

CODEBOOK FOR 2025 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2025 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 2025 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2025 SHED and a detailed discussion of the survey methods, see Alica Lloro, Ellen Merry, Jeff Larrimore, Fatimah Shaalan, Anna Tranfaglia, Miki Wang, Mike Zabek, "Economic Well-Being of U.S. Households in 2025, Federal Reserve Board." The variables in the codebook are generally in the order in which they were asked during the survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to the "Report on the Economics Well-Being of the U.S. Households in 2025.

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, 2026), [https:// doi.org/10.17016/datasets.002](https://doi.org/10.17016/datasets.002)

ANALYSIS WEIGHTS

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

The first set of weights ("weight" and "weight_pop") should be used when analyzing single year cross-sections of data for all respondents. The second set of weights ("panel_weight" and "panel_weight_pop") should be used when analyzing respondents who took both the 2024 and 2025 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 2025." The population weight, "weight_pop," can be used for estimating population totals, as it sums to the total U.S. population from the March 2025 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 2025" if they were available.

VARIABLE DEFINITIONS

shedid SHED ID

Type: string
Range: [201300092,202506857] Units: 1
Unique values: 12,934 Missing .: 0/12,934

duration Duration (in seconds)

Type: Numeric (long)
Range: [423,898185] Units: 1
Unique values: 4,050 Missing .: 0/12,934
Mean: 12983.2
Std. dev.: 60579.3
Percentiles: 10% 25% 50% 75% 90%
763 953 1275 1963 6063

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

Type: Numeric (double)
Range: [.3319,3.4882] Units: .0001
Unique values: 2,749 Missing .: 0/12,934
Mean: .999999
Std. dev.: .379342
Percentiles: 10% 25% 50% 75% 90%
.6099 .7503 .9245 1.1668 1.452

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

Type: Numeric (double)
Range: [6788.3303,71339.357] Units: .0001
Unique values: 3,055 Missing .: 0/12,934
Mean: 20451.5
Std. dev.: 7758.1
Percentiles: 10% 25% 50% 75% 90%
12473.9 15344.7 18906.9 23863 29696.1

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

Type: Numeric (double)
Range: [.1815,3.3721] Units: .0001

Unique values: 2,542

Missing .: 8,515/12,934

Mean: 1
Std. dev.: .371248

Percentiles: 10% 25% 50% 75% 90%
.6736 .7488 .8875 1.1869 1.4483

panel_weight_pop

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

Type: Numeric (double)

Range: [10866.651,201851.33] Units: .0001
Unique values: 2,850 Missing .: 8,515/12,934

Mean: 59859.5
Std. dev.: 22222.8

Percentiles: 10% 25% 50% 75% 90%
40323.7 44822 53126.3 71049 86695.4

xlaptop

Is R a KP laptop user?

Type: Numeric (byte)
Label: LABA

Range: [1,2] Units: 1
Unique values: 2 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	297	1	Yes
	12,637	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	4,602	0	No
	8,332	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	9,910	0	No
	3,024	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 .: 0/12,934
Tabulation: Freq. Numeric Label
10,505 0 No
2,429 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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,325 0 No
1,609 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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,180 0 No
1,754 1 Yes

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

Type: Numeric (byte)
Label: LOB_A
Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,180/12,934
Tabulation: Freq. Numeric Label
988 0 No
766 1 Yes
11,180 .

LOB_b Other relatives - Are the people living with you:

Type: Numeric (byte)
Label: LOB_B
Range: [0,1] Units: 1

Unique values: 2 Missing .: 11,180/12,934

Tabulation:	Freq.	Numeric	Label
	1,118	0	No
	636	1	Yes
	11,180	.	

LOB_c Other people not related to you - Are the
people living with you:

Type: Numeric (byte)
Label: LOB_C

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,180/12,934

Tabulation:	Freq.	Numeric	Label
	1,080	0	No
	674	1	Yes
	11,180	.	

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

Type: Numeric (byte)
Label: LOC, but 4 nonmissing values are not labeled

Range: [1,5] Units: 1
Unique values: 5 Missing .: 9,910/12,934

Tabulation:	Freq.	Numeric	Label
	1,298	1	
	1,089	2	
	418	3	
	136	4	
	83	5	5 or more
	9,910	.	

LOE How old is your [youngest] child that lives with you?

Type: Numeric (byte)
Label: LOE

Range: [1,4] Units: 1
Unique values: 4 Missing .: 9,910/12,934

Tabulation:	Freq.	Numeric	Label
	657	1	0 to 2 years old
	484	2	3 to 5
	1,043	3	6 to 12
	840	4	13 to 17
	9,910	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	1,063	1	Finding it difficult to get by
	2,387	2	Just getting by
	5,005	3	Doing okay
	4,479	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	763	1	Much worse off
	2,849	2	Somewhat worse off
	6,346	3	About the same
	2,270	4	Somewhat better off
	706	5	Much better off

B3A_a My income is lower - 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_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	2,508	0	No
	1,104	1	Yes
	9,322	.	.

B3A_b My expenses are higher - 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_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	641	0	No
	2,971	1	Yes
	9,322	.	.

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]
Unique values: 2

Units: 1
Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	3,160	0	No
	452	1	Yes
	9,322	.	

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]
Unique values: 2

Units: 1
Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	2,407	0	No
	1,205	1	Yes
	9,322	.	

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]
Unique values: 2

Units: 1
Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	594	0	No
	3,018	1	Yes
	9,322	.	

B3A_f

Other (please specify) - 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_F

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 9,322/12,934

Tabulation:	Freq.	Numeric	Label
	3,319	0	No
	293	1	Yes
	9,322	.	

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]
Unique values: 2

Units: 1
Missing .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	1,607	0	No
	1,369	1	Yes
	9,958	.	

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 .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	2,418	0	No
	558	1	Yes
	9,958	.	

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 .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	1,857	0	No
	1,119	1	Yes
	9,958	.	

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 .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	1,839	0	No
	1,137	1	Yes
	9,958	.	

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]
Unique values: 2

Units: 1
Missing .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	2,580	0	No
	396	1	Yes
	9,958	.	

B3B_f

Other (please specify) - You said that you
(and your family) are (somewhat/much) 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]
Unique values: 2

Units: 1
Missing .: 9,958/12,934

Tabulation:	Freq.	Numeric	Label
	2,748	0	No
	228	1	Yes
	9,958	.	

1,053 2 Major concern
6,467 .

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

Type: Numeric (byte)
Label: X12_B

Range: [0,2] Units: 1
Unique values: 3 Missing .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
	552	0	Not a concern
	2,521	1	Minor concern
	3,394	2	Major concern
	6,467	.	

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 .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
	2,667	0	Not a concern
	1,935	1	Minor concern
	1,865	2	Major concern
	6,467	.	

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

Type: Numeric (byte)
Label: X12_D

Range: [0,2] Units: 1
Unique values: 3 Missing .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
	1,862	0	Not a concern
	2,563	1	Minor concern
	2,042	2	Major concern
	6,467	.	

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 .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
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2,475 0 Not a concern
2,307 1 Minor concern
1,685 2 Major concern
6,467 .

X12_f Medical debt or affording medical care - Are each of the following a financial challenge or concern for you or your family?

Type: Numeric (byte)
Label: X12_F

Range: [0,2] Units: 1
Unique values: 3 Missing .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
	2,764	0	Not a concern
	2,186	1	Minor concern
	1,517	2	Major concern
	6,467	.	

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 .: 6,467/12,934

Tabulation:	Freq.	Numeric	Label
	4,526	0	Not a concern
	1,057	1	Minor concern
	884	2	Major concern
	6,467	.	

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 .: 11,548/12,934

Tabulation:	Freq.	Numeric	Label
	309	1	More concerned about finding or keeping a job
	524	2	More concerned about increases in prices for things you buy
	553	3	Both are of equal concern
	11,548	.	

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 .: 10,750/12,934

Tabulation:	Freq.	Numeric	Label
	1,655	0	No
	529	1	Yes
	10,750	.	

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 .: 12,405/12,934

Tabulation:	Freq.	Numeric	Label
	109	1	1 to 9 hours
	126	2	10 to 19 hours
	125	3	20 to 39 hours
	169	4	40 hours or more
	12,405	.	

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

Type: Numeric (int)
Label: CG2, but 163 nonmissing values are not labeled

Range: [5,2500] Units: 1
Unique values: 163 Missing .: 12,405/12,934

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 .: 10,750/12,934

Tabulation:	Freq.	Numeric	Label
	1,561	0	No
	623	1	Yes
	10,750	.	

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 .: 10,750/12,934

Tabulation:	Freq.	Numeric	Label
	2,010	0	No

174 1 Yes
10,750 .

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 .: 10,750/12,934
Tabulation: Freq. Numeric Label
1,959 0 No
225 1 Yes
10,750 .

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 .: 10,750/12,934
Tabulation: Freq. Numeric Label
2,071 0 No
113 1 Yes
10,750 .

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 .: 10,750/12,934
Tabulation: Freq. Numeric Label
2,117 0 No
67 1 Yes
10,750 .

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 .: 10,750/12,934

Tabulation:	Freq.	Numeric	Label
	2,130	0	No
	54	1	Yes
	10,750	.	

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 .: 10,750/12,934

Tabulation:	Freq.	Numeric	Label
	963	0	No
	1,221	1	Yes
	10,750	.	

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 .: 11,971/12,934

Tabulation:	Freq.	Numeric	Label
	542	1	1 to 9 hours
	227	2	10 to 19 hours
	109	3	20 to 39 hours
	85	4	40 hours or more
	11,971	.	

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 .: 11,078/12,934

Tabulation:	Freq.	Numeric	Label
	649	1	I am usually the primary caretaker
	396	2	My spouse/partner is usually the primary caretaker
	811	3	My spouse/partner and I equally share caretaking responsibilities
	11,078	.	

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

Type: Numeric (byte)
Label: D1A

Range: [0,1] Units: 1
Unique values: 2 Missing : 0/12,934

Tabulation:	Freq.	Numeric	Label
	5,446	0	No
	7,488	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 : 5,446/12,934

Tabulation:	Freq.	Numeric	Label
	5,982	0	No
	1,506	1	Yes
	5,446	.	

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 : 5,446/12,934

Tabulation:	Freq.	Numeric	Label
	1,644	0	No
	5,844	1	Yes
	5,446	.	

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 : 11,722/12,934

Tabulation:	Freq.	Numeric	Label
	177	0	No
	1,035	1	Yes
	11,722	.	

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 : 0/12,934

Tabulation:	Freq.	Numeric	Label
	6,491	0	No
	599	1	Yes
	5,844	.	

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 .: 5,844/12,934

Tabulation:	Freq.	Numeric	Label
	5,949	0	No
	1,141	1	Yes
	5,844	.	

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 .: 5,844/12,934

Tabulation:	Freq.	Numeric	Label
	6,601	0	No
	489	1	Yes
	5,844	.	

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 .: 5,844/12,934

Tabulation:	Freq.	Numeric	Label
	5,398	0	No
	1,692	1	Yes
	5,844	.	

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 .: 5,844/12,934

Tabulation:	Freq.	Numeric	Label
	6,609	0	No
	481	1	Yes
	5,844	.	

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 .: 5,844/12,934

Tabulation:	Freq.	Numeric	Label
	3,403	0	No
	3,687	1	Yes
	5,844	.	

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 .: 5,446/12,934

Tabulation:	Freq.	Numeric	Label
	6,285	0	Working for someone else
	935	1	Self-employed (working for myself)
	268	2	Other work arrangement
	5,446	.	

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 .: 11,731/12,934

Tabulation:	Freq.	Numeric	Label
	981	0	No
	194	1	Yes
	28	2	Unsure. Please explain
	11,731	.	

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 .: 6,649/12,934

Tabulation:	Freq.	Numeric	Label
	831	1	Never
	1,150	2	Rarely
	2,208	3	Sometimes
	1,601	4	Often
	495	5	Always
	6,649	.	.

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 .: 6,649/12,934

Tabulation:	Freq.	Numeric	Label
	469	1	Never
	572	2	Rarely
	1,703	3	Sometimes
	2,380	4	Often
	1,161	5	Always
	6,649	.	.

D50

Did you use Generative AI at your job last
month? (Please do not include seeing AI
results from search engines).

Type: Numeric (byte)
Label: D50

Range: [0,1] Units: 1
Unique values: 2 Missing .: 5,446/12,934

Tabulation:	Freq.	Numeric	Label
	5,638	0	No
	1,850	1	Yes
	5,446	.	.

D51

Last month, about how often did you use Generative AI at your job?

Type: Numeric (byte)
Label: D51

Range: [1,5] Units: 1
Unique values: 5 Missing .: 11,084/12,934

Tabulation:	Freq.	Numeric	Label
	270	1	Multiple times per day
	269	2	Daily
	441	3	Several days per week
	326	4	Weekly
	544	5	Less than one day per week
	11,084	.	.

D52_a It saves time - Do you agree or disagree with
the following statements about using
Generative AI for your job?

Type: Numeric (byte)
Label: D52_A
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934

Tabulation: Freq.	Numeric	Label
3,231	1	Agree
2,847	2	Neither agree nor disagree
1,410	3	Disagree
5,446	.	

D52_b It improves quality - Do you agree or
disagree with the following statements about
using Generative AI for your job?

Type: Numeric (byte)
Label: D52_B
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934

Tabulation: Freq.	Numeric	Label
1,764	1	Agree
3,346	2	Neither agree nor disagree
2,378	3	Disagree
5,446	.	

D52_c It enables me to do new tasks - Do you agree
or disagree with the following statements about
using Generative AI for your job?

Type: Numeric (byte)
Label: D52_C
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934

Tabulation: Freq.	Numeric	Label
2,111	1	Agree
3,267	2	Neither agree nor disagree
2,110	3	Disagree
5,446	.	

D52_d My employer encourages me to use it - Do you
agree or disagree with the following
statements about using Generative AI for
your job?

Type: Numeric (byte)
Label: D52_D
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934

Tabulation: Freq.	Numeric	Label
1,413	1	Agree

2,728 2 Neither agree nor disagree
3,347 3 Disagree
5,446 .

D52_e Having it available will improve my career -
Do you agree or disagree with the following
statements about using Generative AI for
your job?

Type: Numeric (byte)
Label: D52_E
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934
Tabulation: Freq. Numeric Label
1,471 1 Agree
3,287 2 Neither agree nor disagree
2,730 3 Disagree
5,446 .

D52_f I am worried about AI replacing my job - Do
you agree or disagree with the following
statements about using Generative AI for
your job?

Type: Numeric (byte)
Label: D52_F
Range: [1,3] Units: 1
Unique values: 3 Missing .: 5,446/12,934
Tabulation: Freq. Numeric Label
1,510 1 Agree
2,414 2 Neither agree nor disagree
3,564 3 Disagree
5,446 .

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 .: 6,649/12,934
Tabulation: Freq. Numeric Label
4,668 1 Normally work the same hours
652 2 Schedule varies, primarily at
my request
965 3 Schedule varies, primarily
based on my employer's needs
6,649 .

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 .: 5,446/12,934

Tabulation:	Freq.	Numeric	Label
	4,465	0	None
	1,726	1	Some
	1,297	2	All
	5,446	.	

D34D Last week, how many days did you telecommute or work from home?

Type: Numeric (byte)
Label: D34D

Range: [0,3] Units: 1
Unique values: 4 Missing .: 11,208/12,934

Tabulation:	Freq.	Numeric	Label
	167	0	None
	1,022	1	1 or 2 days
	429	2	3 or 4 days
	108	3	5 or more days
	11,208	.	

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 .: 6,649/12,934

Tabulation:	Freq.	Numeric	Label
	1,704	1	Very likely
	1,720	2	Somewhat likely
	1,724	3	Not that likely
	1,137	4	Not at all likely
	6,649	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,049	0	No
	885	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 .: 5,446/12,934
Tabulation: Freq. Numeric Label
6,225 0 No
1,263 1 Yes
5,446 .

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 .: 5,446/12,934
Tabulation: Freq. Numeric Label
3,728 0 No
3,760 1 Yes
5,446 .

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 .: 0/12,934
Tabulation: Freq. Numeric Label
10,212 0 No
2,722 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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,425 0 No
1,509 1 Yes

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

Type: Numeric (byte)

Label: D44_E

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,989	0	No
	945	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]
Unique values: 5

Units: 1
Missing .: 11,651/12,934

Tabulation:	Freq.	Numeric	Label
	711	1	Different main job - new employer
	166	2	Different main job - same employer
	183	3	Same main job - started a second job
	174	4	Was not working a year ago
	49	5	Other
	11,651	.	.

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]
Unique values: 3

Units: 1
Missing .: 12,057/12,934

Tabulation:	Freq.	Numeric	Label
	465	1	Better
	239	2	About the same
	173	3	Worse
	12,057	.	.

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]
Unique values: 3

Units: 1
Missing .: 12,057/12,934

Tabulation:	Freq.	Numeric	Label
	382	1	Better
	376	2	About the same
	119	3	Worse
	12,057	.	.

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 .: 12,057/12,934

Tabulation: Freq.	Numeric	Label
411	1	Better
357	2	About the same
109	3	Worse
12,057	.	

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 .: 12,057/12,934

Tabulation: Freq.	Numeric	Label
276	1	Better
470	2	About the same
131	3	Worse
12,057	.	

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 .: 12,057/12,934

Tabulation: Freq.	Numeric	Label
355	1	Better
359	2	About the same
163	3	Worse
12,057	.	

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 .: 12,057/12,934

Tabulation: Freq.	Numeric	Label
526	1	Better

263 2 About the same
88 3 Worse
12,057 .

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	3,319	0	Not confident
	4,423	1	Somewhat confident
	3,077	2	Very confident
	2,115	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 .: 4,602/12,934

Tabulation:	Freq.	Numeric	Label
	3,214	0	No
	5,118	1	Yes
	4,602	.	

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 .: 7,816/12,934

Tabulation:	Freq.	Numeric	Label
	933	0	No
	4,185	1	Yes
	7,816	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	5,176	1	Own your home with a mortgage or loan
	3,324	2	Own your home free and clear (without a mortgage or loan)

3,426 3 Pay rent
1,008 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 .: 4,434/12,934

Tabulation:	Freq.	Numeric	Label
	523	0	No
	7,977	1	Yes
	4,434	.	

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 .: 12,411/12,934

Tabulation:	Freq.	Numeric	Label
	240	1	I can't afford it
	81	2	It is not worth the cost
	74	3	I self-insure or prefer not to buy insurance
	44	4	No insurance company will insure my home
	84	5	Other (please specify)
	12,411	.	

GH14 Still thinking about homeowners insurance for
your primary residence, how much do you pay
for your homeowners insurance?

Type: Numeric (double)
Label: GH14, but 958 nonmissing values are not labeled

Range: [-1,95579] Units: .01
Unique values: 959 Missing .: 4,959/12,934

Examples: 800
1800
6000
.

GH14A Time period for homeowners insurance
Payment reported in GH14

Type: Numeric (byte)
Label: GH14A

Range: [1,4] Units: 1
Unique values: 4 Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	5,866	1	Year

356 2 6 months
147 3 3 months
1,608 4 Month
4,957 .

GH15 Have you or someone in your household shopped
around for homeowners insurance in the past
12 months?

Type: Numeric (byte)
Label: GH15

Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,434/12,934

Tabulation:	Freq.	Numeric	Label
	6,318	0	No
	2,182	1	Yes
	4,434	.	

GH16_a It's worth the cost - Do you agree or
disagree with the following statements about
your homeowners insurance policy?

Type: Numeric (byte)
Label: GH16_A

Range: [1,3] Units: 1
Unique values: 3 Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	3,045	1	Agree
	3,531	2	Neither agree nor disagree
	1,401	3	Disagree
	4,957	.	

GH16_b I struggle to afford the premiums - Do you
agree or disagree with the following
statements about your homeowners insurance
policy?

Type: Numeric (byte)
Label: GH16_B

Range: [1,3] Units: 1
Unique values: 3 Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	1,063	1	Agree
	2,672	2	Neither agree nor disagree
	4,242	3	Disagree
	4,957	.	

GH16_c Cost has gone up more than I was expecting in
recent years - Do you agree or disagree with
the following statements about your
homeowners insurance policy?

Type: Numeric (byte)
Label: GH16_C

Range: [1,3] Units: 1

Unique values: 3

Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	5,033	1	Agree
	2,148	2	Neither agree nor disagree
	796	3	Disagree
	4,957	.	

GH16_d I would prefer more coverage but can't afford
it - Do you agree or disagree with the
following statements about your
homeowners insurance policy?

Type: Numeric (byte)
Label: GH16_D

Range: [1,3] Units: 1
Unique values: 3 Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	1,501	1	Agree
	3,048	2	Neither agree nor disagree
	3,428	3	Disagree
	4,957	.	

GH16_e I'm satisfied with what my policy covers - Do
you agree or disagree with the following
statements about your homeowners insurance
policy?

Type: Numeric (byte)
Label: GH16_E

Range: [1,3] Units: 1
Unique values: 3 Missing .: 4,957/12,934

Tabulation:	Freq.	Numeric	Label
	4,213	1	Agree
	2,897	2	Neither agree nor disagree
	867	3	Disagree
	4,957	.	

GH16_f I only have it because my lender requires it
- Do you agree or disagree with the following
statements about your homeowners insurance
policy?

Type: Numeric (byte)
Label: GH16_F

Range: [1,3] Units: 1
Unique values: 3 Missing .: 7,900/12,934

Tabulation:	Freq.	Numeric	Label
	1,089	1	Agree
	1,174	2	Neither agree nor disagree
	2,771	3	Disagree
	7,900	.	

GH2 When did you move into your current home?

Type: Numeric (byte)

Label: GH2

Range: [1,3]
Unique values: 3

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,123	1	Before 2024
	884	2	2024
	927	3	2025

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

Type: Numeric (byte)
Label: R4

Range: [0,2]
Unique values: 3

Units: 1
Missing .: 12,007/12,934

Tabulation:	Freq.	Numeric	Label
	705	0	No
	61	1	Yes, and I still own that home
	161	2	Yes, and I no longer own that home
	12,007	.	

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]
Unique values: 2

Units: 1
Missing .: 12,229/12,934

Tabulation:	Freq.	Numeric	Label
	648	0	No
	57	1	Yes
	12,229	.	

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]
Unique values: 2

Units: 1
Missing .: 12,229/12,934

Tabulation:	Freq.	Numeric	Label
	643	0	No
	62	1	Yes
	12,229	.	

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 .: 12,229/12,934

Tabulation:	Freq.	Numeric	Label
	664	0	No
	41	1	Yes
	12,229	.	

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 .: 12,229/12,934

Tabulation:	Freq.	Numeric	Label
	694	0	No
	11	1	Yes
	12,229	.	

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 .: 12,773/12,934

Tabulation:	Freq.	Numeric	Label
	160	0	No
	1	1	Yes
	12,773	.	

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 .: 12,773/12,934

Tabulation:	Freq.	Numeric	Label
	159	0	No
	2	1	Yes
	12,773	.	

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 .: 12,773/12,934

Tabulation:	Freq.	Numeric	Label
	159	0	No
	2	1	Yes
	12,773	.	

R5C_d

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

Type: Numeric (byte)
Label: R5C_D

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,773/12,934

Tabulation:	Freq.	Numeric	Label
	160	0	No
	1	1	Yes
	12,773	.	

R3

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

Type: Numeric (int)
Label: R3, but 611 nonmissing values are not labeled

Range: [0,9999]
Unique values: 611

Units: 1
Missing .: 9,508/12,934

Examples: 1775
.
.
.

R11

Have you been behind on your rent at any time in the past year?

Type: Numeric (byte)
Label: R11

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 9,508/12,934

Tabulation:	Freq.	Numeric	Label
	2,691	0	No
	735	1	Yes
	9,508	.	

R18

Do you (or your landlord) use a rent Reporting service to report your rental payment history with at least on credit bureau?

Type: Numeric (byte)
Label: R18

Range: [-2,1]
Unique values: 3

Units: 1
Missing .: 9,508/12,934

Tabulation:	Freq.	Numeric	Label
	1,118	-2	Don't know

2,020 0 No
288 1 Yes
9,508 .

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 1006 nonmissing values are not labeled
Range: [0,19999] Units: 1
Unique values: 1,006 Missing .: 7,758/12,934
Examples: 1500
16000
.
.

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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,106 0 No
1,114 1 Yes, slightly
516 2 Yes, moderately
198 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 .: 11,106/12,934
Tabulation: Freq. Numeric Label
1,312 0 No
516 1 Yes
11,106 .

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 .: 11,106/12,934

Tabulation:	Freq.	Numeric	Label
	791	0	No
	1,037	1	Yes
	11,106	.	

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 .: 11,106/12,934

Tabulation:	Freq.	Numeric	Label
	1,554	0	No
	274	1	Yes
	11,106	.	

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 .: 11,106/12,934

Tabulation:	Freq.	Numeric	Label
	1,725	0	No
	103	1	Yes
	11,106	.	

ND1_e Other (please specify) - In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?

Type: Numeric (byte)
Label: ND1_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,106/12,934

Tabulation:	Freq.	Numeric	Label
	1,515	0	No
	313	1	Yes
	11,106	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,652	0	No
	1,282	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,800	0	No
	2,134	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,523	0	No
	411	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	698	0	No
	12,236	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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,862 0 No
1,072 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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,133 0 No
801 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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,433 0 No
501 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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,635 0 No
299 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,740	0	No
	194	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 .: 698/12,934

Tabulation:	Freq.	Numeric	Label
	10,907	0	No
	1,329	1	Yes
	698	.	

 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,807	0	No
	2,127	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,841	0	No
	1,093	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 .: 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	302	1	I lost money, but all of it was recovered or refunded
	112	2	I lost money, and some of it was recovered or refunded

```
258      3  I lost money, and none of it
          4  was recovered or refunded
392      4  No money was ever transferred
          5  out of or taken from my account
29       5  I don't know
11,841   .
```

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

```
          Type: Numeric (long)
          Label: BK49A, but 182 nonmissing values are not labeled

          Range: [1,5000000]                Units: 1
Unique values: 182                          Missing .: 12,262/12,934

          Examples: .
                   .
                   .
                   .
```

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

```
          Type: Numeric (int)
          Label: BK49B, but 51 nonmissing values are not labeled

          Range: [1,11000]                  Units: 1
Unique values: 51                          Missing .: 12,823/12,934

          Examples: .
                   .
                   .
                   .
```

```
-----
BK53_a     Debit card - Still thinking about the most
           recent financial fraud or scam you
           experienced in the past year (other than
           credit card fraud), which payment methods
           were involved?
-----
```

```
          Type: Numeric (byte)
          Label: BK53_A

          Range: [0,1]                      Units: 1
Unique values: 2                          Missing .: 11,841/12,934

          Tabulation: Freq.   Numeric   Label
                   658      0      Not selected
                   435      1      Debit card
                   11,841   .
```

```
-----
BK53_b     Cryptocurrency - Still thinking about the most
           recent financial fraud or scam you
           experienced in the past year (other than
           credit card fraud), which payment methods
           were involved?
-----
```

```
          Type: Numeric (byte)
          Label: BK53_B

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

Unique values: 2

Missing .: 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	998	0	Not selected
	95	1	Cryptocurrency
	11,841	.	

BK53_c Zelle, PayPal, Venmo, CashApp, or Apple Cash
- Still thinking about the most recent
financial fraud or scam you experienced in
the past year (other than credit card fraud),
which payment methods were involved?

Type: Numeric (byte)
Label: BK53_C

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	787	0	Not selected
	306	1	Zelle, PayPal, Venmo, CashApp, or Apple Cash
	11,841	.	

BK53_d Western Union, MoneyGram, Ria, or other money
transfer service - Still thinking about the
most recent financial fraud or scam you
experienced in the past year (other than
credit card fraud), which payment methods
were involved?

Type: Numeric (byte)
Label: BK53_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	1,054	0	Not selected
	39	1	Western Union, MoneyGram, Ria, or other money transfer service
	11,841	.	

BK53_e Bank wire or other electronic transfer -
Still thinking about the most recent
financial fraud or scam you experienced in
the past year (other than credit card fraud),
which payment methods were involved?

Type: Numeric (byte)
Label: BK53_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	950	0	Not selected
	143	1	Bank wire or other electronic transfer
	11,841	.	

BK53_f Prepaid, gift, or government benefit card -

Tabulation:	Freq.	Numeric	Label
	252	0	Not selected
	54	1	Venmo
	12,628	.	

BK54_d CashApp - Which of the following services was involved in the fraud or scam you experienced?

Type: Numeric (byte)
Label: BK54_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,628/12,934

Tabulation:	Freq.	Numeric	Label
	202	0	Not selected
	104	1	CashApp
	12,628	.	

BK54_e Apple Cash - Which of the following services was involved in the fraud or scam you experienced?

Type: Numeric (byte)
Label: BK54_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,628/12,934

Tabulation:	Freq.	Numeric	Label
	271	0	Not selected
	35	1	Apple Cash
	12,628	.	

BK54_f Other P2P service (please specify) - Which of the following services was involved in the fraud or scam you experienced?

Type: Numeric (byte)
Label: BK54_F

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,628/12,934

Tabulation:	Freq.	Numeric	Label
	294	0	Not selected
	12	1	Other P2P service (please specify)
	12,628	.	

BK55 Did you communicate with your bank or financial services company for assistance in dealing with the most recent fraud or scam (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK55

Range: [-9,1] Units: 1
Unique values: 3 Missing .: 11,841/12,934

Tabulation: Freq.	Numeric	Label
160	-9	No institution/company was involved
188	0	No
745	1	Yes
11,841	.	

BK56_a Placed a freeze or temporary hold on my account - Did you or your bank do each of the following because of the most recent fraud you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK56_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation: Freq.	Numeric	Label
498	0	No
595	1	Yes
11,841	.	

BK56_b Closed my account - Did you or your bank do each of the following because of the most recent fraud you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK56_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation: Freq.	Numeric	Label
784	0	No
309	1	Yes
11,841	.	

BK56_c I changed the banks or financial service companies that I use - Did you or your bank do each of the following because of the most recent fraud you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK56_C

Range: [0,1] Units: 1
Unique values: 2 Missing .: 11,841/12,934

Tabulation: Freq.	Numeric	Label
970	0	No
123	1	Yes
11,841	.	

BK57_a Police or another law enforcement agency - Did you notify any of the following organizations about the most recent fraud or scam you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK57_A

Range: [0,1] Units: 1
Unique values: 2 Missing : 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	866	0	No
	227	1	Yes
	11,841	.	

BK57_b Credit bureau (Equifax, Experian, Transunion)
- Did you notify any of the following organizations about the most recent fraud or scam you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK57_B

Range: [0,1] Units: 1
Unique values: 2 Missing : 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	834	0	No
	259	1	Yes
	11,841	.	

BK57_c Federal or state government agency that deals with consumer concerns/complaints - Did you notify any of the following organizations about the most recent fraud or scam you experienced (that did not involve your credit card)?

Type: Numeric (byte)
Label: BK57_C

Range: [0,1] Units: 1
Unique values: 2 Missing : 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	863	0	No
	230	1	Yes
	11,841	.	

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 : 11,841/12,934

Tabulation:	Freq.	Numeric	Label
	370	1	less than 1 hour
	408	2	1 to 9 hours
	154	3	10 to 39 hours

74 4 40 to 79 hours
87 5 80 hours or more
11,841 .

BK58

Is there anything else you would like us to know about your most recent fraud experience (that did not involve your credit card) or the impact it had on you?

Type: String (strL)

Unique values: 295

Missing "": 11,844/12,934

Examples: ""
""
""
""

Warning: Variable has embedded blanks.

BK58_no

BK58 No selected

Type: Numeric (byte)
Label: BK58_NO

Range: [-1,1]
Unique values: 3

Units: 1
Missing .: 11,844/12,934

Tabulation:	Freq.	Numeric	Label
	124	-1	Refused
	297	0	No
	669	1	Yes
	11,844	.	

A6

If you were to apply for a credit card today, how confident are you that your application would be approved?

Type: Numeric (byte)
Label: A6

Range: [-2,3]
Unique values: 4

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	667	-2	Don't know
	8,212	1	Very confident
	2,361	2	Somewhat confident
	1,694	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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation: Freq. Numeric Label

8,658 0 No
4,276 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 .: 8,658/12,934
Tabulation: Freq. Numeric Label
1,261 0 No
3,015 1 Yes
8,658 .

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 .: 8,658/12,934
Tabulation: Freq. Numeric Label
3,210 0 No
1,066 1 Yes
8,658 .

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 .: 8,658/12,934
Tabulation: Freq. Numeric Label
4,011 0 No
265 1 Yes
8,658 .

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 .: 8,658/12,934
Tabulation: Freq. Numeric Label
3,828 0 No
448 1 Yes
8,658 .

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 .: 8,658/12,934

Tabulation:	Freq.	Numeric	Label
	3,975	0	No
	301	1	Yes
	8,658	.	

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 .: 8,658/12,934

Tabulation:	Freq.	Numeric	Label
	3,399	0	No
	877	1	Yes
	8,658	.	

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 .: 4,276/12,934

Tabulation:	Freq.	Numeric	Label
	7,726	0	No
	932	1	Yes
	4,276	.	

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 .: 8,658/12,934

Tabulation:	Freq.	Numeric	Label
	3,211	0	No
	1,065	1	Yes
	8,658	.	

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 .: 8,658/12,934

Tabulation: Freq.	Numeric	Label
3,507	0	No
769	1	Yes
8,658	.	

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 .: 8,658/12,934

Tabulation: Freq.	Numeric	Label
3,481	0	No
795	1	Yes
8,658	.	

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 .: 11,817/12,934

Tabulation: Freq.	Numeric	Label
127	0	No
990	1	Yes
11,817	.	

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 .: 12,601/12,934

Tabulation: Freq.	Numeric	Label
137	0	No
196	1	Yes
12,601	.	

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 .: 12,812/12,934
Tabulation: Freq. Numeric Label
78 0 No
44 1 Yes
12,812 .

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 .: 12,818/12,934
Tabulation: Freq. Numeric Label
44 0 No
72 1 Yes
12,818 .

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 .: 12,808/12,934
Tabulation: Freq. Numeric Label
44 0 No
82 1 Yes
12,808 .

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 .: 12,487/12,934
Tabulation: Freq. Numeric Label
84 0 No
363 1 Yes

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 .: 12,002/12,934

Tabulation:	Freq.	Numeric	Label
	381	0	No
	551	1	Yes
	12,002	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	2,175	0	No
	10,759	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 .: 2,175/12,934

Tabulation:	Freq.	Numeric	Label
	639	-9	Did not use any of my credit cards so had no balances
	9,836	1	Paid at least the minimum payment on all credit cards
	284	2	Did not pay or paid less than the minimum payment on at least one card
	2,175	.	

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 .: 2,175/12,934

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

6,054	0	Never carried an unpaid balance (always pay in full)
555	1	Once
1,830	2	Some of the time
2,320	3	Most or all of the time
2,175	.	

 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,930	0	No
	2,004	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 .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,517	0	No
	487	1	Yes
	10,930	.	

 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 .: 12,447/12,934

Tabulation:	Freq.	Numeric	Label
	185	0	No
	302	1	Yes
	12,447	.	

 BNPL1A In the past year, did any of your BNPL
 payments trigger an overdraft or
 non-sufficient-funds (NSF) fee on your bank
 account?

Type: Numeric (byte)
 Label: BNPL1A

Range: [0,1] Units: 1
 Unique values: 2 Missing .: 12,392/12,934

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

336 0 No
206 1 Yes
12,392 .

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 .: 10,930/12,934
Tabulation: Freq. Numeric Label
899 0 No
1,105 1 Yes
10,930 .

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 .: 10,930/12,934
Tabulation: Freq. Numeric Label
256 0 No
1,748 1 Yes
10,930 .

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 .: 10,930/12,934
Tabulation: Freq. Numeric Label
1,012 0 No
992 1 Yes
10,930 .

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 .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	365	0	No
	1,639	1	Yes
	10,930	.	

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 .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	843	0	No
	1,161	1	Yes
	10,930	.	

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 .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,578	0	No
	426	1	Yes
	10,930	.	

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 .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	948	0	No
	1,056	1	Yes
	10,930	.	

BNPL5 Thinking about the most recent time you used a Buy Now Pay Later service, which of the following was the most important reason why

you chose to finance the purchase in this
way?

Type: Numeric (byte)
Label: BNPL5

Range: [1,7] Units: 1
Unique values: 7 Missing .: 10,999/12,934

Tabulation:	Freq.	Numeric	Label
	340	1	Avoid interest charges
	619	2	Wanted to spread out payments
	54	3	Wanted a fixed number of payments
	239	4	Convenience
	574	5	Only way I could afford it
	18	6	Only accepted payment method I had
	91	7	Did not want to use a credit card
	10,999	.	

BNPL6_a

Clothing or accessories - In the past year,
when you have used Buy Now, Pay Later, which
of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,072	0	Not selected
	932	1	Clothing or accessories
	10,930	.	

BNPL6_b

Groceries or food delivery - In the past
year, when you have used Buy Now, Pay Later,
which of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,629	0	Not selected
	375	1	Groceries or food delivery
	10,930	.	

BNPL6_c

Travel expenses (e.g. flights or hotels) - In
the past year, when you have used Buy Now, Pay
Later, which of the following have you used
it for?

Type: Numeric (byte)
Label: BNPL6_C

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,637	0	Not selected
	367	1	Travel expenses (e.g. flights or hotels)
	10,930	.	

BNPL6_d Furniture or appliances - In the past year, when you have used Buy Now, Pay Later, which of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_D

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,476	0	Not selected
	528	1	Furniture or appliances
	10,930	.	

BNPL6_e Electronics - In the past year, when you have used Buy Now Pay Later, which of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_E

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,369	0	Not selected
	635	1	Electronics
	10,930	.	

BNPL6_f Medical or veterinary procedures - In the past year, when you have used Buy Now, Pay Later, which of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_F

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Tabulation:	Freq.	Numeric	Label
	1,847	0	Not selected
	157	1	Medical or veterinary procedures
	10,930	.	

BNPL6_g Other (please specify) - In the past year, when you have used Buy Now, Pay Later, which of the following have you used it for?

Type: Numeric (byte)
Label: BNPL6_G

Range: [0,1] Units: 1
Unique values: 2 Missing .: 10,930/12,934

Range: [0,1] Unique values: 2 Units: 1 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,712	0	No
	222	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] Unique values: 2 Units: 1 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,794	0	No
	140	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] Unique values: 2 Units: 1 Missing .: 12,794/12,934

Tabulation:	Freq.	Numeric	Label
	96	0	No
	44	1	Yes
	12,794	.	

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] Unique values: 7 Units: 1 Missing .: 12,655/12,934

Tabulation:	Freq.	Numeric	Label
	47	1	Privacy
	49	2	To send the money faster
	37	3	Cheaper
	22	4	Safer
	19	5	Don't trust banks
	78	6	Person or business receiving the money preferred
			cryptocurrency
	27	7	Other (please specify)
	12,655	.	

ED0 What is the highest level of school you have completed or the highest degree you have received?


```
Tabulation: Freq.   Numeric   Label
             10,962      0      No
             1,972      1      Yes
```

SL22_a Yours - Whose education were your student loans used for?

```
Type: Numeric (byte)
Label: SL22_A
```

```
Range: [0,1]                              Units: 1
Unique values: 2                              Missing .: 10,962/12,934
```

```
Tabulation: Freq.   Numeric   Label
             378      0      No
             1,594    1      Yes
             10,962    .
```

SL22_b Your spouse's/partner's - Whose education were your student loans used for?

```
Type: Numeric (byte)
Label: SL22_B
```

```
Range: [0,1]                              Units: 1
Unique values: 2                              Missing .: 11,736/12,934
```

```
Tabulation: Freq.   Numeric   Label
             986      0      No
             212      1      Yes
             11,736    .
```

SL22_c Your child's/grandchild's - Whose education were your student loans used for?

```
Type: Numeric (byte)
Label: SL22_C
```

```
Range: [0,1]                              Units: 1
Unique values: 2                              Missing .: 11,552/12,934
```

```
Tabulation: Freq.   Numeric   Label
             1,001    0      No
             381      1      Yes
             11,552    .
```

SL22_d Someone else's (please specify) - Whose education were your student loans used for?

```
Type: Numeric (byte)
Label: SL22_D
```

```
Range: [0,1]                              Units: 1
Unique values: 2                              Missing .: 10,962/12,934
```

```
Tabulation: Freq.   Numeric   Label
             1,903    0      No
             69      1      Yes
             10,962    .
```

SL23 Last month, how did you handle your student loan payments?

Type: Numeric (byte)
Label: SL23

Range: [-9,2] Units: 1
Unique values: 3 Missing .: 10,962/12,934

Tabulation:	Freq.	Numeric	Label
	875	-9	I'm not currently required to make payments
	805	1	Paid the full payment required
	292	2	Did not pay or paid less than the required amount
	10,962	.	

SL24

In the past 12 months, did you have difficulty making payments on your student loans (for your own or someone else's education)?

Type: Numeric (byte)
Label: SL24

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,129/12,934

Tabulation:	Freq.	Numeric	Label
	649	0	No
	156	1	Yes
	12,129	.	

SL25_a

I had unexpected expenses - Which of the following contributed to why you most recently had difficulty making student loan payments?

Type: Numeric (byte)
Label: SL25_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	275	0	Not selected
	173	1	I had unexpected expenses
	12,486	.	

SL25_b

My income was less than my expenses - Which of the following contributed to why you most recently had difficulty making student loan payments?

Type: Numeric (byte)
Label: SL25_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	231	0	Not selected
	217	1	My income was less than my expenses
	12,486	.	

SL25_c

I had an unexpected drop in income - Which of the following contributed to why you most recently had difficulty making student loan payments?

```

-----
Type: Numeric (byte)
Label: SL25_C

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,486/12,934

Tabulation: Freq.   Numeric   Label
              358         0   Not selected
              90         1   I had an unexpected drop in
                    income
              12,486        .

```

SL25_d

I didn't know how to make payments - Which of the following contributed to why you most recently had difficulty making student loan payments?

```

-----
Type: Numeric (byte)
Label: SL25_D

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,486/12,934

Tabulation: Freq.   Numeric   Label
              424         0   Not selected
              24         1   I didn't know how to make
                    payments
              12,486        .

```

SL25_e

I didn't know I needed to make payments - Which of the following contributed to why you most recently had difficulty making student loan payments?

```

-----
Type: Numeric (byte)
Label: SL25_E

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,486/12,934

Tabulation: Freq.   Numeric   Label
              413         0   Not selected
              35         1   I didn't know I needed to make
                    payments
              12,486        .

```

SL25_f

I didn't want to make payments - Which of the following contributed to why you most recently had difficulty making student loan payments?

```

-----
Type: Numeric (byte)
Label: SL25_F

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,486/12,934

Tabulation: Freq.   Numeric   Label

```

384 0 Not selected
64 1 I didn't want to make payments
12,486 .

SL25_g None of the above - Which of the following
contributed to why you most recently had
difficulty making student loan payments?

Type: Numeric (byte)
Label: SL25_G

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	396	0	Not selected
	52	1	None of the above
	12,486	.	

SL26_a My student loans were assigned to a debt
collector or collection agency - In the past
12 months, did you experience any of the
following to collect money owed on your
student loans?

Type: Numeric (byte)
Label: SL26_A

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	349	0	No
	99	1	Yes
	12,486	.	

SL26_b My federal income tax refund was withheld by
the IRS - In the past 12 months, did you
experience any of the following to collect
money owed on your student loans?

Type: Numeric (byte)
Label: SL26_B

Range: [0,1] Units: 1
Unique values: 2 Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	404	0	No
	44	1	Yes
	12,486	.	

SL26_c My Social Security retirement or disability
benefits were withheld - In the past 12
months, did you experience any of the
following to collect money owed on your
student loans?

Type: Numeric (byte)
Label: SL26_C

Range: [0,1] Units: 1

Unique values: 2

Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	427	0	No
	21	1	Yes
	12,486	.	

SL26_d

My wages were garnished - In the past 12 months, did you experience any of the following to collect money owed on your student loans?

Type: Numeric (byte)
Label: SL26_D

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 12,486/12,934

Tabulation:	Freq.	Numeric	Label
	420	0	No
	28	1	Yes
	12,486	.	

D1I

Do you consider yourself to be retired?

Type: Numeric (byte)
Label: D1I

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	8,740	0	No
	4,194	1	Yes

K0

Do you think that your retirement savings plan is currently on track?

Type: Numeric (byte)
Label: K0

Range: [-2,1]
Unique values: 3

Units: 1
Missing .: 4,194/12,934

Tabulation:	Freq.	Numeric	Label
	1,767	-2	Don't know
	3,752	0	No
	3,221	1	Yes
	4,194	.	

K8A

At what age did you retire?

Type: Numeric (byte)
Label: K8A

Range: [-2,6]
Unique values: 7

Units: 1
Missing .: 8,740/12,934

Tabulation:	Freq.	Numeric	Label
	77	-2	Not Sure
	1,483	1	59 or younger
	340	2	60 or 61
	960	3	62, 63, or 64

602 4 65 or 66
358 5 67, 68, or 69
374 6 70 or older
8,740 .

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 .: 8,740/12,934

Tabulation: Freq. Numeric Label
3,006 0 No
1,188 1 Yes
8,740 .

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 .: 8,740/12,934

Tabulation: Freq. Numeric Label
1,921 0 No
2,273 1 Yes
8,740 .

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 .: 8,740/12,934

Tabulation: Freq. Numeric Label
3,565 0 No
629 1 Yes
8,740 .

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 .: 8,740/12,934

Tabulation: Freq. Numeric Label

3,493 0 No
701 1 Yes
8,740 .

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 .: 8,740/12,934

Tabulation:	Freq.	Numeric	Label
	2,433	0	No
	1,761	1	Yes
	8,740	.	

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 .: 8,740/12,934

Tabulation:	Freq.	Numeric	Label
	3,740	0	No
	454	1	Yes
	8,740	.	

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 .: 12,291/12,934

Tabulation:	Freq.	Numeric	Label
	319	0	No
	324	1	Yes
	12,291	.	

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 .: 12,291/12,934

Tabulation:	Freq.	Numeric	Label
	205	0	No
	438	1	Yes
	12,291	.	

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 .: 12,610/12,934

Tabulation:	Freq.	Numeric	Label
	140	0	No
	184	1	Yes
	12,610	.	

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 .: 12,610/12,934

Tabulation:	Freq.	Numeric	Label
	82	0	No
	242	1	Yes
	12,610	.	

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 .: 12,610/12,934

Tabulation:	Freq.	Numeric	Label
	237	0	No
	87	1	Yes
	12,610	.	

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 .: 12,610/12,934

Tabulation:	Freq.	Numeric	Label
	158	0	No
	166	1	Yes
	12,610	.	

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]
Unique values: 2

Units: 1
Missing .: 12,610/12,934

Tabulation:	Freq.	Numeric	Label
	190	0	No
	134	1	Yes
	12,610	.	

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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	4,909	0	No
	8,025	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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	8,884	0	No
	4,050	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	7,967	0	No
	4,967	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	4,992	0	No
	7,942	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	9,632	0	No
	3,302	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,410	0	No
	1,524	1	Yes

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 .: 4,194/12,934

Tabulation:	Freq.	Numeric	Label
	8,275	0	No

465 1 Yes
4,194 .

K5A_b Cashed out (permanently withdrawn) money from
your retirement accounts - 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 .: 4,194/12,934
Tabulation: Freq. Numeric Label
8,367 0 No
373 1 Yes
4,194 .

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 .: 4,194/12,934
Tabulation: Freq. Numeric Label
8,017 0 No
723 1 Yes
4,194 .

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 .: 0/12,934
Tabulation: Freq. Numeric Label
2,357 1 Very comfortable
3,947 2 Mostly comfortable
3,612 3 Slightly comfortable
3,018 4 Not comfortable

FL0 On a scale from zero to ten, where zero is
not at all willing to take risks and ten is
very willing to take risks, what number
would you be on the scale?

Type: Numeric (byte)
Label: FL0, but 9 nonmissing values are not labeled
Range: [0,10] Units: 1
Unique values: 11 Missing .: 0/12,934
Examples: 1
3
5

 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	4,413	0	No
	8,521	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	7,821	0	No
	5,113	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	8,771	0	No
	4,163	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,236	0	No
	698	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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,593 0 No
341 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 .: 0/12,934
Tabulation: Freq. Numeric Label
10,240 0 No
2,694 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 .: 0/12,934
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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,957 0 No
977 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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,403	0	No
	1,531	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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,611	0	No
	323	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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,510	0	No
	424	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]
Unique values: 2

Units: 1
Missing .: 9,910/12,934

Tabulation:	Freq.	Numeric	Label
	2,316	0	No
	708	1	Yes
	9,910	.	.

FS21_a

Rent, mortgage, utilities, or housing costs -
In the past 12 months, has anyone outside of
your household helped you (and/or your

spouse or partner) to pay each of the following expenses?

Type: Numeric (byte)
Label: FS21_A

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,554	0	No
	1,380	1	Yes

FS21_b

Education expenses or student loans - In the past 12 months, has anyone outside of your household helped you (and/or your spouse or partner) to pay each of the following expenses?

Type: Numeric (byte)
Label: FS21_B

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,507	0	No
	427	1	Yes

FS21_c

Medical expenses/debt or health insurance - In the past 12 months, has anyone outside of your household helped you (and/or your spouse or partner) to pay each of the following expenses?

Type: Numeric (byte)
Label: FS21_C

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,181	0	No
	753	1	Yes

FS21_d

Car payment, insurance, or repairs - In the past 12 months, has anyone outside of your household helped you (and/or your spouse or partner) to pay each of the following expenses?

Type: Numeric (byte)
Label: FS21_D

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	12,005	0	No
	929	1	Yes

FS21_e

Cell phone bill - In the past 12 months, has

anyone outside of your household helped you
(and/or your spouse or partner) to pay each
of the following expenses?

Type: Numeric (byte)
Label: FS21_E
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/12,934
Tabulation: Freq. Numeric Label
11,442 0 No
1,492 1 Yes

FS21_f Childcare or other expenses for children - In
the past 12 months, has anyone outside of
your household helped you (and/or your spouse
or partner) to pay each of the following
expenses?

Type: Numeric (byte)
Label: FS21_F
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,910/12,934
Tabulation: Freq. Numeric Label
2,826 0 No
198 1 Yes
9,910 .

FS21_g Money for general expenses or anything else -
In the past 12 months, has anyone outside of
your household helped you (and/or your spouse
or partner) to pay each of the following
expenses?

Type: Numeric (byte)
Label: FS21_G
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/12,934
Tabulation: Freq. Numeric Label
11,382 0 No
1,552 1 Yes

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 .: 0/12,934
Tabulation: Freq. Numeric Label
9,303 1 Roughly the same amount each
month
2,605 2 Occasionally varies from month
to month
1,026 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 .: 9,303/12,934

Tabulation:	Freq.	Numeric	Label
	2,330	0	No
	1,301	1	Yes
	9,303	.	

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	6,683	1	Less than your income
	3,888	2	The same as your income
	2,363	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	1,597	1	Decreased
	7,286	2	About the same
	4,051	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	1,337	1	Decreased
	7,043	2	About the same

4,554 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	1,756	1	Much worse
	5,771	2	Somewhat worse
	4,592	3	Little or no effect
	655	4	Somewhat better
	160	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	4,880	0	No
	8,054	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	5,214	0	No
	7,720	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	7,678	0	No
	5,256	1	Yes

Type: Numeric (byte)
Label: INF5

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,687	0	No
	2,247	1	Yes

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

Type: Numeric (byte)
Label: EF1

Range: [0,1]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	5,607	0	No
	7,327	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]
Unique values: 2

Units: 1
Missing .: 7,327/12,934

Tabulation:	Freq.	Numeric	Label
	3,665	0	No
	1,942	1	Yes
	7,327	.	

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]
Unique values: 2

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	7,797	0	No
	5,137	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

to not paying a bill in full, did you do each of the following when you had difficulty paying a bill last month?

Type: Numeric (byte)
Label: EF8_D
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,526/12,934
Tabulation: Freq. Numeric Label
3,002 0 Not selected
406 1 Increased income, for example,
by working overtime or taking
an extra job
9,526 .

EF8_e Used money from savings or a retirement
account - In addition to not paying a bill in
full, did you do each of the following when
you had difficulty paying a bill last month?

Type: Numeric (byte)
Label: EF8_E
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,526/12,934
Tabulation: Freq. Numeric Label
2,739 0 Not selected
669 1 Used money from savings or a
retirement account
9,526 .

EF8_f Used a credit card that I will pay off over
time - In addition to not paying a bill in
full, did you do each of the following when
you had difficulty paying a bill last month?

Type: Numeric (byte)
Label: EF8_F
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,526/12,934
Tabulation: Freq. Numeric Label
2,594 0 Not selected
814 1 Used a credit card that I will
pay off over time
9,526 .

EF8_g Borrowed or received money from friends or
family - In addition to not paying a bill in
full, did you do each of the following when
you had difficulty paying a bill last month?

Type: Numeric (byte)
Label: EF8_G
Range: [0,1] Units: 1
Unique values: 2 Missing .: 9,526/12,934
Tabulation: Freq. Numeric Label

Tabulation: Freq. Numeric Label
6,481 0
6,453 1

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 .: 6,481/12,934

Tabulation: Freq. Numeric Label
1,143 1 Under \$100
797 2 \$100 to \$499
575 3 \$500 to \$999
658 4 \$1,000 to \$1,999
3,280 5 \$2,000 or more
6,481 .

EF7A 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: EF7A

Range: [1,6] Units: 1
Unique values: 6 Missing .: 6,453/12,934

Tabulation: Freq. Numeric Label
1,099 1 Under \$100
761 2 \$100 to \$499
566 3 \$500 to \$999
681 4 \$1,000 to \$1,999
773 5 \$2,000 to \$4,999
2,601 6 \$5,000 or more
6,453 .

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 .: 0/12,934

Tabulation: Freq. Numeric Label
1,477 1 Completely
1,160 2 Very well
3,633 3 Somewhat
2,900 4 Very little
3,764 5 Not at all

B0_b I am just getting by financially - How well

3,510 4 Rarely
2,293 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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	8,724	1	Enough of the kinds of food we wanted to eat
	3,278	2	Enough, but not always the kinds of food we wanted to eat
	653	3	Sometimes not enough to eat
	279	4	Often not enough to eat

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,808	0	No
	1,126	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,116	0	No
	1,818	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,748	0	No
	1,186	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,678	0	No
	2,256	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	11,739	0	No
	1,195	1	Yes

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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	10,592	0	No
	2,342	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	6,012	0	No
	6,922	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 .: 0/12,934
Tabulation: Freq. Numeric Label
11,532 0 No
1,402 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 .: 0/12,934
Tabulation: Freq. Numeric Label
7,793 0 No
5,141 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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,124 0 No
810 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 .: 0/12,934
Tabulation: Freq. Numeric Label
12,341 0 No
593 1 Yes

Label: LABC

Range: [-2,5]
Unique values: 6

Units: 1
Missing .: 10,074/12,934

Tabulation:	Freq.	Numeric	Label
	208	-2	Don't know
	455	1	\$1 to \$499
	562	2	\$500 to \$999
	559	3	\$1,000 to \$1,999
	659	4	\$2,000 to \$4,999
	417	5	\$5,000 or higher
	10,074	.	

E12_b

A major vehicle repair or replacement-
Approximately how much did you pay for these
unexpected expenses in the past 12 months?

Type: Numeric (byte)
Label: LABC

Range: [-2,5]
Unique values: 6

Units: 1
Missing .: 8,988/12,934

Tabulation:	Freq.	Numeric	Label
	104	-2	Don't know
	423	1	\$1 to \$499
	847	2	\$500 to \$999
	942	3	\$1,000 to \$1,999
	793	4	\$2,000 to \$4,999
	837	5	\$5,000 or higher
	8,988	.	

E12_c

A major house or appliance repair -
Approximately how much did you pay for these
unexpected expenses in the past 12 months?

Type: Numeric (byte)
Label: LABC

Range: [-2,5]
Unique values: 6

Units: 1
Missing .: 9,973/12,934

Tabulation:	Freq.	Numeric	Label
	99	-2	Don't know
	255	1	\$1 to \$499
	608	2	\$500 to \$999
	636	3	\$1,000 to \$1,999
	574	4	\$2,000 to \$4,999
	789	5	\$5,000 or higher
	9,973	.	

E12_d

A mobile phone or computer repair or
replacement - Approximately how much did you
pay for these unexpected expenses in the
past 12 months?

Type: Numeric (byte)
Label: LABC

Range: [-2,5]
Unique values: 6

Units: 1
Missing .: 10,603/12,934

Tabulation:	Freq.	Numeric	Label
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 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 .: 22/12,934

Tabulation:	Freq.	Numeric	Label
	529	-2	Don't know
	10	-1	Refused
	1,599	1	Less than high school degree
	4,168	2	High school degree or GED
	1,307	3	Some college but no degree
	676	4	Certificate or technical degree
	708	5	Associate degree
	2,249	6	Bachelor's degree
	1,666	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	6,467	0	
	6,467	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	3,245	1	decreased your pay by 10 percent
	3,226	2	decreased your pay by 5 percent
	3,227	3	decreased your pay by 1 percent
	3,236	4	kept your pay the same for a year

 ppage Age

Type: Numeric (byte)
 Range: [18,98] Units: 1
 Unique values: 81 Missing .: 0/12,934
 Mean: 51.3142
 Std. dev.: 18.1729

945	1	No high school diploma or GED
3,206	2	High school graduate (high school diploma or the equivalent GED)
3,359	3	Some college or Associate's degree
5,424	4	Bachelor's degree or higher

 ppemploy Current Employment Status

Type: Numeric (byte)
 Label: PPEMPLOY

Range: [1,3] Units: 1
 Unique values: 3 Missing .: 0/12,934

Tabulation: Freq.	Numeric	Label
6,128	1	Working full-time
1,845	2	Working part-time
4,961	3	Not working

 ppethm Race / Ethnicity

Type: Numeric (byte)
 Label: PPETHM

Range: [1,5] Units: 1
 Unique values: 5 Missing .: 0/12,934

Tabulation: Freq.	Numeric	Label
8,650	1	White, Non-Hispanic
1,509	2	Black, Non-Hispanic
767	3	Other, Non-Hispanic
1,758	4	Hispanic
250	5	2+ Races, Non-Hispanic

 ppgender Gender

Type: Numeric (byte)
 Label: PPGENDER

Range: [1,2] Units: 1
 Unique values: 2 Missing .: 0/12,934

Tabulation: Freq.	Numeric	Label
6,458	1	Male
6,476	2	Female

 pphhsize Household Size

Type: Numeric (byte)

Range: [1,12] Units: 1
 Unique values: 12 Missing .: 0/12,934

Mean: 2.67636
 Std. dev.: 1.47515

Percentiles:	10%	25%	50%	75%	90%
	1	2	2	3	5

ppreg4

Region 4 - Based on State of Residence

Type: Numeric (byte)
Label: PPREG4

Range: [1,4]
Unique values: 4

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	2,227	1	Northeast
	2,941	2	Midwest
	4,869	3	South
	2,897	4	West

ppreg9

Region 9 - Based on State of Residence

Type: Numeric (byte)
Label: PPREG9

Range: [1,9]
Unique values: 9

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	537	1	New England
	1,690	2	Mid-Atlantic
	2,048	3	East-North Central
	893	4	West-North Central
	2,684	5	South Atlantic
	722	6	East-South Central
	1,463	7	West-South Central
	1,021	8	Mountain
	1,876	9	Pacific

pprent

Ownership Status of Living Quarters

Type: Numeric (byte)
Label: PPRENT

Range: [1,3]
Unique values: 3

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	9,421	1	Owned or being bought by you or someone in your household
	3,310	2	Rented for cash
	203	3	Occupied without payment of cash rent

ppstaten

State

Type: Numeric (byte)
Label: PPSTATEN

Range: [11,95]
Unique values: 51

Units: 1
Missing .: 0/12,934

Examples: 31 oh
51 de
59 fl
84 co

ppkid017

Presence of Household Members - Children 0-17

```

-----
Type: Numeric (byte)
Range: [0,9]
Unique values: 10
Units: 1
Missing .: 0/12,934

Mean: .489794
Std. dev.: .975782

Percentiles: 10% 25% 50% 75% 90%
              0 0 0 1 2

```

```

-----
ppt18ov Presence of Household Members - Adults 18+
-----

```

```

Type: Numeric (byte)
Range: [1,12]
Unique values: 11
Units: 1
Missing .: 0/12,934

Mean: 2.18656
Std. dev.: 1.0224

Percentiles: 10% 25% 50% 75% 90%
              1 2 2 3 4

```

```

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

```

```

Type: Numeric (byte)
Label: PPCM0160
Range: [-2,35]
Unique values: 28
Units: 1
Missing .: 0/12,934

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]
Unique values: 26
Units: 1
Missing .: 0/12,934

Examples: -2
           2 Mining, Quarrying, and Oil and Gas Extraction
           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]
Unique values: 7
Units: 1
Missing .: 0/12,934

Tabulation: Freq. Numeric Label
              4,966 -2 Not asked

```

10	-1	Refused
1,473	1	Government
4,208	2	Private-for-profit company
988	3	Non-profit organization including tax exempt and charitable organizations
1,163	4	Self-employed
126	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 .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	6,120	-2	Not asked
	25	-1	Refused
	914	1	Yes
	5,875	2	No

pph10001 Q1: In general, would you say your health is. . .?

Type: Numeric (byte)
Label: PPH10001

Range: [1,5] Units: 1
Unique values: 5 Missing .: 1,639/12,934

Tabulation:	Freq.	Numeric	Label
	1,044	1	Excellent
	3,960	2	Very good
	4,430	3	Good
	1,567	4	Fair
	294	5	Poor
	1,639	.	

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 .: 2,882/12,934

Tabulation:	Freq.	Numeric	Label
	4,572	1	I make all or most of the decisions
	4,396	2	Another household member and I share in the decisions
	1,084	3	Another household member makes all or most of the decisions
	2,882	.	

ppfsasset Q22: What is the approximate total amount of

Range: [1,4] Units: 1
Unique values: 2 Missing .: 1,617/12,934

Tabulation:	Freq.	Numeric	Label
	321	1	Yes
	10,996	4	No
	1,617	.	

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 .: 1,645/12,934

Tabulation:	Freq.	Numeric	Label
	437	1	Yes
	10,852	4	No
	1,645	.	

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 .: 1,647/12,934

Tabulation:	Freq.	Numeric	Label
	955	1	Yes
	10,332	4	No
	1,647	.	

pph12006 Q190: Because of a physical, mental, or
emotional condition, do you have difficulty
running errands?

Type: Numeric (byte)
Label: PPH12006

Range: [1,4] Units: 1
Unique values: 2 Missing .: 1,626/12,934

Tabulation:	Freq.	Numeric	Label
	675	1	Yes
	10,633	4	No
	1,626	.	

pph12007 Q190: Do you have difficulty dressing or bathing?

Type: Numeric (byte)
Label: PPH12007

Range: [1,4] Units: 1
Unique values: 2 Missing .: 1,631/12,934

Tabulation:	Freq.	Numeric	Label
	299	1	Yes
	11,004	4	No
	1,631	.	

Unique values: 4 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	166	-2	Not asked
	448	-1	Refused
	942	1	Yes
	11,378	2	No

ACSNET2_du ACSNET2: Does anyone access the internet using ... [Dial-up]

Type: Numeric (byte)
Label: V626_A

Range: [-2,2] Units: 1
Unique values: 4 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	166	-2	Not asked
	493	-1	Refused
	225	1	Yes
	12,050	2	No

ACSNET2_oth ACSNET2: Does anyone access the internet
using ... [Some other service]

Type: Numeric (byte)
Label: V627_A

Range: [-2,2] Units: 1
Unique values: 4 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	166	-2	Not asked
	554	-1	Refused
	470	1	Yes
	11,744	2	No

pppal634 Q23B: What sex were you assigned at birth on
your original birth certificate?

Type: Numeric (byte)
Label: PPPA1634

Range: [1,2] Units: 1
Unique values: 2 Missing .: 1,247/12,934

Tabulation:	Freq.	Numeric	Label
	5,822	1	Male
	5,865	2	Female
	1,247	.	

pph12002 Q7a: During the past 12 months, have you been hospitalized overnight?

Type: Numeric (byte)
Label: PPH12002

Range: [1,2] Units: 1
Unique values: 2 Missing .: 1,627/12,934

Tabulation:	Freq.	Numeric	Label
	832	1	Yes
	10,475	2	No

1,627 .

pph11402 Q7: Have you received care from a hospital
emergency department or urgent care center in
the past 12 months [Yes, from an emergency
department]

Type: Numeric (byte)
Label: PPH11402

Range: [0,1] Units: 1
Unique values: 2 Missing .: 1,637/12,934

Tabulation:	Freq.	Numeric	Label
	9,748	0	No
	1,549	1	Yes, from an emergency department
	1,637	.	

pph11403 Q7: Have you received care from a hospital
emergency department or urgent care center in
the past 12 months [Yes, from an urgent care
center]

Type: Numeric (byte)
Label: PPH11403

Range: [0,1] Units: 1
Unique values: 2 Missing .: 1,637/12,934

Tabulation:	Freq.	Numeric	Label
	9,643	0	No
	1,654	1	Yes, from an urgent care center
	1,637	.	

pph11404 Q7: Have you received care from a hospital
emergency department or urgent care center in
the past 12 months [No, I have not received
care from either]

Type: Numeric (byte)
Label: PPH11404

Range: [0,1] Units: 1
Unique values: 2 Missing .: 1,637/12,934

Tabulation:	Freq.	Numeric	Label
	2,905	0	No
	8,392	1	No, haven't received care from either
	1,637	.	

ppfs1460 Q80: Thinking about investment decisions,
which of the following best describes what
you do? [I do my own research and make my
own trades]

Type: Numeric (byte)
Label: PPFS1460

Range: [0,1] Units: 1
Unique values: 2 Missing .: 4,739/12,934

1,564 1 Financial investment assets
 such as stocks, bonds, mutual
 funds, that you do not hold in
 an account (for example,
 because you purchased them
 directly from the company)
 5,679 .

 ppfs2344

Q8: Which of the following types of
 investments do you have? [Crypto exchange
 account (e.g. , Coinbase, Binance, Bit-Z)]

Type: Numeric (byte)
 Label: PPFS2344

Range: [0,1] Units: 1
 Unique values: 2 Missing .: 5,679/12,934

Tabulation:	Freq.	Numeric	Label
	6,737	0	No
	518	1	Crypto exchange account (e.g., Coinbase, Binance, Bit-Z)
	5,679	.	

 ppfs2345

Q8: Which of the following types of
 investments do you have? [Other investment
 accounts]

Type: Numeric (byte)
 Label: PPFS2345

Range: [0,1] Units: 1
 Unique values: 2 Missing .: 5,679/12,934

Tabulation:	Freq.	Numeric	Label
	6,539	0	No
	716	1	Other investment accounts (please specify):
	5,679	.	

 ppcm0006

Q7: When it comes to grocery shopping for my household...

Type: Numeric (byte)
 Label: PPCM0006

Range: [-1,5] Units: 1
 Unique values: 6 Missing .: 0/12,934

Tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	4,033	1	You do all of it
	2,845	2	You do most of it
	2,791	3	You do about half of it
	2,364	4	Someone else does most of it, you do some of it
	894	5	Someone else does all of it

 ppcmdate

Date member completed core adult survey

Type: Numeric (long)

Range: [20220320,20251007] Units: 1

Unique values: 397

Missing .: 0/12,934

Mean: 2.0e+07
Std. dev.: 3478.38

Percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

pppldate Date member completed Public Affairs 1 survey

Type: Numeric (long)

Range: [20221108,20251031] Units: 1
Unique values: 525 Missing .: 1,054/12,934

Mean: 2.0e+07
Std. dev.: 5161.74

Percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

ppp2date Date member completed Public Affairs 2 survey

Type: Numeric (long)

Range: [20220818,20251028] Units: 1
Unique values: 555 Missing .: 1,197/12,934

Mean: 2.0e+07
Std. dev.: 4192.4

Percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

pphidate Date member completed Hispanic survey

Type: Numeric (long)

Range: [20220324,20251029] Units: 1
Unique values: 333 Missing .: 11,242/12,934

Mean: 2.0e+07
Std. dev.: 5579.97

Percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

pph1date Date member completed Health 1 survey

Type: Numeric (long)

Range: [20220407,20251028] Units: 1
Unique values: 627 Missing .: 1,575/12,934

Mean: 2.0e+07
Std. dev.: 4408.17

Percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

ppfsdate Date member completed Financial Services survey

Type: Numeric (long)
Range: [20211108,20251016] Units: 1
Unique values: 905 Missing .: 2,857/12,934
Mean: 2.0e+07
Std. dev.: 9071.56
Percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppmpdate Date member completed Military Profile survey

Type: Numeric (long)
Range: [20250423,20251021] Units: 1
Unique values: 182 Missing .: 1,177/12,934
Mean: 2.0e+07
Std. dev.: 115.095
Percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppcpdate Date member completed Calibration profile survey

Type: Numeric (long)
Range: [20210416,20251030] Units: 1
Unique values: 581 Missing .: 966/12,934
Mean: 2.0e+07
Std. dev.: 5138.05
Percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppsidate Date member completed Lifestyle and Sports Interest Profile survey

Type: Numeric (long)
Range: [20220801,20251028] Units: 1
Unique values: 665 Missing .: 2,376/12,934
Mean: 2.0e+07
Std. dev.: 5472.15
Percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppc2date Date member completed Computer Usage 2 survey

Type: Numeric (long)
Range: [20220121,20251022] Units: 1
Unique values: 783 Missing .: 2,287/12,934
Mean: 2.0e+07
Std. dev.: 5549.12

Percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

field_month (unlabeled)

Type: Numeric (float)
Range: [10,10] Units: 1
Unique values: 1 Missing .: 0/12,934
Tabulation: Freq. Value
12,934 10

field_day (unlabeled)

Type: Numeric (float)
Range: [17,28] Units: 1
Unique values: 12 Missing .: 0/12,934
Mean: 18.6709
Std. dev.: 2.21914
Percentiles: 10% 25% 50% 75% 90%
17 17 18 20 22

pphsize5 Household size

Type: Numeric (float)
Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/12,934
Tabulation: Freq. Value
2,448 1
5,027 2
2,260 3
1,761 4
1,438 5

[variablename_iflag] variable imputation flag

Type: Numeric (float)
Range: [0,1] Units: 1
Unique values: 2 Missing .: 0/12,934
Numeric Description
0 Variable not imputed
1 Variable imputed

race_5cat Race/Ethnicity - 5 categories

Type: Numeric (byte)
Label: race_5cat
Range: [1,5] Units: 1
Unique values: 5 Missing .: 0/12,934

control

Control of institution (IPEDS)

Type: String (str18)

Unique values: 3

Missing "": 4,850/12,934

Tabulation:	Freq.	Value
	4,850	"
	547	"Private for-profit"
	1,941	"Private nonprofit"
	5,596	"Public"

malefemale

Imputed variable using sex at birth where available and ppgender when sex at birth when sex at birth is missing

Type: Numeric (float)
Label: Year

Range: [2025]
Unique values: 1

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric
	12,934	2025

year

Year

Type: Numeric (float)
Label: Year

Range: [2025]
Unique values: 1

Units: 1
Missing .: 0/12,934

Tabulation:	Freq.	Numeric
	12,934	2025