CODEBOOK FOR 2022 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2022 Survey of Household Economics and Decisionmaking (SHED) data set. However, not every variable included in the survey is included in the public use data set. For example, the data set does NOT include most variables related to details of geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2022 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2022 SHED and a detailed discussion of the survey methods, see Alicia Lloro, Ellen Merry, Jeff Larrimore, Jacob Lockwood, Zofsha Merchant, Anna Tranfaglia, "Economic Well-Being of U.S. Households in 2022," Federal Reserve Board. The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households in 2022."

ANALYSIS WEIGHTS

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

Weight_pop is most commonly used and includes the weights used for the "Economic Well-Being of U.S. Households in 2022." These weights allow for the entire sample to reflect the observable characteristics of the U.S. adult population. They are scaled to add up to the total population of the U.S. adults eligible for this survey.

DEMOGRAPHIC PROFILE VARIABLES

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

VARIABLE DEFINITIONS


```
--------------------------------------------------------------------------------
shedid                                                                    SHED ID
--------------------------------------------------------------------------------
                  Type: string

               Range: [201300029,202205672]          Units: 1
       Unique values: 11,667                  Missing .: 0/11,667
```

```
--------------------------------------------------------------------------------
duration                                                    Duration (in seconds)
--------------------------------------------------------------------------------
                  Type: Numeric (long)
                 Range: [457,840348]                 Units: 1
         Unique values: 3,617                Missing .: 0/11,667
                  Mean: 9443.95
             Std. dev.: 48590.5
           Percentiles:    10%      25%      50%      75%      90%
                           839     1042     1372     1992     4099
--------------------------------------------------------------------------------
weight                                           Post-stratification weight - Main qualified
                                                 respondents scaled to sample size
--------------------------------------------------------------------------------
                  Type: Numeric (double)
                 Range: [.1677,4.058]                Units: .0001
         Unique values: 2,644                Missing .: 0/11,667
                  Mean:        1
             Std. dev.: .500907
           Percentiles:    10%      25%      50%      75%      90%
                          .5403    .6902    .9051    1.184   1.5528
--------------------------------------------------------------------------------
weight_pop                                       Post-stratification weight - Main qualified
                                                 respondents scaled to U.S. population
--------------------------------------------------------------------------------
                  Type: Numeric (double)
                 Range: [3666.6386,88732.647]        Units: .0001
```

```
          Unique values: 2,850                    Missing .: 0/11,667
                   Mean: 21866.3
              Std. dev.:   10953
            Percentiles:    10%      25%      50%      75%      90%
                        11814.2  15092.1  19790.4    25890  33955.1
--------------------------------------------------------------------------------
panel_weight                             Post-stratification weight - Main recontact
                                         respondents scaled to sample size
--------------------------------------------------------------------------------
                   Type: Numeric (double)
                  Range: [.1075,3.5566]            Units: .0001
          Unique values: 2,260                    Missing .: 7,915/11,667
                   Mean:       1
              Std. dev.: .493492
            Percentiles:    10%      25%      50%      75%      90%
                          .5093    .6299    .8643  1.28395   1.6672
--------------------------------------------------------------------------------
panel_weight_pop                         Post-stratification weight - Main recontact
                                         respondents scaled to U.S. population
--------------------------------------------------------------------------------
                   Type: Numeric (double)
                  Range: [7311.6055,241827.43]     Units: .0001
          Unique values: 2,427                    Missing .: 7,915/11,667
                   Mean: 67994.2
              Std. dev.: 33554.6
            Percentiles:    10%      25%      50%      75%      90%
                        34630.5  42826.3    58767  87303.7   113360
--------------------------------------------------------------------------------
xlaptop                                                   Is R a KP laptop user?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: LABA
                  Range: [1,2]                     Units: 1
          Unique values: 2                        Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                            348        1  Yes
                         11,319        2  No
--------------------------------------------------------------------------------
L0_a                                     My spouse or partner - First, do each of the
                                         following people currently live with you?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: L0_A
                  Range: [0,1]                     Units: 1
          Unique values: 2                        Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                          3,909        0  No
                          7,758        1  Yes
--------------------------------------------------------------------------------
L0_b                                     My child(ren) under age 18 - First, do each of
                                         the following people currently live with you?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: L0_B
                  Range: [0,1]                     Units: 1
          Unique values: 2                        Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                          8,950        0  No
                          2,717        1  Yes
--------------------------------------------------------------------------------
L0_c                                     My adult child(ren) age 18 or older - First,
                                         do each of the following people currently
                                         live with you?
```

```
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0_C
                        Range: [0,1]                        Units: 1
                Unique values: 2                    Missing .: 0/11,667
                    Tabulation: Freq.    Numeric  Label
                               9,742        0    No
                               1,925        1    Yes
--------------------------------------------------------------------------------
L0_d                                        My parent(s) - First, do each of the following
                                            people currently live with you?
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0_D
                        Range: [0,1]                        Units: 1
                Unique values: 2                    Missing .: 0/11,667
                    Tabulation: Freq.    Numeric  Label
                              10,527        0    No
                               1,140        1    Yes
--------------------------------------------------------------------------------
L0_e                                        Other individuals - First, do each of the
                                            following people currently live with you?
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0_E
                        Range: [0,1]                        Units: 1
                Unique values: 2                    Missing .: 0/11,667
                    Tabulation: Freq.    Numeric  Label
                              10,311        0    No
                               1,356        1    Yes
--------------------------------------------------------------------------------
L0A           Are the adult children (who are age 18 or older) who live with you:
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0A
                        Range: [1,2]                        Units: 1
                Unique values: 2                    Missing .: 9,742/11,667
                    Tabulation: Freq.    Numeric  Label
                                 539        1    All currently enrolled in
                                                 school
                               1,386        2    One or more not currently
                                                 enrolled in school
                               9,742        .
--------------------------------------------------------------------------------
L0B_a               Your brother(s) or sister(s) - Are the people living with you:
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0B_A
                        Range: [0,1]                        Units: 1
                Unique values: 2                    Missing .: 10,311/11,667
                    Tabulation: Freq.    Numeric  Label
                                 814        0    No
                                 542        1    Yes
                              10,311        .
--------------------------------------------------------------------------------
L0B_b                               Other relatives - Are the people living with you:
--------------------------------------------------------------------------------
                         Type: Numeric (byte)
                        Label: L0B_B
                        Range: [0,1]                        Units: 1
                Unique values: 2                    Missing .: 10,311/11,667
                    Tabulation: Freq.    Numeric  Label
                                 868        0    No
```

```
                         488            1  Yes
                      10,311            .
-------------------------------------------------------------------------------
L0B_c                         Other people not related to you - Are the people living with you:
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: L0B_C
                 Range: [0,1]                   Units: 1
         Unique values: 2                       Missing .: 10,311/11,667
            Tabulation: Freq.   Numeric  Label
                         865            0  No
                         491            1  Yes
                      10,311            .
-------------------------------------------------------------------------------
L0C                                   How many children do you have who are under
                                      age 18 and currently live with you?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: L0C, but 6 nonmissing values are not labeled
                 Range: [1,7]                   Units: 1
         Unique values: 7                       Missing .: 8,950/11,667
            Tabulation: Freq.   Numeric  Label
                       1,202            1
                         993            2
                         342            3
                         107            4
                          42            5
                          14            6
                          17            7  7 or more
                       8,950            .
-------------------------------------------------------------------------------
L0D_a                                 1st child - How old are your children under
                                      age 18 who currently live with you?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: L0D_A, but 18 nonmissing values are not labeled
                 Range: [0,17]                  Units: 1
         Unique values: 18                      Missing .: 8,950/11,667
              Examples: 16
                        .
                        .
                        .
-------------------------------------------------------------------------------
L0D_b                                 2nd child - How old are your children under
                                      age 18 who currently live with you?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: L0D_B, but 18 nonmissing values are not labeled
                 Range: [0,17]                  Units: 1
         Unique values: 18                      Missing .: 10,152/11,667
              Examples: .
                        .
                        .
                        .
-------------------------------------------------------------------------------
L0D_c                                 3rd child - How old are your children under
                                      age 18 who currently live with you?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: L0D_C, but 18 nonmissing values are not labeled
                 Range: [0,17]                  Units: 1
         Unique values: 18                      Missing .: 11,145/11,667
              Examples: .
```

```
                              .
                              .
                              .
--------------------------------------------------------------------------------
L0D_d                                       4th child - How old are your children under
                                            age 18 who currently live with you?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: L0D_D, but 18 nonmissing values are not labeled
                   Range: [0,17]                      Units: 1
           Unique values: 18                   Missing .: 11,487/11,667
                Examples: .
                          .
                          .
                          .
--------------------------------------------------------------------------------
L0D_e                                       5th child - How old are your children under
                                            age 18 who currently live with you?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: L0D_E, but 17 nonmissing values are not labeled
                   Range: [0,17]                      Units: 1
           Unique values: 17                   Missing .: 11,594/11,667
                Examples: .
                          .
                          .
                          .
--------------------------------------------------------------------------------
L0D_f                                       6th child - How old are your children under
                                            age 18 who currently live with you?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: L0D_F, but 13 nonmissing values are not labeled
                   Range: [0,17]                      Units: 1
           Unique values: 13                   Missing .: 11,636/11,667
                Examples: .
                          .
                          .
                          .
--------------------------------------------------------------------------------
L1_a                                        To save money - You indicated that you live
                                            with (your parent(s) and/or your adult
                                            children who are not in school). Are each of
                                            the following reasons why you live with them?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: L1_A
                   Range: [0,1]                       Units: 1
           Unique values: 2                     Missing .: 9,213/11,667
              Tabulation: Freq.   Numeric  Label
                            942       0  No
                          1,512       1  Yes
                          9,213       .
--------------------------------------------------------------------------------
L1_b                                        To help them financially - You indicated that
                                            you live with (your parent(s) and/or your
                                             adult children who are not in school). Are
                                             each of the following reasons why you live
                                             with them?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: L1_B
                   Range: [0,1]                       Units: 1
```

```
        Unique values: 2                        Missing .: 9,213/11,667
           Tabulation: Freq.   Numeric  Label
                       1,047         0  No
                       1,407         1  Yes
                       9,213         .
--------------------------------------------------------------------------------
L1_c                                    To provide help with childcare or medical
                                        care - You indicated that you live with
                                        (your parent(s) and/or your adult children
                                         who are not in school). Are each of the
                                         following reasons why you live with them?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: L1_C
                Range: [0,1]                      Units: 1
        Unique values: 2                        Missing .: 9,213/11,667
           Tabulation: Freq.   Numeric  Label
                       1,947         0  No
                         507         1  Yes
                       9,213         .
--------------------------------------------------------------------------------
L1_d                                    To receive help with childcare or medical
                                        care - Are each of the following reasons why
                                         you live with these individuals?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: L1_D
                Range: [0,1]                      Units: 1
        Unique values: 2                        Missing .: 9,213/11,667
           Tabulation: Freq.   Numeric  Label
                       2,179         0  No
                         275         1  Yes
                       9,213         .
--------------------------------------------------------------------------------
L1_e                                    Prefer living with others - Are each of the
                                        following reasons why you live with these
                                         individuals?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: L1_E
                Range: [0,1]                      Units: 1
        Unique values: 2                        Missing .: 9,213/11,667
           Tabulation: Freq.   Numeric  Label
                       1,761         0  No
                         693         1  Yes
                       9,213         .
--------------------------------------------------------------------------------
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 .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                         849         1  Finding it difficult to get by
                       2,148         2  Just getting by
                       4,599         3  Doing okay
                       4,071         4  Living comfortably
--------------------------------------------------------------------------------
B3                                      Compared to 12 months ago, would you say that
                                        you (and your family) are better off, the
```

```
                                        same, or worse off financially?
----------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: B3
                    Range: [1,5]                          Units: 1
           Unique values: 5                         Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                           1,020         1  Much worse off
                           3,276         2  Somewhat worse off
                           5,287         3  About the same
                           1,605         4  Somewhat better off
                             479         5  Much better off
----------------------------------------------------------------------------------
B6                                      Think of your parents when they were your age.
                                        Would you say you (and your family) are
                                        better, the same, or worse off financially
                                        than they were?
----------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: B6
                    Range: [1,5]                          Units: 1
           Unique values: 5                         Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                             928         1  Much worse off
                           1,975         2  Somewhat worse off
                           2,568         3  About the same
                           3,401         4  Somewhat better off
                           2,795         5  Much better off
----------------------------------------------------------------------------------
B7_a              In your community - How would you rate economic conditions today:
----------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: B7_A
                    Range: [1,4]                          Units: 1
           Unique values: 4                         Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                           2,171         1  Poor
                           5,003         2  Only fair
                           4,179         3  Good
                             314         4  Excellent
----------------------------------------------------------------------------------
B7_b              In this country - How would you rate economic conditions today:
----------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: B7_B
                    Range: [1,4]                          Units: 1
           Unique values: 4                         Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                           4,200         1  Poor
                           5,411         2  Only fair
                           1,952         3  Good
                             104         4  Excellent
----------------------------------------------------------------------------------
B10                                     Overall, on a scale from zero to ten, where
                                        zero is not at all satisfied and ten is
                                        completely satisfied, how satisfied are you
                                        with life as a whole these days?
----------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: B10, but 9 nonmissing values are not labeled
                    Range: [0,10]                         Units: 1
           Unique values: 11                        Missing .: 0/11,667
                 Examples: 5
```

```
                          6
                          7
                          8
--------------------------------------------------------------------------------
X11_none                                                        X11 None selected
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: X11_NONE
                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         8,511        0  No
                         3,156        1  Yes
--------------------------------------------------------------------------------
D1A                         Last month, did you do any work for either pay or profit?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D1A
                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         4,876        0  No
                         6,791        1  Yes
--------------------------------------------------------------------------------
D1E          At any time during the past month, did you want to work [more hours]?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D1E
                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         8,360        0  No
                         3,307        1  Yes
--------------------------------------------------------------------------------
D22_a                                    Could not find work - Did each of the
                                         following contribute to you not working last
                                         month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D22_A
                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 6,791/11,667
             Tabulation: Freq.   Numeric  Label
                         4,350        0  No
                           526        1  Yes
                         6,791        .
--------------------------------------------------------------------------------
D22_b                                    Childcare - Did each of the following
                                         contribute to you not working last month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D22_B
                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 6,791/11,667
             Tabulation: Freq.   Numeric  Label
                         4,632        0  No
                           244        1  Yes
                         6,791        .
--------------------------------------------------------------------------------
D22_c                                    Other family or personal obligations - Did
                                         each of the following contribute to you not
                                         working last month?
--------------------------------------------------------------------------------
```

```
                  Type: Numeric (byte)
                 Label: D22_C
                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 6,791/11,667
            Tabulation: Freq.   Numeric  Label
                        4,144       0  No
                          732       1  Yes
                        6,791       .
-------------------------------------------------------------------------------
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 .: 6,791/11,667
            Tabulation: Freq.   Numeric  Label
                        4,542       0  No
                          334       1  Yes
                        6,791       .
-------------------------------------------------------------------------------
D22_e                                    Concerned about getting COVID-19 - Did each
                                         of the following contribute to you not working
                                          last month?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D22_E
                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 6,791/11,667
            Tabulation: Freq.   Numeric  Label
                        4,388       0  No
                          488       1  Yes
                        6,791       .
-------------------------------------------------------------------------------
D22_f                                    Health limitations or disability - Did each
                                         of the following contribute to you not working
                                          last month?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D22_F
                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 6,791/11,667
            Tabulation: Freq.   Numeric  Label
                        3,471       0  No
                        1,405       1  Yes
                        6,791       .
-------------------------------------------------------------------------------
D22_g                                    In school or training - Did each of the
                                         following contribute to you not working last
                                          month?
-------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D22_G
                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 6,791/11,667
            Tabulation: Freq.   Numeric  Label
                        4,646       0  No
                          230       1  Yes
                        6,791       .
-------------------------------------------------------------------------------
D22_h                                    Retired - Did each of the following
```

```
                                    contribute to you not working last month?
------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: D22_H
           Range: [0,1]                          Units: 1
   Unique values: 2                          Missing .: 6,791/11,667
      Tabulation: Freq.   Numeric  Label
                  1,717         0  No
                  3,159         1  Yes
                  6,791         .
------------------------------------------------------------------------------
D3A                                 Think about your main job (the job from which
                                    you earned the most money in the past month.)
                                     In this job, were you working for someone
                                    else, self-employed, or something else?
------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: D3A
           Range: [0,2]                          Units: 1
   Unique values: 3                          Missing .: 4,876/11,667
      Tabulation: Freq.   Numeric  Label
                  5,879         0  Working for someone else
                    767         1  Self-employed (working for
                                   myself)
                    145         2  Other work arrangement
                  4,876         .
------------------------------------------------------------------------------
D3B                          Still thinking about your main job, do you usually work:
------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: D3B
           Range: [1,2]                          Units: 1
   Unique values: 2                          Missing .: 4,876/11,667
      Tabulation: Freq.   Numeric  Label
                  5,204         1  Full-time (35 or more hours per
                                   week)
                  1,587         2  Part-time (less than 35 hours
                                   per week)
                  4,876         .
------------------------------------------------------------------------------
D28_a                               I can choose what tasks I work on - At your
                                    main job, how often do each of these
                                     statements describe your work situation?
------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: D28_A
           Range: [1,5]                          Units: 1
   Unique values: 5                          Missing .: 5,788/11,667
      Tabulation: Freq.   Numeric  Label
                    673         1  Never
                  1,031         2  Rarely
                  1,905         3  Sometimes
                  1,687         4  Often
                    583         5  Always
                  5,788         .
------------------------------------------------------------------------------
D28_b                               I can choose how I complete tasks at work -
                                    At your main job, how often do each of these
                                     statements describe your work situation?
------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: D28_B
           Range: [1,5]                          Units: 1
```

```
         Unique values: 5                        Missing .: 5,788/11,667
            Tabulation: Freq.   Numeric  Label
                          390         1  Never
                          538         2  Rarely
                        1,415         3  Sometimes
                        2,301         4  Often
                        1,235         5  Always
                        5,788         .
---------------------------------------------------------------------------------
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 .: 5,788/11,667
            Tabulation: Freq.   Numeric  Label
                        4,283         1  Normally work the same hours
                          687         2  Schedule varies, primarily at
                                           my request
                          909         3  Schedule varies, primarily
                                           based on my employer's needs
                        5,788         .
---------------------------------------------------------------------------------
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 .: 10,758/11,667
            Tabulation: Freq.   Numeric  Label
                          316         1  One day in advance or less
                                           (including on call)
                          136         2  2 to 3 days in advance
                          120         3  4 to 6 days in advance
                          189         4  1 to 2 weeks in advance
                          148         5  3 weeks in advance or longer
                       10,758         .
---------------------------------------------------------------------------------
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 .: 4,876/11,667
            Tabulation: Freq.   Numeric  Label
                          158        -2  Don't know
                        6,151         0  No
                          482         1  Yes
                        4,876         .
---------------------------------------------------------------------------------
D47                                         In your main job, did you agree that if you
                                            leave your employer, you will not start or
                                            work for a competing business? This is often
                                            called a non-compete agreement.
---------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D47
```

```
               Range: [-2,1]                        Units: 1
       Unique values: 3                   Missing .: 4,876/11,667
          Tabulation: Freq.   Numeric  Label
                        600      -2  Don't know
                      5,498       0  No
                        693       1  Yes
                      4,876       .
--------------------------------------------------------------------------------
D34A                                     Thinking about the work you did last week,
                                         how much of it did you do by telecommuting or
                                          working from home?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: D34A
               Range: [0,2]                        Units: 1
       Unique values: 3                   Missing .: 4,876/11,667
          Tabulation: Freq.   Numeric  Label
                      3,922       0  None
                      1,417       1  Some
                      1,452       2  All
                      4,876       .
--------------------------------------------------------------------------------
D34B                                     Could your work be done by telecommuting or
                                         working from home at least some of the time if
                                          your employer would let you?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: D34B
               Range: [0,1]                        Units: 1
       Unique values: 2                   Missing .: 8,152/11,667
          Tabulation: Freq.   Numeric  Label
                      2,654       0  No
                        861       1  Yes
                      8,152       .
--------------------------------------------------------------------------------
D34C                                     Given a choice, how much of the time would
                                         you like to telecommute or work from home each
                                          week?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: D34C
               Range: [0,2]                        Units: 1
       Unique values: 3                   Missing .: 8,442/11,667
          Tabulation: Freq.   Numeric  Label
                        291       0  None
                      1,588       1  Some
                      1,346       2  All
                      8,442       .
--------------------------------------------------------------------------------
D35_a                                    Less time commuting - Are each of the
                                         following a reason that you want to
                                          telecommute or work from home, at least some
                                          of the time?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: D35_A
               Range: [0,1]                        Units: 1
       Unique values: 2                   Missing .: 8,733/11,667
          Tabulation: Freq.   Numeric  Label
                        321       0  No
                      2,613       1  Yes
                      8,733       .
--------------------------------------------------------------------------------
```

```
D35_b                                    More productive working at home - Are each of
                                         the following a reason that you want to
                                         telecommute or work from home, at least some
                                         of the time?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D35_B
             Range: [0,1]                            Units: 1
     Unique values: 2                        Missing .: 8,733/11,667
        Tabulation: Freq.   Numeric  Label
                      845         0  No
                    2,089         1  Yes
                    8,733         .
-------------------------------------------------------------------------------
D35_c                                    Concerns about COVID-19 - Are each of the
                                         following a reason that you want to
                                         telecommute or work from home, at least some
                                         of the time?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D35_C
             Range: [0,1]                            Units: 1
     Unique values: 2                        Missing .: 8,733/11,667
        Tabulation: Freq.   Numeric  Label
                    1,805         0  No
                    1,129         1  Yes
                    8,733         .
-------------------------------------------------------------------------------
D35_d                                    Work-life balance - Are each of the following
                                         a reason that you want to telecommute or work
                                         from home, at least some of the time?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D35_D
             Range: [0,1]                            Units: 1
     Unique values: 2                        Missing .: 8,733/11,667
        Tabulation: Freq.   Numeric  Label
                      276         0  No
                    2,658         1  Yes
                    8,733         .
-------------------------------------------------------------------------------
D35_e                                    Able to live in a different area - Are each
                                         of the following a reason that you want to
                                         telecommute or work from home, at least some
                                         of the time?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D35_E
             Range: [0,1]                            Units: 1
     Unique values: 2                        Missing .: 8,733/11,667
        Tabulation: Freq.   Numeric  Label
                    1,568         0  No
                    1,366         1  Yes
                    8,733         .
-------------------------------------------------------------------------------
D36A                                     How likely would you be to actively look for
                                         another job or leave your job if you had to
                                         report to work in person each workday?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D36A
             Range: [1,4]                            Units: 1
     Unique values: 4                        Missing .: 9,303/11,667
```

```
       Tabulation: Freq.   Numeric  Label
                    657         1  Very likely
                    629         2  Somewhat likely
                    634         3  Not that likely
                    444         4  Not at all likely
                  9,303         .
------------------------------------------------------------------------------
D36B                                   How likely would you be to actively look for
                                       another job or leave your job if your employer
                                       (kept your pay the same for a year / decreased
                                       your pay by 1 percent / decreased your pay by
                                       5 percent / decreased your pay by 10 percent)?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: D36B
            Range: [1,4]                         Units: 1
    Unique values: 4                     Missing .: 5,788/11,667
       Tabulation: Freq.   Numeric  Label
                  1,819         1  Very likely
                  1,750         2  Somewhat likely
                  1,522         3  Not that likely
                    788         4  Not at all likely
                  5,788         .
------------------------------------------------------------------------------
D38_a                                  Pay or benefits - Are each of the following
                                       better, the same, or worse at the main job you
                                       have now than the one you had a year ago?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: D38_A
            Range: [1,3]                         Units: 1
    Unique values: 3                     Missing .: 10,696/11,667
       Tabulation: Freq.   Numeric  Label
                    622         1  Better
                    228         2  About the same
                    121         3  Worse
                 10,696         .
------------------------------------------------------------------------------
D38_b                                  Opportunities for advancement - Are each of
                                       the following better, the same, or worse at
                                       the main job you have now than the one you had
                                       a year ago?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: D38_B
            Range: [1,3]                         Units: 1
    Unique values: 3                     Missing .: 10,696/11,667
       Tabulation: Freq.   Numeric  Label
                    500         1  Better
                    377         2  About the same
                     94         3  Worse
                 10,696         .
------------------------------------------------------------------------------
D38_c                                  Your interest in the work - Are each of the
                                       following better, the same, or worse at the
                                       main job you have now than the one you had a
                                       year ago?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: D38_C
            Range: [1,3]                         Units: 1
    Unique values: 3                     Missing .: 10,696/11,667
       Tabulation: Freq.   Numeric  Label
```

```
                        538            1  Better
                        351            2  About the same
                         82            3  Worse
                     10,696            .
--------------------------------------------------------------------------------
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 .: 10,696/11,667
         Tabulation: Freq.    Numeric  Label
                        324            1  Better
                        560            2  About the same
                         87            3  Worse
                     10,696            .
--------------------------------------------------------------------------------
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 .: 10,696/11,667
         Tabulation: Freq.    Numeric  Label
                        251            1  Better
                        639            2  About the same
                         81            3  Worse
                     10,696            .
--------------------------------------------------------------------------------
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 .: 10,696/11,667
         Tabulation: Freq.    Numeric  Label
                        418            1  Better
                        411            2  About the same
                        142            3  Worse
                     10,696            .
--------------------------------------------------------------------------------
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 .: 10,696/11,667
         Tabulation: Freq.    Numeric  Label
                        705            1  Better
                        204            2  About the same
                         62            3  Worse
                     10,696            .
--------------------------------------------------------------------------------
```

```
D4                In addition to your main job, did you have any other jobs last month?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D4
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 4,876/11,667
        Tabulation: Freq.   Numeric  Label
                    5,920        0  No
                      871        1  Yes
                    4,876        .
--------------------------------------------------------------------------------
D44_f                             Think about any job in the past 12 months, not
                                  just your main job. In the past 12 months,
                                  have you gotten laid off or lost a job
                                  (including a temporary layoff)?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D44_F
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                   11,142        0  No
                      525        1  Yes
--------------------------------------------------------------------------------
D44_a                             Asked for a raise or a promotion - Think about
                                  any job in the past 12 months, not just your
                                  main job. In the past 12 months, have you:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D44_A
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 4,876/11,667
        Tabulation: Freq.   Numeric  Label
                    5,426        0  No
                    1,365        1  Yes
                    4,876        .
--------------------------------------------------------------------------------
D44_b                             Received a raise or a promotion - Think about
                                  any job in the past 12 months, not just your
                                  main job. In the past 12 months, have you:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D44_B
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 4,876/11,667
        Tabulation: Freq.   Numeric  Label
                    3,136        0  No
                    3,655        1  Yes
                    4,876        .
--------------------------------------------------------------------------------
D44_c                             Applied for a new job - Think about any job in
                                  the past 12 months, not just your main job. In
                                  the past 12 months, have you:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D44_C
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    9,275        0  No
                    2,392        1  Yes

--------------------------------------------------------------------------------
```

```
D44_d                                          Started a new job - Think about any job in the
                                               past 12 months, not just your main job. In the
                                               past 12 months, have you:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D44_D
                 Range: [0,1]                              Units: 1
         Unique values: 2                         Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        10,122        0  No
                         1,545        1  Yes
--------------------------------------------------------------------------------
D44_e                                          Voluntarily left a job - Think about any job
                                               in the past 12 months, not just your main job.
                                               In the past 12 months, have you:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D44_E
                 Range: [0,1]                              Units: 1
         Unique values: 2                         Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        10,565        0  No
                         1,102        1  Yes
--------------------------------------------------------------------------------
D37A                                           You indicated that you started a new job in
                                               the past 12 months. Is your main job
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: D37A
                 Range: [1,5]                              Units: 1
         Unique values: 5                         Missing .: 10,303/11,667
            Tabulation: Freq.   Numeric  Label
                           777        1  Different main job – new
                                          employer
                           194        2  Different main job – same
                                          employer
                           181        3  Same main job – started a
                                          second job
                           155        4  Was not working a year ago
                            57        5  Other
                        10,303        .
--------------------------------------------------------------------------------
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 .: 3,909/11,667
            Tabulation: Freq.   Numeric  Label
                         3,159        0  No
                         4,599        1  Yes
                         3,909        .
--------------------------------------------------------------------------------
GE2A                                           Some people earn money by selling items at
                                               places like flea markets and garage sales or
                                               or through online marketplaces like eBay or
                                               Etsy. In the past month, have you made money
                                               by selling items in any of these ways?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE2A
                 Range: [0,1]                              Units: 1
         Unique values: 2                         Missing .: 0/11,667
```

```
            Tabulation: Freq.   Numeric  Label
                        10,466       0  No
                         1,201       1  Yes
--------------------------------------------------------------------------------
GE12_a                                  Made or repurposed, such as handmade crafts -
                                        Are the items you sold ones that you:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE12_A
                 Range: [0,1]                        Units: 1
         Unique values: 2                       Missing .: 10,466/11,667
            Tabulation: Freq.   Numeric  Label
                           957       0  No
                           244       1  Yes
                        10,466       .
--------------------------------------------------------------------------------
GE12_b    Purchased to resell for a profit - Are the items you sold ones that you:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE12_B
                 Range: [0,1]                        Units: 1
         Unique values: 2                       Missing .: 10,466/11,667
            Tabulation: Freq.   Numeric  Label
                           835       0  No
                           366       1  Yes
                        10,466       .
--------------------------------------------------------------------------------
GE12_c                                  Previously owned for personal use, such as
                                        old clothing - Are the items you sold ones
                                        that you:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE12_C
                 Range: [0,1]                        Units: 1
         Unique values: 2                       Missing .: 10,466/11,667
            Tabulation: Freq.   Numeric  Label
                           293       0  No
                           908       1  Yes
                        10,466       .
--------------------------------------------------------------------------------
GE2B                                    Some people earn money by offering short-term
                                        rentals of items or property they own through
                                        platforms such as Turo or Airbnb. In the past
                                        month, have you made money from short-term
                                        rentals of items or property that you own?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE2B
                 Range: [0,1]                        Units: 1
         Unique values: 2                       Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        11,489       0  No
                           178       1  Yes
--------------------------------------------------------------------------------
GE1A                                    In the past month, have you done any
                                        freelance or gig-work, either to supplement
                                        your income or as your main job?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: GE1A
                 Range: [0,1]                        Units: 1
         Unique values: 2                       Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
```

```
                        11,015           0  No
                           652           1  Yes
--------------------------------------------------------------------------------
GE20A                                    Did you spend at least 20 hours in the past
                                         month (doing freelance or gig work/selling or
                                         renting items you own)?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: GE20A
             Range: [0,1]                          Units: 1
     Unique values: 2                      Missing .: 9,883/11,667
        Tabulation: Freq.   Numeric  Label
                    1,267           0  No
                      517           1  Yes
                    9,883           .
--------------------------------------------------------------------------------
GE22                                     Do you spend more, about the same, or less
                                         time (doing freelance or gig work/selling or
                                         renting items you own) than you did a year
                                         ago?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: GE22
             Range: [1,3]                          Units: 1
     Unique values: 3                      Missing .: 9,883/11,667
        Tabulation: Freq.   Numeric  Label
                      472           1  More
                      906           2  About the same
                      406           3  Less
                    9,883           .
--------------------------------------------------------------------------------
GE24                                     Do you think that you generally make more,
                                         about the same, or less per hour doing
                                         freelance or gig work as you could make at a
                                         traditional job?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: GE24
             Range: [1,3]                          Units: 1
     Unique values: 3                      Missing .: 11,015/11,667
        Tabulation: Freq.   Numeric  Label
                      204           1  More per hour doing freelance
                                       or gig work
                      181           2  About the same
                      267           3  Less per hour doing freelance
                                       or gig work
                   11,015           .
--------------------------------------------------------------------------------
GE40A                                    In the past month, how much of your income was
                                         from (doing freelance or gig work/selling or
                                         renting items you own)?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: GE40A
             Range: [-2,4]                         Units: 1
     Unique values: 5                      Missing .: 9,883/11,667
        Tabulation: Freq.   Numeric  Label
                      167          -2  Don't know
                    1,169           1  Under 10%
                      258           2  10% to 50%
                       80           3  50% to 90%
                      110           4  Over 90%
                    9,883           .
```

```
--------------------------------------------------------------------------------
GH1                                  This section will ask some questions about
                                     your home and your car. Do you (and/or your
                                     spouse or partner):
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: GH1
                Range: [1,4]                        Units: 1
        Unique values: 4                      Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       4,982        1   Own your home with a mortgage
                                         or loan
                       2,933        2   Own your home free and clear
                                         (without a mortgage or loan)
                       2,931        3   Pay rent
                         821        4   Neither own nor pay rent
--------------------------------------------------------------------------------
R1_a                                 Renting is cheaper - Are each of the following
                                     a reason why you rent your home rather than
                                     own?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R1_A
                Range: [0,1]                        Units: 1
        Unique values: 2                      Missing .: 8,736/11,667
           Tabulation: Freq.   Numeric  Label
                       1,737        0   No
                       1,194        1   Yes
                       8,736        .
--------------------------------------------------------------------------------
R1_b                                 Renting is less financially risky - Are each
                                     of the following a reason why you rent your
                                     home rather than own?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R1_B
                Range: [0,1]                        Units: 1
        Unique values: 2                      Missing .: 8,736/11,667
           Tabulation: Freq.   Numeric  Label
                       1,712        0   No
                       1,219        1   Yes
                       8,736        .
--------------------------------------------------------------------------------
R1_c                                 Renting is more convenient or flexible - Are
                                     each of the following a reason why you rent
                                     your home rather than own?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R1_C
                Range: [0,1]                        Units: 1
        Unique values: 2                      Missing .: 8,736/11,667
           Tabulation: Freq.   Numeric  Label
                       1,270        0   No
                       1,661        1   Yes
                       8,736        .
--------------------------------------------------------------------------------
R1_d                                 Trying to buy - Are each of the following a
                                     reason why you rent your home rather than own?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R1_D
                Range: [0,1]                        Units: 1
        Unique values: 2                      Missing .: 8,736/11,667
```

```
               Tabulation: Freq.   Numeric  Label
                           2,050         0  No
                             881         1  Yes
                           8,736         .
--------------------------------------------------------------------------------
R1_e                                     Can't qualify for home mortgage - Are each of
                                         the following a reason why you rent your home
                                         rather than own?
--------------------------------------------------------------------------------
                      Type: Numeric (byte)
                     Label: R1_E
                     Range: [0,1]                        Units: 1
             Unique values: 2                    Missing .: 8,736/11,667
               Tabulation: Freq.   Numeric  Label
                           1,782         0  No
                           1,149         1  Yes
                           8,736         .
--------------------------------------------------------------------------------
R1_f                                     Can't afford down payment to buy - Are each of
                                         the following a reason why you rent your home
                                         rather than own?
--------------------------------------------------------------------------------
                      Type: Numeric (byte)
                     Label: R1_F
                     Range: [0,1]                        Units: 1
             Unique values: 2                    Missing .: 8,736/11,667
               Tabulation: Freq.   Numeric  Label
                           1,058         0  No
                           1,873         1  Yes
                           8,736         .
--------------------------------------------------------------------------------
R1_g                                     Can't afford mortgage monthly payment - Are
                                         each of the following a reason why you rent
                                         your home rather than own?
--------------------------------------------------------------------------------
                      Type: Numeric (byte)
                     Label: R1_G
                     Range: [0,1]                        Units: 1
             Unique values: 2                    Missing .: 8,736/11,667
               Tabulation: Freq.   Numeric  Label
                           1,672         0  No
                           1,259         1  Yes
                           8,736         .
--------------------------------------------------------------------------------
R1_h                                     Prefer to rent - Are each of the following a
                                          reason why you rent your home rather than own?
--------------------------------------------------------------------------------
                      Type: Numeric (byte)
                     Label: R1_H
                     Range: [0,1]                        Units: 1
             Unique values: 2                    Missing .: 8,736/11,667
               Tabulation: Freq.   Numeric  Label
                           1,832         0  No
                           1,099         1  Yes
                           8,736         .
--------------------------------------------------------------------------------
GH2                                      When did you move into your current home?
--------------------------------------------------------------------------------
                      Type: Numeric (byte)
                     Label: GH2
                     Range: [1,3]                        Units: 1
             Unique values: 3                    Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
```

```
                    9,907          1  Before 2021
                      857          2  2021
                      903          3  2022
----------------------------------------------------------------------------
GH7                   Do you live in the same state that you lived in before your move?
----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: GH7
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 9,907/11,667
           Tabulation: Freq.   Numeric  Label
                         490         0  No
                       1,270         1  Yes
                       9,907         .
----------------------------------------------------------------------------
R4                    Before your most recent move, did you own your previous home?
----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R4
                Range: [0,2]                        Units: 1
        Unique values: 3                   Missing .: 10,764/11,667
           Tabulation: Freq.   Numeric  Label
                         620         0  No
                          70         1  Yes, and I still own that home
                         213         2  Yes, and I no longer own that
                                        home
                      10,764         .
----------------------------------------------------------------------------
R5B_a                 Evicted or received an eviction notice - Did
                      each of the following contribute to your
                      moving in the past year?
----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5B_A
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 11,047/11,667
           Tabulation: Freq.   Numeric  Label
                         588         0  No
                          32         1  Yes
                      11,047         .
----------------------------------------------------------------------------
R5B_b                 Landlord told you, or a person you were
                      staying with, to leave - Did each of the
                      following contribute to your moving in the
                      past year?
----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5B_B
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 11,047/11,667
           Tabulation: Freq.   Numeric  Label
                         564         0  No
                          56         1  Yes
                      11,047         .
----------------------------------------------------------------------------
R5B_c                 You missed a rent payment and thought you
                      would be evicted - Did each of the following
                      contribute to your moving in the past year?
----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5B_C
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 11,047/11,667
```

```
          Tabulation: Freq.   Numeric  Label
                       598        0  No
                        22        1  Yes
                    11,047        .
-----------------------------------------------------------------------------
R5B_d                                    City condemned the property and forced you to
                                         leave - Did each of the following contribute
                                          to your moving in the past year?
-----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5B_D
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,047/11,667
          Tabulation: Freq.   Numeric  Label
                       617        0  No
                         3        1  Yes
                    11,047        .
-----------------------------------------------------------------------------
R5E                                      Was the main reason that you moved in the
                                         past year because of rent increases at your
                                          previous home or apartment?
-----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5E
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,128/11,667
          Tabulation: Freq.   Numeric  Label
                       422        0  No
                       117        1  Yes
                    11,128        .
-----------------------------------------------------------------------------
R5C_a                                    Bank took possession of your home in
                                         foreclosure - Did each of the following
                                          contribute to your moving in the past year?
-----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5C_A
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,454/11,667
          Tabulation: Freq.   Numeric  Label
                       212        0  No
                         1        1  Yes
                    11,454        .
-----------------------------------------------------------------------------
R5C_b                                    Received a notice from bank that they planned
                                         to foreclose - Did each of the following
                                          contribute to your moving in the past year?
-----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5C_B
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,454/11,667
          Tabulation: Freq.   Numeric  Label
                       211        0  No
                         2        1  Yes
                    11,454        .
-----------------------------------------------------------------------------
R5C_c                                    Missed mortgage payments and thought bank
                                         would foreclose - Did each of the following
                                          contribute to your moving in the past year?
-----------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: R5C_C
```

```
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 11,454/11,667
        Tabulation: Freq.   Numeric  Label
                      210        0  No
                        3        1  Yes
                   11,454        .
-------------------------------------------------------------------------------
R5C_d                                    City condemned the property and forced you to
                                         leave - Did each of the following contribute
                                         to your moving in the past year?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: R5C_D
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 11,454/11,667
        Tabulation: Freq.   Numeric  Label
                      211        0  No
                        2        1  Yes
                   11,454        .
-------------------------------------------------------------------------------
R3                                       Approximately how much do you (and/or your
                                          spouse or partner) pay for rent each month?
-------------------------------------------------------------------------------
              Type: Numeric (int)
             Label: R3, but 573 nonmissing values are not labeled
             Range: [0,8000]                     Units: 1
     Unique values: 573                     Missing .: 8,736/11,667
          Examples: 1650
                       .
                       .
                       .
-------------------------------------------------------------------------------
R11              Have you been behind on your rent at any time in the past year?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: R11
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 8,736/11,667
        Tabulation: Freq.   Numeric  Label
                    2,475        0  No
                      456        1  Yes
                    8,736        .
-------------------------------------------------------------------------------
R12                                  Do you still owe money for any back rent or fees?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: R12
             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 11,211/11,667
        Tabulation: Freq.   Numeric  Label
                      254        0  No
                      202        1  Yes
                   11,211        .
-------------------------------------------------------------------------------
R13                                      Approximately how much do you owe in back rent
                                         and fees?
-------------------------------------------------------------------------------
              Type: Numeric (int)
             Label: R13, but 85 nonmissing values are not labeled
             Range: [0,12000]                    Units: 1
     Unique values: 85                      Missing .: 11,468/11,667
          Examples: .
                       .
```

```
                         .
                         .
--------------------------------------------------------------------------------
M4                                      Approximately how much is your total monthly
                                        mortgage payment (i.e. the amount you send to
                                        the bank)?
--------------------------------------------------------------------------------
                Type: Numeric (int)
               Label: M4, but 984 nonmissing values are not labeled
               Range: [0,9999]                  Units: 1
       Unique values: 984                  Missing .: 6,685/11,667
            Examples: 1300
                      3040
                         .
                         .
--------------------------------------------------------------------------------
ND1_a                                    Income loss or work disruption - In the past
                                         year, have natural disasters or severe weather
                                         events like flooding, hurricanes, wildfires,
                                         or extreme temperatures affected you in each
                                         of the following ways?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ND1_A
               Range: [0,1]                      Units: 1
       Unique values: 2                       Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,152        0  No
                         515        1  Yes
--------------------------------------------------------------------------------
ND1_b                                    Property damage - In the past year, have
                                         natural disasters or severe weather events
                                         like flooding, hurricanes, wildfires, or
                                         extreme temperatures affected you in each of
                                         the following ways?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ND1_B
               Range: [0,1]                      Units: 1
       Unique values: 2                       Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      10,841        0  No
                         826        1  Yes
--------------------------------------------------------------------------------
ND1_c                                    Needed to evacuate temporarily - In the past
                                         year, have natural disasters or severe weather
                                         events like flooding, hurricanes, wildfires,
                                         or extreme temperatures affected you in each
                                         of the following ways?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ND1_C
               Range: [0,1]                      Units: 1
       Unique values: 2                       Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,431        0  No
                         236        1  Yes
--------------------------------------------------------------------------------
ND1_d                                    Longer-term displacement from home - In the
                                         past year, have natural disasters or severe
                                         weather events like flooding, hurricanes,
                                         wildfires, or extreme temperatures affected
                                         you in each of the following ways?
```

```
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ND1_D
                Range: [0,1]                      Units: 1
        Unique values: 2                   Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                      11,605         0  No
                          62         1  Yes
--------------------------------------------------------------------------------
ND1_e                                   Injury or death of family member or close
                                        friend - In the past year, have natural
                                        disasters  or severe weather events like
                                        flooding, hurricanes, wildfires, or extreme
                                         temperatures affected you in each of the
                                        following ways?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ND1_E
                Range: [0,1]                      Units: 1
        Unique values: 2                   Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                      11,286         0  No
                         381         1  Yes
--------------------------------------------------------------------------------
ND2                                     Five years from now, do you think that the
                                        chance that you will experience a natural
                                        disaster or severe weather event will be
                                         higher, lower or about the same as it is now?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ND2
                Range: [1,5]                      Units: 1
        Unique values: 5                   Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       1,065         1  Much higher
                       2,915         2  Somewhat higher
                       7,201         3  About the same
                         200         4  Somewhat lower
                         286         5  Much lower
--------------------------------------------------------------------------------
ND3                                     Have natural disasters or the threat of
                                        natural disasters affected your choice of
                                        where to live?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ND3
                Range: [0,1]                      Units: 1
        Unique values: 2                   Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       9,054         0  No
                       2,613         1  Yes
--------------------------------------------------------------------------------
ND4_a                                   Investigated other places to live - In the
                                        past year, have you done each of the following
                                         at least partially because of the threat of
                                        natural disasters or severe weather events?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ND4_A
                Range: [0,1]                      Units: 1
        Unique values: 2                   Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                      10,303         0  No
```

```
                                  1,364        1  Yes
--------------------------------------------------------------------------------
ND4_b                                    Improved property to reduce risk - In the
                                         past year, have you done each of the following
                                          at least partially because of the threat of
                                          natural disasters or severe weather events?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ND4_B
                   Range: [0,1]                          Units: 1
           Unique values: 2                        Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                           9,983        0  No
                           1,684        1  Yes
--------------------------------------------------------------------------------
ND4_c                                    Purchased additional insurance - In the past
                                         year, have you done each of the following at
                                          least partially because of the threat of
                                          natural disasters or severe weather events?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ND4_C
                   Range: [0,1]                          Units: 1
           Unique values: 2                        Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                          11,047        0  No
                             620        1  Yes
--------------------------------------------------------------------------------
AL0A                                     Do you own, lease, or have regular access to
                                         a car, truck, van or sport utility vehicle
                                          (SUV)?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: AL0A
                   Range: [0,1]                          Units: 1
           Unique values: 2                        Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                           1,390        0  No
                          10,277        1  Yes
--------------------------------------------------------------------------------
BK1                                       Do you (and/or your spouse or partner)
                                          currently have a checking, savings or money
                                          market account?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: BK1
                   Range: [0,1]                          Units: 1
           Unique values: 2                        Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                             540        0  No
                          11,127        1  Yes
--------------------------------------------------------------------------------
BK2_a                                    Purchase a money order from a place other
                                         than a bank - In the past 12 months, did you
                                         (and or your spouse or partner):
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: BK2_A
                   Range: [0,1]                          Units: 1
           Unique values: 2                        Missing .: 0/11,667
               Tabulation: Freq.   Numeric  Label
                          10,703        0  No
                             964        1  Yes
```

```
--------------------------------------------------------------------------------
BK2_b                                        Cash a check at a place other than a bank -
                                              In the past 12 months, did you (and or your
                                               spouse or partner):
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: BK2_B
               Range: [0,1]                              Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,005        0  No
                         662        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 .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,410        0  No
                         257        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 .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,462        0  No
                         205        1  Yes
--------------------------------------------------------------------------------
BK2_e                                        Obtain a tax refund advance to receive your
                                              refund faster - In the past 12 months, did you
                                              (and or your spouse or partner):
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: BK2_E
               Range: [0,1]                              Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      11,568        0  No
                          99        1  Yes
--------------------------------------------------------------------------------
BK2_f                                        Pay an overdraft fee on a bank account - In
                                              the past 12 months, did you (and or your
                                              spouse or partner):
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: BK2_F
               Range: [0,1]                              Units: 1
       Unique values: 2                        Missing .: 540/11,667
          Tabulation: Freq.   Numeric  Label
                       9,993        0  No
                       1,134        1  Yes
                         540        .
--------------------------------------------------------------------------------
A6                                           If you were to apply for a credit card today,
```

```
                                          how confident are you that your application
                                          would be approved?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A6
             Range: [-2,3]                            Units: 1
     Unique values: 4                          Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                      477      -2  Don't know
                    7,802       1  Very confident
                    1,962       2  Somewhat confident
                    1,426       3  Not confident
--------------------------------------------------------------------------------
A0                                        In the past 12 months have you applied for
                                          any credit (such as a credit card, higher
                                          credit card limit, mortgage, refinance,
                                          student loan, personal loan, or other loan)?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A0
             Range: [0,1]                             Units: 1
     Unique values: 2                          Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    7,651       0  No
                    4,016       1  Yes
--------------------------------------------------------------------------------
A7_a                                      Credit card - Have you applied for each of
                                          the following types of credit in the past 12
                                          months?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A7_A
             Range: [0,1]                             Units: 1
     Unique values: 2                          Missing .: 7,651/11,667
        Tabulation: Freq.   Numeric  Label
                    1,297       0  No
                    2,719       1  Yes
                    7,651       .
--------------------------------------------------------------------------------
A7_b                                      Car/auto loan - Have you applied for each of
                                          the following types of credit in the past 12
                                          months?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A7_B
             Range: [0,1]                             Units: 1
     Unique values: 2                          Missing .: 7,651/11,667
        Tabulation: Freq.   Numeric  Label
                    3,055       0  No
                      961       1  Yes
                    7,651       .
--------------------------------------------------------------------------------
A7_c                                      Student loan - Have you applied for each of
                                          the following types of credit in the past 12
                                          months?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A7_C
             Range: [0,1]                             Units: 1
     Unique values: 2                          Missing .: 7,651/11,667
        Tabulation: Freq.   Numeric  Label
                    3,759       0  No
                      257       1  Yes
```

```
                         7,651          .
--------------------------------------------------------------------------------
A7_d                                    Mortgage (purchase or refinance) - Have you
                                        applied for each of the following types of
                                        credit in the past 12 months?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A7_D
                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
                       3,347       0  No
                         669       1  Yes
                       7,651       .
--------------------------------------------------------------------------------
A7_e                                    Home equity loan or line of credit - Have you
                                        applied for each of the following types of
                                        credit in the past 12 months?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A7_E
                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
                       3,779       0  No
                         237       1  Yes
                       7,651       .
--------------------------------------------------------------------------------
A7_f                                    Other credit or loan - Have you applied for
                                        each of the following types of credit in the
                                        past 12 months?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A7_F
                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
                       3,202       0  No
                         814       1  Yes
                       7,651       .
--------------------------------------------------------------------------------
A0B                                     Was there a time in the past 12 months that
                                        you desired credit but chose not to submit a
                                        credit application?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A0B
                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 4,016/11,667
           Tabulation: Freq.   Numeric  Label
                       6,963       0  No
                         688       1  Yes
                       4,016       .
--------------------------------------------------------------------------------
A1_a                                    Turned down for credit - In the past 12
                                        months, has each of the following happened to
                                        you:
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A1_A
                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
```

```
                          3,095          0  No
                            921          1  Yes
                          7,651          .
--------------------------------------------------------------------------------
A1_b                                     Approved for credit, but were not given as
                                         much credit as you applied for - In the past
                                         12 months, has each of the following happened
                                         to you:
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A1_B
                Range: [0,1]                         Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
                       3,420          0  No
                         596          1  Yes
                       7,651          .
--------------------------------------------------------------------------------
A1_c                                     Put off applying for credit because you
                                         thought you might be turned down - In the past
                                         12 months, has each of the following happened
                                         to you:
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A1_C
                Range: [0,1]                         Units: 1
        Unique values: 2                     Missing .: 7,651/11,667
           Tabulation: Freq.   Numeric  Label
                       3,332          0  No
                         684          1  Yes
                       7,651          .
--------------------------------------------------------------------------------
A8_a                                     Credit card - Were you turned down or offered
                                         less credit than requested for the following
                                          types of credit in the past 12 months?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A8_A
                Range: [0,1]                         Units: 1
        Unique values: 2                     Missing .: 10,723/11,667
           Tabulation: Freq.   Numeric  Label
                         121          0  No
                         823          1  Yes
                      10,723          .
--------------------------------------------------------------------------------
A8_b                                     Car/auto loan - Were you turned down or
                                         offered less credit than requested for the
                                          following types of credit in the past 12
                                         months?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: A8_B
                Range: [0,1]                         Units: 1
        Unique values: 2                     Missing .: 11,369/11,667
           Tabulation: Freq.   Numeric  Label
                         160          0  No
                         138          1  Yes
                      11,369          .
--------------------------------------------------------------------------------
A8_c                                     Student loan - Were you turned down or offered
                                         less credit than requested for the following
                                          types of credit in the past 12 months?
--------------------------------------------------------------------------------
```

```
              Type: Numeric (byte)
             Label: A8_C
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 11,579/11,667
        Tabulation: Freq.   Numeric  Label
                       61         0  No
                       27         1  Yes
                   11,579         .
------------------------------------------------------------------------------
A8_d                                  Mortgage (purchase or refinance) - Were you
                                      turned down or offered less credit than
                                      requested for the following types of credit in
                                      the past 12 months?
------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A8_D
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 11,524/11,667
        Tabulation: Freq.   Numeric  Label
                       73         0  No
                       70         1  Yes
                   11,524         .
------------------------------------------------------------------------------
A8_e                                  Home equity loan or line of credit - Were you
                                      turned down or offered less credit than
                                      requested for the following types of credit in
                                      the past 12 months?
------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A8_E
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 11,595/11,667
        Tabulation: Freq.   Numeric  Label
                       28         0  No
                       44         1  Yes
                   11,595         .
------------------------------------------------------------------------------
A8_f                                  Other credit or loan - Were you turned down or
                                      offered  less credit than requested for the
                                      following types of credit in the past 12
                                      months?
------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A8_F
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 11,261/11,667
        Tabulation: Freq.   Numeric  Label
                      114         0  No
                      292         1  Yes
                   11,261         .
------------------------------------------------------------------------------
A2                                    You indicated that you desired credit in the
                                      past 12 months but did not submit a credit
                                      application. Was this because you thought that
                                      you might be turned down or denied credit?
------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: A2
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 10,979/11,667
        Tabulation: Freq.   Numeric  Label
                      287         0  No
                      401         1  Yes
```

```
                10,979          .
--------------------------------------------------------------------------------
C2A                                    Do you currently have at least one credit card?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: C2A
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   1,663         0  No
                  10,004         1  Yes
--------------------------------------------------------------------------------
C3                                     Do you currently have any credit card debt
                                       that you do not expect to pay in full with
                                       your next payment?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: C3
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 1,663/11,667
       Tabulation: Freq.   Numeric  Label
                   6,430         0  No
                   3,574         1  Yes
                   1,663         .
--------------------------------------------------------------------------------
C3A                                    Do you currently have more, less, or about
                                       the same amount of credit card debt than you
                                        had 12 months ago?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: C3A
             Range: [1,3]                        Units: 1
     Unique values: 3                    Missing .: 8,093/11,667
       Tabulation: Freq.   Numeric  Label
                     792         1  Less debt now
                   1,236         2  About the same
                   1,546         3  More debt now
                   8,093         .
--------------------------------------------------------------------------------
C3B   12 months ago, did you have any credit card debt that you have since paid off?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: C3B
             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 5,233/11,667
       Tabulation: Freq.   Numeric  Label
                   5,036         0  No
                   1,398         1  Yes
                   5,233         .
--------------------------------------------------------------------------------
C4A                                    In the past 12 months, how frequently have
                                       you carried an unpaid balance on one or more
                                       of your credit cards?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: C4A
             Range: [0,3]                        Units: 1
     Unique values: 4                    Missing .: 1,663/11,667
       Tabulation: Freq.   Numeric  Label
                   5,349         0  Never carried an unpaid balance
                                      (always pay in full)
                     576         1  Once
                   1,776         2  Some of the time
```

```
                          2,303        3  Most or all of the time
                          1,663        .
--------------------------------------------------------------------------------
BNPL1                                   In the past year, have you used a "Buy Now
                                        Pay Later" service to buy something?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: BNPL1
                  Range: [0,1]                       Units: 1
          Unique values: 2                   Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         10,388      0  No
                          1,279      1  Yes
--------------------------------------------------------------------------------
BNPL2                                   Currently, how many different purchases using
                                        a Buy Now Pay Later service are you making
                                        making payments on?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: BNPL2, but 2 nonmissing values are not labeled
                  Range: [0,3]                       Units: 1
          Unique values: 4                   Missing .: 10,388/11,667
             Tabulation: Freq.   Numeric  Label
                            331      0  None
                            449      1
                            277      2
                            222      3  3 or more
                         10,388      .
--------------------------------------------------------------------------------
BNPL3                                   In the past year, have you ever been late
                                        making a payment for something you bought
                                        using a Buy Now Pay Later service?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: BNPL3
                  Range: [0,1]                       Units: 1
          Unique values: 2                   Missing .: 10,388/11,667
             Tabulation: Freq.   Numeric  Label
                          1,073      0  No
                            206      1  Yes
                         10,388      .
--------------------------------------------------------------------------------
BNPL3A                                  In the past year, have you been charged extra
                                        because you were late on a buy now pay later
                                        payment?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: BNPL3A
                  Range: [0,1]                       Units: 1
          Unique values: 2                   Missing .: 11,461/11,667
             Tabulation: Freq.   Numeric  Label
                             88      0  No
                            118      1  Yes
                         11,461      .
--------------------------------------------------------------------------------
BNPL4_a                                 Avoid interest charges - Thinking about the
                                        most recent time you used a Buy Now Pay Later
                                        service, were each of the following a reason
                                        why you chose to finance the purchase in this
                                        way?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: BNPL4_A
```

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              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 10,388/11,667
         Tabulation: Freq.   Numeric  Label
                       518         0  No
                       761         1  Yes
                    10,388         .
-------------------------------------------------------------------------------
BNPL4_b                              Wanted to spread out payments - Thinking about
                                     the most recent time you used a Buy Now Pay
                                     Later service, were each of the following a
                                     reason why you chose to finance the purchase
                                     in this way?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: BNPL4_B
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 10,388/11,667
         Tabulation: Freq.   Numeric  Label
                       156         0  No
                     1,123         1  Yes
                    10,388         .
-------------------------------------------------------------------------------
BNPL4_c                              Wanted a fixed number of payments - Thinking
                                     about the most recent time you used a Buy Now
                                     Pay Later service, were each of the following
                                     a reason why you chose to finance the purchase
                                     in this way?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: BNPL4_C
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 10,388/11,667
         Tabulation: Freq.   Numeric  Label
                       687         0  No
                       592         1  Yes
                    10,388         .
-------------------------------------------------------------------------------
BNPL4_d                              Convenience - Thinking about the most recent
                                     time  you used a Buy Now Pay Later service,
                                     were  each of the following a reason why you
                                     chose  to finance the purchase in this way?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: BNPL4_D
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 10,388/11,667
         Tabulation: Freq.   Numeric  Label
                       222         0  No
                     1,057         1  Yes
                    10,388         .
-------------------------------------------------------------------------------
BNPL4_e                              Only way I could afford it - Thinking about
                                     the most recent time you used a Buy Now Pay
                                     Later service, were each of the following a
                                     reason why you chose to finance the purchase
                                     in this way?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: BNPL4_E
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 10,388/11,667
         Tabulation: Freq.   Numeric  Label
                       585         0  No
```

```
                         694          1  Yes
                      10,388          .
--------------------------------------------------------------------------------
BNPL4_f                              Only accepted payment method I had - Thinking
                                     about the most recent time you used a Buy Now
                                     Pay Later service, were each of the following
                                     a reason why you chose to finance the purchase
                                     in this way?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: BNPL4_F
             Range: [0,1]                          Units: 1
     Unique values: 2                          Missing .: 10,388/11,667
        Tabulation: Freq.   Numeric  Label
                    1,025        0  No
                      254        1  Yes
                   10,388        .
--------------------------------------------------------------------------------
BNPL4_g                              Did not want to use a credit card - Thinking
                                     about the most recent time you used a Buy Now
                                     Pay Later service, were each of the following
                                     a reason why you chose to finance the purchase
                                     in this way?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: BNPL4_G
             Range: [0,1]                          Units: 1
     Unique values: 2                          Missing .: 10,388/11,667
        Tabulation: Freq.   Numeric  Label
                      582        0  No
                      697        1  Yes
                   10,388        .
--------------------------------------------------------------------------------
S16_a                                Bought or held as an investment - In the past
                                     year, have you done the following with
                                      cryptocurrency, such as Bitcoin or Ethereum?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: S16_A
             Range: [0,1]                          Units: 1
     Unique values: 2                          Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                   10,700        0  No
                      967        1  Yes
--------------------------------------------------------------------------------
S16_b                                Used to buy something or make a payment - In
                                     the past year, have you done the following
                                      with cryptocurrency, such as Bitcoin or
                                     Ethereum?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: S16_B
             Range: [0,1]                          Units: 1
     Unique values: 2                          Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                   11,498        0  No
                      169        1  Yes
--------------------------------------------------------------------------------
S16_c                                Used to send money to friends or family - In
                                     the past year, have you done the following
                                      with cryptocurrency, such as Bitcoin or
                                     Ethereum?
--------------------------------------------------------------------------------
```

```
                 Type: Numeric (byte)
                Label: S16_C
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       11,504       0  No
                          163       1  Yes
--------------------------------------------------------------------------------
S18                                   Were any of the family or friends you sent
                                      cryptocurrency to living outside of the United
                                       States?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: S18
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,504/11,667
           Tabulation: Freq.   Numeric  Label
                          130       0  No
                           33       1  Yes
                       11,504       .
--------------------------------------------------------------------------------
S19_a                                 Buy something in-person - Have you used
                                      cryptocurrency to do each of the following?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: S19_A
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,498/11,667
           Tabulation: Freq.   Numeric  Label
                          136       0  No
                           33       1  Yes
                       11,498       .
--------------------------------------------------------------------------------
S19_b                                 Buy something online - Have you used
                                      cryptocurrency to do each of the following?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: S19_B
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,498/11,667
           Tabulation: Freq.   Numeric  Label
                           63       0  No
                          106       1  Yes
                       11,498       .
--------------------------------------------------------------------------------
S19_c                                 Pay a bill online - Have you used
                                      cryptocurrency to do each of the following?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: S19_C
                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 11,498/11,667
           Tabulation: Freq.   Numeric  Label
                          130       0  No
                           39       1  Yes
                       11,498       .
--------------------------------------------------------------------------------
S20_a                                 Convert cash into cryptocurrency - Have you
                                      used a cryptocurrency ATM/kiosk to do each of
                                       the following?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: S20_A
```

```
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 10,560/11,667
         Tabulation: Freq.   Numeric  Label
                     1,049        0   No
                        58        1   Yes
                    10,560        .
--------------------------------------------------------------------------------
S20_b                                Withdraw cash - Have you used a cryptocurrency
                                     ATM/kiosk to do each of the following?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: S20_B
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 10,560/11,667
         Tabulation: Freq.   Numeric  Label
                       996        0   No
                       111        1   Yes
                    10,560        .
--------------------------------------------------------------------------------
S20_c                                Make a payment - Have you used a
                                     cryptocurrency ATM/kiosk to do each of the
                                     following?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: S20_C
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 11,498/11,667
         Tabulation: Freq.   Numeric  Label
                       134        0   No
                        35        1   Yes
                    11,498        .
--------------------------------------------------------------------------------
S20_d                                Send money to family or friends - Have you
                                     used a cryptocurrency ATM/kiosk to do each of
                                      the following?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: S20_D
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 11,504/11,667
         Tabulation: Freq.   Numeric  Label
                       108        0   No
                        55        1   Yes
                    11,504        .
--------------------------------------------------------------------------------
S21                                  What was the main reason you used
                                     cryptocurrency to buy something, make a
                                     payment, or send money?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: S21
              Range: [1,7]                          Units: 1
      Unique values: 7                        Missing .: 11,402/11,667
         Tabulation: Freq.   Numeric  Label
                        50        1   Privacy
                        53        2   To send the money faster
                        32        3   Cheaper
                        20        4   Safer
                        13        5   Don't trust banks
                        65        6   Person or business receiving
                                         the money preferred
                                         cryptocurrency
                        32        7   Other (please specify)
```

```
                 11,402           .
--------------------------------------------------------------------------------
ED0                                    What is the highest level of school you have
                                       completed or the highest degree you have
                                       received?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ED0
               Range: [1,9]                       Units: 1
       Unique values: 9                    Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                         531         1  Less than high school degree
                       2,290         2  High school degree or GED
                       2,257         3  Some college but no degree
                                        (including currently enrolled
                                        in college)
                         537         4  Certificate or technical degree
                       1,030         5  Associate degree
                       2,826         6  Bachelor's degree
                       1,370         7  Master's degree
                         544         8  Professional degree (e.g., MBA,
                                        MD, JD)
                         282         9  Doctoral degree
--------------------------------------------------------------------------------
D1G                                    Are you currently enrolled as a student?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: D1G
               Range: [0,2]                       Units: 1
       Unique values: 3                     Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      10,958         0  No
                         260         1  Yes, as a part-time student
                         449         2  Yes, as a full-time student
--------------------------------------------------------------------------------
ED0B                                   What type of program are you currently pursuing?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ED0B
               Range: [1,8]                       Units: 1
       Unique values: 8                    Missing .: 10,958/11,667
          Tabulation: Freq.   Numeric  Label
                          26         1  High school or GED program
                          31         2  Non-degree training program
                          71         3  Certificate or technical degree
                          94         4  Associate degree
                         272         5  Bachelor's degree
                         103         6  Master's degree
                          50         7  Professional degree (e.g., MBA,
                                        MD, JD)
                          62         8  Doctoral degree
                      10,958         .
--------------------------------------------------------------------------------
ED0D    Have you ever enrolled in an educational degree program beyond high school?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: ED0D
               Range: [0,1]                       Units: 1
       Unique values: 2                     Missing .: 9,081/11,667
          Tabulation: Freq.   Numeric  Label
                       2,276         0  No
                         310         1  Yes
                       9,081         .
```

```
--------------------------------------------------------------------------------
ED1                                      Which one of the following broad categories
                                         best describes your (current/most recent
                                         educational program?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: ED1
                 Range: [1,13]                        Units: 1
         Unique values: 13                    Missing .: 2,821/11,667
              Examples: 5     Computer/information sciences
                        8     Business/management
                        10    Law
                        .
--------------------------------------------------------------------------------
ED4                       In what year did you last attend this educational program?
--------------------------------------------------------------------------------
                  Type: Numeric (int)
                 Label: ED4, but 73 nonmissing values are not labeled
                 Range: [1946,2022]                   Units: 1
         Unique values: 73                     Missing .: 9,196/11,667
              Examples: 2020
                        .
                        .
                        .
--------------------------------------------------------------------------------
ED5                                      Overall, how would you say the lifetime
                                         financial benefits of your (current/most
                                         recent) educational program compare to its
                                         costs?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: ED5
                 Range: [1,5]                         Units: 1
         Unique values: 5                      Missing .: 8,873/11,667
             Tabulation: Freq.    Numeric  Label
                          415         1  Financial benefits are much
                                         larger
                          384         2  Financial benefits are somewhat
                                         larger
                        1,183         3  About the same
                          335         4  Financial costs are somewhat
                                         larger
                          477         5  Financial costs are much larger
                        8,873         .
--------------------------------------------------------------------------------
ED6_a                                    Chosen a different field of study - If you
                                         could go back and make your educational
                                         decisions again, would you have done each of
                                         these things:
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: ED6_A
                 Range: [0,1]                         Units: 1
         Unique values: 2                      Missing .: 9,196/11,667
             Tabulation: Freq.    Numeric  Label
                        1,480         0  No
                          991         1  Yes
                        9,196         .
--------------------------------------------------------------------------------
ED6_b                                    Attended a different school - If you could go
                                         back and make your educational decisions
                                         again, would you have done each of these
                                         things:
```

```
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ED6_B
                   Range: [0,1]                        Units: 1
          Unique values: 2                     Missing .: 9,196/11,667
              Tabulation: Freq.   Numeric  Label
                          1,644       0  No
                            827       1  Yes
                          9,196       .
--------------------------------------------------------------------------------
ED6_c                                         Not attended college or completed less
                                              education - If you could go back and make your
                                              educational decisions again, would you have
                                              done each of these things:
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ED6_C
                   Range: [0,1]                        Units: 1
          Unique values: 2                     Missing .: 9,196/11,667
              Tabulation: Freq.   Numeric  Label
                          2,146       0  No
                            325       1  Yes
                          9,196       .
--------------------------------------------------------------------------------
ED6_d                                         Completed more education - If you could go
                                              back and make your educational decisions
                                              again, would you have done each of these
                                              things:
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ED6_D
                   Range: [0,1]                        Units: 1
          Unique values: 2                     Missing .: 9,196/11,667
              Tabulation: Freq.   Numeric  Label
                            801       0  No
                          1,670       1  Yes
                          9,196       .
--------------------------------------------------------------------------------
ED9        In what year did you receive your (Associate Degree/Bachelor's Degree)?
--------------------------------------------------------------------------------
                    Type: Numeric (int)
                   Label: ED9, but 72 nonmissing values are not labeled
                   Range: [1950,2022]                  Units: 1
          Unique values: 72                    Missing .: 5,615/11,667
                Examples: 1991
                          2012
                          .
                          .
--------------------------------------------------------------------------------
ED10                                          Overall, how would you say the lifetime
                                              financial benefits of your (Associate Degree/
                                              Bachelor's Degree) program compare to its
                                              costs?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: ED10
                   Range: [1,5]                        Units: 1
          Unique values: 5                     Missing .: 5,615/11,667
              Tabulation: Freq.   Numeric  Label
                          2,484       1  Financial benefits are much
                                         larger
                          1,435       2  Financial benefits are somewhat
                                         larger
```

```
                        1,228          3  About the same
                          447          4  Financial costs are somewhat
                                          larger
                          458          5  Financial costs are much larger
                        5,615          .
-------------------------------------------------------------------------------
ED11_a                                    Chosen a different field of study - If you
                                          could go back and make decisions regarding
                                          your (Associate Degree/Bachelor's Degree)
                                          again, would you have done each of these
                                          things:
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ED11_A
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 5,615/11,667
           Tabulation: Freq.   Numeric  Label
                        3,918          0  No
                        2,134          1  Yes
                        5,615          .
-------------------------------------------------------------------------------
ED11_b                                    Attended a different school - If you could go
                                          back and make decisions regarding your
                                          (Associate Degree/Bachelor's Degree) again,
                                          would you have done each of these things:
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ED11_B
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 5,615/11,667
           Tabulation: Freq.   Numeric  Label
                        4,693          0  No
                        1,359          1  Yes
                        5,615          .
-------------------------------------------------------------------------------
ED11_c                                    Not attended college or completed less
                                          education - If you could go back and make
                                          decisions regarding your (Associate Degree/
                                          Bachelor's Degree) again, would you have done
                                          each of these things:
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ED11_C
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 5,615/11,667
           Tabulation: Freq.   Numeric  Label
                        5,660          0  No
                          392          1  Yes
                        5,615          .
-------------------------------------------------------------------------------
ED11_d                                    Completed more education - If you could go
                                          back and make decisions regarding your
                                          (Associate Degree/Bachelor's Degree) again,
                                          would you have done each of these things:
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: ED11_D
                Range: [0,1]                        Units: 1
        Unique values: 2                   Missing .: 5,615/11,667
           Tabulation: Freq.   Numeric  Label
                        3,758          0  No
                        2,294          1  Yes
                        5,615          .
```

```
--------------------------------------------------------------------------------
SL1                                     As of July 2022, before any student loan
                                        forgiveness was announced, did you have any
                                        student loan debt from your own education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL1
             Range: [0,1]                         Units: 1
     Unique values: 2                     Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    9,935         0  No
                    1,732         1  Yes
--------------------------------------------------------------------------------
SL3                                     As of July 2022, before any student loan
                                        forgiveness was announced, how much did you
                                        owe on student loans for your own education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL3
             Range: [-2,11]                       Units: 1
     Unique values: 12                    Missing .: 9,935/11,667
          Examples: .
                    .
                    .
                    .
--------------------------------------------------------------------------------
SL4A                                    Are you currently required to make monthly
                                        payments on any of your student loans from
                                        your own education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL4A
             Range: [0,1]                         Units: 1
     Unique values: 2                     Missing .: 9,935/11,667
        Tabulation: Freq.   Numeric  Label
                    1,072         0  No
                      660         1  Yes
                    9,935         .
--------------------------------------------------------------------------------
SL4                                     Approximately how much is your current
                                        required monthly payment on the student loans
                                        from your own education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL4
             Range: [-2,8]                        Units: 1
     Unique values: 8                     Missing .: 11,007/11,667
        Tabulation: Freq.   Numeric  Label
                       63        -2  Don't know
                       94         2  $1 to $99
                      128         3  $100 to $199
                      128         4  $200 to $299
                       82         5  $300 to $399
                       50         6  $400 to $499
                       84         7  $500 to $999
                       31         8  $1,000 or above
                   11,007         .
--------------------------------------------------------------------------------
SL6                                     Are you behind on payments or in collections
                                        for one or more of the student loans from your
                                        own education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
```

```
                    Label: SL6
                    Range: [0,1]                              Units: 1
            Unique values: 2                        Missing .: 9,935/11,667
               Tabulation: Freq.   Numeric  Label
                           1,477      0     No
                             255      1     Yes
                           9,935      .
------------------------------------------------------------------------------
SL7                                          Did you take out any student loans to pay for
                                             your own education that you have since repaid?
------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: SL7
                    Range: [0,1]                              Units: 1
            Unique values: 2                        Missing .: 1,732/11,667
               Tabulation: Freq.   Numeric  Label
                           7,892      0     No
                           2,043      1     Yes
                           1,732      .
------------------------------------------------------------------------------
SL8_a                                        Certificate or technical training - Still
                                             thinking about your own education, did you
                                             take out any student loans for each of the
                                             following educational programs (including any
                                             repaid loans or education you did not
                                             complete)?
------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: SL8_A
                    Range: [0,1]                              Units: 1
            Unique values: 2                        Missing .: 7,892/11,667
               Tabulation: Freq.   Numeric  Label
                           3,307      0     No
                             468      1     Yes
                           7,892      .
------------------------------------------------------------------------------
SL8_b                                        Associate degree - Still thinking about your
                                             own education, did you take out any student
                                             loans for each of the following educational
                                             programs (including any repaid loans or
                                             education you did not complete)?
------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: SL8_B
                    Range: [0,1]                              Units: 1
            Unique values: 2                        Missing .: 7,892/11,667
               Tabulation: Freq.   Numeric  Label
                           3,007      0     No
                             768      1     Yes
                           7,892      .
------------------------------------------------------------------------------
SL8_c                                        Bachelor's degree - Still thinking about your
                                             own education, did you take out any student
                                             loans for each of the following educational
                                             programs (including any repaid loans or
                                             education you did not complete)?
------------------------------------------------------------------------------
                     Type: Numeric (byte)
                    Label: SL8_C
                    Range: [0,1]                              Units: 1
            Unique values: 2                        Missing .: 7,892/11,667
               Tabulation: Freq.   Numeric  Label
                           1,255      0     No
```

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                                    2,520       1  Yes
                                    7,892       .
--------------------------------------------------------------------------------
SL8_d                                        Professional degree (e.g. MBA, MD, JD) -
                                             Still thinking about your own education, did
                                             you take out any student loans for each of the
                                             following educational programs (including any
                                             repaid loans or education you did not
                                             complete)?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: SL8_D
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 7,892/11,667
         Tabulation: Freq.   Numeric  Label
                     3,389       0  No
                       386       1  Yes
                     7,892       .
--------------------------------------------------------------------------------
SL8_e                                        Master's degree or doctoral degree - Still
                                             thinking about your own education, did you
                                             take out any student loans for each of the
                                             following educational programs (including any
                                             repaid loans or education you did not
                                             complete)?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: SL8_E
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 7,892/11,667
         Tabulation: Freq.   Numeric  Label
                     3,036       0  No
                       739       1  Yes
                     7,892       .
--------------------------------------------------------------------------------
SL10A                                        As of July 2022, before any student loan
                                             forgiveness was announced, did your spouse or
                                             partner have any student loans used to pay for
                                             their education?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: SL10A
              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 3,909/11,667
         Tabulation: Freq.   Numeric  Label
                     6,591       0  No
                     1,167       1  Yes
                     3,909       .
--------------------------------------------------------------------------------
SL11                                         As of July 2022, before any student loan
                                             forgiveness was announced, did you have any
                                             student loans used to pay for your child's or
                                             grandchild's education?
--------------------------------------------------------------------------------
               Type: Numeric (int)
              Label: SL11
              Range: [0,999]                        Units: 1
      Unique values: 3                        Missing .: 1,672/11,667
         Tabulation: Freq.   Numeric  Label
                     7,430       0  No
                       739       1  Yes
                     1,826     999  Do not have children or
                                    grandchildren
```

```
                   1,672          .
--------------------------------------------------------------------------------
SL13                                As of July 2022, before any student loan
                                    forgiveness was announced, how much did you
                                    owe on student loans for your child or
                                    grandchild's education?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL13
             Range: [-2,11]                        Units: 1
     Unique values: 12                    Missing .: 10,928/11,667
          Examples: .
                    .
                    .
                    .
--------------------------------------------------------------------------------
SL20                                A policy was recently announced to forgive
                                    federal student loan debt for most borrowers.
                                    This policy will generally forgive up to
                                    $10,000 or $20,000 of federal student loans.
                                    Do you (and/or your spouse or partner) have
                                    any student loan debt that you expect to be
                                    forgiven or reduced under this policy?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL20
             Range: [-2,1]                         Units: 1
     Unique values: 3                     Missing .: 8,648/11,667
         Tabulation: Freq.   Numeric  Label
                       434       -2   Don't know
                       957        0   No
                     1,628        1   Yes
                     8,648        .
--------------------------------------------------------------------------------
SL20A                               (How do you/If you have student loans
                                    forgiven, how would you) expect to use the
                                    largest portion of any money you save each
                                    month from student loan forgiveness?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL20A
             Range: [1,4]                          Units: 1
     Unique values: 4                     Missing .: 8,648/11,667
         Tabulation: Freq.   Numeric  Label
                     1,699        1   Pay off debt
                       300        2   Save for home purchase
                       789        3   Save for other things
                       231        4   Spend it on other things
                     8,648        .
--------------------------------------------------------------------------------
SL14_b                              Home equity loan - In addition to any student
                                    loans that you may have, do you currently have
                                    each of the vollowing that were used to pay
                                    for college or higher education expenses for
                                    you or someone else:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL14_B
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 0/11,667
         Tabulation: Freq.   Numeric  Label
                    11,320        0   No
                       347        1   Yes
```

```
--------------------------------------------------------------------------------
SL14_c                                   Credit card debt - In addition to any student
                                         loans that you may have, do you currently have
                                         each of the vollowing that were used to pay
                                         for college or higher education expenses for
                                         you or someone else:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL14_C
             Range: [0,1]                              Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    10,525        0  No
                     1,142        1  Yes
--------------------------------------------------------------------------------
SL14_d                                   Other loan - In addition to any student loans
                                         that you may have, do you currently have each
                                         of the vollowing that were used to pay for
                                         college or higher education expenses for you
                                         or someone else:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: SL14_D
             Range: [0,1]                              Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    10,947        0  No
                       720        1  Yes
--------------------------------------------------------------------------------
D1I                                      Do you consider yourself to be retired?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: D1I
             Range: [0,1]                              Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                     7,721        0  No
                     3,946        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 .: 3,946/11,667
        Tabulation: Freq.   Numeric  Label
                     1,436       -2  Don't know
                     3,702        0  No
                     2,583        1  Yes
                     3,946        .
--------------------------------------------------------------------------------
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 .: 3,946/11,667
        Tabulation: Freq.   Numeric  Label
                     3,283        0  No
                     4,438        1  Yes
```

```
                 3,946          .
-------------------------------------------------------------------------------
K2_b                                     Pension with a defined benefit through an
                                         employer that will pay a fixed monthly amount
                                         in retirment - Do you currently have each of
                                         the following types of retirement savings?
-------------------------------------------------------------------------------
           Type: Numeric (byte)
          Label: K2_B
          Range: [0,1]                                Units: 1
  Unique values: 2                          Missing .: 3,946/11,667
     Tabulation: Freq.   Numeric  Label
                 5,993        0  No
                 1,728        1  Yes
                 3,946        .
-------------------------------------------------------------------------------
K2_c                                     IRA or Roth IRA - Do you currently have each
                                         of the following types of retirement savings?
-------------------------------------------------------------------------------
           Type: Numeric (byte)
          Label: K2_C
          Range: [0,1]                                Units: 1
  Unique values: 2                          Missing .: 3,946/11,667
     Tabulation: Freq.   Numeric  Label
                 4,801        0  No
                 2,920        1  Yes
                 3,946        .
-------------------------------------------------------------------------------
K2_d                                     Savings outside a retirement account - Do you
                                         currently have each of the following types of
                                         retirement savings?
-------------------------------------------------------------------------------
           Type: Numeric (byte)
          Label: K2_D
          Range: [0,1]                                Units: 1
  Unique values: 2                          Missing .: 3,946/11,667
     Tabulation: Freq.   Numeric  Label
                 3,824        0  No
                 3,897        1  Yes
                 3,946        .
-------------------------------------------------------------------------------
K2_e                                     Own a business or real estate that will
                                         provide income in retirement - Do you
                                         currently have each of the following types of
                                         retirement savings?
-------------------------------------------------------------------------------
           Type: Numeric (byte)
          Label: K2_E
          Range: [0,1]                                Units: 1
  Unique values: 2                          Missing .: 3,946/11,667
     Tabulation: Freq.   Numeric  Label
                 7,035        0  No
                   686        1  Yes
                 3,946        .
-------------------------------------------------------------------------------
K2_f                                     Other retirement savings - Do you currently
                                         have each of the following types of retirement
                                         savings?
-------------------------------------------------------------------------------
           Type: Numeric (byte)
          Label: K2_F
          Range: [0,1]                                Units: 1
  Unique values: 2                          Missing .: 3,946/11,667
```

```
            Tabulation: Freq.   Numeric  Label
                        6,730        0  No
                          991        1  Yes
                        3,946        .
--------------------------------------------------------------------------------
K8B                                                          When did you retire?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: K8B
                 Range: [1,4]                    Units: 1
         Unique values: 4                    Missing .: 7,721/11,667
            Tabulation: Freq.   Numeric  Label
                          334        1  Within the past year
                          420        2  1 or 2 years ago
                          484        3  3 or 4 years ago
                        2,708        4  5 years ago or more
                        7,721        .
--------------------------------------------------------------------------------
K9_a                                        Health problem - Were each of the following
                                            important to your decision to retire at the
                                            age that you did?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: K9_A
                 Range: [0,1]                    Units: 1
         Unique values: 2                    Missing .: 7,721/11,667
            Tabulation: Freq.   Numeric  Label
                        2,820        0  No
                        1,126        1  Yes
                        7,721        .
--------------------------------------------------------------------------------
K9_b                                        Wanted to do other things or spend time with
                                            family - Were each of the following important
                                            to your decision to retire at the age that you
                                            did?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: K9_B
                 Range: [0,1]                    Units: 1
         Unique values: 2                    Missing .: 7,721/11,667
            Tabulation: Freq.   Numeric  Label
                        1,915        0  No
                        2,031        1  Yes
                        7,721        .
--------------------------------------------------------------------------------
K9_c                                        Didn't like the work - Were each of the
                                            following important to your decision to retire
                                            at the age that you did?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: K9_C
                 Range: [0,1]                    Units: 1
         Unique values: 2                    Missing .: 7,721/11,667
            Tabulation: Freq.   Numeric  Label
                        3,391        0  No
                          555        1  Yes
                        7,721        .
--------------------------------------------------------------------------------
K9_d                                        Care for family members - Were each of the
                                            following important to your decision to retire
                                            at the age that you did?
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
```

```
              Label: K9_D
              Range: [0,1]                          Units: 1
      Unique values: 2                       Missing .: 7,721/11,667
         Tabulation: Freq.   Numeric  Label
                     3,320         0  No
                       626         1  Yes
                     7,721         .
--------------------------------------------------------------------------------
   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 .: 7,721/11,667
         Tabulation: Freq.   Numeric  Label
                     2,029         0  No
                     1,917         1  Yes
                     7,721         .
--------------------------------------------------------------------------------
   K9_f                                      Forced to retire or lack of available work -
                                            Were each of the following important to your
                                            decision to retire at the age that you did?
--------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: K9_F
              Range: [0,1]                          Units: 1
      Unique values: 2                       Missing .: 7,721/11,667
         Tabulation: Freq.   Numeric  Label
                     3,534         0  No
                       412         1  Yes
                     7,721         .
--------------------------------------------------------------------------------
   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 .: 1,985/11,667
         Tabulation: Freq.   Numeric  Label
                     1,268        -2  Don't know
                     1,695         1  Less than $10,000
                       717         2  $10,000 to $24,999
                       674         3  $25,000 to $49,999
                       907         4  $50,000 to $99,999
                     1,334         5  $100,000 to $249,999
                     1,038         6  $250,000 to $499,999
                       950         7  $500,000 to $999,999
                     1,099         8  Over $1,000,000
                     1,985         .
--------------------------------------------------------------------------------
   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 .: 5,925/11,667
         Tabulation: Freq.   Numeric  Label
                       783         1  Very comfortable
                     1,546         2  Mostly comfortable
```

```
                        1,846        3  Slightly comfortable
                        1,567        4  Not comfortable
                        5,925        .
--------------------------------------------------------------------------------
K5A                                   In the past 12 months, have you borrowed money
                                      from or cashed out (permanently withdrawn)
                                      money from any of your retirement savings
                                      accounts?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: K5A
             Range: [0,3]                          Units: 1
     Unique values: 4                        Missing .: 3,946/11,667
        Tabulation: Freq.   Numeric  Label
                    7,047        0  No
                      275        1  Yes, borrowed money
                      330        2  Yes, cashed out
                       69        3  Yes, both
                    3,946        .
--------------------------------------------------------------------------------
I0_a                                  Wages, salaries, or self-employment income -
                                      In the past 12 months, did you (and/or your
                                      spouse or partner) receive any income from the
                                      following sources:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I0_A
             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    4,127        0  No
                    7,540        1  Yes
--------------------------------------------------------------------------------
I0_b                                  Interest, dividends, or rental income - In the
                                      past 12 months, did you (and/or your spouse or
                                      partner) receive any income from the following
                                      sources:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I0_B
             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    7,612        0  No
                    4,055        1  Yes
--------------------------------------------------------------------------------
I0_c                                  Social Security (including old age and DI) -
                                      In the past 12 months, did you (and/or your
                                      spouse or partner) receive any income from the
                                      following sources:
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I0_C
             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    7,795        0  No
                    3,872        1  Yes
--------------------------------------------------------------------------------
I0_d                                  Supplemental Security Income (SSI), TANF, or
                                      cash assistance from a welfare program - In
                                      the past 12 months, did you (and/or your
                                      spouse or partner) receive any income from the
```

```
                                  following sources:
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: I0_D
                Range: [0,1]                     Units: 1
        Unique values: 2                 Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       11,066      0  No
                          601      1  Yes
------------------------------------------------------------------------------
I0_e                              Unemployment income - In the past 12 months,
                                  did you (and/or your spouse or partner)
                                  receive any income from the following sources:
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: I0_E
                Range: [0,1]                     Units: 1
        Unique values: 2                 Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       11,412      0  No
                          255      1  Yes
------------------------------------------------------------------------------
I0_f                              Pension - In the past 12 months, did you
                                  (and/or your spouse or partner) receive any
                                  income from the following sources:
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: I0_F
                Range: [0,1]                     Units: 1
        Unique values: 2                 Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                        9,006      0  No
                        2,661      1  Yes
------------------------------------------------------------------------------
I0A                               Did you (and/or your spouse or partner)
                                  receive any income from any source in the past
                                  12 months?
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: I0A
                Range: [0,1]                     Units: 1
        Unique values: 2                 Missing .: 10,575/11,667
           Tabulation: Freq.   Numeric  Label
                          709      0  No
                          383      1  Yes
                       10,575      .
------------------------------------------------------------------------------
I39                               Approximately how much was the total income
                                  that you (and/or your spouse or partner)
                                  received from all sources, before taxes and
                                  deductions, in the past 12 months?
------------------------------------------------------------------------------
                 Type: Numeric (long)
                Label: I39, but 824 nonmissing values are not labeled
                Range: [0,1999999]               Units: 1
        Unique values: 824               Missing .: 0/11,667
             Examples: 13000
                       45000
                       80000
                       140000
------------------------------------------------------------------------------
I40                               Which of the following categories best
                                  describes the total income that you (and/or
```

```
                                    your spouse or partner) received from all
                                    sources, before taxes and deductions, in the
                                    past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I40
              Range: [0,10]                        Units: 1
      Unique values: 11                     Missing .: 0/11,667
        Tabulation: Freq.    Numeric  Label
                      852          0  $0
                      834          1  $1 to $4,999
                      708          2  $5,000 to $14,999
                      714          3  $15,000 to $24,999
                    1,109          4  $25,000 to $39,999
                      691          5  $40,000 to $49,999
                    1,636          6  $50,000 to $74,999
                    1,284          7  $75,000 to $99,999
                    1,636          8  $100,000 to $149,999
                    1,067          9  $150,000 to $199,999
                    1,136         10  $200,000 or higher
-------------------------------------------------------------------------------
I41_a                               Earned Income Tax Credit (EITC) - In the past
                                    12 months, have you (and/or your spouse or
                                    partner) received any of the following?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I41_A
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 0/11,667
        Tabulation: Freq.    Numeric  Label
                   10,587          0  No
                    1,080          1  Yes
-------------------------------------------------------------------------------
I41_b                               Supplemental Nutrition Assistance Program
                                    (SNAP or food stamps) - In the past 12 months,
                                    have you (and/or your spouse or partner)
                                    received any of the following?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I41_B
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 0/11,667
        Tabulation: Freq.    Numeric  Label
                   10,424          0  No
                    1,243          1  Yes
-------------------------------------------------------------------------------
I41_c                               Women, Infants, and Children (WIC) nutrition
                                    program benefits - In the past 12 months,
                                    have you (and/or your spouse or partner)
                                    received any of the following?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I41_C
              Range: [0,1]                         Units: 1
      Unique values: 2                      Missing .: 8,950/11,667
        Tabulation: Freq.    Numeric  Label
                    2,501          0  No
                      216          1  Yes
                    8,950          .
-------------------------------------------------------------------------------
I41_d                               Housing assistance from government program -
                                    In the past 12 months, have you (and/or your
                                    spouse or partner) received any of the
```

```
                                  following?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: I41_D
                   Range: [0,1]                     Units: 1
           Unique values: 2                   Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                         11,296        0   No
                            371        1   Yes
--------------------------------------------------------------------------------
I41_e                             Free or reduced price school lunches for your
                                  children - In the past 12 months, have you
                                  (and/or your spouse or partner) received any
                                  of the following?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: I41_E
                   Range: [0,1]                     Units: 1
           Unique values: 2                   Missing .: 8,950/11,667
              Tabulation: Freq.   Numeric  Label
                          2,037        0   No
                            680        1   Yes
                          8,950        .
--------------------------------------------------------------------------------
I9                                In the past 12 months, which one of the
                                  following best describes your (and/or your
                                  spouse's or partner's) income?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: I9
                   Range: [1,3]                     Units: 1
           Unique values: 3                   Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                          8,539        1   Roughly the same amount each
                                             month
                          2,185        2   Occasionally varies from month
                                             to month
                            943        3   Varies quite often from month
                                             to month
--------------------------------------------------------------------------------
I12                               Because your income varies, have you (and your
                                  spouse or partner) struggled to pay your bills
                                  in the past 12 months?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: I12
                   Range: [0,1]                     Units: 1
           Unique values: 2                   Missing .: 8,539/11,667
              Tabulation: Freq.   Numeric  Label
                          2,054        0   No
                          1,074        1   Yes
                          8,539        .
--------------------------------------------------------------------------------
I20                               In the past month, would you say that your
                                  (and your spouse's or partner's) total
                                  spending was:
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: I20
                   Range: [1,3]                     Units: 1
           Unique values: 3                   Missing .: 0/11,667
              Tabulation: Freq.   Numeric  Label
                          5,838        1   Less than your income
```

```
                  3,626          2  The same as your income
                  2,203          3  More than your income
--------------------------------------------------------------------------------
I21_a                                   Total monthly income - Compared to a year
                                        ago, have each of the following (for you and
                                        your spouse or partner) increased, decreased,
                                        or stayed about the same?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I21_A
             Range: [1,3]                          Units: 1
     Unique values: 3                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    1,416          1  Decreased
                    6,484          2  About the same
                    3,767          3  Increased
--------------------------------------------------------------------------------
I21_b                                   Total monthly spending - Compared to a year
                                        ago, have each of the following (for you and
                                        your spouse or partner) increased, decreased,
                                        or stayed about the same?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I21_B
             Range: [1,3]                          Units: 1
     Unique values: 3                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    1,106          1  Decreased
                    5,864          2  About the same
                    4,697          3  Increased
--------------------------------------------------------------------------------
I23_a                                   Employer - You indicated that you (or your
                                        spouse or partner) received income from
                                        unemployment insurance in the past year. Did
                                        you learn about your eligibility for these
                                        benefits from each of the following sources?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I23_A
             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 11,412/11,667
        Tabulation: Freq.   Numeric  Label
                      133          0  No
                      122          1  Yes
                   11,412          .
--------------------------------------------------------------------------------
I23_b                                   Union - You indicated that you (or your
                                        spouse or partner) received income from
                                        unemployment insurance in the past year. Did
                                        you learn about your eligibility for these
                                        benefits from each of the following sources?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: I23_B
             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 11,412/11,667
        Tabulation: Freq.   Numeric  Label
                      230          0  No
                       25          1  Yes
                   11,412          .
--------------------------------------------------------------------------------
I23_c                                   Friends or family - You indicated that you
                                        (or your spouse or partner) received
```

```
                                     income from unemployment insurance in the past
                                     year. Did you learn about your eligibility for
                                     these benefits from each of the following
                                     sources?
-----------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I23_C
              Range: [0,1]                          Units: 1
      Unique values: 2                         Missing .: 11,412/11,667
         Tabulation: Freq.   Numeric  Label
                       193         0  No
                        62         1  Yes
                    11,412         .
-----------------------------------------------------------------------------------
 I23_d                               Internet research - You indicated that you
                                     (or your spouse or partner) received
                                     income from unemployment insurance in the past
                                     year. Did you learn about your eligibility for
                                     these benefits from each of the following
                                     sources?
-----------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I23_D
              Range: [0,1]                          Units: 1
      Unique values: 2                         Missing .: 11,412/11,667
         Tabulation: Freq.   Numeric  Label
                       190         0  No
                        65         1  Yes
                    11,412         .
-----------------------------------------------------------------------------------
 I23_e                               News stories - You indicated that you (or
                                     your spouse or partner) received income from
                                     unemployment insurance in the past year. Did
                                     you learn about your eligibility for these
                                     benefits from each of the following sources?
-----------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I23_E
              Range: [0,1]                          Units: 1
      Unique values: 2                         Missing .: 11,412/11,667
         Tabulation: Freq.   Numeric  Label
                       229         0  No
                        26         1  Yes
                    11,412         .
-----------------------------------------------------------------------------------
 I23_f                               Government agency - You indicated that you
                                     (or your spouse or partner) received
                                     income from unemployment insurance in the past
                                     year. Did you learn about your eligibility for
                                     these benefits from each of the following
                                     sources?
-----------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: I23_F
              Range: [0,1]                          Units: 1
      Unique values: 2                         Missing .: 11,412/11,667
         Tabulation: Freq.   Numeric  Label
                       190         0  No
                        65         1  Yes
                    11,412         .
-----------------------------------------------------------------------------------
 FS11_a                              Free groceries or meals through a food
                                     pantry, religious, or community organization -
```

```
                                        In the past year, have you (and/or your spouse
                                        or partner) received each of the following?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: FS11_A
             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                10,675        0  No
                   992        1  Yes
--------------------------------------------------------------------------------
FS11_b                                  Financial assistance from a religious or
                                        community organization - In the past year,
                                        have you (and/or your spouse or partner)
                                        received each of the following?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: FS11_B
             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                11,463        0  No
                   204        1  Yes
--------------------------------------------------------------------------------
FS11_c                                  Financial assistance from friends or family
                                        members not living with you - In the past
                                        year, have you (and/or your spouse or partner)
                                        received each of the following?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: FS11_C
             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                10,758        0  No
                   909        1  Yes
--------------------------------------------------------------------------------
INF1_a                                  Food - In general, have prices you paid for
                                        each of the following increased in the past 12
                                        months?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: INF1_A
             Range: [0,2]                          Units: 1
     Unique values: 3                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   299        0  No
                 2,970        1  Yes, increased somewhat
                 8,398        2  Yes, increased a lot
--------------------------------------------------------------------------------
INF1_b                                  Gasoline and other motor fuels - In general,
                                        have prices you paid for each of the following
                                        increased in the past 12 months?
--------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: INF1_B
             Range: [0,2]                          Units: 1
     Unique values: 3                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   609        0  No
                 2,196        1  Yes, increased somewhat
                 8,862        2  Yes, increased a lot
--------------------------------------------------------------------------------
```

```
INF1_c                                   Utilities (electricity, heating fuel, etc.) -
                                         In general, have prices you paid for each of
                                         the following increased in the past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: INF1_C
              Range: [0,2]                            Units: 1
      Unique values: 3                        Missing .: 0/11,667
         Tabulation: Freq.   Numeric  Label
                     1,630       0    No
                     5,286       1    Yes, increased somewhat
                     4,751       2    Yes, increased a lot
-------------------------------------------------------------------------------
INF1_d                                   Rent or mortgage - In general, have prices you
                                         paid for each of the following increased in
                                         the past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: INF1_D
              Range: [0,2]                            Units: 1
      Unique values: 3                        Missing .: 0/11,667
         Tabulation: Freq.   Numeric  Label
                     7,958       0    No
                     2,260       1    Yes, increased somewhat
                     1,449       2    Yes, increased a lot
-------------------------------------------------------------------------------
INF1_e                                   Medical care, medication, or health insurance
                                         - In general, have prices you paid for each of
                                         the following increased in the past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: INF1_E
              Range: [0,2]                            Units: 1
      Unique values: 3                        Missing .: 0/11,667
         Tabulation: Freq.   Numeric  Label
                     5,665       0    No
                     4,068       1    Yes, increased somewhat
                     1,934       2    Yes, increased a lot
-------------------------------------------------------------------------------
INF1_f                                   Home or auto insurance - In general, have
                                         prices you paid for each of the following
                                         increased in the past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: INF1_F
              Range: [0,2]                            Units: 1
      Unique values: 3                        Missing .: 0/11,667
         Tabulation: Freq.   Numeric  Label
                     4,713       0    No
                     4,930       1    Yes, increased somewhat
                     2,024       2    Yes, increased a lot
-------------------------------------------------------------------------------
INF2_a                                   Food - Have price increases for each of the
                                         following affected your family's budget in the
                                         past 12 months?
-------------------------------------------------------------------------------
               Type: Numeric (byte)
              Label: INF2_A
              Range: [0,2]                            Units: 1
      Unique values: 3                        Missing .: 299/11,667
         Tabulation: Freq.   Numeric  Label
                     2,008       0    No
                     4,311       1    Yes, somewhat
```

```
                          5,049        2  Yes, a lot
                            299        .
---------------------------------------------------------------------------
INF2_b                                      Gasoline and other motor fuels - Have price
                                            increases for each of the following affected
                                            your family's budget in the past 12 months?
---------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: INF2_B
                   Range: [0,2]                         Units: 1
           Unique values: 3                      Missing .: 609/11,667
              Tabulation: Freq.   Numeric  Label
                          2,176        0  No
                          3,863        1  Yes, somewhat
                          5,019        2  Yes, a lot
                            609        .
---------------------------------------------------------------------------
INF2_c                                      Utilities (electricity, heating fuel, etc.) -
                                            Have price increases for each of the following
                                            affected your family's budget in the past 12
                                            months?
---------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: INF2_C
                   Range: [0,2]                         Units: 1
           Unique values: 3                      Missing .: 1,630/11,667
              Tabulation: Freq.   Numeric  Label
                          2,392        0  No
                          4,448        1  Yes, somewhat
                          3,197        2  Yes, a lot
                          1,630        .
---------------------------------------------------------------------------
INF2_d                                      Rent or mortgage - Have price increases for
                                            each of the following affected your family's
                                            budget in the past 12 months?
---------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: INF2_D
                   Range: [0,2]                         Units: 1
           Unique values: 3                      Missing .: 7,958/11,667
              Tabulation: Freq.   Numeric  Label
                            799        0  No
                          1,625        1  Yes, somewhat
                          1,285        2  Yes, a lot
                          7,958        .
---------------------------------------------------------------------------
INF2_e                                      Medical care, medication, or health insurance
                                            - Have price increases for each of the
                                            following affected your family's budget in the
                                            past 12 months?
---------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: INF2_E
                   Range: [0,2]                         Units: 1
           Unique values: 3                      Missing .: 5,665/11,667
              Tabulation: Freq.   Numeric  Label
                          1,591        0  No
                          2,892        1  Yes, somewhat
                          1,519        2  Yes, a lot
                          5,665        .
---------------------------------------------------------------------------
INF2_f                                      Home or auto insurance - Have price increases
                                            for each of the following affected your
```

```
                                     family's budget in the past 12 months?
------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: INF2_F
               Range: [0,2]                           Units: 1
       Unique values: 3                        Missing .: 4,713/11,667
          Tabulation: Freq.   Numeric   Label
                      1,913        0    No
                      3,515        1    Yes, somewhat
                      1,526        2    Yes, a lot
                      4,713        .
------------------------------------------------------------------------------
INF3_a                                       Switched to cheaper products - Did you take
                                             any of the following actions because of
                                             increases in prices over the past 12 months?
------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: INF3_A
               Range: [0,1]                           Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric   Label
                      4,277        0    No
                      7,390        1    Yes
------------------------------------------------------------------------------
INF3_b                                       Used less or stopped using - Did you take any
                                             of the following actions because of increases
                                             in prices over the past 12 months?
------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: INF3_B
               Range: [0,1]                           Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric   Label
                      3,922        0    No
                      7,745        1    Yes
------------------------------------------------------------------------------
INF3_c                                       Reduced savings - Did you take any of the
                                             following actions because of increases in
                                             prices over the past 12 months?
------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: INF3_C
               Range: [0,1]                           Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric   Label
                      5,682        0    No
                      5,985        1    Yes
------------------------------------------------------------------------------
INF3_d                                       Increased borrowing - Did you take any of the
                                             following actions because of increases in
                                             prices over the past 12 months?
------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: INF3_D
               Range: [0,1]                           Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric   Label
                      9,991        0    No
                      1,676        1    Yes
------------------------------------------------------------------------------
INF3_e                                       Delayed a major purchase - Did you take any
                                             of the following actions because of increases
                                             in prices over the past 12 months?
```

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

```
               Label: OL3_C
               Range: [1,2]                          Units: 1
        Unique values: 2                        Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       7,186        1  Yes
                       4,481        2  No
--------------------------------------------------------------------------------
OL4_a                                    Groceries - What was the primary reason that
                                         you made these purchases online rather than at
                                         a local store?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: OL4_A
                Range: [1,6]                          Units: 1
        Unique values: 6                        Missing .: 7,189/11,667
           Tabulation: Freq.   Numeric  Label
                       2,768        1  Convenience
                         574        2  Better price
                          53        3  Better quality
                         430        4  Not available in local stores
                         336        5  COVID safety concerns
                         317        6  Other reason
                       7,189        .
--------------------------------------------------------------------------------
OL4_b                                    Personal care items - What was the primary
                                         reason that you made these purchases online
                                         rather than at a local store?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: OL4_B
                Range: [1,6]                          Units: 1
        Unique values: 6                        Missing .: 4,938/11,667
           Tabulation: Freq.   Numeric  Label
                       3,915        1  Convenience
                       1,521        2  Better price
                          66        3  Better quality
                         742        4  Not available in local stores
                         246        5  COVID safety concerns
                         239        6  Other reason
                       4,938        .
--------------------------------------------------------------------------------
OL4_c                                    Clothing - What was the primary reason that
                                         you made these purchases online rather than at
                                         a local store?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: OL4_C
                Range: [1,6]                          Units: 1
        Unique values: 6                        Missing .: 4,481/11,667
           Tabulation: Freq.   Numeric  Label
                       3,672        1  Convenience
                       1,592        2  Better price
                          95        3  Better quality
                       1,377        4  Not available in local stores
                         182        5  COVID safety concerns
                         268        6  Other reason
                       4,481        .
--------------------------------------------------------------------------------
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 .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      4,910        0  No
                      6,757        1  Yes
--------------------------------------------------------------------------------
EF2                                      If you were to lose your main source of income
                                         (for example job or government benefits),
                                         could you cover your expenses for 3 months by
                                         borrowing money, using savings, or selling
                                         assets?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF2
               Range: [0,1]                            Units: 1
       Unique values: 2                        Missing .: 6,757/11,667
          Tabulation: Freq.   Numeric  Label
                      3,123        0  No
                      1,787        1  Yes
                      6,757        .
--------------------------------------------------------------------------------
EF3_a                                    Put it on my credit card and pay it off in
                                         full at the next statement - Suppose that you
                                         have an emergency expense that costs ($400/
                                         $500). Based on your current financial
                                         situation, how would you pay for this expense?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF3_A
               Range: [0,1]                            Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      7,146        0  No
                      4,521        1  Put it on my credit card and
                                        pay it off in full at the next
                                        statement
--------------------------------------------------------------------------------
EF3_b                                    Put it on my credit card and pay it off over
                                         time - Suppose that you have an emergency
                                         expense that costs ($400/$500). Based on your
                                         current financial situation, how would you pay
                                         for this expense?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF3_B
               Range: [0,1]                            Units: 1
       Unique values: 2                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      9,871        0  No
                      1,796        1  Put it on my credit card and
                                        pay it off over time
--------------------------------------------------------------------------------
EF3_c                                    With the money currently in my checking/
                                         savings account or with cash - Suppose that
                                         you have an emergency expense that costs
                                         ($400/$500). Based on your current financial
                                         situation, how would you pay for this expense?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF3_C
               Range: [0,1]                            Units: 1
```

```
        Unique values: 2                              Missing .: 0/11,667
           Tabulation: Freq.    Numeric  Label
                       6,507          0  No
                       5,160          1  With the money currently in my
                                         checking/savings account or
                                         with cash
--------------------------------------------------------------------------------
EF3_d                                    Using money from a bank loan or line of credit
                                         - Suppose that you have an emergency expense
                                         that costs ($400/$500). Based on your current
                                         financial situation, how would you pay for
                                         this expense?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: EF3_D
                Range: [0,1]                            Units: 1
        Unique values: 2                              Missing .: 0/11,667
           Tabulation: Freq.    Numeric  Label
                      11,398          0  No
                         269          1  Using money from a bank loan or
                                         line of credit
--------------------------------------------------------------------------------
EF3_e                                    By borrowing from a friend or family member -
                                         Suppose that you have an emergency expense
                                         that costs ($400/$500). Based on your current
                                         financial situation, how would you pay for
                                         this expense?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: EF3_E
                Range: [0,1]                            Units: 1
        Unique values: 2                              Missing .: 0/11,667
           Tabulation: Freq.    Numeric  Label
                      10,771          0  No
                         896          1  By borrowing from a friend or
                                         family member
--------------------------------------------------------------------------------
EF3_f                                    Using a payday loan, deposit advance, or
                                         overdraft - Suppose that you have an emergency
                                         expense that costs ($400/$500). Based on your
                                         current financial situation, how would you pay
                                         for this expense?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: EF3_F
                Range: [0,1]                            Units: 1
        Unique values: 2                              Missing .: 0/11,667
           Tabulation: Freq.    Numeric  Label
                      11,528          0  No
                         139          1  Using a payday loan, deposit
                                         advance, or overdraft
--------------------------------------------------------------------------------
EF3_g                                     By selling something - Suppose that you have
                                          an emergency expense that costs ($400/$500).
                                          Based on your current financial situation, how
                                          would you pay for this expense?
--------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: EF3_G
                Range: [0,1]                            Units: 1
        Unique values: 2                              Missing .: 0/11,667
           Tabulation: Freq.    Numeric  Label
                      11,103          0  No
```

```
                     564           1  By selling something
----------------------------------------------------------------------------
EF3_h                                    I wouldn't be able to pay for the expense
                                         right now - Suppose that you have an emergency
                                         expense that costs ($400/$500). Based on your
                                         current financial situation, how would you pay
                                         for this expense?
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: EF3_H
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    10,300        0  No
                     1,367        1  I wouldn't be able to pay for
                                        the expense right now
----------------------------------------------------------------------------
EF5A                                     Which best describes your ability to pay all
                                         of your bills in full this month?
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: EF5A
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                     1,952        0  Can't pay some bills
                     9,715        1  Able to pay all bills
----------------------------------------------------------------------------
EF5B                                     How would a ($400/$500) emergency expense that
                                         you had to pay impact your ability to pay your
                                         other bills this month?
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: EF5B
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 1,952/11,667
        Tabulation: Freq.   Numeric  Label
                     1,154        0  Could not pay some bills
                     8,561        1  Would still be able to pay all
                                        bills
                     1,952        .
----------------------------------------------------------------------------
EF6A_a                                   Rent or mortgage - Are you expecting to be
                                         unable to pay or only make a partial payment
                                         on each of the following bills this month?
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: EF6A_A
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 9,715/11,667
        Tabulation: Freq.   Numeric  Label
                     1,503        0  No
                       449        1  Yes
                     9,715        .
----------------------------------------------------------------------------
EF6A_b                                   Credit card - Are you expecting to be unable
                                         to pay or only make a partial payment on each
                                         of the following bills this month?
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: EF6A_B
             Range: [0,1]                          Units: 1
     Unique values: 2                     Missing .: 9,715/11,667
```

```
          Tabulation: Freq.   Numeric  Label
                        930        0  No
                      1,022        1  Yes
                      9,715        .
--------------------------------------------------------------------------------
EF6A_c                                      Water, gas, or electric bill - Are you
                                            expecting to be unable to pay or only make a
                                            partial payment on each of the following bills
                                            this month?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF6A_C
               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 9,715/11,667
          Tabulation: Freq.   Numeric  Label
                      1,296        0  No
                        656        1  Yes
                      9,715        .
--------------------------------------------------------------------------------
EF6A_d                                      Phone or cable bill - Are you expecting to be
                                            unable to pay or only make a partial payment
                                            on each of the following bills this month?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: EF6A_D
               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 9,715/11,667
          Tabulation: Freq.   Numeric  Label
                      1,368        0  No
                        584        1  Yes
                      9,715        .
--------------------------------------------------------------------------------
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 .: 9,715/11,667
          Tabulation: Freq.   Numeric  Label
                      1,643        0  No
                        309        1  Yes
                      9,715        .
--------------------------------------------------------------------------------
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 .: 9,715/11,667
          Tabulation: Freq.   Numeric  Label
                      1,726        0  No
                        226        1  Yes
                      9,715        .
--------------------------------------------------------------------------------
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 .: 9,715/11,667
      Tabulation: Freq.   Numeric  Label
                  1,200      0     No
                    752      1     Yes
                  9,715      .
--------------------------------------------------------------------------------
EF6B_a                                 Rent or mortgage - Which of the following
                                       bills would you likely skip paying, or make
                                       only a partial payment on, if you had a ($400/
                                       $500) emergency expense that you had to pay?
--------------------------------------------------------------------------------
            Type: Numeric (byte)
            Label: EF6B_A
            Range: [0,1]                              Units: 1
   Unique values: 2                      Missing .: 10,513/11,667
      Tabulation: Freq.   Numeric  Label
                  1,048      0     No
                    106      1     Yes
                 10,513      .
--------------------------------------------------------------------------------
EF6B_b                                 Credit card - Which of the following bills
                                       would you likely skip paying, or make only a
                                       partial payment on, if you had a ($400/$500)
                                       emergency expense that you had to pay?
--------------------------------------------------------------------------------
            Type: Numeric (byte)
            Label: EF6B_B
            Range: [0,1]                              Units: 1
   Unique values: 2                      Missing .: 10,513/11,667
      Tabulation: Freq.   Numeric  Label
                    558      0     No
                    596      1     Yes
                 10,513      .
--------------------------------------------------------------------------------
EF6B_c                                 Water, gas, or electric bill - Which of the
                                       following bills would you likely skip paying,
                                       or make only a partial payment on, if you had
                                       a ($400/$500) emergency expense that you had
                                       to pay?
--------------------------------------------------------------------------------
            Type: Numeric (byte)
            Label: EF6B_C
            Range: [0,1]                              Units: 1
   Unique values: 2                      Missing .: 10,513/11,667
      Tabulation: Freq.   Numeric  Label
                    895      0     No
                    259      1     Yes
                 10,513      .
--------------------------------------------------------------------------------
EF6B_d                                 Phone or cable bill - Which of the following
                                       bills would you likely skip paying, or make
                                       only a partial payment on, if you had a ($400/
                                       $500) emergency expense that you had to pay?
--------------------------------------------------------------------------------
            Type: Numeric (byte)
            Label: EF6B_D
            Range: [0,1]                              Units: 1
   Unique values: 2                      Missing .: 10,513/11,667
      Tabulation: Freq.   Numeric  Label
                    710      0     No
                    444      1     Yes
```

```
                  10,513           .
-------------------------------------------------------------------------------
EF6B_e                                  Car payment - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a ($400/$500)
                                        emergency expense that you had to pay?
-------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: EF6B_E
            Range: [0,1]                          Units: 1
    Unique values: 2                       Missing .: 10,513/11,667
       Tabulation: Freq.   Numeric  Label
                     996         0  No
                     158         1  Yes
                  10,513         .
-------------------------------------------------------------------------------
EF6B_f                                  Student loan - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a ($400/$500)
                                        emergency expense that you had to pay?
-------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: EF6B_F
            Range: [0,1]                          Units: 1
    Unique values: 2                       Missing .: 10,513/11,667
       Tabulation: Freq.   Numeric  Label
                     819         0  No
                     335         1  Yes
                  10,513         .
-------------------------------------------------------------------------------
EF6B_g                                  Other bills - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a ($400/$500)
                                        emergency expense that you had to pay?
-------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: EF6B_G
            Range: [0,1]                          Units: 1
    Unique values: 2                       Missing .: 10,513/11,667
       Tabulation: Freq.   Numeric  Label
                     517         0  No
                     637         1  Yes
                  10,513         .
-------------------------------------------------------------------------------
EF7                                     Based on your current financial situation,
                                        what is the largest emergency expense that you
                                         could handle right now using only your
                                         savings?
-------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: EF7
            Range: [1,5]                          Units: 1
    Unique values: 5                       Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   1,900         1  Under $100
                   1,483         2  $100 to $499
                   1,275         3  $500 to $999
                   1,262         4  $1,000 to $1,999
                   5,747         5  $2,000 or more
-------------------------------------------------------------------------------
E1_a                                    Prescription medicine - During the past 12
                                        months, was there a time when you needed each
                                         of the following, but went without because you
```

```
                                            couldn't afford it?
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: E1_A
                Range: [0,1]                       Units: 1
        Unique values: 2                   Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                       10,618         0  No
                        1,049         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 .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        9,894         0  No
                        1,773         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 .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                       10,605         0  No
                        1,062         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 .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        9,382         0  No
                        2,285         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 .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                       10,532         0  No
                        1,135         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 .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    8,863         0  No
                    2,804         1  Yes
-------------------------------------------------------------------------------
E2A                                  Approximately how much did you pay out of
                                     pocket for unexpected major medical expenses
                                      in the past 12 months?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: E2A
             Range: [-2,5]                       Units: 1
     Unique values: 6                         Missing .: 8,863/11,667
        Tabulation: Freq.   Numeric  Label
                      116        -2  Don't know
                      558         1  $1 to $499
                      533         2  $500 to $999
                      584         3  $1,000 to $1,999
                      653         4  $2,000 to $4,999
                      360         5  $5,000 or higher
                    8,863         .
-------------------------------------------------------------------------------
E2B                                  Do you currently have any debt from medical
                                     care you or your family members have received?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: E2B
             Range: [0,1]                        Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    9,789         0  No
                    1,878         1  Yes
-------------------------------------------------------------------------------
E4_a                                 Insurance through an employer or union - Are
                                     you currently covered by any of the following
                                      types of health insurance or health coverage
                                     plans?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: E4_A
             Range: [0,1]                        Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
                    5,282         0  No
                    6,385         1  Yes
-------------------------------------------------------------------------------
E4_b                                 Insurance purchased directly from an insurance
                                     company - Are you currently covered by any of
                                      the following types of health insurance or
                                     health coverage plans?
-------------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: E4_B
             Range: [0,1]                        Units: 1
     Unique values: 2                         Missing .: 0/11,667
        Tabulation: Freq.   Numeric  Label
```

```
                  10,283          0  No
                   1,384          1  Yes
--------------------------------------------------------------------------------
E4_c                                      Medicare or Medicaid - Are you currently
                                          covered by any of the following types of
                                          health insurance or health coverage plans?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: E4_C
                  Range: [0,1]                        Units: 1
          Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         7,056          0  No
                         4,611          1  Yes
--------------------------------------------------------------------------------
E4_d                                      TRICARE, VA, or other military or veteran's
                                          health care - Are you currently  covered by
                                          any of the following types of health insurance
                                          or health coverage plans?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: E4_D
                  Range: [0,1]                        Units: 1
          Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                        10,912          0  No
                           755          1  Yes
--------------------------------------------------------------------------------
E4_e                                      Insurance purchased through a health insurance
                                          exchange - Are you currently covered by any of
                                          the following types of health insurance or
                                          health coverage plans?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: E4_E
                  Range: [0,1]                        Units: 1
          Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                        11,171          0  No
                           496          1  Yes
--------------------------------------------------------------------------------
E4_f                                      Any other health insurance - Are you currently
                                          covered by any of the following types of
                                          health insurance or health coverage plans?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: E4_F
                  Range: [0,1]                        Units: 1
          Unique values: 2                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                        10,902          0  No
                           765          1  Yes
--------------------------------------------------------------------------------
CH2              What is the highest level of education that your mother completed?
--------------------------------------------------------------------------------
                   Type: Numeric (double)
                  Label: CH2
                  Range: [-2,7]                       Units: 1
          Unique values: 9                    Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                           596         -2  Don't know
                            24         -1  Refused
                         1,957          1  Less than High School degree
```

```
                          4,279        2  High school degree or GED
                          1,096        3  Some college but no degree
                            636        4  Certificate or technical degree
                            639        5  Associate degree
                          1,585        6  Bachelor's degree
                            855        7  Graduate degree
------------------------------------------------------------------------------
CH3               What is the highest level of education that your father completed?
------------------------------------------------------------------------------
             Type: Numeric (double)
            Label: CH3
            Range: [-2,7]                        Units: 1
    Unique values: 9                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   1,088        -2  Don't know
                      25        -1  Refused
                   2,151         1  Less than High School degree
                   3,624         2  High school degree or GED
                     975         3  Some college but no degree
                     629         4  Certificate or technical degree
                     446         5  Associate degree
                   1,593         6  Bachelor's degree
                   1,136         7  Graduate degree
------------------------------------------------------------------------------
FL0                                    On a scale from zero to ten, where zero is not
                                       at all willing to take risks and ten is very
                                        willing to take risks, what number would you
                                       be on the scale?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: FL0, but 9 nonmissing values are not labeled
            Range: [0,10]                        Units: 1
    Unique values: 11                        Missing .: 0/11,667
         Examples: 1
                   3
                   5
                   6
------------------------------------------------------------------------------
FL2                                    Do you think the following statement is true
                                       or false? "Buying a single company's stock
                                        usually provides a safer return than a stock
                                        mutual fund."
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: FL2
            Range: [-2,2]                        Units: 1
    Unique values: 3                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   2,784        -2  Don't know
                     860         1  True
                   8,023         2  False
------------------------------------------------------------------------------
FL4                                    Imagine that the interest rate on your savings
                                       account was 1% per year and inflation was 2%
                                        per year. After 1 year, how much would you be
                                        able to buy with the money in this account?
------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: FL4
            Range: [-2,3]                        Units: 1
    Unique values: 4                         Missing .: 0/11,667
       Tabulation: Freq.   Numeric  Label
                   1,204        -2  Don't know
```

```
                          359        1  More than today
                        1,256        2  Exactly the same
                        8,848        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 .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                          980        -2  Don't know
                        8,846         1  More than $102
                        1,019         2  Exactly $102
                          822         3  Less than $102
--------------------------------------------------------------------------------
DOV_D36_AMOUNT            Flag - amount of hypothetical pay change in question D36B
--------------------------------------------------------------------------------
                  Type: String (strL)
         Unique values: 4                          Missing "": 0/11,667
            Tabulation: Freq.  Value
                        2,988  "decreased your pay by 1 percent"
                        2,911  "decreased your pay by 10 percent"
                        2,908  "decreased your pay by 5 percent"
                        2,860  "kept your pay the same for a year"
               Warning: Variable has embedded blanks.
--------------------------------------------------------------------------------
DOV_D36_ORDER                          Flag - order in which D36A and D36B are asked
--------------------------------------------------------------------------------
                  Type: String (str1)
         Unique values: 2                          Missing "": 0/11,667
            Tabulation: Freq.  Value
                        5,868  "0"
                        5,799  "1"
--------------------------------------------------------------------------------
DOV_Gig                                Flag - type of gig activities performed
--------------------------------------------------------------------------------
                  Type: String (strL)
         Unique values: 2                          Missing "": 9,885/11,667
            Tabulation: Freq.  Value
                        9,885  ""
                          652  "doing freelance or gig work"
                        1,130  "selling or renting items you own"
               Warning: Variable has embedded blanks.
--------------------------------------------------------------------------------
DOV_EF_amount                            Flag - amount of hypothetical emergency
                                         expense in emergency fund questions
--------------------------------------------------------------------------------
                  Type: String (str4)
         Unique values: 2                          Missing "": 0/11,667
            Tabulation: Freq.  Value
                        9,293  "$400"
                        2,374  "$500"
--------------------------------------------------------------------------------
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 .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         5,839         0  No
                         5,828         1  Yes
--------------------------------------------------------------------------------
ppage                                                                        Age
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Range: [18,94]                          Units: 1
          Unique values: 77                          Missing .: 0/11,667
                   Mean: 51.9672
              Std. dev.: 17.5702
            Percentiles:      10%       25%       50%       75%       90%
                               27        37        54        66        75
--------------------------------------------------------------------------------
ppagecat                                                        Age - 7 Categories
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: PPAGECAT
                  Range: [1,7]                            Units: 1
          Unique values: 7                           Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                           693         1  18-24
                         1,765         2  25-34
                         1,860         3  35-44
                         1,694         4  45-54
                         2,300         5  55-64
                         2,182         6  65-74
                         1,173         7  75+
--------------------------------------------------------------------------------
ppagect4                                                        Age - 4 Categories
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: PPAGECT4
                  Range: [1,4]                            Units: 1
          Unique values: 4                           Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                         1,672         1  18-29
                         2,646         2  30-44
                         2,807         3  45-59
                         4,542         4  60+
--------------------------------------------------------------------------------
ppeduc5                                                    Education (5 Categories)
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: PPEDUC5
                  Range: [1,5]                            Units: 1
          Unique values: 5                           Missing .: 0/11,667
             Tabulation: Freq.   Numeric  Label
                           688         1  No high school diploma or GED
                         2,772         2  High school graduate (high
                                           school diploma or the
                                           equivalent GED)
                         3,226         3  Some college or Associate's
                                           degree
                         2,810         4  Bachelor's degree
                         2,171         5  Master's degree or higher
--------------------------------------------------------------------------------
ppeducat                                                   Education (4 Categories)
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: PPEDUCAT
                  Range: [1,4]                            Units: 1
```

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

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

```
                 4,334          3  South
                 2,672          4  West
------------------------------------------------------------------------------
ppreg9                                     Region 9 - Based on State of Residence
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPREG9
                Range: [1,9]                      Units: 1
        Unique values: 9                    Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                         561          1  New England
                       1,505          2  Mid-Atlantic
                       1,755          3  East-North Central
                         840          4  West-North Central
                       2,422          5  South Atlantic
                         604          6  East-South Central
                       1,308          7  West-South Central
                         905          8  Mountain
                       1,767          9  Pacific
------------------------------------------------------------------------------
pprent                                         Ownership Status of Living Quarters
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPRENT
                Range: [1,3]                      Units: 1
        Unique values: 3                     Missing .: 0/11,667
           Tabulation: Freq.   Numeric  Label
                       8,608          1  Owned or being bought by you or
                                         someone in your household
                       2,866          2  Rented for cash
                         193          3  Occupied without payment of
                                         cash rent
------------------------------------------------------------------------------
ppstaten                                                                  State
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPSTATEN
                Range: [11,95]                    Units: 1
        Unique values: 51                    Missing .: 0/11,667
             Examples: 31     oh
                       51     de
                       59     fl
                       85     nm
------------------------------------------------------------------------------
ppkid017                              Presence of Household Members - Children 0-17
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Range: [0,9]                      Units: 1
        Unique values: 10                    Missing .: 0/11,667
                 Mean: .479815
            Std. dev.: .965991
          Percentiles:    10%       25%       50%       75%       90%
                            0         0         0         1         2
------------------------------------------------------------------------------
ppt18ov                               Presence of Household Members - Adults 18+
------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Range: [1,10]                     Units: 1
        Unique values: 9                     Missing .: 0/11,667
           Tabulation: Freq.  Value
                       2,593  1
                       6,370  2
                       1,749  3
```

```
                         703  4
                         183  5
                          44  6
                          17  7
                           7  8
                           1  10
-------------------------------------------------------------------------------
DeviceType2                           DOV: Device Type - at the end of survey
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: DEVICETY
                Range: [1,15]                    Units: 1
        Unique values: 11                        Missing .: 0/11,667
             Examples: 3    iPhone
                       7    AndroidTablet
                       8    AndroidPhone
                       10   WinPC
-------------------------------------------------------------------------------
ppcm0160                     Q26: Occupation (detailed) in current or main job
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPCM0160
                Range: [-2,35]                   Units: 1
        Unique values: 29                        Missing .: 0/11,667
             Examples: -2   Not asked
                       1    Management
                       16   Food Preparation and Serving
                       29   Other (Please specify)
-------------------------------------------------------------------------------
ind1                      IND1: Industry (tight scale) in current or main job
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: IND1, but 2 nonmissing values are not labeled
                Range: [-2,27]                   Units: 1
        Unique values: 26                        Missing .: 0/11,667
             Examples: -2
                       1    Farming/Agriculture, Forestry, Fishing and Hunting,
                         and Animal Production
                       10   Finance, Banking, and Insurance
                       16   Health Care (including Elder Care, Home Health Care)
-------------------------------------------------------------------------------
ppcm1301                                           GOVEMP1: Employer type
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPCM1301
                Range: [-2,5]                    Units: 1
        Unique values: 7                         Missing .: 0/11,667
            Tabulation: Freq.   Numeric  Label
                        4,569      -2 Not asked
                            7      -1 Refused
                        1,233       1 Government
                        3,886       2 Private-for-profit company
                          852       3 Non-profit organization
                                      including tax exempt and
                                      charitable organizations
                        1,034       4 Self-employed
                           86       5 Working in the family business
-------------------------------------------------------------------------------
UNION100                              UNION100: Are you a member of a labor union
                                       or an employee association similar to a
                                       union?
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
```

```
                  Label: UNION100
                  Range: [-2,2]                        Units: 1
          Unique values: 4                     Missing .: 3/11,667
             Tabulation: Freq.   Numeric  Label
                         5,594      -2    Not asked
                            16      -1    Refused
                           788       1    Yes
                         5,266       2    No
                             3       .
--------------------------------------------------------------------------------
ppcmdate                                     Date member completed core adult survey
--------------------------------------------------------------------------------
                   Type: Numeric (long)
                  Range: [20091029,20221012]           Units: 1
          Unique values: 563                   Missing .: 0/11,667
                   Mean: 2.0e+07
              Std. dev.: 5266.07
            Percentiles:    10%      25%      50%      75%      90%
                         2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07
--------------------------------------------------------------------------------
status                                             Armed Forces Status
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: STATUS
                  Range: [1,5]                         Units: 1
          Unique values: 5                     Missing .: 841/11,667
             Tabulation: Freq.   Numeric  Label
                            26       1    Active Duty
                            16       2    Currently Reserves
                            16       3    Currently National Guard
                         1,135       4    Veteran, including reserves
                         9,633       5    None of the above
                           841       .
--------------------------------------------------------------------------------
pph1date                                     Date member completed Health 1 survey
--------------------------------------------------------------------------------
                   Type: Numeric (long)
                  Range: [20190625,20221108]           Units: 1
          Unique values: 626                   Missing .: 1,075/11,667
                   Mean: 2.0e+07
              Std. dev.: 3692.98
            Percentiles:    10%      25%      50%      75%      90%
                         2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07
--------------------------------------------------------------------------------
pph10001              Q1: In general, would you say your physical health is. . .?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: PPH10001
                  Range: [1,5]                         Units: 1
          Unique values: 5                     Missing .: 1,091/11,667
             Tabulation: Freq.   Numeric  Label
                         1,000       1    Excellent
                         3,769       2    Very good
                         4,038       3    Good
                         1,474       4    Fair
                           295       5    Poor
                         1,091       .
--------------------------------------------------------------------------------
ppfsdate                                Date member completed Financial Services survey
--------------------------------------------------------------------------------
                   Type: Numeric (long)
                  Range: [20191213,20221108]           Units: 1
          Unique values: 544                   Missing .: 1,085/11,667
```

```
                 Mean: 2.0e+07
            Std. dev.: 4868.99
          Percentiles:     10%        25%        50%        75%        90%
                        2.0e+07    2.0e+07    2.0e+07    2.0e+07    2.0e+07
-------------------------------------------------------------------------------
ppfs0001                                 Q1: When it comes to decisions regarding your
                                         household's financial activities (such as
                                         banking and investing decisions), which of
                                         the following statements best describes your
                                         involvement?
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPFS0001
                Range: [1,3]                        Units: 1
        Unique values: 3                       Missing .: 1,095/11,667
           Tabulation: Freq.   Numeric  Label
                       4,964         1  I make most of the decisions
                       4,509         2  Another household member and I
                                        share in the decisions
                       1,099         3  Another household member makes
                                        most of the decisions
                       1,095         .
-------------------------------------------------------------------------------
ppfs0596                                 Q22: What is the approximate total amount of
                                         your household's savings and investments?
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPFS0596
                Range: [1,7]                        Units: 1
        Unique values: 7                       Missing .: 1,383/11,667
           Tabulation: Freq.   Numeric  Label
                       4,229         1  Under $50,000
                       1,259         2  $50,000 - $99,999
                       1,348         3  $100,000 - $249,999
                       1,000         4  $250,000 - $499,999
                         924         5  $500,000 - $999,999
                       1,066         6  $1,000,000 or more
                         458         7  Not sure
                       1,383         .
-------------------------------------------------------------------------------
ppfs1482                                 Q108: Where do you think your credit score falls?
-------------------------------------------------------------------------------
                 Type: Numeric (byte)
                Label: PPFS1482
                Range: [1,6]                        Units: 1
        Unique values: 6                       Missing .: 1,139/11,667
           Tabulation: Freq.   Numeric  Label
                         278         1  Very poor
                         451         2  Poor
                       1,071         3  Fair
                       2,338         4  Good
                       5,734         5  Excellent
                         656         6  Don't know
                       1,139         .
-------------------------------------------------------------------------------
pphidate                                 Date member completed Hispanic survey
-------------------------------------------------------------------------------
                 Type: Numeric (long)
                Range: [20191025,20221108]          Units: 1
        Unique values: 314                     Missing .: 10,394/11,667
                 Mean: 2.0e+07
            Std. dev.: 5250.53
          Percentiles:     10%        25%        50%        75%        90%
```

```
                      2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
pphi0001                                Q0: What language do you usually speak at home?
-------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: PPHI0001
               Range: [1,6]                        Units: 1
       Unique values: 6                     Missing .: 10,398/11,667
          Tabulation: Freq.   Numeric  Label
                         33         1  Only Spanish
                        103         2  More Spanish than English
                        235         3  Both Spanish and English
                                       equally
                        377         4  More English than Spanish
                        513         5  Only English
                          8         6  Neither Spanish nor English
                     10,398         .
-------------------------------------------------------------------------------
ppracem                                              Race, Census categories
-------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: PPRACEM
               Range: [1,6]                        Units: 1
       Unique values: 6                      Missing .: 1/11,667
          Tabulation: Freq.   Numeric  Label
                      9,315         1  White
                      1,292         2  Black or African American
                        111         3  American Indian or Alaska
                                       Native
                        477         4  Asian
                         17         5  Native Hawaiian/Pacific
                                       Islander
                        454         6  2+ races
                          1         .
-------------------------------------------------------------------------------
pphispan                                 Are you Spanish, Hispanic, or Latino?
-------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: PPHISPAN
               Range: [1,8]                        Units: 1
       Unique values: 5                      Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                     10,203         1  No, I am not
                        801         2  Yes, Mexican, Mexican-American,
                                       Chicano
                        141         3  Yes, Puerto Rican
                         85         4  Yes, Cuban, Cuban American
                        437         8  Yes, Other
-------------------------------------------------------------------------------
ppp1date                              Date member completed Public Affairs 1 survey
-------------------------------------------------------------------------------
                Type: Numeric (long)
               Range: [20190912,20221026]      Units: 1
       Unique values: 517                   Missing .: 715/11,667
                Mean: 2.0e+07
           Std. dev.: 4707.96
         Percentiles:    10%       25%       50%       75%       90%
                      2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
-------------------------------------------------------------------------------
pppagnid                                                     Gender identity
-------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: PPPAGNID
```

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

```
                        10,205         4  No
                         1,165         .
------------------------------------------------------------------------------------
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 .: 1,180/11,667
            Tabulation: Freq.   Numeric  Label
                          413         1  Yes
                       10,074         4  No
                        1,180         .
------------------------------------------------------------------------------------
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 .: 1,179/11,667
            Tabulation: Freq.   Numeric  Label
                          961         1  Yes
                        9,527         4  No
                        1,179         .
------------------------------------------------------------------------------------
pph12006                              Q190: Because of a physical, mental, or
                                      emotional condition, do you having difficulty
                                      running errands?
------------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: PPH12006
                 Range: [1,4]                        Units: 1
         Unique values: 2                     Missing .: 1,168/11,667
            Tabulation: Freq.   Numeric  Label
                          679         1  Yes
                        9,820         4  No
                        1,168         .
------------------------------------------------------------------------------------
pph12007                              Q190: Do you having difficulty dressing or bathing?
------------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: PPH12007
                 Range: [1,4]                        Units: 1
         Unique values: 2                     Missing .: 1,167/11,667
            Tabulation: Freq.   Numeric  Label
                          303         1  Yes
                       10,197         4  No
                        1,167         .
------------------------------------------------------------------------------------
field_month                                                              (unlabeled)
------------------------------------------------------------------------------------
                  Type: Numeric (float)
                 Range: [10,11]                       Units: 1
         Unique values: 2                     Missing .: 0/11,667
            Tabulation: Freq.  Value
                       11,626  10
                           41  11
------------------------------------------------------------------------------------
field_day                                                                (unlabeled)
------------------------------------------------------------------------------------
                  Type: Numeric (float)
                 Range: [1,31]                        Units: 1
         Unique values: 12                    Missing .: 0/11,667
```

```
                Mean:  22.737
           Std. dev.:  2.61055
         Percentiles:     10%      25%      50%      75%      90%
                          21       21       22       24       26
--------------------------------------------------------------------------------
income_question                        Which income question respondent was given
--------------------------------------------------------------------------------
                Type: String (str34)
       Unique values: 3                        Missing "": 0/11,667
          Tabulation: Freq.   Value
                      9,852   "I39"
                      1,109   "I40 (refused I39)"
                        706   "Neither (zero income based on I0A)"
           Warning: Variable has embedded blanks.
--------------------------------------------------------------------------------
[variablename]_iflag                                     variable imputation flag
--------------------------------------------------------------------------------
                Type: Numeric (float)
               Range: [0,1]                          Units: 1
       Unique values: 2
                     Numeric  Description
                           0  Value not imputed
                           1  Value imputed
--------------------------------------------------------------------------------
race_5cat                                          Race/Ethnicity - 5 categories
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: race_5cat
               Range: [1,5]                          Units: 1
       Unique values: 5                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                      8,060         1  White
                      1,225         2  Black
                      1,464         3  Hispanic
                        464         4  Asian
                        454         5  Other
--------------------------------------------------------------------------------
inc_4cat_50k                           Income (I40) - 4 cat - <25,25-49,50-99,100+
--------------------------------------------------------------------------------
                Type: Numeric (float)
               Label: inc_4cat_50k
               Range: [1,4]                          Units: 1
       Unique values: 4                        Missing .: 0/11,667

          Tabulation: Freq.   Numeric  Label
                      3,108         1  Less than $25,000
                      1,800         2  $25,000-$49,999
                      2,920         3  $50,000-$99,999
                      3,839         4  $100,000 or more
--------------------------------------------------------------------------------
educ_4cat                              Education - 4 categories, less than hs separate
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: educ_4cat_nodip
               Range: [1,4]                          Units: 1
       Unique values: 4                        Missing .: 0/11,667
          Tabulation: Freq.   Numeric  Label
                        531         1  Less than a high school degree
                      2,290         2  High school degree or GED
                      3,824         3  Some college/technical or
                                       associates degree
                      5,022         4  Bachelor's degree or more
--------------------------------------------------------------------------------
```

```
pay_casheqv                          Would handle $400 expense with cash or equivalent
--------------------------------------------------------------------------------
             Type: Numeric (float)
            Label: YesNoRefused
            Range: [0,1]                       Units: 1
    Unique values: 2                    Missing .: 2,374/11,667
       Tabulation: Freq.   Numeric  Label
                   3,105        0  No
                   6,188        1  Yes
                   2,374        .
--------------------------------------------------------------------------------
pay_casheqv_500                      Would handle $500 expense with cash or equivalent
--------------------------------------------------------------------------------
             Type: Numeric (float)
            Label: yesNo
            Range: [0,1]                       Units: 1
    Unique values: 2                    Missing .: 9,293/11,667

       Tabulation: Freq.   Numeric  Label
                     785        0  No
                   1,589        1  Yes
                   9,293        .
--------------------------------------------------------------------------------
atleast_okay                                             Doing okay financially
--------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: atleast_okay

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

       Tabulation: Freq.   Numeric  Label
                   2,997        0  No
                   8,670        1  Yes
--------------------------------------------------------------------------------
control                                         Control of institution (IPEDS)
--------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: control
            Range: [1,3]                       Units: 1
    Unique values: 3                    Missing .: 4,274/11,667
       Tabulation: Freq.   Numeric  Label
                   5,176        1  Public
                   1,834        2  Private not-for-profit
                     383        3  Private for-profit
                   4,274        .
--------------------------------------------------------------------------------
iclevel                                                    Level of institution
--------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: iclevel
            Range: [1,2]                       Units: 1
    Unique values: 2                    Missing .: 4,279/11,667

       Tabulation: Freq.   Numeric  Label
                   5,876        1  >=4 years
                   1,512        2  [2, 4) years
                   4,279        .
--------------------------------------------------------------------------------
actcat                                          Selectivity: Final ACT category
--------------------------------------------------------------------------------
             Type: Numeric (byte)
            Label: actcat
```

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

--------------------------------------------------------------------------------
ED0_orig                                 What is the highest level of school you have
                                         completed or the highest degree you have
                                         received?
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: ED0
                  Range: [1,9]                              Units: 1
         Unique values: 9                         Missing .: 0/11,667

            Tabulation: Freq.   Numeric  Label
                          531        1  Less than high school degree
                        2,645        2  High school degree or GED
                        1,902        3  Some college but no degree
                                        (including currently enrolled
                                        in college)
                          537        4  Certificate or technical degree
                        1,030        5  Associate degree
                        2,826        6  Bachelor's degree
                        1,370        7  Master's degree
                          544        8  Professional degree (e.g., MBA,
                                        MD, JD)
                          282        9  Doctoral degree
--------------------------------------------------------------------------------
year                                                                         Year
--------------------------------------------------------------------------------
                   Type: Numeric (float)
                  Label: Year
                  Range: [2022]                             Units: 1
         Unique values: 1                         Missing .: 0/11,667

            Tabulation: Freq.   Numeric
                       11,667     2022
```