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

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
```

```
                Mean: 9899.04
           Std. dev.: 11273.5

        Percentiles:      10%       25%       50%       75%       90%
                         1367    3409.5      6343      9670     33107

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

                Type: Numeric (long)

               Range: [406,1045352]           Units: 1
       Unique values: 3,558                   Missing .: 0/11,400

                Mean: 12691.8
           Std. dev.:   63532

        Percentiles:      10%       25%       50%       75%       90%
                          756       935      1228    1824.5    4777.5

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

                Type: Numeric (double)

               Range: [.1662,3.8729]           Units: .0001
       Unique values: 2,639                    Missing .: 0/11,400

                Mean:        1
           Std. dev.: .465858

        Percentiles:      10%       25%       50%       75%       90%
                         .5546     .7056     .9122    1.1697    1.5456

-------------------------------------------------------------------------------
weight_pop                          Post-stratification weight - Main qualified
                                    respondents scaled to U.S. population
-------------------------------------------------------------------------------

                Type: Numeric (double)

               Range: [3758.7506,87606.462]     Units: .0001
       Unique values: 2,849                    Missing .: 0/11,400

                Mean: 22620.2
           Std. dev.: 10537.8

        Percentiles:      10%       25%       50%       75%       90%
                       12544.2   15959.7     20635   26458.1   34961.7

-------------------------------------------------------------------------------
panel_weight                        Post-stratification weight - Main recontact
                                    respondents scaled to sample size
-------------------------------------------------------------------------------

                Type: Numeric (double)

               Range: [.1062,3.2299]           Units: .0001
       Unique values: 2,331                    Missing .: 7,530/11,400

                Mean:        1
           Std. dev.: .416397

        Percentiles:      10%       25%       50%       75%       90%
                        .60215     .7179    .90285    1.2335    1.5143

-------------------------------------------------------------------------------
panel_weight_pop                    Post-stratification weight - Main recontact
```

```
              Type: Numeric (double)

             Range: [7073.7295,215218.62]        Units: .0001
     Unique values: 2,562                  Missing .: 7,530/11,400

              Mean: 66633.2
         Std. dev.:   27746

       Percentiles:     10%      25%       50%       75%       90%
                    40125.6  47838.9   60158.1   82194.2    100902
```

----
xlaptop   Is R a KP laptop user?

```
              Type: Numeric (byte)
             Label: LABA

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

        Tabulation: Freq.   Numeric  Label
                      336         1  Yes
                   11,064         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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                    3,869         0  No
                    7,531         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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                    8,744         0  No
                    2,656         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 .: 0/11,400
```

```
        Tabulation: Freq.   Numeric  Label
                    9,424        0  No
                    1,976        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                   10,159        0  No
                    1,241        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                    9,968        0  No
                    1,432        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 .: 9,424/11,400

        Tabulation: Freq.   Numeric  Label
                      515        1  All currently enrolled in
                                      school
                    1,461        2  One or more not currently
                                      enrolled in school
                    9,424        .


--------------------------------------------------------------------------------
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 .: 9,968/11,400

        Tabulation: Freq.   Numeric  Label
                      855        0  No
                      577        1  Yes
                    9,968        .


--------------------------------------------------------------------------------
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 .: 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
```

```
              566            1  I am usually the primary
                                caretaker
              373            2  My spouse/partner is usually
                                the primary caretaker
              685            3  My spouse/partner and I equally
                                share caretaking
                                responsibilities
            9,776            .
```

```
CG4                                     Do you regularly provide unpaid help or take
                                        care of an adult relative or friend who needs
                                        assistance due to aging, disability, or
                                        illness?
```

```
              Type: Numeric (byte)
             Label: CG4

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

        Tabulation: Freq.   Numeric  Label
                    9,496         0  No
                    1,904         1  Yes
```

```
CG5_a                                   Your parent- 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_A

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

        Tabulation: Freq.   Numeric  Label
                      985         0  No
                      919         1  Yes
                    9,496         .
```

```
CG5_b                                   Your spouse's or partner's parent - 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_B

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

        Tabulation: Freq.   Numeric  Label
                      934         0  No
                      318         1  Yes
                   10,148         .
```

```
CG5_c                                   Your spouse or partner- 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_C
```

```
              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
```

```
                                 adult - 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_D

             Range: [0,1]                          Units: 1
     Unique values: 2                           Missing .: 5,192/11,400

        Tabulation: Freq.   Numeric  Label
                    5,770         0  No
                      438         1  Yes
                    5,192         .

------------------------------------------------------------------------------------
D22_e                            Other family or personal obligations - 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_E

             Range: [0,1]                          Units: 1
     Unique values: 2                           Missing .: 5,192/11,400

        Tabulation: Freq.   Numeric  Label
                    5,262         0  No
                      946         1  Yes
                    5,192         .

------------------------------------------------------------------------------------
D22_f                            Would lose access to unemployment benefits or
                                 other government programs - 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_F

             Range: [0,1]                          Units: 1
     Unique values: 2                           Missing .: 5,192/11,400

        Tabulation: Freq.   Numeric  Label
                    5,830         0  No
                      378         1  Yes
                    5,192         .

------------------------------------------------------------------------------------
D22_g                            Health limitations or disability- 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_G

             Range: [0,1]                          Units: 1
     Unique values: 2                           Missing .: 5,192/11,400

        Tabulation: Freq.   Numeric  Label
                    4,673         0  No
                    1,535         1  Yes
                    5,192         .
```

```
--------------------------------------------------------------------------------
D22_h                                    In school or training - 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_H

                Range: [0,1]                      Units: 1
        Unique values: 2                      Missing .: 5,192/11,400

           Tabulation: Freq.   Numeric  Label
                       5,795         0  No
                         413         1  Yes
                       5,192         .

--------------------------------------------------------------------------------
D22_i                                    Retired - 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_I

                Range: [0,1]                      Units: 1
        Unique values: 2                      Missing .: 5,192/11,400

           Tabulation: Freq.   Numeric  Label
                       2,876         0  No
                       3,332         1  Yes
                       5,192         .

--------------------------------------------------------------------------------
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 .: 4,813/11,400

           Tabulation: Freq.   Numeric  Label
                       5,624         0  Working for someone else
                         728         1  Self-employed (working for
                                          myself)
                         235         2  Other work arrangement
                       4,813         .

--------------------------------------------------------------------------------
D28_a                                    I can choose what tasks I work on - How often
                                         do each of these statements describe your
                                         work situation (at your main job)?
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: D28_A

                Range: [1,5]                      Units: 1
        Unique values: 5                      Missing .: 5,776/11,400

           Tabulation: Freq.   Numeric  Label
                         704         1  Never
                       1,042         2  Rarely
                       1,929         3  Sometimes
```

```
                                 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
```

```
                  Range: [0,2]                              Units: 1
          Unique values: 3                          Missing .: 4,813/11,400

                  Tabulation: Freq.   Numeric  Label
                              3,823        0  None
                              1,552        1  Some
                              1,212        2  All
                              4,813        .

-------------------------------------------------------------------------------
D36A                                        How likely would you be to actively look for
                                            another job or leave your job if you had to
                                            report in person each workday?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: D36A

                  Range: [1,4]                              Units: 1
          Unique values: 4                          Missing .: 9,137/11,400

                  Tabulation: Freq.   Numeric  Label
                               693         1  Very likely
                               547         2  Somewhat likely
                               575         3  Not that likely
                               448         4  Not at all likely
                              9,137        .

-------------------------------------------------------------------------------
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 .: 5,776/11,400

                  Tabulation: Freq.   Numeric  Label
                              1,875        1  Very likely
                              1,524        2  Somewhat likely
                              1,437        3  Not that likely
                               788         4  Not at all likely
                              5,776        .

-------------------------------------------------------------------------------
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 .: 0/11,400

                  Tabulation: Freq.   Numeric  Label
                             10,793        0  No
                               607         1  Yes

-------------------------------------------------------------------------------
D44_a                                       Asked for 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_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
```

```
                                        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 .: 10,500/11,400

          Tabulation: Freq.   Numeric  Label
                        461        1  Better
                        350        2  About the same
                         89        3  Worse
                     10,500        .

---------------------------------------------------------------------------------------
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 .: 10,500/11,400

          Tabulation: Freq.   Numeric  Label
                        282        1  Better
                        513        2  About the same
                        105        3  Worse
                     10,500        .

---------------------------------------------------------------------------------------
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 .: 10,500/11,400

          Tabulation: Freq.   Numeric  Label
                        380        1  Better
                        372        2  About the same
                        148        3  Worse
                     10,500        .

---------------------------------------------------------------------------------------
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 .: 10,500/11,400

          Tabulation: Freq.   Numeric  Label
                        594        1  Better
                        220        2  About the same
                         86        3  Worse
                     10,500        .
```

```
--------------------------------------------------------------------------------
D45                                        How long have you been working continuously
                                      in your main job (where you earn the most money)?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: D45

              Range: [1,4]                        Units: 1
      Unique values: 4                       Missing .: 5,867/11,400

         Tabulation: Freq.   Numeric  Label
                       243         1  Less than a year
                     1,937         2  1 to 4 years
                     1,190         3  5 to 9 years
                     2,163         4  10 or more years
                     5,867         .

--------------------------------------------------------------------------------
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 .: 3,869/11,400

         Tabulation: Freq.   Numeric  Label
                     3,025         0  No
                     4,506         1  Yes
                     3,869         .

--------------------------------------------------------------------------------
D49              Does your spouse or partner usually work 35 hours or more per week?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: D49

              Range: [0,1]                        Units: 1
      Unique values: 2                       Missing .: 6,894/11,400

         Tabulation: Freq.   Numeric  Label
                       820         0  No
                     3,686         1  Yes
                     6,894         .

--------------------------------------------------------------------------------
D41_a                                      Could not find (more) work - Did each of the
                                           following contribute to your spouse or partner
                                           (not working/working less than 35 hours per week)
                                            in the last month?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: D41_A

              Range: [0,1]                        Units: 1
      Unique values: 2                       Missing .: 7,555/11,400

         Tabulation: Freq.   Numeric  Label
                     3,538         0  No
                       307         1  Yes
                     7,555         .

--------------------------------------------------------------------------------
D41_b                                      Full-time workweek less than 35 hours - Did
                                           each of the following contribute to your
                                            spouse or partner (not working/working less
```

```
                                        than 35 hours per week) in the last month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D41_B

                   Range: [0,1]                         Units: 1
           Unique values: 2                         Missing .: 7,555/11,400

              Tabulation: Freq.   Numeric  Label
                          2,975        0  No
                            870        1  Yes
                          7,555        .

--------------------------------------------------------------------------------
D41_c                                   Childcare - Did each of the following
                                        contribute to your spouse or partner (not
                                        working/working less than 35 hours per week)
                                        in the last month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D41_C

                   Range: [0,1]                         Units: 1
           Unique values: 2                         Missing .: 7,555/11,400

              Tabulation: Freq.   Numeric  Label
                          3,544        0  No
                            301        1  Yes
                          7,555        .

--------------------------------------------------------------------------------
D41_d                                   Caregiving for an elderly, disabled, or sick
                                        adult - Did each of the following contribute
                                        to your spouse or partner
                                        (not working/working less 35 hours per week)
                                        in the last month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D41_D

                   Range: [0,1]                         Units: 1
           Unique values: 2                         Missing .: 7,555/11,400

              Tabulation: Freq.   Numeric  Label
                          3,662        0  No
                            183        1  Yes
                          7,555        .

--------------------------------------------------------------------------------
D41_e                                   Other family or personal obligations - Did
                                        each of the following contribute to your
                                        spouse or partner (not working/working less
                                        than 35 hours per week) in the last month?
--------------------------------------------------------------------------------
                    Type: Numeric (byte)
                   Label: D41_E

                   Range: [0,1]                         Units: 1
           Unique values: 2                         Missing .: 7,555/11,400

              Tabulation: Freq.   Numeric  Label
                          3,465        0  No
                            380        1  Yes
                          7,555        .

--------------------------------------------------------------------------------
D41_f                                   Would lose access to unemployment benefits or
```

other government programs - Did each of the
                              following contribute to your spouse or partner
                              (not working/working less than 35 hours per
                              week) in the last month?

               Type: Numeric (byte)
              Label: D41_F

              Range: [0,1]   Units: 1
      Unique values: 2   Missing .: 7,555/11,400

         Tabulation: Freq.   Numeric Label
                     3,717   0 No
                       128   1 Yes
                     7,555   .

D41_g   Health limitations or disability- Did each of
                                               the following contribute to your spouse or
                                               partner (not working/working less than 35
                                               hours per week) in the last month?

               Type: Numeric (byte)
              Label: D41_G

              Range: [0,1]   Units: 1
      Unique values: 2   Missing .: 7,555/11,400

         Tabulation: Freq.   Numeric Label
                     3,137   0 No
                       708   1 Yes
                     7,555   .

D41_h   In school or training - Did each of the
                                               Following contribute to your spouse or
                                               partner (not working/working less than 35
                                               hours per week) in the last month?

               Type: Numeric (byte)
              Label: D41_H

              Range: [0,1]   Units: 1
      Unique values: 2   Missing .: 7,555/11,400

         Tabulation: Freq.   Numeric Label
                     3,731   0 No
                       114   1 Yes
                     7,555   .

D41_i   Retired - Did each of the following
                                               contribute to your spouse or partner (not
                                               working/working less than 35 hours per week)
                                               in the last month?

               Type: Numeric (byte)
              Label: D41_I

              Range: [0,1]   Units: 1
      Unique values: 2   Missing .: 7,555/11,400

         Tabulation: Freq.   Numeric Label
                     1,705   0 No
                     2,140   1 Yes
                     7,555   .

```
--------------------------------------------------------------------------------
GH1                                      This section will ask some questions about
                                         your home. Do you (and/or your spouse or
                                         partner):
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH1

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

       Tabulation: Freq.   Numeric  Label
                   4,814        1  Own your home with a mortgage
                                   or loan
                   2,905        2  Own your home free and clear
                                   (without a mortgage or loan)
                   2,896        3  Pay rent
                     785        4  Neither own nor pay rent

--------------------------------------------------------------------------------
GH12                                     Do you have either a homeowner's insurance or
                                         a condo insurance policy for your primary
                                         residence?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH12

            Range: [0,1]                          Units: 1
    Unique values: 2                       Missing .: 8,495/11,400

       Tabulation: Freq.   Numeric  Label
                     316        0  No
                   2,589        1  Yes
                   8,495        .

--------------------------------------------------------------------------------
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 .: 8,504/11,400

       Tabulation: Freq.   Numeric  Label
                   1,666        0  No
                   1,230        1  Yes
                   8,504        .

--------------------------------------------------------------------------------
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 .: 8,504/11,400

       Tabulation: Freq.   Numeric  Label
                   1,598        0  No
                   1,298        1  Yes
                   8,504        .
```

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

```
                                    your home rather than own?
-----------------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: R1_G

               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 8,504/11,400

          Tabulation: Freq.   Numeric  Label
                      1,504         0  No
                      1,392         1  Yes
                      8,504         .

-----------------------------------------------------------------------------------------
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 .: 8,504/11,400

          Tabulation: Freq.   Numeric  Label
                      1,821         0  No
                      1,075         1  Yes
                      8,504         .

-----------------------------------------------------------------------------------------
GH2                                         When did you move into your current home?
-----------------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: GH2

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

          Tabulation: Freq.   Numeric  Label
                      9,755         1  Before 2022
                        844         2  2022
                        801         3  2023

-----------------------------------------------------------------------------------------
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 .: 10,599/11,400

          Tabulation: Freq.   Numeric  Label
                        572         0  No
                         48         1  Yes, and I still own that home
                        181         2  Yes, and I no longer own that
                                         home
                     10,599         .

-----------------------------------------------------------------------------------------
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 .: 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]                          Units: 1
          Unique values: 2                          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]                          Units: 1
          Unique values: 2                          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]                          Units: 1
          Unique values: 2                          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]                          Units: 1
          Unique values: 2                          Missing .: 11,219/11,400

             Tabulation: Freq.    Numeric  Label
```

```
                           178         0  No
                             3         1  Yes
                        11,219         .

--------------------------------------------------------------------------------
R3                                       Approximately how much do you (and/or your
                                         spouse or partner) pay for rent each month?
--------------------------------------------------------------------------------

                  Type: Numeric (int)
                 Label: R3, but 607 nonmissing values are not labeled

                 Range: [0,8500]                 Units: 1
         Unique values: 607                      Missing .: 8,504/11,400

              Examples: 1800
                        .
                        .
                        .


--------------------------------------------------------------------------------
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 .: 8,504/11,400

             Tabulation: Freq.   Numeric  Label
                         2,379         0  No
                           517         1  Yes
                         8,504         .

--------------------------------------------------------------------------------
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 935 nonmissing values are not labeled

                 Range: [0,9999]                 Units: 1
         Unique values: 935                      Missing .: 6,586/11,400

              Examples: 1368
                        3400
                        .
                        .


--------------------------------------------------------------------------------
GH3_a                                    Overall quality - How satisfied are you with
                                         each of the following aspects of your
                                         neighborhood?
--------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: GH3_A

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

             Tabulation: Freq.   Numeric  Label
                           393         1  Very dissatisfied
                           842         2  Somewhat dissatisfied
                         1,359         3  Neither satisfied nor
                                           dissatisfied
                         4,172         4  Somewhat satisfied
                         4,634         5  Very satisfied
```

```
--------------------------------------------------------------------------------
GH3_b                                      Quality of your local schools - How satisfied
                                           are you with each of the following aspects
                                           of your neighborhood?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH3_B

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

        Tabulation: Freq.   Numeric  Label
                      530         1  Very dissatisfied
                      980         2  Somewhat dissatisfied
                    3,663         3  Neither satisfied nor
                                       dissatisfied
                    3,325         4  Somewhat satisfied
                    2,902         5  Very satisfied

--------------------------------------------------------------------------------
GH3_c                                      Crime risk - How satisfied are you with each
                                           of the following aspects of your
                                           neighborhood?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH3_C

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

        Tabulation: Freq.   Numeric  Label
                      711         1  Very dissatisfied
                    1,523         2  Somewhat dissatisfied
                    2,024         3  Neither satisfied nor
                                       dissatisfied
                    3,966         4  Somewhat satisfied
                    3,176         5  Very satisfied

--------------------------------------------------------------------------------
GH3_d                                      Natural disaster and severe weather risk -
                                           How satisfied are you with each of the
                                           following aspects of your neighborhood?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH3_D

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

        Tabulation: Freq.   Numeric  Label
                      231         1  Very dissatisfied
                      798         2  Somewhat dissatisfied
                    2,843         3  Neither satisfied nor
                                       dissatisfied
                    4,010         4  Somewhat satisfied
                    3,518         5  Very satisfied

--------------------------------------------------------------------------------
GH3_e                                      Cost of housing - How satisfied are you with
                                           each of the following aspects of your
                                           neighborhood?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH3_E

             Range: [1,5]                           Units: 1
```

```
              Unique values: 5                              Missing .: 0/11,400

                  Tabulation: Freq.   Numeric  Label
                             1,792         1  Very dissatisfied
                             2,395         2  Somewhat dissatisfied
                             2,894         3  Neither satisfied nor
                                              dissatisfied
                             2,979         4  Somewhat satisfied
                             1,340         5  Very satisfied

--------------------------------------------------------------------------------
ND0                                          In the past year, have you been financially
                                             affected natural disasters or severe weather
                                             events like flooding, hurricanes, wildfires,
                                             or extreme temperatures?
--------------------------------------------------------------------------------

                        Type: Numeric (byte)
                       Label: ND0

                       Range: [0,3]                         Units: 1
              Unique values: 4                              Missing .: 0/11,400

                  Tabulation: Freq.   Numeric  Label
                             9,263         0  No
                             1,346         1  Yes, slightly
                               579         2  Yes, moderately
                               212         3  Yes, substantially

--------------------------------------------------------------------------------
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 .: 9,263/11,400

                  Tabulation: Freq.   Numeric  Label
                             1,695         0  No
                               442         1  Yes
                             9,263         .

--------------------------------------------------------------------------------
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 .: 9,263/11,400

                  Tabulation: Freq.   Numeric  Label
                             1,116         0  No
                             1,021         1  Yes
                             9,263         .

--------------------------------------------------------------------------------
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 .: 9,263/11,400

           Tabulation: Freq.   Numeric  Label
                       1,914         0  No
                         223         1  Yes
                       9,263         .

--------------------------------------------------------------------------------------
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 .: 9,263/11,400

           Tabulation: Freq.   Numeric  Label
                       2,066         0  No
                          71         1  Yes
                       9,263         .

--------------------------------------------------------------------------------------
ND1_e                                     Other (please specify) - 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 .: 9,263/11,400

           Tabulation: Freq.   Numeric  Label
                       1,740         0  No
                         397         1  Yes
                       9,263         .

--------------------------------------------------------------------------------------
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 .: 0/11,400

           Tabulation: Freq.   Numeric  Label
                       1,059         1  Much higher
                       3,091         2  Somewhat higher
                       6,693         3  About the same
                         228         4  Somewhat lower
```

```
                        329        5  Much lower

--------------------------------------------------------------------------------
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 .: 0/11,400

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


--------------------------------------------------------------------------------
ND4_b                                   Improved your 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 .: 0/11,400

            Tabulation: Freq.   Numeric  Label
                        9,233       0  No
                        2,167       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 .: 0/11,400

            Tabulation: Freq.   Numeric  Label
                       10,786       0  No
                          614       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 .: 0/11,400

            Tabulation: Freq.   Numeric  Label
                          583       0  No
                       10,817       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 .: 0/11,400

             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          .
```

```
--------------------------------------------------------------------------------
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 .: 7,393/11,400

         Tabulation: Freq.   Numeric  Label
                     3,250         0  No
                       757         1  Yes
                     7,393         .

--------------------------------------------------------------------------------
A8_a                                     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 .: 10,408/11,400

         Tabulation: Freq.   Numeric  Label
                       128         0  No
                       864         1  Yes
                    10,408         .

--------------------------------------------------------------------------------
A8_b                                     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 .: 11,103/11,400

         Tabulation: Freq.   Numeric  Label
                       139         0  No
                       158         1  Yes
                    11,103         .

--------------------------------------------------------------------------------
A8_c                                     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 .: 11,281/11,400

         Tabulation: Freq.   Numeric  Label
                        79         0  No
                        40         1  Yes
                    11,281         .

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

```
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
```

```
                                      card? Please do not include debit cards
                                      or prepaid cards.
------------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: C2A

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

           Tabulation: Freq.   Numeric  Label
                       1,767        0  No
                       9,633        1  Yes


------------------------------------------------------------------------------------
C3P                                   Last month, how did you handle your credit
                                       card bills?
------------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: C3P

                Range: [-9,2]                    Units: 1
        Unique values: 3                         Missing .: 1,767/11,400

           Tabulation: Freq.   Numeric  Label
                         622       -9  did not use any of my credit
                                       cards so had no balances
                       8,743        1  paid at least the minimum
                                       payment on all credit cards
                         268        2  did not pay or paid less than
                                       the minimum payment on at least
                                       one card
                       1,767        .


------------------------------------------------------------------------------------
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 .: 1,767/11,400

           Tabulation: Freq.   Numeric  Label
                       5,204        0  Never carried an unpaid balance
                                       (always pay in full)
                         506        1  Once
                       1,664        2  Some of the time
                       2,259        3  Most or all of the time
                       1,767        .


------------------------------------------------------------------------------------
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 .: 0/11,400

           Tabulation: Freq.   Numeric  Label
                       9,945        0  No
                       1,455        1  Yes


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

```
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 .: 9,945/11,400

        Tabulation: Freq.   Numeric  Label
                    1,211         0  No
                      244         1  Yes
                    9,945         .

--------------------------------------------------------------------------------------
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 .: 11,156/11,400

        Tabulation: Freq.   Numeric  Label
                       96         0  No
                      148         1  Yes
                   11,156         .

--------------------------------------------------------------------------------------
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

             Range: [0,1]                          Units: 1
     Unique values: 2                         Missing .: 9,945/11,400

        Tabulation: Freq.   Numeric  Label
                      562         0  No
                      893         1  Yes
                    9,945         .

--------------------------------------------------------------------------------------
BNPL4_b                                  Wanted to spread out payments - Thinking
                                         about the most recent time you used a 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 .: 9,945/11,400

        Tabulation: Freq.   Numeric  Label
                      173         0  No
                    1,282         1  Yes
                    9,945         .
```

```
--------------------------------------------------------------------------------
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 .: 9,945/11,400

            Tabulation: Freq.   Numeric  Label
                          785         0  No
                          670         1  Yes
                        9,945         .


--------------------------------------------------------------------------------
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 .: 9,945/11,400

            Tabulation: Freq.   Numeric  Label
                          256         0  No
                        1,199         1  Yes
                        9,945         .

--------------------------------------------------------------------------------
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 .: 9,945/11,400

            Tabulation: Freq.   Numeric  Label
                          677         0  No
                          778         1  Yes
                        9,945         .


--------------------------------------------------------------------------------
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 .: 9,945/11,400

            Tabulation: Freq.   Numeric  Label
```

```
                             1,160        0  No
                               295        1  Yes
                             9,945         .
-------------------------------------------------------------------------------
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 .: 9,945/11,400

         Tabulation: Freq.   Numeric  Label
                       663        0  No
                       792        1  Yes
                     9,945         .

-------------------------------------------------------------------------------
S16_a                                     Bought cryptocurrency 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 .: 0/11,400

         Tabulation: Freq.   Numeric  Label
                    10,679        0  No
                       721        1  Yes

-------------------------------------------------------------------------------
S16_b                                     Used cryptocurrency 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 .: 0/11,400

         Tabulation: Freq.   Numeric  Label
                    11,272        0  No
                       128        1  Yes

-------------------------------------------------------------------------------
S16_c                                     Used cryptocurrency 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 .: 0/11,400

         Tabulation: Freq.   Numeric  Label
```

```
                    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/bachelor's degree)?
--------------------------------------------------------------------------------


              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 (most recent educational program/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 (most recent educational program/
                                        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 .: 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 (most
                                           recent educational program/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 .: 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
                                           decisions  regarding  your  (most  recent
                                           educational    program/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 .: 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 (most recent educational program/
                             Associates 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 .: 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)
```

```
             Label: SL11

            Range: [0,999]                       Units: 1
    Unique values: 3                     Missing .: 1,739/11,400

       Tabulation: Freq.   Numeric  Label
                   7,479         0  No
                     554         1  Yes
                   1,628       999  Do not have children or
                                    grandchildren
                   1,739         .

-------------------------------------------------------------------------------
SL13                                     How much do 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 .: 10,846/11,400

         Examples: .
                   .
                   .
                   .

-------------------------------------------------------------------------------
D1I                                      Do you consider yourself to be retired?
-------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: D1I

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

       Tabulation: Freq.   Numeric  Label
                   7,615         0  No
                   3,785         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 .: 3,785/11,400

       Tabulation: Freq.   Numeric  Label
                   1,342        -2  Don't know
                   3,566         0  No
                   2,707         1  Yes
                   3,785         .

-------------------------------------------------------------------------------
K8B                                                          When did you retire?
-------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: K8B

            Range: [1,4]                         Units: 1
    Unique values: 4                     Missing .: 7,615/11,400

       Tabulation: Freq.   Numeric  Label
                     252         1  Within the past year
                     397         2  1 or 2 years ago
```

```
                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)
```

```
              Label: DC4

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

          Tabulation: Freq.   Numeric  Label
                      1,996        1  Very comfortable
                      3,395        2  Mostly comfortable
                      3,224        3  Slightly comfortable
                      2,785        4  Not comfortable

--------------------------------------------------------------------------------
K5A_a                                   Borrowed money - In the past 12 months, have
                                        you done each of the following with money in
                                        your retirement accounts?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: K5A_A

              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 3,785/11,400

          Tabulation: Freq.   Numeric  Label
                      7,110        0  No
                        505        1  Yes
                      3,785        .

--------------------------------------------------------------------------------
K5A_b                                   Cashed out (permanently withdrawn) money - In
                                        the past 12 months, have you done each of the
                                        following with money in your retirement
                                        accounts?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: K5A_B

              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 3,785/11,400

          Tabulation: Freq.   Numeric  Label
                      7,173        0  No
                        442        1  Yes
                      3,785        .

--------------------------------------------------------------------------------
K5A_c                                   Reduced your regular contributions to
                                        accounts - In the past 12 months, have you
                                        done each of the following with money in
                                        your retirement accounts?
--------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: K5A_C

              Range: [0,1]                          Units: 1
      Unique values: 2                        Missing .: 3,785/11,400

          Tabulation: Freq.   Numeric  Label
                      6,925        0  No
                        690        1  Yes
                      3,785        .

--------------------------------------------------------------------------------
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 .: 0/11,400

        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
```

```
                         10,148          0  No
                          1,252          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 .: 0/11,400

           Tabulation: Freq.   Numeric  Label
                       11,154          0  No
                          246          1  Yes

--------------------------------------------------------------------------------
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 .: 0/11,400

           Tabulation: Freq.   Numeric  Label
                       11,065          0  No
                          335          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 .: 8,744/11,400

           Tabulation: Freq.   Numeric  Label
                        1,985          0  No
                          671          1  Yes
                        8,744          .

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

                 Type: Numeric (byte)
                Label: I9

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

           Tabulation: Freq.   Numeric  Label
                        8,369          1  Roughly the same amount each
                                          month
                        2,133          2  Occasionally varies from month
```

```
                                          to month
              898          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 .: 8,369/11,400

        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
```

```
--------------------------------------------------------------------------------
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 .: 0/11,400

       Tabulation: Freq.   Numeric  Label
                   9,729         0  No
                   1,671         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 .: 0/11,400

       Tabulation: Freq.   Numeric  Label
                   5,976         0  No
                   5,424         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 .: 0/11,400

       Tabulation: Freq.   Numeric  Label
                   9,539         0  No
                   1,861         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 .: 10,064/11,400

       Tabulation: Freq.   Numeric  Label
                     384         0  No
                     952         1  Yes
                  10,064         .

--------------------------------------------------------------------------------
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 .: 0/11,400

             Tabulation: Freq.   Numeric  Label
                         4,918         0  No
                         6,482         1  Yes

------------------------------------------------------------------------------
EF2                                         If you were to lose your main source of
                                            income (for example job or government be
------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: EF2

                  Range: [0,1]                        Units: 1
          Unique values: 2                    Missing .: 6,482/11,400

             Tabulation: Freq.   Numeric  Label
                         3,247         0  No
                         1,671         1  Yes
                         6,482         .

------------------------------------------------------------------------------
EF3_a                                       Put it on my credit card and pay it off in
                                            full at the next statement - Suppose that you
                                            have an emergency expense that costs $400.
                                            Based on your current financial situation,
                                            how would you pay for this expense?
------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: EF3_A

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

             Tabulation: Freq.   Numeric  Label
                         7,003         0  No, did not do this
                         4,397         1  Put it on my credit card and
                                            pay it off in full at the next
                                            statement

------------------------------------------------------------------------------
EF3_b                                       Put it on my credit card and pay it off over
                                            time - Suppose that you have an emergency
                                            expense that costs $400. Based on your
                                            current financial situation, how would you
                                            pay for this expense?
------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: EF3_B

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

             Tabulation: Freq.   Numeric  Label
                         9,629         0  No, did not do this
                         1,771         1  Put it on my credit card and
                                            pay it off over time

------------------------------------------------------------------------------
EF3_c                                       With the money currently in my
                                            checking/savings account or with cash -
                                            Suppose that you have an emergency expense
                                            that costs $400. Based on your current
```

```
                                          financial situation, how would you pay for
                                          this expense?
------------------------------------------------------------------------------------

                     Type: Numeric (byte)
                    Label: EF3_C

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

               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
```

```
                                                  received a prison sentence - Have you ever
                                                  been
----------------------------------------------------------------------------------------

                     Type: Numeric (byte)
                    Label: E8_B

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

               Tabulation: Freq.    Numeric  Label
                          10,757        0  No
                             643        1  Yes


----------------------------------------------------------------------------------------
E8_c                                              Convicted of a criminal offense and received
                                                  a prison sentence - Have you ever been
----------------------------------------------------------------------------------------

                     Type: Numeric (byte)
                    Label: E8_C

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

               Tabulation: Freq.    Numeric  Label
                          11,189        0  No
                             211        1  Yes


----------------------------------------------------------------------------------------
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 .: 0/11,400

               Tabulation: Freq.    Numeric  Label
                          10,285        0  No
                           1,115        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 .: 0/11,400

               Tabulation: Freq.    Numeric  Label
                           9,719        0  No
                           1,681        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                    10,383        0  No
                     1,017        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                     9,216        0  No
                     2,184        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                    10,360        0  No
                     1,040        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 .: 0/11,400

        Tabulation: Freq.   Numeric  Label
                     8,676        0  No
                     2,724        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 .: 8,676/11,400
```

```
          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
```

```
               12          -1  Refused
            1,420           1  Less than High School degree
            3,616           2  High school degree or GED
            1,124           3  Some college but no degree
              656           4  Certificate or technical degree
              633           5  Associate degree
            1,961           6  Bachelor's degree
            1,537           7  Graduate degree

-------------------------------------------------------------------------------------------
DOV_D36_ORDER                          Flag - order in which D36A and D36B are asked
-------------------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: DOV_D36

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

       Tabulation: Freq.   Numeric  Label
                   5,706         1  D36A shown first
                   5,694         2  D36B shown first

-------------------------------------------------------------------------------------------
DOV_D36_AMOUNT          Flag - amount of hypothetical pay change in question D36B
-------------------------------------------------------------------------------------------

             Type: String (str33)

    Unique values: 4                         Missing "": 0/11,400

       Tabulation: Freq.   Value
                   2,845   "decreased your pay by 1 percent"
                   2,841   "decreased your pay by 10 percent"
                   2,857   "decreased your pay by 5 percent"
                   2,857   "kept your pay the same for a year"

          Warning: Variable has embedded blanks.

-------------------------------------------------------------------------------------------
ppage                                                                                  Age
-------------------------------------------------------------------------------------------

             Type: Numeric (byte)

            Range: [18,100]                      Units: 1
    Unique values: 81                        Missing .: 0/11,400

             Mean: 51.6898
        Std. dev.: 17.7718

      Percentiles:     10%       25%       50%       75%       90%
                        27        37        53        66        75

-------------------------------------------------------------------------------------------
ppagecat                                                                Age - 7 Categories
-------------------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: PPAGECAT

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

       Tabulation: Freq.   Numeric  Label
                     698         1  18-24
                   1,758         2  25-34
                   1,863         3  35-44
                   1,660         4  45-54
                   2,195         5  55-64
                   2,058         6  65-74
```

```
                       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

--------------------------------------------------------------------------------
pphhsize                                                          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
--------------------------------------------------------------------------------
```

```
                 Type: Numeric (byte)
                Label: PPINC7

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

           Tabulation: Freq.   Numeric  Label
                         461       1    Less than $10,000
                         911       2    $10,000 to $24,999
                       1,860       3    $25,000 to $49,999
                       1,828       4    $50,000 to $74,999
                       1,579       5    $75,000 to $99,999
                       2,125       6    $100,000 to $149,999
                       2,636       7    $150,000 or more

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

                 Type: Numeric (byte)
                Label: PPMARIT5

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

           Tabulation: Freq.   Numeric  Label
                       6,359       1    Now married
                         540       2    Widowed
                       1,279       3    Divorced
                         191       4    Separated
                       3,031       5    Never married

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

                 Type: Numeric (byte)
                Label: PPMSACAT

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

           Tabulation: Freq.   Numeric  Label
                       1,618       0    Non-Metro
                       9,782       1    Metro

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

                 Type: Numeric (byte)
                Label: PPREG4

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

           Tabulation: Freq.   Numeric  Label
                       1,991       1    Northeast
                       2,532       2    Midwest
                       4,246       3    South
                       2,631       4    West

--------------------------------------------------------------------------------
ppreg9                                     Region 9 - Based on State of Residence
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: PPREG9

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

```
               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
```

```
          Unique values: 10                        Missing .: 0/11,400

                 Mean:    2.135
            Std. dev.: .944891

         Percentiles:    10%      25%      50%      75%      90%
                           1        2        2        2        3

-------------------------------------------------------------------------------
ppcm0160                              Q26: Occupation (detailed) in current or main job
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: PPCM0160

                Range: [-2,35]                      Units: 1
        Unique values: 29                        Missing .: 3/11,400

             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

                Range: [1,27]                       Units: 1
        Unique values: 24                        Missing .: 4,423/11,400

             Examples: 10   Finance, Banking, and Insurance
                       16   Health Care (including Elder Care, Home Health Care)
                       27   Community/Non-Profit Organizations (including
                            Religious and Political Organizations)
                        .

-------------------------------------------------------------------------------
ppcm1301                                          GOVEMP1: Employer type
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: PPCM1301

                Range: [-2,5]                       Units: 1
        Unique values: 7                         Missing .: 3/11,400

            Tabulation: Freq.   Numeric  Label
                        4,404       -2  Not asked
                           11       -1  Refused
                        1,236        1  Government
                        3,807        2  Private-for-profit company
                          863        3  Non-profit organization
                                        including tax exempt and
                                        charitable organizations
                          965        4  Self-employed
                          111        5  Working in the family business
                            3        .

-------------------------------------------------------------------------------
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 .: 5/11,400

                Tabulation: Freq.   Numeric  Label
                            5,359       -2    Not asked
                               17       -1    Refused
                              793        1    Yes
                            5,226        2    No
                                5        .

-------------------------------------------------------------------------------------
ppcmdate                                        Date member completed core adult survey
-------------------------------------------------------------------------------------

                      Type: Numeric (long)

                     Range: [20061206,20231011]       Units: 1
            Unique values: 560                          Missing .: 3/11,400

                      Mean: 2.0e+07
                Std. dev.: 5241.74

               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 .: 709/11,400

                Tabulation: Freq.   Numeric  Label
                               30        1    Active Duty
                               18        2    Currently Reserves
                               14        3    Currently National Guard
                            1,034        4    Veteran, including reserves
                            9,595        5    None of the above
                              709        .

-------------------------------------------------------------------------------------
pph1date                                        Date member completed Health 1 survey
-------------------------------------------------------------------------------------

                      Type: Numeric (long)

                     Range: [20200623,20231030]       Units: 1
            Unique values: 574                          Missing .: 773/11,400

                      Mean: 2.0e+07
                Std. dev.: 3597.01

               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 .: 793/11,400

                Tabulation: Freq.   Numeric  Label
                              929        1    Excellent
                            3,908        2    Very good
                            4,065        3    Good
```

```
                    1,422        4  Fair
                      283        5  Poor
                      793        .

------------------------------------------------------------------------------
ppfsdate                         Date member completed Financial Services survey
------------------------------------------------------------------------------

              Type: Numeric (long)

             Range: [20191124,20231031]        Units: 1
     Unique values: 713                        Missing .: 1,547/11,400

              Mean: 2.0e+07
         Std. dev.: 5617.85

       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 investment decisions), which of
                                 the following statements best describe your
                                 involvement?
------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: PPFS0001

             Range: [1,3]                       Units: 1
     Unique values: 3                           Missing .: 1,560/11,400

        Tabulation: Freq.   Numeric  Label
                    4,644        1  I make most of the decisions
                    4,117        2  Another household member and I
                                    share in the decisions
                    1,079        3  Another household member makes
                                    most of the decisions
                    1,560        .

------------------------------------------------------------------------------
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 .: 1,839/11,400

        Tabulation: Freq.   Numeric  Label
                    3,896        1  Under $50,000
                    1,163        2  $50,000 - $99,999
                    1,323        3  $100,000 - $249,999
                      922        4  $250,000 - $499,999
                      822        5  $500,000 - $999,999
                      964        6  $1,000,000 or more
                      471        7  Not sure
                    1,839        .

------------------------------------------------------------------------------
ppfs1482                         Q108: Where do you think your credit score falls?
------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: PPFS1482

             Range: [1,6]                       Units: 1
     Unique values: 6                           Missing .: 1,597/11,400
```

```
            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)
```

```
                Label: PPHISPAN

               Range: [1,8]                        Units: 1
       Unique values: 5                         Missing .: 0/11,400

          Tabulation: Freq.    Numeric  Label
                      9,877          1  No, I am not
                        823          2  Yes, Mexican, Mexican-American,
                                        Chicano
                        165          3  Yes, Puerto Rican
                         78          4  Yes, Cuban, Cuban American
                        457          8  Yes, Other

-------------------------------------------------------------------------------------
ppp1date                              Date member completed Public Affairs 1 survey
-------------------------------------------------------------------------------------

                 Type: Numeric (long)

               Range: [20200911,20231103]      Units: 1
       Unique values: 414                       Missing .: 416/11,400

                 Mean: 2.0e+07
            Std. dev.: 3785.2

          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 .: 765/11,400

          Tabulation: Freq.    Numeric  Label
                     10,474          0  Cisgender
                         44          1  Transgender
                         57          2  Other
                         60          3  Non-Binary
                        765          .

-------------------------------------------------------------------------------------
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 .: 769/11,400

          Tabulation: Freq.    Numeric  Label
                        346          1  Gay or lesbian
                      9,624          2  Straight, that is, not gay
                        466          3  Bisexual
                        195          4  Something else
                        769          .

-------------------------------------------------------------------------------------
ppp2date                              Date member completed Public Affairs 2 survey
-------------------------------------------------------------------------------------

                 Type: Numeric (long)

               Range: [20201002,20231106]      Units: 1
       Unique values: 591                       Missing .: 709/11,400
```

```
                  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?
-------------------------------------------------------------------------------
```

```
                Type: Numeric (byte)
               Label: PPH12005

               Range: [1,4]                        Units: 1
       Unique values: 2                     Missing .: 809/11,400

          Tabulation: Freq.   Numeric  Label
                        897         1  Yes
                      9,694         4  No
                        809         .

-------------------------------------------------------------------------------
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 .: 798/11,400

          Tabulation: Freq.   Numeric  Label
                        664         1  Yes
                      9,938         4  No
                        798         .

-------------------------------------------------------------------------------
pph12007                        Q190: Do you having difficulty dressing or bathing?
-------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: PPH12007

               Range: [1,4]                        Units: 1
       Unique values: 2                     Missing .: 796/11,400

          Tabulation: Freq.   Numeric  Label
                        253         1  Yes
                     10,351         4  No
                        796         .

-------------------------------------------------------------------------------
field_month                                                            (unlabeled)
-------------------------------------------------------------------------------

                Type: Numeric (float)

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

          Tabulation: Freq.   Value
                     11,245   10
                        155   11

-------------------------------------------------------------------------------
field_day                                                              (unlabeled)
-------------------------------------------------------------------------------

                Type: Numeric (float)

               Range: [1,31]                        Units: 1
       Unique values: 17                    Missing .: 0/11,400

                Mean: 21.6458
           Std. dev.: 3.30038

         Percentiles:      10%       25%       50%       75%       90%
                            20        20        21        23        25
```

```
--------------------------------------------------------------------------------
pphhsize5                                                          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
```

```
                 2,185          2  High school degree or GED
                 3,828          3  Some college/technical or
                                   associates degree
                 4,827          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 .: 0/11,400

          Tabulation: Freq.    Numeric  Label
                       3,917          0  No
                       7,483          1  Yes

--------------------------------------------------------------------------------
atleast_okay                                          Doing okay financially
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: atleast_okay

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

          Tabulation: Freq.    Numeric  Label
                       3,076          0  No
                       8,324          1  Yes

--------------------------------------------------------------------------------
control                                                         (unlabeled)
--------------------------------------------------------------------------------

                 Type: String (str18)

        Unique values: 3                  Missing "": 4,124/11,400

          Tabulation: Freq.   Value
                       4,124   ""
                         442   "Private for-profit"
                       1,721   "Private nonprofit"
                       5,113   "Public"

          Warning: Variable has embedded blanks.
```