq.   Numeric  Label
                     1,253         0  No
                       629         1  Spent on other things for child
                     9,992         .
--------------------------------------------------------------------------
CTC2_f                                      Spent on rent, mortgage, or utilities - How
                                            have you used the monthly Child Tax Credit
                                            payments that you received?
--------------------------------------------------------------------------
               type:  numeric (byte)
```

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              label:  CTC2_F
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  9,992/11,874
         tabulation:  Freq.   Numeric  Label
                      1,348         0  No
                        534         1  Spent on rent, mortgage, or
                                       utilities
                      9,992         .
-------------------------------------------------------------------------------
CTC2_g                                     Spent on other things - How have you used the
                                           monthly Child Tax Credit payments that you
                                           received?
-------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC2_G
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  9,992/11,874
         tabulation:  Freq.   Numeric  Label
                      1,635         0  No
                        247         1  Spent on other things
                      9,992         .
-------------------------------------------------------------------------------
CTC3                                       How did you use the largest portion of the
                                           monthly Child Tax Credit payments that you
                                           received?
-------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  CTC3_fix
              range:  [1,7]                              units:  1
      unique values:  7                           missing .:  9,992/11,874
         tabulation:  Freq.   Numeric  Label
                        182         1  Paid off debt
                        703         2  Saved it
                        218         3  Spent on food
                        138         4  Spent on enrichment or education
                                       for child
                        235         5  Spent on other things for child
                        305         6  Spent on rent, mortgage, or
                                       utilities
                        101         7  Spent on other things
                      9,992         .
-------------------------------------------------------------------------------
FS11_a                                     Free groceries or meals through a food
                                           pantry, religious, or community organization
                                           - In the past year, have you and/or spouse or
                                           partner received each of the following?
-------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  FS11_A
              range:  [0,1]                              units:  1
      unique values:  2                           missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                     10,876         0  No
                        998         1  Yes
-------------------------------------------------------------------------------
FS11_b                                     Financial assistance from a religious or
                                           community organization - In the past year,
                                           have you and/or spouse or partner received
                                           each of the following?
-------------------------------------------------------------------------------
               type:  numeric (byte)
```

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              label:  FS11_B
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      11,700         0  No
                         174         1  Yes
--------------------------------------------------------------------------------
FS11_c                                      Financial assistance from friends or family
                                            members not living with you - In the past
                                            year, have you and/or spouse or partner
                                            received each of the following?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  FS11_C
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                      11,049         0  No
                         825         1  Yes
--------------------------------------------------------------------------------
FS40                                        Do you provide regular financial support to
                                            anyone living outside of your household (such
                                            as a parent, child, other relatives, or
                                            friends)? This may include cash or help with
                                            rent, groceries, education expenses, student
                                            loans, car payments, or other expenses.
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  FS40
              range:  [0,1]                              units:  1
      unique values:  2                            missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       9,983         0  No
                       1,891         1  Yes
--------------------------------------------------------------------------------
S15                                         Do you own any individual stock in publicly
                                            traded companies directly (i.e., not through
                                            a mutual fund or exchange traded fund (ETF))?
                                            Please also include any in stock held in a
                                            401(k) or other pension plan.
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  S15
              range:  [-2,1]                             units:  1
      unique values:  3                            missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                         970        -2  Don't know
                       6,482         0  No
                       4,422         1  Yes
--------------------------------------------------------------------------------
S15A            When did you first own individual stock in a publicly traded company?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  S15A
              range:  [1,4]                              units:  1
      unique values:  4                            missing .:  7,452/11,874
          tabulation:  Freq.   Numeric  Label
                         204         1  2021
                         319         2  2020
                         164         3  2019
                       3,735         4  Before 2019
```

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                    7,452              .
--------------------------------------------------------------------------------
S16_a                                 Bought or held as an investment - In the past
                                      year, have you done the following with
                                      cryptocurrency, such as Bitcoin or Ethereum?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABB
                   range:  [0,1]                      units:  1
           unique values:  2                   missing .:  0/11,874
               tabulation:  Freq.   Numeric  Label
                           10,662        0  No
                            1,212        1  Yes
--------------------------------------------------------------------------------
S16_b                                 Used to buy something or make a payment - In
                                      the past year, have you done the following
                                      with cryptocurrency, such as Bitcoin or
                                      Ethereum?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABB
                   range:  [0,1]                      units:  1
           unique values:  2                   missing .:  0/11,874
               tabulation:  Freq.   Numeric  Label
                           11,691        0  No
                              183        1  Yes
--------------------------------------------------------------------------------
S16_c                                 Used to send money to friends or family - In
                                      the past year, have you done the following
                                      with cryptocurrency, such as Bitcoin or
                                      Ethereum?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABB
                   range:  [0,1]                      units:  1
           unique values:  2                   missing .:  0/11,874
               tabulation:  Freq.   Numeric  Label
                           11,740        0  No
                              134        1  Yes
--------------------------------------------------------------------------------
S17_a                                 Spend any money on state lotteries, for
                                      example, buying Mega Millions, Powerball or
                                      scratch tickets? - In the past year, did you:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABC
                   range:  [0,1]                      units:  1
           unique values:  2                   missing .:  0/11,874
               tabulation:  Freq.   Numeric  Label
                            7,453        0  No
                            4,421        1  Yes
--------------------------------------------------------------------------------
S17_b                                 Participate in online sports gambling or
                                      online casino games? - In the past year,
                                      did you:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABC
                   range:  [0,1]                      units:  1
           unique values:  2                   missing .:  0/11,874
               tabulation:  Freq.   Numeric  Label
```

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                          11,348          0  No
                             526          1  Yes
-------------------------------------------------------------------------------
S17_c                                     Participate in gambling in person, such as at
                                          horse tracks, card rooms, bingo parlors, or
                                          casinos? - In the past year, did you:
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  LABC
             range:  [0,1]                              units:  1
      unique values:  2                        missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                     10,547          0  No
                      1,327          1  Yes
-------------------------------------------------------------------------------
EF1                                       Have you set aside emergency or rainy day
                                          funds that would cover your expenses for 3
                                          months in case of sickness, job loss,
                                          economic downturn, or other emergencies?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF1
             range:  [0,1]                              units:  1
      unique values:  2                        missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      4,396          0  No
                      7,478          1  Yes
-------------------------------------------------------------------------------
EF2                                       If you were to lose your main source of
                                          income (for example job or government
                                          benefits), could you cover your expenses for
                                          3 months by borrowing money, using savings,
                                          or selling assets?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF2
             range:  [0,1]                              units:  1
      unique values:  2                        missing .:  7,478/11,874
         tabulation:  Freq.   Numeric  Label
                      2,766          0  No
                      1,630          1  Yes
                      7,478          .
-------------------------------------------------------------------------------
EF3_a                                     Put it on my credit card and pay it off in
                                          full at the next statement - Suppose that you
                                          have an emergency expense that costs $400.
                                          Based on your current financial situation,
                                          how would you pay for this expense?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF3_A
             range:  [0,1]                              units:  1
      unique values:  2                        missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      7,084          0  No
                      4,790          1  Put it on my credit card and pay
                                         it off in full at the next
                                         statement
-------------------------------------------------------------------------------
EF3_b                                     Put it on my credit card and pay it off over
                                          time - Suppose that you have an emergency
```

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                                    expense that costs $400. Based on your
                                    current financial situation, how would you
                                    pay for this expense?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF3_B
             range:  [0,1]                          units:  1
      unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     10,284        0  No
                      1,590        1  Put it on my credit card and pay
                                      it off over time
-------------------------------------------------------------------------------
EF3_c                               With the money currently in my
                                    checking/savings account or with cash -
                                    Suppose that you have an emergency expense
                                    that costs $400. Based on your current
                                    financial situation, how would you pay for
                                    this expense?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF3_C
             range:  [0,1]                          units:  1
      unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                      6,020        0  No
                      5,854        1  With the money currently in my
                                      checking/savings account or with
                                      cash
-------------------------------------------------------------------------------
EF3_d                               Using money from a bank loan or line of
                                    credit - Suppose that you have an emergency
                                    expense that costs $400. Based on your
                                    current financial situation, how would you
                                    pay for this expense?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF3_D
             range:  [0,1]                          units:  1
      unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     11,621        0  No
                        253        1  Using money from a bank loan or
                                      line of credit
-------------------------------------------------------------------------------
EF3_e                               By borrowing from a friend or family member -
                                    Suppose that you have an emergency expense
                                    that costs $400. Based on your current
                                    financial situation, how would you pay for
                                    this expense?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF3_E
             range:  [0,1]                          units:  1
      unique values:  2                        missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     11,057        0  No
                        817        1  By borrowing from a friend or
                                      family member
-------------------------------------------------------------------------------
EF3_f                               Using a payday loan, deposit advance, or
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                                  overdraft - Suppose that you have an
                                  emergency expense that costs $400. Based on
                                  your current financial situation, how would
                                  you pay for this expense?
-------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  EF3_F
               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       11,737        0  No
                          137        1  Using a payday loan, deposit
                                         advance, or overdraft
-------------------------------------------------------------------------------
EF3_g                             By selling something - Suppose that you have
                                  an emergency expense that costs $400. Based
                                  on your current financial situation, how
                                  would you pay for this expense?
-------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  EF3_G
               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       11,309        0  No
                          565        1  By selling something
-------------------------------------------------------------------------------
EF3_h                             I wouldn't be able to pay for the expense
                                  right now - Suppose that you have an
                                  emergency expense that costs $400. Based on
                                  your current financial situation, how would
                                  you pay for this expense?
-------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  EF3_H
               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       10,785        0  No
                        1,089        1  I wouldn't be able to pay for
                                         the expense right now
-------------------------------------------------------------------------------
EF5A                              Which best describes your ability to pay all
                                  of your bills in full this month?
-------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  EF5A
               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                        1,474        0  Can't pay some bills
                       10,400        1  Able to pay all bills
-------------------------------------------------------------------------------
EF5B                              How would a $400 emergency expense that you
                                  had to pay impact your ability to pay your
                                  other bills this month?
-------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  EF5B
               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  1,474/11,874
```

```
        tabulation:  Freq.   Numeric  Label
                     1,076         0  Could not pay some bills
                     9,324         1  Would still be able to pay all
                                      bills
                     1,474         .
--------------------------------------------------------------------------------
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 .:  10,400/11,874
        tabulation:  Freq.   Numeric  Label
                     1,106         0  No
                       368         1  Yes
                    10,400         .
--------------------------------------------------------------------------------
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 .:  10,400/11,874
        tabulation:  Freq.   Numeric  Label
                       801         0  No
                       673         1  Yes
                    10,400         .
--------------------------------------------------------------------------------
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?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF6A_C
             range:  [0,1]                      units:  1
     unique values:  2                      missing .:  10,400/11,874
        tabulation:  Freq.   Numeric  Label
                       991         0  No
                       483         1  Yes
                    10,400         .
--------------------------------------------------------------------------------
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?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EF6A_D
             range:  [0,1]                      units:  1
     unique values:  2                      missing .:  10,400/11,874
        tabulation:  Freq.   Numeric  Label
                     1,022         0  No
                       452         1  Yes
                    10,400         .
--------------------------------------------------------------------------------
EF6A_e                                Car payment - Are you expecting to be unable
                                      to pay or only make a partial payment on each
```

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                                           of the following bills this month?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6A_E
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,400/11,874
              tabulation:  Freq.   Numeric  Label
                           1,235         0  No
                             239         1  Yes
                          10,400         .
--------------------------------------------------------------------------------
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?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6A_F
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,400/11,874
              tabulation:  Freq.   Numeric  Label
                           1,304         0  No
                             170         1  Yes
                          10,400         .
--------------------------------------------------------------------------------
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
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,400/11,874
              tabulation:  Freq.   Numeric  Label
                             991         0  No
                             483         1  Yes
                          10,400         .
--------------------------------------------------------------------------------
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
                                           emergency expense that you had to pay?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_A
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,798/11,874
              tabulation:  Freq.   Numeric  Label
                             990         0  No
                              86         1  Yes
                          10,798         .
--------------------------------------------------------------------------------
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
                                           emergency expense that you had to pay?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_B
                   range:  [0,1]                          units:  1
           unique values:  2                        missing .:  10,798/11,874
              tabulation:  Freq.   Numeric  Label
```

```
                        540             0  No
                        536             1  Yes
                     10,798             .
------------------------------------------------------------------------
EF6B_c                                  Water, gas, or electric bill - Which of the
                                        following bills would you likely skip paying,
                                        or only make a partial payment on, if you had
                                        a $400 emergency expense that you had to pay?
------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6B_C
                range:  [0,1]                           units:  1
        unique values:  2                         missing .:  10,798/11,874
           tabulation:  Freq.   Numeric  Label
                        865             0  No
                        211             1  Yes
                     10,798             .
------------------------------------------------------------------------
EF6B_d                                  Phone or cable bill - Which of the following
                                        bills would you likely skip paying, or make
                                        only a partial payment on, if you had a $400
                                        emergency expense that you had to pay?
------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6B_D
                range:  [0,1]                           units:  1
        unique values:  2                         missing .:  10,798/11,874
           tabulation:  Freq.   Numeric  Label
                        657             0  No
                        419             1  Yes
                     10,798             .
------------------------------------------------------------------------
EF6B_e                                  Car payment - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a $400
                                        emergency expense that you had to pay?
------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6B_E
                range:  [0,1]                           units:  1
        unique values:  2                         missing .:  10,798/11,874
           tabulation:  Freq.   Numeric  Label
                        940             0  No
                        136             1  Yes
                     10,798             .
------------------------------------------------------------------------
EF6B_f                                  Student loan - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a $400
                                        emergency expense that you had to pay?
------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6B_F
                range:  [0,1]                           units:  1
        unique values:  2                         missing .:  10,798/11,874
           tabulation:  Freq.   Numeric  Label
                        765             0  No
                        311             1  Yes
                     10,798             .
------------------------------------------------------------------------
EF6B_g                                  Other bills - Which of the following bills
```

```
                                   would you likely skip paying, or make only
                                   a partial payment on, if you had a $400
                                   emergency expense that you had to pay?
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  EF6B_G
                  range:  [0,1]                           units:  1
          unique values:  2                         missing .:  10,798/11,874
              tabulation:  Freq.   Numeric  Label
                            520          0  No
                            556          1  Yes
                         10,798          .
-------------------------------------------------------------------------------
VAC1                     Have you received at least one dose of a COVID-19 vaccine?
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  VAC1
                  range:  [0,1]                           units:  1
          unique values:  2                         missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          2,172          0  No
                          9,702          1  Yes
-------------------------------------------------------------------------------
VAC2_a                             I am completely confident that the COVID-19
                                   vaccine is safe - Please indicate the extent
                                   to which you either agree or disagree with
                                   each of the following statements.
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  VAC2_A
                  range:  [1,5]                           units:  1
          unique values:  5                         missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          1,709          1  Strongly disagree
                            971          2  Slightly disagree
                          1,859          3  Neither agree nor disagree
                          2,054          4  Slightly agree
                          5,281          5  Strongly agree
-------------------------------------------------------------------------------
VAC2_b                             The COVID-19 vaccine is effective - Please
                                   indicate the extent to which you either agree
                                   or disagree with each of the following
                                   statements.
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  VAC2_B
                  range:  [1,5]                           units:  1
          unique values:  5                         missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          1,406          1  Strongly disagree
                            805          2  Slightly disagree
                          1,806          3  Neither agree nor disagree
                          2,294          4  Slightly agree
                          5,563          5  Strongly agree
-------------------------------------------------------------------------------
VAC2_c                             The COVID-19 vaccine is unnecessary for me -
                                   Please indicate the extent to which you
                                   either  agree or disagree with each of the
                                   following statements.
-------------------------------------------------------------------------------
                   type:  numeric (byte)
```

```
                label:  VAC2_C
                range:  [1,5]                               units:  1
        unique values:  5                            missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        6,344        1  Strongly disagree
                        1,360        2  Slightly disagree
                        2,174        3  Neither agree nor disagree
                          701        4  Slightly agree
                        1,295        5  Strongly agree
-------------------------------------------------------------------------------
VAC2_d                                       For me, it is inconvenient to get the
                                             COVID-19 vaccine - Please indicate the extent
                                             to which you either agree or disagree with
                                             each of the following statements.
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  VAC2_D
                range:  [1,5]                               units:  1
        unique values:  5                            missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        6,928        1  Strongly disagree
                        1,116        2  Slightly disagree
                        2,340        3  Neither agree nor disagree
                          611        4  Slightly agree
                          879        5  Strongly agree
-------------------------------------------------------------------------------
VAC2_e                                       When I think about getting vaccinated, I
                                             weigh the benefits and risks to make the best
                                             decision possible - Please indiciate the
                                             extent to which you either agree or disagree
                                             with each of the following statements.
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  VAC2_E
                range:  [1,5]                               units:  1
        unique values:  5                            missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                          712        1  Strongly disagree
                          276        2  Slightly disagree
                        2,106        3  Neither agree nor disagree
                        2,305        4  Slightly agree
                        6,475        5  Strongly agree
-------------------------------------------------------------------------------
VAC2_f                                       My getting vaccinated protects other people
                                             with a weaker immune system - Please
                                             indiciate the extent to which you either
                                             agree or disagree with each of the following
                                             statements.
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  VAC2_F
                range:  [1,5]                               units:  1
        unique values:  5                            missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        1,284        1  Strongly disagree
                          565        2  Slightly disagree
                        2,056        3  Neither agree nor disagree
                        1,739        4  Slightly agree
                        6,230        5  Strongly agree
-------------------------------------------------------------------------------
E1_a                                         Prescription medicine - During the past 12
```

```
                                     months, was there a time when you needed each
                                     of the following, but went without because
                                     you couldn't afford it?
----------------------------------------------------------------------------------
               type:  numeric (byte)
               label:  E1_A
               range:  [0,1]                              units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       10,945        0  No
                          929        1  Yes
----------------------------------------------------------------------------------
E1_b                                 Seeing a doctor or specialist - During the
                                     past 12 months, was there a time when you
                                     needed each of the following, but went
                                     without because you couldn't afford it?
----------------------------------------------------------------------------------
               type:  numeric (byte)
               label:  E1_B
               range:  [0,1]                              units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       10,459        0  No
                        1,415        1  Yes
----------------------------------------------------------------------------------
E1_c                                 Mental health care or counseling - During the
                                     past 12 months, was there a time when you
                                     needed each of the following, but went
                                     without because you couldn't afford it?
----------------------------------------------------------------------------------
               type:  numeric (byte)
               label:  E1_C
               range:  [0,1]                              units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                       11,000        0  No
                          874        1  Yes
----------------------------------------------------------------------------------
E1_d                                 Dental care - During the past 12 months, was
                                     there a time when you needed each of the
                                     following, but went without because you
                                     couldn't afford it?
----------------------------------------------------------------------------------
               type:  numeric (byte)
               label:  E1_D
               range:  [0,1]                              units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
                        9,917        0  No
                        1,957        1  Yes
----------------------------------------------------------------------------------
E1_e                                 Follow-up care - During the past 12 months,
                                     was there a time when you needed each of the
                                     following, but went without because you
                                     couldn't afford it?
----------------------------------------------------------------------------------
               type:  numeric (byte)
               label:  E1_E
               range:  [0,1]                              units:  1
       unique values:  2                          missing .:  0/11,874
          tabulation:  Freq.   Numeric  Label
```

```
              11,012           0  No
                 862           1  Yes
--------------------------------------------------------------------------
E2                                During the past 12 months, have you had any
                                  unexpected major medical expenses that you
                                  had to pay out of pocket because they were
                                  not completely paid for by insurance?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  E2
             range:  [0,1]                        units:  1
      unique values:  2                      missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      9,353           0  No
                      2,521           1  Yes
--------------------------------------------------------------------------
E2A                               Approximately how much did you pay out of
                                  pocket for unexpected major medical expenses
                                  in the past 12 months?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  E2A
             range:  [-2,5]                       units:  1
      unique values:  6                      missing .:  9,353/11,874
         tabulation:  Freq.   Numeric  Label
                        103          -2  Don't know
                        467           1  $1 to $499
                        535           2  $500 to $999
                        519           3  $1,000 to $1,999
                        596           4  $2,000 to $4,999
                        301           5  $5,000 or higher
                      9,353           .
--------------------------------------------------------------------------
E2B                               Do you currently have any debt from medical
                                  care you or your family members have
                                  received?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  E2B
             range:  [0,1]                        units:  1
      unique values:  2                      missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      10,212          0  No
                       1,662          1  Yes
--------------------------------------------------------------------------
E4_a                              Insurance through an employer or union - Are
                                  you currently covered by any of the following
                                  types of health insurance or health coverage
                                  plans?
--------------------------------------------------------------------------
              type:  numeric (byte)
             label:  E4_A
             range:  [0,1]                        units:  1
      unique values:  2                      missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      5,203           0  No
                      6,671           1  Yes
--------------------------------------------------------------------------
E4_b                              Insurance purchased directly from an
                                  insurance company - Are you currently covered
                                  by any of the following types of health
```

```
                                       insurance or health coverage plans?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  E4_B
                  range:  [0,1]                              units:  1
          unique values:  2                            missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          10,501         0  No
                           1,373         1  Yes
------------------------------------------------------------------------------
E4_c                                    Medicare or Medicaid - Are you currently
                                        covered by any of the following types of
                                        health insurance or health coverage plans?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  E4_C
                  range:  [0,1]                              units:  1
          unique values:  2                            missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                           7,317         0  No
                           4,557         1  Yes
------------------------------------------------------------------------------
E4_d                                    TRICARE, VA, or other military or veteran's
                                        health care - Are you currently covered by
                                        any of the following types of health
                                        insurance or health coverage plans?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  E4_D
                  range:  [0,1]                              units:  1
          unique values:  2                            missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          11,058         0  No
                             816         1  Yes
------------------------------------------------------------------------------
E4_e                                    Insurance purchased through a health
                                        insurance exchange - Are you currently
                                        covered by any of the following types of
                                        health insurance or health coverage plans?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  E4_E
                  range:  [0,1]                              units:  1
          unique values:  2                            missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          11,362         0  No
                             512         1  Yes
------------------------------------------------------------------------------
E4_f                                    Any other health insurance - Are you
                                        currently covered by any of the following
                                        types of health insurance or health coverage
                                        plans?
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  E4_F
                  range:  [0,1]                              units:  1
          unique values:  2                            missing .:  0/11,874
              tabulation:  Freq.   Numeric  Label
                          11,105         0  No
                             769         1  Yes
------------------------------------------------------------------------------
```

```
E6C                                      Do you or someone in your immediate family
                                         currently have any unpaid legal expenses, fines
                                         fees, or court costs?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E6C
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                         11,480        0  No
                            394        1  Yes
-------------------------------------------------------------------------------
E7                                       During the past 12 months, have you
                                         personally experienced discrimination or
                                         unfair treatment because of your race,
                                         ethnicity, age, religion, disability status,
                                         sexual orientation, gender, or gender
                                         identity?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E7
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                         10,768        0  No
                          1,106        1  Yes
-------------------------------------------------------------------------------
E8_a                                     Working or applying for a job - In the past
                                         12 months, did you personally experience
                                         discrimination or unfair treatment while
                                         doing any of the following?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_A
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                            668        0  No
                            438        1  Yes
                         10,768        .
-------------------------------------------------------------------------------
E8_b                                     Banking or applying for a loan - In the past
                                         12 months, did you personally experience
                                         discrimination or unfair treatment while
                                         doing any of the following?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_B
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                            983        0  No
                            123        1  Yes
                         10,768        .
-------------------------------------------------------------------------------
E8_c                                     Interacting with the police or a government
                                         official - In the past 12 months, did you
                                         personally experience discrimination or
                                         unfair treatment while doing any of the
                                         following?
-------------------------------------------------------------------------------
```

```
                  type:  numeric (byte)
                 label:  E8_C
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                           845         0  No
                           261         1  Yes
                        10,768         .
--------------------------------------------------------------------------------
E8_d                                     Receiving or scheduling medical care - In the
                                         past 12 months, did you personally experience
                                         discrimination or unfair treatment while
                                         doing any of the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_D
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                           895         0  No
                           211         1  Yes
                        10,768         .
--------------------------------------------------------------------------------
E8_e                                     Renting or buying a home - In the past 12
                                         months, did you personally experience
                                         discrimination or unfair treatment while
                                         doing any of the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_E
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                           997         0  No
                           109         1  Yes
                        10,768         .
--------------------------------------------------------------------------------
E8_f                                     Shopping for goods or services, including
                                         restaurants - In the past 12 months, did you
                                         personally experience discrimination or
                                         unfair treatment while doing any of the
                                         following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_F
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
            tabulation:  Freq.   Numeric  Label
                           648         0  No
                           458         1  Yes
                        10,768         .
--------------------------------------------------------------------------------
E8_g                                     Other activities not listed (please specify)
                                         - In the past 12 months, did you personally
                                         experience discrimination or unfair treatment
                                         while doing any of the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  E8_G
                 range:  [0,1]                              units:  1
         unique values:  2                          missing .:  10,768/11,874
```

```
       tabulation:  Freq.   Numeric  Label
                      873        0  No
                      233        1  Yes
                   10,768        .
------------------------------------------------------------------------------
E9_a                                    Race or ethnicity - In the past 12 months,
                                        did you personally experience discrimination
                                        due to each of the following characteristics?
------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  E9_A
            range:  [0,1]                           units:  1
    unique values:  2                          missing .:  10,768/11,874
       tabulation:  Freq.   Numeric  Label
                      422        0  No
                      684        1  Yes
                   10,768        .
------------------------------------------------------------------------------
E9_b                                    Age - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?
------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  E9_B
            range:  [0,1]                           units:  1
    unique values:  2                          missing .:  10,768/11,874
       tabulation:  Freq.   Numeric  Label
                      663        0  No
                      443        1  Yes
                   10,768        .
------------------------------------------------------------------------------
E9_c                                    Religion - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?
------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  E9_C
            range:  [0,1]                           units:  1
    unique values:  2                          missing .:  10,768/11,874
       tabulation:  Freq.   Numeric  Label
                      930        0  No
                      176        1  Yes
                   10,768        .
------------------------------------------------------------------------------
E9_d                                    Disability status - In the past 12 months,
                                        did you personally experience discrimination
                                        due to each of the following characteristics?
------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  E9_D
            range:  [0,1]                           units:  1
    unique values:  2                          missing .:  10,768/11,874
       tabulation:  Freq.   Numeric  Label
                      918        0  No
                      188        1  Yes
                   10,768        .
------------------------------------------------------------------------------
E9_e                                    Gender - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?
------------------------------------------------------------------------------
```

```
                 type:  numeric (byte)
                label:  E9_E
                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  10,768/11,874
           tabulation:  Freq.   Numeric  Label
                          658         0  No
                          448         1  Yes
                       10,768         .
--------------------------------------------------------------------------------
E9_f                                        Sexual orientation - In the past 12 months,
                                            did you personally experience discrimination
                                            due to each of the following characteristics?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  E9_F
                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  10,768/11,874
           tabulation:  Freq.   Numeric  Label
                          954         0  No
                          152         1  Yes
                       10,768         .
--------------------------------------------------------------------------------
CH2              What is the highest level of education that your mother completed?
--------------------------------------------------------------------------------
                 type:  numeric (double)
                label:  CH2
                range:  [-2,7]                       units:  1
        unique values:  8                          missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                          611        -2  Don't know
                        1,974         1  Less than High School degree
                        4,359         2  High school degree or GED
                        1,191         3  Some college but no degree
                          628         4  Certificate or technical degree
                          654         5  Associate degree
                        1,568         6  Bachelor's degree
                          889         7  Graduate degree
--------------------------------------------------------------------------------
CH3              What is the highest level of education that your father completed?
--------------------------------------------------------------------------------
                 type:  numeric (double)
                label:  CH3
                range:  [-2,7]                       units:  1
        unique values:  8                          missing .:  0/11,874
           tabulation:  Freq.   Numeric  Label
                        1,126        -2  Don't know
                        2,224         1  Less than High School degree
                        3,587         2  High school degree or GED
                        1,046         3  Some college but no degree
                          638         4  Certificate or technical degree
                          426         5  Associate degree
                        1,608         6  Bachelor's degree
                        1,219         7  Graduate degree
--------------------------------------------------------------------------------
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 .:  0/11,874
         examples:  2
                    4
                    5
                    7
-------------------------------------------------------------------------------
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 .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    2,925        -2  Don't know
                      994         1  True
                    7,955         2  False
-------------------------------------------------------------------------------
FL4                                       Imagine that the interest rate on your
                                          savings account was 1% per year and inflation
                                          was 2% per year. After 1 year, how much would
                                          you be able to buy with the money in this
                                          account?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  FL4
            range:  [-2,3]                          units:  1
    unique values:  4                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    1,285        -2  Don't know
                      507         1  More than today
                    1,319         2  Exactly the same
                    8,763         3  Less than today
-------------------------------------------------------------------------------
FL5                                       Suppose you had $100 in a savings account and
                                          the interest rate was 2% per year. After 5
                                          years, how much do you think you would have
                                          in the account if you left the money to grow?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  FL5
            range:  [-2,3]                          units:  1
    unique values:  4                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                      948        -2  Don't know
                    9,268         1  More than $102
                      958         2  Exactly $102
                      700         3  Less than $102
-------------------------------------------------------------------------------
DOV_FL                                    Flag - received financial literacy questions
                                          with 'don't know' response option
-------------------------------------------------------------------------------
             type:  numeric (float)
            label:  DOV_FL
            range:  [0,1]                            units:  1
    unique values:  2                            missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    5,949         0  No
```

```
                5,925          1  Yes
-----------------------------------------------------------------------------
ppage                                                                     Age
-----------------------------------------------------------------------------
               type:  numeric (byte)
              range:  [18,94]                      units:  1
      unique values:  77                        missing .:  0/11,874
               mean:    52.114
          std. dev:   17.4116
       percentiles:        10%       25%       50%       75%       90%
                           28        37        54        66        74
-----------------------------------------------------------------------------
ppagecat                                                    Age - 7 Categories
-----------------------------------------------------------------------------
               type:  numeric (byte)
              label:  PPAGECAT
              range:  [1,7]                        units:  1
      unique values:  7                         missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                        565         1  18-24
                      1,946         2  25-34
                      1,782         3  35-44
                      1,711         4  45-54
                      2,491         5  55-64
                      2,272         6  65-74
                      1,107         7  75+
-----------------------------------------------------------------------------
ppagect4                                                    Age - 4 Categories
-----------------------------------------------------------------------------
               type:  numeric (byte)
              label:  PPAGECT4
              range:  [1,4]                        units:  1
      unique values:  4                         missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                      1,748         1  18-29
                      2,545         2  30-44
                      2,935         3  45-59
                      4,646         4  60+
-----------------------------------------------------------------------------
ppeduc5                                                 Education (5 Categories)
-----------------------------------------------------------------------------
               type:  numeric (byte)
              label:  PPEDUC5
              range:  [1,5]                        units:  1
      unique values:  5                         missing .:  0/11,874
         tabulation:  Freq.   Numeric  Label
                        686         1  No high school diploma or GED
                      2,692         2  High school graduate (high
                                       school diploma or the equivalent
                                       GED)
                      3,335         3  Some college or Associate's
                                       degree
                      2,931         4  Bachelor's degree
                      2,230         5  Master's degree or higher
-----------------------------------------------------------------------------
ppeducat                                                 Education (4 Categories)
-----------------------------------------------------------------------------
               type:  numeric (byte)
              label:  PPEDUCAT
              range:  [1,4]                        units:  1
      unique values:  4                         missing .:  0/11,874
```

```
       tabulation:  Freq.   Numeric  Label
                      686         1  No high school diploma or GED
                    2,692         2  High school graduate (high
                                     school diploma or the equivalent
                                     GED)
                    3,335         3  Some college or Associate's
                                     degree
                    5,161         4  Bachelor's degree or higher
-------------------------------------------------------------------------------
ppemploy                                              Current Employment Status
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPEMPLOY
            range:  [1,3]                        units:  1
    unique values:  3                         missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    5,685         1  Working full-time
                    1,542         2  Working part-time
                    4,647         3  Not working
-------------------------------------------------------------------------------
ppethm                                                           Race / Ethnicity
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPETHM
            range:  [1,5]                        units:  1
    unique values:  5                         missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    8,392         1  White, Non-Hispanic
                    1,187         2  Black, Non-Hispanic
                      542         3  Other, Non-Hispanic
                    1,404         4  Hispanic
                      349         5  2+ Races, Non-Hispanic
-------------------------------------------------------------------------------
ppgender                                                                   Gender
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPGENDER
            range:  [1,2]                        units:  1
    unique values:  2                         missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    5,964         1  Male
                    5,910         2  Female
-------------------------------------------------------------------------------
pphhsize                                                          Household Size
-------------------------------------------------------------------------------
             type:  numeric (byte)
            range:  [1,10]                       units:  1
    unique values:  10                        missing .:  0/11,874
             mean:   2.57125
        std. dev:   1.36414
      percentiles:        10%      25%      50%      75%      90%
                            1        2        2        3        4
-------------------------------------------------------------------------------
pphouse4                                                            Housing Type
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPHOUSE4
            range:  [1,4]                        units:  1
    unique values:  4                         missing .:  0/11,874
       tabulation:  Freq.   Numeric  Label
                    8,627         1  A one-family house detached from
```

```
                                      any other house
                  1,003          2  One-family condo or townhouse
                                      attached to other units
                  1,816          3  Building with 2 or more
                                      apartments
                    428          4  Other (mobile home, boat, RV,
                                      van, etc.)
--------------------------------------------------------------------------------
ppinc7                                                         Household Income
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPINC7
                 range:  [1,7]                         units:  1
         unique values:  7                        missing .:  0/11,874
            tabulation:  Freq.    Numeric  Label
                    447          1  Less than $10,000
                  1,051          2  $10,000 to $24,999
                  2,011          3  $25,000 to $49,999
                  1,980          4  $50,000 to $74,999
                  1,605          5  $75,000 to $99,999
                  2,241          6  $100,000 to $149,999
                  2,539          7  $150,000 or more
--------------------------------------------------------------------------------
ppmarit5                                                          Marital Status
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPMARIT5
                 range:  [1,5]                         units:  1
         unique values:  5                        missing .:  0/11,874
            tabulation:  Freq.    Numeric  Label
                  7,104          1  Now married
                    580          2  Widowed
                  1,184          3  Divorced
                    184          4  Separated
                  2,822          5  Never married
--------------------------------------------------------------------------------
ppmsacat                                                              MSA Status
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPMSACAT
                 range:  [0,1]                         units:  1
         unique values:  2                        missing .:  0/11,874
            tabulation:  Freq.    Numeric  Label
                  1,591          0  Non-Metro
                 10,283          1  Metro
--------------------------------------------------------------------------------
ppreg4                                   Region 4 - Based on State of Residence
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPREG4
                 range:  [1,4]                         units:  1
         unique values:  4                        missing .:  0/11,874
            tabulation:  Freq.    Numeric  Label
                  2,072          1  Northeast
                  2,718          2  Midwest
                  4,308          3  South
                  2,776          4  West
--------------------------------------------------------------------------------
ppreg9                                   Region 9 - Based on State of Residence
--------------------------------------------------------------------------------
                  type:  numeric (byte)
```

```
                 label:  PPREG9
                 range:  [1,9]                              units:  1
         unique values:  9                           missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                           579         1  New England
                         1,493         2  Mid-Atlantic
                         1,849         3  East-North Central
                           869         4  West-North Central
                         2,426         5  South Atlantic
                           616         6  East-South Central
                         1,266         7  West-South Central
                           974         8  Mountain
                         1,802         9  Pacific
------------------------------------------------------------------------------
pprent                                        Ownership Status of Living Quarters
------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPRENT
                 range:  [1,3]                              units:  1
         unique values:  3                           missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                         8,918         1  Owned or being bought by you or
                                          someone in your household
                         2,811         2  Rented for cash
                           145         3  Occupied without payment of cash
                                          rent
------------------------------------------------------------------------------
ppstaten                                                                  State
------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPSTATEN
                 range:  [11,95]                            units:  1
         unique values:  51                          missing .:  0/11,874
              examples:  31    oh
                         47    ks
                         59    fl
                         85    nm
------------------------------------------------------------------------------
ppkid017                          Presence of Household Members - Children 0-17
------------------------------------------------------------------------------
                  type:  numeric (byte)
                 range:  [0,9]                              units:  1
         unique values:  10                          missing .:  0/11,874
                  mean:  .451659
             std. dev:  .922352
           percentiles:        10%       25%       50%       75%       90%
                                 0         0         0         1         2
------------------------------------------------------------------------------
ppt18ov                            Presence of Household Members - Adults 18+
------------------------------------------------------------------------------
                  type:  numeric (byte)
                 range:  [1,10]                             units:  1
         unique values:  9                           missing .:  0/11,874
            tabulation:  Freq.  Value
                         2,563  1
                         6,622  2
                         1,749  3
                           691  4
                           170  5
                            58  6
                            18  7
```

```
                                 2   8
                                 1  10
--------------------------------------------------------------------------------
devicetype2                                  DOV: Device Type - at the end of survey
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  DEVICETY
                  range:  [1,15]                        units:  1
          unique values:  11                       missing .:  0/11,874
               examples:  3      iPhone
                          7      AndroidTablet
                          8      AndroidPhone
                          10     WinPC
--------------------------------------------------------------------------------
ppcm0160                         Q26: Occupation (detailed) in current or main job
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  PPCM0160
                  range:  [-2,35]                       units:  1
          unique values:  29                       missing .:  41/11,874
               examples:  -2     Not asked
                          1      Management
                          16     Food Preparation and Serving
                          29     Other (Please specify)
--------------------------------------------------------------------------------
ind1                            IND1: Industry (tight scale) in current or main job
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  IND1, but 2 nonmissing values are not labeled
                  range:  [-2,27]                       units:  1
          unique values:  26                       missing .:  42/11,874
               examples:  -2
                          1      Farming/Agriculture, Forestry, Fishing and Hunting,
                                 and Animal Production
                          10     Finance, Banking, and Insurance
                          16     Health Care (including Elder Care, Home Health Care)
--------------------------------------------------------------------------------
ppcm1301                                             GOVEMP1: Employer type
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  PPCM1301
                  range:  [-2,5]                        units:  1
          unique values:  7                        missing .:  41/11,874
              tabulation:  Freq.   Numeric  Label
                          4,643        -2  Not asked
                              8        -1  Refused
                          1,325         1  Government
                          3,856         2  Private-for-profit company
                            836         3  Non-profit organization
                                           including tax exempt and
                                           charitable organizations
                          1,041         4  Self-employed
                            124         5  Working in the family business
                             41         .
--------------------------------------------------------------------------------
UNION100                                     UNION100: Are you a member of a labor union
                                             or an employee association similar t
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  UNION100
                  range:  [-2,2]                        units:  1
```

```
    unique values:   4                      missing .:    44/11,874
       tabulation:   Freq.   Numeric  Label
                     5,676        -2  Not asked
                        16        -1  Refused
                       838         1  Yes
                     5,300         2  No
                        44         .
------------------------------------------------------------------------------
ppcmdate                                    Date member completed Core survey
------------------------------------------------------------------------------
             type:   numeric (long)
            range:   [20061206,20211019]        units:   1
    unique values:   644                     missing .:    41/11,874
             mean:   2.0e+07
         std. dev:   4991.93
      percentiles:        10%       25%       50%       75%       90%
                       2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
------------------------------------------------------------------------------
status                                               Armed Forces Status
------------------------------------------------------------------------------
             type:   numeric (byte)
            label:   STATUS
            range:   [1,5]                      units:   1
    unique values:   5                       missing .:   707/11,874
       tabulation:   Freq.   Numeric  Label
                        30         1  Active Duty
                        12         2  Currently Reserves
                        14         3  Currently National Guard
                     1,176         4  Veteran, including reserves
                     9,935         5  None of the above
                       707         .
------------------------------------------------------------------------------
pph1date                                    Date member completed Health 1 survey
------------------------------------------------------------------------------
             type:   numeric (long)
            range:   [20190704,20211123]        units:   1
    unique values:   546                     missing .:   783/11,874
             mean:   2.0e+07
         std. dev:   2727.72
      percentiles:        10%       25%       50%       75%       90%
                       2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
------------------------------------------------------------------------------
pph10001              Q1: In general, would you say your physical health is. . .?
------------------------------------------------------------------------------
             type:   numeric (byte)
            label:   PPH10001
            range:   [1,5]                      units:   1
    unique values:   5                       missing .:   810/11,874
       tabulation:   Freq.   Numeric  Label
                     1,093         1  Excellent
                     4,197         2  Very good
                     4,095         3  Good
                     1,395         4  Fair
                       284         5  Poor
                       810         .
------------------------------------------------------------------------------
ppfs0001                                    Q1: When it comes to decisions regarding your
                                            household's financial activities,
------------------------------------------------------------------------------
             type:   numeric (byte)
            label:   PPFS0001
```

```
            range:  [1,3]                          units:  1
    unique values:  3                         missing .:  1,848/11,874
       tabulation:  Freq.   Numeric  Label
                    4,655         1  I make most of the decisions
                    4,370         2  Another household member and I
                                     share in the decisions
                    1,001         3  Another household member makes
                                     most of the decisions
                    1,848         .
-------------------------------------------------------------------------------
ppfs0596                               Q22: What is the approximate total amount of
                                       your household's savings and investments?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPFS0596
            range:  [1,7]                          units:  1
    unique values:  7                         missing .:  2,119/11,874
       tabulation:  Freq.   Numeric  Label
                    4,007         1  Under $50,000
                    1,119         2  $50,000 - $99,999
                    1,295         3  $100,000 - $249,999
                      996         4  $250,000 - $499,999
                      844         5  $500,000 - $999,999
                    1,067         6  $1,000,000 or more
                      427         7  Not sure
                    2,119         .
-------------------------------------------------------------------------------
ppfs1482                               Q108: Where do you think  your credit score falls
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPFS1482
            range:  [1,6]                          units:  1
    unique values:  6                         missing .:  1,916/11,874
       tabulation:  Freq.   Numeric  Label
                      263         1  Very poor
                      414         2  Poor
                      980         3  Fair
                    2,165         4  Good
                    5,591         5  Excellent
                      545         6  Don't know
                    1,916         .
-------------------------------------------------------------------------------
ppfsdate                               Date member completed Financial Services survey
-------------------------------------------------------------------------------
             type:  numeric (long)
            range:  [20190215,20211123]            units:  1
    unique values:  686                       missing .:  1,840/11,874
             mean:  2.0e+07
        std. dev:  4674.22
      percentiles:       10%       25%       50%       75%       90%
                     2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
pphi0001                               Q0: What language do you usually speak at home?
-------------------------------------------------------------------------------
             type:  numeric (byte)
            label:  PPHI0001
            range:  [1,6]                          units:  1
    unique values:  6                         missing .:  10,602/11,874
       tabulation:  Freq.   Numeric  Label
                       30         1  Only Spanish
                       90         2  More Spanish than English
```

```
                       253            3  Both Spanish and English equally
                       376            4  More English than Spanish
                       514            5  Only English
                         9            6  Neither Spanish nor English
                    10,602            .
-------------------------------------------------------------------------------
pphidate                                    Date member completed Hispanic survey
-------------------------------------------------------------------------------
                  type:  numeric (long)
                 range:  [20171024,20211122]          units:  1
         unique values:  355                    missing .:  10,599/11,874
                  mean:  2.0e+07
              std. dev:  6730.05
           percentiles:        10%       25%       50%       75%       90%
                           2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
ppracem                                              Race, Census categories
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPRACEM
                 range:  [1,6]                        units:  1
         unique values:  6                      missing .:  42/11,874
            tabulation:  Freq.   Numeric  Label
                         9,585         1  White
                         1,227         2  Black or African American
                           121         3  American Indian or Alaska Native
                           461         4  Asian
                            16         5  Native Hawaiian/Pacific Islander
                           422         6  2+ races
                            42         .
-------------------------------------------------------------------------------
pphispan                                    Are you Spanish, Hispanic, or Latino?
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPHISPAN
                 range:  [1,8]                        units:  1
         unique values:  5                      missing .:  0/11,874
            tabulation:  Freq.   Numeric  Label
                        10,470         1  No, I am not
                           796         2  Yes, Mexican, Mexican-American,
                                          Chicano
                           161         3  Yes, Puerto Rican
                            78         4  Yes, Cuban, Cuban American
                           369         8  Yes, Other
-------------------------------------------------------------------------------
pppagnid                                                      Gender identity
-------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  PPPAGNID, but 1 nonmissing value is not labeled
                 range:  [-1,3]                       units:  1
         unique values:  5                      missing .:  762/11,874
            tabulation:  Freq.   Numeric  Label
                             5        -1
                        10,975         0  Cisgender
                            39         1  Transgender
                            44         2  Other
                            49         3  Non-Binary
                           762         .
-------------------------------------------------------------------------------
pppa_lgb     Q230: Which of the following best describes how you think of yourself?
-------------------------------------------------------------------------------
```

```
              type:  numeric (byte)
             label:  PPPA_LGB
             range:  [1,4]                       units:  1
     unique values:  4                        missing .:  772/11,874
        tabulation:  Freq.   Numeric  Label
                       328         1  Gay or lesbian
                    10,231         2  Straight, that is, not gay
                       355         3  Bisexual
                       188         4  Something else
                       772         .
-------------------------------------------------------------------------------
ppp20197                             QEG22: Are you a citizen of the United States?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPP20197
             range:  [1,2]                       units:  1
     unique values:  2                        missing .:  933/11,874
        tabulation:  Freq.   Numeric  Label
                    10,710         1  Yes
                       231         2  No
                       933         .
-------------------------------------------------------------------------------
ppp2date                             Date member completed Public Affairs 2 survey
-------------------------------------------------------------------------------
              type:  numeric (long)
             range:  [20180914,20211123]         units:  1
     unique values:  608                      missing .:  707/11,874
              mean:  2.0e+07
          std. dev:  4084.16
       percentiles:        10%       25%       50%       75%       90%
                        2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
ppp1date                             Date member completed Public Affairs 1 survey
-------------------------------------------------------------------------------
              type:  numeric (long)
             range:  [20180914,20211123]         units:  1
     unique values:  594                      missing .:  932/11,874
              mean:  2.0e+07
          std. dev:  5191.25
       percentiles:        10%       25%       50%       75%       90%
                        2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
pphi0018         Q5: In total, how many years have you lived in the United States?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPHI0018, but 72 nonmissing values are not labeled
             range:  [1,85]                      units:  1
     unique values:  72                       missing .:  11,537/11,874
          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 .:  1,016/11,874
        tabulation:  Freq.   Numeric  Label
```

```
                      309            1  Yes
                   10,549            4  No
                    1,016            .
-------------------------------------------------------------------------------
pph12004                   Q190: Are you deaf or do you have serious difficulty hearing?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPH12004
             range:  [1,4]                          units:  1
      unique values:  2                        missing .:  1,023/11,874
         tabulation:  Freq.   Numeric  Label
                       484        1  Yes
                    10,367        4  No
                     1,023        .
-------------------------------------------------------------------------------
pph12005                   Q190: Do you have serious difficulty walking or climbing stairs?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPH12005
             range:  [1,4]                          units:  1
      unique values:  2                        missing .:  1,030/11,874
         tabulation:  Freq.   Numeric  Label
                       982        1  Yes
                     9,862        4  No
                     1,030        .
-------------------------------------------------------------------------------
pph12006                   Q190: Because of a physical, mental, or
                           emotional condition, do you having diffi
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPH12006
             range:  [1,4]                          units:  1
      unique values:  2                        missing .:  1,018/11,874
         tabulation:  Freq.   Numeric  Label
                       690        1  Yes
                    10,166        4  No
                     1,018        .
-------------------------------------------------------------------------------
pph12007                   Q190: Do you having difficulty dressing or bathing?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  PPH12007
             range:  [1,4]                          units:  1
      unique values:  2                        missing .:  1,014/11,874
         tabulation:  Freq.   Numeric  Label
                       292        1  Yes
                    10,568        4  No
                     1,014        .
-------------------------------------------------------------------------------
control                                      Control of institution (IPEDS)
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  control
             range:  [1,3]                          units:  1
      unique values:  3                        missing .:  4,239/11,874
         tabulation:  Freq.   Numeric  Label
                     5,376        1  Public
                     1,897        2  Private not-for-profit
                       362        3  Private for-profit
                     4,239        .
-------------------------------------------------------------------------------
```

```
iclevel                                                      Level of institution
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  iclevel
             range:  [1,2]                             units:  1
     unique values:  2                             missing .:  4,248/11,874
        tabulation:  Freq.   Numeric  Label
                     6,046         1  >=4 years
                     1,580         2  [2, 4) years
                     4,248         .
--------------------------------------------------------------------------------
actcat                                             Selectivity: Final ACT category
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  actcat
             range:  [1,3]                             units:  1
     unique values:  3                             missing .:  4,417/11,874
        tabulation:  Freq.   Numeric  Label
                     3,184         1  Inclusive
                     1,738         2  Selective
                     2,535         3  More selective
                     4,417         .
--------------------------------------------------------------------------------
race_5cat                                            Race/Ethnicity - 5 categories
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  race_5cat
             range:  [1,5]                             units:  1
     unique values:  5                             missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     8,392         1  White
                     1,187         2  Black
                     1,404         3  Hispanic
                       454         4  Asian
                       437         5  Other
--------------------------------------------------------------------------------
inc_4cat_50k                            Income (I40) - 4 cat - <25,25-49,50-99,100+
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  inc_4cat_50k
             range:  [1,4]                             units:  1
     unique values:  4                             missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     2,673         1  Less than $25,000
                     1,982         2  $25,000-$49,999
                     3,186         3  $50,000-$99,999
                     4,033         4  $100,000 or more
--------------------------------------------------------------------------------
educ_4cat                                              Education - 4 categories
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  educ_4cat
             range:  [1,4]                             units:  1
     unique values:  4                             missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                       502         1  Less than a high school degree
                     2,312         2  High school degree or GED
                     3,828         3  Some college/technical or
                                       associates degree
                     5,232         4  Bachelor's degree or more
--------------------------------------------------------------------------------
```

```
atleast_okay                                              Doing okay financially
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  atleast_okay
             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     2,456         0  No
                     9,418         1  Yes
--------------------------------------------------------------------------------
pay_casheqv                     Would handle $400 expense with cash or equivalent
--------------------------------------------------------------------------------
              type:  numeric (float)
             label:  YesNoRefused
             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     3,404         0  No
                     8,470         1  Yes
--------------------------------------------------------------------------------
skip_medical                                         Went without medical care
--------------------------------------------------------------------------------
              type:  numeric (float)
             label:  YesNoRefused
             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                     9,198         0  No
                     2,676         1  Yes
--------------------------------------------------------------------------------
afs                                           Alternative financial service use
--------------------------------------------------------------------------------
              type:  numeric (float)
             label:  YesNoRefused
             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  0/11,874
        tabulation:  Freq.   Numeric  Label
                    10,221         0  No
                     1,653         1  Yes
--------------------------------------------------------------------------------
[variablename]_iflag                                  variable imputation flag
--------------------------------------------------------------------------------
              type:  numeric (float)
             range:  [0,1]                              units:  1
     unique values:  2
                     Numeric  Description
                           0  Value not imputed
                           1  Value imputed

--------------------------------------------------------------------------------
year                                                                       Year
--------------------------------------------------------------------------------
              type:  numeric (float)
             range:  [2021]                             units:  1
     unique values:  1
                      Freq.     Numeric
                     11,874        2021
```