



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

-----  
caseid2020 CaseID from 2020 SHED Survey  
-----

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

-----  
caseid2019 CaseID from 2019 SHED Survey  
-----

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

-----  
duration Duration (in seconds)  
-----

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

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

type:	numeric (double)	units:	.0001		
range:	[.1913,4.5059]	missing .:	0/11,874		
unique values:	2,517				
mean:	1				
std. dev:	.513378				
percentiles:	10%	25%	50%	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)	units:	.0001		
range:	[4080.57,96121.595]	missing .:	0/11,874		
unique values:	2,787				
mean:	21332.2				
std. dev:	10951.5				
percentiles:	10%	25%	50%	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 children who are not in school). Are each of the following reasons why you live with them?

---

type: numeric (byte)  
label: L1\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 9,417/11,874  
tabulation: Freq. Numeric Label  
997 0 No  
1,460 1 Yes  
9,417 .

---

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

with them?

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

type: numeric (byte)

```

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

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              2,042    0 No
              277      1 Yes
              9,555      .
units: 1
missing .: 9,555/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              2,090    0 No
              229      1 Yes
              9,555      .
units: 1
missing .: 9,555/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              197      0 No
              32       1 Yes
              11,645    .
units: 1
missing .: 11,645/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              147      0 No
              82       1 Yes
units: 1
missing .: 11,645/11,874

```

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]
unique values: 5
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     .
units: 1
missing .: 9,673/11,874

```

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]
unique values: 5
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     .
units: 1
missing .: 9,673/11,874

```

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]
unique values: 5
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     .
units: 1
missing .: 9,673/11,874

```

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]
unique values: 5
      units: 1
      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]
unique values: 5
      units: 1
      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]
unique values: 2
      units: 1
      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]
unique values: 2
      units: 1
      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
-----

```

of the school year, did you:

---

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

---

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

---

type: numeric (byte)  
label: B2  
range: [1,4] units: 1  
unique values: 4 missing : 0/11,874  
tabulation: Freq. Numeric Label  
638 1 Finding it difficult to get by  
1,818 2 Just getting by  
4,539 3 Doing okay  
4,879 4 Living comfortably

---

B3 Compared to 12 months ago, would you say that you (and your family) are better off, the same, or worse off financially?

---

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

---

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

---

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

---

B6 Think of your parents when they were your age. Would you say you (and your family) are better, the same, or worse off financially than they were?

---

type: numeric (byte)

```

label: B6
range: [1,5] 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]
unique values: 2
units: 1
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]
unique values: 2
units: 1
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]
unique values: 2
units: 1
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]
unique values: 2
units: 1
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]
unique values: 3
units: 1
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?



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?

---



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 .



10,056 .

---

GE20A Did you spend at least 20 hours in the past month doing these activities?

---

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

---

GE22 Do you spend more, about the same, or less time doing these activities than you did a year ago?

---

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

---

GE24 Do you think that you generally make more, about the same, or less per hour doing freelance or gig work as you could make at a traditional job?

---

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

---

GE40A In the past month, how much of your income was from doing these activities?

---

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

---

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

```

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

```

GH2 When did you move into your current home?

```

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

```

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

```

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

```

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

```

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

```

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

```

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

```

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

---

GH5\_c Usual workplace outside your home - Compared with where you lived before your move, would you say that you now live closer to, the same distance from, or farther away from each of the following?

---

```

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

```

---

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

---

```

type: numeric (byte)
label: R4
range: [0,2]
unique values: 3
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      .
units: 1
missing .: 9,991/11,874

```

---

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]
unique values: 2
tabulation: Freq. Numeric Label
              1,268      0 No
              37         1 Yes
              10,569      .
units: 1
missing .: 10,569/11,874

```

---

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]
unique values: 2
tabulation: Freq. Numeric Label
              1,215      0 No
              90         1 Yes
              10,569      .
units: 1
missing .: 10,569/11,874

```

---

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)





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]
unique values: 2
units: 1
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]
unique values: 8
units: 1
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]
unique values: 2
units: 1
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]
unique values: 2
units: 1
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]
unique values: 2
tabulation: Freq. Numeric Label
              9,484      0 No
              2,390      1 Yes
units: 1
missing .: 0/11,874

```

---

ND4\_a Investigated other places to live - In the past year, have you done each of the following at least partially because of the threat of natural disasters or severe weather events?

---

```

type: numeric (byte)
label: ND4_A
range: [0,1]
unique values: 2
tabulation: Freq. Numeric Label
              10,468      0 No
              1,406      1 Yes
units: 1
missing .: 0/11,874

```

---

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]
unique values: 2
tabulation: Freq. Numeric Label
              10,096      0 No
              1,778      1 Yes
units: 1
missing .: 0/11,874

```

---

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]
unique values: 2
tabulation: Freq. Numeric Label
              11,237      0 No
              637        1 Yes
units: 1
missing .: 0/11,874

```

---

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]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  11,745     0     No
                  129       1     Yes

```

```

      units: 1
      missing .: 0/11,874

```

-----  
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]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  10,245     0     No
                  1,112     1     Yes
                  517       .

```

```

      units: 1
      missing .: 517/11,874

```

-----  
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]
unique values: 4
      tabulation: Freq.   Numeric   Label
                  448      -2     Don't know
                  8,194     1     Very confident
                  1,978     2     Somewhat confident
                  1,254     3     Not confident

```

```

      units: 1
      missing .: 0/11,874

```

-----  
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]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  7,461     0     No
                  4,413     1     Yes

```

```

      units: 1
      missing .: 0/11,874

```

-----  
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]
unique values: 2
      tabulation: Freq.   Numeric   Label
                  6,784     0     No
                  677       1     Yes
                  4,413     .

```

```

      units: 1
      missing .: 4,413/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              10,767 0 No
              1,107 1 Yes
units: 1
missing .: 0/11,874

```

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]
unique values: 4
tabulation: Freq. Numeric Label
              327 0 None
              380 1
              225 2
              175 3 3 or more
              10,767 .
units: 1
missing .: 10,767/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              948 0 No
              159 1 Yes
              10,767 .
units: 1
missing .: 10,767/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
              745 0 No
              362 1 Yes
              10,767 .
units: 1
missing .: 10,767/11,874

```

BNPL4\_b More convenient - Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

```

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

```

10,767 .

BNPL4\_c

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

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

BNPL4\_d

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

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

BNPL4\_e

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

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

BNPL4\_f

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

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

ED0

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

```

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

```

D1G Are you currently enrolled as a student?

```

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

```

ED0B What type of program are you currently pursuing?

```

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

```

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

```

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

```

ED25 How would you prefer to take classes, given

the current situation with the pandemic?

---

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

---

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

---

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

---

ED0D Have you ever enrolled in an educational degree program beyond high school?

---

type: numeric (byte)  
label: ED0D  
range: [0,1] units: 1  
unique values: 2 missing : 9,253/11,874  
tabulation: Freq. Numeric Label  
2,297 0 No  
324 1 Yes  
9,253 .

---

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

---

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

---

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

---

type: numeric (byte)  
label: ED5  
range: [1,5] units: 1  
unique values: 5 missing .: 9,119/11,874  
tabulation: Freq. Numeric Label  
393 1 Financial benefits are much larger  
438 2 Financial benefits are somewhat larger  
1,209 3 About the same  
337 4 Financial costs are somewhat larger  
378 5 Financial costs are much larger  
9,119 .

---

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

---

type: numeric (byte)  
label: ED6\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 9,392/11,874  
tabulation: Freq. Numeric Label  
1,409 0 No  
1,073 1 Yes  
9,392 .

---

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

---

type: numeric (byte)  
label: ED6\_B  
range: [0,1] units: 1  
unique values: 2 missing .: 9,392/11,874  
tabulation: Freq. Numeric Label  
1,575 0 No  
907 1 Yes  
9,392 .

---

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

---

type: numeric (byte)  
label: ED6\_C  
range: [0,1] units: 1  
unique values: 2 missing .: 9,392/11,874  
tabulation: Freq. Numeric Label  
2,170 0 No  
312 1 Yes  
9,392 .

ED6\_d

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

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

ED10

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

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

ED11\_a

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

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

ED11\_b

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

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

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?

---



---

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]
unique values: 2
tabulation: Freq. Numeric Label
              1,478      0 No
              169       1 Yes
              10,227     .
units: 1
missing .: 10,227/11,874

```

SL3 Thinking specifically about the money that you owe for your own education, please tell us the total amount that you currently owe on these loans.

```

type: numeric (byte)
label: SL3
range: [-2,11]
unique values: 12
tabulation: Freq. Numeric Label
              41       -2 Don't know
              187      1 Less than $5,000
              211      2 $5,000 to $9,999
              182      3 $10,000 to $14,999
              126      4 $15,000 to $19,999
              136      5 $20,000 to $24,999
              105      6 $25,000 to $29,999
              131      7 $30,000 to $39,999
              100      8 $40,000 to $49,999
              173      9 $50,000 to $74,999
              89       10 $75,000 to $99,999
              166      11 $100,000 or above
              10,277     .
units: 1
missing .: 10,227/11,874

```

SL4 Approximately how much is the total monthly payment that you are required to make on the loans from your education?

```

type: numeric (byte)
label: SL4
range: [-2,8]
unique values: 9
tabulation: Freq. Numeric Label
              92       -2 Don't know
              734      1 I am not currently required to
                    make any payments on these loans
              128      2 $1 to $99
              191      3 $100 to $199
              179      4 $200 to $299
              105      5 $300 to $399
              62       6 $400 to $499
              106      7 $500 to $999
              50       8 $1,000 or above
              10,227     .
units: 1
missing .: 10,227/11,874

```

---

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

---

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

---

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

---

type: numeric (byte)  
label: SL7  
range: [0,1] units: 1  
unique values: 2 missing .: 1,647/11,874  
tabulation: Freq. Numeric Label  
8,059 0 No  
2,168 1 Yes  
1,647 .

---

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

---

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

---

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

---

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

---

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

did not complete)?

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

SL11 Do you currently owe any money used to pay  
for your child's or grandchild's education?

---

type: numeric (int)  
label: SL11  
range: [0,999] units: 1  
unique values: 3 missing : 1,748/11,874  
tabulation: Freq. Numeric Label

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	.	

-----  
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?

---



11,315 0 No  
559 1 Yes

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

1,055 10 \$200,000 or higher

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

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

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

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

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

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

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

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

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

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

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

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

type: numeric (byte)  
 label: I9  
 range: [1,3] units: 1  
 unique values: 3 missing .: 0/11,874  
 tabulation: Freq. Numeric Label  
 8,807 1 Roughly the same amount each month  
 2,197 2 Occasionally varies from month to month  
 870 3 Varies quite often from month to month

I12 Because your income varies, have you and your spouse or partner struggled to pay your bills in the past 12 months?

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

I20 In the past month, would you say that your and your spouse's or partner's total spending was:

type: numeric (byte)  
 label: I20  
 range: [1,3] units: 1  
 unique values: 3 missing .: 0/11,874  
 tabulation: Freq. Numeric Label  
 6,744 1 Less than your income  
 3,358 2 The same as your income  
 1,772 3 More than your income

I21\_a Total monthly income - Compared to a year ago, have each of the following for you and your spouse or partner increased, decreased, or stayed about the same?

type: numeric (byte)  
 label: I21\_A  
 range: [1,3] units: 1  
 unique values: 3 missing .: 0/11,874  
 tabulation: Freq. Numeric Label  
 1,454 1 Decreased  
 6,990 2 About the same  
 3,430 3 Increased

I21\_b Total monthly spending - Compared to a year

ago, have each of the following for you and your spouse or partner increased, decreased, or stayed about the same?

---

type: numeric (byte)  
label: I21\_B  
range: [1,3] 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 eligibility for these benefits from each of the following sources?

---

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

---

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

---

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

---

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

---

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

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)

```

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

```

---

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

---

```

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

```

---

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

---

```

type: numeric (byte)
label: CTC3_fix
range: [1,7]
unique values: 7
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
              235 5 Spent on other things for child
              305 6 Spent on rent, mortgage, or
              101 7 Spent on other things
              9,992 .

```

---

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

---

```

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

```

---

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

---

```

type: numeric (byte)

```

label: FS11\_B  
 range: [0,1] 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

7,452 .

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

---

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

11,348 0 No  
526 1 Yes

---

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

---

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

---

EF1 Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

---

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

---

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

---

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

---

EF3\_a Put it on my credit card and pay it off in full at the next statement - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

---

type: numeric (byte)  
label: EF3\_A  
range: [0,1] units: 1  
unique values: 2 missing .: 0/11,874  
tabulation: Freq. Numeric Label  
7,084 0 No  
4,790 1 Put it on my credit card and pay it off in full at the next statement

---

EF3\_b Put it on my credit card and pay it off over time - Suppose that you have an emergency

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

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]
unique values: 2
tabulation: Freq. Numeric Label
             1,106 0 No
             368 1 Yes
             10,400 .
units: 1
missing .: 10,400/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
             801 0 No
             673 1 Yes
             10,400 .
units: 1
missing .: 10,400/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
             991 0 No
             483 1 Yes
             10,400 .
units: 1
missing .: 10,400/11,874

```

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]
unique values: 2
tabulation: Freq. Numeric Label
             1,022 0 No
             452 1 Yes
             10,400 .
units: 1
missing .: 10,400/11,874

```

EF6A\_e Car payment - Are you expecting to be unable to pay or only make a partial payment on each

of the following bills this month?

---

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]
unique values: 5
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]
unique values: 5
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 indicate the extent to which you either agree or disagree with each of the following statements.

---

```

type: numeric (byte)
label: VAC2_E
range: [1,5]
unique values: 5
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 indicate the extent to which you either agree or disagree with each of the following statements.

---

```

type: numeric (byte)
label: VAC2_F
range: [1,5]
unique values: 5
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?

---



```

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]
unique values: 2
tabulation:  Freq.  Numeric  Label
              422      0      No
              684      1      Yes
              10,768      .
units: 1
missing .: 10,768/11,874

```

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]
unique values: 2
tabulation:  Freq.  Numeric  Label
              663      0      No
              443      1      Yes
              10,768      .
units: 1
missing .: 10,768/11,874

```

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]
unique values: 2
tabulation:  Freq.  Numeric  Label
              930      0      No
              176      1      Yes
              10,768      .
units: 1
missing .: 10,768/11,874

```

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]
unique values: 2
tabulation:  Freq.  Numeric  Label
              918      0      No
              188      1      Yes
              10,768      .
units: 1
missing .: 10,768/11,874

```

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



```

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]
unique values: 7
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
  
```

units: 1  
missing .: 0/11,874

-----  
 ppmarit5 Marital Status  
 -----

```

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

units: 1  
missing .: 0/11,874

-----  
 ppmsacat MSA Status  
 -----

```

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

units: 1  
missing .: 0/11,874

-----  
 ppreg4 Region 4 - Based on State of Residence  
 -----

```

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

units: 1  
missing .: 0/11,874

-----  
 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

pptl8ov 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



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]
    unique values: 4
    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]
    unique values: 2
    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]
    unique values: 608
    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

```

---

pppldate Date member completed Public Affairs 1 survey

---

```

    type: numeric (long)
    range: [20180914,20211123]
    unique values: 594
    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]
    unique values: 72
    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]
    unique values: 2
    tabulation: Freq.   Numeric   Label
                  11,016       1
                   15         2

```

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