CODEBOOK FOR 2024 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2024 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 2024 SHED were collected by Ipsos using their online probability based
KnowledgePanel.

For a general overview of the 2024 SHED and a detailed discussion of the survey
methods, see Alica Lloro, Ellen Merry, Jeff Larrimore, Zofsha Merchant, Fatimah
Shaalan, Julie Siwicki, Anna Tranfaglia, Mike Zabek, "Economic Well-Being of U.S.
Households in 2024, 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 too the "Report on the
Economics Well-Being of the U.S. Households in 2024.

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, 2025), 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 2023 and 2024 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 2024." The
population weight, "weight_pop," can be used for estimating population totals, as
it sums to the total U.S. population from March 2024 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 higher 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
2024" if they were available.

```
--------------------------------------------------------------------------------
--------------------------------------------------------------------------------
VARIABLE DEFINITIONS
--------------------------------------------------------------------------------
--------------------------------------------------------------------------------


--------------------------------------------------------------------------------
CaseID                                                                CaseID 2024
--------------------------------------------------------------------------------

                  Type: Numeric (long)

                 Range: [1,12818]                    Units: 1
         Unique values: 12,295                  Missing .: 0/12,295

                  Mean: 6383.41
             Std. dev.: 3694.99

           Percentiles:    10%      25%      50%      75%      90%
                          1264     3192     6376     9576    11511


--------------------------------------------------------------------------------
caseid2023                                            CaseID from 2023 SHED Survey
--------------------------------------------------------------------------------

                  Type: Numeric (long)

                 Range: [1,11484]                    Units: 1
         Unique values: 4,039                   Missing .: 8,256/12,295

                  Mean: 5549.33
             Std. dev.: 3079.65

           Percentiles:    10%      25%      50%      75%      90%
                          1284     2952     5554     8076     9832


--------------------------------------------------------------------------------
caseid2022                                            CaseID from 2022 SHED Survey
--------------------------------------------------------------------------------

                  Type: Numeric (long)

                 Range: [1,48356]                    Units: 1
         Unique values: 3,853                   Missing .: 8,442/12,295

                  Mean: 8957.12
             Std. dev.: 10423.6

           Percentiles:    10%      25%      50%      75%      90%
                          1376     3231     6142     9162    30756


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

                  Type: Numeric (long)

                 Range: [385,1038184]                Units: 1
         Unique values: 3,990                   Missing .: 0/12,295

                  Mean: 13679.1
             Std. dev.: 64772.1

           Percentiles:    10%      25%      50%      75%      90%
                           800      994     1319     2032     6239


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

```
            Type: Numeric (double)

           Range: [.1788,3.5159]              Units: .0001
   Unique values: 2,741                     Missing .: 0/12,295

            Mean: .999998
       Std. dev.: .435112

     Percentiles:     10%       25%       50%       75%       90%
                    .5785     .7163     .9244    1.1727    1.5129

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

            Type: Numeric (double)

           Range: [3771.794,74172.7]          Units: .0001
   Unique values: 2,997                     Missing .: 0/12,295

            Mean: 21096.5
       Std. dev.: 9179.34

     Percentiles:     10%       25%       50%       75%       90%
                  12203.3   15111.4   19502.7   24740.5   31917.1

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

            Type: Numeric (double)

           Range: [.0943,3.2902]              Units: .0001
   Unique values: 2,415                     Missing .: 8,280/12,295

            Mean:        1
       Std. dev.: .421962

     Percentiles:     10%       25%       50%       75%       90%
                    .5803     .7177     .8978    1.2212     1.543

-------------------------------------------------------------------------------
panel_weight_pop                      Post-stratification weight - Main recontact
                                      respondents scaled to U.S. population
-------------------------------------------------------------------------------

            Type: Numeric (double)

           Range: [6094.602,212555.4]         Units: .0001
   Unique values: 2,685                     Missing .: 8,280/12,295

            Mean: 64603.1
       Std. dev.:    27260

     Percentiles:     10%       25%       50%       75%       90%
                  37488.9   46365.3   57999.6   78892.3   99684.3

-------------------------------------------------------------------------------
x2023                                 Did respondent complete 2023 survey?
-------------------------------------------------------------------------------

            Type: Numeric (byte)
           Label: LABA

           Range: [1,2]                       Units: 1
   Unique values: 2                         Missing .: 0/12,295
```

```
           Tabulation: Freq.   Numeric  Label
                        4,039         1  Yes
                        8,256         2  No

--------------------------------------------------------------------------------
x2022                                        Did respondent complete 2022 survey?
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: LABA

                Range: [1,2]                        Units: 1
        Unique values: 2                      Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                        3,444         1  Yes
                        8,851         2  No

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

                 Type: Numeric (byte)
                Label: LABA

                Range: [1,2]                        Units: 1
        Unique values: 2                      Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                          291         1  Yes
                       12,004         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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                        4,266         0  No
                        8,029         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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                        9,511         0  No
                        2,784         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 .: 0/12,295

        Tabulation: Freq.    Numeric   Label
                   10,097         0    No
                    2,198         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 .: 0/12,295

        Tabulation: Freq.    Numeric   Label
                   10,811         0    No
                    1,484         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 .: 0/12,295

        Tabulation: Freq.    Numeric   Label
                   10,716         0    No
                    1,579         1    Yes

--------------------------------------------------------------------------------
L0B_a                                   Your brother(s) or sister(s) – Are the people
                                        living with you:
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: L0B_A

            Range: [0,1]                              Units: 1
    Unique values: 2                         Missing .: 10,716/12,295

        Tabulation: Freq.    Numeric   Label
                      896         0    No
                      683         1    Yes
                   10,716         .

--------------------------------------------------------------------------------
L0B_b                                   Other relatives – Are the people living with
                                        you:
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: L0B_B

            Range: [0,1]                              Units: 1
    Unique values: 2                         Missing .: 10,716/12,295

        Tabulation: Freq.    Numeric   Label
                    1,030         0    No
                      549         1    Yes
                   10,716         .
```

```
--------------------------------------------------------------------------------
L0B_c                                   Other people not related to you – Are the
                                        people living with you:
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: L0B_C

                Range: [0,1]                        Units: 1
        Unique values: 2                    Missing .: 10,716/12,295

           Tabulation: Freq.   Numeric  Label
                       1,013        0  No
                         566        1  Yes
                      10,716        .


--------------------------------------------------------------------------------
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 .: 9,511/12,295

           Tabulation: Freq.   Numeric  Label
                       1,195        1
                       1,032        2
                         355        3
                         132        4
                          70        5  5 or more
                       9,511        .


--------------------------------------------------------------------------------
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 .: 9,511/12,295

           Tabulation: Freq.   Numeric  Label
                         609        1  0 to 2 years old
                         455        2  3 to 5
                         969        3  6 to 12
                         751        4  13 to 17
                       9,511        .


--------------------------------------------------------------------------------
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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                         912        1  Finding it difficult to get by
                       2,262        2  Just getting by
                       4,730        3  Doing okay
                       4,391        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                      790        1  Much worse off
                    2,746        2  Somewhat worse off
                    5,934        3  About the same
                    2,154        4  Somewhat better off
                      671        5  Much better off


--------------------------------------------------------------------------------
B3A_a                                   My income is lower - You said that you (and
                                        your family) are (somewhat/much) worse off
                                        financially compared to 12 months ago. What
                                        factor(s) have contributed to that? Please
                                        select all that apply.
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: B3A_A

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 8,759/12,295

        Tabulation: Freq.   Numeric  Label
                    2,550        0  No
                      986        1  Yes
                    8,759        .


--------------------------------------------------------------------------------
B3A_b                                   My expenses are higher - You said that you
                                        (and your family) are (somewhat/much) worse
                                        off financially compared to 12 months ago.
                                        What factor(s) have contributed to that?
                                        Please select all that apply.
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: B3A_B

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 8,759/12,295

        Tabulation: Freq.   Numeric  Label
                      580        0  No
                    2,956        1  Yes
                    8,759        .


--------------------------------------------------------------------------------
B3A_c                                   The value of my assets decreased- You said
                                        that you (and your family) are somewhat worse
                                        off financially compared to 12 months ago.
                                        What factor(s) have contributed to that?
                                        Please select all that apply.
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: B3A_C

             Range: [0,1]                          Units: 1
```

```
       Unique values: 2                         Missing .: 8,759/12,295

          Tabulation: Freq.   Numeric  Label
                      3,064        0   No
                        472        1   Yes
                      8,759        .

------------------------------------------------------------------------------------
B3A_d                                   I have more debt - You said that you (and
                                        your family) are somewhat worse off
                                        financially compared to 12 months ago. What
                                        factor(s) have contributed to that? Please
                                        select all that apply.
------------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: B3A_D

               Range: [0,1]                         Units: 1
       Unique values: 2                         Missing .: 8,759/12,295

          Tabulation: Freq.   Numeric  Label
                      2,336        0   No
                      1,200        1   Yes
                      8,759        .

------------------------------------------------------------------------------------
B3A_e                                   Other (please specify) - You said that you
                                        (and your family) are somewhat worse off
                                        financially compared to 12 months ago. What
                                        factor(s) have contributed to that? Please
                                        select all that apply.
------------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: B3A_E

               Range: [0,1]                         Units: 1
       Unique values: 2                         Missing .: 8,759/12,295

          Tabulation: Freq.   Numeric  Label
                      3,127        0   No
                        409        1   Yes
                      8,759        .

------------------------------------------------------------------------------------
B3B_a                                   My income is higher - You said that you (and
                                        your family) are somewhat better off
                                        financially compared to 12 months ago. What
                                        factor(s) have contributed to that? Please
                                        select all that apply.
------------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: B3B_A

               Range: [0,1]                         Units: 1
       Unique values: 2                         Missing .: 9,470/12,295

          Tabulation: Freq.   Numeric  Label
                      1,205        0   No
                      1,620        1   Yes
                      9,470        .

------------------------------------------------------------------------------------
B3B_b                                   My expenses are lower - You said that you
                                        (and your family) are somewhat better off
                                        financially compared to 12 months ago. What
                                        factor(s) have contributed to that? Please
                                        select all that apply.
```

```
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: B3B_B

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 9,470/12,295

        Tabulation: Freq.   Numeric  Label
                    2,140        0  No
                      685        1  Yes
                    9,470        .

----------------------------------------------------------------------------
B3B_c                                    The value of my assets increased- You said
                                         that you (and your family) are somewhat
                                         better off financially compared to 12 months
                                         ago. What factor(s) have contributed to that?
                                         Please select all that apply.
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: B3B_C

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 9,470/12,295

        Tabulation: Freq.   Numeric  Label
                    1,688        0  No
                    1,137        1  Yes
                    9,470        .

----------------------------------------------------------------------------
B3B_d                                    I have less debt - You said that you (and
                                         your family) are somewhat better off
                                         financially compared to 12 months ago. What
                                         factor(s) have contributed to that? Please
                                         select all that apply.
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: B3B_D

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 9,470/12,295

        Tabulation: Freq.   Numeric  Label
                    1,785        0  No
                    1,040        1  Yes
                    9,470        .

----------------------------------------------------------------------------
B3B_e                                    Other (please specify) - You said that you
                                         (and your family) are somewhat better off
                                         financially compared to 12 months ago. What
                                         factor(s) have contributed to that? Please
                                         select all that apply.
----------------------------------------------------------------------------
              Type: Numeric (byte)
             Label: B3B_E

             Range: [0,1]                          Units: 1
     Unique values: 2                        Missing .: 9,470/12,295

        Tabulation: Freq.   Numeric  Label
                    2,640        0  No
                      185        1  Yes
                    9,470        .
```

```
--------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                      1,840         1  Poor
                      4,667         2  Only fair
                      5,137         3  Good
                        651         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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                      3,553         1  Poor
                      4,971         2  Only fair
                      3,404         3  Good
                        367         4  Excellent

--------------------------------------------------------------------------------
X11_none                                              X11 None selected
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: X11_NONE

               Range: [0,1]                        Units: 1
       Unique values: 2                         Missing .: 6,125/12,295

          Tabulation: Freq.   Numeric  Label
                      4,425         0  No
                      1,745         1  Yes
                      6,125         .

--------------------------------------------------------------------------------
X12_a                                  Finding or keeping a job - Are each of the
                                       following a financial challenge or concern
                                       you or your family?
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: X12_A

               Range: [0,2]                        Units: 1
       Unique values: 3                         Missing .: 6,170/12,295

          Tabulation: Freq.   Numeric  Label
                      4,020         0  Not a concern
                      1,333         1  Minor concern
                        772         2  Major concern
                      6,170         .

--------------------------------------------------------------------------------
X12_b                                  Increases in prices for things you buy - Are
                                       each of the following a financial challenge
                                       concern for you or your family?
--------------------------------------------------------------------------------
```

Type: Numeric (byte)
                Label: X12_B

              Range: [0,2]   Units: 1
      Unique values: 3   Missing .: 6,170/12,295

          Tabulation: Freq.   Numeric Label
                        556   0 Not a concern
                      2,174   1 Minor concern
                      3,395   2 Major concern
                      6,170   .

X12_c   Housing costs or availability - Are each of
                                         the following a financial challenge or
                                         concern for you or your family?

                 Type: Numeric (byte)
                Label: X12_C

              Range: [0,2]   Units: 1
      Unique values: 3   Missing .: 6,170/12,295

          Tabulation: Freq.   Numeric Label
                      2,554   0 Not a concern
                      1,730   1 Minor concern
                      1,841   2 Major concern
                      6,170   .

X12_d   Retirement savings - Are each of the
                                         following a financial challenge or concern
                                         for you of your family?

                 Type: Numeric (byte)
                Label: X12_D

              Range: [0,2]   Units: 1
      Unique values: 3   Missing .: 6,170/12,295

          Tabulation: Freq.   Numeric Label
                      1,739   0 Not a concern
                      2,374   1 Minor concern
                      2,012   2 Major concern
                      6,170   .

X12_e   Making ends meet - Are each of the following
                                         a financial challenge or concern for you
                                         or your family?

                 Type: Numeric (byte)
                Label: X12_E

              Range: [0,2]   Units: 1
      Unique values: 3   Missing .: 6,170/12,295

          Tabulation: Freq.   Numeric Label
                      2,477   0 Not a concern
                      2,056   1 Minor concern
                      1,592   2 Major concern
                      6,170   .

X12_f   Medical debt or affording medical care - Are
                                         each of the following a financial challenge

----

```
              Type: Numeric (byte)
             Label: X12_F

             Range: [0,2]                        Units: 1
     Unique values: 3                     Missing .: 6,170/12,295

        Tabulation: Freq.   Numeric  Label
                    2,767         0  Not a concern
                    2,008         1  Minor concern
                    1,350         2  Major concern
                    6,170         .
```

X12_g   Student loans or education costs - Are each
                                        of the following a financial challenge or
                                        concern for you or your family?

```
              Type: Numeric (byte)
             Label: X12_G

             Range: [0,2]                        Units: 1
     Unique values: 3                     Missing .: 6,170/12,295

        Tabulation: Freq.   Numeric  Label
                    4,313         0  Not a concern
                      992         1  Minor concern
                      820         2  Major concern
                    6,170         .
```

X13   In the prior question you indicated that
                                        finding or keeping a job and increases in
                                        prices for things you buy were both (minor/
                                        major) concerns. Between the two, are you:

```
              Type: Numeric (byte)
             Label: X13

             Range: [1,3]                        Units: 1
     Unique values: 3                    Missing .: 11,238/12,295

        Tabulation: Freq.   Numeric  Label
                      234         1  More concerned about finding or
                                     keeping a job
                      390         2  More concerned about increases
                                     in prices for things you buy
                      433         3  Both are of equal concern
                   11,238         .
```

CG0   In the past week, did you use any paid childcare?

```
              Type: Numeric (byte)
             Label: CG0

             Range: [0,1]                        Units: 1
     Unique values: 2                    Missing .: 10,262/12,295

        Tabulation: Freq.   Numeric  Label
                    1,550         0  No
                      483         1  Yes
                   10,262         .
```

```
CG1A                          In the past week, how many hours did you use paid childcare?
-----------------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: CG1A

                   Range: [1,4]                          Units: 1
           Unique values: 4                          Missing .: 11,814/12,295

              Tabulation: Freq.    Numeric  Label
                             94          1  1 to 9 hours
                            109          2  10 to 19 hours
                            120          3  20 to 39 hours
                            158          4  40 hours or more
                         11,814          .

-----------------------------------------------------------------------------------------
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: [1,4000]                       Units: 1
           Unique values: 139                        Missing .: 11,812/12,295

                Examples: .
                          .
                          .
                          .

-----------------------------------------------------------------------------------------
CG7_a                                         Child's grandparent - In the past week, did
                                              you use any of the following forms of unpaid
                                              childcare (select all that apply)?
-----------------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: CG7_A

                   Range: [0,1]                          Units: 1
           Unique values: 2                          Missing .: 10,262/12,295

              Tabulation: Freq.    Numeric  Label
                          1,404          0  No
                            629          1  Yes
                         10,262          .

-----------------------------------------------------------------------------------------
CG7_b                                         Child's sibling - In the past week, did you
                                              use any of the following forms of unpaid
                                              childcare (select all that apply)?
-----------------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: CG7_B

                   Range: [0,1]                          Units: 1
           Unique values: 2                          Missing .: 10,262/12,295

              Tabulation: Freq.    Numeric  Label
                          1,855          0  No
                            178          1  Yes
                         10,262          .

-----------------------------------------------------------------------------------------
CG7_c                                         Another relative other than the parent - In
                                              the past week, did you use any of the
                                              following forms of unpaid childcare (select
                                              all that apply)?
```

```
--------------------------------------------------------------------------------
                  Type: Numeric (byte)
                 Label: CG7_C

                 Range: [0,1]                        Units: 1
         Unique values: 2                            Missing .: 10,262/12,295

            Tabulation: Freq.   Numeric  Label
                        1,816        0   No
                          217        1   Yes
                       10,262        .

--------------------------------------------------------------------------------
CG7_d                                   A nonrelative such as a friend or neighbor -
                                        In the past week, did you use any of the
                                        following forms of unpaid childcare (select
                                        all that apply)?
--------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: CG7_D

                 Range: [0,1]                        Units: 1
         Unique values: 2                            Missing .: 10,262/12,295

            Tabulation: Freq.   Numeric  Label
                        1,913        0   No
                          120        1   Yes
                       10,262        .

--------------------------------------------------------------------------------
CG7_e                                   Headstart or another preschool that you don't
                                        pay for - In the past week, did you use any
                                        of the following forms of unpaid childcare
                                        (select all that apply)?
--------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: CG7_E

                 Range: [0,1]                        Units: 1
         Unique values: 2                            Missing .: 10,262/12,295

            Tabulation: Freq.   Numeric  Label
                        1,970        0   No
                           63        1   Yes
                       10,262        .

--------------------------------------------------------------------------------
CG7_f                                   Other unpaid childcare (please specify) - In
                                        the past week, did you use any of the
                                        following forms of unpaid childcare (select
                                        all that apply)?
--------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: CG7_F

                 Range: [0,1]                        Units: 1
         Unique values: 2                            Missing .: 10,262/12,295

            Tabulation: Freq.   Numeric  Label
                        1,982        0   No
                           51        1   Yes
                       10,262        .

--------------------------------------------------------------------------------
CG7_g                                   Did not use unpaid childcare - In the past
                                        week, did you use any of the following forms
```

of unpaid childcare (select all that apply)?

```
          Type: Numeric (byte)
         Label: CG7_G

         Range: [0,1]                        Units: 1
 Unique values: 2                         Missing .: 10,262/12,295

   Tabulation: Freq.   Numeric  Label
                 932        0  No
               1,101        1  Yes
              10,262        .
```

CG9   Does the [child's grandparent/child's
                                        relative] who provided unpaid care in the
                                        past week currently live with you?

```
          Type: Numeric (byte)
         Label: CG9

         Range: [0,1]                        Units: 1
 Unique values: 2                         Missing .: 12,162/12,295

   Tabulation: Freq.   Numeric  Label
                  30        0  No
                 103        1  Yes
              12,162        .
```

CG8   In the past week, how many hours did you use
                                        the unpaid childcare you just mentioned?

```
          Type: Numeric (byte)
         Label: CG8

         Range: [1,4]                        Units: 1
 Unique values: 4                         Missing .: 11,363/12,295

   Tabulation: Freq.   Numeric  Label
                 547        1  1 to 9 hours
                 196        2  10 to 19 hours
                 118        3  20 to 39 hours
                  71        4  40 hours or more
              11,363        .
```

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 .: 10,551/12,295

   Tabulation: Freq.   Numeric  Label
                 580        1  I am usually the primary
                                 caretaker
                 333        2  My spouse/partner is usually
                                 the primary caretaker
                 831        3  My spouse/partner and I equally
                                 share caretaking
                                 responsibilities
```

```
             10,551              .

---------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                 10,156        0  No
                  2,139        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 .: 10,156/12,295

        Tabulation: Freq.   Numeric  Label
                  1,120        0  No
                  1,019        1  Yes
                 10,156        .

---------------------------------------------------------------------------
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 .: 10,879/12,295

        Tabulation: Freq.   Numeric  Label
                  1,045        0  No
                    371        1  Yes
                 10,879        .

---------------------------------------------------------------------------
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 .: 10,879/12,295

        Tabulation: Freq.   Numeric  Label
                  1,084        0  No
                    332        1  Yes
```

```
                10,879            .
---------------------------------------------------------------------------
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 .: 10,156/12,295

          Tabulation: Freq.   Numeric  Label
                       1,838        0  No
                         301        1  Yes
                      10,156        .

---------------------------------------------------------------------------
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 .: 10,156/12,295

          Tabulation: Freq.   Numeric  Label
                       1,630        0  No
                         509        1  Yes
                      10,156        .

---------------------------------------------------------------------------
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 .: 10,156/12,295

          Tabulation: Freq.   Numeric  Label
                       1,761        0  No
                         378        1  Yes
                      10,156        .

---------------------------------------------------------------------------
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 .: 10,156/12,295

          Tabulation: Freq.   Numeric  Label
                         742        1  Daily
```

```
                     577         2  Several days per week
                     576         3  Several days per month
                     155         4  Once per month
                      89         5  Less than once per month
                  10,156         .

----------------------------------------------------------------------------------
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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        5,229        0  No
                        7,066        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 .: 5,229/12,295

            Tabulation: Freq.   Numeric  Label
                        5,723        0  No
                        1,343        1  Yes
                        5,229        .

----------------------------------------------------------------------------------
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 .: 5,229/12,295

            Tabulation: Freq.   Numeric  Label
                        1,588        0  No
                        5,478        1  Yes
                        5,229        .

----------------------------------------------------------------------------------
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 .: 11,244/12,295

            Tabulation: Freq.   Numeric  Label
                          108        0  No
                          943        1  Yes
                       11,244        .

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

```
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 .: 0/12,295

           Tabulation: Freq.    Numeric  Label
                       8,604          0  No
                       3,691          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 .: 5,478/12,295

           Tabulation: Freq.    Numeric  Label
                       5,724          0  No
                       1,093          1  Yes
                       5,478          .


-------------------------------------------------------------------------------------
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 .: 10,707/12,295

           Tabulation: Freq.    Numeric  Label
                       1,180          0  No
                         408          1  Yes
                      10,707          .


-------------------------------------------------------------------------------------
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 .: 5,478/12,295

           Tabulation: Freq.    Numeric  Label
                       6,447          0  No
                         370          1  Yes
                       5,478          .


-------------------------------------------------------------------------------------
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 .: 5,478/12,295

             Tabulation: Freq.   Numeric Label
                         6,312   0 No
                           505   1 Yes
                         5,478   .

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 .: 5,478/12,295

             Tabulation: Freq.   Numeric Label
                         5,779   0 No
                         1,038   1 Yes
                         5,478   .

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 .: 5,478/12,295

             Tabulation: Freq.   Numeric Label
                         6,330   0 No
                           487   1 Yes
                         5,478   .

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 .: 5,478/12,295

             Tabulation: Freq.   Numeric Label
                         5,255   0 No
                         1,562   1 Yes
                         5,478   .

```
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 .: 5,478/12,295

       Tabulation: Freq.   Numeric  Label
                   6,351         0  No
                     466         1  Yes
                   5,478         .

--------------------------------------------------------------------------------
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 .: 5,478/12,295

       Tabulation: Freq.   Numeric  Label
                   3,270         0  No
                   3,547         1  Yes
                   5,478         .

--------------------------------------------------------------------------------
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/Did you work)
                                         for someone else, were you self-employed, or
                                         something else?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: D3A

            Range: [0,2]                          Units: 1
    Unique values: 3                        Missing .: 5,229/12,295

       Tabulation: Freq.   Numeric  Label
                   5,974         0  Working for someone else
                     818         1  Self-employed (working for
                                      myself)
                     274         2  Other work arrangement
                   5,229         .

--------------------------------------------------------------------------------
D3E                                      You indicated that you are [self-employed/do
                                         not work for someone else]. Do you own a
                                         business that has any paid employees,
                                         excluding owner(s)?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: D3E

            Range: [0,2]                          Units: 1
    Unique values: 3                        Missing .: 11,203/12,295

       Tabulation: Freq.   Numeric  Label
                     862         0  No
```

```
                      194             1  Yes
                       36             2  Unsure. Please explain
                   11,203             .

-------------------------------------------------------------------------------
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 .: 6,321/12,295

            Tabulation: Freq.   Numeric  Label
                          789         1  Never
                        1,174         2  Rarely
                        1,962         3  Sometimes
                        1,544         4  Often
                          505         5  Always
                        6,321         .

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

                  Type: Numeric (byte)
                 Label: D28_B

                 Range: [1,5]                       Units: 1
         Unique values: 5                   Missing .: 6,321/12,295

            Tabulation: Freq.   Numeric  Label
                          448         1  Never
                          567         2  Rarely
                        1,547         3  Sometimes
                        2,296         4  Often
                        1,116         5  Always
                        6,321         .

-------------------------------------------------------------------------------
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 .: 6,321/12,295

            Tabulation: Freq.   Numeric  Label
                        4,355         1  Normally work the same hours
                          629         2  Schedule varies, primarily at
                                         my request
                          990         3  Schedule varies, primarily
                                         based on my employer's needs
                        6,321         .

-------------------------------------------------------------------------------
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 .: 5,229/12,295

        Tabulation: Freq.   Numeric  Label
                      811       -2  Don't know
                    5,451        0  No
                      804        1  Yes
                    5,229        .

--------------------------------------------------------------------------------
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 .: 5,229/12,295

        Tabulation: Freq.   Numeric  Label
                    4,060        0  None
                    1,633        1  Some
                    1,373        2  All
                    5,229        .

--------------------------------------------------------------------------------
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 .: 6,321/12,295

        Tabulation: Freq.   Numeric  Label
                    1,762        1  Very likely
                    1,709        2  Somewhat likely
                    1,627        3  Not that likely
                      876        4  Not at all likely
                    6,321        .

--------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   11,581        0  No
                      714        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 .: 5,229/12,295

            Tabulation: Freq.   Numeric  Label
                        5,709        0  No
                        1,357        1  Yes
                        5,229        .

--------------------------------------------------------------------------------
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 .: 5,229/12,295

            Tabulation: Freq.   Numeric  Label
                        3,403        0  No
                        3,663        1  Yes
                        5,229        .

--------------------------------------------------------------------------------
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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        9,753        0  No
                        2,542        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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                       10,795        0  No
                        1,500        1  Yes

--------------------------------------------------------------------------------
D44_e                                      Voluntarily left a job - (Think about any job
                                           in the past 12 months.) In the past 12
```

```
             Type: Numeric (byte)
            Label: D44_E

            Range: [0,1]                        Units: 1
    Unique values: 2                        Missing .: 0/12,295

       Tabulation: Freq.   Numeric  Label
                  11,332         0  No
                     963         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 .: 10,997/12,295

       Tabulation: Freq.   Numeric  Label
                     704         1  Different main job – new
                                      employer
                     196         2  Different main job – same
                                      employer
                     148         3  Same main job – started a
                                      second job
                     192         4  Was not working a year ago
                      58         5  Other
                  10,997         .
```

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 .: 11,395/12,295

       Tabulation: Freq.   Numeric  Label
                     464         1  Better
                     270         2  About the same
                     166         3  Worse
                  11,395         .
```

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 .: 11,395/12,295

       Tabulation: Freq.   Numeric  Label
                     350         1  Better
```

```
                  440             2  About the same
                  110             3  Worse
               11,395             .

------------------------------------------------------------------------------
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 .: 11,395/12,295

             Tabulation: Freq.   Numeric  Label
                          425             1  Better
                          389             2  About the same
                           86             3  Worse
                       11,395             .

------------------------------------------------------------------------------
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 .: 11,395/12,295

             Tabulation: Freq.   Numeric  Label
                          288             1  Better
                          502             2  About the same
                          110             3  Worse
                       11,395             .

------------------------------------------------------------------------------
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 .: 11,395/12,295

             Tabulation: Freq.   Numeric  Label
                          338             1  Better
                          404             2  About the same
                          158             3  Worse
                       11,395             .

------------------------------------------------------------------------------
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 .: 11,395/12,295

              Tabulation: Freq.    Numeric  Label
                             558          1  Better
                             257          2  About the same
                              85          3  Worse
                          11,395          .

---------------------------------------------------------------------------------
D1B                                    If you wanted to, how confident are you that
                                       you could get a [new] job in the next 3
                                       months?
---------------------------------------------------------------------------------

                     Type: Numeric (int)
                    Label: D1B

                    Range: [0,999]                       Units: 1
           Unique values: 4                              Missing .: 0/12,295

              Tabulation: Freq.    Numeric  Label
                           2,542          0  Not confident
                           4,389          1  Somewhat confident
                           3,444          2  Very confident
                           1,920        999  Not working and not interested
                                             in working right now

---------------------------------------------------------------------------------
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 .: 4,266/12,295

              Tabulation: Freq.    Numeric  Label
                           3,142          0  No
                           4,887          1  Yes
                           4,266          .

---------------------------------------------------------------------------------
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 .: 7,408/12,295

              Tabulation: Freq.    Numeric  Label
                             852          0  No
                           4,035          1  Yes
                           7,408          .

---------------------------------------------------------------------------------
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 .: 8,301/12,295
```

```
      Tabulation: Freq.   Numeric  Label
                  3,653         0  No
                    341         1  Yes
                  8,301         .

----------------------------------------------------------------------------------
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 .: 11,443/12,295

      Tabulation: Freq.   Numeric  Label
                    615         0  No
                    237         1  Yes
                 11,443         .

----------------------------------------------------------------------------------
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 .: 8,301/12,295

      Tabulation: Freq.   Numeric  Label
                  3,673         0  No
                    321         1  Yes
                  8,301         .

----------------------------------------------------------------------------------
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 than 35 hours per week) in the
                                           last month?
----------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: D41_D

            Range: [0,1]                           Units: 1
    Unique values: 2                        Missing .: 8,301/12,295

      Tabulation: Freq.   Numeric  Label
                  3,767         0  No
                    227         1  Yes
                  8,301         .

----------------------------------------------------------------------------------
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 .: 8,301/12,295

            Tabulation: Freq.   Numeric  Label
                        3,579        0   No
                          415        1   Yes
                        8,301        .

---------------------------------------------------------------------------------
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 .: 8,301/12,295

            Tabulation: Freq.   Numeric  Label
                        3,859        0   No
                          135        1   Yes
                        8,301        .

---------------------------------------------------------------------------------
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 .: 8,301/12,295

            Tabulation: Freq.   Numeric  Label
                        3,291        0   No
                          703        1   Yes
                        8,301        .

---------------------------------------------------------------------------------
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 .: 8,301/12,295

            Tabulation: Freq.   Numeric  Label
                        3,904        0   No
                           90        1   Yes
                        8,301        .

---------------------------------------------------------------------------------
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 .: 8,301/12,295

        Tabulation: Freq.   Numeric  Label
                    1,758        0   No
                    2,236        1   Yes
                    8,301        .

-------------------------------------------------------------------------------
GE2A                                   Some people earn money by selling items at
                                       places like flea markets and garage sales or
                                       through online marketplaces like eBay or
                                       Etsy. In the past month, have you made money
                                       by selling items in any of these ways?
-------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GE2A

            Range: [0,1]                        Units: 1
    Unique values: 2                    Missing .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   10,758        0   No
                    1,537        1   Yes

-------------------------------------------------------------------------------
GE12_a                                 Made or repurposed, such as handmade crafts –
                                       Are the items you sold ones that you:
-------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GE12_A

            Range: [0,1]                        Units: 1
    Unique values: 2                    Missing .: 10,758/12,295

        Tabulation: Freq.   Numeric  Label
                    1,226        0   No
                      311        1   Yes
                   10,758        .

-------------------------------------------------------------------------------
GE12_b     Purchased to resell for a profit - Are the items you sold ones that you:
-------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GE12_B

            Range: [0,1]                        Units: 1
    Unique values: 2                    Missing .: 10,758/12,295

        Tabulation: Freq.   Numeric  Label
                    1,057        0   No
                      480        1   Yes
                   10,758        .

-------------------------------------------------------------------------------
GE12_c                                 Previously owned for personal use, such as
                                       old clothing - Are the items you sold ones
                                       that you:
-------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GE12_C

            Range: [0,1]                        Units: 1
```

```
        Unique values: 2                          Missing .: 10,758/12,295

          Tabulation: Freq.    Numeric  Label
                        356          0  No
                      1,181          1  Yes
                     10,758          .

-------------------------------------------------------------------------------
GE2B                                     Some people earn money by offering short-term
                                         rentals of items or property they own through
                                         platforms such as Turo or Airbnb. In the past
                                         month, have you made money from short-term
                                         rentals of items or property that you own?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE2B

                Range: [0,1]                          Units: 1
        Unique values: 2                          Missing .: 0/12,295

          Tabulation: Freq.    Numeric  Label
                     12,062          0  No
                        233          1  Yes

-------------------------------------------------------------------------------
GE1A                                     In the past month, have you done any
                                         freelance or gig work, either to supplement
                                         your income or as your main job?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1A

                Range: [0,1]                          Units: 1
        Unique values: 2                          Missing .: 6,150/12,295

          Tabulation: Freq.    Numeric  Label
                      5,617          0  No
                        528          1  Yes
                      6,150          .

-------------------------------------------------------------------------------
GE1B                                     In the past month, did you earn money in a
                                         way that involves obtaining short-term tasks
                                         or projects that you can complete?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1B

                Range: [0,1]                          Units: 1
        Unique values: 2                          Missing .: 6,145/12,295

          Tabulation: Freq.    Numeric  Label
                      5,702          0  No
                        448          1  Yes
                      6,145          .

-------------------------------------------------------------------------------
GE1C        Do you use an app or website to get these short-term tasks or projects?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1C

                Range: [0,2]                          Units: 1
        Unique values: 3                          Missing .: 11,847/12,295

          Tabulation: Freq.    Numeric  Label
```

```
                 262          0  No
                 146          1  Yes
                  40          2  Sometimes
              11,847          .

-------------------------------------------------------------------------------
GE1D                                    In the past month, did you use an app or
                                        website to select projects, pick tasks, or
                                        directly connect with customers to do tasks?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1D

                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 6,593/12,295

          Tabulation: Freq.   Numeric  Label
                      5,641          0  No
                         61          1  Yes
                      6,593          .

-------------------------------------------------------------------------------
GE1E_a                                  A boss, supervisor, or dispatcher assigns it
                                        - Once a task or project is completed, what
                                        are the ways that you get your next one
                                        (select all that apply)?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1E_A

                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 11,786/12,295

          Tabulation: Freq.   Numeric  Label
                        361          0  No
                        148          1  Yes
                     11,786          .

-------------------------------------------------------------------------------
GE1E_b                                  Line up work on your own - Once a task or
                                        project is completed, what are the ways that
                                        you get your next one (select all that
                                        apply)?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1E_B

                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 11,786/12,295

          Tabulation: Freq.   Numeric  Label
                        286          0  No
                        223          1  Yes
                     11,786          .

-------------------------------------------------------------------------------
GE1E_c                                  Go to an app or website - Once a task or
                                        project is completed, what are the ways that
                                        you get your next one (select all that
                                        apply)?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: GE1E_C

                Range: [0,1]                        Units: 1
        Unique values: 2                     Missing .: 11,786/12,295
```

```
          Tabulation: Freq.   Numeric  Label
                       356        0  No
                       153        1  Yes
                    11,786        .
```

GE1E_d   Something else (please specify) - Once a task
                                        or project is completed, what are the ways
                                        that you get your next one (select all that
                                        apply)?

```
                Type: Numeric (byte)
               Label: GE1E_D

               Range: [0,1]                      Units: 1
       Unique values: 2                   Missing .: 11,786/12,295

          Tabulation: Freq.   Numeric  Label
                       458        0  No
                        51        1  Yes
                    11,786        .
```

GE1E_e   Only completed one task and do not expect
                                        additional ones - Once a task or project is
                                        completed, what are the ways that you get
                                        your next one (select all that apply)?

```
                Type: Numeric (byte)
               Label: GE1E_E

               Range: [0,1]                      Units: 1
       Unique values: 2                   Missing .: 11,786/12,295

          Tabulation: Freq.   Numeric  Label
                       462        0  No
                        47        1  Yes
                    11,786        .
```

GE61   Was [doing freelance or gig work/doing these short-term
                                        tasks/doing projects found through an app or
                                        website/selling or renting items you own] (your
                                        main/the) job that you told us about earlier?

```
                Type: Numeric (byte)
               Label: GE61

               Range: [0,1]                      Units: 1
       Unique values: 2                   Missing .: 10,592/12,295

          Tabulation: Freq.   Numeric  Label
                     1,205        0  No
                       498        1  Yes
                    10,592        .
```

GE20C   How many hours per week do you usually spend [doing
                                        freelance or gig work/doing these short-term
                                        tasks/doing projects found through an app or
                                        website/selling or renting items you own]?

```
                Type: Numeric (byte)
               Label: GE20C
```

```
         Range: [1,5]                          Units: 1
  Unique values: 5                       Missing .: 9,900/12,295

     Tabulation: Freq.   Numeric  Label
                   967        1   Less than 1 hour
                   715        2   1 to 4 hours
                   485        3   5 to 19 hours
                   136        4   20 to 34 hours
                    92        5   35 hours or more
                 9,900        .

--------------------------------------------------------------------------------
GE62_a                                  It gives me work-life balance - Do you agree
                                        or disagree with the following statements
                                        about [doing freelance or gig work/doing
                                        these short-term tasks/doing projects found
                                        through an app or website/selling or renting
                                        items you own]?
--------------------------------------------------------------------------------

           Type: Numeric (byte)
          Label: GE62_A

         Range: [1,3]                          Units: 1
  Unique values: 3                       Missing .: 9,900/12,295

     Tabulation: Freq.   Numeric  Label
                   815        1   Agree
                 1,125        2   Neither agree nor disagree
                   455        3   Disagree
                 9,900        .

--------------------------------------------------------------------------------
GE62_b                                  It lets me work flexible hours - Do you agree
                                        or disagree with the following statements
                                        about [doing freelance or gig work/doing
                                        these short-term tasks/doing projects found
                                        through an app or website/selling or renting
                                        items you own]?
--------------------------------------------------------------------------------

           Type: Numeric (byte)
          Label: GE62_B

         Range: [1,3]                          Units: 1
  Unique values: 3                       Missing .: 9,900/12,295

     Tabulation: Freq.   Numeric  Label
                 1,321        1   Agree
                   751        2   Neither agree nor disagree
                   323        3   Disagree
                 9,900        .

--------------------------------------------------------------------------------
GE62_c                                  Without it, I would have trouble making ends
                                        meet - Do you agree or disagree with the
                                        following statements about [doing freelance
                                        or gig work/doing these short-term
                                        tasks/doing projects found through an app or
                                        website/selling or renting items you own]?
--------------------------------------------------------------------------------

           Type: Numeric (byte)
          Label: GE62_C

         Range: [1,3]                          Units: 1
  Unique values: 3                       Missing .: 9,900/12,295

     Tabulation: Freq.   Numeric  Label
                   727        1   Agree
```

```
                  639          2  Neither agree nor disagree
                1,029          3  Disagree
                9,900          .

-------------------------------------------------------------------------------
GE62_d                                  I am my own boss doing it - Do you agree or
                                        disagree with the following statements
                                        about [doing freelance or gig work/doing
                                        these short-term tasks/doing projects found
                                        through an app or website/selling or renting
                                        items you own]?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: GE62_D

                  Range: [1,3]                         Units: 1
          Unique values: 3                       Missing .: 9,900/12,295

             Tabulation: Freq.   Numeric  Label
                         1,465          1  Agree
                           671          2  Neither agree nor disagree
                           259          3  Disagree
                         9,900          .

-------------------------------------------------------------------------------
GE62_e                                  I wish I got benefits, like health insurance,
                                        from doing it - Do you agree or disagree with
                                        the following statements about [doing
                                        freelance or gig work/doing these short-term
                                        tasks/doing projects found through an app or
                                        website/selling or renting items you own]?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: GE62_E

                  Range: [1,3]                         Units: 1
          Unique values: 3                       Missing .: 9,900/12,295

             Tabulation: Freq.   Numeric  Label
                           642          1  Agree
                           937          2  Neither agree nor disagree
                           816          3  Disagree
                         9,900          .

-------------------------------------------------------------------------------
GE62_f                                  I wish the pay was more consistent - Do you
                                        agree or disagree with the following
                                        statements about [doing freelance or gig
                                        work/doing these short-term tasks/doing
                                        projects found through an app or
                                        website/selling or renting items you own]?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: GE62_F

                  Range: [1,3]                         Units: 1
          Unique values: 3                       Missing .: 9,900/12,295

             Tabulation: Freq.   Numeric  Label
                         1,128          1  Agree
                           847          2  Neither agree nor disagree
                           420          3  Disagree
                         9,900          .

-------------------------------------------------------------------------------
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 .: 0/12,295

            Tabulation: Freq.    Numeric  Label
                        5,078          1  Own your home with a mortgage
                                          or loan
                        3,106          2  Own your home free and clear
                                          (without a mortgage or loan)
                        3,206          3  Pay rent
                          905          4  Neither own nor pay rent

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

                  Type: Numeric (byte)
                 Label: GH12

                 Range: [0,1]                        Units: 1
         Unique values: 2                        Missing .: 4,111/12,295

            Tabulation: Freq.    Numeric  Label
                          464          0  No
                        7,720          1  Yes
                        4,111          .

-------------------------------------------------------------------------------
GH12A                    What is the main reason you do not have homeowners insurance?
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: GH12A

                 Range: [1,5]                        Units: 1
         Unique values: 5                        Missing .: 11,831/12,295

            Tabulation: Freq.    Numeric  Label
                          195          1  I can't afford it
                           86          2  It is not worth the cost
                           67          3  I self-insure or prefer not to
                                          buy insurance
                           35          4  No insurance company will
                                          insure my home
                           81          5  Other (please specify)
                       11,831          .

-------------------------------------------------------------------------------
GH13_a                                     I believe my general homeowner's insurance
                                           policy covers me for such flood damage –
                                           Which of the following statements describes
                                           your current situation regarding flood
                                           insurance? (Please select all that apply)
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: GH13_A

                 Range: [0,1]                        Units: 1
         Unique values: 2                        Missing .: 4,111/12,295

            Tabulation: Freq.    Numeric  Label
                        6,166          0  No
```

```
                              2,018        1  Yes
                              4,111        .

--------------------------------------------------------------------------------
GH13_b                                      I believe my homeowner's association (HOA)
                                            covers me for such flood damage - Which of
                                            the following statements describes your
                                            current situation regarding flood insurance?
                                            (Please select all that apply)
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH13_B

             Range: [0,1]                               Units: 1
     Unique values: 2                          Missing .: 4,111/12,295

        Tabulation: Freq.   Numeric  Label
                    7,963        0  No
                      221        1  Yes
                    4,111        .

--------------------------------------------------------------------------------
GH13_c                                      I have a separate policy specifically for
                                            such flood damage - Which of the following
                                            statements describes your current situation
                                            regarding flood insurance? (Please select all
                                            that apply)
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH13_C

             Range: [0,1]                               Units: 1
     Unique values: 2                          Missing .: 4,111/12,295

        Tabulation: Freq.   Numeric  Label
                    7,672        0  No
                      512        1  Yes
                    4,111        .

--------------------------------------------------------------------------------
GH13_d                                      I do not have any policy that covers flood
                                            damage where I live - Which of the following
                                            statements describes your current situation
                                            regarding flood insurance? (Please select all
                                            that apply)
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: GH13_D

             Range: [0,1]                               Units: 1
     Unique values: 2                          Missing .: 4,111/12,295

        Tabulation: Freq.   Numeric  Label
                    2,673        0  No
                    5,511        1  Yes
                    4,111        .

--------------------------------------------------------------------------------
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 .: 9,089/12,295

          Tabulation: Freq.   Numeric  Label
                      1,735        0  No
                      1,471        1  Yes
                      9,089        .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

          Tabulation: Freq.   Numeric  Label
                      1,698        0  No
                      1,508        1  Yes
                      9,089        .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

          Tabulation: Freq.   Numeric  Label
                      1,307        0  No
                      1,899        1  Yes
                      9,089        .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

          Tabulation: Freq.   Numeric  Label
                      2,286        0  No
                        920        1  Yes
                      9,089        .

-------------------------------------------------------------------------------
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 .: 9,089/12,295
```

```
             Tabulation: Freq.   Numeric  Label
                         1,869         0  No
                         1,337         1  Yes
                         9,089         .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

             Tabulation: Freq.   Numeric  Label
                         1,064         0  No
                         2,142         1  Yes
                         9,089         .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

             Tabulation: Freq.   Numeric  Label
                         1,633         0  No
                         1,573         1  Yes
                         9,089         .

-------------------------------------------------------------------------------
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 .: 9,089/12,295

             Tabulation: Freq.   Numeric  Label
                         1,909         0  No
                         1,297         1  Yes
                         9,089         .

-------------------------------------------------------------------------------
GH2                                        When did you move into your current home?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: GH2

                  Range: [1,3]                        Units: 1
          Unique values: 3                    Missing .: 0/12,295

             Tabulation: Freq.   Numeric  Label
                        10,626         1  Before 2023
                           793         2  2023
                           876         3  2024
```

```
--------------------------------------------------------------------------------
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 .: 11,419/12,295

          Tabulation: Freq.   Numeric  Label
                        634        0   No
                         67        1   Yes, and I still own that home
                        175        2   Yes, and I no longer own that
                                       home
                     11,419        .

--------------------------------------------------------------------------------
R5B_a                                      Evicted or received an eviction notice - Did
                                           each of the following contribute to your
                                           moving in the past year?
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: R5B_A

               Range: [0,1]                        Units: 1
       Unique values: 2                     Missing .: 11,661/12,295

          Tabulation: Freq.   Numeric  Label
                        587        0   No
                         47        1   Yes
                     11,661        .

--------------------------------------------------------------------------------
R5B_b                                      Landlord told you, or a person you were
                                           staying with, to leave - Did each of the
                                           following contribute to your moving in the
                                           past year?
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: R5B_B

               Range: [0,1]                        Units: 1
       Unique values: 2                     Missing .: 11,661/12,295

          Tabulation: Freq.   Numeric  Label
                        577        0   No
                         57        1   Yes
                     11,661        .

--------------------------------------------------------------------------------
R5B_c                                      You missed a rent payment and thought you
                                           would be evicted - Did each of the following
                                           contribute to your moving in the past year?
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: R5B_C

               Range: [0,1]                        Units: 1
       Unique values: 2                     Missing .: 11,661/12,295

          Tabulation: Freq.   Numeric  Label
                        602        0   No
                         32        1   Yes
                     11,661        .
```

```
--------------------------------------------------------------------------------
R5B_d                                    City condemned the property and forced you to
                                         leave - Did each of the following contribute
                                         to your moving in the past year?
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: R5B_D

               Range: [0,1]                          Units: 1
       Unique values: 2                      Missing .: 11,661/12,295

          Tabulation: Freq.   Numeric  Label
                        625          0  No
                          9          1  Yes
                     11,661          .

--------------------------------------------------------------------------------
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 .: 12,120/12,295

          Tabulation: Freq.   Numeric  Label
                        172          0  No
                          3          1  Yes
                     12,120          .

--------------------------------------------------------------------------------
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 .: 12,120/12,295

          Tabulation: Freq.   Numeric  Label
                        169          0  No
                          6          1  Yes
                     12,120          .

--------------------------------------------------------------------------------
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 .: 12,120/12,295

          Tabulation: Freq.   Numeric  Label
                        171          0  No
                          4          1  Yes
                     12,120          .

--------------------------------------------------------------------------------
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 .: 12,120/12,295

           Tabulation: Freq.    Numeric  Label
                        173          0  No
                          2          1  Yes
                     12,120          .

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

                  Type: Numeric (int)
                 Label: R3, but 605 nonmissing values are not labeled

                 Range: [0,9999]                     Units: 1
        Unique values: 605                   Missing .: 9,094/12,295

              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 .: 9,089/12,295

           Tabulation: Freq.    Numeric  Label
                      2,619          0  No
                        587          1  Yes
                      9,089          .

-------------------------------------------------------------------------------------
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 943 nonmissing values are not labeled

                 Range: [0,9999]                     Units: 1
        Unique values: 943                   Missing .: 7,224/12,295

              Examples: 1450
                        4200
                        .
                        .

-------------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                        389         1  Very dissatisfied
                        863         2  Somewhat dissatisfied
                      1,419         3  Neither satisfied nor
                                       dissatisfied
                      4,374         4  Somewhat satisfied
                      5,250         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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                        556         1  Very dissatisfied
                        962         2  Somewhat dissatisfied
                      3,853         3  Neither satisfied nor
                                       dissatisfied
                      3,614         4  Somewhat satisfied
                      3,310         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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                        703         1  Very dissatisfied
                      1,464         2  Somewhat dissatisfied
                      2,019         3  Neither satisfied nor
                                       dissatisfied
                      4,370         4  Somewhat satisfied
                      3,739         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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                        341         1  Very dissatisfied
                        856         2  Somewhat dissatisfied
                      2,681         3  Neither satisfied nor
                                       dissatisfied
```

```
                              4,568         4  Somewhat satisfied
                              3,849         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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                     1,763         1  Very dissatisfied
                     2,698         2  Somewhat dissatisfied
                     3,093         3  Neither satisfied nor
                                      dissatisfied
                     3,171         4  Somewhat satisfied
                     1,570         5  Very satisfied

-------------------------------------------------------------------------------
ND0                                         In the past year, have you been financially
                                            affected by 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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                     9,771         0  No
                     1,567         1  Yes, slightly
                       715         2  Yes, moderately
                       242         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 .: 9,744/12,295

        Tabulation: Freq.   Numeric  Label
                     1,905         0  No
                       646         1  Yes
                     9,744         .

-------------------------------------------------------------------------------
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 .: 9,744/12,295

         Tabulation: Freq.   Numeric Label
                     1,297   0 No
                     1,254   1 Yes
                     9,744   .

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 .: 9,744/12,295

         Tabulation: Freq.   Numeric Label
                     2,197   0 No
                       354   1 Yes
                     9,744   .

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 .: 9,744/12,295

         Tabulation: Freq.   Numeric Label
                     2,464   0 No
                        87   1 Yes
                     9,744   .

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: [-1,1]   Units: 1
     Unique values: 3   Missing .: 9,744/12,295

         Tabulation: Freq.   Numeric Label
                       420   -1 Refused
                     1,746   0 No
                       385   1 Yes
                     9,744   .

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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    1,193        1   Much higher
                    3,350        2   Somewhat higher
                    7,016        3   About the same
                      243        4   Somewhat lower
                      493        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   10,690        0   No
                    1,605        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   10,074        0   No
                    2,221        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   11,737        0   No
```

```
                            558         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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                      648        0  No
                   11,647        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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                   11,254        0  No
                    1,041        1  Yes

-------------------------------------------------------------------------------
BK2_b                                     Cash a check at a place other than a bank -
                                          In the past 12 months, did you (and/or your
                                          spouse or partner):
-------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: BK2_B

              Range: [0,1]                        Units: 1
      Unique values: 2                      Missing .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                   11,549        0  No
                      746        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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                   11,902        0  No
                      393        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 .: 0/12,295

          Tabulation: Freq.    Numeric  Label
                      12,051       0    No
                         244       1    Yes

--------------------------------------------------------------------------------
BK2_e                                      Obtain a tax refund advance to receive your
                                           refund faster - In the past 12 months,
                                           did you (and/or your spouse or partner):
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: BK2_E

               Range: [0,1]                        Units: 1
       Unique values: 2                         Missing .: 0/12,295

          Tabulation: Freq.    Numeric  Label
                      12,137       0    No
                         158       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 .: 648/12,295

          Tabulation: Freq.    Numeric  Label
                      10,411       0    No
                       1,236       1    Yes
                         648       .

--------------------------------------------------------------------------------
BK47_a                                     Credit card fraud or scam - In the past year,
                                           have you personally experienced either of the
                                           following fraud or scams involving your
                                           money?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: BK47_A

               Range: [0,1]                        Units: 1
       Unique values: 2                         Missing .: 0/12,295

          Tabulation: Freq.    Numeric  Label
                      10,156       0    No
                       2,139       1    Yes

--------------------------------------------------------------------------------
BK47_b                                     Another type of financial fraud or scam - In
                                           the past year, have you personally
                                           experienced either of the following fraud or
                                           scams involving your money?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
```

```
                   Label: BK47_B

               Range: [0,1]                        Units: 1
       Unique values: 2                         Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       11,234      0  No
                        1,061      1  Yes

-------------------------------------------------------------------------------
BK48                                 Did you lose any money to the fraud or scam?
-------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: BK48

               Range: [1,5]                        Units: 1
       Unique values: 5                         Missing .: 11,234/12,295

           Tabulation: Freq.   Numeric  Label
                          313      1  I lost money, but all of it was
                                      recovered or refunded
                           99      2  I lost money, and some of it
                                      was recovered or refunded
                          212      3  I lost money, and none of it
                                      was recovered or refunded
                          393      4  No money was ever transferred
                                      out of or taken from my account
                           44      5  I don't know
                       11,234      .

-------------------------------------------------------------------------------
BK49A                                Approximately how much money did you lose in
                                     the fraud or scam (before any money was
                                     recovered)?
-------------------------------------------------------------------------------

                    Type: Numeric (long)
                   Label: BK49A, but 164 nonmissing values are not labeled

               Range: [1,1500000]                  Units: 1
       Unique values: 164                       Missing .: 11,671/12,295

            Examples: .
                      .
                      .
                      .

-------------------------------------------------------------------------------
BK49B               Approximately how much money did you recover or get refunded?
-------------------------------------------------------------------------------

                    Type: Numeric (double)
                   Label: BK49B, but 55 nonmissing values are not labeled

               Range: [.5,60000]                   Units: .1
       Unique values: 55                        Missing .: 12,197/12,295

            Examples: .
                      .
                      .
                      .

-------------------------------------------------------------------------------
BK50                                 Still thinking about the most recent
                                     financial fraud or scam you experienced in
                                     the past year, how much time have you spent
                                     trying to recover funds or dealing with the
                                     consequences?
-------------------------------------------------------------------------------
```

```
                 Type: Numeric (byte)
                Label: BK50

                Range: [1,5]                        Units: 1
         Unique values: 5                   Missing .: 11,234/12,295

            Tabulation: Freq.   Numeric  Label
                          346         1  less than 1 hour
                          406         2  1 to 9 hours
                          157         3  10 to 39 hours
                           59         4  40 to 79 hours
                           93         5  80 hours or more
                       11,234         .

-------------------------------------------------------------------------------
BK51                                     Did the financial fraud or scam that you
                                         experienced involve your checking, savings,
                                         or money market account?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BK51

                Range: [0,1]                        Units: 1
         Unique values: 2                   Missing .: 11,290/12,295

            Tabulation: Freq.   Numeric  Label
                          440         0  No
                          565         1  Yes
                       11,290         .

-------------------------------------------------------------------------------
BK52_a                                   Debit card - What service or product from
                                         your bank or credit union was involved in the
                                         most recent fraud or scam involving money
                                         from your checking, savings, or money market
                                         account (NOT a credit card)? Please select
                                         all that apply.
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BK52_A

                Range: [0,1]                        Units: 1
         Unique values: 2                   Missing .: 11,730/12,295

            Tabulation: Freq.   Numeric  Label
                          225         0  No
                          340         1  Yes
                       11,730         .

-------------------------------------------------------------------------------
BK52_b                                   Peer-to-peer payment service (such as Zelle)
                                         - What service or product from your bank or
                                         credit union was involved in the most recent
                                         fraud or scam involving money from your
                                         checking, savings, or money market account
                                         (NOT a credit card)? Please select all that
                                         apply.
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BK52_B

                Range: [0,1]                        Units: 1
         Unique values: 2                   Missing .: 11,730/12,295

            Tabulation: Freq.   Numeric  Label
                          512         0  No
```

```
                            53           1  Yes
                        11,730           .

--------------------------------------------------------------------------------
BK52_c                                    Bank wire transfer or payment - What service
                                          or product from your bank or credit union
                                          was involved in the most recent fraud or
                                          scam involving money from your checking,
                                          savings, or money market account (NOT a
                                          credit card)? Please select all that apply.
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: BK52_C

               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 11,730/12,295

          Tabulation: Freq.   Numeric  Label
                        483         0  No
                         82         1  Yes
                     11,730         .

--------------------------------------------------------------------------------
BK52_d                                    Personal check - What service or product from
                                          your bank or credit union was involved in the
                                          most recent fraud or scam involving money
                                          from your checking, savings, or money market
                                          account (NOT a credit card)? Please select
                                          all that apply.
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: BK52_D

               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 11,730/12,295

          Tabulation: Freq.   Numeric  Label
                        498         0  No
                         67         1  Yes
                     11,730         .

--------------------------------------------------------------------------------
BK52_e                                    Cashier's check or money order - What service
                                          or product from your bank or credit union was
                                          involved in the most recent fraud or scam
                                          involving money from your checking, savings,
                                          or money market account (NOT a credit card)?
                                          Please select all that apply.
--------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: BK52_E

               Range: [0,1]                          Units: 1
       Unique values: 2                       Missing .: 11,730/12,295

          Tabulation: Freq.   Numeric  Label
                        552         0  No
                         13         1  Yes
                     11,730         .

--------------------------------------------------------------------------------
BK52_f                                    Cash withdrawal (from an ATM or a branch) -
                                          What service or product from your bank or
                                          credit union was involved in the most recent
                                          fraud or scam involving money from your
                                          checking, savings, or money market account
                                          (NOT a credit card)? Please select all that
```

apply.

                  Type: Numeric (byte)
                 Label: BK52_F

                 Range: [0,1]   Units: 1
         Unique values: 2   Missing .: 11,730/12,295

            Tabulation: Freq.   Numeric Label
                          525   0 No
                           40   1 Yes
                       11,730   .

BK52_g   Loan - What service or product from your bank
                                        or credit union was involved in the most
                                        recent fraud or scam involving money from
                                        your checking, savings, or money market
                                        account (NOT a credit card)? Please select
                                        all that apply.

                  Type: Numeric (byte)
                 Label: BK52_G

                 Range: [0,1]   Units: 1
         Unique values: 2   Missing .: 11,730/12,295

            Tabulation: Freq.   Numeric Label
                          550   0 No
                           15   1 Yes
                       11,730   .

BK52_h   Other service or product (please specify) -
                                        What service or product from your bank or
                                        credit union was involved in the most recent
                                        fraud or scam involving money from your
                                        checking, savings, or money market account
                                        (NOT a credit card)? Please select all that
                                        apply.

                  Type: Numeric (byte)
                 Label: BK52_H

                 Range: [0,1]   Units: 1
         Unique values: 2   Missing .: 11,730/12,295

            Tabulation: Freq.   Numeric Label
                          500   0 No
                           65   1 Yes
                       11,730   .

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 .: 0/12,295

            Tabulation: Freq.   Numeric Label
                          578   -2 Don't know
                        8,023   1 Very confident

```
                        2,094          2  Somewhat confident
                        1,600          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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        8,184         0  No
                        4,111         1  Yes

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

                  Type: Numeric (byte)
                 Label: A7_A

                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        1,247         0  No
                        2,864         1  Yes
                        8,184         .

-------------------------------------------------------------------------------
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 .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        3,174         0  No
                          937         1  Yes
                        8,184         .

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

                  Type: Numeric (byte)
                 Label: A7_C

                 Range: [0,1]                        Units: 1
         Unique values: 2                     Missing .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        3,827         0  No
                          284         1  Yes
                        8,184         .
```

```
--------------------------------------------------------------------------------
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 .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        3,689         0  No
                          422         1  Yes
                        8,184         .

--------------------------------------------------------------------------------
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 .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        3,843         0  No
                          268         1  Yes
                        8,184         .

--------------------------------------------------------------------------------
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 .: 8,184/12,295

            Tabulation: Freq.   Numeric  Label
                        3,249         0  No
                          862         1  Yes
                        8,184         .

--------------------------------------------------------------------------------
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 .: 4,111/12,295

            Tabulation: Freq.   Numeric  Label
                        7,389         0  No
                          795         1  Yes
                        4,111         .

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

```
A1_a                                    Turned down for credit - In the past 12
                                        months, has each of the following happened to
                                        you:
-------------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: A1_A

           Range: [0,1]                              Units: 1
   Unique values: 2                           Missing .: 8,184/12,295

      Tabulation: Freq.   Numeric  Label
                  3,110         0  No
                  1,001         1  Yes
                  8,184         .

-------------------------------------------------------------------------------------
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 .: 8,184/12,295

      Tabulation: Freq.   Numeric  Label
                  3,445         0  No
                    666         1  Yes
                  8,184         .

-------------------------------------------------------------------------------------
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 .: 8,184/12,295

      Tabulation: Freq.   Numeric  Label
                  3,348         0  No
                    763         1  Yes
                  8,184         .

-------------------------------------------------------------------------------------
A8_a                                    Credit card - Were you turned down or offered
                                        less credit than requested for the following
                                        types of credit in the past 12 months?
-------------------------------------------------------------------------------------
            Type: Numeric (byte)
           Label: A8_A

           Range: [0,1]                              Units: 1
   Unique values: 2                           Missing .: 11,239/12,295

      Tabulation: Freq.   Numeric  Label
                     96         0  No
                    960         1  Yes
                 11,239         .

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

```
A8_b                                      Car/auto loan - Were you turned down or
                                          offered less credit than requested for the
                                          following types of credit in the past 12
                                          months?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: A8_B

            Range: [0,1]                           Units: 1
    Unique values: 2                       Missing .: 12,033/12,295

       Tabulation: Freq.   Numeric  Label
                     119         0  No
                     143         1  Yes
                  12,033         .

--------------------------------------------------------------------------------
A8_c                                      Student loan - Were you turned down or
                                          offered less credit than requested for the
                                          following types of credit in the past 12
                                          months?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: A8_C

            Range: [0,1]                           Units: 1
    Unique values: 2                       Missing .: 12,179/12,295

       Tabulation: Freq.   Numeric  Label
                      70         0  No
                      46         1  Yes
                  12,179         .

--------------------------------------------------------------------------------
A8_d                                      Mortgage (purchase or refinance) - Were you
                                          turned down or offered less credit than
                                          requested for the following types of credit
                                          in the past 12 months?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: A8_D

            Range: [0,1]                           Units: 1
    Unique values: 2                       Missing .: 12,176/12,295

       Tabulation: Freq.   Numeric  Label
                      57         0  No
                      62         1  Yes
                  12,176         .

--------------------------------------------------------------------------------
A8_e                                      Home equity loan or line of credit - Were you
                                          turned down or offered less credit than
                                          requested for the following types of credit
                                          in the past 12 months?
--------------------------------------------------------------------------------

             Type: Numeric (byte)
            Label: A8_E

            Range: [0,1]                           Units: 1
    Unique values: 2                       Missing .: 12,196/12,295

       Tabulation: Freq.   Numeric  Label
                      36         0  No
                      63         1  Yes
                  12,196         .
```

```
--------------------------------------------------------------------------------
A8_f                                    Other credit or loan - Were you turned down
                                        or offered less credit than requested for the
                                        following types of credit in the past 12
                                        months?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: A8_F

             Range: [0,1]                          Units: 1
     Unique values: 2                       Missing .: 11,864/12,295

        Tabulation: Freq.   Numeric  Label
                      122        0  No
                      309        1  Yes
                   11,864        .

--------------------------------------------------------------------------------
A2                                      You indicated that you desired credit in the
                                        past 12 months but did not submit a credit
                                        application. Was this because you thought
                                        that you might be turned down or denied
                                        credit?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: A2

             Range: [0,1]                          Units: 1
     Unique values: 2                       Missing .: 11,500/12,295

        Tabulation: Freq.   Numeric  Label
                      318        0  No
                      477        1  Yes
                   11,500        .

--------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    1,946        0  No
                   10,349        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 .: 1,946/12,295

        Tabulation: Freq.   Numeric  Label
                      627       -9  did not use any of my credit
                                    cards so had no balances
                    9,463        1  paid at least the minimum
                                    payment on all credit cards
                      259        2  did not pay or paid less than
```

```
                                          the minimum payment on at least
                                          one card
                   1,946              .

--------------------------------------------------------------------------------
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 .: 1,946/12,295

            Tabulation: Freq.   Numeric  Label
                        5,730        0  Never carried an unpaid balance
                                        (always pay in full)
                          535        1  Once
                        1,801        2  Some of the time
                        2,283        3  Most or all of the time
                        1,946        .

--------------------------------------------------------------------------------
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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                       10,625        0  No
                        1,670        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 .: 10,625/12,295

            Tabulation: Freq.   Numeric  Label
                        1,312        0  No
                          358        1  Yes
                       10,625        .

--------------------------------------------------------------------------------
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 .: 11,937/12,295

            Tabulation: Freq.   Numeric  Label
                          158        0  No
```

```
                  200          1  Yes
               11,937          .

--------------------------------------------------------------------------------
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 .: 10,625/12,295

        Tabulation: Freq.   Numeric  Label
                      678         0  No
                      992         1  Yes
                   10,625         .

--------------------------------------------------------------------------------
BNPL4_b                                    Wanted to spread out payments - Thinking
                                           about the most recent time you used a Buy Now
                                           Pay Later service, were each of the following
                                           a reason why you chose to finance the
                                           purchase in this way?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: BNPL4_B

             Range: [0,1]                          Units: 1
     Unique values: 2                       Missing .: 10,625/12,295

        Tabulation: Freq.   Numeric  Label
                      199         0  No
                    1,471         1  Yes
                   10,625         .

--------------------------------------------------------------------------------
BNPL4_c                                    Wanted a fixed number of payments - Thinking
                                           about the most recent time you used a Buy Now
                                           Pay Later service, were each of the following
                                           a reason why you chose to finance the
                                           purchase in this way?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: BNPL4_C

             Range: [0,1]                          Units: 1
     Unique values: 2                       Missing .: 10,625/12,295

        Tabulation: Freq.   Numeric  Label
                      850         0  No
                      820         1  Yes
                   10,625         .

--------------------------------------------------------------------------------
BNPL4_d                                    Convenience - Thinking about the most recent
                                           time you used a Buy Now Pay Later service,
                                           were each of the following a reason why you
                                           chose to finance the purchase in this way?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: BNPL4_D
```

```
                Range: [0,1]                           Units: 1
        Unique values: 2                      Missing .: 10,625/12,295

           Tabulation: Freq.    Numeric  Label
                         293        0   No
                       1,377        1   Yes
                      10,625        .

-------------------------------------------------------------------------------
BNPL4_e                                   Only way I could afford it - Thinking about
                                          the most recent time you used a Buy Now Pay
                                          Later service, were each of the following a
                                          reason why you chose to finance the purchase
                                          in this way?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BNPL4_E

                Range: [0,1]                           Units: 1
        Unique values: 2                      Missing .: 10,625/12,295

           Tabulation: Freq.    Numeric  Label
                         723        0   No
                         947        1   Yes
                      10,625        .

-------------------------------------------------------------------------------
BNPL4_f                                   Only accepted payment method I had – Thinking
                                          about the most recent time you used a Buy Now
                                          Pay Later service, were each of the following
                                          a reason why you chose to finance the
                                          purchase in this way?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BNPL4_F

                Range: [0,1]                           Units: 1
        Unique values: 2                      Missing .: 10,625/12,295

           Tabulation: Freq.    Numeric  Label
                       1,317        0   No
                         353        1   Yes
                      10,625        .

-------------------------------------------------------------------------------
BNPL4_g                                   Did not want to use a credit card - Thinking
                                          about the most recent time you used a Buy Now
                                          Pay Later service, were each of the following
                                          a reason why you chose to finance the
                                          purchase in this way?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: BNPL4_G

                Range: [0,1]                           Units: 1
        Unique values: 2                      Missing .: 10,625/12,295

           Tabulation: Freq.    Numeric  Label
                         805        0   No
                         865        1   Yes
                      10,625        .

-------------------------------------------------------------------------------
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 .: 0/12,295

      Tabulation: Freq.   Numeric  Label
               11,454        0  No
                  841        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 .: 0/12,295

      Tabulation: Freq.   Numeric  Label
               12,120        0  No
                  175        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 .: 0/12,295

      Tabulation: Freq.   Numeric  Label
               12,203        0  No
                   92        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 .: 12,203/12,295

      Tabulation: Freq.   Numeric  Label
                   69        0  No
                   23        1  Yes
               12,203        .

--------------------------------------------------------------------------------
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 .: 12,082/12,295

         Tabulation: Freq.   Numeric  Label
                       27          1  Privacy
                       36          2  To send the money faster
                       25          3  Cheaper
                       12          4  Safer
                        5          5  Don't trust banks
                       81          6  Person or business receiving
                                       the money preferred
                                       cryptocurrency
                       27          7  Other (please specify)
                   12,082          .

-------------------------------------------------------------------------------
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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                      558          1  Less than high school degree
                    2,320          2  High school degree or GED
                    2,372          3  Some college but no degree
                                       (including currently enrolled
                                       in college)
                      622          4  Certificate or technical degree
                    1,141          5  Associate degree
                    2,948          6  Bachelor's degree
                    1,448          7  Master's degree
                      536          8  Professional degree (e.g., MBA,
                                       MD, JD)
                      350          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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                   11,495          0  No
                      286          1  Yes, as a part-time student
                      514          2  Yes, as a full-time student

-------------------------------------------------------------------------------
ED0B                                     What type of program are you currently pursuing?
-------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: ED0B

             Range: [1,8]                            Units: 1
     Unique values: 8                        Missing .: 11,495/12,295

         Tabulation: Freq.   Numeric  Label
                       43          1  High school or GED program
```

```
            30              2  Non-degree training program
            77              3  Certificate or technical degree
           117              4  Associate degree
           330              5  Bachelor's degree
           103              6  Master's degree
            42              7  Professional degree (e.g., MBA,
                               MD, JD)
            58              8  Doctoral degree
        11,495              .
```

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

```
              Type: Numeric (byte)
             Label: ED0D

             Range: [0,1]                       Units: 1
     Unique values: 2                  Missing .: 9,666/12,295

        Tabulation: Freq.   Numeric  Label
                    2,302        0  No
                      327        1  Yes
                    9,666        .
```

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

```
              Type: Numeric (byte)
             Label: ED1

             Range: [1,13]                      Units: 1
     Unique values: 13                 Missing .: 2,878/12,295

          Examples: 5     Computer / information sciences
                    8     Business / management
                    10    Law
                    .
```

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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   10,828        0  No
                    1,467        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 .: 10,828/12,295

          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 .: 10,828/12,295

       Tabulation: Freq.   Numeric  Label
                     619        0  No
                     848        1  Yes
                  10,828        .

--------------------------------------------------------------------------------
SL4                                     Approximately how much is your current
                                        required monthly payment on the student loans
                                         from your own education?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: SL4

            Range: [-2,8]                        Units: 1
    Unique values: 8                      Missing .: 11,447/12,295

       Tabulation: Freq.   Numeric  Label
                      59       -2  Don't know
                     171        2  $1 to $99
                     207        3  $100 to $199
                     135        4  $200 to $299
                      95        5  $300 to $399
                      50        6  $400 to $499
                      83        7  $500 to $999
                      48        8  $1,000 or above
                  11,447        .

--------------------------------------------------------------------------------
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 .: 10,828/12,295

       Tabulation: Freq.   Numeric  Label
                   1,177        0  No
                     290        1  Yes
                  10,828        .

--------------------------------------------------------------------------------
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 .: 1,467/12,295
```

```
      Tabulation: Freq.   Numeric  Label
                  8,383        0  No
                  2,445        1  Yes
                  1,467        .
```

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 .: 8,383/12,295

      Tabulation: Freq.   Numeric  Label
                  3,430        0  No
                    482        1  Yes
                  8,383        .
```

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 .: 8,383/12,295

      Tabulation: Freq.   Numeric  Label
                  3,150        0  No
                    762        1  Yes
                  8,383        .
```

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 .: 8,383/12,295

      Tabulation: Freq.   Numeric  Label
                  1,300        0  No
                  2,612        1  Yes
                  8,383        .
```

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 .: 8,383/12,295

          Tabulation: Freq.    Numeric  Label
                      3,532        0   No
                        380        1   Yes
                      8,383        .

--------------------------------------------------------------------------------
SL8_e                                     Master's degree or doctoral degree - Still
                                          thinking about your own education, did you
                                          take out any student loans for each of the
                                          following educational programs (including
                                          any repaid loans for education you did not
                                          complete?
--------------------------------------------------------------------------------
                Type: Numeric (byte)
               Label: SL8_E

               Range: [0,1]                          Units: 1
       Unique values: 2                         Missing .: 8,383/12,295

          Tabulation: Freq.    Numeric  Label
                      3,175        0   No
                        737        1   Yes
                      8,383        .

--------------------------------------------------------------------------------
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 .: 4,266/12,295

          Tabulation: Freq.    Numeric  Label
                      7,205        0   No
                        824        1   Yes
                      4,266        .

--------------------------------------------------------------------------------
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 .: 1,887/12,295

          Tabulation: Freq.    Numeric  Label
                      7,934        0   No
                        624        1   Yes
                      1,850      999   Do not have children or
                                       grandchildren
                      1,887        .

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

```
SL13                                    How much do you owe on student loans for your
                                        child's or grandchild's education?
--------------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: SL13

                 Range: [-2,11]                        Units: 1
         Unique values: 12                        Missing .: 11,671/12,295

              Examples: .
                        .
                        .
                        .


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

                  Type: Numeric (byte)
                 Label: D1I

                 Range: [0,1]                          Units: 1
         Unique values: 2                         Missing .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        8,247         0  No
                        4,048         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 .: 4,048/12,295

            Tabulation: Freq.   Numeric  Label
                        1,538        -2  Don't know
                        3,603         0  No
                        3,106         1  Yes
                        4,048         .

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

                  Type: Numeric (byte)
                 Label: K8B

                 Range: [1,4]                          Units: 1
         Unique values: 4                         Missing .: 8,247/12,295

            Tabulation: Freq.   Numeric  Label
                          292         1  Within the past year
                          430         2  1 or 2 years ago
                          527         3  3 or 4 years ago
                        2,799         4  5 years ago or more
                        8,247         .

--------------------------------------------------------------------------------------
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 .: 8,247/12,295

    Tabulation: Freq.    Numeric  Label
               3,034         0  No
               1,014         1  Yes
               8,247         .

-------------------------------------------------------------------------------
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 .: 8,247/12,295

    Tabulation: Freq.    Numeric  Label
               1,897         0  No
               2,151         1  Yes
               8,247         .

-------------------------------------------------------------------------------
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 .: 8,247/12,295

    Tabulation: Freq.    Numeric  Label
               3,483         0  No
                 565         1  Yes
               8,247         .

-------------------------------------------------------------------------------
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 .: 8,247/12,295

    Tabulation: Freq.    Numeric  Label
               3,468         0  No
                 580         1  Yes
               8,247         .

-------------------------------------------------------------------------------
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 .: 8,247/12,295

           Tabulation: Freq.   Numeric  Label
                       2,036         0  No
                       2,012         1  Yes
                       8,247         .

--------------------------------------------------------------------------------
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 .: 8,247/12,295

           Tabulation: Freq.   Numeric  Label
                       3,673         0  No
                         375         1  Yes
                       8,247         .

--------------------------------------------------------------------------------
K14_a                                      Financial reasons (such as earning money or
                                           keeping health insurance) - You indicated you
                                           consider yourself to be retired and that you
                                           worked for pay last month. Were each of the
                                           following important for your decision to
                                           work last month?
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: K14_A

               Range: [0,1]                         Units: 1
       Unique values: 2                      Missing .: 11,685/12,295

           Tabulation: Freq.   Numeric  Label
                         344         0  No
                         266         1  Yes
                      11,685         .

--------------------------------------------------------------------------------
K14_b                                      Nonfinancial reasons (such as enjoy
                                           work/sense of purpose or social connections)
                                           - You indicated you consider yourself to be
                                           retired and that you worked for pay last
                                           month. Were each of the following important
                                           for your decision to work last month?
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: K14_B

               Range: [0,1]                         Units: 1
       Unique values: 2                      Missing .: 11,685/12,295

           Tabulation: Freq.   Numeric  Label
                         174         0  No
                         436         1  Yes
                      11,685         .

--------------------------------------------------------------------------------
K15_a                                      I needed money to make ends meet - Were each
                                           of the following true about your decision to
                                           work last month?
--------------------------------------------------------------------------------
```

```
                  Type: Numeric (byte)
                 Label: K15_A

               Range: [0,1]                      Units: 1
        Unique values: 2                  Missing .: 12,029/12,295

           Tabulation: Freq.   Numeric  Label
                        116        0  No
                        150        1  Yes
                     12,029        .

-------------------------------------------------------------------------------
K15_b                                   I wanted extra spending money - Were each
                                        of the following true about your decision to
                                        work last month?
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: K15_B

               Range: [0,1]                      Units: 1
        Unique values: 2                  Missing .: 12,029/12,295

           Tabulation: Freq.   Numeric  Label
                         48        0  No
                        218        1  Yes
                     12,029        .

-------------------------------------------------------------------------------
K15_c                                   I worked because I needed to keep health
                                        insurance - Were each of the following true
                                        about your decision to work last month?
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: K15_C

               Range: [0,1]                      Units: 1
        Unique values: 2                  Missing .: 12,029/12,295

           Tabulation: Freq.   Numeric  Label
                        210        0  No
                         56        1  Yes
                     12,029        .

-------------------------------------------------------------------------------
K15_d                                   I worked to save more money, make retirement
                                        savings last longer, or delay claiming Social
                                        Security - Were each of the following true
                                        about your decision to work last month?
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: K15_D

               Range: [0,1]                      Units: 1
        Unique values: 2                  Missing .: 12,029/12,295

           Tabulation: Freq.   Numeric  Label
                        135        0  No
                        131        1  Yes
                     12,029        .

-------------------------------------------------------------------------------
K15_e                                   Working enabled me to give financial help to
                                        family members or friends - Were each
                                        of the following true about your decision to
                                        work last month?
-------------------------------------------------------------------------------
```

```
                Type: Numeric (byte)
               Label: K15_E

               Range: [0,1]                        Units: 1
       Unique values: 2                    Missing .: 12,029/12,295

           Tabulation: Freq.   Numeric  Label
                         163        0  No
                         103        1  Yes
                      12,029        .

--------------------------------------------------------------------------------
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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       4,527        0  No
                       7,768        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       8,340        0  No
                       3,955        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       7,624        0  No
                       4,671        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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                     4,679         0  No
                     7,616         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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                     9,124         0  No
                     3,171         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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                    10,846         0  No
                     1,449         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 .: 0/12,295

         Tabulation: Freq.   Numeric  Label
                     2,331         1  Very comfortable
                     3,737         2  Mostly comfortable
                     3,345         3  Slightly comfortable
                     2,882         4  Not comfortable

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

                Type: Numeric (byte)
               Label: K5A_A

              Range: [0,1]                           Units: 1
      Unique values: 2                          Missing .: 4,048/12,295
```

```
        Tabulation: Freq.   Numeric  Label
                    7,801        0   No
                      446        1   Yes
                    4,048        .

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

              Type: Numeric (byte)
             Label: K5A_B

             Range: [0,1]                        Units: 1
     Unique values: 2                        Missing .: 4,048/12,295

        Tabulation: Freq.   Numeric  Label
                    7,859        0   No
                      388        1   Yes
                    4,048        .

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

              Type: Numeric (byte)
             Label: K5A_C

             Range: [0,1]                        Units: 1
     Unique values: 2                        Missing .: 4,048/12,295

        Tabulation: Freq.   Numeric  Label
                    7,558        0   No
                      689        1   Yes
                    4,048        .

--------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    4,343        0   No
                    7,952        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 .: 0/12,295
```

```
        Tabulation: Freq.   Numeric  Label
                    7,520        0   No
                    4,775        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    8,336        0   No
                    3,959        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   11,639        0   No
                      656        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   11,993        0   No
                      302        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    9,574        0   No
```

```
                       2,721         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 .: 0/12,295

             Examples: 6     $25,000 to $29,999
                       10    $50,000 to $59,999
                       12    $75,000 to $99,999
                       14    $150,000 to $199,999


--------------------------------------------------------------------------------
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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       11,443        0  No
                          852        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       11,001        0  No
                        1,294        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       12,051        0  No
                          244        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 .: 0/12,295

        Tabulation: Freq.    Numeric  Label
                   11,924         0   No
                      371         1   Yes

-------------------------------------------------------------------------------------
I41_e                                      Free or reduced price school lunches for your
                                           children - In the past 12 months, have you
                                           (and/or your spouse or partner) received any
                                           of the following?
-------------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: I41_E

             Range: [0,1]                                   Units: 1
     Unique values: 2                               Missing .: 9,511/12,295

        Tabulation: Freq.    Numeric  Label
                    2,093         0   No
                      691         1   Yes
                    9,511         .

-------------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.    Numeric  Label
                    8,941         1   Roughly the same amount each
                                       month
                    2,409         2   Occasionally varies from month
                                       to month
                      945         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 .: 8,941/12,295

        Tabulation: Freq.    Numeric  Label
                    2,162         0   No
                    1,192         1   Yes
                    8,941         .
```

```
--------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    6,315         1  Less than your income
                    3,692         2  The same as your income
                    2,288         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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    1,461         1  Decreased
                    6,915         2  About the same
                    3,919         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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    1,159         1  Decreased
                    6,507         2  About the same
                    4,629         3  Increased

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

              Type: Numeric (byte)
             Label: INF4

             Range: [1,5]                        Units: 1
     Unique values: 5                    Missing .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    2,077         1  Much worse
                    5,319         2  Somewhat worse
```

```
                       4,367         3  Little or no effect
                         417         4  Somewhat better
                         115         5  Much better

--------------------------------------------------------------------------------
INF3_a                                       Switched to cheaper products - Did you take
                                             any of the following actions because of
                                             increase in prices over the past 12 months?
--------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: INF3_A

                Range: [0,1]                            Units: 1
        Unique values: 2                          Missing .: 0/12,295

           Tabulation: Freq.    Numeric  Label
                       4,575         0  No
                       7,720         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 .: 0/12,295

           Tabulation: Freq.    Numeric  Label
                       4,808         0  No
                       7,487         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 .: 0/12,295

           Tabulation: Freq.    Numeric  Label
                       7,089         0  No
                       5,206         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 .: 0/12,295

           Tabulation: Freq.    Numeric  Label
                      10,491         0  No
                       1,804         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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        6,729         0  No
                        5,566         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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        10,335        0  No
                         1,960        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 .: 10,938/12,295

            Tabulation: Freq.   Numeric  Label
                          435         0  No
                          922         1  Yes
                       10,938         .

--------------------------------------------------------------------------------
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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                        5,144         0  No
                        7,151         1  Yes

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

```
--------------------------------------------------------------------------------
                   Type: Numeric (byte)
                  Label: EF2

              Range: [0,1]                        Units: 1
      Unique values: 2                       Missing .: 7,151/12,295

          Tabulation: Freq.   Numeric  Label
                      3,337        0   No
                      1,807        1   Yes
                      7,151        .

--------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                      7,377        0   No
                      4,918        1   Yes

--------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                     10,475        0   No
                      1,820        1   Yes

--------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                      6,927        0   No
                      5,368        1   Yes

--------------------------------------------------------------------------------
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 .: 0/12,295

       Tabulation: Freq.   Numeric  Label
                 11,986        0  No
                    309        1  Yes


-------------------------------------------------------------------------------
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 .: 0/12,295

       Tabulation: Freq.   Numeric  Label
                 11,180        0  No
                  1,115        1  Yes


-------------------------------------------------------------------------------
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 .: 0/12,295

       Tabulation: Freq.   Numeric  Label
                 12,082        0  No
                    213        1  Yes


-------------------------------------------------------------------------------
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 .: 0/12,295

       Tabulation: Freq.   Numeric  Label
                 11,588        0  No
                    707        1  Yes


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

```
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                     10,876         0  No
                      1,419         1  Yes


-------------------------------------------------------------------------------
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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                      1,667         0  No
                     10,628         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 .: 10,628/12,295

          Tabulation: Freq.   Numeric  Label
                        440        -9  Does not apply (do not have
                                       bill)
                        302         0  Made partial payment or did not
                                       pay
                        925         1  Paid in full
                     10,628         .


-------------------------------------------------------------------------------
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 .: 10,628/12,295

          Tabulation: Freq.   Numeric  Label
                        300        -9  Does not apply (do not have
                                       bill)
                        571         0  Made partial payment or did not
                                       pay
                        796         1  Paid in full
```

```
                    10,628          .

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

              Type: Numeric (byte)
             Label: EF6C_C

             Range: [-9,1]                       Units: 1
     Unique values: 3                       Missing .: 10,628/12,295

        Tabulation: Freq.   Numeric  Label
                    204        -9  Does not apply (do not have
                                   bill)
                    505         0  Made partial payment or did not
                                   pay
                    958         1  Paid in full
                 10,628         .

--------------------------------------------------------------------------------
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 .: 10,628/12,295

        Tabulation: Freq.   Numeric  Label
                    895        -9  Does not apply (do not have
                                   bill)
                    255         0  Made partial payment or did not
                                   pay
                    517         1  Paid in full
                 10,628         .

--------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                  2,025         1  Under $100
                  1,458         2  $100 to $499
                  1,207         3  $500 to $999
                  1,246         4  $1,000 to $1,999
                  6,359         5  $2,000 or more

--------------------------------------------------------------------------------
B0_a                                    Because of my money situation, I feel like I
                                        will never have the things I want in life –
                                        How well do each of these statements describe
                                        you or your situation?
--------------------------------------------------------------------------------

              Type: Numeric (byte)
             Label: B0_A
```

```
                Range: [1,5]                        Units: 1
        Unique values: 5                    Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       1,445         1  Completely
                       1,040         2  Very well
                       3,376         3  Somewhat
                       2,868         4  Very little
                       3,566         5  Not at all

-------------------------------------------------------------------------------
B0_b                                    I am just getting by financially - How well
                                        do each of these statements describe you or
                                        your situation?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: B0_B

                Range: [1,5]                        Units: 1
        Unique values: 5                    Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       1,543         1  Completely
                       1,513         2  Very well
                       3,674         3  Somewhat
                       2,236         4  Very little
                       3,329         5  Not at all

-------------------------------------------------------------------------------
B0_c                                    I am concerned that the money I have or will
                                        save won't last - How well do each of these
                                        statements apply to you?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: B0_C

                Range: [1,5]                        Units: 1
        Unique values: 5                    Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       2,322         1  Completely
                       1,756         2  Very well
                       3,718         3  Somewhat
                       2,155         4  Very little
                       2,344         5  Not at all

-------------------------------------------------------------------------------
B1_a                                    I have money left over at the end of the
                                        month - How often do each of these statements
                                        apply to you?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: B1_A

                Range: [1,5]                        Units: 1
        Unique values: 5                    Missing .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                       2,918         1  Always
                       2,349         2  Often
                       3,416         3  Sometimes
                       2,182         4  Rarely
                       1,430         5  Never

-------------------------------------------------------------------------------
B1_b                                    My finances control my life - How often do
```

```
              Type: Numeric (byte)
             Label: B1_B

             Range: [1,5]                        Units: 1
     Unique values: 5                      Missing .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    1,330         1  Always
                    1,763         2  Often
                    3,672         3  Sometimes
                    3,452         4  Rarely
                    2,078         5  Never
```

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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    8,359         1  Enough of the kinds of food we
                                      wanted to eat
                    3,153         2  Enough, but not always the
                                      kinds of food we wanted to eat
                      551         3  Sometimes not enough to eat
                      232         4  Often not enough to eat
```

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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   10,726         0  No
                    1,569         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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                   11,615         0  No
                      680         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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                      12,045        0   No
                         250        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                      11,049        0   No
                       1,246        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                      10,450        0   No
                       1,845        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 .: 0/12,295

           Tabulation: Freq.   Numeric  Label
                      11,216        0   No
                       1,079        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 .: 0/12,295

      Tabulation: Freq.    Numeric  Label
                  9,989         0   No
                  2,306         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 .: 0/12,295

      Tabulation: Freq.    Numeric  Label
                 11,084         0   No
                  1,211         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 .: 0/12,295

      Tabulation: Freq.    Numeric  Label
                  9,358         0   No
                  2,937         1   Yes

-------------------------------------------------------------------------------
E2A                                    Approximately how much did you pay out of
                                       pocket for unexpected major medical expenses
                                        in the past 12 months?
-------------------------------------------------------------------------------

            Type: Numeric (byte)
           Label: E2A

          Range: [-2,5]                         Units: 1
   Unique values: 6                      Missing .: 9,358/12,295

      Tabulation: Freq.    Numeric  Label
                    103        -2   Don't know
                    511         1   $1 to $499
                    575         2   $500 to $999
                    641         3   $1,000 to $1,999
                    716         4   $2,000 to $4,999
                    391         5   $5,000 or higher
                  9,358         .

-------------------------------------------------------------------------------
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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    10,295        0  No
                     2,000        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                     5,609        0  No
                     6,686        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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                    10,847        0  No
                     1,448        1  Yes


--------------------------------------------------------------------------------
E4_c                                    Medicare or Medicaid - Are you currently
                                        covered by any of the following types 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 .: 0/12,295

        Tabulation: Freq.   Numeric  Label
                     7,391        0  No
                     4,904        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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                    11,520        0  No
                       775        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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                    11,770        0  No
                       525        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 .: 0/12,295

          Tabulation: Freq.   Numeric  Label
                    11,480        0  No
                       815        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 .: 22/12,295

          Tabulation: Freq.   Numeric  Label
                       500       -2  Don't know
                         9       -1  Refused
                     1,482        1  Less than high school degree
                     3,901        2  High school degree or GED
                     1,246        3  Some college but no degree
                       716        4  Certificate or technical degree
                       677        5  Associate degree
                     2,109        6  Bachelor's degree
                     1,633        7  Graduate degree
                        22        .

--------------------------------------------------------------------------------
DOV_X11                               Flag - identifier for receiving X11 or not
--------------------------------------------------------------------------------
```

```
                    Type: Numeric (byte)
                   Label: DOV_X11, but 2 nonmissing values are not labeled

                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 0/12,295

              Tabulation: Freq.   Numeric  Label
                          6,125      0
                          6,170      1

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

                    Type: Numeric (byte)
                   Label: DOV_D36

                   Range: [1,4]                        Units: 1
           Unique values: 4                    Missing .: 0/12,295

              Tabulation: Freq.   Numeric  Label
                          3,076      1  decreased your pay by 10
                                        percent
                          3,065      2  decreased your pay by 5 percent
                          3,078      3  decreased your pay by 1 percent
                          3,076      4  kept your pay the same for a
                                        year

--------------------------------------------------------------------------------
DOV_GIGSplit                                  Flag - identifier for which gig tasks
                                             question sequence to ask respondent
--------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: DOV_GIGS, but 2 nonmissing values are not labeled

                   Range: [0,1]                        Units: 1
           Unique values: 2                    Missing .: 0/12,295

              Tabulation: Freq.   Numeric  Label
                          6,145      0
                          6,150      1

--------------------------------------------------------------------------------
DOV_GIG                                                  Flag - type of gig work done
--------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: DOV_GIG

                   Range: [1,4]                        Units: 1
           Unique values: 4                    Missing .: 9,904/12,295

              Tabulation: Freq.   Numeric  Label
                            527      1  doing freelance or gig work
                            448      2  doing these short-term tasks
                             61      3  doing projects found through an
                                        app or website
                          1,355      4  selling or renting items you
                                        own
                          9,904      .

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

                    Type: Numeric (int)

                   Range: [18,97]                       Units: 1
```

```
      Unique values: 80                          Missing .: 0/12,295

               Mean: 51.6227
          Std. dev.: 17.9893

        Percentiles:    10%       25%       50%       75%       90%
                         26        37        53        66        75

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

               Type: Numeric (byte)
              Label: PPAGECAT

              Range: [1,7]                      Units: 1
      Unique values: 7                        Missing .: 0/12,295

         Tabulation: Freq.    Numeric  Label
                       886          1  18-24
                     1,799          2  25-34
                     2,015          3  35-44
                     1,774          4  45-54
                     2,302          5  55-64
                     2,219          6  65-74
                     1,300          7  75+

-------------------------------------------------------------------------------
ppagect4                                                    Age - 4 Categories
-------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: ppagect4

              Range: [1,4]                      Units: 1
      Unique values: 4                        Missing .: 0/12,295

         Tabulation: Freq.    Numeric  Label
                     1,887          1  18-29
                     2,813          2  30-44
                     2,867          3  45-59
                     4,728          4  60+

-------------------------------------------------------------------------------
ppeduc5                                                 Education (5 Categories)
-------------------------------------------------------------------------------

               Type: Numeric (byte)
              Label: PPEDUC5

              Range: [1,5]                      Units: 1
      Unique values: 5                        Missing .: 0/12,295

         Tabulation: Freq.    Numeric  Label
                       791          1  No high school diploma or GED
                     2,857          2  High school graduate (high
                                        school diploma or the
                                        equivalent GED)
                     3,429          3  Some college or Associate's
                                        degree
                     2,902          4  Bachelor's degree
                     2,316          5  Master's degree or higher

-------------------------------------------------------------------------------
ppeducat                                                Education (4 Categories)
-------------------------------------------------------------------------------

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

```
       Range: [1,4]                        Units: 1
Unique values: 4                    Missing .: 0/12,295

   Tabulation: Freq.   Numeric  Label
                 791         1  No high school diploma or GED
               2,857         2  High school graduate (high
                                school diploma or the
                                equivalent GED)
               3,429         3  Some college or Associate's
                                degree
               5,218         4  Bachelor's degree or higher

--------------------------------------------------------------------------------
ppemploy                                            Current Employment Status
--------------------------------------------------------------------------------

         Type: Numeric (byte)
        Label: PPEMPLOY

        Range: [1,3]                        Units: 1
Unique values: 3                    Missing .: 0/12,295

   Tabulation: Freq.   Numeric  Label
               5,792         1  Working full-time
               1,688         2  Working part-time
               4,815         3  Not working

--------------------------------------------------------------------------------
ppethm                                                          Race / Ethnicity
--------------------------------------------------------------------------------

         Type: Numeric (byte)
        Label: PPETHM

        Range: [1,5]                        Units: 1
Unique values: 5                    Missing .: 0/12,295

   Tabulation: Freq.   Numeric  Label
               8,181         1  White, Non-Hispanic
               1,377         2  Black, Non-Hispanic
                 610         3  Other, Non-Hispanic
               1,685         4  Hispanic
                 442         5  2+ Races, Non-Hispanic

--------------------------------------------------------------------------------
ppgender                                                                  Gender
--------------------------------------------------------------------------------

         Type: Numeric (byte)
        Label: PPGENDER

        Range: [1,2]                        Units: 1
Unique values: 2                    Missing .: 0/12,295

   Tabulation: Freq.   Numeric  Label
               6,230         1  Male
               6,065         2  Female

--------------------------------------------------------------------------------
pphhsize                                                          Household Size
--------------------------------------------------------------------------------

         Type: Numeric (byte)

        Range: [1,10]                       Units: 1
Unique values: 10                   Missing .: 0/12,295

         Mean: 2.64368
    Std. dev.: 1.44263
```

```
         Percentiles:    10%       25%       50%       75%       90%
                          1         2         2         3         5

--------------------------------------------------------------------------------
pphouse4                                                          Housing Type
--------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: PPHOUSE4

                 Range: [1,4]                      Units: 1
         Unique values: 4                  Missing .: 0/12,295

            Tabulation: Freq.    Numeric  Label
                        8,826        1  A one-family house detached
                                        from any other house
                        1,123        2  One-family condo or townhouse
                                        attached to other units
                        1,895        3  Building with 2 or more
                                        apartments
                          451        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 .: 0/12,295

            Tabulation: Freq.    Numeric  Label
                          435        1  Less than $10,000
                          873        2  $10,000 to $24,999
                        1,845        3  $25,000 to $49,999
                        1,808        4  $50,000 to $74,999
                        1,649        5  $75,000 to $99,999
                        2,375        6  $100,000 to $149,999
                        3,310        7  $150,000 or more

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

                  Type: Numeric (byte)
                 Label: PPMARIT5

                 Range: [1,5]                      Units: 1
         Unique values: 5                  Missing .: 0/12,295

            Tabulation: Freq.    Numeric  Label
                        6,787        1  Now married
                          636        2  Widowed
                        1,295        3  Divorced
                          205        4  Separated
                        3,372        5  Never married

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

                  Type: Numeric (byte)
                 Label: PPMSACAT

                 Range: [0,1]                      Units: 1
         Unique values: 2                  Missing .: 0/12,295

            Tabulation: Freq.    Numeric  Label
```

```
                            1,650          0  Non-Metro
                           10,645          1  Metro


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

                    Type: Numeric (byte)
                   Label: PPREG4

                   Range: [1,4]                     Units: 1
           Unique values: 4                     Missing .: 0/12,295

              Tabulation: Freq.    Numeric  Label
                          2,155          1  Northeast
                          2,700          2  Midwest
                          4,575          3  South
                          2,865          4  West


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

                    Type: Numeric (byte)
                   Label: PPREG9

                   Range: [1,9]                     Units: 1
           Unique values: 9                     Missing .: 0/12,295

              Tabulation: Freq.    Numeric  Label
                            575          1  New England
                          1,580          2  Mid-Atlantic
                          1,855          3  East-North Central
                            845          4  West-North Central
                          2,509          5  South Atlantic
                            718          6  East-South Central
                          1,348          7  West-South Central
                            959          8  Mountain
                          1,906          9  Pacific


-------------------------------------------------------------------------------
pprent                                       Ownership Status of Living Quarters
-------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: PPRENT

                   Range: [1,3]                     Units: 1
           Unique values: 3                     Missing .: 0/12,295

              Tabulation: Freq.    Numeric  Label
                          9,013          1  Owned or being bought by you or
                                            someone in your household
                          3,092          2  Rented for cash
                            190          3  Occupied without payment of
                                            cash rent


-------------------------------------------------------------------------------
ppstaten                                                                   State
-------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: PPSTATEN

                   Range: [11,95]                    Units: 1
           Unique values: 51                    Missing .: 0/12,295

                Examples: 31     oh
                          52     md
                          61     ky
```

```
-------------------------------------------------------------------------------
ppkid017                               Presence of Household Members - Children 0-17
-------------------------------------------------------------------------------

                 Type: Numeric (byte)

               Range: [0,9]                        Units: 1
       Unique values: 10                    Missing .: 0/12,295

                 Mean: .472062
           Std. dev.: .961693

          Percentiles:     10%        25%       50%       75%       90%
                            0          0         0         1         2

-------------------------------------------------------------------------------
ppt18ov                                Presence of Household Members - Adults 18+
-------------------------------------------------------------------------------

                 Type: Numeric (byte)

               Range: [1,10]                       Units: 1
       Unique values: 10                    Missing .: 0/12,295

                 Mean: 2.17161
           Std. dev.: .981606

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

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

                 Type: Numeric (byte)
                Label: PPCM0160

               Range: [-2,35]                      Units: 1
       Unique values: 28                    Missing .: 0/12,295

             Examples: -2    Not asked
                       1     Management
                       16    Food Preparation and Serving
                       29    Other (Please specify)

-------------------------------------------------------------------------------
ind1                            IND1: Industry (tight scale) in current or main job
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: IND1, but 2 nonmissing values are not labeled

               Range: [-2,27]                      Units: 1
       Unique values: 26                    Missing .: 0/12,295

             Examples: -2
                       1     Farming/Agriculture, Forestry, Fishing and Hunting,
                             and Animal Production
                       10    Finance, Banking, and Insurance
                       16    Health Care (including Elder Care, Home Health Care)

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

                 Type: Numeric (byte)
                Label: PPCM1301
```

```
                    Range: [-2,5]                      Units: 1
            Unique values: 7                   Missing .: 0/12,295

              Tabulation: Freq.   Numeric  Label
                          4,823       -2   Not asked
                             13       -1   Refused
                          1,401        1   Government
                          4,037        2   Private-for-profit company
                            890        3   Non-profit organization
                                           including tax exempt and
                                           charitable organizations
                          1,016        4   Self-employed
                            115        5   Working in the family business

-------------------------------------------------------------------------------
UNION100                                 UNION100: Are you a member of a labor union
                                         or an employee association similar to a
                                         union?
-------------------------------------------------------------------------------

                      Type: Numeric (byte)
                     Label: UNION100

                     Range: [-2,2]                      Units: 1
            Unique values: 4                   Missing .: 0/12,295

              Tabulation: Freq.   Numeric  Label
                          5,831       -2   Not asked
                             16       -1   Refused
                            871        1   Yes
                          5,577        2   No

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

                      Type: Numeric (long)

                     Range: [20210210,20241009]    Units: 1
            Unique values: 553                 Missing .: 0/12,295

                      Mean: 2.0e+07
                 Std. dev.: 3400.39

               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 .: 652/12,295

              Tabulation: Freq.   Numeric  Label
                             27        1   Active Duty
                             19        2   Currently Reserves
                             15        3   Currently National Guard
                          1,066        4   Veteran, including reserves
                         10,516        5   None of the above
                            652        .

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

                      Type: Numeric (long)
```

```
                  Range: [20210605,20241104]          Units: 1
          Unique values: 577                    Missing .: 1,096/12,295

                   Mean: 2.0e+07
              Std. dev.: 3982.31

            Percentiles:    10%      25%      50%      75%      90%
                         2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07

-------------------------------------------------------------------------------
pph10001                    Q1: In general, would you say your physical health is. . .?
-------------------------------------------------------------------------------

                   Type: Numeric (byte)
                  Label: PPH10001

                  Range: [1,5]                          Units: 1
          Unique values: 5                      Missing .: 1,134/12,295

             Tabulation: Freq.    Numeric  Label
                         1,022       1     Excellent
                         4,100       2     Very good
                         4,251       3     Good
                         1,521       4     Fair
                           267       5     Poor
                         1,134       .

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

                   Type: Numeric (long)

                  Range: [20201111,20241106]          Units: 1
          Unique values: 857                    Missing .: 2,482/12,295

                   Mean: 2.0e+07
              Std. dev.: 6394.28

            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 .: 2,494/12,295

             Tabulation: Freq.    Numeric  Label
                         4,466       1     I make all or  most of the
                                           decisions
                         4,219       2     Another household member and I
                                           share in the decisions
                         1,116       3     Another household member makes
                                           all or most of the decisions
                         2,494       .

-------------------------------------------------------------------------------
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 .: 10,034/12,295

          Tabulation: Freq.   Numeric  Label
                        799       1    Under $50,000
                        300       2    $50,000 - $99,999
                        322       3    $100,000 - $249,999
                        281       4    $250,000 - $499,999
                        249       5    $500,000 - $999,999
                        248       6    $1,000,000 or more
                         62       7    Not sure
                     10,034       .

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

                Type: Numeric (byte)
               Label: PPFS1482

               Range: [1,6]                        Units: 1
       Unique values: 6                    Missing .: 2,550/12,295

          Tabulation: Freq.   Numeric  Label
                        273       1    Very poor
                        415       2    Poor
                        890       3    Fair
                      2,138       4    Good
                      5,382       5    Excellent
                        647       6    Don't know
                      2,550       .

-------------------------------------------------------------------------------
pphidate                          Date member completed Hispanic survey
-------------------------------------------------------------------------------

                Type: Numeric (long)

               Range: [20210724,20241104]        Units: 1
       Unique values: 292                 Missing .: 10,774/12,295

                Mean: 2.0e+07
           Std. dev.: 5735.15

         Percentiles:     10%       25%       50%       75%       90%
                       2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07

-------------------------------------------------------------------------------
pphi0001                          Q0: What language do you usually speak at home?
-------------------------------------------------------------------------------

                Type: Numeric (byte)
               Label: PPHI0001

               Range: [1,6]                        Units: 1
       Unique values: 6                    Missing .: 10,778/12,295

          Tabulation: Freq.   Numeric  Label
                         47       1    Only Spanish
                        124       2    More Spanish than English
                        337       3    Both Spanish and English
                                       equally
                        430       4    More English than Spanish
                        572       5    Only English
                          7       6    Neither Spanish nor English
                     10,778       .
```

```
-------------------------------------------------------------------------------
ppracem                                              Race, Census categories
-------------------------------------------------------------------------------

                  Type: Numeric (byte)
                 Label: PPRACEM

                 Range: [1,6]                        Units: 1
         Unique values: 6                     Missing .: 5/12,295

            Tabulation: Freq.   Numeric  Label
                        9,630        1   White
                        1,437        2   Black or African American
                          129        3   American Indian or Alaska
                                         Native
                          538        4   Asian
                           18        5   Native Hawaiian/Pacific
                                         Islander
                          538        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 .: 0/12,295

            Tabulation: Freq.   Numeric  Label
                       10,610        1   No, I am not
                          984        2   Yes, Mexican, Mexican-American,
                                         Chicano
                          169        3   Yes, Puerto Rican
                           81        4   Yes, Cuban, Cuban American
                          451        8   Yes, Other

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

                  Type: Numeric (long)

                 Range: [20200911,20241104]          Units: 1
         Unique values: 463                   Missing .: 459/12,295

                  Mean: 2.0e+07
             Std. dev.: 3782.98

           Percentiles:    10%      25%      50%      75%      90%
                        2.0e+07  2.0e+07  2.0e+07  2.0e+07  2.0e+07

-------------------------------------------------------------------------------
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 .: 719/12,295

            Tabulation: Freq.   Numeric  Label
                          410        1   Gay or lesbian
                       10,455        2   Straight, that is, not gay
                          494        3   Bisexual
                          217        4   Something else
```

```
                 719           .

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

                 Type: Numeric (long)

                Range: [20211023,20241104]        Units: 1
        Unique values: 551                   Missing .: 652/12,295

                 Mean: 2.0e+07
           Std. dev.: 3766.34

          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 .: 470/12,295

           Tabulation: Freq.   Numeric  Label
                      11,568         1  Yes
                         257         2  No
                         470         .

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

                 Type: Numeric (byte)
                Label: PPHI0018, but 78 nonmissing values are not labeled

                Range: [1,100]                    Units: 1
        Unique values: 78                    Missing .: 11,885/12,295

             Examples: .
                       .
                       .
                       .

-------------------------------------------------------------------------------
pph12003                               Q190: Are you blind or do you have serious
                                       difficulty seeing even when wearing glasses?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: PPH12003

                Range: [1,4]                      Units: 1
        Unique values: 2                     Missing .: 1,120/12,295

           Tabulation: Freq.   Numeric  Label
                         264         1  Yes
                      10,911         4  No
                       1,120         .

-------------------------------------------------------------------------------
pph12004          Q190: Are you deaf or do you have serious difficulty hearing?
-------------------------------------------------------------------------------

                 Type: Numeric (byte)
                Label: PPH12004
```

```
                  Range: [1,4]                      Units: 1
          Unique values: 2                  Missing .: 1,141/12,295

             Tabulation: Freq.   Numeric  Label
                           398         1  Yes
                        10,756         4  No
                         1,141         .

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

                    Type: Numeric (byte)
                   Label: PPH12005

                   Range: [1,4]                      Units: 1
          Unique values: 2                  Missing .: 1,148/12,295

             Tabulation: Freq.   Numeric  Label
                           929         1  Yes
                        10,218         4  No
                         1,148         .

-------------------------------------------------------------------------------
pph12006                          Q190: Because of a physical, mental, or
                                  emotional condition, do you having difficulty
                                  running errands?
-------------------------------------------------------------------------------

                    Type: Numeric (byte)
                   Label: PPH12006

                   Range: [1,4]                      Units: 1
          Unique values: 2                  Missing .: 1,128/12,295

             Tabulation: Freq.   Numeric  Label
                           748         1  Yes
                        10,419         4  No
                         1,128         .

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

                    Type: Numeric (byte)
                   Label: PPH12007

                   Range: [1,4]                      Units: 1
          Unique values: 2                  Missing .: 1,126/12,295

             Tabulation: Freq.   Numeric  Label
                           293         1  Yes
                        10,876         4  No
                         1,126         .

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

                    Type: Numeric (float)

                   Range: [10,10]                     Units: 1
          Unique values: 1                  Missing .: 0/12,295

             Tabulation: Freq.  Value
                        12,295  10

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

```
             Type: Numeric (float)

            Range: [18,31]                        Units: 1
    Unique values: 14                     Missing .: 0/12,295

             Mean: 19.8836
        Std. dev.:  2.6728

      Percentiles:     10%       25%       50%       75%       90%
                        18        18        19        21        24

--------------------------------------------------------------------------------
pphhsize5                                                         Household size
--------------------------------------------------------------------------------

             Type: Numeric (float)

            Range: [1,5]                          Units: 1
    Unique values: 5                      Missing .: 0/12,295

       Tabulation: Freq.   Value
                   2,284   1
                   4,962   2
                   2,143   3
                   1,643   4
                   1,263   5


--------------------------------------------------------------------------------
[variablename_iflag]                                   variable imputation flag
--------------------------------------------------------------------------------

             Type: Numeric (float)

            Range: [0,1]                          Units: 1
    Unique values: 2                      Missing .: 0/12,295

                  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 .: 0/12,295

       Tabulation: Freq.    Numeric  Label
                   8,181        1    White
                   1,377        2    Black
                   1,685        3    Hispanic
                     528        4    Asian
                     524        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 .: 0/12,295

       Tabulation: Freq.    Numeric  Label
```

```
                       2,114        1  Less than $25,000
                       2,000        2  $25,000-$49,999
                       3,370        3  $50,000-$99,999
                       4,811        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 .: 0/12,295

       Tabulation: Freq.    Numeric  Label
                     558        1  Less than a high school degree
                   2,320        2  High school degree or GED
                   4,135        3  Some college/technical or
                                    associates degree
                   5,282        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 .: 0/12,295

       Tabulation: Freq.    Numeric  Label
                   4,189        0  No
                   8,106        1  Yes

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

              Type: Numeric (byte)
             Label: atleast_okay

             Range: [0,1]                        Units: 1
     Unique values: 2                       Missing .: 0/12,295

       Tabulation: Freq.    Numeric  Label
                   3,174        0  No
                   9,121        1  Yes

--------------------------------------------------------------------------------
control                                              Control of institution
--------------------------------------------------------------------------------

              Type: String (str18)

     Unique values: 3                      Missing "": 4,031/12,295

       Tabulation: Freq.   Value
                   4,031   ""
                     558   "Private for-profit"
                   2,006   "Private nonprofit"
                   5,700   "Public"

          Warning: Variable has embedded blanks.
```