

CODEBOOK FOR THE 2023 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2023 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 2023 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2023 SHED and a detailed discussion of the survey methods, see Alicia Lloro, Ellen Merry, Jeff Larrimore, Zofsha Merchant, Fatimah Shaalan, Anna Tranfaglia, "Economic Well-Being of U.S. Households in 2023, Federal Reserve Board." The variables in the codebook are generally in the order in which they 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 2023.

Please cite the use of SHED data as: Board of Governors of the Federal Reserve System Survey of Household Economics and Decisionmaking [dataset] (Washington: Board of Governors, 2024), [https:// doi.org/10.17016/datasets.002](https://doi.org/10.17016/datasets.002)

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.

The first set of weights ("weight" and "weight_pop") should be used when analyzing single year cross-sections of data for all respondents. The second set of weights ("panel_weight" and "panel_weight_pop") should be used when analyzing respondents who took both the 2022 and 2023 survey.

The sample weight, "weight," is most commonly used and is the weight used for statistics published in the "Economic Well-Being of U.S. Households in 2023." The population weight, "weight_pop," can be used for estimating population totals, as it sums to the total U.S. population from March 2023 Current Population Survey (CPS). Either weight will allow for the entire sample to reflect the observable characteristics of the U.S. adult population.

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 2023" if they were available.

VARIABLE DEFINITIONS

CaseID CaseID 2023

Type: Numeric (long)
Range: [1,11488] Units: 1
Unique values: 11,400 Missing .: 0/11,400
Mean: 5744.17
Std. dev.: 3318.07
Percentiles: 10% 25% 50% 75% 90%
1147.5 2871.5 5740.5 8616.5 10345.5

caseid2022 CaseID from 2022 SHED Survey

Type: Numeric (long)
Range: [1,11753] Units: 1
Unique values: 3,870 Missing .: 7,530/11,400
Mean: 5696.22
Std. dev.: 3172.99
Percentiles: 10% 25% 50% 75% 90%
1261 3032 5772.5 8283 10075.5

caseid2021 CaseID from 2021 SHED Survey

Type: Numeric (long)
Range: [4,48180] Units: 1
Unique values: 3,295 Missing .: 8,105/11,400
Mean: 7462.46
Std. dev.: 8437.58
Percentiles: 10% 25% 50% 75% 90%
1232 2936 5764 8494 10905

caseid2020 CaseID from 2020 SHED Survey

Type: Numeric (long)
Range: [6,47170] Units: 1
Unique values: 2,716 Missing .: 8,684/11,400
Mean: 7129.1
Std. dev.: 8192.14
Percentiles: 10% 25% 50% 75% 90%
1120 2884 5330.5 8076 10688

caseid2019 CaseID from 2019 SHED Survey

Type: Numeric (long)
Range: [5,49970] Units: 1
Unique values: 2,860 Missing .: 8,540/11,400

Type: Numeric (byte)
Label: L0B_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,968/11,400

Tabulation:	Freq.	Numeric	Label
	915	0	No
	517	1	Yes
	9,968	.	

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 .: 9,968/11,400

Tabulation:	Freq.	Numeric	Label
	901	0	No
	531	1	Yes
	9,968	.	

L0C How many children do you have who are under
age 18 and currently live with you?

Type: Numeric (byte)
Label: L0C, but 4 nonmissing values are not labeled
Range: [1,5] Units: 1
Unique values: 5 Missing .: 8,744/11,400

Tabulation:	Freq.	Numeric	Label
	1,129	1	
	957	2	
	368	3	
	126	4	
	76	5	5 or more
	8,744	.	

L0E How old is your (youngest) child that lives with you?

Type: Numeric (byte)
Label: L0E
Range: [1,4] Units: 1
Unique values: 4 Missing .: 8,744/11,400

Tabulation:	Freq.	Numeric	Label
	569	1	0 to 2 years old
	414	2	3 to 5
	896	3	6 to 12
	777	4	13 to 17
	8,744	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	939	1	Finding it difficult to get by
	2,137	2	Just getting by
	4,450	3	Doing okay
	3,874	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	814	1	Much worse off
	2,878	2	Somewhat worse off
	5,527	3	About the same
	1,736	4	Somewhat better off
	445	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	930	1	Much worse off
	1,968	2	Somewhat worse off
	2,508	3	About the same
	3,285	4	Somewhat better off
	2,709	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	1,916	1	Poor
	4,660	2	Only fair
	4,445	3	Good
	379	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	3,730	1	Poor
	5,066	2	Only fair
	2,484	3	Good
	120	4	Excellent

X11_none X11 None selected

Type: Numeric (byte)
Label: X11_NONE

Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	8,067	0	No
	3,333	1	Yes

CG1 Currently, how many hours per week do you use paid childcare?

Type: Numeric (byte)
Label: CG1

Range: [0,4] Units: 1
Unique values: 5 Missing .: 9,521/11,400

Tabulation:	Freq.	Numeric	Label
	1,336	0	None
	58	1	1 to 4 hours
	70	2	5 to 9 hours
	86	3	10 to 19 hours
	329	4	20 hours or more
	9,521	.	.

CG2 How much do you pay per week for childcare (in total for all of your children)?

Type: Numeric (int)
Label: CG2, but 139 nonmissing values are not labeled

Range: [0,5000] Units: 1
Unique values: 139 Missing .: 10,857/11,400

Examples: .
.
.
.

CG3 When it comes to taking care of your children when they are at home, which of the following statements best describes the caretaking responsibilities?

Type: Numeric (byte)
Label: CG3

Range: [1,3] Units: 1
Unique values: 3 Missing .: 9,776/11,400

Tabulation:	Freq.	Numeric	Label
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Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,148/11,400

Tabulation:	Freq.	Numeric	Label
	969	0	No
	283	1	Yes
	10,148	.	

CG5_d An adult child (age 18 or older) - Do you
Regularly provide unpaid help or care to
each of the following people due to aging,
disability, or illness?

Type: Numeric (byte)
Label: CG5_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,496/11,400

Tabulation:	Freq.	Numeric	Label
	1,617	0	No
	287	1	Yes
	9,496	.	

CG5_e Another relative - Do you regularly provide
unpaid help or care to each of the following
people due to aging, disability, or illness?

Type: Numeric (byte)
Label: CG5_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,496/11,400

Tabulation:	Freq.	Numeric	Label
	1,450	0	No
	454	1	Yes
	9,496	.	

CG5_f A friend or neighbor - Do you regularly
provide unpaid help or care to each of the
following people due to aging, disability,
or illness?

Type: Numeric (byte)
Label: CG5_F

Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,496/11,400

Tabulation:	Freq.	Numeric	Label
	1,548	0	No
	356	1	Yes
	9,496	.	

CG6 About how often do you provide unpaid help or
care to an adult relative or friend who needs
assistance due to aging, disability, or
illness?

Type: Numeric (byte)
Label: CG6

Range: [1,5] Units: 1
Unique values: 5 Missing .: 9,496/11,400

Tabulation:	Freq.	Numeric	Label
	657	1	Daily
	478	2	Several days per week
	559	3	Several days per month
	129	4	Once per month
	81	5	Less than once per month
	9,496	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	4,813	0	No
	6,587	1	Yes

D4 Last month, did you have more than one job,
including part time, evening or weekend work?

Type: Numeric (byte)
Label: D4

Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,813/11,400

Tabulation:	Freq.	Numeric	Label
	5,384	0	No
	1,203	1	Yes
	4,813	.	

D48 (Thinking about all your jobs, do/Do) you
usually work 35 hours or more per week?

Type: Numeric (byte)
Label: D48

Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,813/11,400

Tabulation:	Freq.	Numeric	Label
	1,395	0	No
	5,192	1	Yes
	4,813	.	

D3B Thinking about your main job (where you earn
the most money), do you usually work 35 hours
or more per week?

Type: Numeric (byte)
Label: D3B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,421/11,400

Tabulation:	Freq.	Numeric	Label
	104	0	No

875 1 Yes
10,421 .

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 .: 0/11,400
Tabulation: Freq. Numeric Label
8,090 0 No
3,310 1 Yes

D22_a Could not find (more) work - Did each of the following contribute to you (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)
Label: D22_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 5,192/11,400
Tabulation: Freq. Numeric Label
5,342 0 No
866 1 Yes
5,192 .

D22_b Full-time workweek less than 35 hours - Did each of the following contribute to you (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)
Label: D22_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,005/11,400
Tabulation: Freq. Numeric Label
1,093 0 No
302 1 Yes
10,005 .

D22_c Childcare - Did each of the following contribute to you (not working/working less than 35 hours per week) in the last month?

Type: Numeric (byte)
Label: D22_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 5,192/11,400
Tabulation: Freq. Numeric Label
5,854 0 No
354 1 Yes
5,192 .

D22_d Caregiving for an elderly, disabled, or sick

1,447	4	Often
502	5	Always
5,776	.	

D28_b I can choose how I complete tasks at work -
How often do each of these statement describe
your work situation (at your main job)?

Type: Numeric (byte)
Label: D28_B
Range: [1,5] Units: 1
Unique values: 5 Missing .: 5,776/11,400

Tabulation:	Freq.	Numeric	Label
	402	1	Never
	517	2	Rarely
	1,535	3	Sometimes
	2,046	4	Often
	1,124	5	Always
	5,776	.	

D30 (Still thinking about your main job, do/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 .: 5,776/11,400

Tabulation:	Freq.	Numeric	Label
	4,126	1	Normally work the same hours
	629	2	Schedule varies, primarily at my request
	869	3	Schedule varies, primarily based on my employer's needs
	5,776	.	

D47 (In your main job, did/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 .: 4,813/11,400

Tabulation:	Freq.	Numeric	Label
	730	-2	Don't know
	5,097	0	No
	760	1	Yes
	4,813	.	

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

Type: Numeric (byte)
Label: D44_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,813/11,400

Tabulation:	Freq.	Numeric	Label
	5,251	0	No
	1,336	1	Yes
	4,813	.	

D44_b Received a raise or a promotion - (Think about any job in the past 12 months.) In the past 12 months, have you:

Type: Numeric (byte)
Label: D44_B
Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,813/11,400

Tabulation:	Freq.	Numeric	Label
	2,995	0	No
	3,592	1	Yes
	4,813	.	

D44_c Applied for a new job - (Think about any job in the past 12 months.) In the past 12 months, have you:

Type: Numeric (byte)
Label: D44_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	9,062	0	No
	2,338	1	Yes

D44_d Started a new job - (Think about any job in the past 12 months.) In the past 12 months, have you:

Type: Numeric (byte)
Label: D44_D
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	9,957	0	No
	1,443	1	Yes

D44_e Voluntarily left a job - (Think about any job in the past 12 months.) In the past 12 months, have you:

Type: Numeric (byte)
Label: D44_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	10,433	0	No
	967	1	Yes

D37A You indicated that you started a new job in the past 12 months. Is your main job (where you earn the most money) the same as it was a year ago?

Type: Numeric (byte)
Label: D37A

Range: [1,5] Units: 1
Unique values: 5 Missing .: 10,142/11,400

Tabulation:	Freq.	Numeric	Label
	707	1	Different main job - new employer
	193	2	Different main job - same employer
	144	3	Same main job - started a second job
	154	4	Was not working a year ago
	60	5	Other
	10,142	.	.

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 .: 10,500/11,400

Tabulation:	Freq.	Numeric	Label
	498	1	Better
	234	2	About the same
	168	3	Worse
	10,500	.	.

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 .: 10,500/11,400

Tabulation:	Freq.	Numeric	Label
	412	1	Better
	393	2	About the same
	95	3	Worse
	10,500	.	.

D38_c Your interest in the work - Are each of the

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 .: 8,504/11,400
Tabulation: Freq. Numeric Label
1,219 0 No
1,677 1 Yes
8,504 .

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 .: 8,504/11,400
Tabulation: Freq. Numeric Label
2,082 0 No
814 1 Yes
8,504 .

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 .: 8,504/11,400
Tabulation: Freq. Numeric Label
1,728 0 No
1,168 1 Yes
8,504 .

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 .: 8,504/11,400
Tabulation: Freq. Numeric Label
996 0 No
1,900 1 Yes
8,504 .

R1_g Can't afford mortgage monthly payment - Are
each of the following a reason why you rent

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,828/11,400

Tabulation:	Freq.	Numeric	Label
	414	0	No
	158	1	Yes
	10,828	.	

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 .: 10,828/11,400

Tabulation:	Freq.	Numeric	Label
	536	0	No
	36	1	Yes
	10,828	.	

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 .: 10,828/11,400

Tabulation:	Freq.	Numeric	Label
	511	0	No
	61	1	Yes
	10,828	.	

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 .: 10,828/11,400

Tabulation:	Freq.	Numeric	Label
	543	0	No
	29	1	Yes
	10,828	.	

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 .: 10,828/11,400

Tabulation:	Freq.	Numeric	Label
	567	0	No
	5	1	Yes
	10,828	.	

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]
Unique values: 2

Units: 1
Missing .: 11,219/11,400

Tabulation:	Freq.	Numeric	Label
	175	0	No
	6	1	Yes
	11,219	.	

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]
Unique values: 2

Units: 1
Missing .: 11,219/11,400

Tabulation:	Freq.	Numeric	Label
	177	0	No
	4	1	Yes
	11,219	.	

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]
Unique values: 2

Units: 1
Missing .: 11,219/11,400

Tabulation:	Freq.	Numeric	Label
	175	0	No
	6	1	Yes
	11,219	.	

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]
Unique values: 2

Units: 1
Missing .: 11,219/11,400

Tabulation:	Freq.	Numeric	Label
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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 .: 0/11,400
Tabulation: Freq. Numeric Label
10,405 0 No
995 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 .: 0/11,400
Tabulation: Freq. Numeric Label
10,662 0 No
738 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 .: 0/11,400
Tabulation: Freq. Numeric Label
11,096 0 No
304 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 .: 0/11,400
Tabulation: Freq. Numeric Label
11,140 0 No
260 1 Yes

BK2_e Obtain a tax refund advance to receive your refund faster - In the past 12 months, did you (and/or you spouse or partner):

Type: Numeric (byte)
Label: BK2_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	11,261	0	No
	139	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 .: 583/11,400

Tabulation:	Freq.	Numeric	Label
	9,619	0	No
	1,198	1	Yes
	583	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	523	-2	Don't know
	7,457	1	Very confident
	1,925	2	Somewhat confident
	1,495	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	7,393	0	No
	4,007	1	Yes

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

Type: Numeric (byte)
Label: A7_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,393/11,400

Tabulation:	Freq.	Numeric	Label
	1,246	0	No
	2,761	1	Yes
	7,393	.	

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 .: 7,393/11,400

Tabulation:	Freq.	Numeric	Label
	3,075	0	No
	932	1	Yes
	7,393	.	

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

Type: Numeric (byte)
Label: A7_C

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,393/11,400

Tabulation:	Freq.	Numeric	Label
	3,738	0	No
	269	1	Yes
	7,393	.	

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 .: 7,393/11,400

Tabulation:	Freq.	Numeric	Label
	3,591	0	No
	416	1	Yes
	7,393	.	

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 .: 7,393/11,400

Tabulation:	Freq.	Numeric	Label
	3,758	0	No

249 1 Yes
7,393 .

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 .: 7,393/11,400
Tabulation: Freq. Numeric Label
3,159 0 No
848 1 Yes
7,393 .

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 .: 4,007/11,400
Tabulation: Freq. Numeric Label
6,649 0 No
744 1 Yes
4,007 .

A1_a Turned down for credit - In the past 12
months, has each of the following happen to
you:

Type: Numeric (byte)
Label: A1_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,393/11,400
Tabulation: Freq. Numeric Label
3,054 0 No
953 1 Yes
7,393 .

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 .: 7,393/11,400
Tabulation: Freq. Numeric Label
3,358 0 No
649 1 Yes
7,393 .

A8_d 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 .: 11,283/11,400

Tabulation:	Freq.	Numeric	Label
	51	0	No
	66	1	Yes
	11,283	.	

A8_e 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 .: 11,307/11,400

Tabulation:	Freq.	Numeric	Label
	36	0	No
	57	1	Yes
	11,307	.	

A8_f 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 .: 10,977/11,400

Tabulation:	Freq.	Numeric	Label
	115	0	No
	308	1	Yes
	10,977	.	

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 .: 10,656/11,400

Tabulation:	Freq.	Numeric	Label
	305	0	No
	439	1	Yes
	10,656	.	

C2A Do you currently have at least one credit

11,323 0 No
77 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 .: 11,323/11,400

Tabulation:	Freq.	Numeric	Label
	50	0	No
	27	1	Yes
	11,323	.	

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 .: 11,241/11,400

Tabulation:	Freq.	Numeric	Label
	24	1	Privacy
	29	2	To send the money faster
	19	3	Cheaper
	10	4	Safer
	9	5	Don't trust banks
	47	6	Person or business receiving the money preferred cryptocurrency
	21	7	Other (please specify)
	11,241	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	560	1	Less than high school degree
	2,185	2	High school degree or GED
	2,188	3	Some college but no degree (including currently enrolled in college)
	555	4	Certificate or technical degree
	1,085	5	Associate degree
	2,721	6	Bachelor's degree
	1,324	7	Master's degree
	507	8	Professional degree (e.g., MBA, MD, JD)
	275	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	10,702	0	No
	240	1	Yes, as a part-time student
	458	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 .: 10,702/11,400

Tabulation:	Freq.	Numeric	Label
	35	1	High school or GED program
	22	2	Non-degree training program
	58	3	Certificate or technical degree
	96	4	Associate degree
	287	5	Bachelor's degree
	104	6	Master's degree
	40	7	Professional degree (e.g., MBA, MD, JD)
	56	8	Doctoral degree
	10,702	.	.

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 .: 8,891/11,400

Tabulation:	Freq.	Numeric	Label
	2,171	0	No
	338	1	Yes
	8,891	.	.

ED1

Which one of the following broad categories best describes your current or most recent educational program?

Type: Numeric (byte)
Label: ED1
Range: [1,13] Units: 1
Unique values: 13 Missing .: 2,745/11,400

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 71 nonmissing values are not labeled

Range: [1945,2023] Units: 1
 Unique values: 71 Missing .: 8,993/11,400

Examples: 2022
 .
 .
 .

ED9

In what year did you receive your Associate degree or above, or some college and not enrolled?

Type: Numeric (int)
 Label: ED9, but 72 nonmissing values are not labeled

Range: [1950,2023] Units: 1
 Unique values: 72 Missing .: 5,488/11,400

Examples: 1992
 2013
 .
 .

ED10

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

Type: Numeric (byte)
 Label: ED10

Range: [1,5] Units: 1
 Unique values: 5 Missing .: 3,059/11,400

Tabulation:	Freq.	Numeric	Label
	2,739	1	Financial benefits are much larger
	1,724	2	Financial benefits are somewhat larger
	2,247	3	About the same
	734	4	Financial costs are somewhat larger
	897	5	Financial costs are much larger
	3,059	.	

ED11_a

Chosen a different field of study - If you could go back and make decisions regarding your (Associates 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 .: 3,059/11,400

Tabulation:	Freq.	Numeric	Label
	5,390	0	No

2,951 1 Yes
3,059 .

ED11_b Attended a different school - If you could go
back and make decisions regarding your
(Associates 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 .: 3,059/11,400

Tabulation: Freq. Numeric Label
6,349 0 No
1,992 1 Yes
3,059 .

ED11_c Not attended college or completed less
education - If you could go back and make
your decisions regarding your [Associates
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 .: 3,059/11,400

Tabulation: Freq. Numeric Label
7,533 0 No
808 1 Yes
3,059 .

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

Type: Numeric (byte)
Label: ED11_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 3,059/11,400

Tabulation: Freq. Numeric Label
4,531 0 No
3,810 1 Yes
3,059 .

SL1 Do you currently have any student loan debt from your own education?

Type: Numeric (byte)
Label: SL1

Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
9,939 0 No

1,461 1 Yes

SL3 How much do you currently owe on student loans for your own education?

Type: Numeric (byte)
Label: SL3

Range: [-2,11] Units: 1
Unique values: 12 Missing .: 9,939/11,400

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 .: 9,939/11,400

Tabulation:	Freq.	Numeric	Label
	490	0	No
	971	1	Yes
	9,939	.	

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 .: 10,429/11,400

Tabulation:	Freq.	Numeric	Label
	52	-2	Don't know
	207	2	\$1 to \$99
	256	3	\$100 to \$199
	171	4	\$200 to \$299
	92	5	\$300 to \$399
	55	6	\$400 to \$499
	102	7	\$500 to \$999
	36	8	\$1,000 or above
	10,429	.	

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 .: 9,939/11,400

Tabulation:	Freq.	Numeric	Label
	1,217	0	No

244 1 Yes
9,939 .

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 .: 1,461/11,400

Tabulation:	Freq.	Numeric	Label
	7,729	0	No
	2,210	1	Yes
	1,461	.	

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 for education you did not complete)?

Type: Numeric (byte)
Label: SL8_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,729/11,400

Tabulation:	Freq.	Numeric	Label
	3,221	0	No
	450	1	Yes
	7,729	.	

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 for education you did not complete)?

Type: Numeric (byte)
Label: SL8_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,729/11,400

Tabulation:	Freq.	Numeric	Label
	2,904	0	No
	767	1	Yes
	7,729	.	

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 for education you did not complete)?

Type: Numeric (byte)
Label: SL8_C

Range: [0,1] Units: 1

Unique values: 2

Missing .: 7,729/11,400

Tabulation:	Freq.	Numeric	Label
	1,237	0	No
	2,434	1	Yes
	7,729	.	

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 for education you did not complete)?

Type: Numeric (byte)
Label: SL8_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,729/11,400

Tabulation:	Freq.	Numeric	Label
	3,324	0	No
	347	1	Yes
	7,729	.	

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 loan for education you did not complete)?

Type: Numeric (byte)
Label: SL8_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 7,729/11,400

Tabulation:	Freq.	Numeric	Label
	3,001	0	No
	670	1	Yes
	7,729	.	

SL10A Does your spouse or partner currently have any student loans used to pay for their education?

Type: Numeric (byte)
Label: SL10A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 3,869/11,400

Tabulation:	Freq.	Numeric	Label
	6,736	0	No
	795	1	Yes
	3,869	.	

SL11 Do you currently have any student loans used to pay for your child's or grandchild's education?

Type: Numeric (int)

494	3	3 or 4 years ago
2,642	4	5 years ago or more
7,615	.	

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 .: 7,615/11,400

Tabulation:	Freq.	Numeric	Label
	2,738	0	No
	1,047	1	Yes
	7,615	.	

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 .: 7,615/11,400

Tabulation:	Freq.	Numeric	Label
	1,838	0	No
	1,947	1	Yes
	7,615	.	

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 .: 7,615/11,400

Tabulation:	Freq.	Numeric	Label
	3,248	0	No
	537	1	Yes
	7,615	.	

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 .: 7,615/11,400

Tabulation:	Freq.	Numeric	Label
	3,219	0	No
	566	1	Yes

7,615 .

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 : 7,615/11,400
Tabulation: Freq. Numeric Label
1,948 0 No
1,837 1 Yes
7,615 .

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 : 7,615/11,400
Tabulation: Freq. Numeric Label
3,398 0 No
387 1 Yes
7,615 .

K21_a Retirement savings account, such as a 401(k)
plan through an employer, IRA or Roth IRA -
Do you currently have each of the following
types of savings or assets?

Type: Numeric (byte)
Label: K21_A
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
4,238 0 No
7,162 1 Yes

K21_b Pension with a defined benefit through an
employer that will pay a monthly amount in
retirement - Do you currently have each of
the following types of savings or assets?

Type: Numeric (byte)
Label: K21_B
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
7,680 0 No
3,720 1 Yes

K21_c Stocks, bonds, ETFs, or mutual funds held outside a retirement account - Do you currently have each of the following types of savings or assets?

Type: Numeric (byte)
Label: K21_C
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400
Tabulation: Freq. Numeric Label
7,111 0 No
4,289 1 Yes

K21_d Savings account, money market account, or certificate of deposit (CD) - Do you currently have each of the following types of savings or assets?

Type: Numeric (byte)
Label: K21_D
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400
Tabulation: Freq. Numeric Label
4,389 0 No
7,011 1 Yes

K21_e Cash value in a life insurance policy - Do you currently have each of the following types of savings or assets?

Type: Numeric (byte)
Label: K21_E
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400
Tabulation: Freq. Numeric Label
8,349 0 No
3,051 1 Yes

K21_f Business or real estate investment (other than your primary residence) - Do you currently have each of the following types of savings or assets?

Type: Numeric (byte)
Label: K21_F
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400
Tabulation: Freq. Numeric Label
10,052 0 No
1,348 1 Yes

DC4 How comfortable are you with choosing and managing your investments?

Type: Numeric (byte)

Type: Numeric (byte)
Label: I0_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	4,000	0	No
	7,400	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	7,126	0	No
	4,274	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	7,705	0	No
	3,695	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	10,825	0	No
	575	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	11,140	0	No
	260	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	8,855	0	No
	2,545	1	Yes

I40 Which category represents your [and your spouse/partner's] total combined income in the past 12 months?

Type: Numeric (byte)
Label: I40

Range: [1,15] Units: 1
Unique values: 15 Missing .: 0/11,400

Examples: 6	\$25,000 to \$29,999
10	\$50,000 to \$59,999
12	\$75,000 to \$99,999
13	\$100,000 to \$149,999

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	10,532	0	No
	868	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 .: 0/11,400

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

898 3 to month
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 .: 8,369/11,400
Tabulation: Freq. Numeric Label
1,970 0 No
1,061 1 Yes
8,369 .

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 .: 0/11,400
Tabulation: Freq. Numeric Label
5,593 1 Less than your income
3,608 2 The same as your income
2,199 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 .: 0/11,400
Tabulation: Freq. Numeric Label
1,373 1 Decreased
6,152 2 About the same
3,875 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 .: 0/11,400
Tabulation: Freq. Numeric Label
1,007 1 Decreased

6,019 2 About the same
4,374 3 Increased

INF4 Overall, have changes in the prices you pay compared to last year made your financial situation worse, better, or had little or no effect?

Type: Numeric (byte)
Label: INF4

Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	2,203	1	Much worse
	5,322	2	Somewhat worse
	3,487	3	Little or no effect
	310	4	Somewhat better
	78	5	Much better

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	4,192	0	No
	7,208	1	Yes

INF3_b Used less or stopped using products - 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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	4,378	0	No
	7,022	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	6,259	0	No
	5,141	1	Yes

financial situation, how would you pay for this expense?

Type: Numeric (byte)
Label: EF3_C
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
6,193 0 No, did not do this
5,207 1 With the money currently in my
checking/savings account or
with cash

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

Type: Numeric (byte)
Label: EF3_D
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
11,112 0 No, did not do this
288 1 Using money from a bank loan or
line of credit

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

Type: Numeric (byte)
Label: EF3_E
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
10,435 0 No, did not do this
965 1 By borrowing from a friend or
family member

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

Type: Numeric (byte)
Label: EF3_F
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
11,229 0 No, did not do this
171 1 Using a payday loan, deposit

advance, or overdraft

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

Type: Numeric (byte)
Label: EF3_G
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
10,678 0 No, did not do this
722 1 By selling something

EF3_h I wouldn't be able to pay for the expense
right now - Suppose that you have an
emergency expense that costs \$400. Based on
your current financial situation, how would
you pay for this expense?

Type: Numeric (byte)
Label: EF3_H
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
10,063 0 No, did not do this
1,337 1 I wouldn't be able to pay for
the expense right now

EF5C Other than any credit card bills you may
have, did you pay all your bills in full last
month?

Type: Numeric (byte)
Label: EF5C
Range: [0,1] Units: 1
Unique values: 2 Missing : 0/11,400
Tabulation: Freq. Numeric Label
1,566 0 No
9,834 1 Yes

EF6C_a Rent or mortgage - How did you handle each of
the following types of bills last month?

Type: Numeric (byte)
Label: EF6C_A
Range: [-9,1] Units: 1
Unique values: 3 Missing : 9,834/11,400
Tabulation: Freq. Numeric Label
415 -9 Does not apply (do not have
bill)
262 0 Made partial payment or did not
pay
889 1 Paid in full

9,834 .

EF6C_b Water, gas, and electric bills - How did you
handle each of the following types of bills
last month?

Type: Numeric (byte)
Label: EF6C_B

Range: [-9,1] Units: 1
Unique values: 3 Missing .: 9,834/11,400

Tabulation:	Freq.	Numeric	Label
	292	-9	Does not apply (do not have bill)
	544	0	Made partial payment or did not pay
	730	1	Paid in full
	9,834	.	

EF6C_c Phone, internet, and cable bills - How did
you handle each of the following types of
bills last month?

Type: Numeric (byte)
Label: EF6C_C

Range: [-9,1] Units: 1
Unique values: 3 Missing .: 9,834/11,400

Tabulation:	Freq.	Numeric	Label
	245	-9	Does not apply (do not have bill)
	411	0	Made partial payment or did not pay
	910	1	Paid in full
	9,834	.	

EF6C_d Car payment - How did you handle each of the
following types of bills last month?

Type: Numeric (byte)
Label: EF6C_D

Range: [-9,1] Units: 1
Unique values: 3 Missing .: 9,834/11,400

Tabulation:	Freq.	Numeric	Label
	792	-9	Does not apply (do not have bill)
	244	0	Made partial payment or did not pay
	530	1	Paid in full
	9,834	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	1,894	1	Under \$100
	1,444	2	\$100 to \$499
	1,114	3	\$500 to \$999
	1,181	4	\$1,000 to \$1,999
	5,767	5	\$2,000 or more

FD3 In the past month, which of these statements
best describes the food eaten in your
household?

Type: Numeric (byte)
Label: FD3

Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	7,678	1	Enough of the kinds of food we wanted to eat
	2,957	2	Enough, but not always the kinds of food we wanted to eat
	562	3	Sometimes not enough to eat
	203	4	Often not enough to eat

FD4 Please indicate whether the next statement
was often true, sometimes true, or never
true in the past month for the children
living in your household who are under 18
years old.

"The children were not eating enough because
we just couldn't afford enough food."

Type: Numeric (byte)
Label: FD4

Range: [1,3] Units: 1
Unique values: 3 Missing .: 8,744/11,400

Tabulation:	Freq.	Numeric	Label
	70	1	Often true
	245	2	Sometimes true
	2,341	3	Never true
	8,744	.	.

E8_a Arrested or taken into custody by the
police - Have you ever been:

Type: Numeric (byte)
Label: E8_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	9,894	0	No
	1,506	1	Yes

E8_b Convicted of a criminal offense but never

Tabulation:	Freq.	Numeric	Label
	93	-2	Don't know
	510	1	\$1 to \$499
	562	2	\$500 to \$999
	606	3	\$1,000 to \$1,999
	611	4	\$2,000 to \$4,999
	342	5	\$5,000 or higher
	8,676	.	

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	9,497	0	No
	1,903	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	5,153	0	No
	6,247	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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	10,026	0	No
	1,374	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 .: 0/11,400

Tabulation: Freq. Numeric Label
6,923 0 No
4,477 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 .: 0/11,400

Tabulation: Freq. Numeric Label
10,652 0 No
748 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 .: 0/11,400

Tabulation: Freq. Numeric Label
10,898 0 No
502 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 .: 0/11,400

Tabulation: Freq. Numeric Label
10,675 0 No
725 1 Yes

CH2A Thinking about your family or primary caregivers growing up, what was the highest level of education achieved by any parent or guardian?

Type: Numeric (byte)
Label: CH2A

Range: [-2,7] Units: 1
Unique values: 9 Missing .: 0/11,400

Tabulation: Freq. Numeric Label
441 -2 Don't know

1,168 7 75+

ppagect4 Age - 4 Categories

Type: Numeric (byte)
Label: PPAGECT4

Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	1,739	1	18-29
	2,580	2	30-44
	2,707	3	45-59
	4,374	4	60+

ppeduc5 Education (5 Categories)

Type: Numeric (byte)
Label: PPEDUC5

Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	756	1	No high school diploma or GED
	2,644	2	High school graduate (high school diploma or the equivalent GED)
	3,248	3	Some college or Associate's degree
	2,678	4	Bachelor's degree
	2,074	5	Master's degree or higher

ppeducat Education (4 Categories)

Type: Numeric (byte)
Label: PPEDUCAT

Range: [1,4] Units: 1
Unique values: 4 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	756	1	No high school diploma or GED
	2,644	2	High school graduate (high school diploma or the equivalent GED)
	3,248	3	Some college or Associate's degree
	4,752	4	Bachelor's degree or higher

ppemploy Current Employment Status

Type: Numeric (byte)
Label: PPEMPLOY

Range: [1,3] Units: 1
Unique values: 3 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	5,454	1	Working full-time
	1,548	2	Working part-time
	4,398	3	Not working

ppethm Race / Ethnicity

Type: Numeric (byte)
Label: PPETHM

Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	7,776	1	White, Non-Hispanic
	1,209	2	Black, Non-Hispanic
	515	3	Other, Non-Hispanic
	1,523	4	Hispanic
	377	5	2+ Races, Non-Hispanic

ppgender Gender

Type: Numeric (byte)
Label: PPGENDER

Range: [1,2] Units: 1
Unique values: 2 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	5,695	1	Male
	5,705	2	Female

pphsize Household Size

Type: Numeric (byte)

Range: [1,10] Units: 1
Unique values: 10 Missing .: 0/11,400

Mean: 2.63096
Std. dev.: 1.42529

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 .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	8,230	1	A one-family house detached from any other house
	994	2	One-family condo or townhouse attached to other units
	1,742	3	Building with 2 or more apartments
	434	4	Other (mobile home, boat, RV, van, etc.)

ppinc7 Household Income

Tabulation:	Freq.	Numeric	Label
	523	1	New England
	1,468	2	Mid-Atlantic
	1,742	3	East-North Central
	790	4	West-North Central
	2,300	5	South Atlantic
	665	6	East-South Central
	1,281	7	West-South Central
	898	8	Mountain
	1,733	9	Pacific

pprent Ownership Status of Living Quarters

Type: Numeric (byte)
Label: PPRENT

Range: [1,3] Units: 1
Unique values: 3 Missing .: 0/11,400

Tabulation:	Freq.	Numeric	Label
	8,459	1	Owned or being bought by you or someone in your household
	2,774	2	Rented for cash
	167	3	Occupied without payment of cash rent

ppstaten State

Type: Numeric (byte)
Label: PPSTATEN

Range: [11,95] Units: 1
Unique values: 51 Missing .: 0/11,400

Examples: 31 oh
51 de
61 ky
85 nm

ppkid017 Presence of Household Members - Children 0-17

Type: Numeric (byte)

Range: [0,8] Units: 1
Unique values: 9 Missing .: 0/11,400

Tabulation:	Freq.	Value
	8,385	0
	1,348	1
	1,050	2
	394	3
	138	4
	54	5
	18	6
	10	7
	3	8

ppt18ov Presence of Household Members - Adults 18+

Type: Numeric (byte)

Range: [1,10] Units: 1

Tabulation:	Freq.	Numeric	Label
	270	1	Very poor
	431	2	Poor
	988	3	Fair
	2,205	4	Good
	5,270	5	Excellent
	639	6	Don't know
	1,597	.	

pphidate Date member completed Hispanic survey

Type: Numeric (long)
Range: [20200410,20231029] Units: 1
Unique values: 281 Missing .: 9,966/11,400
Mean: 2.0e+07
Std. dev.: 5928.75
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 .: 9,969/11,400
Tabulation: Freq. Numeric Label
32 1 Only Spanish
131 2 More Spanish than English
291 3 Both Spanish and English
equally
424 4 More English than Spanish
548 5 Only English
5 6 Neither Spanish nor English
9,969 .

ppracem Race, Census categories

Type: Numeric (byte)
Label: PPRACEM
Range: [1,6] Units: 1
Unique values: 6 Missing .: 5/11,400
Tabulation: Freq. Numeric Label
9,053 1 White
1,278 2 Black or African American
108 3 American Indian or Alaska
Native
458 4 Asian
14 5 Native Hawaiian/Pacific
Islander
484 6 2+ races
5 .

pphispan Are you Spanish, Hispanic, or Latino?

Type: Numeric (byte)

Mean: 2.0e+07
Std. dev.: 5292.9
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 .: 420/11,400
Tabulation: Freq. Numeric Label
10,764 1 Yes
216 2 No
420 .

pphi0018 Q5: In total, how many years have you lived in the United States?

Type: Numeric (byte)
Label: PPHI0018, but 75 nonmissing values are not labeled
Range: [1,81] Units: 1
Unique values: 75 Missing .: 11,024/11,400
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 .: 798/11,400
Tabulation: Freq. Numeric Label
235 1 Yes
10,367 4 No
798 .

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 .: 809/11,400
Tabulation: Freq. Numeric Label
367 1 Yes
10,224 4 No
809 .

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

pphsize5 Household Size

Type: Numeric (float)
Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/11,400

Tabulation: Freq. Value
2,104 1
4,642 2
1,997 3
1,525 4
1,132 5

[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 .: 0/11,400

Tabulation: Freq. Numeric Label
7,776 1 White
1,209 2 Black
1,523 3 Hispanic
447 4 Asian
445 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 .: 0/11,400

Tabulation: Freq. Numeric Label
1,972 1 Less than \$25,000
1,963 2 \$25,000-\$49,999
3,311 3 \$50,000-\$99,999
4,154 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 .: 0/11,400

Tabulation: Freq. Numeric Label
560 1 Less than a high school degree

