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ICPSR 36481

Survey of Consumer Attitudes and Behavior, December 2013

University of Michigan. Survey Research Center. Economic Behavior Program

Codebook

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ICPSR PROCESSING NOTES FOR #36481

Survey of Consumer Attitudes and Behavior, December 2013

1. **Confidentiality/Disclosure Risk**: In order to protect respondent anonymity and prevent disclosure risk, the variables AREACD and FIPS have been removed from the data collection.

2. **Abbreviated Value Labels**: Users may notice that several variables such as **PAGOR1**, **NEWS1**, and **HOMRN1** feature abbreviated value labels. For full value labels, please see the Original P.I. Documentation.

3. **Value Label Discrepancy**: The label for value '1' in the variable **INVBKT** does not match the value label in the Original P.I. Documentation. The data reflect the correct value label, as confirmed by the P.I.

4. **Additional Information**: Please visit the Surveys of Consumers Web site for more information on the Survey of Consumer Attitudes and Behavior series, including information on sampling and weights.

ICPSR 36481

Survey of Consumer Attitudes and Behavior

December 2013

Original P.I. Documentation

SURVEYS OF CONSUMERS

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Director, Surveys of Consumers

Sample Design

The monthly Survey of Consumers is an ongoing nationally representative survey based on approximately 500 telephone interviews with adult men and women living in households in the coterminous United States (48 States plus the District of Columbia). The sample is designed to maximize the study of change by incorporating a rotating panel sample design in an ongoing monthly survey program. For each monthly sample, an independent cross-section sample of households is drawn. The respondents chosen in this drawing are then reinterviewed six months later. A rotating panel design results, and the total sample for any one survey is normally made up of 60% new respondents, and 40% being interviewed for the second time.

The rotating panel design of the Surveys of Consumers has several distinct advantages over a simple random sample. This design provides for the regular assessment of change in attitudes and behavior both at the aggregate and at the individual level. The ability to gauge individual change expands the study of aggregate change by permitting a better assessment of the underlying causes of that change. The rotating panel design also permits a wide range of research strategies made possible by repeated measurements. In addition, the sample design supports the pooling of up to six of the independent monthly samples to achieve larger samples, or to screen for rare populations or events.

The List-Assisted RDD Sampling Frame

The method used to draw the monthly national probability sample is generally know as random digit dialing (RDD) telephone sampling. The specific RDD procedure used at the Survey Research Center (SRC) is a one-stage list-assisted design. The list-assisted sampling frame, which is available commercially, consists of all hundred series[1] which have at least one listed household number. The frame is produced by aggregating all directory-listed household telephone numbers to the hundred series level. These "listed hundred series" form a subset of approximately 40 percent of the total possible hundred series which can be formed from all Area Code/Exchanges in the Bellcore system.

Each hundred series is associated with 100 possible phone numbers -- which can be listed household, unlisted household, nonresidential, non-working or unassigned. Because of the way telephone numbers are assigned, a hundred series which has at least one listed household number is more likely to have other residential telephone numbers. Business numbers are often segregated in reserved hundred series and other hundred series are not used. While the incidence of working household numbers is about 22 percent in the set of all possible hundred series from the Bellcore Area Code/Exchanges, the incidence of working household numbers is about 50 percent in the set of listed hundred series.

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[1]The term "hundred series" refers to the first eight digits of a phone number -- the area code, exchange, and the first two digits of the remaining four numbers. One hundred possible phone numbers can be formed from each hundred series by adding the set of numbers "00" to "99" to create 10-digit phone numbers.

Connor and Heeringa (1992)[2] found that the coverage of a current (up to six months old) list-assisted frame is very high, approximately 96.5 percent. Noncoverage results from the addition of new hundred series after the creation of the frame and from hundred series which contain only unlisted household numbers. Investigations by Connor and Heeringa (1992) and Brick, Waksberg, Kulp, and Starer (1995)[3] of the characteristics of households not covered by the national listed hundred series frame shows that they do not differ significantly from the covered households.

List-Assisted Sample Stratification

The monthly Survey of Consumers sample, which are selected from a list-assisted RDD frame using the GENESYS Sampling System[4], are stratified, one-stage, equal probability samples of telephone households in the contiguous United States (48 states and the District of Columbia). GENESYS uses the Donnelly Quality Index Database (100% Phone File) as the basis for its RDD sampling frame along with auxiliary files including the Bellcore file of valid area codes and exchanges.

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[2]Connor, J. & Heeringa, S. (1992). Evaluation of two cost efficient RDD designs. Paper presented at the annual meeting of the American Association for Public Opinion Research (AAPOR), St. Petersburg, FL, May 18-20.

[3]Brick, J. M., Kulp, D. W., Starer, A., & Waksberg, J. (1995). Bias in list-assisted telephone samples. Public Opinion Quarterly, 59, 219-235.

[4]The GENESYS In-House Sampling System is a product of Marketing Systems Group, Fort Washington, PA. The GENESYS Sampling System is widely used throughout the academic and governmental survey research community.

The GENESYS list-assisted frame is stratified by geography and urbanicity. Explicit strata are formed by crossing Census Division by MSA/non-MSA status. Within each MSA stratum, there is an ordering by size of MSA and within MSA by exchanges serving the county containing the central city, followed by those serving remaining non-central city counties; within non-MSA strata, exchanges are ordered geographically in a serpentine fashion within each Census Division. Stratification by these criteria assures the appropriate sample representation of different region, state, and metropolitan size categories. The GENESYS sampling frame is updated twice yearly. Area code changes are incorporated as needed between the semi-annual updates.

List-assisted RDD sample designs for telephone surveys differ from those for personal interview surveys in that selection probabilities are assigned on the basis of the number of possible phone numbers which can be formed from the set of listed hundred series in a defined group of area codes/ exchange codes rather than on population totals for geographic areas such as counties, cities, and blocks.

The list-assisted RDD design provides for an equal probability sample of all telephone households; within each household, probability methods are also used to select one adult as the designated respondent. At the time of the initial contact with the household, a listing is taken of all household members that are 18 or older. From this list of eligible respondents, a specific member of the household is selected by the interviewer using the "respondent selection table" assigned to that household's coversheet. These selection tables are assigned to households so that each adult has a known selection probability, across households of all sizes, as well as differences in age and sex composition. Giving each selected respondent a weight

equal to the number of adults in the household would then transform the sample of households to a sample of the adult population.

Sampling Errors

The equal probability sample design of the monthly Surveys of Consumers permits the computation of sampling errors for statistics estimated from the survey data. In general, sampling errors for survey based estimates are a function of both the statistical characteristics of the estimator in question, and the number of sample cases on which the estimate is based. In a complex sample such as that used for the Survey of Consumers, "design effects" due to the stratification and weighting of sample elements may also affect the sampling error of a particular survey statistic. Since the one-stage list-assisted RDD sample design is unclustered, there is no design effect due to clustering.

The Sampling Section has developed a package of computer programs which calculate sampling errors for survey statistics using either pseudo replication techniques (REPERR), Balanced Repeated Replication (BRR) and Jackknife Repeated Replication (JRR) or Taylor approximation methods (PSALMS) of estimation. By specifying appropriate options for these programs, staff may calculate sampling errors for ratio means, regression coefficients, simple or multiple correlation coefficients (standardized and unstandardized), and partial correlation coefficients. In a single run, these programs can calculate estimates for the total population, its subclasses and domains. Each sampling error program is designed to deal automatically with weighted estimates including post-stratification adjustments. The PSALMS and REPERR

programs are available in the OSIRIS.IV statistical analysis and data management software system.

Without conducting actual computations, it is impossible to provide the exact extent of sampling error for each survey statistic that might be of interest. However, there is a generalized technique which does yield approximate levels of sampling error for survey statistics that are either estimates of percentages or statistics which are equal to the difference in percentage estimates for population subgroups. Based on this generalized sampling error method, Table 1 provides approximate values of recommended sampling error allowances for percentage estimates derived from the monthly surveys.

The approximate sampling error values given in Table 1 were computed using the following formula:

$$Sampling\ error = 1.96\sqrt{p(1-p)(1/(n-1))DEFF}$$

The term p is defined as the observed sample percentage. For large samples, p is assumed to follow a normal distribution about the true population percentage, P. In the formula, the expression "p(1-p)/(n-1)," is the estimated variance of the sample percentage, p, for data collected under a simple random sampling design. The 1.96 multiplier at the beginning of the sampling error expression serves to transform the estimated standard error of p to a recommended sampling error allowance that is equal to the 95% confidence interval for the estimated statistic.

The *DEFF* term in the sampling error expression represents the design effect, a factor which introduces the effects of stratification and clustering into the simple random sampling

variance formula. Given a particular complex sample design, it is common to find that values of the design effect will vary depending on the estimate of interest and the size and distribution of the population subclasses being considered. However, based on past experience, an average design effect of 1.3 was used to develop the entries in Table 1.

To use Table 1, both the value of the estimated proportion, p, and the base sample size, n, must be known. Knowing these two values, simply cross reference the margin entries in Table 1 to find the recommended sampling error allowance. Table 1 tabulates sampling error approximations only for selected values of *p* and *n*. Interpolation between categories given in Table 1 (and subsequent tables) can be used to obtain the sampling error approximation for values of *p* or *n* that were not tabulated.

TABLE 1
RECOMMENDED ALLOWANCE FOR SAMPLING ERROR OF A PERCENTAGE

For Estimated Percentage Near	Sampling Error Allowance in Percentage Points[a]											
	100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
1% or 99%	2.2	1.6	1.3	1.1	1.0	0.8	0.7	0.6	0.6	0.5	0.4	0.4
5% or 95%	4.9	3.5	2.8	2.4	2.2	1.8	1.5	1.4	1.3	1.1	1.0	0.9
10% or 90%	6.7	4.8	3.9	3.4	3.0	2.4	2.1	1.9	1.7	1.5	1.3	1.2
20% or 80%	9.0	6.3	5.2	4.5	4.0	3.3	2.8	2.5	2.3	2.0	1.8	1.6
30% or 70%	10.3	7.3	5.9	5.1	4.6	3.7	3.2	2.9	2.6	2.3	2.0	1.9
40% or 60%	11.0	7.8	6.3	5.5	4.9	4.0	3.5	3.1	2.8	2.4	2.2	2.0
50%	11.2	7.9	6.5	5.6	5.0	4.1	3.5	3.2	2.9	2.5	2.2	2.0

[a]The figures in this table represent two standard errors. Hence, the chances are 95 in 100 that the true percentage lies within a range equal to the observed percentage, plus or minus the sampling error.

The estimates of standard errors given in Table 1 imply that the confidence intervals are symmetric around the estimated sample proportion. Such symmetry is only observed when the estimated proportion is close to 50%. The greater the divergence from the midpoint, the greater the skew in the confidence interval about the observed sample proportion. Separate estimates of the lower and the upper limits of the confidence intervals can be obtained. The formulas used to estimate the lower limit (LL) and the upper limit (UL) of the confidence intervals are:[5]

$$LL = p - \frac{2(n/DEFF)p + 1.96^2 - 1.96\sqrt{4(n/DEFF)p(1-p) + 1.96^2}}{2((n/DEFF) + 1.96^2)}$$

$$UL = \frac{2(n/DEFF)p + 1.96^2 + 1.96\sqrt{4(n/DEFF)p(1-p) + 1.96^2}}{2((n/DEFF) + 1.96^2)} - p$$

The estimates of the lower and upper limits of the confidence intervals using this method are given in Table 2.

In addition to confidence interval for point estimates of percentages, confidence intervals for estimates of differences in percentages between two population subclasses are also frequently needed. Table 3 provides approximate values of the recommended sampling error

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[5]See Hays, William L., Statistics, New York: Holt, Rinehart, & Winston, 1981, and Johnston, Lloyd, Bachman, Jerald, and O'Malley, P., Monitoring the Future: 1983 Questionnaire Responses, Ann Arbor: Institute for Social Research, University of Michigan, 1984.

allowance for percentage differences computed from the monthly surveys. The approximate sampling error allowances were computed using the following formula:[6]

$$Sampling\ error = 1.96\sqrt{p'(1-p')(1/n_1+1/n_2)DEFF}$$

In this expression, p' is the observed percentage in the combined subsamples:

$$p' = (n_1p_1 + n_2p_2) / (n_1 + n_2)$$

As in Table 1, an average design effect of 1.3 was used in constructing Table 3.

Values tabulated in Table 3 represent the recommended sampling error allowance for estimated differences between two independent subclass percentages. To use Table 3, first locate the subtable which best corresponds to the range of the two percentage estimates that are being compared. Note that the sub tables are organized according to the approximate value of the two independent subclass percentages, not according to the value of the difference of percentages. Having located the appropriate part of the table, the recommended sampling error allowance is obtained by cross-referencing the sample size values (n_1 and n_2) for the two percentage estimates that are being compared.

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[6]See Stuart, Alan, Standard Errors for Percentages. Applied Statistics, Vol. XII, No. 2, 1963, pp.87-101.

TABLE 2
CONFIDENCE INTERVALS FOR ESTIMATED PERCENTAGES[a]

PERCENT NEAR		SAMPLE SIZE											
		100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
1%	-	0.9	0.8	0.7	0.7	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.3
	+	5.5	3.2	2.3	1.9	1.6	1.2	1.0	0.9	0.8	0.6	0.6	0.5
5%	-	3.1	2.5	2.1	1.9	1.8	1.5	1.3	1.2	1.1	1.0	0.9	0.8
	+	7.4	4.7	3.6	3.0	2.7	2.1	1.8	1.6	1.4	1.2	1.1	1.0
10%	-	4.9	3.8	3.2	2.9	2.6	2.2	1.9	1.7	1.6	1.4	1.3	1.2
	+	8.7	5.8	4.5	3.9	3.4	2.7	2.3	2.1	1.9	1.6	1.4	1.3
20%	-	7.4	5.6	4.7	4.1	3.7	3.1	2.7	2.4	2.2	1.9	1.7	1.6
	+	10.3	7.0	5.6	4.8	4.3	3.5	3.0	2.6	2.4	2.1	1.8	1.7
30%	-	9.1	6.7	5.5	4.8	4.4	3.6	3.1	2.8	2.6	2.2	2.0	1.8
	+	11.0	7.7	6.2	5.3	4.8	3.9	3.3	3.0	2.7	2.3	2.1	1.9
40%	-	10.2	7.4	6.1	5.3	4.8	3.9	3.4	3.1	2.8	2.4	2.2	2.0
	+	11.2	7.9	6.4	5.6	5.0	4.1	3.5	3.1	2.9	2.5	2.2	2.0
50%	-	10.9	7.8	6.4	5.6	5.0	4.1	3.5	3.2	2.9	2.5	2.2	2.0
	+	10.9	7.8	6.4	5.6	5.0	4.1	3.5	3.2	2.9	2.5	2.2	2.0
60%	-	11.2	7.9	6.4	5.6	5.0	4.1	3.5	3.1	2.9	2.5	2.2	2.0
	+	10.2	7.4	6.1	5.3	4.8	3.9	3.4	3.1	2.8	2.4	2.2	2.0
70%	-	11.0	7.7	6.2	5.3	4.8	3.9	3.3	3.0	2.7	2.3	2.1	1.9
	+	9.1	6.7	5.5	4.8	4.4	3.6	3.1	2.8	2.6	2.2	2.0	1.8
80%	-	10.3	7.0	5.6	4.8	4.3	3.5	3.0	2.6	2.4	2.1	1.8	1.7
	+	7.4	5.6	4.7	4.1	3.7	3.1	2.7	2.4	2.2	1.9	1.7	1.6
90%	-	8.7	5.8	4.5	3.9	3.4	2.7	2.3	2.1	1.9	1.6	1.4	1.3
	+	4.9	3.8	3.2	2.9	2.6	2.2	1.9	1.7	1.6	1.4	1.3	1.2
95%	-	7.4	4.7	3.6	3.0	2.7	2.1	1.8	1.6	1.4	1.2	1.1	1.0
	+	3.1	2.5	2.1	1.9	1.8	1.5	1.3	1.2	1.1	1.0	0.9	0.8
99%	-	5.5	3.2	2.3	1.9	1.6	1.2	1.0	0.9	0.8	0.6	0.6	0.5
	+	0.9	0.8	0.7	0.7	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.3

[a]The figures in this table, when subtracted from or added to the observed percentage, form the 95 percent confidence interval.

TABLE 3
RECOMMENDED ALLOWANCE FOR SAMPLING ERROR OF DIFFERENCES

	n_2											
n_1	100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
a. For comparing percentage estimates near 1% or 99%												
100	3.1											
200	2.7	2.2										
300	2.6	2.0	1.8									
400	2.5	1.9	1.7	1.6								
500	2.4	1.9	1.6	1.5	1.4							
750	2.4	1.8	1.5	1.4	1.3	1.1						
1000	2.3	1.7	1.5	1.3	1.2	1.1	1.0					
1250	2.3	1.7	1.4	1.3	1.2	1.0	0.9	0.9				
1500	2.3	1.7	1.4	1.3	1.1	1.0	0.9	0.9	0.8			
2000	2.3	1.6	1.4	1.2	1.1	1.0	0.9	0.8	0.8	0.7		
2500	2.3	1.6	1.4	1.2	1.1	0.9	0.8	0.8	0.7	0.7	0.6	
3000	2.3	1.6	1.3	1.2	1.1	0.9	0.8	0.7	0.7	0.6	0.6	0.6
b. For comparing percentage estimates near 5% or 95%												
100	6.9											
200	6.0	4.9										
300	5.6	4.4	4.0									
400	5.4	4.2	3.7	3.4								
500	5.3	4.1	3.6	3.3	3.1							
750	5.2	3.9	3.3	3.0	2.8	2.5						
1000	5.1	3.8	3.2	2.9	2.7	2.4	2.2					
1250	5.1	3.7	3.1	2.8	2.6	2.2	2.1	1.9				
1500	5.0	3.7	3.1	2.7	2.5	2.2	2.0	1.9	1.8			
2000	5.0	3.6	3.0	2.7	2.4	2.1	1.9	1.8	1.7	1.5		
2500	5.0	3.6	3.0	2.6	2.4	2.0	1.8	1.7	1.6	1.5	1.4	
3000	5.0	3.6	2.9	2.6	2.4	2.0	1.8	1.6	1.5	1.4	1.3	1.3
c. For comparing percentage estimates near 10% or 90%												
100	9.5											
200	8.2	6.7										
300	7.7	6.1	5.5									
400	7.5	5.8	5.1	4.7								
500	7.3	5.6	4.9	4.5	4.2							
750	7.1	5.3	4.6	4.2	3.9	3.5						
1000	7.0	5.2	4.4	4.0	3.7	3.2	3.0					
1250	7.0	5.1	4.3	3.9	3.5	3.1	2.8	2.7				
1500	6.9	5.0	4.2	3.8	3.5	3.0	2.7	2.6	2.4			
2000	6.9	5.0	4.2	3.7	3.4	2.9	2.6	2.4	2.3	2.1		
2500	6.8	4.9	4.1	3.6	3.3	2.8	2.5	2.3	2.2	2.0	1.9	
3000	6.8	4.9	4.1	3.6	3.2	2.7	2.4	2.3	2.1	1.9	1.8	1.7

TABLE 3
RECOMMENDED ALLOWANCE FOR SAMPLING ERROR OF DIFFERENCES

	n_2											
n_1	100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
	d. For comparing percentage estimates near 15% or 85%											
100	11.3											
200	9.8	8.0										
300	9.2	7.3	6.5									
400	8.9	6.9	6.1	5.6								
500	8.7	6.7	5.8	5.4	5.0							
750	8.5	6.4	5.5	4.9	4.6	4.1						
1000	8.4	6.2	5.3	4.7	4.4	3.9	3.6					
1250	8.3	6.1	5.1	4.6	4.2	3.7	3.4	3.2				
1500	8.2	6.0	5.0	4.5	4.1	3.6	3.3	3.1	2.9			
2000	8.2	5.9	4.9	4.4	4.0	3.4	3.1	2.9	2.7	2.5		
2500	8.1	5.9	4.9	4.3	3.9	3.3	3.0	2.8	2.6	2.4	2.3	
3000	8.1	5.8	4.8	4.2	3.9	3.3	2.9	2.7	2.5	2.3	2.2	2.1
	e. For comparing percentage estimates near 20% or 80%											
100	12.6											
200	10.9	8.9										
300	10.3	8.2	7.3									
400	10.0	7.7	6.8	6.3								
500	9.8	7.5	6.5	6.0	5.7							
750	9.5	7.1	6.1	5.5	5.2	4.6						
1000	9.4	6.9	5.9	5.3	4.9	4.3	4.0					
1250	9.3	6.8	5.7	5.1	4.7	4.1	3.8	3.6				
1500	9.2	6.7	5.7	5.0	4.6	4.0	3.6	3.4	3.3			
2000	9.2	6.6	5.5	4.9	4.5	3.8	3.5	3.2	3.1	2.8		
2500	9.1	6.6	5.5	4.8	4.4	3.7	3.3	3.1	2.9	2.7	2.5	
3000	9.1	6.5	5.4	4.8	4.3	3.6	3.3	3.0	2.8	2.6	2.4	2.3
	f. For comparing percentage estimates near 25% or 75%											
100	13.7											
200	11.9	9.7										
300	11.2	8.8	7.9									
400	10.8	8.4	7.4	6.8								
500	10.6	8.1	7.1	6.5	6.1							
750	10.3	7.7	6.6	6.0	5.6	5.0						
1000	10.1	7.5	6.4	5.7	5.3	4.7	4.3					
1250	10.1	7.4	6.2	5.6	5.1	4.5	4.1	3.9				
1500	10.0	7.3	6.1	5.4	5.0	4.3	4.0	3.7	3.5			
2000	9.9	7.2	6.0	5.3	4.8	4.1	3.7	3.5	3.3	3.1		
2500	9.9	7.1	5.9	5.2	4.7	4.0	3.6	3.4	3.2	2.9	2.7	
3000	9.8	7.1	5.9	5.2	4.7	4.0	3.5	3.3	3.1	2.8	2.6	2.5

TABLE 3
RECOMMENDED ALLOWANCE FOR SAMPLING ERROR OF DIFFERENCES

	n_2											
n_1	100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
g. For comparing percentage estimates near 30% or 70%												
100	14.5											
200	12.5	10.2										
300	11.8	9.3	8.4									
400	11.4	8.9	7.8	7.2								
500	11.2	8.6	7.5	6.9	6.5							
750	10.9	8.1	7.0	6.3	5.9	5.3						
1000	10.7	7.9	6.7	6.1	5.6	4.9	4.6					
1250	10.6	7.8	6.6	5.9	5.4	4.7	4.3	4.1				
1500	10.6	7.7	6.5	5.8	5.3	4.6	4.2	3.9	3.7			
2000	10.5	7.6	6.3	5.6	5.1	4.4	4.0	3.7	3.5	3.2		
2500	10.4	7.5	6.3	5.5	5.0	4.3	3.8	3.5	3.3	3.1	2.9	
3000	10.4	7.5	6.2	5.5	4.9	4.2	3.7	3.4	3.2	3.0	2.8	2.6
h. For comparing percentage estimates near 35% or 65%												
100	15.1											
200	13.1	10.7										
300	12.3	9.7	8.7									
400	11.9	9.2	8.1	7.5								
500	11.7	8.9	7.8	7.2	6.7							
750	11.3	8.5	7.3	6.6	6.2	5.5						
1000	11.2	8.3	7.0	6.3	5.8	5.1	4.8					
1250	11.1	8.1	6.9	6.1	5.6	4.9	4.5	4.3				
1500	11.0	8.0	6.7	6.0	5.5	4.8	4.4	4.1	3.9			
2000	10.9	7.9	6.6	5.8	5.3	4.6	4.1	3.8	3.6	3.4		
2500	10.9	7.8	6.5	5.7	5.2	4.4	4.0	3.7	3.5	3.2	3.0	
3000	10.8	7.8	6.5	5.7	5.1	4.4	3.9	3.6	3.4	3.1	2.9	2.8
i. For comparing percentage estimates near 40% or 60%												
100	15.5											
200	13.4	10.9										
300	12.6	10.0	8.9									
400	12.2	9.5	8.4	7.7								
500	12.0	9.2	8.0	7.3	6.9							
750	11.7	8.7	7.5	6.8	6.3	5.7						
1000	11.5	8.5	7.2	6.5	6.0	5.3	4.9					
1250	11.4	8.3	7.0	6.3	5.8	5.1	4.6	4.4				
1500	11.3	8.2	6.9	6.2	5.7	4.9	4.5	4.2	4.0			
2000	11.2	8.1	6.8	6.0	5.5	4.7	4.2	3.9	3.7	3.5		
2500	11.2	8.0	6.7	5.9	5.4	4.6	4.1	3.8	3.6	3.3	3.1	
3000	11.1	8.0	6.6	5.8	5.3	4.5	4.0	3.7	3.5	3.2	3.0	2.8

TABLE 3
RECOMMENDED ALLOWANCE FOR SAMPLING ERROR OF DIFFERENCES

	n_2											
n_1	100	200	300	400	500	750	1000	1250	1500	2000	2500	3000
	j. For comparing percentage estimates near 45% or 55%											
100	15.7											
200	13.6	11.1										
300	12.8	10.1	9.1									
400	12.4	9.6	8.5	7.9								
500	12.2	9.3	8.1	7.5	7.0							
750	11.8	8.8	7.6	6.9	6.4	5.7						
1000	11.7	8.6	7.3	6.6	6.1	5.4	5.0					
1250	11.6	8.5	7.1	6.4	5.9	5.1	4.7	4.4				
1500	11.5	8.4	7.0	6.3	5.7	5.0	4.5	4.3	4.1			
2000	11.4	8.2	6.9	6.1	5.6	4.8	4.3	4.0	3.8	3.5		
2500	11.3	8.2	6.8	6.0	5.4	4.6	4.2	3.9	3.6	3.3	3.1	
3000	11.3	8.1	6.7	5.9	5.4	4.5	4.1	3.7	3.5	3.2	3.0	2.9
	k. For comparing percentage estimates near 50%											
100	15.8											
200	13.7	11.2										
300	12.9	10.2	9.1									
400	12.5	9.7	8.5	7.9								
500	12.2	9.3	8.2	7.5	7.1							
750	11.9	8.9	7.6	6.9	6.5	5.8						
1000	11.7	8.7	7.4	6.6	6.1	5.4	5.0					
1250	11.6	8.5	7.2	6.4	5.9	5.2	4.7	4.5				
1500	11.5	8.4	7.1	6.3	5.8	5.0	4.6	4.3	4.1			
2000	11.4	8.3	6.9	6.1	5.6	4.8	4.3	4.0	3.8	3.5		
2500	11.4	8.2	6.8	6.0	5.5	4.7	4.2	3.9	3.6	3.4	3.2	
3000	11.4	8.2	6.8	5.9	5.4	4.6	4.1	3.8	3.5	3.2	3.0	2.9

[a]The figures in this table, when subtracted from or added to the observed difference in the percentages, form the 95 percent confidence interval around that difference.

Sample Coverage and Non Response Errors

In addition to sampling errors, all surveys are subject to other sources of errors, including: population coverage, nonresponse, reporting, and processing errors. Household telephone samples fail to include the approximately 6% of U.S. households that are not telephone subscribers, although the

percentage of nonsubscribers is declining over time. Past analysis suggests that nonsubscribers are disproportionately poor, live in the rural areas, and are more likely to rent and live alone than the rest of the population. Current studies of the bias which results from the exclusion of non telephone subscribers indicate that it is not severe and probably is within the accuracy requirements for most, but not all, survey research projects.[7]

Since not all selected respondents agree to participate in the survey, nonresponse errors are also present. In addition, factors such as question wording and the ability of respondents to recall factual details and articulate answers and opinions also affect the accuracy of survey finding. There are no standard measures of these effects, but their presence should be acknowledged when using these and other survey data. While measurement effects are present in all surveys, a noted advantage of the rotating panel design of the ongoing monthly surveys is that the non sampling influences remain relatively constant across samples.

Sample Weights

Two different sets of weights are available for use with the monthly surveys depending on the preferred unit of analysis: households or adults. The household weights are designed to yield a representative sample of all U.S. households; the adult weights are designed to yield a representative sample of all adults living in private households. The choice between these weights depends solely on the objectives of the research. This choice is not equivalent to the difference between the measurement of household characteristics (e.g. size, location, income, wealth), and characteristics of individuals (e.g. attitudes, expectations, education, employment, wages). Rather, the choice of weights depends

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[7]Groves, Robert M., and Kahn, Robert L., Surveys by Telephone: A National Comparison with Personal Interviews, New York: Academic Press, 1979.

on the preferred unit of analysis or "population" which the sample results are intended to represent. For example, studies of population attitudes often used the "adult" weights to examine the prevalence and dynamics of attitude change among individuals; studies of economic behavior often use the "household" weights, reflecting an interest in the household as the appropriate decision making unit for analysis.

For a representative sample of U.S. telephone households, differential case weighting is needed to take account of multiple phone-line ownership so as to equalize the probability with which each household was selected. For a representative sample of the U.S. adult population, each household must be weighted by the number of eligible respondents living in each household. This correction to the selection probabilities is needed since only one respondent per household was interviewed, and the probability of being selected as the respondent was inversely proportional to the number of eligible household members.

Corrections for non telephone ownership, survey nonresponse, and panel attrition are introduced through post stratification by selected demographic characteristic. Data from the Current Population Surveys conducted by the Census are used to adjust for variations in the age and income distributions observed in the monthly samples. In practice, the post stratification weights do not yield "weighted" response distributions that differ significantly from the "unweighted" results--that is, the differences are within the margin of the expected sampling error.

The RDD and reinterview portions of the sample are post stratified separately. This permits the construction of weights designed for analyses based solely on cases in either portion of the sample, and allows the pooling of cases when the analyses are based on the full sample. The separate post stratification also explicitly recognizes the underlying differences between initial refusals and panel attrition. The potential non response bias in the RDD portion of the sample relate to several factors: a)

establishing contact with the selected households--for example, some phones may never be answered as the occupants are away for an extended period of time, or because answering machines are used to screen and avoid calls; b) establishing contact with the selected respondent--interviews are conducted only with the designated respondent, no substitutions are allowed even if the designated respondent is unavailable for the entire study period due to work schedules, travel, and so forth; and c) the willingness of the selected respondent to be interviewed. For the reinterview portion of the sample, there are additional sources of non response bias related to our ability to recontact respondents that have moved, changed phone numbers, or discontinued phone service. Willingness to be interviewed a second time may reflect different considerations on the part of the respondent, especially given their knowledge about the content of the interview.

Before the weights for the RDD and the reinterview portions of the sample are integrated one further adjustment is made, based on the strengths of the rotating panel design of the monthly surveys. The rotating panel design offers important statistical advantages for the measurement of change over time. The statistical advantage stems from the reduction in the standard errors of the observed differences in observed means between two overlapping samples as compared with two independent samples. The variances of the estimated differences over time are reduced to the extent that the repeated measures in the reinterview portion of the sample are positively correlated. Due to the correlation, each case in the reinterview portion of the sample contributes less to the variance (by one minus the correlation coefficient) than cases from the RDD sample. To take advantage of this variance reduction feature, the weights given to the RDD cases are decreased relative to the reinterview cases so as to achieve estimates of differences with minimum variance.[8] The weight factor used is based on the

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[8]See Kish, Leslie, Survey Sampling, New York: John Wiley & Sons, 1965, Section 12.4, and Kish, Leslie, Statistical Design for Research, New York: John Wiley & Sons, 1987, Section 6.2.

average correlation among the five questionnaire items used to construct the Index of Consumer Sentiment. When the correlation is zero, each portion of the sample is given equal weight; as the correlation increases, the relative weight given to the RDD portion of the sample decreases.

An additional weight factor is also used especially for the analysis of the economic status of households. This weight is motivated by the concern with "proxy" reports on the financial status and decision making in households. The procedures assume that for households containing married couples that either spouse would be an appropriate reporter, but other "proxy" reporters living in these household, such as adult children, would not have all of the available information needed to respond to the detailed questions on household financial matters. To avoid this source of potential bias in household reports, weights are introduced to adjust the original selection probabilities to exclude these "proxy" reporters.

Questionnaire Development

The science of survey sampling is so advanced that discussions of errors often deal with fractions of percentage points, but the principles of questionnaire design and interviewing are much less precise. A large body of evidence gathered from carefully designed experiments on a wide variety of topics suggest that the potential range of error involved in some questions may be twenty or thirty rather than two or three percentage points. This suggests that, in surveys based on probability samples, there will be more room for improvement in the questionnaire than in the sample. SRC has developed a set of conventions and standards for the design of questionnaires. These guidelines use structural and visual techniques to produce questionnaires that are clear, reliable and easy for interviewers to use accurately.

SRC's ongoing programs in survey methodology, which include studies of the effects of variations in question wording, question order, and interviewing techniques, contribute strongly to the development of greater precision in this area. The research conducted by Howard Schuman on question form and wording, using the monthly Surveys of Consumers, continues to make significant contributions to these developments.

Usually the sponsoring organization provides the initial draft of the questionnaire items to be included in the monthly surveys. After review by SRC and discussions with the sponsor, a pretest questionnaire is developed. The refinement of questionnaire items is then guided by rigorous and careful pretesting. A draft questionnaire is then constructed, and testing is conducted under essentially "final state" conditions--that is, pretest respondents fit all the eligibility criteria of the study, and experienced interviewers and supervisory personnel are employed. Two pretests are conducted on all new questionnaire items before each monthly survey. The overall time necessary for questionnaire development depends on the detail and depth of the particular investigation. Most questionnaire inserts can be developed and pre-tested within one month; complex questionnaire designs may need two months or more, especially if pretest results indicate significant problems.

SRC does not have a blanket policy with respect to any specific questions or content area. However, SRC will not field questions when pretesting indicates that the information being sought cannot be obtained accurately. SRC also reviews all topic areas and research procedures to determine whether they pose any risks to the respondent. If risk is present and judged to outweigh clearly demonstrable benefits, SRC will not put the subjects at risk.

Telephone Interviewing

Telephone Interviewing Facility (located within the Institute itself) is designed to make full use of the latest methodological and technical developments in telephone interviewing. Acoustically-isolated interviewing stations are arranged in clusters around glass-enclosed supervisor's booths from which interviews can be monitored to assure that questions are being asked and responses recorded according to study specifications. Samples of monitored interviews are scored objectively on such interviewer behavior as reading questions correctly, using appropriate (nondirective) probes, interacting with the respondent to reinforce accurate reporting, correctness of pace and voice inflection, and accuracy in recording answers.

The telephone facility has an interviewing staff of more than 60 persons, whose hiring, training, and supervision is conducted in Ann Arbor. Interviewers are available for evening and weekend calls as well as daytime work. People are sought who are suitable for conducting interviews on a variety of topics, and with a broad range of respondents.

Each new interviewer receives four days of basic training in interviewing, sampling, and administrative skills. A typical training agenda consists of two classroom days devoted to doorstep introductions and general interviewing techniques: question asking, clarification, probing, data recording and editing (review) of completed interviews. These skills are practiced in round robin fashion in the classroom and on a one-on-one basis with the supervisor or the training assistant playing the role of the respondent. The instructional materials, developed by SRC and published in 1983, rely on self-instructional techniques and taped (audio) information. Training Days three and four reinforce the training of the first two days and introduce new materials on other aspects of the interviewer role. These are sample update, respondent selection, refusal conversion, reporting procedures, administrative forms, and organization of field tasks. A shortened version of the actual study

questionnaire, question-by-question objectives, and coversheet are used in Days three and four to model techniques learned in earlier days as well as cover study-specific issues. The basic training procedures are documented in SRC's General Interviewing Techniques which is used by each interviewer for reference.

For each monthly survey, a supplementary training document is also produced. The supplementary guide is a comprehensive study-specific reference document which includes sampling instructions, respondent selection criteria, an item-by-item discussion of the coversheet, and question-by-question objectives. In addition to their training purposes, these documents can be referenced when difficulties are encountered in the interview situation.

For each monthly survey, all interviewers study the questionnaire instructions and complete a practice interview before the interviewing begins. A quality control team reviews the practice interviews to see that the interviewer is employing proper question-asking and probing techniques and is conducting the interview in a professional manner and gives prompt feedback to interviewers. Experience has shown that actual practice and feedback on performance is the most effective form of training. General problems are noted and instructions are clarified. Additional practice interviews may be assigned. If serious problems with an interviewer's work are discovered, the interviewer will receive special follow-up training. If this does not solve the problem, or if the problem is judged too serious to be solved by training, the interviewer will not be used for production interviewing.

Interviewer training does not stop when production interviewing starts. The training function continues when supervisors review, evaluate, and provide feedback to each interviewer throughout the study. Incoming interviews are reviewed for acceptability at each step. If interviewer error results in an unacceptable interview, the material is returned, and appropriate supervisory action is taken. If

there is missing information which can be obtained, the interview will be routed to the appropriate interviewer for completion.

Sample administration is controlled through computerized logging systems which store the history of contacts, the final disposition of each sample unit, interview length, control sample ID, respondent characteristics, reasons for noninterviews, etc. The resulting control files are used to generate a variety of reports to track the progress of studies and the quality of performance of individual interviewers. The performance scores are combined with other quality scores obtained from the review of interviews by supervisors to generate objective interviewer evaluation rankings for performance feedback.

Although strenuous efforts are made to interview the hard-to-contact, the efforts made to win over the reluctant are low-pressured and reasonable. This is consistent with the voluntary nature of the interview which respondents are informed of when we obtain their consent. Past experience indicates that there may be negative outcomes to excessive pressures on truly reluctant individuals. We have found that data obtained from suspicious and reluctant respondents may be so inaccurate that the reporting error they introduce outweighs nonresponse bias. All respondents are mailed a brief report on the results of the study. For the RDD sample, the byproduct of this is to track those respondents that may have moved, as well as to motivate all respondents to participate in the reinterview.

If possible, persuasion letters are sent to all but the most vehement refusals. Address information is usually available for the reinterview cases, but not for the RDD sample unless the respondent volunteers this information when initially contacted. If it seems appropriate, a different interviewer will be assigned to make the callback. Our experience is that between 25 and 35 percent of refusals are converted to interviews following these procedures. Interviewers who have high refusal

rates are identified and supervisors work with them to improve their techniques. If refusals appear to be due to interviewer qualities which are not correctable through retraining, the work is reassigned.

Several special procedures are used to guard against the potential falsification of interviews and the introduction of interviewer bias into the data. SRC conducts a telephone validation check on a small subset of all completed interviews. In addition, a statistical evaluation of the detailed administrative reports provides a second effective means of detecting deviation from specified procedures. It is often easier for an interviewer to make up responses to certain questions than it is to make up a normal distribution on process measures such as calls required to obtain an interview, number of refusals, interview length, edit length, and so forth. SRC requires detailed reporting of these process measures and employs computerized analysis of these data to identify outliers whose work is then thoroughly verified.

Coding Section

The SRC Coding Section is responsible for designing and building codes, for converting the response data to machine-usable form, and for error checking. Special training sessions are conducted for each project so that the format and objectives of each study are fully understood by each coder and all coders share a uniform interpretation of each question and code and the overall structure of the study design.

Many of the traditional post-coding data cleaning steps are eliminated through the use of the Survey Research Center's Direct Data Entry (DDE) system. This set of computer software is designed to allow the data to be directly entered into a computer subject to a series of automatic checks for eligible and consistent coding patterns. This DDE software eliminates many of the incorrect codes that naturally occur as part of the coding process. Various auxiliary programs allow the supervisory staff

to monitor quality of each coder's performance and to review values coded for individual variables across coded cases.

In the actual coding process, as the respondent's answers to each question are categorized, the coder also takes into account all marginal comments or general notes about the interviewing situation which the interviewer may have written, and answers given to other questions which may aid in interpreting responses that by themselves are too vague to be coded with precision. This process requires a complete review of each questionnaire, from beginning to end, by a single coder. It is at this point that defects in the collection of the data are often discovered--such as an interviewer having recorded inconsistent responses to questions or not having obtained sufficient detail to allow a response to be coded accurately. Any problems of this nature that are encountered are quickly brought to the attention of the individual interviewers.

"Check coding" is the systematic and independent re-coding of all responses from a sample of questionnaires and is performed as part of routine quality control for the coding operation. This operation is usually carried out by the coding supervisor. Its main purposes are to reduce errors and to determine the overall reliability or consistency of the coded data. Check coding also guides the continued training of coders, since it reveals any misunderstandings or differences of interpretation. For each monthly survey, ten percent of the interviews are check coded.

Newly hired coders are trained on general coding techniques and in the use of our terminals and DDE programs in advance of the training for a specific project. New hires are given time to familiarize themselves with the "mechanics" of the coding process before beginning production work on "live" data. Perhaps the most valuable part of the training program consists of practice sessions. These generally begin by having each of the participating coders independently code a copy of a "practice interview," which is usually prepared by the researchers and the coding supervisor from

actual responses. This gives the coder some familiarity with the format of the project's questionnaire as well as some experience with actual responses that will illustrate important or difficult coding decisions. The results are reviewed, question by question, and feedback is given to each coder on any discrepancies found.

Initial processing includes preliminary distributions on key variables to check for possible problems in editing, coding or other data management steps. Univariate frequencies are obtained for all variables, and simple descriptive analysis is performed on some variables as an additional check for possible errors. Printed documentation contains univariate frequency distributions for all variables.

Institutional Resources

The Institute for Social Research (ISR) was established at The University of Michigan in 1946 and is now one of the largest university-based social science research institutions in the world. The Institute incorporates three individual centers:

The Survey Research Center (SRC) is the institutional unit responsible for the conducting of sampling, field, and coding, and maintains its own computing section. The Center's four major objectives and priorities are: to conduct surveys of general social importance; to conduct research on survey methodology; to foster interdisciplinary research; and to provide training in all phases of survey research.

The Survey Research Center conducts multidisciplinary studies of large populations, organizations, and special segments of society. Its interests include the properties of mass publics, social aggregates, organized and structured social units, and the behavior of individuals in various social roles and settings.

SRC also maintains the facilities and resources to carry out such large-scale research enterprises, including national and regional face-to-face surveys, national and regional telephone surveys, and surveys of rare populations. In addition the Survey Research Center has been a leader in the development and use of Computer Assisted Telephone Interviewing (CATI).

The Research Center for Group Dynamics is concerned with developing a basic scientific understanding of social psychology and the factors that influence people's behavior in groups.

The Center for Political Studies examines major problems surrounding the role of political institutions and the factors that influence individual political behaviors in the context of contemporary social, economic, and political environments.

In the supportive context of the Institute's extensive array of research services, researchers from a number of disciplines provide the expertise necessary to design and conduct a wide range of projects relevant to major public policy issues and to ensure the scientific validity of their results. The ISR senior staff currently includes 90 PhD-level research scientists, about 50 researchers at the Master's level, approximately a dozen postdoctoral trainees, several hundred research support personnel, and a nationwide field interviewing staff of more than 200 people.

The Institute is both financially and administratively an integral part of The University of Michigan. From its inception in 1946, the Institute has been responsible for securing from non-University sources funding necessary to conduct its research and support its staff. The Institute maintains a business office, including accounting and grant proposal services, personnel unit, library, duplicating services, and computer services. Other services and facilities are provided through the University including access to the University's powerful computing capabilities, as well as telephone service, staff benefits, workers' and unemployment compensation, and insurance.

6/10/2013

Surveys of Consumers/Survey Research Center/University of Michigan

Please note: This document is up-to-date as of June 2012. Applicable changes are being written and will be posted as soon as possible.

Starting in July 2012, cell phone sample was added to the brand new cases. January 2013 saw the first cell phone panel cases.

University of Michigan
Institute for Social Research
Survey Research Center

Surveys of Consumers

December 2013

Codebook

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Surveys of Consumers: December 2013

SECTION A: Economic Attitudes (A2-A15a)

VAR #		
ID (1)	INTERVIEW NUMBER	
SAMPLE (2)	Item 1. SAMPLE TYPE	1. RDD INTERVIEW 2. REINTERVIEW (June 2013) 3. CELL INTERVIEW 4. CELL REINTERVIEW (June 2013)
IDPREV (3)	Item 1. PREVIOUS ID	Code actual NUMBER (0001-0450) 0000. RDD IW
AREACD (4)	Item 2. MATCH CODE (3 digits)	Code actual NUMBER (201-989)
5	Item 3. Interviewer's ID Number	Code actual 8-digit number
6	Item 5. Date Interview Began: MONTH	CODE MONTH (11,12)
7	Item 4. Date Interview Began: DAY	Code DAY (01-31)
8	Item 4. Date Interview Began: YEAR	Code YEAR (2013)
9	Item 5. Date Interview Concluded: MONTH	CODE MONTH (11,12)
10	Item 5. Date Interview Concluded: DAY	Code DAY (01-31)
11	Item 5. Date Interview Concluded: YEAR	Code YEAR (2013)
12	Item 6. Length of Interview	Code actual number of MINUTES (001-120) . NA
14	Item 10. INTERVIEWER CHECKPOINT	1. INTERVIEW COMPLETED WITH NO INTERRUPTION REQUIRING CALLBACK 2. INTERVIEW COMPLETED WITH ONE OR MORE INTERRUPTIONS REQUIRING CALLBACK(S) 3. BREAKOFF BEFORE SECTION E 4. BREAKOFF DURING SECTION E 5. BREAKOFF AFTER SECTION E

VAR#

15 Item 11. INTERVIEWER CHECKPOINT
1. COVERSHEET IS RDD
2. COVERSHEET IS RECONTACT
3. COVERSHEET IS RDD (CELL INTERVIEW)
4. COVERSHEET IS RECONTACT (CELL INTERVIEW)

SAMPID (16) Sample ID

PHCELL (17) How many working cell phones do you (and your family living there) have in your household? Please exclude cell phones that are for business use only.
Code actual number (00-15)
98. DK
99. NA

PHCLKID (18) How many of these cell phones are exclusively used by household members under the age of eighteen?
Code actual number (00-15)
98. DK
99. NA
. Inap, 0,98-99 in PHCELL; 1-15 in PHCELL AND 96 in NUMKID

PHLINE (19) (In addition to your household's cell phone(s),) how many different landline telephone numbers are there in your home? Please exclude landline phone numbers that are for business use only.
Code actual number (00-15)
98. DK
99. NA

PHLNKID (20) How many of these landline phone numbers are used exclusively by household members under the age of eighteen?
Code actual number (00-15)
98. DK
99. NA
. Inap, 0-1 in PHLINE; 2-15,98-99 in PHLINE AND 96 in NUMKID

21 Item 9. Coder's ID No.
01. Supervisor or Project Staff
03.
06.
07.

AGE6BKT (84) R AGE SUMMARY
1. 18-24 years
2. 25-34 years
3. 35-44 years
4. 45-54 years
5. 55-64 years
6. 65-97 years
9. NA

VAR#

EDUC (85) — R EDUCATION SUMMARY
1. Grades 0-8 and no high school diploma
2. Grades 9-12 and no high school diploma
3. Grades 0-12 with high school diploma
4. Grades 13-17 with some college
5. Grades 13-16 with bachelors degree
6. Grade 17 with college degree
9. NA

SAGE6BKT (86) — SPOUSE AGE SUMMARY
1. 18-24 years
2. 25-34 years
3. 35-44 years
4. 45-54 years
5. 55-64 years
6. 65-97 years
9. NA
. Inap, NO SPOUSE

SPEDUC (87) — SPOUSE EDUCATION SUMMARY
1. Grades 0-8 and no high school diploma
2. Grades 9-12 and no high school diploma
3. Grades 0-12 with high school diploma
4. Grades 13-17 with some college
5. Grades 13-16 with bachelors degree
6. Grade 17 with college degree
9. NA
. Inap, NO SPOUSE

REGION (88) — REGION
1. West
2. Midwest
3. Northeast
4. South

REGION9 — CENSUS DIVISION
1. New England
2. Mid-Atlantic
3. East North Central
4. West North Central
5. South-Atlantic
6. East South Central
7. West South Central
8. Mountain
9. Pacific

VAR#

METSTAT — METROPOLITAN STATUS
1. In the center city of an MSA
2. Outside the center city of an MSA but inside the county containing center city
3. Inside a suburban county of the MSA
4. In an MSA that has no city center
5. Not in an MSA
. Inap, Cell Sample

YYYYMM (89) — SURVEY DATE 201312

DATEPR (90) — REINTERVIEW DATE 201306
. INAP, RDD interview

WT_AD (93) — ADULT WEIGHT

WT_HH (94) — HOUSEHOLD WEIGHT

WT_ADHD (95) — ADULT HEAD WEIGHT

WT (96) — HOUSEHOLD HEAD WEIGHT

RECORD — INTERVIEW RECORDED
1. Respondent agreed to be recorded
2. Respondent did not want to be recorded

PAGO (102) A2. We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better off or worse off financially than you were a year ago?

1. BETTER NOW
3. SAME
5. WORSE NOW
8. DK
9. NA

PAGOR1 PAGOR2 (103/4) A2a. Why do you say so? (Are there any other reasons?)

REASONS FOR MAKING YOU BETTER OFF

10. Better pay: raise in wages or salary on present job, promotions, higher commissions, change to higher paying job (include Armed Forces induction or discharge) (Any family member who gets a raise is coded 10); increased tips, bonuses
11. Higher income from self-employment or property: higher business profits or farm income, higher dividends, royalties or rents, more income from professional practice or trade
12. More work, hence more income: Head (or wife) started working (again), more members of family working; higher income, NA why, MORE MONEY (if self-employed, code 11)
13. Increased contributions from outside FU: (from private individuals, government pension, relief or welfare, gifts); inheritance
14. Lower prices: decrease in cost of living; low or reasonable prices
15. Lower taxes; low or unchanged taxes
16. Decreased expenses: fewer people to be supported by FU; spending less, NA whether 14 or 16; thrift
18. Higher interest rates
19. Better asset position: more savings; business or farm worth more; has more business/farm assets; stocks went up; investments
20. Debt, interest or debt payments low or lower: have paid, is paying bills; interest rates lower
21. Change in family composition means higher income or better off (except 16 or 12); got married, etc. (no inheritance factor)
23. Good times, no recession (not codeable above) -- refers to the general situation as being good
27. Other reasons for making FU better off: great security (job more permanent, psychological security), greater opportunities, higher standard of living, have more things, future outlook improved, got insurance; bought house, additions and repairs to house
38. Reference to government economic policy
39. Income tax refund

PAGOR1 A2a. (Continued)
PAGOR2
(103/4) REASONS FOR MAKING FU WORSE OFF

50. Lower pay: decrease in wages or salary on present job, change to lower paying job (including Armed Forces induction or discharge) (Any family member who has a decrease in wages or salary is coded 50); no increase in pay; decreased tips, bonuses
51. Lower income from self-employment or property: lower business profits or farm income, lower dividends, royalties or rents, less income from professional practice or trade
52. Less work, hence less income: unemployed (refers to any unemployed family member) laid off, sick, retired, on strike, unsteady work, less overtime, fewer members of FU working, back to student status, lower income NA why (if self-employed, code 51); WORSE off because R/family member is/has been sick
53. Decreased/Unchanged contributions from outside FU, "worse because Social Security hasn't gone up" (if "same" because Social Security hasn't gone up, DO NOT USE THIS CODE); "worse because on a fixed income"
54. High(er) prices: increase in cost of living; prices rise faster than income; inflation; worse because raises have been too small --code "no raise" or decrease in pay in 50
55. Higher interest rates
56. High, higher taxes (except 57)
57. Income taxes
58. Increased expenses; more people to be supported by FU; spending more, NA whether 54, 55, 56, or 58
59. Worse asset position: savings used up wholly or partially; less business, farm or personal assets; stocks declined in value; interest rates lower

60. Debt: interest, debt, or debt payments high or higher
61. Change in family composition means lower income or worse off (except 58); divorced, death, etc.
63. Bad times, recession (not codeable above--refers to the general situation as being bad)
64. Strike(s)--not codeable in 52
67. Other reasons for making FU worse off: less security (job less secure); lower standard of living

78. Reference to government economic policy

98. DK
99. NA
00. Inap, no change and no pro-con reason given; 9 in PAGO; no second mention

PAGO5 (105) A2b. Now thinking back 5 years, would you say that you (and your family living there) are better off or worse off financially now than you were 5 years ago?

1. BETTER NOW
3. SAME
5. WORSE NOW
8. DK
9. NA

PEXP (106) A3. Now looking ahead--do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?

1. WILL BE BETTER OFF
3. SAME
5. WILL BE WORSE OFF
8. DK
9. NA

PEXP5 (107) A3b. And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off, or just about the same as now?

1. WILL BE BETTER OFF
3. SAME
5. WILL BE WORSE OFF
8. DK
9. NA

BUS12 (108) A4. Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially, or bad times, or what?

1. GOOD TIMES
2. GOOD WITH QUALIFICATIONS
3. PRO-CON
4. BAD WITH QUALIFICATIONS
5. BAD TIMES
8. DK
9. NA

BAGO (109) A5. Would you say that at the present time business conditions are better or worse than they were a year ago?

1. BETTER NOW
3. ABOUT THE SAME
5. WORSE NOW
8. DK
9. NA

NEWS1 A6. During the last few months, have you heard of any favorable or
NEWS2 unfavorable changes in business conditions?
(110/1) A6a. What did you hear? (Have you heard of any other favorable or unfavorable changes in business conditions?

FAVORABLE CHANGES

GOVERNMENT, DEFENSE (any reference to defense, code 11 or 12)

10. Recent or upcoming elections; new administration/Congress/ President
11. More defense/military spending or production; worsening international situation/prospects; acceleration of war/tensions; more uncertainty about world peace
12. Less defense/military spending or production; better international prospects; fewer international tensions; less uncertainty about world peace
13. Specific government spending programs reformed/changed/ improved--NA whether increase or decrease in spending
14. Specific government spending programs, begun or increased/ continued (other than defense) (e.g., employment, foreign aid, space, welfare) (incl. programs "modified"/"improved" if increased spending is stated or implied--otherwise code 13)
15. Specific government spending programs eliminated or decreased (other than defense) (e.g., employment, foreign aid, space, welfare) government facilities/bases closed
16. Taxes: tax changes/reforms; tax rebates
18. Fiscal policy general; budgets; deficits; government spending in general
19. Government/Congress/Administration/President is taking steps to improve business conditions/is taking right/helpful actions (not codeable above)
17. Other references to government

EMPLOYMENT AND PURCHASING POWER

20. Opening of plants and factories (government facilities, code 14); opening of stores (e.g., Meijer's)
21. Consumer or auto demand is (will be) high; people want to buy; are buying
22. Purchasing power is (will be) high; people have money to spend; wages high/will go up; any kind of personal income high or higher
23. Employment has risen/is rising; more overtime; plenty of jobs or work around; unemployment declining
24. Population increase; more people to buy/use goods and services
25. Low (lower) debts; high (higher) assets/savings; people/business investing; investments up
28. Production is increasing/is high; GNP is up
29. Unemployment has risen/will rise (and that's good or necessary for the economy
27. Other references to employment and purchasing power

PRICES

30. Tight money; interest rates high; credit harder to get
31. Lower or stable prices; prices won't rise; lower prices; less inflation; price rebates
32. High(er) prices; inflation; prices will rise (incl. specific prices) (and that's good)

NEWS1 A6,A6a. Continued
NEWS2
cont.

FAVORABLE CHANGES continued

33. Easier money; credit easy to get; lower interest rates
35. Profits high/rising
36. Stock market; rise in price of stocks
38. Balance of payments; world monetary situation; foreign competition; dollar devaluation
39. Controls (price and/or wage)
37. Other references to prices/credit

MISCELLANEOUS

40. Better race relations; less racial unrest; few urban social problems; less crime
41. Union disputes/strikes have been (will be) settled; labor-management relations good
42. Times are (business is) good now and won't change (much) in the next year
43. Bad times can't last; we are due for good times
44. R sees signs of improvement already; R has heard or read that) business is improving/good
45. Improvements in specific industries; prospects good (favorable changes) in R's line of work (except farming, code 46) or in R's locality
46. Farm situation good; crops good
48. Economy in general more stable/under control; confidence, optimism on part of consumers in general (not individual)
49. Energy crisis, depletion of natural resources; control of pollution; shortages; energy crisis lessened
47. Other good factors or favorable references (include R has heard or read that business will improve--no specific reason) (hasn't happened yet)

UNFAVORABLE CHANGES

50. Recent or upcoming elections; new administration/President
51. More defense/military spending or production; worsening international situation/prospects; acceleration of war/tensions; more uncertainty about world peace
52. Less defense/military spending or production; better international prospects; fewer tensions; disarmament; less uncertainty about world peace; military bases closed
53. Specific government spending programs reformed/changed--NA whether increase or decrease in spending
54. Specific government spending programs eliminated or decreased (other than defense) (e.g., employment, foreign aid, space, welfare); government facilities closed (include programs "modified" if decreased spending is stated or implied--otherwise code 53)
55. Specific government spending programs begun or increased/continued (other than defense)(e.g., employment, foreign aid, space, welfare)
56. Taxes: tax changes/reforms; tax rebates
58. Fiscal policy general; budgets; deficits; government spending in general
59. Government/Congress/Administration/President is not taking steps to improve business conditions/is taking wrong/harmful actions (not codeable above)
57. Other references to government

NEWS1 A6,A6a. Continued
NEWS2
cont.

UNFAVORABLE CHANGES continued

EMPLOYMENT AND PURCHASING POWER

60. Closing of plants and factories (general or specific) (if government facilities, code 54); closing of stores (e.g., Grant's)
61. Consumer or auto demand is (will be) low; people don't want/need to buy, aren't buying; people are saving their money; inventories high; sales down
62. Lack of purchasing power; people don't have money to spend; low wages; any kind of personal income low or lower
63. Drop in employment (except 60); high or higher unemployment; layoffs; less overtime; short hours; automation
64. Population increase; immigration
65. High (higher) debts; lower assets/savings; people/business not investing; investments down
68. Production decreasing; production is low; GNP is down
67. Other references to employment and purchasing power, not codeable above
69. Real estate/housing market in decline; slumping housing market
70. Financial crisis; financial institutions closing/having problems

PRICES

71. Prices are falling/will fall/are too low; deflation
72. Prices are high, are rising, inflation; wages lag behind prices
73. Tight money; credit hard to get; interest rates too high, rising
74. Profits low, falling
75. Profits high; too high
76. Stock market references; decline in price of stocks
78. Balance of payments; foreign competition; world monetary situation; dollar devaluation; international trade
79. Controls (price and/or wage)
77. Other price/credit references

MISCELLANEOUS

80. Bad race relations; racial unrest; riots, civil disorders; urban social problems; (more) crime
81. Excessive wage or other demands by unions; strikes; labor unrest; labor-management relations bad
82. Times are (business is) bad now and won't change (much) in next year
83. Good times can't last--we are due for a fall
84. R sees signs of downward trend in business already; (R has heard or read that) business is bad/worsening
85. Decline in specific industries; problem in R's line of work (excl. farming, code 86) or in R's locality
86. Farm situation is bad; drought; low farm prices
88. Economy in general less stable/not under control; lack of confidence on the part of consumers in general
89. Energy crisis; depletion of natural resources; pollution; shortages
87. Other unfavorable or bad factors (include R has heard or read that business will decline--no specific reason) (hasn't happened yet)
90. Business/Accounting scandals

97. Change mentioned but NA whether favorable or unfavorable
98. DK
99. NA; NA what heard; NA whether heard
00. Has heard of no changes; no second mention; "NO, HAVEN'T HEARD"

BEXP (112) A7. And how about a year from now, do you expect that in the country as a whole business conditions will be better, or worse than they are at present, or just about the same?

1. BETTER A YEAR FROM NOW
3. ABOUT THE SAME
5. WORSE A YEAR FROM NOW
8. DK
9. NA

BUS5 (115) A8. Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next 5 years or so, or that we will have periods of widespread unemployment or depression, or what?

01. (Continuous) good times; boom; prosperity; no recession
02. Good times, qualified (not bad); pretty good, no unemployment, no depression
03. Pro-con; some recession, some unemployment, periods of unemployment
04. Bad times, qualified (not good); recession; bad at some times but not most of the time; periods of widespread unemployment; some depression; unemployment
05. Bad times, depression; widespread unemployment

DEPENDS (NOT CODEABLE ON SCALE)

06. Depends on defense program, aid to allies, international situation
07. Depends on government economic policies; wage and/or price controls; tax rebates
10. Depends on election
11. Depends on other; depends on urban conditions; labor-management relations; strikes, labor conditions
98. DK; can't tell
99. NA; R speaks only of hopes and wishes; R gives only comparative or relative answer, "Better," "Same," "Worse"; "more/less unemployment or inflation"

GOVT (116) A9. As to the economic policy of the government -- I mean steps taken to fight inflation or unemployment -- would you say the government is doing a good job, only fair, or a poor job?

1. GOOD JOB
3. ONLY FAIR
5. POOR JOB
8. DK
9. NA

UNEMP (117) A10. How about people out of work during the coming 12 months -- do you think that there will be more unemployment than now, about the same, or less?

1. MORE UNEMPLOYMENT
3. ABOUT THE SAME
5. LESS UNEMPLOYMENT
8. DK
9. NA

RATEX (119) A11. No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months--will they go up, stay the same, or go down?

1. GO UP
3. STAY THE SAME
5. GO DOWN
8. DK
9. NA

VAR#

PX1Q1 (126) A12. During the next 12 months, do you think that prices in general will go up, or go down, or stay where they are now?

A12a. Do you mean that prices will go up at the same rate as now, or that prices in general will not go up during the next 12 months?

1. GO UP
2. GO UP (at same rate)
3. WILL NOT GO UP
5. GO DOWN
8. DK
9. NA

PX1Q2 (127) A12b. By about what percent do you expect prices to go (up/down) on the average, during the next 12 months?

A12c. How many cents on the dollar do you expect prices to go (up/down) on the average, during the next 12 months?

Code either the PERCENT or CENTS ROUNDED (01-95)
95. 95 PERCENT/CENTS OR MORE
98. DK
99. NA
00. Inap, 3,8-9 in PX1Q1

P1FORM (128) SUMMARY QUESTION A12-A12c

1. PERCENT CODED (FROM A12b)
5. CENTS CODED (FROM A12c)
8. DON'T KNOW IN A12b, A12c OR BOTH AND NO PERCENT OR CENTS GIVEN
9. MISSING ALL DATA TO A12b AND A12c BUT 1, 2 OR 5 CODED IN VAR 126
0. Inap, 3,8-9 in PX1Q1

PX1 Price expectations for next 12 months recoded

Percents (or Cents) Prices Up/Down (-95 to +95)
-97. DK how much down
96. DK how much up
98. DK whether up or down
99. NA

PX1QU (139) By about what percent do you expect prices to go (up/down) on the average, during the next 12 months?--UNROUNDED

Code UNROUNDED PERCENT (0.1-95)
95. 95 PERCENT OR MORE
98. DK
99. NA
. Inap, 3,8-9 in PX1Q1

PX1UR Price expectations for next 12 months recoded--UNROUNDED

Percents (or Cents) Prices Up/Down (-95 to +95)
-97. DK how much down
96. DK how much up
98. DK whether up or down
99. NA

PX5Q1 (129) A13. What about the outlook for prices over the next 5 to 10 years? Do you think prices will be higher, about the same, or lower, 5 to 10 years from now?

A13a. Do you mean that prices will go up at the same rate as now, or that prices in general will not go up during the next 5 to 10 years?

1. HIGHER
2. GO UP
3. WILL NOT GO UP
5. LOWER
8. DK
9. NA

PX5Q2 (130) A13b. By about what percent per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years?

A13c. How many cents on the dollar per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years?

Code either the PERCENT or CENTS ROUNDED (01-95)
95. 95 PERCENT/CENTS OR MORE
98. DK
99. NA
00. Inap, 3,8-9 in PX5Q1

P5FORM (131) SUMMARY QUESTION A13-A13c

1. PERCENT CODED (FROM A13b)
5. CENTS CODED (FROM A13c)
8. DON'T KNOW IN A13b, A13c OR BOTH, AND NO PERCENT OR CENTS GIVEN
9. MISSING ALL DATA TO A13b AND A13c BUT 1, 2 OR 5 CODED IN VAR 129
0. Inap, 3,8-9 in PX5Q1

PX5 Price expectations for next 5 years recoded

Percents (or Cents) Prices Up/Down (-95 to +95)
-97. DK how much down
96. DK how much up
98. DK whether up or down
99. NA

PX5QU By about what percent per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years?--UNROUNDED

Code UNROUNDED PERCENT (0.1-95)
95. 95 PERCENT OR MORE
98. DK
99. NA
. Inap, 3,8-9 in PX5Q1

PX5UR Price expectations for next 5 years recoded--UNROUNDED

Percents (or Cents) Prices Up/Down (-95 to +95)
-97. DK how much down
96. DK how much up
98. DK whether up or down
99. NA

RINC (133) A14. During the next year or two, do you expect that your (family) income will go up more than prices will go up, about the same, or less than prices will go up?

1. INCOME UP MORE THAN PRICES
3. INCOME UP SAME AS PRICES
5. INCOME UP LESS THAN PRICES
8. DK
9. NA

INEXQ1 (134) A15. During the next 12 months, do you expect your (family) income to be higher or lower than during the past year?

1. HIGHER
3. ABOUT THE SAME
5. LOWER
8. DK
9. NA

INEXQ2 (135) A15a. By about what percent do you expect your (family) income to (increase/decrease) during the next 12 months?

Code UNROUNDED PERCENT (01-95)
95. 95% or more
98. DK
99. NA
00. Inap, 3,8-9 in INEXQ1

INEX Income expectations recoded

Percent Income Up/Down (-95 to +95)
-97. DK how much down
96. DK how much up
98. DK whether up or down
99. NA

Surveys of Consumers: December 2013

SECTION A: Economic Attitudes (A16-A27)

VAR #

HOM (201) A16. Generally speaking, do you think now is a good time or a bad time to buy a house?

1. GOOD
3. PRO-CON
5. BAD
8. DK
9. NA

HOMRN1 HOMRN2 (202/3) A16a. Why do you say so? (Are there any other reasons?)

REASONS WHY NOW IS A GOOD TIME TO BUY A HOUSE

PRICES; CREDIT

10. Interest rate won't get any lower (not codeable elsewhere)
11. Prices are low/lower/reasonable/stable/not too high
12. Good buys available; buyer's market (oversupply of houses); difficult for sellers to find buyers; hard for other buyers to get credit
13. Prices are going up; buy before prices are higher; future uncertainty about prices
14. Prices won't get any lower (not codeable 13)
15. Lower down payment
16. Interest rates are low (now)
17. Credit easy to get; easy money, NA if 15, 16, 17, or 18
18. Credit will be tighter later; interest rates will go up
19. Lower taxes; taxes will be higher later

EMPLOYMENT; TIMES

21. People can afford to buy now, purchasing power available; high employment; prosperity; people have money to spend; times are good
23. Buying makes for good times/prosperity/high employment
27. Other references to employment and purchasing power

SUPPLY AND QUALITY

31. Supply adequate, not shortages now; there may be shortages later; many houses on market (no reference to influence on prices, deals)
32. Quality is good, better, may get worse
33. New models have improvements/new features; new models are attractive
34. Good selection; variety

OTHER GOOD REASONS

41. Seasonal references only
42. R only says: If you need it and have the money this is as good a time as any; if people need things, they will buy regardless of the times

HOMRN1 A16a. Continued
HOMRN2
cont.

43. Low sales won't last; will pick up soon
44. Renting is unfavorable because of high rents, apartment shortage, etc., specific answer
45. Owning is always a good idea (because of investment or sentimental reasons); renting is (always) a bad idea
46. Capital appreciation: buying a home is a good investment these days (because the value of houses will increase); reference to special or temporary circumstances which make houses a good investment (code 45 reasons which imply that house ownership is always a good investment)
48. Variable mortgage rate
49. Economic policy; references to government/new president
47. Other good reasons (miscellaneous)

REASONS WHY NOW IS A BAD TIME TO BUY A HOUSE

PRICES; CREDIT

50. Interest rates won't get any lower (not codeable elsewhere)
51. Prices are (too) high; prices going up; houses cost more than they're worth; prices won't get any lower
52. Seller's market, few sales or discounts, hard to get good deal, prices up more than costs
53. Prices will fall later; will come down, are falling; will not rise; future uncertainty about prices
54. Debt or credit bad (NA why)
55. Higher/Larger down payment required
56. Interest rate too high; will go up
57. Credit hard to get; financing is difficult; point system; tight money, NA if 55, 56, 57 or 58
58. Interest rates will come down later; credit will be easier later
59. Tax increase; (property) taxes too high; going higher

EMPLOYMENT; TIMES

61. People can't afford to buy now (unemployment; times are bad; don't have money to spend; people are too far in debt); recession; inflation (no mention of house prices)
62. People should save money; uncertainty of future; bad times ahead; employment too uncertain
63. Buying contributes to inflation/makes for bad times
65. Energy crisis; shortages of fuels; high price of utilities;

SUPPLY AND QUALITY

71. Supply inadequate; few houses on market; poor selection; lack of variety (no reference to prices or deals)
72. Quality is poor; quality may be better later
73. Poor designs; unattractive styling; new features or improvements will come later

OTHER BAD REASONS

81. R mentions only seasonal factors
82. Difficult to get rid of present house
83. Better return on alternative investments

HOMRN1 A16a. Continued
HOMRN2
cont.

84. Renting favorable because of low rents or apartment surplus (specific)
85. Renting is always better than owning
86. Capital depreciation: buying a house now is a bad investment (because the value of homes will decrease); references to special or temporary circumstances which make houses a bad investment (code 85 responses that imply that home ownership is always a bad investment)
87. Other reasons why now is a bad time to buy
88. Variable mortgage rate
89. Economic policy; references to government/new president

98. DK
99. NA
. Inap, 8-9 in HOM
00. No second mention

SHOM (204) A17. What about selling a house -- generally speaking, do you think now is a good time or a bad time to sell a house?

1. GOOD
3. PRO-CON
5. BAD
8. DK
9. NA

SHOMRN1 A17a. Why do you say so? (Are there any other reasons?)
SHOMRN2
(205/6)

REASONS WHY NOW IS A GOOD TIME TO SELL A HOUSE

PRICES; CREDIT

10. Interest rate won't get any lower (not codeable elsewhere)
11. Prices are high/higher/won't get any lower
12. Seller's market (under-supply of houses)
13. Prices are going down; sell before prices are lower; future uncertainty about prices
14. Prices won't get any higher (not codeable 13)
15. Lower down payment
16. Interest rates are low (now)
17. Credit easy to get; easy money, NA if 15, 16, 17, or 18
18. Credit will be tighter later; interest rates will go up
19. Lower taxes; taxes will be higher later

EMPLOYMENT; TIMES

21. People can afford to buy now, purchasing power available; high employment; prosperity; people have money to spend; times are good
23. Buying makes for good times/prosperity/high employment

SUPPLY AND QUALITY

31. Supply inadequate, shortages now; there may be shortages later; few houses on market (no reference to influence on prices, deals)
33. Good time for existing homes because costs more to build new ones

SHOMRN1 A17a. Continued
SHOMRN2
cont.

OTHER GOOD REASONS

41. Seasonal references only
42. R only says: If you need to sell and need the money this is as good a time as any; if people need things, they will sell regardless of the times
44. Can use cash/capital for other investments
45. Better to sell now, value of home may decline
46. Capital appreciation: value of houses has increased; good profits now
47. Other good reasons (miscellaneous)
48. Variable mortgage rate
49. Economic policy; references to government/new president

REASONS WHY NOW IS A BAD TIME TO SELL A HOUSE

PRICES; CREDIT

50. Interest rates won't get any lower (not codeable elsewhere)
51. Prices are low/lower
52. Buyer's market (oversupply of houses); difficult for sellers to find buyers; hard for other buyers to get credit
53. Prices will rise later; future uncertainty about prices
54. Interest rates low/lower
55. Higher/Larger down payment required
56. Interest rate too high; will go up
57. Credit hard to get; financing is difficult; point system; tight money, NA if 55, 56, 57 or 58
58. Interest rates will come down later; credit will be easier later
59. Tax increase; (property) taxes too high; going higher

EMPLOYMENT; TIMES

61. People can't afford to buy now (unemployment; times are bad; don't have money to spend; people are too far in debt); recession; inflation (no mention of house prices)
62. People should save money; uncertainty of future; bad times ahead; employment too uncertain
63. Buying contributes to inflation/makes for bad times
65. Energy crisis; shortages of fuels; high price of utilities;

SUPPLY AND QUALITY

71. Supply adequate; many houses on market (no reference to influence on prices/deals)
73. Bad time for older homes because people want/like newer homes/more recent home designs/better features

OTHER BAD REASONS

81. R mentions only seasonal factors
84. Home is good\better investment
85. Rents are too high
86. Capital depreciation: would lose money if sold now
87. Other reasons why now is a bad time to sell

SHOMRN1 SHOMRN2 cont. A17a. Continued

88. Variable mortgage rate
89. Economic policy; references to government/new president

98. DK
99. NA
. Inap, 8-9 in SHOM
00. No second mention

DUR (207) A18. About the big things people buy for their homes -- such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or a bad time for people to buy major household items?

1. GOOD
3. PRO-CON
5. BAD
8. DK
9. NA

DURRN1 DURRN2 (208/9) A18a. Why do you say so? (Are there any other reasons?)

REASONS WHY NOW IS A GOOD TIME TO BUY MAJOR HOUSEHOLD ITEMS

PRICES; CREDIT

10. Interest rates won't get any lower (not codeable elsewhere)
11. Prices are low(er); prices are reasonably stable/not too high
12. Good buys available; sales, discounts; discount houses, buyer's market (oversupply of goods); high inventories; demand/sales rate low
13. Prices are going up; buy before prices are higher; future uncertainty about prices
14. Prices won't get any lower (not codeable 13)
15. Lower down payment
16. Interest rates low
17. Credit easy to get; easy money, NA if 15, 16, 17, or 18
18. Interest rates going up; credit getting tighter
19. Low taxes; tax changes

EMPLOYMENT; TIMES

21. People can afford to buy now; purchasing power available; high employment; prosperity; people have money to spend; times are good, better
23. Buying makes for good times/prosperity/high employment

SUPPLY AND QUALITY

31. Supply adequate; no shortages now; there may be shortages later (no reference to price, deals)
32. Quality is good/better/may get worse
33. New models have improvements/new features/are attractive
34. Good selection, variety

OTHER GOOD REASONS

41. Seasonal references only

DURRN1 A18a. Continued
DURRN2
cont.

42. R only says that if you need it and/or have the money, this is as good a time as any; if people need things they will buy them regardless of the times
43. Low sales won't last; will pick up soon
47. Other good reasons
49. Economic policy; references to government/new president

REASONS WHY NOW IS A BAD TIME TO BUY MAJOR HOUSEHOLD ITEMS

PRICES; CREDIT

50. Interest rates won't get any lower (not codeable elsewhere)
51. Prices are (too) high: prices going up; items cost more than they're worth; prices won't get any lower
52. Seller's market; few sales or discounts; hard to get good deal; prices up more than costs
53. Prices will fall later, will come down, are falling, will not rise; future uncertainty about prices
54. Debt or credit is bad (NA why)
55. Larger/Higher down payment required
56. Interest rates high/going up
57. Credit/Financing hard to get; tight money (NA whether 55, 56, 57, or 58)
58. Interest rates will fall later, credit will be easier later
59. Taxes high, going higher

EMPLOYMENT; TIMES

61. People can't afford to buy now; low levels of employment; times are bad; don't have money to spend; recession; inflation (no mention of prices of household items)
62. People should save money; uncertainty of future, bad times ahead, employment too uncertain
63. Buying contributes to inflation, makes for bad times
65. Energy crisis; shortages of fuels

SUPPLY AND QUALITY

71. Supply inadequate; poor selection (no reference to prices or deals)
72. Quality is poor; quality may be better later
73. Poor designs; unattractive styling; new features or improvements will come later

OTHER BAD REASONS

81. R mentions only seasonal factors
82. International references
87. Other reasons why now is a bad time to buy
89. Economic policy; references to government/new president

98. DK
99. NA
. Inap, 8-9 in DUR
00. No second mention

CAR (210) A19. Speaking now of the automobile market – do you think the next 12 months or so will be a good time or a bad time to buy a vehicle, such as a car, pickup, van, or sport utility vehicle?

1. GOOD
3. PRO-CON
5. BAD
8. DK
9. NA

CARRN1 CARRN2 (211/2) A19a. Why do you say so? (Are there any other reasons?)

REASONS WHY NEXT 12 MONTHS IS A GOOD TIME TO BUY A CAR

PRICES; CREDIT

10. Interest rates won't get any lower (not codeable elsewhere)
11. Prices are low, lower; prices are reasonable/stable/not too high ("small economy cars available," code 35)
12. Good buys available; sales, discounts; high trade-in allowances; buyer's market (oversupply), inventories high; demand, sales rate low
13. Prices are going up; buy before prices are higher; future uncertainty about prices
14. Prices won't get any lower (not codeable 13)
15. Lower down payment
16. Interest rates low
17. Credit easy to get; easy money, NA if 15, 16, 17, or 18
18. Interest rates are going higher; credit will be tighter later
19. Taxes low; will be higher (include excise tax)

EMPLOYMENT; TIMES

20. Rebate/Bonus program
21. People can afford to buy now; purchasing power available; existence of high employment; prosperity; have money to spend; times are good
23. Buying makes for good times/prosperity/high employment
25. Energy crisis lessened; availability of gas; price of gas; gasohol mentions (except 30)

SUPPLY AND QUALITY

30. New cars get better mileage; better mileage due to gasahol
31. Supply adequate; no shortages now (no references to prices, deals, high inventories)
32. Quality is good/better/may get worse
33. New models have improvements; new features; are attractive
34. Great variety of models and sizes to choose from; good selection

35. (New) Small (economy) cars
36. Safety; new models are safer
37. Safety devices will be on and that's bad; buy before they are on
38. Anti-pollution devices (are or will be on and that's good); add less pollution due to gasahol
39. Anti-pollution devices will be on and that's bad; buy before they are on

CARRN1 A19a. Continued
CARRN2
cont.

44. NA whether 36 or 38, or both
45. NA whether 37 or 39, or both
46. New models are little changed from old models

OTHER GOOD REASONS
40. Strikes: labor situation (problems), union demands
41. Seasonal reference only
42. R only says that if you need it and have the money, this is as good a time as any; if people need things they will buy them regardless of the times
43. Low sales won't last, will pick up soon
49. Economic policy; references to government/new president
47. Other good reasons (miscellaneous)

REASONS WHY NEXT 12 MONTHS IS A BAD TIME TO BUY A CAR

PRICES; CREDIT
50. Interest rates won't get any lower
51. Prices are (too) high; prices going up; cars cost more than they're worth; prices won't get any lower
52. Seller's market; few sales or discounts; companies making excessive profits; prices up more than costs
53. Prices will fall later; are falling; will not rise; future uncertainty about prices
54. Debt or credit is bad (NA why)
55. Larger/Higher down payment required
56. Interest rates are high; will go up
57. Credit hard to get; tight money, NA if 55, 56, 57, or 58
58. Interest rates will fall later; credit will be easier later
59. Taxes high; going higher
60. Because rebate/bonus program will be over

EMPLOYMENT; TIMES
61. People can't afford to buy now (unemployment; times are bad; don't have money to spend; people have too much debt); recession; inflation (no mention of car prices)
62. People should save money; uncertainty of future; bad times ahead; employment too uncertain
63. Buying contributes to inflation, makes for bad times
65. Energy crisis; gas shortage; price of gas; gasahol mentions (except 67 or 70)
67. Environmental/Ecology reasons; pollution, congestion; should be fewer cars/more public transportation; more pollution due to gasahol

CARRN1 A19a. Continued
CARRN2
cont.

SUPPLY AND QUALITY

70. Poor mileage (include poor mileage due to gasahol)
71. Supply inadequate; few cars on market; poor selection; what I want is not available (no reference to prices or deals)
72. Quality is poor; quality may be better later
73. Poor designs; unattractive styling; new features or improvements will come later (style) (except safety or pollution features)
74. New types of cars will be introduced soon (safer cars should be coded 76)
75. New smaller cars
76. Safety; later models will be safer or crash resistant
77. Too many safety items (unneeded, expensive, etc.)
78. Later models will pollute less; pollution devices will be better later
79. Anti-pollution devices (are or will be on and that's bad); new types of gasoline; catalytic converters

84. NA whether 76, or 78, or both
85. NA whether 77, or 79, or both
86. Poor performance, not clear whether due to poor quality in general or due to pollution/safety equipment

OTHER BAD REASONS

80. Strikes; labor situation (problems), union demands
81. R mentions only seasonal factors
82. Imported car market; international references
83. High sales can't last, change is due; saturation
87. Other reasons why now is a bad time to buy; gasahol is bad for car engine
88. Cost of insurance
89. Economic policy; references to government/new president

91. Good time for new car, bad time for used cars
92. Good time for used cars, bad time for new cars
93. Depends on whether new or used; other combinations, or NA which good and which bad
94. Good time for small cars, bad for big cars
95. Good time for big cars, bad for small cars

96. Good for domestic cars, bad for imported cars
90. Good for imported cars, bad for domestic cars

98. DK
99. NA
. Inap, 8-9 in CAR
00. No second mention

GASPX1 A20. Do you think that the price of gasoline will go up during the next five years, will gasoline prices go down, or will they stay about the same as they are now?

1. Go up
3. Stay the same
5. Go down
8. DK
9. NA

GASPX2 A20a. About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next five years compared to now?

Code CENTS PER GALLON (001-995)
998. DK
999. NA
. Inap, 3,8-9 in GASPX1

GAS5 Gas price expectations for next five years recoded

Cents per gallon Up/Down (-995 to +995)
-997. DK how much down
996. DK how much up
998. DK whether up or down
999. NA

GAS1PX1 A20b. Now thinking only about the next twelve months, do you think that the price of gasoline will go up during the next twelve months, will gasoline prices go down, or will they stay about the same as they are now?

1. Go up
3. Stay the same
5. Go down
8. DK
9. NA

GAS1PX2 A20c. About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next twelve months compared to now?

Code CENTS PER GALLON (001-995)
998. DK
999. NA
. Inap, 3,8-9 in GAS1PX1

GAS1 Gas price expectations for next 12 months recoded

Cents per gallon Up/Down (-995 to +995)
-997. DK how much down
996. DK how much up
998. DK whether up or down
999. NA

QINCOPEN (216) A21. To get a picture of people's financial situation we need to know the general range of income of all people we interview. Now, thinking about (your/your family's) total income from all sources (including your job), how much did (you/your family) receive in 2012?

Code DOLLARS ($1-$999 995)
000 001 - 999 995
999 995. $999,995 or more
999 998. DK
999 999. NA

QINCBKT (217) A22. Did (you/your family) receive $50,000 or more in 2012?

a. Was it $ 60,000 or above?
b. Was it $ 75,000 or above?
c. Was it $ 100,000 or above?
d. Was it $ 125,000 or above?
e. Was it $ 150,000 or above?
f. Was it $ 175,000 or above?
g. Was it $ 10,000 or above?
h. Was it $ 15,000 or above?
i. Was it $ 20,000 or above?
j. Was it $ 25,000 or above?
k. Was it $ 30,000 or above?
l. Was it $ 35,000 or above?
m. Was it $ 40,000 or above?
n. Was it $ 45,000 or above?

01.	$ 0001- 9,999	No to g
02.	$ 10,000- 14,999	No to h
03.	$ 15,000- 19,999	No to i
04.	$ 20,000- 24,999	No to j
05.	$ 25,000- 29,999	No to k
06.	$ 30,000- 34,999	No to l
07.	$ 35,000- 39,999	No to m
08.	$ 40,000- 44,999	No to n
09.	$ 45,000- 49,999	Yes to n
10.	$ 50,000- 59,999	No to a
11.	$ 60,000- 74,999	No to b
12.	$ 75,000- 99,999	No to c
13.	$100,000-124,999	No to d
14.	$125,000-149,999	No to e
15.	$150,000-174,999	No to f
16.	$175,000 or more	Yes to f
23.	Less than $50,000	NO to A22, NA how much
24.	$50,000 or more	YES to A22, NA how much
99.	NA, DK	
00.	Inap, 000,001 - 999,995; dollar amount given in QINCOPEN	

QINCSUM (218) FAMILY INCOME SUMMARY

01. Under $10,000
02. $ 10,000- 14,999
03. $ 15,000- 19,999
04. $ 20,000- 24,999
05. $ 25,000- 29,999
06. $ 30,000- 34,999
07. $ 35,000- 39,999
08. $ 40,000- 44,999
09. $ 45,000- 49,999
10. $ 50,000- 59,999
11. $ 60,000- 74,999
12. $ 75,000- 99,999
13. $100,000- 124,999
14. $125,000- 149,999
15. $150,000- 174,999
16. $175,000 or more

23. Below $50,000
24. Above $50,000

99. Inap, DK; NA

INCOME Household Income recoded

Code Dollars ($999 995)
999 995. $999,995 or more
. Inap, DK/NA

INCQFM Income Question/Answer Format

1. Asked open question, answered open format
2. Asked open question, answered bracketed format: assigned midpoint of bracket
3. Asked bracketed question, answered bracketed format: assigned midpoint of bracket

VAR#

YTL50 Income Percentiles (Above/below Median)
1. Bottom 50 Percent
5. Top 50 Percent
. DK/NA

YTL3 Income Percentiles (Terciles)
1. Bottom 33 Percent
2. Middle 33 Percent
3. Top 33 Percent
. DK/NA

YTL4 Income Percentiles (Quartiles)
1. Bottom 25 Percent
2. 25-50 Percent
3. 50-75 Percent
4. Top 25 Percent
. DK/NA

YTL5 Income Percentiles (Quintiles)
1. Bottom 20 Percent
2. 20-40 Percent
3. 40-60 Percent
4. 60-80 Percent
5. Top 20 Percent
. DK/NA

YTL10 Income Percentiles (Bottom 10 Percent)
1. Bottom 10 Percent
5. Top 90 Percent
. DK/NA

YTL90 Income Percentiles (Top 10 Percent)
1. Top 10 Percent
5. Bottom 90 Percent
. DK/NA

*__NOTE__: THE **YTL** VARIABLES WITH "**X**" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.

HOMEOWN (223) A26. Do you (and your family living there) own your own home, pay rent, or what?

01. Owns or is buying
02. Rent
03. Housing is part of pay; minister, church owns home
04. Public housing--no rent; gov't. pays rent
05. Owned by relative who does not live with R
06. Staying temporarily in other person's home
98. DK
99. NA

HOMEVAL (224) A27. Do you think the current value of your home--I mean, what it would bring if you sold it today--has increased compared with a year ago, has decreased compared with a year ago, or has it remained about the same?

1. Increased in value
3. Same
5. Deceased in value
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN

Surveys of Consumers: December 2013

SECTION A: Home Price Expectations (A27a-A27i)

VAR #

HOMEMKT (229) A27a. What is the current market value of your home? (If sold it today, how much would it bring in?)
CODE DOLLAR AMOUNT ($1-$9 999 995)
9 999 998. DK
9 999 999. NA
. Inap, 2-7,98-99 in HOMEOWN

HOM200K A27b. Would the current market value of your home be $200,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT

HOM250K A27c1. Is it $250,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT; 5,8-9 in HOM200K

HOM300K A27c2. Is it $300,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT; 5,8-9 in HOM200K; 5,8-9 in HOM250K

HOM500K A27c3. Is it $500,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT; 5,8-9 in HOM200K; 5,8-9 in HOM250K; 5,8-9 in HOM300K

HOM100K A27d1. Is it $100,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT; 1,8-9 in HOM200K

HOM50K A27d2. Is it $50,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 2-7,98-99 in HOMEOWN; 1-9 999 995, 9 999 999 in HOMEMKT; 1,8-9 in HOM200K; 1,8-9 in HOM100K

HOMEBKT What is the current market value of your home?
b. Would the total be $200,000 or more?
c1. Was it $ 250,000 or more?
c2. Was it $ 300,000 or more?
c3. Was it $ 500,000 or more?
d1. Was it $ 100,000 or more?
d2. Was it $ 50,000 or more?
01. $ 0001 - 49,999 No to d2
02. $ 50,000 - 99,999 Yes to d2
03. $ 100,000 - 199,999 Yes to d1
04. $ 200,000 - 249,999 No to c1
05. $ 250,000 - 299,999 No to c2
06. $ 300,000 - 499,999 No to c3
07. $ 500,000 or more Yes to c3

99. NA, DK (99 in HOMEBKT)
00. Inap, 1 - 99 999 995, dollar amount given in HOMEMKT
. Inap, 2-7,98-99 in HOMEOWN

HOMESUM HOME AMOUNT SUMMARY
01. Under $50,000
02. $ 50,000 - 99,999
03. $ 100,000 - 199,999
04. $ 200,000 - 249,999
05. $ 250,000 - 299,999
06. $ 300,000 - 499,999
07. $ 500,000 or more

99. NA, DK
. Inap, 2-7,98-99 in HOMEOWN

HOMEAMT Home Market Value Recoded
Code Dollars ($1-$9,999,995)
9 999 995. $9,999,995 or more
. Inap, DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HOMEQFM Home Market Value Question/Answer Format
1. Asked open question, answered open format
2. Asked open question, answered bracketed format: assigned midpoint of bracket
3. Asked bracketed question, answered bracketed format: assigned midpoint of bracket
. Inap, 2-7,98-99 in HOMEOWN

HTL50 Home Value Percentiles (Above/below Median)
1. Bottom 50 Percent
5. Top 50 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HTL3 Home Value Percentiles (Terciles
1. Bottom 33 Percent
2. Middle 33 Percent
3. Top 33 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HTL4 Home Value Percentiles (Quartiles)
1. Bottom 25 Percent
2. 25-50 Percent
3. 50-75 Percent
4. Top 25 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HTL5 Home Value Percentiles (Quintiles)
1. Bottom 20 Percent
2. 20-40 Percent
3. 40-60 Percent
4. 60-80 Percent
5. Top 20 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HTL10 Home Value Percentiles (Bottom 10 Percent)
1. Bottom 10 Percent
5. Top 90 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HTL90 Home Value Percentiles (Top 10 Percent)
1. Top 10 Percent
5. Bottom 90 Percent
. DK/NA
. Inap, 2-7,98-99 in HOMEOWN

HOMPX1Q1 (242) A27e. What do you think will happen to the prices of homes (like yours) in your community over the next 12 months? Will they increase at a rapid rate, increase at a moderate rate, remain about the same, decrease at a moderate rate, or decrease at a rapid rate?

1. Increase at a rapid rate
2. Increase at a moderate rate
3. About the same
4. Decrease at a moderate rate
5. Decrease at a rapid rate
8. DK
9. NA

243 A27f. INTERVIEW CHECKPOINT:

1. Homeowners (A26=1) and home prices will increase or decrease in next 12 months (A27e=1,2,4,5) --> GO TO A27g
2. Homeowners (A26=1) and home prices will remain same (A27e=3) --> GO TO A27h
3. Non-homeowners --> GO TO A28

HOMPX1Q2 (244) A27g. By about what percent do you expect prices of homes like yours in your community to go (up/down), on average, over the next 12 months?

CODE PERCENT (1-100), EXCEPT:
998. DK
999. NA
. Inap, 2-3 in 243

HOMPX1 Home price expectations for next 12 months recoded

Percent Prices Up/Down (-100 to +100)
-997. DK how much down
996. DK how much up
998. DK whether up or down
999. NA
. Inap, 3 in 243 (non-homeowners)

HOMPX5Q1 (245) A27h. What about the outlook for prices of homes like yours in your community over the next 5 years or so? Do you expect them to increase, remain about the same, or decrease?

1. Increase
3. Remain about the same
5. Decrease
8. DK
9. NA
. Inap, 3 in 243

HOMPX5Q2 (246) A27i. By about what percent per year do you expect prices of homes like yours in your community to go (up/down), on average, over the next 5 years or so?

CODE PERCENT (1-100), EXCEPT:
998. DK
999. NA
. Inap, 3 in 243; 3,8-9 in HOMPX5Q1

HOMPX5 Home price expectations for next 5 years recoded

Percent Prices Up/Down (-100 to +100)
-997. DK how much down
996. DK how much up
998. DK whether up or down
999. NA
. Inap, 3 in 243 (non-homeowners)

Surveys of Consumers: December 2013

SECTION A: Percent Chance (A28-A29a)

VAR #

A28. The next few questions ask about your views of the chances that various events will happen. Your answers can range from zero to one hundred, where zero means there is absolutely no chance, and one hundred means that it is absolutely certain. For example, when weather forecasters report the chance of rain, a number like 20 percent means "a small chance" of rain, a number around 50 percent means "a pretty even chance," and a number like 80 percent means "a very good chance."

PINC (225) A28a. What do you think the chances are that your (family) income will increase by more than the rate of inflation in the next five years or so?

Code PERCENT (1-100), except:
996. Zero percent
998. DK
999. NA

PJOB (226) A28b. During the next 5 years, what do you think the chances are that you (or your husband/wife) will lose a job you wanted to keep?

Code PERCENT (1-100), except:
996. Zero percent
998. DK
999. NA

PSSA (227) A28c. What do you think the chances are that [IF R UNDER AGE 65] (when you retire,) your income from Social Security and job pensions will be adequate to maintain your living standards?

Code PERCENT (1-100), except:
996. Zero percent
998. DK
999. NA

PCRY (228) A28d. Compared with 5 years ago, do you think the chances that you (and your husband/wife) will have a comfortable retirement have gone up, gone down, or remained the same?

1. GONE UP
3. SAME
5. GONE DOWN
8. DK
9. NA

PSTK (250) A29. The next question is about investing in the stock market. Please think about the type of mutual fund known as a diversified stock fund. This type of mutual fund holds stock in many different companies engaged in a wide variety of business activities. Suppose that tomorrow someone were to invest one thousand dollars in such a mutual fund. Please think about how much money this investment would be worth one year from now.

What do you think is the percent chance that this one thousand dollar investment will increase in value in the year ahead, so that it is worth more than one thousand dollars one year from now?

Code PERCENT (0-100)
998. DK
999. NA

PINC2 (252) A29a. Next I would like to ask you about your OWN (personal) income prospects in the next twelve months. What do you think is the percent chance that your income in the next twelve months will be higher than your income in the past twelve months?

Code PERCENT (0-100)
996. Volunteered "No personal income"
998. DK
999. NA

Surveys of Consumers: December 2013

SECTION AA: Financial Investments (AA1-AA2h)

VAR #

INVEST (550) AA1. The next questions are about investments in the stock market. First, do you (or any member of your family living there) have any investments in the stock market, including any publicly traded stock that is directly owned, stocks in mutual funds, stocks in any of your retirement accounts, including 401(K)s, IRAs, or Keogh accounts?(550)

1. Yes
5. No
8. DK
9. NA

INVOPEN (551) AA2. Considering all of your (family's) investments in the stock market, overall about how much would your investments be worth today? (PROBE: What is your best estimate?)

Code DOLLARS ($1-$99 999 995)
99 999 998. DK
99 999 999. NA
. Inap, 5,8-9 in INVEST

INV100K (554) AA2a. Would the total be $100,000 or more?

1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN

INV200K AA2b. Is it $200,000 or more?

1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 5,8-9 in INV100K

INV300K AA2c. Is it $300,000 or more?

1. Yes
5. No
8. DK
9. NA
. Inap, Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 5,8-9 in INV100K; 5,8-9 in INV200K

INV500K AA2d. Is it $500,000 or more?

1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 5,8-9 in INV100K; 5,8-9 in INV200K; 5,8-9 in INV300K

INV50K (553) AA2e. Is it $50,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 1,8-9 in INV100K

INV25K (552) AA2f. Is it $25,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 1,8-9 in INV100K; 1,8-9 in INV50K

INV10K (555) AA2g. Is it $10,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 1,8-9 in INV100K; 1,8-9 in INV50K; 1,8-9 in INV25K

INV5K (556) AA2h. Is it $5,000 or more?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in INVEST; 1-99 999 995, 99 999 999 in INVOPEN; 1,8-9 in INV100K; 1,8-9 in INV50K; 1,8-9 in INV25K; 1,8-9 in INV10K

INVBKT How much would your family's investments be worth today?

a. Would the total be $ 100,000 or more?
b. Is it $ 200,000 or more?
c. Is it $ 300,000 or more?
d. Is it $ 500,000 or more?
e. Is it $ 50,000 or more?
f. Is it $ 25,000 or more?
g. Is it $ 10,000 or more?
h. Is it $ 5,000 or more?

01. $ 0000 - 4,999 No to h
02. $ 5,000 - 9,999 Yes to h
03. $ 10,000 - 24,999 Yes to g
04. $ 25,000 - 49,999 Yes to f
05. $ 50,000 - 99,999 Yes to e
06. $ 100,000 - 199,999 No to b
07. $ 200,000 - 299,999 No to c
08. $ 300,000 - 499,999 No to d
09. $ 500,000 or more Yes to d

99. NA, DK
00. Inap, 1 - 99 999 995, dollar amount given in INVOPEN
. Inap, 5,8-9 in INVEST

INVSUM STOCK INVESTMENT AMOUNT SUMMARY

01. Under $5,000
02. $ 5,000 - 9,999
03. $ 10,000 - 24,999
04. $ 25,000 - 49,999
05. $ 50,000 - 99,999
06. $ 100,000 - 199,999
07. $ 200,000 - 299,999
08. $ 300,000 - 499,999
09. $ 500,000 or more
99. NA, DK
. Inap, 5,8-9 in INVEST

INVAMT Stock Investment Amount Recoded

Code Dollars ($1-$99,999,995)
99 999 995. $99,999,995 or more
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

INVQFM Investment Question/Answer Format

1. Asked open question, answered open format
2. Asked open question, answered bracketed format: assigned midpoint of bracket
3. Asked bracketed question, answered bracketed format: assigned midpoint of bracket

. Inap, 5,8-9 in INVEST

STL50 Stock Value Percentiles (Above/below Median)
1. Bottom 50 Percent
5. Top 50 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

STL3 Stock Value Percentiles (Terciles)
1. Bottom 33 Percent
2. Middle 33 Percent
3. Top 33 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

STL4 Stock Value Percentiles (Quartiles)
1. Bottom 25 Percent
2. 25-50 Percent
3. 50-75 Percent
4. Top 25 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

STL5 Stock Value Percentiles (Quintiles)
1. Bottom 20 Percent
2. 20-40 Percent
3. 40-60 Percent
4. 60-80 Percent
5. Top 20 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

STL10 Stock Value Percentiles (Bottom 10 Percent)
1. Bottom 10 Percent
5. Top 90 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

STL90 Stock Value Percentiles (Top 10 Percent)
1. Top 10 Percent
5. Bottom 90 Percent
. Inap, DK/NA (99 in INVBKT)
. Inap, 5,8-9 in INVEST

Surveys of Consumers: August 2013

SECTION CA: Vehicle Financing (CA1-CA10)

VAR #

750 CA1. Did you (or anyone in your family living there) purchase a vehicle during the past six months?
1. Yes
5. No
8. DK
9. NA

751 CA2. In which month and year did (you/your family) buy this vehicle?
Code actual MONTH (01-12)
98. DK
99. NA
. Inap, 5,8-9 in 750

752 CA2. In which month and year did (you/your family) buy this vehicle?
Code YEAR (2013)
9998. DK
9999. NA
. Inap, 5,8-9 in 750

753 CA3. Was it a brand new vehicle or a used vehicle?
1. New
2. Used
8. DK
9. NA
. Inap, 5,8-9 in 750

754 CA4. What type of vehicle was it -- a car, a pickup, a van, or a sport utility vehicle?
1. Car
2. Pickup/truck
3. Van
4. Sport utility vehicle
8. DK
9. NA
. Inap, 5,8-9 in 750

764 CA4a. Did you trade in a vehicle when you purchased the (car/pickup/van/sport utility/vehicle)?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in 750

765 CA4b. How much money did the dealership give you for the old vehicle, after you paid off any money that you still owed for the vehicle?
CODE DOLLAR AMOUNT ($1-$999,995)
999 998. DK
999 999. NA
. Inap, 5,8-9 in 750; 5,8-9 in 764

766 CA4c. Did you receive a cash rebate or incentive from the dealership when you purchased the (car/pickup/van/sport utility/vehicle)?
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in 750

767 CA4d. How much was this cash incentive?
CODE DOLLAR AMOUNT ($1-$999,995)
999 998. DK
999 999. NA
. Inap, 5,8-9 in 750; 5,8-9 in 766

755 CA5. How much did you (or anyone in your family living there) pay for the (car/pickup/van/sport utility/vehicle) (after deducting the vehicle trade-in and the cash rebate or incentive)?
CODE DOLLAR AMOUNT ($1-$999,995)
999 998. DK
999 999. NA
. Inap, 5,8-9 in 750

756 CA6. Did you (or anyone in your family living there) borrow any money to purchase the (car/pickup/van/sport utility vehicle) or did you pay for it all in cash?
1. Borrowed money
5. Paid all cash
8. DK
9. NA
. Inap, 5,8-9 in 750

CA7. Did the cash come from your savings or investments, was it from a home equity loan or mortgage refinancing, or from somewhere else?

757 CA7a. Cash came from: savings or investments
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in 750; 1,8-9 in 756

758 CA7b. Cash came from: home equity loan
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in 750; 1,8-9 in 756

759 CA7c. Cash came from: mortgage refinancing
1. Yes
5. No
8. DK
9. NA
. Inap, 5,8-9 in 750; 1,8-9 in 756

760 CA7d. Cash came from: somewhere else

05. No

10. Income
11. Bonus from work
12. Own business
13. Buyout from work
15. Checking account
20. Tax return
25. Credit card
26. Line of credit
30. Insurance claim
35. Sold old/other vehicle
36. Sold real estate/property
40. Family member or friend
41. Inheritance
42. Gift
45. Private loan
98. DK
99. NA
. Inap, 5,8-9 in 750; 1,8-9 in 756

761 CA8. How much in total was borrowed to purchase the (car/pickup/van/sport utility vehicle)?

CODE DOLLAR AMOUNT ($1-$999,995)
999 998. DK
999 999. NA
. Inap, 5,8-9 in 750; 5,8-9 in 756

768 CA8a. How many months is the loan for?

CODE NUMBER (1-95)
98. DK
99. NA
. Inap, 5,8-9 in 750; 5,8-9 in 756

769 CA8a. UNIT OF TIME

1. Months
2. Years
8. DK
9. NA
. Inap, 5,8-9 in 750; 5,8-9 in 756; 98-99 in 768

762 CA9. What is the current interest rate of the loan for the (car/pickup/van/sport utility vehicle)?

CODE INTEREST RATE (0.00-27.00)
98. DK
99. NA
. Inap, 5,8-9 in 750; 5,8-9 in 756

763 CA10. Where did you obtain the loan -- from a bank or savings association, a credit union, a finance company, the vehicle manufacturer, or from somewhere else?

01. Bank or savings association
02. Credit union
03. Finance company
04. Vehicle manufacturer
05. Dealership
98. DK
99. NA
. Inap, 5,8-9 in 750; 5,8-9 in 756

Surveys of Consumers: December 2013

SECTION E: Respondent Demographics (E1-E8a, R1)

VAR #

EGRADE (1403) E1. (Now we would like to ask a few questions about you (and your family). What is the highest grade of school or year of college you completed?
Code GRADE OF SCHOOL (01-17), EXCEPT:
98. DK
99. NA

EHSGRD (1404) E1a. Did you get a high school graduation diploma or pass a high school equivalency test?
1. YES
5. NO
8. DK
9. NA
0. Inap, 4 in EDUC

ECLGRD (1405) E1b. Do you have a college degree?
1. YES
5. NO
8. DK
9. NA
0. Inap, 3,9 in EDUC

EDEGREE E1c. What is the highest degree you have earned?
01. Associates
02. Bachelors
03. Masters
04. MBA
05. Law
06. PhD
07. MD
98. DK
99. NA
. Inap, 3,9 in EDUC; 5,8-9 in ECLGRD

BIRTHM (1406) E2. What is the month and year of your birth?--MONTH
01. January
02. February
03. March
04. April
05. May
06. June
07. July
08. August
09. September
10. October
11. November
12. December
98. DK
99. NA

BIRTHY (1407) E2. What is the month and year of your birth?--YEAR
Code 4-digit YEAR
9998. DK
9999. NA

MARRY (1408) E3. Are you currently married, (living with a partner), separated, divorced, widowed, or have you never been married?
1. MARRIED (LIVING WITH A PARTNER)
2. SEPARATED
3. DIVORCED
4. WIDOWED
5. NEVER MARRIED
6. Married, but Spouse away in service; in nursing home, or living in a separate location
8. DK
9. NA

SEGRADE (1409) E4. What is the highest grade of school or year of college your (husband/wife/partner) completed?
Code GRADE OF SCHOOL (01-17), EXCEPT:
98. DK
99. NA
00. Inap, 2-5,8-9 in MARRY

SEHSGRD (1410) E4a. Did your (husband/wife/partner) get a high school graduation diploma or pass a high school equivalency test?
1. YES
5. NO
8. DK
9. NA
0. Inap, 2-5,8-9 in MARRY; 13-17 in SEGRADE

SECLGRD (1411) E4b. Does your (husband/wife/partner) have a college degree?
1. YES
5. NO
8. DK
9. NA
0. Inap, 2-5,8-9 in MARRY; 01-12,98-99 in SEGRADE

SEDEGREE E4c. What is the highest degree your (husband/wife/partner) has earned?
01. Associates
02. Bachelors
03. Masters
04. MBA
05. Law
06. PhD
07. MD
98. DK
99. NA
. Inap, 2-5,8-9 in MARRY; 01-12,98-99 in SEGRADE; 5,8-9 in SECLGRD

SBIRTHM E5. What is the month and year of (his/her) birth?--MONTH
(1412)
01. January
02. February
03. March
04. April
05. May
06. June
07. July
08. August
09. September
10. October
11. November
12. December
98. DK
99. NA
00. Inap, 2-5,8-9 in MARRY

SBIRTHY E5. What is the month and year of (his/her) birth?--YEAR
(1413)
Code 4-digit YEAR
9998. DK
9999. NA
0000. Inap, 2-5,8-9 in MARRY

NUMKID E6. How many members of your household are 17 years of age or younger?
(1414)
Code number (01-09)
10. Ten or more

96. NONE
98. DK
99. NA

NUMADT E7. Counting yourself, how many members of your household are 18 or older?
(1420)
Code number (1-6); EXCEPT:
7. Seven or more
8. DK
9. NA

1422 E8. Now I would like to ask two questions about your race or ethnic origin. First, are you Hispanic or Latino?

1. Yes
5. No
8. DK
9. NA
. Inap, RACE confirmed in RECON

1423 E8a. (In addition to being Hispanic,) Do you consider yourself primarily white or Caucasian, black or African American, American Indian or Alaskan Native, Asian or Pacific Islander?

1. WHITE
2. BLACK
3. AMERICAN INDIAN OR ALASKAN NATIVE
4. ASIAN OR PACIFIC ISLANDER
8. DK
9. NA
. Inap, RACE confirmed in RECON

RACE (1421) Race/Ethnicity Summary

1. WHITE EXCEPT HISPANIC
2. BLACK EXCEPT HISPANIC
3. HISPANIC (incl. interviews in Spanish)
4. AMERICAN INDIAN OR ALASKAN NATIVE
5. ASIAN OR PACIFIC ISLANDER
8. DK
9. NA

1481 R1. Do you use e-mail or the Internet?

1. Yes
5. No
8. DK
9. NA

TIME* SCA - BUILT VARS - ELAPSED MINUTES

Used this month:

TIMEA	SECTION A
TIMEA27	SECTION A27
TIMEA28	SECTION A28
TIMEAA	SECTION AA
TIMECA	SECTION CA
TIMEE	SECTION E

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Surveys of Consumers: December 2013

SECTION Z: Household Observation (Z1-Z8)

VAR #

HEADCODE (1601) — Z1. Relationship of R to head (from listing box)

1. R is head
2. R is wife/partner
3. R is other relation to head, who is a married male
4. R is head where head was selected by "closest to 45" rule
5. R is other relationship to head (where head was selected by "closest to 45" rule)
9. NA

1602(#1) 1605(#2) 1608(#3) 1611(#4) 1614(#5) 1617(#6) 1620(#7) — Z1a. Relationship to respondent

01. Respondent
02. Spouse of respondent
03. Partner of respondent
04. Child (incl. in-laws)
05. Grandchild
06. Parent (incl. in-laws)
07. Grandparent (incl. in-laws)
08. Aunt/uncle
09. Cousin (incl. in-laws)
10. Niece/nephew (incl. in-laws)
11. Sibling; step-brother; step-sister (incl. in-laws)
29. Other relative

31. Roommate
32. "Friend" (except partner)
33. Relative of partner
34. Ex-spouse
35. Housekeeper; babysitter
36. Landlord
37. Tenant
39. Other unrelated person

98. DK
99. NA
00. Inap, no further persons in HU

SEX (#1) 1606(#2) 1609(#3) 1612(#4) 1615(#5) 1618(#6) 1621(#7) — Z1a. Sex of Household member 18 or older (from listing box)

1. Male
2. Female

9. NA
0. Inap, no further persons in HU

VAR#

AGE (#1) 1607(#2) 1610(#3) 1613(#4) 1616(#5) 1619(#6) 1622(#7) — Z1a. Age of person 18 or older (from listing box)
Code AGE (18-96)

97. Ninety-seven or older
99. NA
00. Inap, no further persons in HU

CALLNU (1623) — Z2. Number of calls from coversheet
Code NUMBER (01-95)
98. DK
99. NA

1625 — Z4. Sex of the Respondent
1. Male
2. Female

1626 — Z5. Questions asked about:
1. R ONLY
2. R AND FAMILY
8. DK
9. NA

1627 — Z6. Interview conducted in:
1. ENGLISH
2. SPANISH
9. NA

1628 — Z7. Was the Respondent's understanding of the questions:
1. EXCELLENT
2. GOOD
3. FAIR
4. POOR
8. DK
9. NA

ATTIW (1629) — Z8. In general, what was the respondent's attitude toward the interview:
1. FRIENDLY & INTERESTED
2. COOPERATIVE BUT NOT PARTICULARLY INTERESTED
3. IMPATIENT
4. HOSTILE
9. NA

1632 — CATI CHECKPOINT
1. CATI
2. PAPER INTERVIEW
3. BOTH

ICS The Index of Consumer Sentiment

The Index of Consumer Sentiment (ICS) is calculated using the following formula, in which the component questions (x_1 ...x_5) are listed below. The relative scores of the 5 component questions are used in the equation and are defined as the percent giving favorable replies minus the percent giving unfavorable replies, plus 100. Each relative score is rounded to the nearest whole number. The denominator of the formula is the 1966 base period total of 6.7558, and the added constant (n) is to correct for sample design changes from the 1950s. Prior to December 1981, n=2.7; for December 1981 and after, n=2.0.

$$ICS = \frac{X_1+X_2+X_3+X_4+X_5}{6.7558} + n$$

The Index of Consumer Sentiment is derived from the following five questions:

x_1 = "We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better off or worse off financially than you were a year ago?"

x_2 = "Now looking ahead--do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?"

x_3 = "Now turning to business conditions in the country as a whole--do you think that during the next twelve months we'll have good times financially, or bad times, or what?"

x_4 = "Looking ahead, which would you say is more likely--that in the country as a whole we'll have continuous good times during the next five years or so, or that we will have periods of widespread unemployment or depression, or what?"

x_5 = "About the big things people buy for their homes--such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or bad time for people to buy major household items?"

ICC The Index of Current Economic Conditions

ICE The Index of Consumer Expectations

Using the same procedures given above, the Index of Current Economic Conditions (ICC) and the Index of Consumer Expectations (ICE) are calculated as follows.

$$ICC = \frac{X_1+X_5}{2.6424} + n \qquad ICE = \frac{X_2+X_3+X_4}{4.1134} + n$$

ICPSR 36481

Survey of Consumer Attitudes and Behavior, December 2013

Variable Description and Frequencies

Note: Frequencies displayed for the variables are not weighted. They are purely descriptive and may not be representative of the study population. Please review any sampling or weighting information available with the study.

Summary statistics (minimum, maximum, mean, median, and standard deviation) may not be available for every variable in the codebook. Conversely, a listing of frequencies in table format may not be present for every variable in the codebook either. However, all variables in the dataset are present and display sufficient information about each variable. These decisions are made intentionally and are at the discretion of the archive producing this codebook.

ID: INTERVIEW ID

Interview Number

Based upon 504 valid cases out of 504 total cases.

- Mean: 506.45
- Minimum: 1.00
- Maximum: 1261.00
- Standard Deviation: 413.69

Location: 1-4 (width: 4; decimal: 0)
Variable Type: numeric

SAMPLE: SAMPLE TYPE

Sample Type

Value	Label	Unweighted Frequency	%
1	RDD INTERVIEW	171	33.9 %
2	REINTERVIEW (June 2013)	105	20.8 %
3	CELL INTERVIEW	187	37.1 %
4	CELL REINTERVIEW (June 2013)	41	8.1 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 5-5 (width: 1; decimal: 0)
Variable Type: numeric

IDPREV: PREVIOUS INTERVIEW ID

Previous ID [Code actual NUMBER (0001-0450)]

Based upon 504 valid cases out of 504 total cases.

- Mean: 48.61
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 430.00
- Standard Deviation: 105.91

Location: 6-8 (width: 3; decimal: 0)
Variable Type: numeric

V5: INTERVIEWER ID

Interviewer's ID Number [Code actual 8-digit number]

Based upon 504 valid cases out of 504 total cases.

- Mean: 40025361.63
- Median: 38093786.00
- Mode: 32249011.00
- Minimum: 897999.00
- Maximum: 91494028.00
- Standard Deviation: 22098264.48

Location: 9-16 (width: 8; decimal: 0)
Variable Type: numeric

V6: DATE INT BEGAN-MO

Date Interview Began: MONTH [CODE MONTH (11,12)]

Value	Label	Unweighted Frequency	%
11	-	218	43.3 %
12	-	286	56.7 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 11.57
- Median: 12.00
- Mode: 12.00
- Minimum: 11.00
- Maximum: 12.00
- Standard Deviation: 0.50

Location: 17-18 (width: 2; decimal: 0)
Variable Type: numeric

V7: DATE INT BEGAN-DAY

Date Interview Began: DAY [CODE DAY (01-31)]

Value	Label	Unweighted Frequency	%
1	-	20	4.0 %
2	-	45	8.9 %
3	-	28	5.6 %
4	-	27	5.4 %
5	-	15	3.0 %
6	-	14	2.8 %
7	-	11	2.2 %
8	-	16	3.2 %
9	-	15	3.0 %
10	-	13	2.6 %
11	-	15	3.0 %
12	-	16	3.2 %
13	-	11	2.2 %

Value	Label	Unweighted Frequency	%
14	-	10	2.0 %
15	-	15	3.0 %
16	-	15	3.0 %
21	-	23	4.6 %
22	-	21	4.2 %
23	-	20	4.0 %
24	-	32	6.3 %
25	-	40	7.9 %
26	-	41	8.1 %
27	-	21	4.2 %
30	-	20	4.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 14.77
- Median: 14.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 30.00
- Standard Deviation: 9.61

Location: 19-20 (width: 2; decimal: 0)
Variable Type: numeric

V8: DATE INT BEGAN-YR

Date Interview Began: YEAR [CODE YEAR (2013)]

Value	Label	Unweighted Frequency	%
2013	-	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 2013.00
- Median: 2013.00
- Mode: 2013.00
- Minimum: 2013.00
- Maximum: 2013.00
- Standard Deviation: 0.00

Location: 21-24 (width: 4; decimal: 0)
Variable Type: numeric

V9: DATE CONCLUDE-MO

Date Interview Concluded: MONTH [CODE MONTH (11,12)]

Value	Label	Unweighted Frequency	%
11	-	214	42.5 %
12	-	290	57.5 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 11.58
- Median: 12.00
- Mode: 12.00
- Minimum: 11.00
- Maximum: 12.00
- Standard Deviation: 0.49

Location: 25-26 (width: 2; decimal: 0)
Variable Type: numeric

V10: DATE CONCLUDE-DAY

Date Interview Concluded: DAY [CODE DAY (01-31)]

Value	Label	Unweighted Frequency	%
1	-	20	4.0 %
2	-	45	8.9 %
3	-	29	5.8 %
4	-	27	5.4 %
5	-	14	2.8 %
6	-	15	3.0 %
7	-	10	2.0 %
8	-	14	2.8 %
9	-	16	3.2 %
10	-	15	3.0 %
11	-	15	3.0 %
12	-	18	3.6 %
13	-	10	2.0 %
14	-	11	2.2 %
15	-	15	3.0 %
16	-	16	3.2 %
21	-	22	4.4 %
22	-	20	4.0 %
23	-	19	3.8 %
24	-	29	5.8 %
25	-	40	7.9 %
26	-	43	8.5 %
27	-	21	4.2 %

Value	Label	Unweighted Frequency	%
30	-	20	4.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 14.70
- Median: 14.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 30.00
- Standard Deviation: 9.60

Location: 27-28 (width: 2; decimal: 0)
Variable Type: numeric

V11: DATE CONCLUDE-YR

Date Interview Concluded: YEAR [CODE YEAR (2013)]

Value	Label	Unweighted Frequency	%
2013	-	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 2013.00
- Median: 2013.00
- Mode: 2013.00
- Minimum: 2013.00
- Maximum: 2013.00
- Standard Deviation: 0.00

Location: 29-32 (width: 4; decimal: 0)
Variable Type: numeric

V12: LENGTH OF INTERVIEW

Length of Interview [Code actual number of MINUTES (001-120)]

Based upon 504 valid cases out of 504 total cases.

- Mean: 23.49
- Median: 21.30
- Mode: 18.90
- Minimum: 11.80
- Maximum: 69.20
- Standard Deviation: 7.83

Location: 33-36 (width: 4; decimal: 1)
Variable Type: numeric

V14: INTERVIEW INTERRUPT

INTERVIEW INTERRUPT

Value	Label	Unweighted Frequency	%
1	INTERVIEW COMPLETED WITH NO INTERRUPTION REQUIRING CALLBACK	485	96.2 %
2	INTERVIEW COMPLETED WITH ONE OR MORE INTERRUPTIONS REQUIRING CALLBACK(S)	18	3.6 %
3	BREAKOFF BEFORE SECTION E	0	0.0 %
4	BREAKOFF DURING SECTION E	0	0.0 %
5	BREAKOFF AFTER SECTION E	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 37-37 (width: 1; decimal: 0)
Variable Type: numeric

V15: RECONTACT OR RDD

RECONTACT OR RDD

Value	Label	Unweighted Frequency	%
1	COVERSHEET IS RDD	171	33.9 %
2	COVERSHEET IS RECONTACT	105	20.8 %
3	COVERSHEET IS RDD (CELL INTERVIEW)	187	37.1 %
4	COVERSHEET IS RECONTACT (CELL INTERVIEW)	41	8.1 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 38-38 (width: 1; decimal: 0)
Variable Type: numeric

V24: FORM 1: GROUPS A AND B

FORM 1

Value	Label	Unweighted Frequency	%
1	-	239	47.4 %
2	-	265	52.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.53
- Median: 2.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 2.00
- Standard Deviation: 0.50

Location: 39-39 (width: 1; decimal: 0)
Variable Type: numeric

V25: FORM 2

FORM 2

Value	Label	Unweighted Frequency	%
1	-	170	33.7 %
2	-	179	35.5 %
3	-	155	30.8 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.97
- Median: 2.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 3.00
- Standard Deviation: 0.80

Location: 40-40 (width: 1; decimal: 0)
Variable Type: numeric

SAMPID: SAMPLE ID

Sample ID

Based upon 504 valid cases out of 504 total cases.

- Mean: 30304.87
- Minimum: 20001.00
- Maximum: 37991.00
- Standard Deviation: 6194.55

Location: 41-45 (width: 5; decimal: 0)
Variable Type: numeric

PHCELL: NUMBER OF CELL PHONES IN HH

How many working cell phones do you (and your family living there) have in your household? Please exclude cell phones that are for business use only.

Value	Label	Unweighted Frequency	%
0	-	36	7.1 %

Value	Label	Unweighted Frequency	%
1	-	147	29.2 %
2	-	207	41.1 %
3	-	76	15.1 %
4	-	27	5.4 %
5	-	7	1.4 %
6	-	3	0.6 %
7	-	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.90
- Median: 2.00
- Mode: 2.00
- Minimum: 0.00
- Maximum: 7.00
- Standard Deviation: 1.10

Location: 46-47 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

PHCLKID: CELL PHONES EXCLUSIVELY FOR KIDS

How many of these cell phones are exclusively used by household members under the age of eighteen?

Value	Label	Unweighted Frequency	%
0	-	67	13.3 %
1	-	32	6.3 %
2	-	16	3.2 %
3	-	4	0.8 %
	Missing Data		
.	-	385	76.4 %
	Total	**504**	**100%**

Based upon 119 valid cases out of 504 total cases.

- Mean: 0.64
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 3.00
- Standard Deviation: 0.84

Location: 48-49 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

PHLINE: NUMBER OF LANDLINE PHONE NUMBERS IN HH

(In addition to your household's cell phone(s),) how many different landline telephone numbers are there in your home? Please exclude landline phone numbers that are for business use only.

Value	Label	Unweighted Frequency	%
0	-	111	22.0 %
1	-	373	74.0 %
2	-	18	3.6 %
	Missing Data		
98	DK	1	0.2 %
99	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 502 valid cases out of 504 total cases.

- Mean: 0.81
- Median: 1.00
- Mode: 1.00
- Minimum: 0.00
- Maximum: 2.00
- Standard Deviation: 0.47

Location: 50-51 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

PHLNKID: LANDLINE NUMBERS EXCLUSIVELY FOR KIDS

How many of these landline phone numbers are used exclusively by household members under the age of eighteen?

Value	Label	Unweighted Frequency	%
0	-	5	1.0 %
	Missing Data		
.	-	499	99.0 %
	Total	**504**	**100%**

Based upon 5 valid cases out of 504 total cases.

- Mean: 0.00
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 0.00
- Standard Deviation: 0.00

Location: 52-53 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

V21: CODER ID

Coder's ID No.

Value	Label	Unweighted Frequency	%
6	-	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 6.00
- Median: 6.00
- Mode: 6.00
- Minimum: 6.00
- Maximum: 6.00
- Standard Deviation: 0.00

Location: 54-54 (width: 1; decimal: 0)
Variable Type: numeric

AGE6BKT: R AGE 6-GROUP

R Age Summary

Value	Label	Unweighted Frequency	%
1	18-24 years	28	5.6 %
2	25-34 years	39	7.7 %
3	35-44 years	54	10.7 %
4	45-54 years	81	16.1 %
5	55-64 years	103	20.4 %
6	65-97 years	195	38.7 %
	Missing Data		
9	NA	4	0.8 %
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 55-55 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

EDUC: EDUCATION OF RESPONDENT

R Education Summary

Value	Label	Unweighted Frequency	%
1	Grade 0-8 no high school diploma	7	1.4 %

Value	Label	Unweighted Frequency	%
2	Grade 9-12 no high school diploma	13	2.6 %
3	Grade 0-12 with high school diploma	90	17.9 %
4	Grade 13-17 no college degree	153	30.4 %
5	Grade 13-16 with college degree	124	24.6 %
6	Grade 17 with college degree	114	22.6 %
	Missing Data		
9	NA	3	0.6 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 56-56 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

SAGE6BKT: SPOUSE AGE 6-GROUP

Spouse Age Summary

Value	Label	Unweighted Frequency	%
1	18-24 years	7	1.4 %
2	25-34 years	26	5.2 %
3	35-44 years	51	10.1 %
4	45-54 years	53	10.5 %
5	55-64 years	77	15.3 %
6	65-97 years	100	19.8 %
	Missing Data		
9	NA	8	1.6 %
.	-	182	36.1 %
	Total	**504**	**100%**

Based upon 314 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 57-57 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9 , .

SPEDUC: EDUCATION OF SPOUSE

Spouse Education Summary

Value	Label	Unweighted Frequency	%
1	Grades 0-8 and no high school diploma	4	0.8 %
2	Grades 9-12 and no high school diploma	9	1.8 %
3	Grades 0-12 with high school diploma	81	16.1 %
4	Grades 13-17 with some college	36	7.1 %
5	Grades 13-16 with bachelors degree	122	24.2 %
6	Grade 17 with college degree	64	12.7 %
	Missing Data		
9	NA	6	1.2 %
.	-	182	36.1 %
	Total	**504**	**100%**

Based upon 316 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 58-58 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9 , .

REGION: REGION OF RESIDENCE

Region of Residence

Value	Label	Unweighted Frequency	%
1	West	101	20.0 %
2	Midwest	147	29.2 %
3	Northeast	97	19.2 %
4	South	159	31.5 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 59-59 (width: 1; decimal: 0)
Variable Type: numeric

REGION9: CENSUS DIVISION

Census Division

Value	Label	Unweighted Frequency	%
1	New England	30	6.0 %
2	Mid-Atlantic	67	13.3 %

Value	Label	Unweighted Frequency	%
3	East North Central	95	18.8 %
4	West North Central	52	10.3 %
5	South-Atlantic	92	18.3 %
6	East South Central	19	3.8 %
7	West South Central	48	9.5 %
8	Mountain	32	6.3 %
9	Pacific	69	13.7 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 9.00

Location: 60-60 (width: 1; decimal: 0)
Variable Type: numeric

METSTAT: METROPOLITAN STATUS

Metropolitan Status

Value	Label	Unweighted Frequency	%
1	In the center city of an MSA	72	14.3 %
2	Outside the center city of an MSA but inside the county containing center city	62	12.3 %
3	Inside a suburban county of the MSA	67	13.3 %
4	In an MSA that has no city center	5	1.0 %
5	Not in an MSA	70	13.9 %
	Missing Data		
.	-	228	45.2 %
	Total	**504**	**100%**

Based upon 276 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 61-61 (width: 1; decimal: 0)
Variable Type: numeric

YYYY: SURVEY YEAR

Survey Year (2013)

Value	Label	Unweighted Frequency	%
2013	2013	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 2013.00
- Maximum: 2013.00

Location: 62-65 (width: 4; decimal: 0)
Variable Type: numeric

YYYYQ: SURVEY YEAR & QUARTER

Survey Year & Quarter (20134)

Value	Label	Unweighted Frequency	%
20134	20134	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 20134.00
- Maximum: 20134.00

Location: 66-70 (width: 5; decimal: 0)
Variable Type: numeric

YYYYMM: SURVEY YEAR & MONTH

Survey Date (201312)

Value	Label	Unweighted Frequency	%
201312	201312	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 201312.00
- Maximum: 201312.00

Location: 71-76 (width: 6; decimal: 0)
Variable Type: numeric

DATEPR: DATE OF PREVIOUS INTERVIEW

Reinterview Date (201306)

Value	Label	Unweighted Frequency	%
201306	201306	146	29.0 %
	Missing Data		
.	-	358	71.0 %
	Total	**504**	**100%**

Based upon 146 valid cases out of 504 total cases.

- Minimum: 201306.00
- Maximum: 201306.00

Location: 77-82 (width: 6; decimal: 0)
Variable Type: numeric

WT_AD: ADULT WEIGHT

Adult Weight

Value	Label	Unweighted Frequency	%
0.4995044598612	-	100	19.8 %
0.7492566897919	-	101	20.0 %
0.9990089197225	-	101	20.0 %
1.2487611496531	-	101	20.0 %
1.4985133795837	-	101	20.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.0000000000000
- Median: 0.9990089197225
- Minimum: 0.4995044598612
- Maximum: 1.4985133795837
- Standard Deviation: 0.3532015975583

Location: 83-97 (width: 15; decimal: 13)
Variable Type: numeric

WT_HH: HOUSEHOLD WEIGHT

Household Weight

Value	Label	Unweighted Frequency	%
0.4997521070897	-	101	20.0 %
0.7496281606346	-	100	19.8 %
0.9995042141795	-	101	20.0 %
1.2493802677243	-	101	20.0 %
1.4992563212692	-	101	20.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.0000000000000
- Median: 0.9995042141795
- Minimum: 0.4997521070897
- Maximum: 1.4992563212692
- Standard Deviation: 0.3539042693548

Location: 98-112 (width: 15; decimal: 13)
Variable Type: numeric

WT_ADHD: ADULT HEAD WEIGHT

Adult Head Weight

Value	Label	Unweighted Frequency	%
0.0000000000000	-	8	1.6 %
0.5007571933367	-	100	19.8 %
0.7511357900050	-	100	19.8 %
1.0015143866734	-	98	19.4 %
1.2518929833417	-	99	19.6 %
1.5022715800101	-	99	19.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 0.9841269841270
- Median: 1.0015143866734
- Minimum: 0.0000000000000
- Maximum: 1.5022715800101
- Standard Deviation: 0.3737081733858

Location: 113-127 (width: 15; decimal: 13)
Variable Type: numeric

WT: HOUSEHOLD HEAD WEIGHT

Household Head Weight

Value	Label	Unweighted Frequency	%
0.0000000000000	-	8	1.6 %
0.4997481108312	-	99	19.6 %
0.7496221662469	-	99	19.6 %
0.9994962216625	-	99	19.6 %
1.2493702770781	-	100	19.8 %
1.4992443324937	-	99	19.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 0.9841269841270
- Median: 0.9994962216625
- Mode: 1.2493702770781
- Minimum: 0.0000000000000
- Maximum: 1.4992443324937
- Standard Deviation: 0.3723761757172

Location: 128-142 (width: 15; decimal: 13)
Variable Type: numeric

RECORD: INTERVIEW RECORDED

Interview Recorded

Value	Label	Unweighted Frequency	%
1	Respondent agreed to be recorded	503	99.8 %
2	Respondent did not want to be recorded	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 143-143 (width: 1; decimal: 0)
Variable Type: numeric

PAGO: PERSONAL FINANCES B/W YEAR AGO

We are interested in how people are getting along financially these days. Would you say that you (and your family living there) are better off or worse off financially than you were a year ago?

Value	Label	Unweighted Frequency	%
1	Better now	167	33.1 %
3	Same	166	32.9 %
5	Worse now	171	33.9 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 144-144 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PAGOR1: REASONS: FINANCES B/W YR AGO (1)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No change and no pro-con reason given	94	18.7 %
10	FAV Better pay	38	7.5 %
11	FAV Higher income from self-employment or property	21	4.2 %
12	FAV More work, hence more income	34	6.7 %
13	FAV Increased contributions from outside FU	12	2.4 %
14	FAV Lower prices	2	0.4 %
15	FAV Lower taxes; low or unchanged taxes	0	0.0 %

Value	Label	Unweighted Frequency	%
16	FAV Decreased expenses	21	4.2 %
18	FAV Higher interest rates; tight credit	0	0.0 %
19	FAV Better asset position	34	6.7 %
20	FAV Debt, interest or debt payments low or lower	18	3.6 %
21	FAV Change in family composition - higher income or better off	1	0.2 %
23	FAV Good times, no recession (not codeable above)	2	0.4 %
27	FAV Other reasons for making FU better off	18	3.6 %
38	FAV Reference to government economic policy	1	0.2 %
39	FAV Income tax refund	0	0.0 %
50	UNFAV Lower pay	15	3.0 %
51	UNFAV Lower income from self-employment or property	14	2.8 %
52	UNFAV Less work, hence less income	50	9.9 %
53	UNFAV Decreased/Unchanged contributions from outside FU	17	3.4 %
54	UNFAV High(er) prices	52	10.3 %
55	UNFAV Higher interest rates; tight credit	0	0.0 %
56	UNFAV High, higher taxes (except 57)	6	1.2 %
57	UNFAV Income taxes	1	0.2 %
58	UNFAV Increased expenses; more people to be supported by FU	17	3.4 %
59	UNFAV Worse asset position	12	2.4 %
60	UNFAV Debt	6	1.2 %
61	UNFAV Change in family composition - lower income or worse off	5	1.0 %
63	UNFAV Bad times, recession (not codeable above)	9	1.8 %
64	UNFAV Strike(s)-- not codeable in 52	0	0.0 %
67	UNFAV Other reasons for making FU worse off	0	0.0 %
78	UNFAV Reference to government economic policy	1	0.2 %
	Missing Data		
98	DK	3	0.6 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 78.00

Location: 145-146 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

PAGOR2: REASONS: FINANCES B/W YR AGO (2)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No second mention	288	57.1 %
10	FAV Better pay	11	2.2 %
11	FAV Higher income from self-employment or property	3	0.6 %
12	FAV More work, hence more income	9	1.8 %
13	FAV Increased contributions from outside FU	2	0.4 %
14	FAV Lower prices	4	0.8 %
15	FAV Lower taxes; low or unchanged taxes	1	0.2 %
16	FAV Decreased expenses	16	3.2 %
18	FAV Higher interest rates; tight credit	0	0.0 %
19	FAV Better asset position	11	2.2 %
20	FAV Debt, interest or debt payments low or lower	9	1.8 %
21	FAV Change in family composition - higher income or better off	0	0.0 %
23	FAV Good times, no recession (not codeable above)	5	1.0 %
27	FAV Other reasons for making FU better off	11	2.2 %
38	FAV Reference to government economic policy	1	0.2 %
39	FAV Income tax refund	0	0.0 %
50	UNFAV Lower pay	16	3.2 %
51	UNFAV Lower income from self-employment or property	5	1.0 %
52	UNFAV Less work, hence less income	6	1.2 %
53	UNFAV Decreased/Unchanged contributions from outside FU	33	6.5 %
54	UNFAV High(er) prices	25	5.0 %
55	UNFAV Higher interest rates; tight credit	0	0.0 %
56	UNFAV High, higher taxes (except 57)	4	0.8 %
57	UNFAV Income taxes	0	0.0 %
58	UNFAV Increased expenses; more people to be supported by FU	13	2.6 %
59	UNFAV Worse asset position	5	1.0 %
60	UNFAV Debt	2	0.4 %
61	UNFAV Change in family composition - lower income or worse off	0	0.0 %
63	UNFAV Bad times, recession (not codeable above)	10	2.0 %
64	UNFAV Strike(s)-- not codeable in 52	0	0.0 %
67	UNFAV Other reasons for making FU worse off	5	1.0 %
78	UNFAV Reference to government economic policy	9	1.8 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 78.00

Location: 147-148 (width: 2; decimal: 0)
Variable Type: numeric

PAGO5: PERSONAL FINANCES B/W 5YRS AGO

Now thinking back 5 years, would you say that you (and your family living there) are better off or worse off financially now than you were 5 years ago?

Value	Label	Unweighted Frequency	%
1	Better now	221	43.8 %
3	Same	75	14.9 %
5	Worse now	203	40.3 %
	Missing Data		
8	DK	2	0.4 %
9	NA	3	0.6 %
	Total	**504**	**100%**

Based upon 499 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 149-149 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PEXP: PERSONAL FINANCES B/W NEXT YEAR

Now looking ahead--do you think that a year from now you (and your family living there) will be better off financially, or worse off, or just about the same as now?

Value	Label	Unweighted Frequency	%
1	Will be better off	117	23.2 %
3	Same	278	55.2 %
5	Will be worse off	96	19.0 %
	Missing Data		
8	DK	10	2.0 %
9	NA	3	0.6 %
	Total	**504**	**100%**

Based upon 491 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 150-150 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PEXP5: PERSONAL FINANCES B/W IN 5YRS

And 5 years from now, do you expect that you (and your family living there) will be better off financially, worse off, or just about the same as now?

Value	Label	Unweighted Frequency	%
1	Will be better off	178	35.3 %
3	Same	190	37.7 %
5	Will be worse off	113	22.4 %
	Missing Data		
8	DK	18	3.6 %
9	NA	5	1.0 %
	Total	**504**	**100%**

Based upon 481 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 151-151 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

BUS12: ECONOMY GOOD/BAD NEXT YEAR

Now turning to business conditions in the country as a whole--do you think that during the next 12 months we'll have good times financially, or bad times, or what?

Value	Label	Unweighted Frequency	%
1	Good times	194	38.5 %
2	Good with qualifications	5	1.0 %
3	Pro-con	19	3.8 %
4	Bad with qualifications	9	1.8 %
5	Bad times	216	42.9 %
	Missing Data		
8	DK	18	3.6 %
9	NA	43	8.5 %
	Total	**504**	**100%**

Based upon 443 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 152-152 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

BAGO: ECONOMY BETTER/WORSE YEAR AGO

Would you say that at the present time business conditions are better or worse than they were a year ago?

Value	Label	Unweighted Frequency	%
1	Better now	246	48.8 %
3	About the same	47	9.3 %
5	Worse now	201	39.9 %
	Missing Data		
8	DK	9	1.8 %
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 494 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 153-153 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

NEWS1: NEWS HEARD OF CHANGES IN BUS COND (1)

During the last few months, have you heard of any favorable or unfavorable changes in business conditions? What did you hear? (Have you heard of any other favorable or unfavorable changes in business conditions?)

Value	Label	Unweighted Frequency	%
0	Has heard of no changes	185	36.7 %
10	FAV Elections, admin, Congress, President	0	0.0 %
11	FAV More military spending, more war/tensions (fav)	0	0.0 %
12	FAV Less military spending, few tensions	0	0.0 %
13	FAV Gov't programs improved	0	0.0 %
14	FAV Specific gov't programs incr/cont	0	0.0 %
15	FAV Specific gov't programs decr/end	0	0.0 %
16	FAV Taxes, changes/reforms, rebates	0	0.0 %
17	FAV Other references to gov't	0	0.0 %
18	FAV Fiscal policy, budgets, deficits	3	0.6 %
19	FAV Gov't improving business condition	5	1.0 %
20	FAV Opening of plants, factories, stores	3	0.6 %
21	FAV Consumer/auto demand high	6	1.2 %
22	FAV Purch power high, wages high	1	0.2 %
23	FAV Employ is high, plenty of jobs	41	8.1 %
24	FAV Population increase, more people to buy	0	0.0 %
25	FAV Low debts, higher savings/assets, invest up	0	0.0 %
27	FAV Other references to employ and purch power	0	0.0 %
28	FAV Production increasing, GNP is up	4	0.8 %
29	FAV Unemp has risen, good for economy	0	0.0 %

Value	Label	Unweighted Frequency	%
30	FAV Tight money, int rates high	0	0.0 %
31	FAV Lower/stable prices, less inflation	2	0.4 %
32	FAV Higher prices, inflation is good	0	0.0 %
33	FAV Easier money, credit easy to get, low int rates	0	0.0 %
34	FAV Crowd funding	0	0.0 %
35	FAV Profits high/rising	1	0.2 %
36	FAV Stock market, rise in price of stocks	22	4.4 %
37	FAV Other references to prices/credit	0	0.0 %
38	FAV Balance of payments, dollar devalue	1	0.2 %
39	FAV Controls (price or wage)	0	0.0 %
40	FAV Better race relations, less crime	0	0.0 %
41	FAV Union disputes settled, relations good	0	0.0 %
42	FAV Times/business is good in the coming year	0	0.0 %
43	FAV Bad times can't last, due for good times	0	0.0 %
44	FAV R sees sign of improvement already	4	0.8 %
45	FAV Improvements in specific industries	24	4.8 %
46	FAV Farm situation good, crops good	0	0.0 %
47	FAV Other good factors or favorable ref	0	0.0 %
48	FAV Economy more stable, optimism	0	0.0 %
49	FAV Energy crisis, pollution	1	0.2 %
50	UNFAV Election, new admin/President	9	1.8 %
51	UNFAV More military spending, more war/tensions	0	0.0 %
52	UNFAV Less military spending, few tensions	0	0.0 %
53	UNFAV Specific gov't spend programs changed	0	0.0 %
54	UNFAV Specific gov't spend programs eliminated	3	0.6 %
55	UNFAV Gov't programs begun/increased	1	0.2 %
56	UNFAV Taxes, changes/reforms, rebates	2	0.4 %
57	UNFAV Other references to gov't	0	0.0 %
58	UNFAV Fiscal policy, budgets, deficits	13	2.6 %
59	UNFAV Gov't not improving business conditions	87	17.3 %
	Missing Data		
98	DK	1	0.2 %
99	NA	1	0.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 502 valid cases out of 504 total cases.

- Minimum: 0.00

- Maximum: 89.00

Location: 154-155 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

NEWS2: NEWS HEARD OF CHANGES IN BUS COND (2)

During the last few months, have you heard of any favorable or unfavorable changes in business conditions? What did you hear? (Have you heard of any other favorable or unfavorable changes in business conditions?)

Value	Label	Unweighted Frequency	%
0	Has heard of no changes, no second mention	281	55.8 %
10	FAV Elections, admin, Congress, President	0	0.0 %
11	FAV More military spending, more war/tensions (fav)	0	0.0 %
12	FAV Less military spending, few tensions	2	0.4 %
13	FAV Gov't programs improved	0	0.0 %
14	FAV Specific gov't programs incr/cont	0	0.0 %
15	FAV Specific gov't programs decr/end	0	0.0 %
16	FAV Taxes, changes/reforms, rebates	0	0.0 %
17	FAV Other references to gov't	0	0.0 %
18	FAV Fiscal policy, budgets, deficits	0	0.0 %
19	FAV Gov't improving business condition	4	0.8 %
20	FAV Opening of plants, factories, stores	2	0.4 %
21	FAV Consumer/auto demand high	5	1.0 %
22	FAV Purch power high, wages high	1	0.2 %
23	FAV Employ is high, plenty of jobs	14	2.8 %
24	FAV Population increase, more people to buy	0	0.0 %
25	FAV Low debts, higher savings/assets, invest up	0	0.0 %
27	FAV Other references to employ and purch power	0	0.0 %
28	FAV Production increasing, GNP is up	2	0.4 %
29	FAV Unemp has risen, good for economy	0	0.0 %
30	FAV Tight money, int rates high	0	0.0 %
31	FAV Lower/stable prices, less inflation	2	0.4 %
32	FAV Higher prices, inflation is good	0	0.0 %
33	FAV Easier money, credit easy to get, low int rates	3	0.6 %
34	FAV Crowd funding	0	0.0 %
35	FAV Profits high/rising	0	0.0 %
36	FAV Stock market, rise in price of stocks	17	3.4 %
37	FAV Other references to prices/credit	0	0.0 %
38	FAV Balance of payments, dollar devalue	1	0.2 %
39	FAV Controls (price or wage)	0	0.0 %
40	FAV Better race relations, less crime	1	0.2 %

Value	Label	Unweighted Frequency	%
41	FAV Union disputes settled, relations good	0	0.0 %
42	FAV Times/business is good in the coming year	1	0.2 %
43	FAV Bad times can't last, due for good times	0	0.0 %
44	FAV R sees sign of improvement already	4	0.8 %
45	FAV Improvements in specific industries	21	4.2 %
46	FAV Farm situation good, crops good	0	0.0 %
47	FAV Other good factors or favorable ref	0	0.0 %
48	FAV Economy more stable, optimism	1	0.2 %
49	FAV Energy crisis, pollution	0	0.0 %
50	UNFAV Election, new admin/President	7	1.4 %
51	UNFAV More military spending, more war/tensions	2	0.4 %
52	UNFAV Less military spending, few tensions	0	0.0 %
53	UNFAV Specific gov't spend programs changed	0	0.0 %
54	UNFAV Specific gov't spend programs eliminated	0	0.0 %
55	UNFAV Gov't programs begun/increased	2	0.4 %
56	UNFAV Taxes, changes/reforms, rebates	8	1.6 %
57	UNFAV Other references to gov't	0	0.0 %
58	UNFAV Fiscal policy, budgets, deficits	5	1.0 %
59	UNFAV Gov't not improving business conditions	21	4.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 89.00

Location: 156-157 (width: 2; decimal: 0)
Variable Type: numeric

BEXP: ECONOMY BETTER/WORSE NEXT YEAR

And how about a year from now, do you expect that in the country as a whole business conditions will be better, or worse than they are at present, or just about the same?

Value	Label	Unweighted Frequency	%
1	Better a year from now	124	24.6 %
3	About the same	248	49.2 %
5	Worse a year from now	124	24.6 %
	Missing Data		
8	DK	8	1.6 %
	Total	**504**	**100%**

Based upon 496 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 158-158 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

BUS5: ECONOMY GOOD/BAD NEXT 5 YEARS

Looking ahead, which would you say is more likely -- that in the country as a whole we'll have continuous good times during the next 5 years or so, or that we will have periods of widespread unemployment or depression, or what?

Value	Label	Unweighted Frequency	%
1	Good times	149	29.6 %
2	Good with qualifications	47	9.3 %
3	Pro-con	16	3.2 %
4	Bad with qualifications	51	10.1 %
5	Bad times	223	44.2 %
6	Depends on defense program, aid to allies, intl situation	0	0.0 %
7	Depends on government economic policies	1	0.2 %
10	Depends on election	4	0.8 %
11	Depends on other	0	0.0 %
	Missing Data		
98	DK	3	0.6 %
99	NA	10	2.0 %
	Total	**504**	**100%**

Based upon 491 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 10.00

Location: 159-160 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

GOVT: GOVERNMENT ECONOMIC POLICY

As to the economic policy of the government -- I mean steps taken to fight inflation or unemployment -- would you say the government is doing a good job, only fair, or a poor job?

Value	Label	Unweighted Frequency	%
1	Good job	65	12.9 %
3	Only fair	192	38.1 %
5	Poor job	242	48.0 %
	Missing Data		

Value	Label	Unweighted Frequency	%
8	DK	4	0.8 %
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 499 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 161-161 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

UNEMP: UNEMPLOYMENT MORE/LESS NEXT YEAR

How about people out of work during the coming 12 months -- do you think that there will be more unemployment than now, about the same, or less?

Value	Label	Unweighted Frequency	%
1	More unemployment	131	26.0 %
3	About the same	257	51.0 %
5	Less unemployment	114	22.6 %
	Missing Data		
8	DK	2	0.4 %
	Total	**504**	**100%**

Based upon 502 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 162-162 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

RATEX: INTEREST RATES UP/DOWN NEXT YEAR

No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months--will they go up, stay the same, or go down?

Value	Label	Unweighted Frequency	%
1	Go up	307	60.9 %
3	Stay the same	165	32.7 %
5	Go down	25	5.0 %
	Missing Data		
8	DK	7	1.4 %
	Total	**504**	**100%**

Based upon 497 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 163-163 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PX1Q1: PRICES UP/DOWN NEXT YEAR

During the next 12 months, do you think that prices in general will go up, or go down, or stay where they are now? (Do you mean that prices will go up at the same rate as now, or that prices in general will not go up during the next 12 months?)

Value	Label	Unweighted Frequency	%
1	Go up	380	75.4 %
2	Go up (at same rate)	56	11.1 %
3	Same (will not go up)	53	10.5 %
5	Go down	12	2.4 %
	Missing Data		
8	DK	3	0.6 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 164-164 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PX1Q2: PRICES % UP/DOWN NEXT YEAR

By about what percent do you expect prices to go (up/down) on the average, during the next 12 months? (How many cents on the dollar do you expect prices to go (up/down) on the average, during the next 12 months?)

Value	Label	Unweighted Frequency	%
0	INAP, 3,8-9 in PX1Q1	56	11.1 %
1	-	56	11.1 %
2	-	77	15.3 %
3	-	100	19.8 %
4	-	36	7.1 %
5	-	76	15.1 %
6	-	2	0.4 %
7	-	15	3.0 %
8	-	4	0.8 %
9	-	3	0.6 %

Value	Label	Unweighted Frequency	%
10	-	27	5.4 %
11	-	1	0.2 %
12	-	1	0.2 %
13	-	2	0.4 %
15	-	6	1.2 %
17	-	1	0.2 %
20	-	8	1.6 %
95	95 percent/cents or more	0	0.0 %
	Missing Data		
98	DK	31	6.2 %
99	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 471 valid cases out of 504 total cases.

- Mean: 3.81
- Median: 3.00
- Mode: 3.00
- Minimum: 0.00
- Maximum: 20.00
- Standard Deviation: 3.67

Location: 165-166 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

P1FORM: CENT/PERCENT FORM 1-YR PRICE

Summary Question A12-A12c

Value	Label	Unweighted Frequency	%
0	Inap, 3,8-9 in PX1Q1	56	11.1 %
1	PERCENT CODED (FROM A12b)	412	81.7 %
5	CENTS CODED (FROM A12c)	3	0.6 %
8	DON'T KNOW IN A12b, A12c OR BOTH AND NO PERCENT OR CENTS GIVEN	31	6.2 %
9	MISSING ALL DATA TO A12b AND A12c BUT 1, 2 OR 5 CODED IN STEM	2	0.4 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 9.00

Location: 167-167 (width: 1; decimal: 0)
Variable Type: numeric

PX1: PRICE EXPECTATIONS 1YR RECODED

Price expectations for next 12 months recoded

Value	Label	Unweighted Frequency	%
-97	DK how much down	1	0.2 %
-5	-	2	0.4 %
-4	-	1	0.2 %
-3	-	4	0.8 %
-2	-	1	0.2 %
-1	-	3	0.6 %
0	-	53	10.5 %
1	-	53	10.5 %
2	-	76	15.1 %
3	-	96	19.0 %
4	-	35	6.9 %
5	-	74	14.7 %
6	-	2	0.4 %
7	-	15	3.0 %
8	-	4	0.8 %
9	-	3	0.6 %
10	-	27	5.4 %
11	-	1	0.2 %
12	-	1	0.2 %
13	-	2	0.4 %
15	-	6	1.2 %
17	-	1	0.2 %
20	-	8	1.6 %
96	DK how much up	32	6.3 %
	Missing Data		
98	DK whether up or down	3	0.6 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Mean: 9.40
- Median: 3.00
- Mode: 3.00
- Minimum: -97.00
- Maximum: 96.00
- Standard Deviation: 23.38

Location: 168-170 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

PX1QU: UNROUNDED % 1YR PRICE

By what percent do you expect prices to go (up/down) on the average, during the next 12 months? - UNROUNDED

Value	Label	Unweighted Frequency	%
0.25	-	1	0.2 %
0.30	-	1	0.2 %
0.50	-	4	0.8 %
1.00	-	23	4.6 %
1.25	-	5	1.0 %
1.40	-	1	0.2 %
1.50	-	21	4.2 %
1.70	-	1	0.2 %
1.75	-	5	1.0 %
2.00	-	66	13.1 %
2.25	-	4	0.8 %
2.30	-	1	0.2 %
2.50	-	44	8.7 %
2.75	-	1	0.2 %
3.00	-	40	7.9 %
3.50	-	15	3.0 %
4.00	-	36	7.1 %
4.50	-	6	1.2 %
5.00	-	67	13.3 %
5.50	-	3	0.6 %
6.00	-	2	0.4 %
6.50	-	5	1.0 %
7.00	-	8	1.6 %
7.50	-	2	0.4 %
8.00	-	4	0.8 %
8.50	-	1	0.2 %
9.00	-	2	0.4 %
10.00	-	27	5.4 %
11.00	-	1	0.2 %
12.00	-	1	0.2 %
12.50	-	1	0.2 %
13.50	-	1	0.2 %
15.00	-	6	1.2 %
17.50	-	1	0.2 %
20.00	-	8	1.6 %
95.00	95 PERCENT OR MORE	0	0.0 %

Value	Label	Unweighted Frequency	%
	Missing Data		
98.00	DK	31	6.2 %
99.00	NA	2	0.4 %
.	-	56	11.1 %
	Total	**504**	**100%**

Based upon 415 valid cases out of 504 total cases.

- Mean: 4.31
- Median: 3.00
- Mode: 5.00
- Minimum: 0.25
- Maximum: 20.00
- Standard Deviation: 3.62

Location: 171-175 (width: 5; decimal: 2)
Variable Type: numeric
(Range of) Missing Values: 98.00 , 99.00 , .

PX1UR: UNROUNDED PRICE EXPECTATIONS 1YR RECODED

Price expectations for next 12 months recoded - UNROUNDED

Value	Label	Unweighted Frequency	%
-97.00	DK how much down	1	0.2 %
-5.00	-	2	0.4 %
-4.00	-	1	0.2 %
-3.00	-	1	0.2 %
-2.50	-	3	0.6 %
-2.00	-	1	0.2 %
-1.00	-	3	0.6 %
0.25	-	1	0.2 %
0.30	-	1	0.2 %
0.50	-	4	0.8 %
1.00	-	20	4.0 %
1.25	-	5	1.0 %
1.40	-	1	0.2 %
1.50	-	21	4.2 %
1.70	-	1	0.2 %
1.75	-	5	1.0 %
2.00	-	65	12.9 %
2.25	-	4	0.8 %
2.30	-	1	0.2 %
2.50	-	41	8.1 %

Value	Label	Unweighted Frequency	%
2.75	-	1	0.2 %
3.00	-	39	7.7 %
3.50	-	15	3.0 %
4.00	-	35	6.9 %
4.50	-	6	1.2 %
5.00	-	65	12.9 %
5.50	-	3	0.6 %
6.00	-	2	0.4 %
6.50	-	5	1.0 %
7.00	-	8	1.6 %
7.50	-	2	0.4 %
8.00	-	4	0.8 %
8.50	-	1	0.2 %
9.00	-	2	0.4 %
10.00	-	27	5.4 %
11.00	-	1	0.2 %
12.00	-	1	0.2 %
12.50	-	1	0.2 %
13.50	-	1	0.2 %
15.00	-	6	1.2 %
17.50	-	1	0.2 %
20.00	-	8	1.6 %
96.00	DK how much up	32	6.3 %
	Missing Data		
98.00	DK whether up or down	3	0.6 %
.	-	53	10.5 %
	Total	**504**	**100%**

Based upon 448 valid cases out of 504 total cases.

- Mean: 10.50
- Median: 3.50
- Minimum: -97.00
- Maximum: 96.00
- Standard Deviation: 24.49

Location: 176-181 (width: 6; decimal: 2)
Variable Type: numeric
(Range of) Missing Values: 98.00 , 99.00 , .

PX5Q1: PRICES UP/DOWN NEXT 5 YEARS

What about the outlook for prices over the next 5 to 10 years? Do you think prices will be higher, about the same, or lower, 5 to 10 years from now? (Do you mean that prices will go up at the same rate as now, or that prices in general will not go up during the next 5 to 10 years?)

Value	Label	Unweighted Frequency	%
1	Go up	444	88.1 %
2	Go up (at same rate)	24	4.8 %
3	Same (will not go up)	9	1.8 %
5	Go down	19	3.8 %
	Missing Data		
8	DK	6	1.2 %
9	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 496 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 182-182 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PX5Q2: PRICES % UP/DOWN NEXT 5 YEARS

By about what percent per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years? (How many cents on the dollar per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years?)

Value	Label	Unweighted Frequency	%
0	INAP, 3,8-9 in PX5Q1	17	3.4 %
1	-	90	17.9 %
2	-	98	19.4 %
3	-	118	23.4 %
4	-	39	7.7 %
5	-	57	11.3 %
6	-	8	1.6 %
7	-	6	1.2 %
8	-	7	1.4 %
9	-	1	0.2 %
10	-	16	3.2 %
11	-	1	0.2 %
12	-	1	0.2 %
13	-	3	0.6 %
15	-	10	2.0 %
20	-	1	0.2 %

Value	Label	Unweighted Frequency	%
95	95 percent/cents or more	0	0.0 %
	Missing Data		
98	DK	27	5.4 %
99	NA	4	0.8 %
	Total	**504**	**100%**

Based upon 473 valid cases out of 504 total cases.

- Mean: 3.44
- Median: 3.00
- Mode: 3.00
- Minimum: 0.00
- Maximum: 20.00
- Standard Deviation: 2.96

Location: 183-184 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

P5FORM: CENT/PERCENT FORM 5-YR PRICE

Summary Question A13-A13c

Value	Label	Unweighted Frequency	%
0	Inap, 3,8-9 in PX5Q1	17	3.4 %
1	PERCENT CODED (FROM A13b)	455	90.3 %
5	CENTS CODED (FROM A13c)	1	0.2 %
8	DON'T KNOW IN A13b, A13c OR BOTH, AND NO PERCENT OR CENTS GIVEN	27	5.4 %
9	MISSING ALL DATA TO A13b AND A13c BUT 1, 2 OR 5 CODED IN STEM	4	0.8 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 9.00

Location: 185-185 (width: 1; decimal: 0)
Variable Type: numeric

PX5: PRICE EXPECTATIONS 5YR RECODED

Price expectations for next 5 years recoded

Value	Label	Unweighted Frequency	%
-97	DK how much down	3	0.6 %
-6	-	1	0.2 %
-5	-	3	0.6 %

Value	Label	Unweighted Frequency	%
-4	-	1	0.2 %
-3	-	3	0.6 %
-2	-	5	1.0 %
-1	-	3	0.6 %
0	-	9	1.8 %
1	-	87	17.3 %
2	-	93	18.5 %
3	-	115	22.8 %
4	-	38	7.5 %
5	-	54	10.7 %
6	-	7	1.4 %
7	-	6	1.2 %
8	-	7	1.4 %
9	-	1	0.2 %
10	-	16	3.2 %
11	-	1	0.2 %
12	-	1	0.2 %
13	-	3	0.6 %
15	-	10	2.0 %
20	-	1	0.2 %
96	DK how much up	28	5.6 %
	Missing Data		
98	DK whether up or down	6	1.2 %
99	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 496 valid cases out of 504 total cases.

- Mean: 7.93
- Median: 3.00
- Mode: 3.00
- Minimum: -97.00
- Maximum: 96.00
- Standard Deviation: 23.13

Location: 186-188 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

PX5QU: UNROUNDED % 5YR PRICE

By about what percent per year do you expect prices to go (up/down) on the average, during the next 5 to 10 years? - UNROUNDED

Value	Label	Unweighted Frequency	%
0.25	-	1	0.2 %
0.30	-	2	0.4 %
0.50	-	11	2.2 %
0.75	-	4	0.8 %
0.85	-	1	0.2 %
1.00	-	31	6.2 %
1.25	-	1	0.2 %
1.50	-	39	7.7 %
1.60	-	1	0.2 %
1.65	-	1	0.2 %
1.70	-	1	0.2 %
1.75	-	6	1.2 %
2.00	-	87	17.3 %
2.30	-	1	0.2 %
2.40	-	1	0.2 %
2.50	-	44	8.7 %
2.75	-	1	0.2 %
3.00	-	53	10.5 %
3.20	-	1	0.2 %
3.50	-	19	3.8 %
4.00	-	39	7.7 %
4.50	-	4	0.8 %
5.00	-	49	9.7 %
5.50	-	4	0.8 %
6.00	-	8	1.6 %
6.50	-	2	0.4 %
7.00	-	2	0.4 %
7.25	-	1	0.2 %
7.50	-	1	0.2 %
8.00	-	7	1.4 %
8.50	-	1	0.2 %
10.00	-	16	3.2 %
11.25	-	1	0.2 %
12.00	-	1	0.2 %
12.50	-	3	0.6 %
15.00	-	10	2.0 %
20.00	-	1	0.2 %
95.00	95 PERCENT OR MORE	0	0.0 %
	Missing Data		

Value	Label	Unweighted Frequency	%
98.00	DK	27	5.4 %
99.00	NA	4	0.8 %
.	-	17	3.4 %
	Total	**504**	**100%**

Based upon 456 valid cases out of 504 total cases.

- Mean: 3.56
- Median: 2.50
- Mode: 2.00
- Minimum: 0.25
- Maximum: 20.00
- Standard Deviation: 2.92

Location: 189-193 (width: 5; decimal: 2)
Variable Type: numeric
(Range of) Missing Values: 98.00 , 99.00 , .

PX5UR: UNROUNDED PRICE EXPECTATIONS 5YR RECODED

Price expectations for next 5 years recoded - UNROUNDED

Value	Label	Unweighted Frequency	%
-97.00	DK how much down	3	0.6 %
-6.00	-	1	0.2 %
-5.00	-	3	0.6 %
-4.00	-	1	0.2 %
-3.00	-	1	0.2 %
-2.50	-	2	0.4 %
-2.00	-	4	0.8 %
-1.70	-	1	0.2 %
-1.00	-	2	0.4 %
-0.50	-	1	0.2 %
0.25	-	1	0.2 %
0.30	-	2	0.4 %
0.50	-	10	2.0 %
0.75	-	4	0.8 %
0.85	-	1	0.2 %
1.00	-	29	5.8 %
1.25	-	1	0.2 %
1.50	-	39	7.7 %
1.60	-	1	0.2 %
1.65	-	1	0.2 %
1.75	-	6	1.2 %

Value	Label	Unweighted Frequency	%
2.00	-	83	16.5 %
2.30	-	1	0.2 %
2.40	-	1	0.2 %
2.50	-	42	8.3 %
2.75	-	1	0.2 %
3.00	-	52	10.3 %
3.20	-	1	0.2 %
3.50	-	19	3.8 %
4.00	-	38	7.5 %
4.50	-	4	0.8 %
5.00	-	46	9.1 %
5.50	-	4	0.8 %
6.00	-	7	1.4 %
6.50	-	2	0.4 %
7.00	-	2	0.4 %
7.25	-	1	0.2 %
7.50	-	1	0.2 %
8.00	-	7	1.4 %
8.50	-	1	0.2 %
10.00	-	16	3.2 %
11.25	-	1	0.2 %
12.00	-	1	0.2 %
12.50	-	3	0.6 %
15.00	-	10	2.0 %
20.00	-	1	0.2 %
96.00	DK how much up	28	5.6 %
	Missing Data		
98.00	DK whether up or down	6	1.2 %
99.00	NA	2	0.4 %
.	-	9	1.8 %
	Total	**504**	**100%**

Based upon 487 valid cases out of 504 total cases.

- Mean: 8.07
- Median: 3.00
- Mode: 2.00
- Minimum: -97.00
- Maximum: 96.00
- Standard Deviation: 23.32

Location: 194-199 (width: 6; decimal: 2)
Variable Type: numeric

(Range of) Missing Values: 98.00 , 99.00 , .

RINC: REAL FAMILY INCOME NEXT 1-2 YEARS

During the next year or two, do you expect that your (family) income will go up more than prices will go up, about the same, or less than prices will go up?

Value	Label	Unweighted Frequency	%
1	Income up more than prices	67	13.3 %
3	Income up same as prices	175	34.7 %
5	Income up less than prices	255	50.6 %
	Missing Data		
8	DK	6	1.2 %
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 497 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 200-200 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

INEXQ1: FAMILY INCOME U/D NEXT YEAR

During the next 12 months, do you expect your (family) income to be higher or lower than during the past year?

Value	Label	Unweighted Frequency	%
1	Higher	256	50.8 %
3	About the same	141	28.0 %
5	Lower	103	20.4 %
	Missing Data		
8	DK	4	0.8 %
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 201-201 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

INEXQ2: FAMILY INCOME % U/D NEXT YEAR

By about what percent do you expect your (family) income to (increase/decrease) during the next 12 months?

Value	Label	Unweighted Frequency	%
0	INAP, 3,8-9 in INEXQ1	145	28.8 %
1	-	69	13.7 %
2	-	48	9.5 %
3	-	47	9.3 %
4	-	21	4.2 %
5	-	40	7.9 %
6	-	5	1.0 %
7	-	6	1.2 %
8	-	3	0.6 %
10	-	32	6.3 %
12	-	2	0.4 %
13	-	4	0.8 %
15	-	10	2.0 %
17	-	2	0.4 %
20	-	17	3.4 %
25	-	8	1.6 %
26	-	1	0.2 %
27	-	2	0.4 %
28	-	1	0.2 %
30	-	6	1.2 %
35	-	2	0.4 %
40	-	4	0.8 %
50	-	4	0.8 %
60	-	2	0.4 %
70	-	1	0.2 %
75	-	1	0.2 %
90	-	1	0.2 %
95	95% or more	7	1.4 %
	Missing Data		
98	DK	12	2.4 %
99	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 491 valid cases out of 504 total cases.

- Mean: 7.22
- Median: 2.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 95.00
- Standard Deviation: 15.12

Location: 202-203 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

INEX: INCOME EXPECTATIONS 1YR RECODED

Income expectations recoded

Value	Label	Unweighted Frequency	%
-97	DK how much down	7	1.4 %
-95	-	2	0.4 %
-90	-	1	0.2 %
-70	-	1	0.2 %
-60	-	2	0.4 %
-50	-	3	0.6 %
-40	-	1	0.2 %
-35	-	2	0.4 %
-30	-	3	0.6 %
-27	-	1	0.2 %
-26	-	1	0.2 %
-25	-	5	1.0 %
-20	-	6	1.2 %
-15	-	5	1.0 %
-13	-	1	0.2 %
-10	-	14	2.8 %
-8	-	1	0.2 %
-7	-	1	0.2 %
-6	-	2	0.4 %
-5	-	11	2.2 %
-4	-	7	1.4 %
-3	-	9	1.8 %
-2	-	8	1.6 %
-1	-	9	1.8 %
0	-	141	28.0 %
1	-	60	11.9 %
2	-	40	7.9 %
3	-	38	7.5 %
4	-	14	2.8 %
5	-	29	5.8 %
6	-	3	0.6 %
7	-	5	1.0 %
8	-	2	0.4 %

Value	Label	Unweighted Frequency	%
10	-	18	3.6 %
12	-	2	0.4 %
13	-	3	0.6 %
15	-	5	1.0 %
17	-	2	0.4 %
20	-	11	2.2 %
25	-	3	0.6 %
27	-	1	0.2 %
28	-	1	0.2 %
30	-	3	0.6 %
40	-	3	0.6 %
50	-	1	0.2 %
75	-	1	0.2 %
95	-	5	1.0 %
96	DK how much up	6	1.2 %
	Missing Data		
98	DK whether up or down	4	0.8 %
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Mean: 0.85
- Median: 1.00
- Mode: 0.00
- Minimum: -97.00
- Maximum: 96.00
- Standard Deviation: 22.76

Location: 204-206 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

HOM: HOME BUYING ATTITUDES

Generally speaking, do you think now is a good time or a bad time to buy a house?

Value	Label	Unweighted Frequency	%
1	Good	415	82.3 %
3	Pro-con	4	0.8 %
5	Bad	76	15.1 %
	Missing Data		
8	DK	7	1.4 %
9	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 495 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 207-207 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

HOMRN1: REASONS: HOME BUYING ATTITUDES (1)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
10	FAV Interest rate won't get any lower	0	0.0 %
11	FAV Prices are low/stable/not too high	33	6.5 %
12	FAV Good buys available	103	20.4 %
13	FAV Prices are going up	29	5.8 %
14	FAV Prices won't get any lower	1	0.2 %
15	FAV Lower down payment	1	0.2 %
16	FAV Interest rates are low	180	35.7 %
17	FAV Credit easy to get, easy money	2	0.4 %
18	FAV Credit will be tighter later	20	4.0 %
19	FAV Lower taxes, taxes higher later	1	0.2 %
21	FAV People can afford to buy now	24	4.8 %
23	FAV Buying makes for good times, prosperity	1	0.2 %
27	FAV Other references to employment and purchasing power	0	0.0 %
31	FAV Supply adequate, no shortages now	5	1.0 %
32	FAV Quality is good, better, may get worse	0	0.0 %
33	FAV New models have improvements, new features	0	0.0 %
34	FAV Good selection, variety	0	0.0 %
41	FAV Seasonal references only	0	0.0 %
42	FAV R only says: if you need it this is a good time	2	0.4 %
43	FAV Low sales won't last, will pick up soon	0	0.0 %
44	FAV Renting is unfavorable b/c high rents, shortage	2	0.4 %
45	FAV Owning is always a good idea, renting is a bad idea	8	1.6 %
46	FAV Capital appreciation: buying is a good investment	2	0.4 %
47	FAV Other good reasons (miscellaneous)	0	0.0 %
48	FAV Variable mortgage rate	0	0.0 %
49	FAV Economic policy, references to gov't/president	1	0.2 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are too high, houses cost too much	8	1.6 %
52	UNFAV Seller's market, few sales or discounts	4	0.8 %
53	UNFAV Prices will fall later, will come down	3	0.6 %

Value	Label	Unweighted Frequency	%
54	UNFAV Debt or credit bad (NA why)	2	0.4 %
55	UNFAV Higher/larger down payment required	0	0.0 %
56	UNFAV Interest rate too high, will go up	9	1.8 %
57	UNFAV Credit hard to get, financing difficult	5	1.0 %
58	UNFAV Interest rates will come down later	0	0.0 %
59	UNFAV Tax increase, property taxes too high	1	0.2 %
61	UNFAV People can't afford to buy now, times are bad	28	5.6 %
62	UNFAV People should save money, uncertain of future	10	2.0 %
63	UNFAV Buying contributes to inflation/makes bad times	0	0.0 %
65	UNFAV Energy crisis, shortage of fuels	0	0.0 %
71	UNFAV Supply inadequate, few houses on market	0	0.0 %
72	UNFAV Quality is poor, quality may improve	3	0.6 %
73	UNFAV Poor designs, unattractive styling	0	0.0 %
81	UNFAV R mentions only seasonal factors	1	0.2 %
82	UNFAV Difficult to get rid of present house	0	0.0 %
83	UNFAV Better return on alternative investments	0	0.0 %
84	UNFAV Renting favorable b/c of low rents	0	0.0 %
85	UNFAV Renting is always better than owning	0	0.0 %
86	UNFAV Capital depreciation, buying is bad investment	2	0.4 %
87	UNFAV Other reasons why now is a bad time to buy	0	0.0 %
	Missing Data		
98	DK	2	0.4 %
99	NA	2	0.4 %
.	-	9	1.8 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 491 valid cases out of 504 total cases.

- Minimum: 11.00
- Maximum: 86.00

Location: 208-209 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

HOMRN2: REASONS: HOME BUYING ATTITUDES (2)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No second mention	187	37.1 %

Value	Label	Unweighted Frequency	%
10	FAV Interest rate won't get any lower	1	0.2 %
11	FAV Prices are low/stable/not too high	19	3.8 %
12	FAV Good buys available	74	14.7 %
13	FAV Prices are going up	28	5.6 %
14	FAV Prices won't get any lower	0	0.0 %
15	FAV Lower down payment	1	0.2 %
16	FAV Interest rates are low	55	10.9 %
17	FAV Credit easy to get, easy money	6	1.2 %
18	FAV Credit will be tighter later	17	3.4 %
19	FAV Lower taxes, taxes higher later	0	0.0 %
21	FAV People can afford to buy now	17	3.4 %
23	FAV Buying makes for good times, prosperity	3	0.6 %
27	FAV Other references to employment and purchasing power	0	0.0 %
31	FAV Supply adequate, no shortages now	13	2.6 %
32	FAV Quality is good, better, may get worse	0	0.0 %
33	FAV New models have improvements, new features	0	0.0 %
34	FAV Good selection, variety	1	0.2 %
41	FAV Seasonal references only	0	0.0 %
42	FAV R only says: if you need it this is a good time	0	0.0 %
43	FAV Low sales won't last, will pick up soon	0	0.0 %
44	FAV Renting is unfavorable b/c high rents, shortage	3	0.6 %
45	FAV Owning is always a good idea, renting is a bad idea	3	0.6 %
46	FAV Capital appreciation: buying is a good investment	9	1.8 %
47	FAV Other good reasons (miscellaneous)	3	0.6 %
48	FAV Variable mortgage rate	0	0.0 %
49	FAV Economic policy, references to gov't/president	5	1.0 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are too high, houses cost too much	7	1.4 %
52	UNFAV Seller's market, few sales or discounts	1	0.2 %
53	UNFAV Prices will fall later, will come down	0	0.0 %
54	UNFAV Debt or credit bad (NA why)	8	1.6 %
55	UNFAV Higher/larger down payment required	1	0.2 %
56	UNFAV Interest rate too high, will go up	3	0.6 %
57	UNFAV Credit hard to get, financing difficult	3	0.6 %
58	UNFAV Interest rates will come down later	0	0.0 %
59	UNFAV Tax increase, property taxes too high	3	0.6 %
61	UNFAV People can't afford to buy now, times are bad	13	2.6 %
62	UNFAV People should save money, uncertain of future	7	1.4 %
63	UNFAV Buying contributes to inflation/makes bad times	0	0.0 %

Value	Label	Unweighted Frequency	%
65	UNFAV Energy crisis, shortage of fuels	0	0.0 %
71	UNFAV Supply inadequate, few houses on market	1	0.2 %
72	UNFAV Quality is poor, quality may improve	0	0.0 %
73	UNFAV Poor designs, unattractive styling	0	0.0 %
81	UNFAV R mentions only seasonal factors	0	0.0 %
82	UNFAV Difficult to get rid of present house	0	0.0 %
83	UNFAV Better return on alternative investments	0	0.0 %
84	UNFAV Renting favorable b/c of low rents	0	0.0 %
85	UNFAV Renting is always better than owning	0	0.0 %
86	UNFAV Capital depreciation, buying is bad investment	1	0.2 %
	Missing Data		
.	-	9	1.8 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 495 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 89.00

Location: 210-211 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: .

SHOM: G/B SELL HOUSE

What about selling a house -- generally speaking, do you think now is a good time or a bad time to sell a house?

Value	Label	Unweighted Frequency	%
1	GOOD	198	39.3 %
3	PRO-CON	4	0.8 %
5	BAD	284	56.3 %
	Missing Data		
8	DK	10	2.0 %
9	NA	8	1.6 %
	Total	**504**	**100%**

Based upon 486 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 212-212 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

SHOMRN1: WHY G/B SELL HOUSE (1)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
10	FAV Interest rate won't get any lower (not codeable elsewhere)	0	0.0 %
11	FAV Prices are high/higher/won't get any lower	48	9.5 %
12	FAV Seller's market (under-supply of houses)	13	2.6 %
13	FAV Prices going down; sell before prices lower	0	0.0 %
14	FAV Prices won't get any higher (not codeable 13)	0	0.0 %
15	FAV Lower down payment	0	0.0 %
16	FAV Interest rates are low (now)	42	8.3 %
17	FAV Credit easy to get; easy money, NA if 15, 16, 17, or 18	3	0.6 %
18	FAV Credit will be tighter later; interest rates will go up	4	0.8 %
19	FAV Lower taxes; taxes will be higher later	0	0.0 %
21	FAV People can afford to buy now	47	9.3 %
23	FAV Buying makes for good times/prosperity/high employment	1	0.2 %
31	FAV Supply inadequate, shortages now; may be shortages later	9	1.8 %
33	FAV Good time for existing homes, costs more to build new ones	1	0.2 %
41	FAV Seasonal references only	2	0.4 %
42	FAV R only says: If need to sell/need money this is good time	9	1.8 %
44	FAV Can use cash/capital for other investments	1	0.2 %
45	FAV Better to sell now, value of home may decline	0	0.0 %
46	FAV Capital appreciation: value of houses increased; good profits now	4	0.8 %
47	FAV Other good reasons (miscellaneous)	8	1.6 %
48	FAV Variable mortgage rate	0	0.0 %
49	FAV Economic policy; references to gov't/new president	0	0.0 %
50	UNFAV Interest rates won't get any lower (not codeable elsewhere)	0	0.0 %
51	UNFAV Prices are low/lower	7	1.4 %
52	UNFAV Buyer's market; difficult to find buyers;	132	26.2 %
53	UNFAV Prices will rise later; future uncertainty about prices	29	5.8 %
54	UNFAV Interest rates low/lower	2	0.4 %
55	UNFAV Higher/Larger down payment required	0	0.0 %
56	UNFAV Interest rate too high; will go up	3	0.6 %
57	UNFAV Credit hard to get; financing difficult; pt system; tight money	6	1.2 %
58	UNFAV Interest rates will come down later; credit easier later	0	0.0 %
59	UNFAV Tax increase; (property) taxes too high; going higher	0	0.0 %
61	UNFAV People can't afford to buy now; recession; inflation	63	12.5 %
62	UNFAV People should save money; future uncertain; bad times ahead	8	1.6 %
63	UNFAV Buying contributes to inflation/makes for bad times	0	0.0 %
65	UNFAV Energy crisis; shortages of fuels; high price of utilities	0	0.0 %

Value	Label	Unweighted Frequency	%
71	UNFAV Supply adequate; (no reference to influence on prices/deals)	6	1.2 %
73	UNFAV Bad time for older homes; people want newer homes	0	0.0 %
81	UNFAV R mentions only seasonal factors	5	1.0 %
84	UNFAV Home is good\better investment	1	0.2 %
85	UNFAV Rents are too high	0	0.0 %
86	UNFAV Capital depreciation: would lose money if sold now	21	4.2 %
87	UNFAV Other reasons why now is a bad time to sell	0	0.0 %
88	UNFAV Variable mortgage rate	0	0.0 %
89	UNFAV Economic policy; references to government/new president	1	0.2 %
	Missing Data		
98	DK	5	1.0 %
99	NA	5	1.0 %
.	-	18	3.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 11.00
- Maximum: 89.00

Location: 213-214 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

SHOMRN2: WHY G/B SELL HOUSE (2)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No second mention	298	59.1 %
10	FAV Interest rate won't get any lower (not codeable elsewhere)	0	0.0 %
11	FAV Prices are high/higher/won't get any lower	7	1.4 %
12	FAV Seller's market (under-supply of houses)	1	0.2 %
13	FAV Prices going down; sell before prices lower	1	0.2 %
14	FAV Prices won't get any higher (not codeable 13)	0	0.0 %
15	FAV Lower down payment	1	0.2 %
16	FAV Interest rates are low (now)	17	3.4 %
17	FAV Credit easy to get; easy money, NA if 15, 16, 17, or 18	7	1.4 %
18	FAV Credit will be tighter later; interest rates will go up	3	0.6 %
19	FAV Lower taxes; taxes will be higher later	1	0.2 %
21	FAV People can afford to buy now	20	4.0 %
23	FAV Buying makes for good times/prosperity/high employment	1	0.2 %
31	FAV Supply inadequate, shortages now; may be shortages later	1	0.2 %

Value	Label	Unweighted Frequency	%
33	FAV Good time for existing homes, costs more to build new ones	1	0.2 %
41	FAV Seasonal references only	0	0.0 %
42	FAV R only says: If need to sell/need money this is good time	0	0.0 %
44	FAV Can use cash/capital for other investments	0	0.0 %
45	FAV Better to sell now, value of home may decline	0	0.0 %
46	FAV Capital appreciation: value of houses increased; good profits now	6	1.2 %
47	FAV Other good reasons (miscellaneous)	5	1.0 %
48	FAV Variable mortgage rate	0	0.0 %
49	FAV Economic policy; references to gov't/new president	0	0.0 %
50	UNFAV Interest rates won't get any lower (not codeable elsewhere)	0	0.0 %
51	UNFAV Prices are low/lower	0	0.0 %
52	UNFAV Buyer's market; difficult to find buyers;	11	2.2 %
53	UNFAV Prices will rise later; future uncertainty about prices	10	2.0 %
54	UNFAV Interest rates low/lower	3	0.6 %
55	UNFAV Higher/Larger down payment required	1	0.2 %
56	UNFAV Interest rate too high; will go up	2	0.4 %
57	UNFAV Credit hard to get; financing difficult; pt system; tight money	10	2.0 %
58	UNFAV Interest rates will come down later; credit easier later	0	0.0 %
59	UNFAV Tax increase; (property) taxes too high; going higher	6	1.2 %
61	UNFAV People can't afford to buy now; recession; inflation	21	4.2 %
62	UNFAV People should save money; future uncertain; bad times ahead	7	1.4 %
63	UNFAV Buying contributes to inflation/makes for bad times	0	0.0 %
65	UNFAV Energy crisis; shortages of fuels; high price of utilities	0	0.0 %
71	UNFAV Supply adequate; (no reference to influence on prices/deals)	0	0.0 %
73	UNFAV Bad time for older homes; people want newer homes	1	0.2 %
81	UNFAV R mentions only seasonal factors	0	0.0 %
84	UNFAV Home is good\better investment	2	0.4 %
85	UNFAV Rents are too high	0	0.0 %
86	UNFAV Capital depreciation: would lose money if sold now	39	7.7 %
87	UNFAV Other reasons why now is a bad time to sell	2	0.4 %
88	UNFAV Variable mortgage rate	0	0.0 %
89	UNFAV Economic policy; references to government/new president	1	0.2 %
	Missing Data		
.	-	18	3.6 %
	Total	**504**	**100%**

Based upon 486 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 89.00

Location: 215-216 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: .

DUR: DURABLES BUYING ATTITUDES

About the big things people buy for their homes -- such as furniture, a refrigerator, stove, television, and things like that. Generally speaking, do you think now is a good or a bad time for people to buy major household items?

Value	Label	Unweighted Frequency	%
1	Good	371	73.6 %
3	Pro-con	14	2.8 %
5	Bad	91	18.1 %
	Missing Data		
8	DK	26	5.2 %
9	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 217-217 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

DURRN1: REASONS: DURABLES BUYING ATTITUDES (1)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
10	FAV Interest rates won't get any lower	0	0.0 %
11	FAV Prices are low(er), prices reasonably stable	56	11.1 %
12	FAV Good buys available, sales, discounts	132	26.2 %
13	FAV Prices are going up, future uncertainty	48	9.5 %
14	FAV Prices won't get any lower	3	0.6 %
15	FAV Lower down payment	0	0.0 %
16	FAV Interest rates low	39	7.7 %
17	FAV Credit easy to get, easy money	4	0.8 %
18	FAV Interest rates are going up, credit tighter	1	0.2 %
19	FAV Low taxes, tax changes	3	0.6 %
21	FAV People can afford to buy now, have money to spend	25	5.0 %
23	FAV Buying makes for good times, prosperity	4	0.8 %
31	FAV Supply adequate, no shortages now	2	0.4 %
32	FAV Quality is good/better/may get worse	0	0.0 %
33	FAV New models have improvements/new features	8	1.6 %

Value	Label	Unweighted Frequency	%
34	FAV Good selection, variety	0	0.0 %
41	FAV Seasonal references only	7	1.4 %
42	FAV R says if you need it, good time as any	36	7.1 %
43	FAV Low sales won't last, will pick up soon	0	0.0 %
47	FAV Other good reasons	3	0.6 %
49	FAV Economic policy, references to gov't/president	0	0.0 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are too high, prices going up	14	2.8 %
52	UNFAV Seller's market, few sales or discounts	1	0.2 %
53	UNFAV Prices will fall later, will come down	1	0.2 %
54	UNFAV Debt or credit is bad	8	1.6 %
55	UNFAV Larger/higher down payment required	0	0.0 %
56	UNFAV Interest rates high/going up	1	0.2 %
57	UNFAV Credit/financing hard to get; tight money	0	0.0 %
58	UNFAV Interest rates will fall later	0	0.0 %
59	UNFAV Taxes high, going higher	0	0.0 %
61	UNFAV People can't afford to buy now	33	6.5 %
62	UNFAV People should save money	30	6.0 %
63	UNFAV Buying contributes to inflation, makes for bad times	0	0.0 %
65	UNFAV Energy crisis; shortages of fuels	0	0.0 %
71	UNFAV Supply inadequate, poor selection	0	0.0 %
72	UNFAV Quality is poor, may improve later	1	0.2 %
73	UNFAV Poor designs; unattractive styling	2	0.4 %
81	UNFAV R mentions only seasonal factors	4	0.8 %
82	UNFAV International references	0	0.0 %
87	UNFAV Other reasons why now is a bad time to buy	0	0.0 %
89	UNFAV Economic policy, references to gov't/president	0	0.0 %
	Missing Data		
98	DK	9	1.8 %
99	NA	1	0.2 %
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 466 valid cases out of 504 total cases.

- Minimum: 11.00
- Maximum: 81.00

Location: 218-219 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

DURRN2: REASONS: DURABLES BUYING ATTITUDES (2)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No second mention	351	69.6 %
10	FAV Interest rates won't get any lower	0	0.0 %
11	FAV Prices are low(er), prices reasonably stable	8	1.6 %
12	FAV Good buys available, sales, discounts	21	4.2 %
13	FAV Prices are going up, future uncertainty	8	1.6 %
14	FAV Prices won't get any lower	0	0.0 %
15	FAV Lower down payment	0	0.0 %
16	FAV Interest rates low	16	3.2 %
17	FAV Credit easy to get, easy money	2	0.4 %
18	FAV Interest rates are going up, credit tighter	1	0.2 %
19	FAV Low taxes, tax changes	2	0.4 %
21	FAV People can afford to buy now, have money to spend	12	2.4 %
23	FAV Buying makes for good times, prosperity	3	0.6 %
31	FAV Supply adequate, no shortages now	0	0.0 %
32	FAV Quality is good/better/may get worse	1	0.2 %
33	FAV New models have improvements/new features	10	2.0 %
34	FAV Good selection, variety	0	0.0 %
41	FAV Seasonal references only	0	0.0 %
42	FAV R says if you need it, good time as any	0	0.0 %
43	FAV Low sales won't last, will pick up soon	1	0.2 %
47	FAV Other good reasons	2	0.4 %
49	FAV Economic policy, references to gov't/president	1	0.2 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are too high, prices going up	5	1.0 %
52	UNFAV Seller's market, few sales or discounts	0	0.0 %
53	UNFAV Prices will fall later, will come down	0	0.0 %
54	UNFAV Debt or credit is bad	9	1.8 %
55	UNFAV Larger/higher down payment required	0	0.0 %
56	UNFAV Interest rates high/going up	3	0.6 %
57	UNFAV Credit/financing hard to get; tight money	0	0.0 %
58	UNFAV Interest rates will fall later	0	0.0 %
59	UNFAV Taxes high, going higher	0	0.0 %
61	UNFAV People can't afford to buy now	4	0.8 %
62	UNFAV People should save money	6	1.2 %
63	UNFAV Buying contributes to inflation, makes for bad times	0	0.0 %
65	UNFAV Energy crisis; shortages of fuels	0	0.0 %

Value	Label	Unweighted Frequency	%
71	UNFAV Supply inadequate, poor selection	0	0.0 %
72	UNFAV Quality is poor, may improve later	2	0.4 %
73	UNFAV Poor designs; unattractive styling	1	0.2 %
81	UNFAV R mentions only seasonal factors	0	0.0 %
82	UNFAV International references	1	0.2 %
87	UNFAV Other reasons why now is a bad time to buy	0	0.0 %
89	UNFAV Economic policy, references to gov't/president	6	1.2 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 89.00

Location: 220-221 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: .

CAR: VEHICLE BUYING ATTITUDES

Speaking now of the automobile market -- do you think the next 12 months or so will be a good time or a bad time to buy a vehicle, such as a car, pickup, van, or sport utility vehicle?

Value	Label	Unweighted Frequency	%
1	Good	328	65.1 %
3	Pro-con	6	1.2 %
5	Bad	144	28.6 %
	Missing Data		
8	DK	20	4.0 %
9	NA	6	1.2 %
	Total	**504**	**100%**

Based upon 478 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 222-222 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

CARRN1: REASONS: VEH BUYING ATTITUDES (1)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
10	FAV Interest rates won't get any lower	0	0.0 %
11	FAV Prices are low/lower/stable/not too high	27	5.4 %
12	FAV Good buys available; sales, discounts	78	15.5 %
13	FAV Prices are going up, buy before prices higher	21	4.2 %
14	FAV Prices won't get any lower	0	0.0 %
15	FAV Lower down payment	0	0.0 %
16	FAV Interest rates low	81	16.1 %
17	FAV Credit easy to get; easy money	2	0.4 %
18	FAV Interest rates are going higher	6	1.2 %
19	FAV Taxes low; will be higher	0	0.0 %
20	FAV Rebate/Bonus program	6	1.2 %
21	FAV People can afford to buy now; purchasing power up	27	5.4 %
23	FAV Buying makes for good times, prosperity	3	0.6 %
25	FAV Energy crisis lessened, availability of gas	2	0.4 %
30	FAV New cars get better mileage, due to gasahol	25	5.0 %
31	FAV Supply adequate, no shortages now	3	0.6 %
32	FAV Quality is good/better/may get worse	7	1.4 %
33	FAV New models have improvements; new features	5	1.0 %
34	FAV Great variety of models and sizes to choose from	0	0.0 %
35	FAV (New) Small (economy) cars	0	0.0 %
36	FAV Safety; new models are safer	0	0.0 %
37	FAV Safety devices will be on and that's bad	0	0.0 %
38	FAV Anti-pollution devices (will be on, good)	0	0.0 %
39	FAV Anti-pollution devices (will be on, bad)	1	0.2 %
40	FAV Strikes: labor problems, union demands	0	0.0 %
41	FAV Seasonal reference only	8	1.6 %
42	FAV R says: if you need it, good time as any	20	4.0 %
43	FAV Low sales won't last, will pick up soon	2	0.4 %
44	FAV NA whether 36 or 38, or both	0	0.0 %
45	FAV NA whether 37 or 39, or both	0	0.0 %
46	FAV New models are little changed from old	0	0.0 %
47	FAV Other good reasons (miscellaneous)	1	0.2 %
49	FAV Economic policy, references to gov't/president	0	0.0 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are (too) high, prices are going up	47	9.3 %
52	UNFAV Seller's market; few sales or discounts	4	0.8 %
53	UNFAV Prices will fall later, are falling	1	0.2 %
54	UNFAV Debt or credit is bad (NA why)	8	1.6 %
55	UNFAV Larger/higher down payment required	0	0.0 %

Value	Label	Unweighted Frequency	%
56	UNFAV Interest rates are high, will go up	4	0.8 %
57	UNFAV Credit hard to get, tight money	0	0.0 %
58	UNFAV Interest rates will fall later	0	0.0 %
59	UNFAV Taxes high, going higher	1	0.2 %
60	UNFAV Because rebate/bonus program will be over	0	0.0 %
61	UNFAV People can't afford to buy now, times bad	36	7.1 %
62	UNFAV People should save money, bad times ahead	26	5.2 %
63	UNFAV Buying contributes to inflation, makes bad times	0	0.0 %
65	UNFAV Energy crisis, gas shortage, price of gas	0	0.0 %
67	UNFAV Environmental/ecology reasons; pollution	1	0.2 %
70	UNFAV Poor mileage (including due to gasahol)	6	1.2 %
	Missing Data		
98	DK	8	1.6 %
.	-	26	5.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 470 valid cases out of 504 total cases.

- Minimum: 11.00
- Maximum: 92.00

Location: 223-224 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

CARRN2: REASONS: VEH BUYING ATTITUDES (2)

Why do you say so? (Are there any other reasons?)

Value	Label	Unweighted Frequency	%
0	No second mention	297	58.9 %
10	FAV Interest rates won't get any lower	0	0.0 %
11	FAV Prices are low/lower/stable/not too high	16	3.2 %
12	FAV Good buys available; sales, discounts	24	4.8 %
13	FAV Prices are going up, buy before prices higher	12	2.4 %
14	FAV Prices won't get any lower	0	0.0 %
15	FAV Lower down payment	1	0.2 %
16	FAV Interest rates low	31	6.2 %
17	FAV Credit easy to get; easy money	3	0.6 %
18	FAV Interest rates are going higher	6	1.2 %
19	FAV Taxes low; will be higher	0	0.0 %

Value	Label	Unweighted Frequency	%
20	FAV Rebate/Bonus program	0	0.0 %
21	FAV People can afford to buy now; purchasing power up	8	1.6 %
23	FAV Buying makes for good times, prosperity	0	0.0 %
25	FAV Energy crisis lessened, availability of gas	0	0.0 %
30	FAV New cars get better mileage, due to gasahol	0	0.0 %
31	FAV Supply adequate, no shortages now	0	0.0 %
32	FAV Quality is good/better/may get worse	10	2.0 %
33	FAV New models have improvements; new features	6	1.2 %
34	FAV Great variety of models and sizes to choose from	0	0.0 %
35	FAV (New) Small (economy) cars	0	0.0 %
36	FAV Safety; new models are safer	0	0.0 %
37	FAV Safety devices will be on and that's bad	0	0.0 %
38	FAV Anti-pollution devices (will be on, good)	1	0.2 %
39	FAV Anti-pollution devices (will be on, bad)	0	0.0 %
40	FAV Strikes: labor problems, union demands	0	0.0 %
41	FAV Seasonal reference only	0	0.0 %
42	FAV R says: if you need it, good time as any	0	0.0 %
43	FAV Low sales won't last, will pick up soon	1	0.2 %
44	FAV NA whether 36 or 38, or both	0	0.0 %
45	FAV NA whether 37 or 39, or both	0	0.0 %
46	FAV New models are little changed from old	0	0.0 %
47	FAV Other good reasons (miscellaneous)	0	0.0 %
49	FAV Economic policy, references to gov't/president	1	0.2 %
50	UNFAV Interest rates won't get any lower	0	0.0 %
51	UNFAV Prices are (too) high, prices are going up	11	2.2 %
52	UNFAV Seller's market; few sales or discounts	0	0.0 %
53	UNFAV Prices will fall later, are falling	0	0.0 %
54	UNFAV Debt or credit is bad (NA why)	11	2.2 %
55	UNFAV Larger/higher down payment required	0	0.0 %
56	UNFAV Interest rates are high, will go up	4	0.8 %
57	UNFAV Credit hard to get, tight money	2	0.4 %
58	UNFAV Interest rates will fall later	0	0.0 %
59	UNFAV Taxes high, going higher	1	0.2 %
60	UNFAV Because rebate/bonus program will be over	0	0.0 %
61	UNFAV People can't afford to buy now, times bad	6	1.2 %
62	UNFAV People should save money, bad times ahead	11	2.2 %
63	UNFAV Buying contributes to inflation, makes bad times	0	0.0 %
65	UNFAV Energy crisis, gas shortage, price of gas	2	0.4 %
67	UNFAV Environmental/ecology reasons; pollution	0	0.0 %

Value	Label	Unweighted Frequency	%
	Missing Data		
.	-	26	5.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 478 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 89.00

Location: 225-226 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: .

GASPX1: GAS PRICES UP/DOWN NEXT 5 YEARS

Do you think that the price of gasoline will go up during the next five years, will gasoline prices go down, or will they stay about the same as they are now?

Value	Label	Unweighted Frequency	%
1	Go up	347	68.8 %
3	Stay the same	118	23.4 %
5	Go down	33	6.5 %
	Missing Data		
8	DK	5	1.0 %
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 498 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 227-227 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

GASPX2: PERCENT GAS PRICES UP/DOWN 5 YR

About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next five years compared to now?

Value	Label	Unweighted Frequency	%
3	-	2	0.4 %
5	-	9	1.8 %
6	-	1	0.2 %

Value	Label	Unweighted Frequency	%
7	-	7	1.4 %
9	-	1	0.2 %
10	-	16	3.2 %
12	-	2	0.4 %
13	-	3	0.6 %
15	-	4	0.8 %
17	-	2	0.4 %
20	-	19	3.8 %
23	-	2	0.4 %
25	-	19	3.8 %
27	-	3	0.6 %
30	-	7	1.4 %
32	-	1	0.2 %
33	-	1	0.2 %
35	-	8	1.6 %
40	-	9	1.8 %
45	-	3	0.6 %
50	-	59	11.7 %
55	-	2	0.4 %
60	-	2	0.4 %
63	-	2	0.4 %
65	-	3	0.6 %
70	-	3	0.6 %
75	-	16	3.2 %
77	-	1	0.2 %
80	-	5	1.0 %
85	-	3	0.6 %
86	-	1	0.2 %
90	-	6	1.2 %
99	-	1	0.2 %
100	-	73	14.5 %
110	-	1	0.2 %
120	-	1	0.2 %
125	-	5	1.0 %
150	-	17	3.4 %
170	-	1	0.2 %
180	-	3	0.6 %
200	-	29	5.8 %
231	-	1	0.2 %

Value	Label	Unweighted Frequency	%
250	-	5	1.0 %
300	-	7	1.4 %
400	-	1	0.2 %
619	-	1	0.2 %
995	995 cents or more	0	0.0 %
	Missing Data		
998	DK	9	1.8 %
999	NA	3	0.6 %
.	-	124	24.6 %
	Total	**504**	**100%**

Based upon 368 valid cases out of 504 total cases.

- Mean: 83.28
- Median: 64.00
- Mode: 100.00
- Minimum: 3.00
- Maximum: 619.00
- Standard Deviation: 73.22

Location: 228-230 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

GAS5: GAS PRICE EXPECTATIONS 5YR RECODED

Gasoline price expectations for next 5 years recoded

Value	Label	Unweighted Frequency	%
-997	DK how much down	2	0.4 %
-110	-	1	0.2 %
-100	-	3	0.6 %
-85	-	1	0.2 %
-63	-	1	0.2 %
-50	-	5	1.0 %
-40	-	2	0.4 %
-35	-	3	0.6 %
-30	-	1	0.2 %
-25	-	2	0.4 %
-20	-	2	0.4 %
-17	-	1	0.2 %
-15	-	1	0.2 %
-13	-	1	0.2 %
-10	-	1	0.2 %

Value	Label	Unweighted Frequency	%
-9	-	1	0.2 %
-7	-	2	0.4 %
-6	-	1	0.2 %
-5	-	2	0.4 %
0	-	118	23.4 %
3	-	2	0.4 %
5	-	7	1.4 %
7	-	5	1.0 %
10	-	15	3.0 %
12	-	2	0.4 %
13	-	2	0.4 %
15	-	3	0.6 %
17	-	1	0.2 %
20	-	17	3.4 %
23	-	2	0.4 %
25	-	17	3.4 %
27	-	3	0.6 %
30	-	6	1.2 %
32	-	1	0.2 %
33	-	1	0.2 %
35	-	5	1.0 %
40	-	7	1.4 %
45	-	3	0.6 %
50	-	54	10.7 %
55	-	2	0.4 %
60	-	2	0.4 %
63	-	1	0.2 %
65	-	3	0.6 %
70	-	3	0.6 %
75	-	16	3.2 %
77	-	1	0.2 %
80	-	5	1.0 %
85	-	2	0.4 %
86	-	1	0.2 %
90	-	6	1.2 %
	Missing Data		
998	DK whether up or down	5	1.0 %
999	NA	1	0.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 498 valid cases out of 504 total cases.

- Mean: 72.69
- Median: 45.00
- Mode: 0.00
- Minimum: -997.00
- Maximum: 996.00
- Standard Deviation: 166.61

Location: 231-234 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

GAS1PX1: GAS PRICES UP/DOWN NEXT 12 MONTHS

Now thinking only about the next twelve months, do you think that the price of gasoline will go up during the next twelve months, will gasoline prices go down, or will they stay about the same as they are now?

Value	Label	Unweighted Frequency	%
1	Go up	266	52.8 %
3	Stay the same	203	40.3 %
5	Go down	32	6.3 %
	Missing Data		
8	DK	2	0.4 %
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 235-235 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

GAS1PX2: PERCENT GAS PRICES UP/DOWN 12 MO

About how many cents per gallon do you think gasoline prices will (increase/decrease) during the next twelve months compared to now?

Value	Label	Unweighted Frequency	%
2	-	1	0.2 %
3	-	4	0.8 %
4	-	2	0.4 %
5	-	19	3.8 %
6	-	1	0.2 %
7	-	12	2.4 %

Value	Label	Unweighted Frequency	%
8	-	3	0.6 %
9	-	3	0.6 %
10	-	28	5.6 %
11	-	2	0.4 %
13	-	7	1.4 %
15	-	16	3.2 %
17	-	5	1.0 %
18	-	1	0.2 %
20	-	34	6.7 %
23	-	2	0.4 %
25	-	23	4.6 %
27	-	2	0.4 %
30	-	29	5.8 %
31	-	1	0.2 %
35	-	6	1.2 %
36	-	1	0.2 %
40	-	13	2.6 %
45	-	2	0.4 %
50	-	47	9.3 %
55	-	1	0.2 %
60	-	5	1.0 %
75	-	3	0.6 %
80	-	4	0.8 %
90	-	2	0.4 %
100	-	8	1.6 %
110	-	1	0.2 %
183	-	1	0.2 %
200	-	1	0.2 %
995	995 cents or more	0	0.0 %
	Missing Data		
998	DK	8	1.6 %
.	-	206	40.9 %
	Total	**504**	**100%**

Based upon 290 valid cases out of 504 total cases.

- Mean: 30.44
- Median: 25.00
- Mode: 50.00
- Minimum: 2.00
- Maximum: 200.00

- Standard Deviation: 26.06

Location: 236-238 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

GAS1: GAS PRICE EXPECTATIONS 1YR RECODED

Gasoline price expectations for next 12 months recoded

Value	Label	Unweighted Frequency	%
-997	DK how much down	0	0.0 %
-60	-	1	0.2 %
-50	-	1	0.2 %
-31	-	1	0.2 %
-30	-	3	0.6 %
-25	-	3	0.6 %
-23	-	1	0.2 %
-20	-	1	0.2 %
-17	-	2	0.4 %
-15	-	3	0.6 %
-13	-	4	0.8 %
-11	-	1	0.2 %
-10	-	6	1.2 %
-7	-	1	0.2 %
-5	-	4	0.8 %
0	-	203	40.3 %
2	-	1	0.2 %
3	-	4	0.8 %
4	-	2	0.4 %
5	-	15	3.0 %
6	-	1	0.2 %
7	-	11	2.2 %
8	-	3	0.6 %
9	-	3	0.6 %
10	-	22	4.4 %
11	-	1	0.2 %
13	-	3	0.6 %
15	-	13	2.6 %
17	-	3	0.6 %
18	-	1	0.2 %
20	-	33	6.5 %
23	-	1	0.2 %

Value	Label	Unweighted Frequency	%
25	-	20	4.0 %
27	-	2	0.4 %
30	-	26	5.2 %
35	-	6	1.2 %
36	-	1	0.2 %
40	-	13	2.6 %
45	-	2	0.4 %
50	-	46	9.1 %
55	-	1	0.2 %
60	-	4	0.8 %
75	-	3	0.6 %
80	-	4	0.8 %
90	-	2	0.4 %
100	-	8	1.6 %
110	-	1	0.2 %
183	-	1	0.2 %
200	-	1	0.2 %
996	DK how much up	8	1.6 %
	Missing Data		
998	DK whether up or down	2	0.4 %
999	NA	1	0.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 501 valid cases out of 504 total cases.

- Mean: 31.22
- Median: 5.00
- Mode: 0.00
- Minimum: -60.00
- Maximum: 996.00
- Standard Deviation: 125.80

Location: 239-242 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

QINCOPEN: FU INCOME--OPEN ENDED

To get a picture of people's financial situation we need to know the general range of income of all people we interview. Now, thinking about (your/your family's) total income from all sources (including your job), how much did (you/your family) receive in 2012?

Value	Label	Unweighted Frequency	%
4000	-	1	0.2 %
4800	-	1	0.2 %
5000	-	2	0.4 %
6000	-	1	0.2 %
7000	-	1	0.2 %
8400	-	1	0.2 %
9480	-	1	0.2 %
9600	-	1	0.2 %
9800	-	1	0.2 %
10000	-	3	0.6 %
10800	-	1	0.2 %
11000	-	1	0.2 %
12000	-	10	2.0 %
12500	-	2	0.4 %
13000	-	2	0.4 %
13500	-	1	0.2 %
14000	-	1	0.2 %
14760	-	1	0.2 %
15000	-	2	0.4 %
15660	-	1	0.2 %
16000	-	2	0.4 %
16350	-	1	0.2 %
16800	-	1	0.2 %
17000	-	2	0.4 %
17040	-	1	0.2 %
17500	-	2	0.4 %
18000	-	4	0.8 %
18500	-	1	0.2 %
19000	-	2	0.4 %
19200	-	1	0.2 %
20000	-	15	3.0 %
20412	-	1	0.2 %
21000	-	1	0.2 %
21600	-	1	0.2 %
22000	-	6	1.2 %
22500	-	3	0.6 %
24000	-	4	0.8 %
24500	-	1	0.2 %
25000	-	13	2.6 %

Value	Label	Unweighted Frequency	%
26000	-	4	0.8 %
26400	-	1	0.2 %
26448	-	1	0.2 %
27500	-	1	0.2 %
28000	-	4	0.8 %
28800	-	1	0.2 %
29000	-	1	0.2 %
30000	-	13	2.6 %
31000	-	1	0.2 %
32000	-	2	0.4 %
32500	-	1	0.2 %
	Missing Data		
999998	DK	11	2.2 %
999999	NA	31	6.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 462 valid cases out of 504 total cases.

- Mean: 86528.44
- Median: 64500.00
- Mode: 100000.00
- Minimum: 4000.00
- Maximum: 999995.00
- Standard Deviation: 103302.85

Location: 243-248 (width: 6; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 999998 , 999999

QINCBKT: FU INCOME--BRACKETED

Did (you/your family) receive $50,000 or more in 2012?

Value	Label	Unweighted Frequency	%
0	Gave open-ended answer	462	91.7 %
1	$1- 9,999	2	0.4 %
2	$10,000- 14,999	0	0.0 %
3	$15,000- 19,999	0	0.0 %
4	$20,000- 24,999	0	0.0 %
5	$25,000- 29,999	0	0.0 %
6	$30,000- 34,999	0	0.0 %
7	$35,000- 39,999	0	0.0 %

Value	Label	Unweighted Frequency	%
8	$40,000- 44,999	0	0.0 %
9	$45,000- 49,999	0	0.0 %
10	$50,000- 59,999	0	0.0 %
11	$60,000- 74,999	1	0.2 %
12	$75,000- 99,999	0	0.0 %
13	$100,000-124,999	2	0.4 %
14	$125,000-149,999	0	0.0 %
15	$150,000-174,999	0	0.0 %
16	$175,000 or more	1	0.2 %
23	Less than $50,000	1	0.2 %
24	$50,000 or more	7	1.4 %
	Missing Data		
99	NA, DK	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 24.00

Location: 249-250 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

QINCSUM: INCOME SUMMARY

FAMILY INCOME SUMMARY

Value	Label	Unweighted Frequency	%
1	Under $10,000	12	2.4 %
2	$10,000- 14,999	22	4.4 %
3	$15,000- 19,999	20	4.0 %
4	$20,000- 24,999	32	6.3 %
5	$25,000- 29,999	26	5.2 %
6	$30,000- 34,999	19	3.8 %
7	$35,000- 39,999	17	3.4 %
8	$40,000- 44,999	13	2.6 %
9	$45,000- 49,999	19	3.8 %
10	$50,000- 59,999	37	7.3 %
11	$60,000- 74,999	42	8.3 %
12	$75,000- 99,999	66	13.1 %
13	$100,000- 124,999	63	12.5 %
14	$125,000- 149,999	18	3.6 %

Value	Label	Unweighted Frequency	%
15	$150,000- 174,999	16	3.2 %
16	$175,000 or more	46	9.1 %
23	Below $50,000	1	0.2 %
24	Above $50,000	7	1.4 %
	Missing Data		
99	NA, DK	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 24.00

Location: 251-252 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

INCOME: TOTAL HOUSEHOLD INCOME - CURRENT DOLLARS

Household Income recoded

Value	Label	Unweighted Frequency	%
4000	-	1	0.2 %
4800	-	1	0.2 %
5000	-	4	0.8 %
6000	-	1	0.2 %
7000	-	1	0.2 %
8400	-	1	0.2 %
9480	-	1	0.2 %
9600	-	1	0.2 %
9800	-	1	0.2 %
10000	-	3	0.6 %
10800	-	1	0.2 %
11000	-	1	0.2 %
12000	-	10	2.0 %
12500	-	2	0.4 %
13000	-	2	0.4 %
13500	-	1	0.2 %
14000	-	1	0.2 %
14760	-	1	0.2 %
15000	-	2	0.4 %
15660	-	1	0.2 %
16000	-	2	0.4 %

Value	Label	Unweighted Frequency	%
16350	-	1	0.2 %
16800	-	1	0.2 %
17000	-	2	0.4 %
17040	-	1	0.2 %
17500	-	2	0.4 %
18000	-	4	0.8 %
18500	-	1	0.2 %
19000	-	2	0.4 %
19200	-	1	0.2 %
20000	-	15	3.0 %
20412	-	1	0.2 %
21000	-	1	0.2 %
21600	-	1	0.2 %
22000	-	6	1.2 %
22500	-	3	0.6 %
24000	-	4	0.8 %
24500	-	1	0.2 %
25000	-	14	2.8 %
26000	-	4	0.8 %
26400	-	1	0.2 %
26448	-	1	0.2 %
27500	-	1	0.2 %
28000	-	4	0.8 %
28800	-	1	0.2 %
29000	-	1	0.2 %
30000	-	13	2.6 %
31000	-	1	0.2 %
32000	-	2	0.4 %
32500	-	1	0.2 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 476 valid cases out of 504 total cases.

- Mean: 86142.10
- Median: 65000.00
- Mode: 100000.00
- Minimum: 4000.00

- Maximum: 999995.00
- Standard Deviation: 102052.91

Location: 253-258 (width: 6; decimal: 0)
Variable Type: numeric

INCQFM: INCOME: OPEN OR BRACKET FORMAT

Income Question/Answer Format

Value	Label	Unweighted Frequency	%
1	Asked open question, answered open format	462	91.7 %
2	Asked open question, answered bracketed format: assigned midpoint of bracket	42	8.3 %
3	Asked bracketed question, answered bracketed format: assigned midpoint of bracket	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 259-259 (width: 1; decimal: 0)
Variable Type: numeric

YTL50: INCOME BELOW/ABOVE MEDIAN

Income Percentiles (Above/below Median)

Value	Label	Unweighted Frequency	%
1	Bottom 50%	233	46.2 %
5	Top 50%	243	48.2 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 260-260 (width: 1; decimal: 0)
Variable Type: numeric

YTL50X: ALL DATA: INCOME MEDIAN

Income Percentiles (Above/below Median) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Bottom 50%	233	46.2 %

Value	Label	Unweighted Frequency	%
5	Top 50%	243	48.2 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 261-261 (width: 1; decimal: 0)
Variable Type: numeric

YTL3: INCOME TERCILES

Income Percentiles (Terciles)

Value	Label	Unweighted Frequency	%
1	Bottom 33%	148	29.4 %
2	Middle 33%	151	30.0 %
3	Top 33%	177	35.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 3.00

Location: 262-262 (width: 1; decimal: 0)
Variable Type: numeric

YTL3X: ALL DATA: INCOME TERCILES

Income Percentiles (Terciles) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Bottom 33%	148	29.4 %
2	Middle 33%	151	30.0 %
3	Top 33%	177	35.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 3.00

Location: 263-263 (width: 1; decimal: 0)
Variable Type: numeric

YTL4: INCOME QUARTILES

Income Percentiles (Quartiles)

Value	Label	Unweighted Frequency	%
1	Bottom 25%	113	22.4 %
2	25-50%	120	23.8 %
3	50-75%	123	24.4 %
4	Top 25%	120	23.8 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 264-264 (width: 1; decimal: 0)
Variable Type: numeric

YTL4X: ALL DATA: INCOME QUARTILES

Income Percentiles (Quartiles) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Bottom 25%	113	22.4 %
2	25-50%	120	23.8 %
3	50-75%	123	24.4 %
4	Top 25%	120	23.8 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 265-265 (width: 1; decimal: 0)
Variable Type: numeric

YTL5: INCOME QUINTILES

Income Percentiles (Quintiles)

Value	Label	Unweighted Frequency	%
1	Bottom 20%	81	16.1 %
2	20-40%	94	18.7 %
3	40-60%	102	20.2 %
4	60-80%	94	18.7 %
5	Top 20%	105	20.8 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 266-266 (width: 1; decimal: 0)
Variable Type: numeric

YTL5X: ALL DATA: INCOME QUINTILES

Income Percentiles (Quintiles) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Bottom 20%	81	16.1 %
2	20-40%	94	18.7 %
3	40-60%	102	20.2 %
4	60-80%	94	18.7 %
5	Top 20%	105	20.8 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 267-267 (width: 1; decimal: 0)
Variable Type: numeric

YTL10: INCOME BOTTOM 10%

Income Percentiles (Bottom 10 Percent)

Value	Label	Unweighted Frequency	%
1	Bottom 10%	37	7.3 %
5	Top 90%	439	87.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 268-268 (width: 1; decimal: 0)
Variable Type: numeric

YTL10X: ALL DATA: INCOME BOTTOM 10%

Income Percentiles (Bottom 10 Percent) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Bottom 10%	37	7.3 %
5	Top 90%	439	87.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 269-269 (width: 1; decimal: 0)
Variable Type: numeric

YTL90: INCOME TOP 10%

Income Percentiles (Top 10 Percent)

Value	Label	Unweighted Frequency	%
1	Top 10%	52	10.3 %
5	Bottom 90%	424	84.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 270-270 (width: 1; decimal: 0)
Variable Type: numeric

YTL90X: ALL DATA: INCOME TOP 10%

Income Percentiles (Top 10 Percent) [NOTE: THE YTL VARIABLES WITH "X" AT THE END INCLUDE DATA FROM SURVEYS WITH BRACKETED INCOME QUESTION.]

Value	Label	Unweighted Frequency	%
1	Top 10%	52	10.3 %
5	Bottom 90%	424	84.1 %
	Missing Data		
.	-	28	5.6 %
	Total	**504**	**100%**

Based upon 476 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 271-271 (width: 1; decimal: 0)
Variable Type: numeric

HOMEOWN: OWN/RENT HOME

Do you (and your family living there) own your own home, pay rent, or what?

Value	Label	Unweighted Frequency	%
1	Owns or is buying	405	80.4 %
2	Rent	95	18.8 %
3	Housing is part of pay; minister, church owns home	1	0.2 %
4	Public housing -- no rent; gov't pays rent	0	0.0 %
5	Owned by relative who does not live with R	1	0.2 %
6	Staying temporarily in other person's home	1	0.2 %
	Missing Data		
99	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 503 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 272-273 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

HOMEVAL: HOME VALUE UP/DOWN

Do you think the current value of your home--I mean, what it would bring if you sold it today--has increased compared with a year ago, has decreased compared with a year ago, or has it remained about the same?

Value	Label	Unweighted Frequency	%
1	Increased in value	159	31.5 %
3	Same	184	36.5 %
5	Decreased in value	59	11.7 %
	Missing Data		
8	DK	3	0.6 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 402 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 274-274 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOMEMKT: MARKET VALUE OF HOME

What is the current market value of your home? (If sold it today, how much would it bring in?)

Value	Label	Unweighted Frequency	%
1000	-	1	0.2 %
5000	-	1	0.2 %
19000	-	1	0.2 %
21000	-	1	0.2 %
25000	-	2	0.4 %
28000	-	1	0.2 %
30000	-	1	0.2 %
40000	-	2	0.4 %
43000	-	1	0.2 %
45000	-	2	0.4 %
48000	-	1	0.2 %
50000	-	8	1.6 %
60000	-	3	0.6 %
66000	-	1	0.2 %
67000	-	1	0.2 %
67500	-	1	0.2 %
70000	-	5	1.0 %

Value	Label	Unweighted Frequency	%
75000	-	2	0.4 %
78000	-	1	0.2 %
79000	-	1	0.2 %
79500	-	1	0.2 %
80000	-	6	1.2 %
84000	-	1	0.2 %
85000	-	3	0.6 %
87000	-	1	0.2 %
87500	-	1	0.2 %
90000	-	8	1.6 %
95000	-	1	0.2 %
97500	-	1	0.2 %
100000	-	14	2.8 %
105000	-	1	0.2 %
107000	-	1	0.2 %
109000	-	2	0.4 %
110000	-	3	0.6 %
115000	-	3	0.6 %
119000	-	1	0.2 %
120000	-	8	1.6 %
124000	-	1	0.2 %
125000	-	8	1.6 %
130000	-	5	1.0 %
132500	-	1	0.2 %
134000	-	1	0.2 %
135000	-	1	0.2 %
137500	-	2	0.4 %
140000	-	9	1.8 %
148000	-	1	0.2 %
150000	-	14	2.8 %
155000	-	1	0.2 %
156000	-	1	0.2 %
157500	-	1	0.2 %
	Missing Data		
9999998	DK	15	3.0 %
9999999	NA	15	3.0 %
.	-	99	19.6 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 375 valid cases out of 504 total cases.

- Mean: 289358.67
- Median: 200000.00
- Mode: 200000.00
- Minimum: 1000.00
- Maximum: 2500000.00
- Standard Deviation: 295163.49

Location: 275-281 (width: 7; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9999998 , 9999999 , .

HOM200K: MARKET VALUE WORTH 200K

Would the current market value of your home be $200,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	8	1.6 %
5	No	4	0.8 %
	Missing Data		
8	DK	2	0.4 %
9	NA	1	0.2 %
.	-	489	97.0 %
	Total	**504**	**100%**

Based upon 12 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 282-282 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOM250K: MARKET VALUE WORTH 250K

Is it $250,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	2	0.4 %
5	No	5	1.0 %
	Missing Data		
9	NA	1	0.2 %
.	-	496	98.4 %
	Total	**504**	**100%**

Based upon 7 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 283-283 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOM300K: MARKET VALUE WORTH 300K

Is it $300,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	1	0.2 %
5	No	1	0.2 %
	Missing Data		
.	-	502	99.6 %
	Total	**504**	**100%**

Based upon 2 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 284-284 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOM500K: MARKET VALUE WORTH 500K

Is it $500,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	0	0.0 %
5	No	1	0.2 %
	Missing Data		
.	-	503	99.8 %
	Total	**504**	**100%**

Based upon 1 valid cases out of 504 total cases.

- Minimum: 5.00
- Maximum: 5.00

Location: 285-285 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOM100K: MARKET VALUE WORTH 100K

Is it $100,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	4	0.8 %
5	No	0	0.0 %
	Missing Data		
.	-	500	99.2 %
	Total	**504**	**100%**

Based upon 4 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 1.00

Location: 286-286 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOM50K: MARKET VALUE WORTH 50K

Is it $50,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	0	0.0 %
5	No	0	0.0 %
	Missing Data		
.	-	504	100.0 %
	Total	**504**	**100%**

Based upon 0 valid cases out of 504 total cases.

Location: 287-287 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOMEBKT: MARKET VALUE OF HOME BRACKET

What is the current market value of your home?

Value	Label	Unweighted Frequency	%
0	Gave open-ended answer	375	74.4 %
1	$1 - 49,999	0	0.0 %
2	$50,000 - 99,999	0	0.0 %
3	$100,000 - 199,999	4	0.8 %
4	$200,000 - 249,999	6	1.2 %
5	$250,000 - 299,999	1	0.2 %
6	$300,000 - 499,999	1	0.2 %
7	$500,000 or more	0	0.0 %
	Missing Data		

Value	Label	Unweighted Frequency	%
99	NA, DK	18	3.6 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 6.00

Location: 288-289 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99 , .

HOMESUM: HOME MARKET VALUE SUMMARY

Home Amount Summary

Value	Label	Unweighted Frequency	%
1	Under $50,000	14	2.8 %
2	$50,000 - 99,999	46	9.1 %
3	$100,000 - 199,999	121	24.0 %
4	$200,000 - 249,999	50	9.9 %
5	$250,000 - 299,999	36	7.1 %
6	$300,000 - 499,999	64	12.7 %
7	$500,000 or more	56	11.1 %
	Missing Data		
99	NA, DK	18	3.6 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 7.00

Location: 290-291 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99 , .

HOMEAMT: HOME MARKET VALUE

Home Market Value Recoded

Value	Label	Unweighted Frequency	%
1000	-	1	0.2 %
5000	-	1	0.2 %
19000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
21000	-	1	0.2 %
25000	-	2	0.4 %
28000	-	1	0.2 %
30000	-	1	0.2 %
40000	-	2	0.4 %
43000	-	1	0.2 %
45000	-	2	0.4 %
48000	-	1	0.2 %
50000	-	8	1.6 %
60000	-	3	0.6 %
66000	-	1	0.2 %
67000	-	1	0.2 %
67500	-	1	0.2 %
70000	-	5	1.0 %
75000	-	2	0.4 %
78000	-	1	0.2 %
79000	-	1	0.2 %
79500	-	1	0.2 %
80000	-	6	1.2 %
84000	-	1	0.2 %
85000	-	3	0.6 %
87000	-	1	0.2 %
87500	-	1	0.2 %
90000	-	8	1.6 %
95000	-	1	0.2 %
97500	-	1	0.2 %
100000	-	14	2.8 %
105000	-	1	0.2 %
107000	-	1	0.2 %
109000	-	2	0.4 %
110000	-	3	0.6 %
115000	-	3	0.6 %
119000	-	1	0.2 %
120000	-	8	1.6 %
124000	-	1	0.2 %
125000	-	8	1.6 %
130000	-	5	1.0 %
132500	-	1	0.2 %
134000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
135000	-	1	0.2 %
137500	-	2	0.4 %
140000	-	9	1.8 %
148000	-	1	0.2 %
150000	-	18	3.6 %
155000	-	1	0.2 %
156000	-	1	0.2 %
157500	-	1	0.2 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 387 valid cases out of 504 total cases.

- Mean: 287169.25
- Median: 200000.00
- Mode: 200000.00
- Minimum: 1000.00
- Maximum: 2500000.00
- Standard Deviation: 291043.17

Location: 292-298 (width: 7; decimal: 0)
Variable Type: numeric

HOMEQFM: HOME MARKET VALUE:OPEN OR BRACKET FORMAT

Home Market Value Question/Answer Format

Value	Label	Unweighted Frequency	%
1	Asked open question, answered open format	393	78.0 %
2	Asked open question, answered bracketed format: assigned midpoint of bracket	12	2.4 %
3	Asked bracketed question, answered bracketed format: assigned midpoint of bracket	0	0.0 %
	Missing Data		
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 405 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 299-299 (width: 1; decimal: 0)
Variable Type: numeric

HTL50: HOMEAMT BELOW/ABOVE MEDIAN

Home Value Percentiles (Above/below Median)

Value	Label	Unweighted Frequency	%
1	Bottom 50%	202	40.1 %
5	Top 50%	185	36.7 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 300-300 (width: 1; decimal: 0)
Variable Type: numeric

HTL3: HOMEAMT TERCILES

Home Value Percentiles (Terciles)

Value	Label	Unweighted Frequency	%
1	Bottom 33%	122	24.2 %
2	Middle 33%	130	25.8 %
3	Top 33%	135	26.8 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 3.00

Location: 301-301 (width: 1; decimal: 0)
Variable Type: numeric

HTL4: HOMEAMT QUARTILES

Home Value Percentiles (Quartiles)

Value	Label	Unweighted Frequency	%
1	Bottom 25%	102	20.2 %
2	25-50%	100	19.8 %
3	50-75%	85	16.9 %
4	Top 25%	100	19.8 %

Value	Label	Unweighted Frequency	%
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 302-302 (width: 1; decimal: 0)
Variable Type: numeric

HTL5: HOMEAMT QUINTILES

Home Value Percentiles (Quintiles)

Value	Label	Unweighted Frequency	%
1	Bottom 20%	78	15.5 %
2	20-40%	74	14.7 %
3	40-60%	79	15.7 %
4	60-80%	76	15.1 %
5	Top 20%	80	15.9 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 303-303 (width: 1; decimal: 0)
Variable Type: numeric

HTL10: HOMEAMT BOTTOM 10%

Home Value Percentiles (Bottom 10 Percent)

Value	Label	Unweighted Frequency	%
1	Bottom 10%	44	8.7 %
5	Top 90%	343	68.1 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 304-304 (width: 1; decimal: 0)
Variable Type: numeric

HTL90: HOMEAMT TOP 10%

Home Value Percentiles (Top 10 Percent)

Value	Label	Unweighted Frequency	%
1	Top 10%	43	8.5 %
5	Bottom 90%	344	68.3 %
	Missing Data		
.	-	117	23.2 %
	Total	**504**	**100%**

Based upon 387 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 305-305 (width: 1; decimal: 0)
Variable Type: numeric

HOMPX1Q1: HOME PRICES NEXT 12 MONTHS

What do you think will happen to the prices of homes (like yours) in your community over the next 12 months? Will they increase at a rapid rate, increase at a moderate rate, remain about the same, decrease at a moderate rate, or decrease at a rapid rate?

Value	Label	Unweighted Frequency	%
1	Increase at rapid rate	12	2.4 %
2	Increase at moderate rate	206	40.9 %
3	About the same	243	48.2 %
4	Decrease at moderate rate	35	6.9 %
5	Decrease at rapid rate	4	0.8 %
	Missing Data		
8	DK	4	0.8 %
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 306-306 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V243: A27F.IWER CKPT: HOMEOWNER/PRICES

Interview Checkpoint

Value	Label	Unweighted Frequency	%
1	Homeowners (A26=1) and home prices will increase or decrease in next 12 months (A27e=1,2,4,5) --> GO TO A27g	204	40.5 %
2	Homeowners (A26=1) and home prices will remain same (A27e=3) --> GO TO A27h	201	39.9 %
3	Non-homeowners --> GO TO A28	99	19.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 3.00

Location: 307-307 (width: 1; decimal: 0)
Variable Type: numeric

HOMPX1Q2: % HOME PRICES UP/DOWN NEXT 12 MO

By about what percent do you expect prices of homes like yours in your community to go (up/down), on average, over the next 12 months?

Value	Label	Unweighted Frequency	%
1	-	13	2.6 %
2	-	20	4.0 %
3	-	25	5.0 %
4	-	7	1.4 %
5	-	62	12.3 %
6	-	3	0.6 %
7	-	9	1.8 %
8	-	4	0.8 %
9	-	3	0.6 %
10	-	35	6.9 %
11	-	2	0.4 %
12	-	2	0.4 %
15	-	4	0.8 %
20	-	2	0.4 %
25	-	2	0.4 %
30	-	2	0.4 %
40	-	1	0.2 %
	Missing Data		
998	DK	5	1.0 %
999	NA	3	0.6 %
.	-	300	59.5 %
	Total	**504**	**100%**

Based upon 196 valid cases out of 504 total cases.

- Mean: 6.39
- Median: 5.00
- Mode: 5.00
- Minimum: 1.00
- Maximum: 40.00
- Standard Deviation: 5.27

Location: 308-310 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

HOMPX1: HOME PRICE EXPECTATIONS 1YR RECODED

Home price expectations for next 12 months recoded

Value	Label	Unweighted Frequency	%
-997	DK how much down	3	0.6 %
-30	-	1	0.2 %
-15	-	1	0.2 %
-11	-	1	0.2 %
-10	-	8	1.6 %
-8	-	1	0.2 %
-5	-	7	1.4 %
-4	-	1	0.2 %
-3	-	2	0.4 %
-2	-	6	1.2 %
-1	-	2	0.4 %
0	-	198	39.3 %
1	-	11	2.2 %
2	-	14	2.8 %
3	-	23	4.6 %
4	-	6	1.2 %
5	-	55	10.9 %
6	-	3	0.6 %
7	-	9	1.8 %
8	-	3	0.6 %
9	-	3	0.6 %
10	-	27	5.4 %
11	-	1	0.2 %
12	-	2	0.4 %
15	-	3	0.6 %
20	-	2	0.4 %
25	-	2	0.4 %

Value	Label	Unweighted Frequency	%
30	-	1	0.2 %
40	-	1	0.2 %
996	DK how much up	5	1.0 %
	Missing Data		
998	DK whether up or down	3	0.6 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 402 valid cases out of 504 total cases.

- Mean: 7.05
- Median: 0.00
- Mode: 0.00
- Minimum: -997.00
- Maximum: 996.00
- Standard Deviation: 140.67

Location: 311-314 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

HOMPX5Q1: HOME PRICES NEXT 5 YEARS

What about the outlook for prices of homes like yours in your community over the next 5 years or so? Do you expect them to increase, remain about the same, or decrease?

Value	Label	Unweighted Frequency	%
1	Increase	259	51.4 %
3	Remain about the same	111	22.0 %
5	Decrease	29	5.8 %
	Missing Data		
8	DK	6	1.2 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 399 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 315-315 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

HOMPX5Q2: % HOME PRICES UP/DOWN NEXT 5 YR

By about what percent per year do you expect prices of homes like yours in your community to go (up/down), on average, over the next 5 years or so?

Value	Label	Unweighted Frequency	%
1	-	29	5.8 %
2	-	44	8.7 %
3	-	57	11.3 %
4	-	13	2.6 %
5	-	81	16.1 %
6	-	7	1.4 %
7	-	8	1.6 %
8	-	7	1.4 %
9	-	1	0.2 %
10	-	21	4.2 %
12	-	1	0.2 %
13	-	2	0.4 %
15	-	2	0.4 %
17	-	1	0.2 %
20	-	1	0.2 %
25	-	1	0.2 %
30	-	1	0.2 %
50	-	1	0.2 %
	Missing Data		
998	DK	9	1.8 %
999	NA	1	0.2 %
.	-	216	42.9 %
	Total	**504**	**100%**

Based upon 278 valid cases out of 504 total cases.

- Mean: 4.78
- Median: 4.00
- Mode: 5.00
- Minimum: 1.00
- Maximum: 50.00
- Standard Deviation: 4.47

Location: 316-318 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

HOMPX5: HOME PRICE EXPECTATIONS 5YR RECODED

Home price expectations for next 5 years recoded

Value	Label	Unweighted Frequency	%
-997	DK how much down	3	0.6 %
-20	-	1	0.2 %

Value	Label	Unweighted Frequency	%
-12	-	1	0.2 %
-10	-	3	0.6 %
-8	-	3	0.6 %
-5	-	8	1.6 %
-3	-	1	0.2 %
-2	-	5	1.0 %
-1	-	4	0.8 %
0	-	111	22.0 %
1	-	25	5.0 %
2	-	39	7.7 %
3	-	56	11.1 %
4	-	13	2.6 %
5	-	73	14.5 %
6	-	7	1.4 %
7	-	8	1.6 %
8	-	4	0.8 %
9	-	1	0.2 %
10	-	18	3.6 %
13	-	2	0.4 %
15	-	2	0.4 %
17	-	1	0.2 %
25	-	1	0.2 %
30	-	1	0.2 %
50	-	1	0.2 %
996	DK how much up	7	1.4 %
	Missing Data		
998	DK whether up or down	6	1.2 %
.	-	99	19.6 %
	Total	**504**	**100%**

Based upon 399 valid cases out of 504 total cases.

- Mean: 12.59
- Median: 2.00
- Mode: 0.00
- Minimum: -997.00
- Maximum: 996.00
- Standard Deviation: 157.52

Location: 319-322 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999 , .

PINC: CHANCE OF Y INCREASE IN 5 YRS

What do you think the chances are that your (family) income will increase by more than the rate of inflation in the next five years or so?

Value	Label	Unweighted Frequency	%
1	-	4	0.8 %
2	-	5	1.0 %
3	-	2	0.4 %
5	-	15	3.0 %
6	-	1	0.2 %
7	-	2	0.4 %
8	-	1	0.2 %
10	-	39	7.7 %
13	-	1	0.2 %
15	-	8	1.6 %
18	-	1	0.2 %
20	-	81	16.1 %
25	-	22	4.4 %
30	-	22	4.4 %
35	-	2	0.4 %
40	-	14	2.8 %
45	-	2	0.4 %
50	-	84	16.7 %
60	-	19	3.8 %
63	-	1	0.2 %
70	-	10	2.0 %
75	-	6	1.2 %
80	-	29	5.8 %
85	-	4	0.8 %
90	-	6	1.2 %
95	-	2	0.4 %
100	-	21	4.2 %
996	Zero percent	94	18.7 %
	Missing Data		
998	DK	5	1.0 %
999	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 498 valid cases out of 504 total cases.

- Mean: 220.64

- Median: 50.00
- Mode: 996.00
- Minimum: 1.00
- Maximum: 996.00
- Standard Deviation: 375.19

Location: 323-325 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

PJOB: CHANCE WILL LOSE JOB IN 5 YRS

During the next 5 years, what do you think the chances are that you (or your husband/wife) will lose a job you wanted to keep?

Value	Label	Unweighted Frequency	%
1	-	3	0.6 %
2	-	2	0.4 %
5	-	17	3.4 %
7	-	1	0.2 %
8	-	2	0.4 %
10	-	49	9.7 %
11	-	1	0.2 %
15	-	3	0.6 %
20	-	41	8.1 %
25	-	13	2.6 %
30	-	17	3.4 %
40	-	10	2.0 %
50	-	45	8.9 %
60	-	6	1.2 %
65	-	3	0.6 %
70	-	3	0.6 %
75	-	3	0.6 %
76	-	1	0.2 %
80	-	10	2.0 %
90	-	3	0.6 %
100	-	12	2.4 %
996	Zero percent	254	50.4 %
	Missing Data		
998	DK	3	0.6 %
999	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 499 valid cases out of 504 total cases.

- Mean: 523.62

- Median: 996.00
- Mode: 996.00
- Minimum: 1.00
- Maximum: 996.00
- Standard Deviation: 481.82

Location: 326-328 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

PSSA: CHANCE WILL HAVE SOCIAL SECURITY

What do you think the chances are that [IF R UNDER AGE 65] (when you retire,) your income from Social Security and job pensions will be adequate to maintain your living standards?

Value	Label	Unweighted Frequency	%
1	-	2	0.4 %
2	-	5	1.0 %
3	-	1	0.2 %
5	-	20	4.0 %
10	-	52	10.3 %
13	-	1	0.2 %
15	-	7	1.4 %
18	-	1	0.2 %
20	-	52	10.3 %
25	-	14	2.8 %
30	-	24	4.8 %
35	-	2	0.4 %
40	-	22	4.4 %
45	-	3	0.6 %
50	-	79	15.7 %
55	-	1	0.2 %
60	-	12	2.4 %
65	-	3	0.6 %
70	-	10	2.0 %
75	-	15	3.0 %
80	-	33	6.5 %
85	-	2	0.4 %
90	-	6	1.2 %
93	-	1	0.2 %
95	-	2	0.4 %
100	-	19	3.8 %
996	Zero percent	111	22.0 %
	Missing Data		
998	DK	4	0.8 %

Value	Label	Unweighted Frequency	%
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Mean: 253.60
- Median: 50.00
- Mode: 996.00
- Minimum: 1.00
- Maximum: 996.00
- Standard Deviation: 397.74

Location: 329-331 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

PCRY: CHANCE WILL HAVE CONF RETIREMENT

Compared with 5 years ago, do you think the chances that you (and your husband/wife) will have a comfortable retirement have gone up, gone down, or remained the same?

Value	Label	Unweighted Frequency	%
1	Gone up	92	18.3 %
3	Same	245	48.6 %
5	Gone down	163	32.3 %
	Missing Data		
8	DK	4	0.8 %
	Total	**504**	**100%**

Based upon 500 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 332-332 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

PSTK: % CHANCE OF INVEST INCREASE 1 YR

What do you think is the percent chance that this one thousand dollar investment will increase in value in the year ahead, so that it is worth more than one thousand dollars one year from now?

Value	Label	Unweighted Frequency	%
0	-	21	4.2 %
1	-	4	0.8 %
2	-	9	1.8 %
3	-	5	1.0 %
5	-	15	3.0 %

Value	Label	Unweighted Frequency	%
6	-	4	0.8 %
8	-	1	0.2 %
10	-	31	6.2 %
12	-	1	0.2 %
14	-	1	0.2 %
15	-	5	1.0 %
20	-	21	4.2 %
25	-	20	4.0 %
30	-	23	4.6 %
40	-	16	3.2 %
45	-	4	0.8 %
50	-	85	16.9 %
55	-	1	0.2 %
60	-	19	3.8 %
64	-	1	0.2 %
65	-	5	1.0 %
70	-	28	5.6 %
75	-	36	7.1 %
80	-	53	10.5 %
83	-	1	0.2 %
85	-	4	0.8 %
90	-	28	5.6 %
95	-	7	1.4 %
99	-	1	0.2 %
100	-	30	6.0 %
	Missing Data		
998	DK	18	3.6 %
999	NA	6	1.2 %
	Total	**504**	**100%**

Based upon 480 valid cases out of 504 total cases.

- Mean: 50.89
- Median: 50.00
- Mode: 50.00
- Minimum: 0.00
- Maximum: 100.00
- Standard Deviation: 31.03

Location: 333-335 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

PINC2: % CHANCE OF INCOME INCREASE

Next I would like to ask you about your OWN (personal) income prospects in the next twelve months. What do you think is the percent chance that your income in the next twelve months will be higher than your income in the past twelve months?

Value	Label	Unweighted Frequency	%
0	-	106	21.0 %
1	-	7	1.4 %
2	-	7	1.4 %
4	-	1	0.2 %
5	-	19	3.8 %
9	-	1	0.2 %
10	-	44	8.7 %
12	-	1	0.2 %
18	-	1	0.2 %
20	-	31	6.2 %
25	-	15	3.0 %
30	-	11	2.2 %
35	-	1	0.2 %
40	-	6	1.2 %
50	-	58	11.5 %
60	-	13	2.6 %
65	-	1	0.2 %
68	-	1	0.2 %
70	-	12	2.4 %
75	-	15	3.0 %
80	-	45	8.9 %
85	-	4	0.8 %
88	-	1	0.2 %
90	-	20	4.0 %
95	-	5	1.0 %
98	-	2	0.4 %
99	-	1	0.2 %
100	-	64	12.7 %
996	Volunteered: No personal income	2	0.4 %
	Missing Data		
998	DK	5	1.0 %
999	NA	4	0.8 %
	Total	**504**	**100%**

Based upon 495 valid cases out of 504 total cases.

- Mean: 46.40
- Median: 40.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 996.00
- Standard Deviation: 71.29

Location: 336-338 (width: 3; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 998 , 999

INVEST: HAVE STOCKS

The next questions are about investments in the stock market. First, do you (or any member of your family living there) have any investments in the stock market, including any publicly traded stock that is directly owned, stocks in mutual funds, stocks in any of your retirement accounts, including 401(K)s, IRAs, or Keogh accounts? (550)

Value	Label	Unweighted Frequency	%
1	Yes	338	67.1 %
5	No	155	30.8 %
	Missing Data		
8	DK	3	0.6 %
9	NA	8	1.6 %
	Total	**504**	**100%**

Based upon 493 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 339-339 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

INVOPEN: HOW MUCH STOCKS WORTH

Considering all of your (family's) investments in the stock market, overall about how much would your investments be worth today? (PROBE: What is your best estimate?)

Value	Label	Unweighted Frequency	%
120	-	1	0.2 %
200	-	1	0.2 %
700	-	1	0.2 %
800	-	1	0.2 %
900	-	1	0.2 %
1000	-	3	0.6 %
1800	-	1	0.2 %
2000	-	2	0.4 %
3000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
4000	-	1	0.2 %
4500	-	1	0.2 %
5000	-	3	0.6 %
5500	-	2	0.4 %
8000	-	1	0.2 %
9000	-	1	0.2 %
9500	-	1	0.2 %
10000	-	8	1.6 %
11000	-	1	0.2 %
12500	-	1	0.2 %
13000	-	1	0.2 %
15000	-	3	0.6 %
18000	-	1	0.2 %
20000	-	8	1.6 %
25000	-	2	0.4 %
27000	-	1	0.2 %
30000	-	4	0.8 %
35000	-	4	0.8 %
37000	-	1	0.2 %
39000	-	1	0.2 %
40000	-	5	1.0 %
50000	-	15	3.0 %
55000	-	1	0.2 %
60000	-	5	1.0 %
62500	-	1	0.2 %
65000	-	1	0.2 %
67500	-	1	0.2 %
70000	-	2	0.4 %
75000	-	5	1.0 %
80000	-	2	0.4 %
82500	-	1	0.2 %
85000	-	1	0.2 %
100000	-	18	3.6 %
110000	-	2	0.4 %
120000	-	1	0.2 %
125000	-	2	0.4 %
130000	-	2	0.4 %
150000	-	8	1.6 %
155000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
175000	-	1	0.2 %
180000	-	1	0.2 %
	Missing Data		
99999998	DK	25	5.0 %
99999999	NA	67	13.3 %
.	-	166	32.9 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 246 valid cases out of 504 total cases.

- Mean: 427969.59
- Median: 140000.00
- Mode: 100000.00
- Minimum: 120.00
- Maximum: 6000000.00
- Standard Deviation: 904641.44

Location: 340-347 (width: 8; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99999998 , 99999999 , .

INV100K: STOCKS WORTH 100,000

Would the total be $100,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	14	2.8 %
5	No	6	1.2 %
	Missing Data		
8	DK	2	0.4 %
9	NA	3	0.6 %
.	-	479	95.0 %
	Total	**504**	**100%**

Based upon 20 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 348-348 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV200K: STOCKS WORTH 200,000

Is it $200,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	5	1.0 %
5	No	7	1.4 %
	Missing Data		
8	DK	1	0.2 %
9	NA	1	0.2 %
.	-	490	97.2 %
	Total	**504**	**100%**

Based upon 12 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 349-349 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV300K: STOCKS WORTH 300,000

Is it $300,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	3	0.6 %
5	No	2	0.4 %
	Missing Data		
.	-	499	99.0 %
	Total	**504**	**100%**

Based upon 5 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 350-350 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV500K: STOCKS WORTH 500,000

Is it $500,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	1	0.2 %
5	No	2	0.4 %
	Missing Data		
.	-	501	99.4 %
	Total	**504**	**100%**

Based upon 3 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 351-351 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV50K: STOCKS WORTH 50,000

Is it $50,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	1	0.2 %
5	No	5	1.0 %
	Missing Data		
.	-	498	98.8 %
	Total	**504**	**100%**

Based upon 6 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 352-352 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV25K: STOCKS WORTH 25,000

Is it $25,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	2	0.4 %
5	No	3	0.6 %
	Missing Data		
.	-	499	99.0 %
	Total	**504**	**100%**

Based upon 5 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 353-353 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV10K: STOCKS WORTH 10,000

Is it $10,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	1	0.2 %
5	No	2	0.4 %
	Missing Data		
.	-	501	99.4 %
	Total	**504**	**100%**

Based upon 3 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 354-354 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INV5K: STOCKS WORTH 5,000

Is it $5,000 or more?

Value	Label	Unweighted Frequency	%
1	Yes	2	0.4 %
5	No	0	0.0 %
	Missing Data		
.	-	502	99.6 %
	Total	**504**	**100%**

Based upon 2 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 1.00

Location: 355-355 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

INVBKT: INVESTMENT VALUE BRACKET

How much would your family's investments be worth today?

Value	Label	Unweighted Frequency	%
0	Gave open-ended answer	246	48.8 %
1	$1 - 4,999	0	0.0 %
2	$5,000 - 9,999	2	0.4 %
3	$10,000 - 24,999	1	0.2 %
4	$25,000 - 49,999	2	0.4 %
5	$50,000 - 99,999	1	0.2 %
6	$100,000 - 199,999	9	1.8 %

Value	Label	Unweighted Frequency	%
7	$200,000 - 299,999	2	0.4 %
8	$300,000 - 499,999	2	0.4 %
9	$500,000 or more	1	0.2 %
	Missing Data		
99	NA, DK	72	14.3 %
.	-	166	32.9 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 9.00

Location: 356-357 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99 , .

INVSUM: INVESTMENT VALUE SUMMARY

Stock Investment Amount Summary

Value	Label	Unweighted Frequency	%
1	Under $5,000	14	2.8 %
2	$5,000 - 9,999	10	2.0 %
3	$10,000 - 24,999	24	4.8 %
4	$25,000 - 49,999	20	4.0 %
5	$50,000 - 99,999	36	7.1 %
6	$100,000 - 199,999	45	8.9 %
7	$200,000 - 299,999	33	6.5 %
8	$300,000 - 499,999	29	5.8 %
9	$500,000 or more	55	10.9 %
	Missing Data		
99	NA, DK	72	14.3 %
.	-	166	32.9 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 9.00

Location: 358-359 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99 , .

INVAMT: INVESTMENT VALUE

STOCK INVESTMENT AMOUNT RECODED

Value	Label	Unweighted Frequency	%
120	-	1	0.2 %
200	-	1	0.2 %
700	-	1	0.2 %
800	-	1	0.2 %
900	-	1	0.2 %
1000	-	3	0.6 %
1800	-	1	0.2 %
2000	-	2	0.4 %
3000	-	1	0.2 %
4000	-	1	0.2 %
4500	-	1	0.2 %
5000	-	3	0.6 %
5500	-	2	0.4 %
7500	-	2	0.4 %
8000	-	1	0.2 %
9000	-	1	0.2 %
9500	-	1	0.2 %
10000	-	8	1.6 %
11000	-	1	0.2 %
12500	-	1	0.2 %
13000	-	1	0.2 %
15000	-	3	0.6 %
17500	-	1	0.2 %
18000	-	1	0.2 %
20000	-	8	1.6 %
25000	-	2	0.4 %
27000	-	1	0.2 %
30000	-	4	0.8 %
35000	-	4	0.8 %
37000	-	1	0.2 %
37500	-	2	0.4 %
39000	-	1	0.2 %
40000	-	5	1.0 %
50000	-	15	3.0 %
55000	-	1	0.2 %
60000	-	5	1.0 %
62500	-	1	0.2 %
65000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
67500	-	1	0.2 %
70000	-	2	0.4 %
75000	-	6	1.2 %
80000	-	2	0.4 %
82500	-	1	0.2 %
85000	-	1	0.2 %
100000	-	18	3.6 %
110000	-	2	0.4 %
120000	-	1	0.2 %
125000	-	2	0.4 %
130000	-	2	0.4 %
150000	-	17	3.4 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 266 valid cases out of 504 total cases.

- Mean: 408319.62
- Median: 150000.00
- Mode: 100000.00
- Minimum: 120.00
- Maximum: 6000000.00
- Standard Deviation: 873329.23

Location: 360-367 (width: 8; decimal: 0)
Variable Type: numeric

INVQFM: INVESTMENT: OPEN OR BRACKET FORMAT

Investment Question/Answer Format

Value	Label	Unweighted Frequency	%
1	Asked open question, answered open format	318	63.1 %
2	Asked open question, answered bracketed format: assigned midpoint of bracket	20	4.0 %
3	Asked bracketed question, answered bracketed format: assigned midpoint of bracket	0	0.0 %
	Missing Data		
.	-	166	32.9 %
	Total	**504**	**100%**

Based upon 338 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 368-368 (width: 1; decimal: 0)
Variable Type: numeric

STL50: INVAMT BELOW/ABOVE MEDIAN

Stock Value Percentiles (Above/below Median)

Value	Label	Unweighted Frequency	%
1	Bottom 50%	122	24.2 %
5	Top 50%	144	28.6 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 369-369 (width: 1; decimal: 0)
Variable Type: numeric

STL3: INVAMT TERCILES

Stock Value Percentiles (Terciles)

Value	Label	Unweighted Frequency	%
1	Bottom 33%	83	16.5 %
2	Middle 33%	83	16.5 %
3	Top 33%	100	19.8 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 3.00

Location: 370-370 (width: 1; decimal: 0)
Variable Type: numeric

STL4: INVAMT QUARTILES

Stock Value Percentiles (Quartiles)

Value	Label	Unweighted Frequency	%
1	Bottom 25%	59	11.7 %
2	25-50%	63	12.5 %
3	50-75%	60	11.9 %
4	Top 25%	84	16.7 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 371-371 (width: 1; decimal: 0)
Variable Type: numeric

STL5: INVAMT QUINTILES

Stock Value Percentiles (Quintiles)

Value	Label	Unweighted Frequency	%
1	Bottom 20%	48	9.5 %
2	20-40%	46	9.1 %
3	40-60%	53	10.5 %
4	60-80%	51	10.1 %
5	Top 20%	68	13.5 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 372-372 (width: 1; decimal: 0)
Variable Type: numeric

STL10: INVAMT BOTTOM 10%

Stock Value Percentiles (Bottom 10 Percent)

Value	Label	Unweighted Frequency	%
1	Bottom 10%	24	4.8 %
5	Top 90%	242	48.0 %
	Missing Data		

Value	Label	Unweighted Frequency	%
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 373-373 (width: 1; decimal: 0)
Variable Type: numeric

STL90: INVAMT TOP 10%

Stock Value Percentiles (Top 10 Percent)

Value	Label	Unweighted Frequency	%
1	Top 10%	33	6.5 %
5	Bottom 90%	233	46.2 %
	Missing Data		
.	-	238	47.2 %
	Total	**504**	**100%**

Based upon 266 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 374-374 (width: 1; decimal: 0)
Variable Type: numeric

V750: CA1.PURCHASED VEH LAST 6 MO

Did you (or anyone in your family living there) purchase a vehicle during the past six months?

Value	Label	Unweighted Frequency	%
1	Yes	67	13.3 %
5	No	436	86.5 %
	Missing Data		
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 503 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 375-375 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V751: CA2.MONTH VEH PURCHASED

In which month did (you/your family) buy this vehicle?

Value	Label	Unweighted Frequency	%
5	-	5	1.0 %
6	-	15	3.0 %
7	-	12	2.4 %
8	-	6	1.2 %
9	-	11	2.2 %
10	-	7	1.4 %
11	-	10	2.0 %
12	-	1	0.2 %
	Missing Data		
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 67 valid cases out of 504 total cases.

- Mean: 8.03
- Median: 8.00
- Mode: 6.00
- Minimum: 5.00
- Maximum: 12.00
- Standard Deviation: 1.99

Location: 376-377 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

V752: CA2.YEAR VEH PURCHASED

In which year did (you/your family) buy this vehicle?

Value	Label	Unweighted Frequency	%
2013	-	67	13.3 %
	Missing Data		
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 67 valid cases out of 504 total cases.

- Mean: 2013.00
- Median: 2013.00
- Mode: 2013.00
- Minimum: 2013.00
- Maximum: 2013.00
- Standard Deviation: 0.00

Location: 378-381 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9998 , 9999 , .

V753: CA3.NEW OR USED VEHICLE

Was it a brand new vehicle or a used vehicle?

Value	Label	Unweighted Frequency	%
1	New	22	4.4 %
2	Used	45	8.9 %
	Missing Data		
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 67 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 382-382 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V754: CA4.TYPE OF VEHICLE

What type of vehicle was it -- a car, a pickup, a van, or a sport utility vehicle?

Value	Label	Unweighted Frequency	%
1	Car	33	6.5 %
2	Pickup/truck	9	1.8 %
3	Van	6	1.2 %
4	Sport utility vehicle	19	3.8 %
	Missing Data		
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 67 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 383-383 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V764: CA4a.TRADE-IN VEHICLE

Did you trade in a vehicle when you purchased the (car/pickup/van/sport utility vehicle)?

Value	Label	Unweighted Frequency	%
1	Yes	18	3.6 %
5	No	49	9.7 %
	Missing Data		
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 67 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 384-384 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V765: CA4b.AMOUNT FOR TRADE-IN VEHICLE

How much money did the dealership give you for the old vehicle, after you paid off any money that you still owed for the vehicle?

Value	Label	Unweighted Frequency	%
500	-	1	0.2 %
1000	-	3	0.6 %
2000	-	2	0.4 %
2050	-	1	0.2 %
2500	-	1	0.2 %
4000	-	1	0.2 %
5000	-	2	0.4 %
6000	-	1	0.2 %
6500	-	1	0.2 %
7500	-	1	0.2 %
8000	-	1	0.2 %
18000	-	1	0.2 %
	Missing Data		
999998	DK	2	0.4 %
.	-	486	96.4 %
	Total	**504**	**100%**

Based upon 16 valid cases out of 504 total cases.

- Mean: 4503.12
- Median: 3250.00
- Mode: 1000.00
- Minimum: 500.00
- Maximum: 18000.00
- Standard Deviation: 4364.65

Location: 385-390 (width: 6; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 999998 , 999999 , .

V766: CA4c.RECEIVED INCENTIVE

Did you receive a cash rebate or incentive from the dealership when you purchased the (car/pickup/van/sport utility vehicle)?

Value	Label	Unweighted Frequency	%
1	Yes	8	1.6 %
5	No	55	10.9 %
	Missing Data		
8	DK	4	0.8 %
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 63 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 391-391 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V767: CA4d.AMOUNT OF INCENTIVE

How much was this cash incentive?

Value	Label	Unweighted Frequency	%
200	-	1	0.2 %
1000	-	2	0.4 %
1500	-	1	0.2 %
2000	-	1	0.2 %
2500	-	1	0.2 %
5000	-	2	0.4 %
	Missing Data		
.	-	496	98.4 %
	Total	**504**	**100%**

Based upon 8 valid cases out of 504 total cases.

- Mean: 2275.00
- Median: 1750.00
- Minimum: 200.00
- Maximum: 5000.00
- Standard Deviation: 1817.97

Location: 392-397 (width: 6; decimal: 0)
Variable Type: numeric

(Range of) Missing Values: 999998 , 999999 , .

V755: CA5.AMOUNT PAID FOR VEHICLE

How much did you (or anyone in your family living there) pay for the (car/pickup/van/sport utility vehicle) (after deducting the vehicle trade-in and the cash rebate or incentive)?

Value	Label	Unweighted Frequency	%
750	-	1	0.2 %
800	-	1	0.2 %
1000	-	1	0.2 %
1700	-	1	0.2 %
2000	-	1	0.2 %
2600	-	1	0.2 %
3000	-	5	1.0 %
3500	-	2	0.4 %
4000	-	1	0.2 %
5000	-	3	0.6 %
7000	-	2	0.4 %
7500	-	1	0.2 %
8000	-	1	0.2 %
8200	-	1	0.2 %
10000	-	2	0.4 %
12000	-	1	0.2 %
14000	-	2	0.4 %
15000	-	4	0.8 %
16000	-	2	0.4 %
17000	-	2	0.4 %
17500	-	2	0.4 %
18000	-	2	0.4 %
19000	-	2	0.4 %
20000	-	1	0.2 %
21000	-	2	0.4 %
23000	-	1	0.2 %
24000	-	1	0.2 %
25000	-	2	0.4 %
26000	-	1	0.2 %
26900	-	1	0.2 %
30000	-	1	0.2 %
32000	-	4	0.8 %
35000	-	2	0.4 %
36000	-	1	0.2 %

Value	Label	Unweighted Frequency	%
38000	-	1	0.2 %
40000	-	1	0.2 %
45000	-	1	0.2 %
47000	-	1	0.2 %
52000	-	1	0.2 %
95000	-	1	0.2 %
	Missing Data		
999998	DK	2	0.4 %
999999	NA	1	0.2 %
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 64 valid cases out of 504 total cases.

- Mean: 18366.41
- Median: 16000.00
- Mode: 3000.00
- Minimum: 750.00
- Maximum: 95000.00
- Standard Deviation: 16118.19

Location: 398-403 (width: 6; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 999998 , 999999 , .

V756: CA6.BORROW OR PAID ALL CASH

Did you (or anyone in your family living there) borrow any money to purchase the (car/pickup/van/sport utility vehicle) or did you pay for it all in cash?

Value	Label	Unweighted Frequency	%
1	Borrowed money	39	7.7 %
5	Paid all cash	26	5.2 %
	Missing Data		
8	DK	1	0.2 %
9	NA	1	0.2 %
.	-	437	86.7 %
	Total	**504**	**100%**

Based upon 65 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 404-404 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V757: CA7a.CASH CAME FROM: SAVINGS/INVESTMENTS

Cash came from: savings or investments

Value	Label	Unweighted Frequency	%
1	Yes	21	4.2 %
5	No	5	1.0 %
	Missing Data		
.	-	478	94.8 %
	Total	**504**	**100%**

Based upon 26 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 405-405 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V758: CA7b.CASH CAME FROM: HOME EQUITY LOAN

Cash came from: home equity loan

Value	Label	Unweighted Frequency	%
1	Yes	1	0.2 %
5	No	25	5.0 %
	Missing Data		
.	-	478	94.8 %
	Total	**504**	**100%**

Based upon 26 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 406-406 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V759: CA7c.CASH CAME FROM: MORTGAGE REFINANCE

Cash came from: mortgage refinancing

Value	Label	Unweighted Frequency	%
1	Yes	0	0.0 %
5	No	26	5.2 %
	Missing Data		
.	-	478	94.8 %

Value	Label	Unweighted Frequency	%
	Total	**504**	**100%**

Based upon 26 valid cases out of 504 total cases.

- Minimum: 5.00
- Maximum: 5.00

Location: 407-407 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V760: CA7d.CASH CAME FROM: OTHER SOURCE

Cash came from: somewhere else

Value	Label	Unweighted Frequency	%
5	No	21	4.2 %
10	Income	1	0.2 %
11	Bonus from work	0	0.0 %
12	Own business	0	0.0 %
13	Buyout from work	0	0.0 %
15	Checking account	1	0.2 %
20	Tax return	0	0.0 %
25	Credit card	0	0.0 %
26	Line of credit	0	0.0 %
30	Insurance claim	0	0.0 %
35	Sold old/other vehicle	2	0.4 %
36	Sold real estate/property	0	0.0 %
40	Family member or friend	1	0.2 %
41	Inheritance	0	0.0 %
42	Gift	0	0.0 %
45	Private loan	0	0.0 %
	Missing Data		
.	-	478	94.8 %
	Total	**504**	**100%**

Based upon 26 valid cases out of 504 total cases.

- Minimum: 5.00
- Maximum: 40.00

Location: 408-409 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

V761: CA8.AMOUNT OF LOAN FOR VEHICLE

How much in total was borrowed to purchase the (car/pickup/van/sport utility vehicle)?

Value	Label	Unweighted Frequency	%
1700	-	1	0.2 %
2000	-	1	0.2 %
3000	-	1	0.2 %
4000	-	1	0.2 %
5000	-	2	0.4 %
6000	-	1	0.2 %
7000	-	2	0.4 %
9000	-	1	0.2 %
10000	-	2	0.4 %
11000	-	1	0.2 %
12000	-	1	0.2 %
12500	-	1	0.2 %
15000	-	1	0.2 %
16000	-	1	0.2 %
17000	-	2	0.4 %
18000	-	3	0.6 %
19000	-	1	0.2 %
20000	-	3	0.6 %
24000	-	1	0.2 %
26000	-	1	0.2 %
30000	-	2	0.4 %
32000	-	2	0.4 %
36000	-	1	0.2 %
38000	-	1	0.2 %
45000	-	1	0.2 %
47000	-	1	0.2 %
52000	-	1	0.2 %
70000	-	1	0.2 %
	Missing Data		
999998	DK	1	0.2 %
.	-	465	92.3 %
	Total	**504**	**100%**

Based upon 38 valid cases out of 504 total cases.

- Mean: 20136.84
- Median: 17500.00
- Minimum: 1700.00
- Maximum: 70000.00
- Standard Deviation: 15403.96

Location: 410-415 (width: 6; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 999998 , 999999 , .

V768: CA8a.LENGTH OF VEHICLE LOAN

How many months is the loan for?

Value	Label	Unweighted Frequency	%
2	-	3	0.6 %
3	-	3	0.6 %
4	-	2	0.4 %
5	-	6	1.2 %
36	-	4	0.8 %
48	-	4	0.8 %
60	-	9	1.8 %
66	-	1	0.2 %
72	-	4	0.8 %
84	-	2	0.4 %
	Missing Data		
99	NA	1	0.2 %
.	-	465	92.3 %
	Total	**504**	**100%**

Based upon 38 valid cases out of 504 total cases.

- Mean: 38.18
- Median: 48.00
- Mode: 60.00
- Minimum: 2.00
- Maximum: 84.00
- Standard Deviation: 28.86

Location: 416-417 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

V769: CA8a.UNIT OF LENGTH OF LOAN

UNIT OF TIME

Value	Label	Unweighted Frequency	%
1	Months	25	5.0 %
2	Years	13	2.6 %
	Missing Data		
.	-	466	92.5 %
	Total	**504**	**100%**

Based upon 38 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 418-418 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9 , .

V762: CA9.INTEREST RATE FOR VEHICLE LOAN

What is the current interest rate of the loan for the (car/pickup/van/sport utility vehicle)?

Value	Label	Unweighted Frequency	%
0.09	-	1	0.2 %
0.90	-	1	0.2 %
0.99	-	1	0.2 %
1.10	-	1	0.2 %
1.49	-	1	0.2 %
1.90	-	3	0.6 %
2.00	-	3	0.6 %
2.50	-	1	0.2 %
2.80	-	2	0.4 %
2.90	-	2	0.4 %
2.99	-	1	0.2 %
3.00	-	1	0.2 %
3.50	-	1	0.2 %
3.90	-	2	0.4 %
4.00	-	1	0.2 %
4.50	-	1	0.2 %
4.90	-	2	0.4 %
5.00	-	3	0.6 %
5.66	-	1	0.2 %
7.00	-	1	0.2 %
8.90	-	1	0.2 %
12.00	-	1	0.2 %
27.00	-	1	0.2 %
	Missing Data		
98.00	DK	5	1.0 %
99.00	NA	1	0.2 %
.	-	465	92.3 %
	Total	**504**	**100%**

Based upon 33 valid cases out of 504 total cases.

- Mean: 4.28
- Median: 2.99
- Minimum: 0.09
- Maximum: 27.00
- Standard Deviation: 4.73

Location: 419-423 (width: 5; decimal: 2)
Variable Type: numeric
(Range of) Missing Values: 98.00 , 99.00 , .

V763: CA10.INSTITUTION LOAN OBTAINED FROM

Where did you obtain the loan -- from a bank or savings association, a credit union, a finance company, the vehicle manufacturer, or from somewhere else?

Value	Label	Unweighted Frequency	%
1	Bank or savings association	13	2.6 %
2	Credit union	11	2.2 %
3	Finance company	4	0.8 %
4	Vehicle manufacturer	9	1.8 %
5	Dealership	0	0.0 %
	Missing Data		
98	DK	1	0.2 %
99	NA	1	0.2 %
.	-	465	92.3 %
	Total	**504**	**100%**

Based upon 37 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 424-425 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

EGRADE: EDUCATION: HIGHEST GRADE COMPLETED

[Now we would like to ask a few questions about you (and your family)]. What is the highest grade of school or year of college you completed?

Value	Label	Unweighted Frequency	%
6	-	1	0.2 %
7	-	1	0.2 %
8	-	7	1.4 %
9	-	1	0.2 %
10	-	7	1.4 %
11	-	5	1.0 %
12	-	88	17.5 %

Value	Label	Unweighted Frequency	%
13	-	43	8.5 %
14	-	68	13.5 %
15	-	37	7.3 %
16	-	129	25.6 %
17	-	114	22.6 %
	Missing Data		
98	DK	1	0.2 %
99	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 501 valid cases out of 504 total cases.

- Mean: 14.62
- Median: 15.00
- Mode: 16.00
- Minimum: 6.00
- Maximum: 17.00
- Standard Deviation: 2.16

Location: 426-427 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

EHSGRD: EDUCATION: HIGH SCHOOL GRADUATE

Did you get a high school graduation diploma or pass a high school equivalency test?

Value	Label	Unweighted Frequency	%
0	INAP, 4 in EDUC	153	30.4 %
1	Yes	329	65.3 %
5	No	21	4.2 %
	Missing Data		
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 503 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 5.00

Location: 428-428 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

ECLGRD: EDUCATION: COLLEGE GRADUATE

Do you have a college degree?

Value	Label	Unweighted Frequency	%
0	INAP, 3,9 in EDUC	93	18.5 %
1	Yes	284	56.3 %
5	No	127	25.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 5.00

Location: 429-429 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

EDEGREE: EDUCATION: HIGHEST COLLEGE DEGREE

What is the highest degree you have earned?

Value	Label	Unweighted Frequency	%
1	Associates	46	9.1 %
2	Bachelors	124	24.6 %
3	Masters	78	15.5 %
4	MBA	7	1.4 %
5	Law	8	1.6 %
6	PhD	16	3.2 %
7	MD	5	1.0 %
	Missing Data		
.	-	220	43.7 %
	Total	**504**	**100%**

Based upon 284 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 7.00

Location: 430-431 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

BIRTHM: MONTH OF BIRTH

What is the month and year of your birth?--MONTH

Value	Label	Unweighted Frequency	%
1	January	36	7.1 %
2	February	36	7.1 %
3	March	34	6.7 %

Value	Label	Unweighted Frequency	%
4	April	37	7.3 %
5	May	46	9.1 %
6	June	40	7.9 %
7	July	50	9.9 %
8	August	37	7.3 %
9	September	45	8.9 %
10	October	37	7.3 %
11	November	36	7.1 %
12	December	40	7.9 %
	Missing Data		
98	DK	1	0.2 %
99	NA	29	5.8 %
	Total	**504**	**100%**

Based upon 474 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 12.00

Location: 432-433 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

BIRTHY: YEAR OF BIRTH

What is the month and year of your birth?--YEAR

Value	Label	Unweighted Frequency	%
1917	-	1	0.2 %
1919	-	1	0.2 %
1921	-	1	0.2 %
1922	-	1	0.2 %
1923	-	5	1.0 %
1924	-	1	0.2 %
1925	-	1	0.2 %
1926	-	4	0.8 %
1927	-	6	1.2 %
1928	-	4	0.8 %
1929	-	3	0.6 %
1930	-	1	0.2 %
1931	-	2	0.4 %
1932	-	11	2.2 %
1933	-	5	1.0 %

Value	Label	Unweighted Frequency	%
1934	-	10	2.0 %
1935	-	3	0.6 %
1936	-	10	2.0 %
1937	-	5	1.0 %
1938	-	4	0.8 %
1939	-	8	1.6 %
1940	-	10	2.0 %
1941	-	4	0.8 %
1942	-	14	2.8 %
1943	-	5	1.0 %
1944	-	14	2.8 %
1945	-	9	1.8 %
1946	-	7	1.4 %
1947	-	18	3.6 %
1948	-	27	5.4 %
1949	-	7	1.4 %
1950	-	16	3.2 %
1951	-	14	2.8 %
1952	-	12	2.4 %
1953	-	14	2.8 %
1954	-	7	1.4 %
1955	-	6	1.2 %
1956	-	9	1.8 %
1957	-	8	1.6 %
1958	-	10	2.0 %
1959	-	10	2.0 %
1960	-	10	2.0 %
1961	-	8	1.6 %
1962	-	4	0.8 %
1963	-	7	1.4 %
1964	-	9	1.8 %
1965	-	2	0.4 %
1966	-	12	2.4 %
1967	-	10	2.0 %
1968	-	9	1.8 %
	Missing Data		
9999	NA	4	0.8 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 500 valid cases out of 504 total cases.

- Mean: 1955.99
- Median: 1953.00
- Mode: 1948.00
- Minimum: 1917.00
- Maximum: 1995.00
- Standard Deviation: 17.65

Location: 434-437 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9998 , 9999

MARRY: MARITAL STATUS OF RESPONDENT

Are you currently married, (living with a partner), separated, divorced, widowed, or have you never been married?

Value	Label	Unweighted Frequency	%
1	Married (Living with a partner)	317	62.9 %
2	Separated	5	1.0 %
3	Divorced	56	11.1 %
4	Widowed	52	10.3 %
5	Never married	69	13.7 %
6	Married, but spouse away in service; in nursing home, or living in a separate location	5	1.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 438-438 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

SEGRADE: SPOUSE EDUCATION: HIGHEST GRADE COMPLETE

What is the highest grade of school or year of college your (husband/wife/partner) completed?

Value	Label	Unweighted Frequency	%
0	No spouse/partner	182	36.1 %
8	-	4	0.8 %
10	-	4	0.8 %
11	-	2	0.4 %
12	-	84	16.7 %
13	-	12	2.4 %
14	-	42	8.3 %

Value	Label	Unweighted Frequency	%
15	-	13	2.6 %
16	-	91	18.1 %
17	-	64	12.7 %
	Missing Data		
99	NA	6	1.2 %
	Total	**504**	**100%**

Based upon 498 valid cases out of 504 total cases.

- Mean: 9.21
- Median: 12.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 17.00
- Standard Deviation: 7.20

Location: 439-440 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

SEHSGRD: SPOUSE EDUCATION: HIGH SCHOOL GRADUATE

Did your (husband/wife/partner) get a high school graduation diploma or pass a high school equivalency test?

Value	Label	Unweighted Frequency	%
0	No spouse/partner	404	80.2 %
1	YES	83	16.5 %
5	NO	12	2.4 %
	Missing Data		
8	DK	1	0.2 %
9	NA	4	0.8 %
	Total	**504**	**100%**

Based upon 499 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 5.00

Location: 441-441 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

SECLGRD: SPOUSE EDUCATION: COLLEGE GRADUATE

Does your (husband/wife/partner) have a college degree?

Value	Label	Unweighted Frequency	%
0	No spouse/partner	282	56.0 %

Value	Label	Unweighted Frequency	%
1	YES	186	36.9 %
5	NO	36	7.1 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 5.00

Location: 442-442 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

SEDEGREE: SPOUSE EDUCATION: HIGHEST COLLEGE DEGREE

What is the highest degree your (husband/wife/partner) has earned?

Value	Label	Unweighted Frequency	%
1	Associates	32	6.3 %
2	Bachelors	90	17.9 %
3	Masters	51	10.1 %
4	MBA	1	0.2 %
5	Law	6	1.2 %
6	PhD	6	1.2 %
7	MD	0	0.0 %
	Missing Data		
.	-	318	63.1 %
	Total	**504**	**100%**

Based upon 186 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 6.00

Location: 443-444 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99 , .

SBIRTHM: SPOUSE MONTH OF BIRTH

What is the month and year of (his/her) birth?--MONTH

Value	Label	Unweighted Frequency	%
0	No spouse/partner	182	36.1 %
1	January	24	4.8 %
2	February	26	5.2 %
3	March	26	5.2 %

Value	Label	Unweighted Frequency	%
4	April	26	5.2 %
5	May	24	4.8 %
6	June	22	4.4 %
7	July	22	4.4 %
8	August	31	6.2 %
9	September	18	3.6 %
10	October	24	4.8 %
11	November	21	4.2 %
12	December	28	5.6 %
	Missing Data		
98	DK	2	0.4 %
99	NA	28	5.6 %
	Total	**504**	**100%**

Based upon 474 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 12.00

Location: 445-446 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

SBIRTHY: SPOUSE YEAR OF BIRTH

What is the month and year of (his/her) birth?--YEAR

Value	Label	Unweighted Frequency	%
0	No spouse/partner	182	36.1 %
1920	-	1	0.2 %
1921	-	1	0.2 %
1922	-	1	0.2 %
1925	-	1	0.2 %
1926	-	1	0.2 %
1927	-	3	0.6 %
1928	-	2	0.4 %
1929	-	2	0.4 %
1930	-	1	0.2 %
1931	-	1	0.2 %
1932	-	2	0.4 %
1933	-	1	0.2 %
1934	-	3	0.6 %
1935	-	6	1.2 %

Value	Label	Unweighted Frequency	%
1936	-	3	0.6 %
1937	-	5	1.0 %
1938	-	3	0.6 %
1939	-	6	1.2 %
1940	-	5	1.0 %
1941	-	3	0.6 %
1942	-	2	0.4 %
1943	-	10	2.0 %
1944	-	5	1.0 %
1945	-	11	2.2 %
1946	-	10	2.0 %
1947	-	5	1.0 %
1948	-	6	1.2 %
1949	-	5	1.0 %
1950	-	6	1.2 %
1951	-	9	1.8 %
1952	-	11	2.2 %
1953	-	7	1.4 %
1954	-	4	0.8 %
1955	-	11	2.2 %
1956	-	4	0.8 %
1957	-	11	2.2 %
1958	-	9	1.8 %
1959	-	5	1.0 %
1960	-	5	1.0 %
1961	-	3	0.6 %
1962	-	6	1.2 %
1963	-	8	1.6 %
1964	-	4	0.8 %
1965	-	4	0.8 %
1966	-	8	1.6 %
1967	-	9	1.8 %
1968	-	1	0.2 %
1969	-	9	1.8 %
1970	-	3	0.6 %
	Missing Data		
9999	NA	8	1.6 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 496 valid cases out of 504 total cases.

- Mean: 1239.09
- Median: 1944.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 1993.00
- Standard Deviation: 944.39

Location: 447-450 (width: 4; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9998 , 9999

NUMKID: NUMBER OF CHILDREN <18 IN HOUSEHOLD

How many members of your household are 17 years of age or younger?

Value	Label	Unweighted Frequency	%
1	-	42	8.3 %
2	-	50	9.9 %
3	-	18	3.6 %
4	-	7	1.4 %
5	-	3	0.6 %
10	10 or more	0	0.0 %
96	None	384	76.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 73.62
- Median: 96.00
- Mode: 96.00
- Minimum: 1.00
- Maximum: 96.00
- Standard Deviation: 40.08

Location: 451-452 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

NUMADT: NUMBER OF ADULTS 18+ IN HOUSEHOLD

Counting yourself, how many members of your household are 18 or older?

Value	Label	Unweighted Frequency	%
1	-	127	25.2 %
2	-	294	58.3 %
3	-	57	11.3 %

Value	Label	Unweighted Frequency	%
4	-	17	3.4 %
5	-	6	1.2 %
6	-	2	0.4 %
7	7 or more	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.99
- Median: 2.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 7.00
- Standard Deviation: 0.85

Location: 453-453 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V1422: HISPANIC OR LATINO

Now I would like to ask two questions about your race or ethnic origin. First, are you Hispanic or Latino?

Value	Label	Unweighted Frequency	%
1	Yes	20	4.0 %
5	No	483	95.8 %
	Missing Data		
9	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 503 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 454-454 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V1423: RACE OF HISPANIC

(In addition to being Hispanic,) Do you consider yourself primarily white or Caucasian, black or African American, American Indian or Alaskan Native, Asian or Pacific Islander?

Value	Label	Unweighted Frequency	%
1	WHITE EXCEPT HISPANIC	429	85.1 %
2	BLACK EXCEPT HISPANIC	42	8.3 %
3	AMERICAN INDIAN OR ALASKAN NATIVE	8	1.6 %

Value	Label	Unweighted Frequency	%
4	ASIAN OR PACIFIC ISLANDER	11	2.2 %
	Missing Data		
8	DK	6	1.2 %
9	NA	8	1.6 %
	Total	**504**	**100%**

Based upon 490 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 455-455 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

RACE: RACE

Race/Ethnicity Summary

Value	Label	Unweighted Frequency	%
1	White or caucasian except hispanic	417	82.7 %
2	Black or African-American except hispanic	41	8.1 %
3	Hispanic or latino	20	4.0 %
4	American Indian or Alaskan native	5	1.0 %
5	Asian or pacific islander	11	2.2 %
	Missing Data		
8	DK	3	0.6 %
9	NA	7	1.4 %
	Total	**504**	**100%**

Based upon 494 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 456-456 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V1481: INTERNET USER

Do you use e-mail or the Internet?

Value	Label	Unweighted Frequency	%
1	Yes	406	80.6 %
5	No	98	19.4 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 457-457 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

TIMEA: A SECTION LENGTH

SECTION A

Based upon 504 valid cases out of 504 total cases.

- Mean: 14.42
- Minimum: 6.51
- Maximum: 58.51
- Standard Deviation: 6.03

Location: 458-462 (width: 5; decimal: 2)
Variable Type: numeric

TIMEA27: A27 SECTION LENGTH

SECTION A27

Based upon 504 valid cases out of 504 total cases.

- Mean: 1.23
- Median: 1.15
- Mode: 1.15
- Minimum: 0.21
- Maximum: 6.33
- Standard Deviation: 0.71

Location: 463-466 (width: 4; decimal: 2)
Variable Type: numeric

TIMEA28: A28 SECTION LENGTH

SECTION A28

Based upon 504 valid cases out of 504 total cases.

- Mean: 3.01
- Median: 2.75
- Minimum: 1.70
- Maximum: 9.91
- Standard Deviation: 0.97

Location: 467-470 (width: 4; decimal: 2)
Variable Type: numeric

TIMEAA: AA SECTION LENGTH

SECTION AA

Based upon 504 valid cases out of 504 total cases.

- Mean: 0.69
- Median: 0.62
- Minimum: 0.06
- Maximum: 5.13
- Standard Deviation: 0.41

Location: 471-474 (width: 4; decimal: 2)
Variable Type: numeric

TIMECA: CA SECTION LENGTH

SECTION CA

Based upon 504 valid cases out of 504 total cases.

- Mean: 0.54
- Median: 0.14
- Mode: 0.11
- Minimum: 0.01
- Maximum: 11.27
- Standard Deviation: 1.13

Location: 475-479 (width: 5; decimal: 2)
Variable Type: numeric

TIMEE: E SECTION LENGTH

SECTION E

Based upon 504 valid cases out of 504 total cases.

- Mean: 2.43
- Minimum: 0.78
- Maximum: 21.13
- Standard Deviation: 1.44

Location: 480-484 (width: 5; decimal: 2)
Variable Type: numeric

HEADCODE: R REL TO HEAD

Relationship of R to head (from listing box)

Value	Label	Unweighted Frequency	%
1	R is head	358	71.0 %
2	R is wife/partner	125	24.8 %
3	R is other relation to head, who is a married male	5	1.0 %
4	R is head where head was selected by closest to 45 rule	13	2.6 %
5	R is other relationship to head (where head was selected by closest to 45 rule)	3	0.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 485-485 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1602: PERSON #1 - RESPNDT

Relationship to respondent--PERSON #1

Value	Label	Unweighted Frequency	%
1	Respondent	504	100.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 1.00

Location: 486-486 (width: 1; decimal: 0)
Variable Type: numeric

V1605: PERSON #2 REL TO R

Relationship to respondent--PERSON #2

Value	Label	Unweighted Frequency	%
0	No second person	127	25.2 %
2	Spouse of respondent	287	56.9 %
3	Partner of respondent	24	4.8 %
4	Child (incl in-laws)	20	4.0 %
5	Grandchild	0	0.0 %
6	Parent (incl in-laws)	17	3.4 %
7	Grandparent (incl in-laws)	2	0.4 %
8	Aunt/uncle	1	0.2 %
9	Cousin (incl in-laws)	3	0.6 %
10	Niece/nephew (incl in-laws)	0	0.0 %
11	Sibling; step-brother; step-sister (incl in-laws)	10	2.0 %
29	Other relative	0	0.0 %
31	Roommate	11	2.2 %
32	Friend (except partner)	1	0.2 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %

Value	Label	Unweighted Frequency	%
39	Other unrelated person	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 39.00

Location: 487-488 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1608: PERSON #3 REL TO R

Relationship to respondent--PERSON #3

Value	Label	Unweighted Frequency	%
0	No third person	421	83.5 %
2	Spouse of respondent	4	0.8 %
3	Partner of respondent	1	0.2 %
4	Child (incl in-laws)	36	7.1 %
5	Grandchild	2	0.4 %
6	Parent (incl in-laws)	17	3.4 %
7	Grandparent (incl in-laws)	1	0.2 %
8	Aunt/uncle	1	0.2 %
9	Cousin (incl in-laws)	1	0.2 %
10	Niece/nephew (incl in-laws)	1	0.2 %
11	Sibling; step-brother; step-sister (incl in-laws)	6	1.2 %
29	Other relative	1	0.2 %
31	Roommate	7	1.4 %
32	Friend (except partner)	2	0.4 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %
39	Other unrelated person	3	0.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 39.00

Location: 489-490 (width: 2; decimal: 0)

Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1611: PERSON #4 REL TO R

Relationship to respondent--PERSON #4

Value	Label	Unweighted Frequency	%
0	No fourth person	478	94.8 %
2	Spouse of respondent	0	0.0 %
3	Partner of respondent	0	0.0 %
4	Child (incl in-laws)	8	1.6 %
5	Grandchild	3	0.6 %
6	Parent (incl in-laws)	4	0.8 %
7	Grandparent (incl in-laws)	1	0.2 %
8	Aunt/uncle	1	0.2 %
9	Cousin (incl in-laws)	0	0.0 %
10	Niece/nephew (incl in-laws)	0	0.0 %
11	Sibling; step-brother; step-sister (incl in-laws)	2	0.4 %
29	Other relative	1	0.2 %
31	Roommate	4	0.8 %
32	Friend (except partner)	2	0.4 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %
39	Other unrelated person	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 32.00

Location: 491-492 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1614: PERSON #5 REL TO R

Relationship to respondent--PERSON #5

Value	Label	Unweighted Frequency	%
0	No fifth person	495	98.2 %
2	Spouse of respondent	1	0.2 %

Value	Label	Unweighted Frequency	%
3	Partner of respondent	0	0.0 %
4	Child (incl in-laws)	2	0.4 %
5	Grandchild	2	0.4 %
6	Parent (incl in-laws)	2	0.4 %
7	Grandparent (incl in-laws)	0	0.0 %
8	Aunt/uncle	0	0.0 %
9	Cousin (incl in-laws)	0	0.0 %
10	Niece/nephew (incl in-laws)	0	0.0 %
11	Sibling; step-brother; step-sister (incl in-laws)	2	0.4 %
29	Other relative	0	0.0 %
31	Roommate	0	0.0 %
32	Friend (except partner)	0	0.0 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %
39	Other unrelated person	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 11.00

Location: 493-494 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1617: PERSON #6 REL TO R

Relationship to respondent--PERSON #6

Value	Label	Unweighted Frequency	%
0	No sixth person	501	99.4 %
2	Spouse of respondent	0	0.0 %
3	Partner of respondent	0	0.0 %
4	Child (incl in-laws)	0	0.0 %
5	Grandchild	0	0.0 %
6	Parent (incl in-laws)	1	0.2 %
7	Grandparent (incl in-laws)	1	0.2 %
8	Aunt/uncle	0	0.0 %
9	Cousin (incl in-laws)	1	0.2 %

Value	Label	Unweighted Frequency	%
10	Niece/nephew (incl in-laws)	0	0.0 %
11	Sibling; step-brother; step-sister (incl in-laws)	0	0.0 %
29	Other relative	0	0.0 %
31	Roommate	0	0.0 %
32	Friend (except partner)	0	0.0 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %
39	Other unrelated person	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 9.00

Location: 495-496 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1620: PERSON #7 REL TO R

Relationship to respondent--PERSON #7

Value	Label	Unweighted Frequency	%
0	No seventh person	503	99.8 %
2	Spouse of respondent	0	0.0 %
3	Partner of respondent	0	0.0 %
4	Child (incl in-laws)	0	0.0 %
5	Grandchild	0	0.0 %
6	Parent (incl in-laws)	0	0.0 %
7	Grandparent (incl in-laws)	0	0.0 %
8	Aunt/uncle	0	0.0 %
9	Cousin (incl in-laws)	0	0.0 %
10	Niece/nephew (incl in-laws)	0	0.0 %
11	Sibling; step-brother; step-sister (incl in-laws)	1	0.2 %
29	Other relative	0	0.0 %
31	Roommate	0	0.0 %
32	Friend (except partner)	0	0.0 %
33	Relative of partner	0	0.0 %
34	Ex-spouse	0	0.0 %

Value	Label	Unweighted Frequency	%
35	Housekeeper; babysitter	0	0.0 %
36	Landlord	0	0.0 %
37	Tenant	0	0.0 %
39	Other unrelated person	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 11.00

Location: 497-498 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

SEX: SEX OF RESPONDENT

Sex of Respondent

Value	Label	Unweighted Frequency	%
1	Male	271	53.8 %
2	Female	233	46.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 499-499 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1606: PERSON #2 SEX

Sex of Household member 18 or older--PERSON #2

Value	Label	Unweighted Frequency	%
0	No second person	127	25.2 %
1	Male	160	31.7 %
2	Female	217	43.1 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 2.00

Location: 500-500 (width: 1; decimal: 0)

Variable Type: numeric
(Range of) Missing Values: 9

V1609: PERSON #3 SEX

Sex of Household member 18 or older--PERSON #3

Value	Label	Unweighted Frequency	%
0	No third person	421	83.5 %
1	Male	45	8.9 %
2	Female	38	7.5 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 2.00

Location: 501-501 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1612: PERSON #4 SEX

Sex of Household member 18 or older--PERSON #4

Value	Label	Unweighted Frequency	%
0	No fourth person	478	94.8 %
1	Male	14	2.8 %
2	Female	12	2.4 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 2.00

Location: 502-502 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1615: PERSON #5 SEX

Sex of Household member 18 or older--PERSON #5

Value	Label	Unweighted Frequency	%
0	No fifth person	495	98.2 %
1	Male	5	1.0 %
2	Female	4	0.8 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 2.00

Location: 503-503 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1618: PERSON #6 SEX

Sex of Household member 18 or older--PERSON #6

Value	Label	Unweighted Frequency	%
0	No sixth person	501	99.4 %
1	Male	3	0.6 %
2	Female	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 1.00

Location: 504-504 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1621: PERSON #7 SEX

Sex of Household member 18 or older--PERSON #7

Value	Label	Unweighted Frequency	%
0	No seventh person	503	99.8 %
1	Male	1	0.2 %
2	Female	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 1.00

Location: 505-505 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

AGE: AGE OF RESPONDENT

Age of Respondent

Value	Label	Unweighted Frequency	%
18	-	2	0.4 %
19	-	4	0.8 %
20	-	2	0.4 %
21	-	6	1.2 %
22	-	4	0.8 %
23	-	5	1.0 %
24	-	5	1.0 %
25	-	7	1.4 %
26	-	4	0.8 %
27	-	3	0.6 %
28	-	3	0.6 %
29	-	3	0.6 %
30	-	2	0.4 %
31	-	4	0.8 %
32	-	2	0.4 %
33	-	3	0.6 %
34	-	8	1.6 %
35	-	7	1.4 %
36	-	3	0.6 %
37	-	1	0.2 %
38	-	6	1.2 %
39	-	2	0.4 %
40	-	7	1.4 %
41	-	10	2.0 %
42	-	3	0.6 %
43	-	6	1.2 %
44	-	9	1.8 %
45	-	9	1.8 %
46	-	10	2.0 %
47	-	12	2.4 %
48	-	3	0.6 %
49	-	8	1.6 %
50	-	7	1.4 %
51	-	4	0.8 %
52	-	8	1.6 %
53	-	11	2.2 %
54	-	9	1.8 %
55	-	10	2.0 %
56	-	8	1.6 %

Value	Label	Unweighted Frequency	%
57	-	9	1.8 %
58	-	6	1.2 %
59	-	7	1.4 %
60	-	16	3.2 %
61	-	10	2.0 %
62	-	15	3.0 %
63	-	15	3.0 %
64	-	7	1.4 %
65	-	29	5.8 %
66	-	17	3.4 %
67	-	6	1.2 %
	Missing Data		
99	NA	4	0.8 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 500 valid cases out of 504 total cases.

- Mean: 56.97
- Median: 60.00
- Mode: 65.00
- Minimum: 18.00
- Maximum: 96.00
- Standard Deviation: 17.63

Location: 506-507 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1607: PERSON #2 AGE

Age of person 18 or older--PERSON #2

Value	Label	Unweighted Frequency	%
0	No second person	127	25.2 %
18	-	2	0.4 %
19	-	2	0.4 %
20	-	4	0.8 %
21	-	3	0.6 %
22	-	2	0.4 %
23	-	6	1.2 %
24	-	2	0.4 %
25	-	2	0.4 %

Value	Label	Unweighted Frequency	%
26	-	5	1.0 %
27	-	5	1.0 %
28	-	6	1.2 %
29	-	3	0.6 %
30	-	2	0.4 %
31	-	5	1.0 %
32	-	3	0.6 %
33	-	6	1.2 %
34	-	6	1.2 %
35	-	5	1.0 %
36	-	5	1.0 %
37	-	4	0.8 %
38	-	5	1.0 %
39	-	7	1.4 %
40	-	6	1.2 %
41	-	3	0.6 %
42	-	7	1.4 %
43	-	3	0.6 %
44	-	9	1.8 %
45	-	3	0.6 %
46	-	9	1.8 %
47	-	9	1.8 %
48	-	6	1.2 %
49	-	4	0.8 %
50	-	9	1.8 %
51	-	6	1.2 %
52	-	4	0.8 %
53	-	6	1.2 %
54	-	4	0.8 %
55	-	8	1.6 %
56	-	12	2.4 %
57	-	5	1.0 %
58	-	13	2.6 %
59	-	4	0.8 %
60	-	9	1.8 %
61	-	10	2.0 %
62	-	9	1.8 %
63	-	7	1.4 %
64	-	5	1.0 %

Value	Label	Unweighted Frequency	%
65	-	6	1.2 %
66	-	5	1.0 %
	Missing Data		
99	NA	9	1.8 %
	Total	**504**	**100%**

Please note that only the first 50 response categories are displayed in the PDF codebook. To view all response categories, please analyze the data file in the statistical package of your choice (SAS, SPSS, Stata, R).

Based upon 495 valid cases out of 504 total cases.

- Mean: 39.81
- Median: 45.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 95.00
- Standard Deviation: 27.93

Location: 508-509 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1610: PERSON #3 AGE

Age of person 18 or older--PERSON #3

Value	Label	Unweighted Frequency	%
0	No third person	421	83.5 %
18	-	7	1.4 %
19	-	3	0.6 %
20	-	3	0.6 %
21	-	6	1.2 %
22	-	4	0.8 %
23	-	2	0.4 %
24	-	1	0.2 %
25	-	2	0.4 %
26	-	6	1.2 %
27	-	5	1.0 %
28	-	1	0.2 %
29	-	2	0.4 %
30	-	2	0.4 %
31	-	1	0.2 %
33	-	1	0.2 %
34	-	1	0.2 %
37	-	1	0.2 %

Value	Label	Unweighted Frequency	%
38	-	1	0.2 %
40	-	2	0.4 %
44	-	3	0.6 %
45	-	1	0.2 %
46	-	3	0.6 %
49	-	1	0.2 %
50	-	1	0.2 %
51	-	1	0.2 %
53	-	1	0.2 %
54	-	2	0.4 %
55	-	2	0.4 %
56	-	1	0.2 %
59	-	2	0.4 %
62	-	1	0.2 %
63	-	1	0.2 %
64	-	1	0.2 %
77	-	1	0.2 %
79	-	1	0.2 %
80	-	2	0.4 %
83	-	1	0.2 %
86	-	1	0.2 %
97	97 or older	0	0.0 %
	Missing Data		
99	NA	5	1.0 %
	Total	**504**	**100%**

Based upon 499 valid cases out of 504 total cases.

- Mean: 5.71
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 86.00
- Standard Deviation: 15.17

Location: 510-511 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1613: PERSON #4 AGE

Age of person 18 or older--PERSON #4

Value	Label	Unweighted Frequency	%
0	No fourth person	478	94.8 %
20	-	2	0.4 %
21	-	1	0.2 %
22	-	1	0.2 %
23	-	2	0.4 %
25	-	3	0.6 %
26	-	2	0.4 %
27	-	1	0.2 %
28	-	2	0.4 %
30	-	1	0.2 %
33	-	1	0.2 %
40	-	1	0.2 %
41	-	1	0.2 %
43	-	2	0.4 %
52	-	1	0.2 %
58	-	1	0.2 %
86	-	1	0.2 %
87	-	1	0.2 %
97	97 or older	0	0.0 %
	Missing Data		
99	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 502 valid cases out of 504 total cases.

- Mean: 1.70
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 87.00
- Standard Deviation: 8.58

Location: 512-513 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1616: PERSON #5 AGE

Age of person 18 or older--PERSON #5

Value	Label	Unweighted Frequency	%
0	No fifth person	495	98.2 %
19	-	1	0.2 %
22	-	1	0.2 %

Value	Label	Unweighted Frequency	%
24	-	1	0.2 %
25	-	1	0.2 %
26	-	1	0.2 %
42	-	1	0.2 %
53	-	1	0.2 %
85	-	1	0.2 %
97	97 or older	0	0.0 %
	Missing Data		
99	NA	1	0.2 %
	Total	**504**	**100%**

Based upon 503 valid cases out of 504 total cases.

- Mean: 0.59
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 85.00
- Standard Deviation: 5.35

Location: 514-515 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1619: PERSON #6 AGE

Age of person 18 or older--PERSON #6

Value	Label	Unweighted Frequency	%
0	No sixth person	501	99.4 %
26	-	1	0.2 %
55	-	1	0.2 %
66	-	1	0.2 %
97	97 or older	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 0.29
- Median: 0.00
- Mode: 0.00
- Minimum: 0.00
- Maximum: 66.00
- Standard Deviation: 3.99

Location: 516-517 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

V1622: PERSON #7 AGE

Age of person 18 or older--PERSON #7

Value	Label	Unweighted Frequency	%
0	No seventh person	503	99.8 %
28	-	1	0.2 %
97	97 or older	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 0.00
- Maximum: 28.00

Location: 518-519 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 99

CALLNU: NUMBER OF CALLS

Number of calls from coversheet

Value	Label	Unweighted Frequency	%
1	-	125	24.8 %
2	-	166	32.9 %
3	-	100	19.8 %
4	-	47	9.3 %
5	-	35	6.9 %
6	-	9	1.8 %
7	-	8	1.6 %
8	-	7	1.4 %
9	-	4	0.8 %
10	-	2	0.4 %
12	-	1	0.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 2.69
- Median: 2.00
- Mode: 2.00
- Minimum: 1.00
- Maximum: 12.00
- Standard Deviation: 1.73

Location: 520-521 (width: 2; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 98 , 99

V1625: SEX OF RESP

Sex of the Respondent

Value	Label	Unweighted Frequency	%
1	Male	271	53.8 %
2	Female	233	46.2 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 522-522 (width: 1; decimal: 0)
Variable Type: numeric

V1626: R OR FAMILY

Questions asked about:

Value	Label	Unweighted Frequency	%
1	R ONLY	141	28.0 %
2	R AND FAMILY	363	72.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 2.00

Location: 523-523 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

V1627: LANGUAGE OF INTERVIEW

Interview conducted in:

Value	Label	Unweighted Frequency	%
1	ENGLISH	504	100.0 %
2	SPANISH	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 1.00

Location: 524-524 (width: 1; decimal: 0)
Variable Type: numeric

(Range of) Missing Values: 9

V1628: R UNDERSTANDING OF IW

Respondent's understanding of the questions

Value	Label	Unweighted Frequency	%
1	EXCELLENT	273	54.2 %
2	GOOD	197	39.1 %
3	FAIR	27	5.4 %
4	POOR	5	1.0 %
	Missing Data		
8	DK	2	0.4 %
	Total	**504**	**100%**

Based upon 502 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 525-525 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 8 , 9

ATTIW: ATTITUDE TOWARD INTERVIEW

In general, what was the respondent's attitude toward the interview:

Value	Label	Unweighted Frequency	%
1	FRIENDLY & INTERESTED	375	74.4 %
2	COOPERATIVE BUT NOT PARTICULARLY INTERESTED	107	21.2 %
3	IMPATIENT	17	3.4 %
4	HOSTILE	3	0.6 %
	Missing Data		
9	NA	2	0.4 %
	Total	**504**	**100%**

Based upon 502 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 4.00

Location: 526-526 (width: 1; decimal: 0)
Variable Type: numeric
(Range of) Missing Values: 9

V1632: CATI OR PAPER IW

Cati Checkpoint

Value	Label	Unweighted Frequency	%
1	CATI	504	100.0 %
2	PAPER INTERVIEW	0	0.0 %
3	BOTH	0	0.0 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 1.00

Location: 527-527 (width: 1; decimal: 0)
Variable Type: numeric

REFCON: INITIAL REFUSAL

Refusal Conversion

Value	Label	Unweighted Frequency	%
1	Yes	42	8.3 %
5	No	462	91.7 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Minimum: 1.00
- Maximum: 5.00

Location: 528-528 (width: 1; decimal: 0)
Variable Type: numeric

ICS: INDEX OF CONSUMER SENTIMENT

INDEX OF CONSUMER SENTIMENT

Value	Label	Unweighted Frequency	%
2.00000000000	-	11	2.2 %
16.80209597680	-	22	4.4 %
31.60419195359	-	42	8.3 %
46.40628793038	-	70	13.9 %
61.20838390717	-	63	12.5 %
76.01047988396	-	61	12.1 %
90.81257586075	-	50	9.9 %
105.61467183754	-	56	11.1 %
120.41676781433	-	50	9.9 %
135.21886379112	-	42	8.3 %
150.02095976791	-	37	7.3 %

Value	Label	Unweighted Frequency	%
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 81.67874282745
- Median: 76.01047988396
- Mode: 46.40628793038
- Minimum: 2.00000000000
- Maximum: 150.02095976791
- Standard Deviation: 39.57257431849

Location: 529-543 (width: 15; decimal: 11)
Variable Type: numeric

ICC: INDEX OF CURRENT ECONOMIC CONDITIONS

INDEX OF CURRENT ECONOMIC CONDITIONS

Value	Label	Unweighted Frequency	%
2.00000000000	-	40	7.9 %
39.84438389344	-	44	8.7 %
77.68876778687	-	154	30.6 %
115.53315168030	-	132	26.2 %
153.37753557373	-	134	26.6 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 98.41307325232
- Median: 115.53315168030
- Mode: 77.68876778687
- Minimum: 2.00000000000
- Maximum: 153.37753557373
- Standard Deviation: 45.30457387417

Location: 544-558 (width: 15; decimal: 11)
Variable Type: numeric

ICE: INDEX OF CONSUMER EXPECTATIONS

INDEX OF CONSUMER EXPECTATIONS

Value	Label	Unweighted Frequency	%
2.00000000000	-	62	12.3 %
26.31078912822	-	118	23.4 %
50.62157825644	-	53	10.5 %
74.93236738465	-	74	14.7 %
99.24315651287	-	58	11.5 %

Value	Label	Unweighted Frequency	%
123.55394564108	-	83	16.5 %
147.86473476930	-	56	11.1 %
	Total	**504**	**100%**

Based upon 504 valid cases out of 504 total cases.

- Mean: 70.92880488933
- Median: 74.93236738465
- Mode: 26.31078912822
- Minimum: 2.00000000000
- Maximum: 147.86473476930
- Standard Deviation: 48.02992011759

Location: 559-573 (width: 15; decimal: 11)
Variable Type: numeric