Survey Codebook (v1.0, January 2025)

Note: Q5 not available for reasons of anonymity

```
Q1_age
                                                                                     Age (in years)
                 Type: Numeric (int)
                                                   Units: 1
                Range: [18,30]
        Unique values: 13
                                                Missing .: 0/171
           Tabulation: Freq. Value 31 18
                         30 19
                         29 20
                          25 21
                          11 22
                          11 23
                          3 24
                          4 25
                          10 26
                          3 27
                           6
                             28
                             29
                          3
                           5 30
Q2_gender
                                                                                    Gender identity
                 Type: Numeric (long)
                Label: Q2_gender
                                                   Units: 1
                Range: [1,3]
        Unique values: 3
                                                Missing .: 0/171
           Tabulation: Freq.
                              Numeric Label
                              1 Female
                         83
                                    2 Male
                          82
                                    3 Other
Q3_ethnicity
                                                                                        Ethnic group
                 Type: Numeric (long)
                Label: ethn
                Range: [1,18]
                                                   Units: 1
        Unique values: 14
                                                Missing .: 0/171
           Tabulation: Freq. Numeric Label
                                  1 British / English / Scottish /
                         110
                                       Welsh / Northern Irish
                                   2 Irish
                                   4 Any other White background
                          11
                                   5 White and Black Caribbean
                                   7 White and Asian
                          3
                          3
                                   8 Any other mixed background
                          10
                                   9 Indian
                                   10 Pakistani
                          1
                                  11 Bangladeshi
                                  12 Chinese
```

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```
18 Any other ethnic group
Q4_edu
                                                                         Highest educational attainment
                  Type: Numeric (long)
                 Label: edu
                 Range: [1,6]
                                                      Units: 1
         Unique values: 5
                                                  Missing .: 1/171
            Tabulation: Freq.
                                Numeric Label
                                      1 University postgraduate higher
                                         degree (e.g. MSc, PhD)
                           51
                                      2 University undergraduate first
                                         degree (e.g. BA, BSc)
                          108
                                      3 Upper secondary school / Sixth
                                         form college (e.g. A-Levels,
                                         T-levels, BTEC)
                                      4 Lower secondary school (GCSE)
                            1
                            3
                                      6 Other, please specify
                            1
Q6 edu cur
                                                                                 Currently in education
                  Type: Numeric (long)
                 Label: edu_cur
                 Range: [1,5]
                                                      Units: 1
         Unique values: 4
                                                  Missing .: 13/171
            Tabulation: Freq.
                                Numeric Label
                                      1 Yes, still at school
                                      {f 2} Yes, studying at university
                          132
                                      3 Yes, in vocational training or
                           7
                                         apprenticeship
                           17
                                      5 No
                           13
Q7_voctrain
                                                        Completed vocational training or apprenticeship
                  Type: Numeric (long)
                 Label: voctrain
                                                      Units: 1
                 Range: [0,1]
         Unique values: 2
                                                  Missing .: 12/171
                                Numeric Label
            Tabulation: Freq.
                                      0 No
                          144
                           15
                                      1 Yes, please specify
                           12
```

Care responsibility for: Child

13 Any other Asian background

15 African

17 Arab

6

10

4

3

Q8_care_child

```
Type: Numeric (float)
```

Label: ny

Range: [0,1] Units: 1
Unique values: 2 Missing .: 14/171

Tabulation: Freq. Numeric Label
152 0 no
5 1 yes
14 .

Q8_care_nonchild

Care responsibility for: Other person (non-child)

Type: Numeric (float)

Label: ny

Range: [0,1] Units: 1
Unique values: 2 Missing .: 14/171

Tabulation: Freq. Numeric Label
152 0 no

5 1 yes 14 .

Q8_care_pet

Care responsibility for: Pet

Type: Numeric (float)

Label: ny

Range: [0,1] Units: 1
Unique values: 2 Missing .: 14/171

Tabulation: Freq. Numeric Label

144 0 no13 1 yes14 .

Q9_accom_type

Accommodation: Living arrangement

Type: Numeric (long)
Label: accom_type

Range: [1,5] Units: 1
Unique values: 5 Missing .: 13/171

Tabulation: Freq. Numeric Label

19 1 Living with my parents (or

carer)

17 2 Living on my own

3 Living in a flat share4 Living in a dormitory

20 5 Living with my partner (or my

own family)

13

Q10_accom_num

Accommodation: additional household members

Type: Numeric (long)

Label: accom_num, but 6 nonmissing values are not labeled

Range: [0,7] Units: 1
Unique values: 8 Missing .: 12/171

Tabulation: Freq. Numeric Label

17 0 None, I live on my own

14 1 24 2 28 3 24 4 27 5

27 5 13 6

7 More than six **12** .

Q11_accom_quiet

Accommodation: Quiet space for myself

Type: Numeric (long)

Label: nyd

Range: [0,1] Units: 1

Unique values: 2 Missing .: 13/171
Unique mv codes: 2 Missing .*: 2/171

Tabulation: Freq. Numeric Label
11 0 No
145 1 Yes
13 .

2 .u Don't know

Q11_accom_garden

Accommodation: Garden access

Type: Numeric (long)

Label: nyd

Range: [0,1] Units: 1
Unique values: 2 Missing .: 13/171

Tabulation: Freq. Numeric Label
65 0 No

65 0 No 93 1 Yes 13 .

Q11_accom_winter

Accommodation: Easy to heat in winter

Type: Numeric (long)

Label: **nyd**

Range: [0,1] Units: 1
Unique values: 2 Missing .: 13/171
Unique mv codes: 2 Missing .*: 7/171

Tabulation: Freq. Numeric Label
45 0 No
106 1 Yes
13 .
7 .u Don't know

Q11_accom_sommer

Type: Numeric (long)

Label: nyd

Range: [0,1] Units: 1
Unique values: 2 Missing .: 13/171
Unique mv codes: 2 Missing .*: 26/171

Tabulation: Freq. Numeric Label

70620No1Yes

13 .

26 .u Don't know

Q11_accom_mould

Type: Numeric (long)

Label: nyd

Range: [0,1] Units: 1
Unique values: 2 Missing .: 14/171
Unique mv codes: 2 Missing .*: 16/171

Tabulation: Freq. Numeric Label
78 0 No
63 1 Yes

14 .

.u Don't know

Q12_accom_cost

Accommodation: Monthly costs (w/o utilities or services)

Type: Numeric (double)

Range: [0,3215] Units: .01
Unique values: 60 Missing .: 34/171

Mean: **638.633** Std. dev.: **368.148**

Percentiles: 10% 25% 50% 75% 90% 165 500 650 756 900

Q13_language

Language spoken at home growing up

Accommodation: Too hot in summer

Accommodation: Damp or mould

Type: Numeric (long)

Label: lang_eng

Range: [1,2] Units: 1
Unique values: 2 Missing .: 31/171

```
22
                                     2 Other (please specify)
                          31
Q14_empl_mother
                                                                           Labour force status: Mother
                 Type: Numeric (long)
                Label: empl_par
                Range: [1,4]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 31/171
      Unique mv codes: 2
                                                Missing .*: 2/171
            Tabulation: Freq. Numeric Label
                                   1 Full-time work
                          59
                          35
                                     2 Part-time work
                          13
                                     3 Self-employed
                                     4 No work
                          31
                          31
                           2
                                    .u Don't know
Q14_empl_father
                                                                           Labour force status: Father
                 Type: Numeric (long)
                Label: empl_par
                                                     Units: 1
                Range: [1,4]
         Unique values: 4
                                                 Missing .: 33/171
      Unique mv codes: 2
                                                Missing .*: 9/171
            Tabulation: Freq. Numeric Label
                                1 Full-time work2 Part-time work
                          91
                           2
                                    3 Self-employed
                          23
                                    4 No work
                          13
                          33
                                    .u Don't know
Q15_edu_mother
                                                                        Educational attainment: Mother
                 Type: Numeric (long)
                Label: edu_par
                Range: [1,4]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 31/171
      Unique mv codes: 2
                                                Missing .*: 4/171
           Tabulation: Freq.
                               Numeric Label
                                     1 University degree
                          66
                                     2 Upper secondary school / Sixth
                          40
                                        form
                          26
                                     3 Lower secondary school
                           4
                                     4 Primary school
                          31
                           4
                                    .u Don't know
```

Tabulation: Freq. Numeric Label 118

1 English

Q15_edu_father Educational attainment: Father

Type: Numeric (long)

Label: edu_par

Range: [1,4] Units: 1
Unique values: 4 Missing .: 33/171
Unique mv codes: 2 Missing .*: 9/171

Tabulation: Freq. Numeric Label

1 University degree

form

32 3 Lower secondary school

1 4 Primary school

33

9 .u Don't know

Q16_hrs_study Weekly hours spent on: Studying

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 30 Missing .: 43/171

Mean: **16.3281** Std. dev.: **9.00053**

Percentiles: 10% 25% 50% 75% 90% 5 10 15 20 30

Q16_hrs_work Weekly hours spent on: Work

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 33 Missing .: 68/171

Mean: **17.7961** Std. dev.: **13.6471**

Percentiles: 10% 25% 50% 75% 90% 0 6 16 30 40

Q16_hrs_sports Weekly hours spent on: Sports

Type: Numeric (byte)

Range: [0,31] Units: 1 Unique values: 21 Missing .: 75/171

Mean: **6.82292** Std. dev.: **6.18827**

Percentiles: 10% 25% 50% 75% 90% 1 3 5 10 15

Q16_hrs_social

Weekly hours spent on: Socilise with friends

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 27 Missing .: 38/171

Mean: **11.8195** Std. dev.: **9.15674**

Percentiles: 10% 25% 50% 75% 90% 3 5 10 15 25

Q16_hrs_leisure

Weekly hours spent on: Personal leisure

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 31 Missing .: 38/171

Mean: **14.6692** Std. dev.: **9.717**

Percentiles: 10% 25% 50% 75% 90% 5 8 13 20 30

Q16_hrs_other

Weekly hours spent on: Other

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 12 Missing .: 155/171

Tabulation: Freq. Value

. 0

1 2

1 5 1 7

1 /

1 9

1 10

1 14

1 18

1 20

1 21

39
 40

155 .

Q17_empl_curr

Current employment status

Type: Numeric (long)
Label: empl_curr

Range: [1,6] Units: 1
Unique values: 6 Missing .: 45/171

```
Tabulation: Freq.
                   Numeric Label
                        1 Full-time employed
              21
                         2 Part-time employed
              37
                         3 Self-employed
               2
                         4 Gig economy / Zero-hour
               8
                            contract worker
               2
                         5 Other (please specify)
              56
                         6 not working
              45
```

Q18_empl_curr_hrs_month

Current employment: Monthly hours

Type: Numeric (double)

Range: [0,280] Units: .1
Unique values: 40 Missing .: 100/171

Mean: **77.6408** Std. dev.: **59.5176**

Percentiles: 10% 25% 50% 75% 90% 12 37 64 115 160

Q18_empl_curr_pay_month

Current employment: Monthly pay

Type: Numeric (double)

Range: [0,12000] Units: .01
Unique values: 50 Missing .: 102/171

Mean: **1215.41** Std. dev.: **1647.64**

Percentiles: 10% 25% 50% 75% 90% 1.25 300 880 1600 2500

Q19_empl_1st_hrs_month

First employment: Monthly hours

Type: Numeric (double)

Range: [13.5,480] Units: .1
Unique values: 11 Missing .: 155/171

155

Q19_empl_1st_pay_month

First employment: Monthly pay

Type: Numeric (int)

Range: [140,9000] Units: 1

Unique values: 12 Missing .: 155/171

Tabulation: Freq. Value

1 140

1 360

1 432

3 1000

2 1200

2 1650

1 1700

1 1750

1 1875

1 2000

1 2500

1 9000

155 .

Q20_hrsinet_stream

Weekly internet hours: Streaming videos or music

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 32 Missing .: 48/171

Mean: **15.6504** Std. dev.: **10.5372**

Percentiles: 10% 25% 50% 75% 90%

3 7 15 22 30

Q20_hrsinet_social

Weekly internet hours: Socialising

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 27 Missing .: 57/171

Mean: **11.9211** Std. dev.: **9.83955**

Percentiles: 10% 25% 50% 75% 90% 2 5 10 15 26

Q20_hrsinet_socmed_post

Weekly internet hours: Posting social media content

Type: Numeric (byte)

Range: [0,38] Units: 1
Unique values: 13 Missing .: 98/171

1 14 1 38 98 .

Q20_hrsinet_soc_med_cons

Weekly internet hours: Consumign social media content

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 30 Missing .: 55/171

Mean: **14.431** Std. dev.: **9.55371**

Percentiles: 10% 25% 50% 75% 90% 4 7 12 20 30

Q20_hrsinet_gaming

Weekly internet hours: Gaming

Type: Numeric (byte)

Range: [0,30] Units: 1
Unique values: 24 Missing .: 93/171

Mean: **8.74359** Std. dev.: **7.94533**

Percentiles: 10% 25% 50% 75% 90% 1 2 6 14 20

Q20_hrsinet_orgfin

Weekly internet hours: Organising personal finances

Type: Numeric (byte)

Range: [0,22] Units: 1
Unique values: 16 Missing .: 78/171

Mean: **3.67742** Std. dev.: **4.40149**

Percentiles: 10% 25% 50% 75% 90% 1 1 2 5 8

Q20_hrsinet_info

Weekly internet hours: Searching for information

Type: Numeric (byte)

Range: [0,37] Units: 1 Unique values: 24 Missing .: 62/171

Mean: **8.55963** Std. dev.: **7.97732**

Percentiles: 10% 25% 50% 75% 90% 1 3 6 11 20

Q20_hrsinet_shop

Weekly internet hours: Online shopping

Type: Numeric (byte)

Range: [0,25] Units: 1
Unique values: 12 Missing .: 87/171

Tabulation: Freq. Value

9 0

29 1

14 2

9 3

4 4

8 5

27

8

2 121 20

1 23

2 25

87 .

Q20_hrsinet_other

Weekly internet hours: Other

Type: Numeric (byte)

Range: [0,40] Units: 1
Unique values: 8 Missing .: 162/171

Tabulation: Freq. Value

2

1 6

1 10

1 14

1 14

1 17

1 18 1 31

1 40

162 .

Q21_sat_incjob

Satisfaction with: Main job

Type: Numeric (byte)

Label: sat, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 101/171

```
Tabulation: Freq.
                  Numeric Label
              13
                        1 Not satisfied at all
               4
                         2
               6
                         3
              18
                         4
                         5
              16
               7
                         6
                         7 Completely satisfied
               6
             101
```

Q21_sat_finsit

Satisfaction with: Financial situation

Type: Numeric (byte)

Label: sat, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 57/171

Tabulation: Freq. Numeric Label

1 Not satisfied at all

11 2 18 3 21 4 22 5 12 6

8 7 Completely satisfied

57

Q21_sat_healthphys

Satisfaction with: Physical health

Type: Numeric (byte)

Label: sat, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 58/171

Tabulation: Freq. Numeric Label

6 1 Not satisfied at all 7 2 17 3 23 4 33 5 19 6

8 7 Completely satisfied58 .

Q21_sat_healthment

Satisfaction with: Mental health

Type: Numeric (byte)

Label: sat, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 57/171

```
10
                                    1 Not satisfied at all
                          15
                                     2
                          23
                                     3
                          19
                                     4
                                     5
                          18
                          16
                                     6
                                       Completely satisfied
                          13
                          57
Q21_sat_life
                                                                       Satisfaction with: Life overall
                 Type: Numeric (byte)
                Label: sat, but 5 nonmissing values are not labeled
                                                     Units: 1
                Range: [1,7]
         Unique values: 7
                                                 Missing .: 57/171
            Tabulation: Freq.
                               Numeric Label
                                 1 Not satisfied at all
                           2
                                     2
                          21
                                    3
                          39
                                     4
                          14
                                     5
                          25
                                     6
                          11
                                     7 Completely satisfied
                          57
                                                           Mood over last 4 weeks: Able to concentrate
{\tt Q22\_mood\_concentrate}
                 Type: Numeric (long)
                Label: mood
                Range: [1,4]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 57/171
            Tabulation: Freq. Numeric Label
                          13
                                    1 Better than usual
                          49
                                     2 Same as usual
                          40
                                     3 Less than usual
                          12
                                     4 Much less than usual
                          57
Q22_mood_decide
                                                      Mood over last 4 weeks: Capable to make decision
                 Type: Numeric (long)
                Label: mood
                Range: [1,4]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 57/171
            Tabulation: Freq.
                               Numeric Label
                                 1 Better than usual
                          16
                          69
                                    2 Same as usual
                          25
                                    3 Less than usual
                          4
                                     4 Much less than usual
                          57
```

Tabulation: Freq.

Numeric Label

Q22_mood_enjoy

Mood over last 4 weeks: Able to enjoy day-to-day activities

Type: Numeric (long)

Label: mood

Range: [1,4] Units: 1
Unique values: 4 Missing .: 57/171

Tabulation: Freq. Numeric Label

16 1 Better than usual
69 2 Same as usual
25 3 Less than usual
4 4 Much less than usual

57

Q23_mood_sleeploss

Mood over last 4 weeks: Lost sleep over worry

Type: Numeric (long)
Label: low_mood

Range: [1,4] Units: 1
Unique values: 4 Missing .: 57/171

Tabulation: Freq. Numeric Label
24 1 Not at all

51 2 No more than usual26 3 Rather more than usual13 4 Much more than usual

57

Q23_mood_strained

Mood over last 4 weeks: Constantly under strain

Type: Numeric (long)
Label: low_mood

Range: [1,4] Units: 1
Unique values: 4 Missing .: 57/171

Tabulation: Freq. Numeric Label

14 1 Not at all

40493 Rather more than usual114 Much more than usual

57

Q23_mood_obstacles

Mood over last 4 weeks: Couldn't overcome difficulties

Type: Numeric (long)
Label: low_mood

Range: [1,4] Units: 1
Unique values: 4 Missing .: 58/171

```
Tabulation: Freq. Numeric Label
19 1 Not at all
50 2 No more than usual
36 3 Rather more than usual
8 4 Much more than usual
58 .
```

Q23_mood_unhappy

Mood over last 4 weeks: Unhappy or depressed

Type: Numeric (long)
Label: low_mood

Range: [1,4] Units: 1
Unique values: 4 Missing .: 57/171

Tabulation: Freq. Numeric Label

20 1 Not at all

49 2 No more than usual

37 3 Rather more than usual 8 4 Much more than usual

57 .

Q24_mood_finances

How well are you managing financially these days?

Type: Numeric (long)
Label: mood_fin

Range: [1,5] Units: 1
Unique values: 5 Missing .: 64/171

Tabulation: Freq. Numeric Label

5 1 Finding it very difficult
18 2 Finding it quite difficult
26 3 Just about getting by
41 4 Doing alright
17 5 Living comfortably

64 .

Q25_income

Typical monthly income (£)

Type: Numeric (double)

Range: [0,20833] Units: .01
Unique values: 49 Missing .: 77/171

Mean: **1362.29** Std. dev.: **2483.88**

Percentiles: 10% 25% 50% 75% 90% 200 400 935 1350 2250

Type: Numeric (byte)

Units: 1 Range: [0,1] Unique values: 2 Missing .: **65/171**

Tabulation: Freq. Value

50 0

56 1

65

Q26_income_loan

Income source: Student loan / grant

Type: Numeric (byte)

Range: [0,1] Units: 1 Unique values: 2 Missing .: 65/171

Tabulation: Freq. Value

46 0

60 1

65

Q26_income_other

Income source: Other

Type: Numeric (byte)

Range: [0,1] Units: 1 Unique values: 2 Missing .: 65/171

Tabulation: Freq. Value 104 0

2 1

65

Q26_income_parents

Income source: Parents

Type: Numeric (byte)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **65/171**

Tabulation: Freq. Value

64 0

42 1

65

Q26_income_savings

Income source: Own savings / investment

Type: Numeric (byte)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **65/171**

Tabulation: Freq. Value

73 0

33 1

65 .

Q26_income_selfemp Income source: Self-employment

Type: Numeric (byte)

Range: [0,1] Units: 1
Unique values: 2 Missing .: 65/171

Tabulation: Freq. Value

100 0 6 1 65 .

Type: Numeric (byte)

Range: [0,1] Units: 1
Unique values: 2 Missing .: 65/171

Tabulation: Freq. Value

103 0 3 1 65 .

Q27_income_empl_pct Income source (%): Employment

Type: Numeric (byte)

Range: [0,100] Units: 1
Unique values: 26 Missing .: 72/171

Mean: **35.3838** Std. dev.: **42.1375**

Percentiles: 10% 25% 50% 75% 90%

0 0 0 80 100

Type: Numeric (byte)

Range: [0,100] Units: 1
Unique values: 30 Missing .: 70/171

Mean: **31.5842** Std. dev.: **36.6833**

Percentiles: 10% 25% 50% 75% 90% 0 15 65 94

Q27_income_other_pct Income source (%): Other

Type: Numeric (byte)

Range: [0,10] Units: 1
Unique values: 3 Missing .: 65/171

Tabulation: Freq. Value

104 0

1 10

65 .

Q27_income_parents_pct

Income source (%): Parents

Type: Numeric (byte)

Range: [0,100] Units: 1
Unique values: 17 Missing .: 72/171

Mean: **16.3737** Std. dev.: **30.023**

Percentiles: 10% 25% 50% 75% 90% 0 0 24 74

Q27_income_savings_pct

Income source (%): Own savings / investment

Type: Numeric (byte)

Range: [0,100] Units: 1
Unique values: 16 Missing .: 71/171

Mean: **5.23** Std. dev.: **13.8235**

Percentiles: 10% 25% 50% 75% 90% 0 0 2 20

Q27_income_selfemp_pct

Income source (%): Self-employment

Type: Numeric (byte)

Range: [0,65] Units: 1
Unique values: 7 Missing .: 65/171

Tabulation: Freq. Value

100 0

1

1 5

1 10

1 20

1 28

1 65

65 .

Q27_income_socsup_pct

Income source (%): Social support

Type: Numeric (byte)

Range: [**0**,**72**] Units: 1 Unique values: 4 Missing .: **65/171**

Tabulation: Freq. Value

103 0

1 10

1 40

1 72

65 .

Q28_paypref_bnpl

Preferred payment option: Buy now, pay later

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **93/171**

Tabulation: Freq. Value **75** 0

3 1

93 .

Q28_paypref_cash

Preferred payment option: Cash

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **93/171**

Tabulation: Freq. Value

66 0

12 1

Q28_paypref_transf

Preferred payment option: Bank transfer

Type: Numeric (float)

Units: 1 Range: [0,1] Unique values: 2 Missing .: **93/171**

Tabulation: Freq. Value

46 0

32 1

93

Q28_paypref_card

Preferred payment option: Debit / credit card

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: 93/171 Tabulation: Freq. Value

77 0

1 1

93 .

Q28_paypref_ewallet

Preferred payment option: Digital wallet (Pay Pal, Apple Pay, etc)

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: 93/171

Tabulation: Freq. Value

39 0

39 1

93

Q28_paypref_ddebit

Preferred payment option: Direct debit

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **93/171**

Tabulation: Freq. Value 35 0

43 1

93

Q28_paypref_other

Preferred payment option: Other

Type: Numeric (float)

Range: [0,1] Units: 1 Unique values: 2 Missing .: **93/171**

Tabulation: Freq. Value

76 0

2 1

93

Q29_expenditure

Typical monthly expenditure (£)

Type: Numeric (int)

Range: [9,18000] Units: 1 Unique values: 41 Missing .: **89/171**

Mean: 1151.17 Std. dev.: **2266.88**

Percentiles: 10% 25% 50% 75% 90% 125 432 800 1200 1700

```
Q30_expenditure_cat1
```

1. highest expenditure category

Type: Numeric (long) Label: expenditure_cat

Range: [2,12] Units: 1 Unique values: 8 Missing .: **84/171**

Tabulation: Freq. Numeric Label

2 Accommodation

3 Food 4

6 Hobbies / entertainment 1 7 Loan / debt repayment 2 7 8 Socialising / going out 1 10 Household-related

2 11 Other

3 **12** Transportation

84

Q30_expenditure_cat2

2. highest expenditure category

Type: Numeric (long) Label: expenditure_cat

Range: [1,12] Units: 1 Unique values: 10 Missing .: 84/171

Tabulation: Freq. Numeric Label 1 Bills 5 2 Accommodation 46 3 Food 3 5 Clothing

4 6 Hobbies / entertainment 2 7 Loan / debt repayment 7 8 Socialising / going out 10 Household-related 1 11 Other 1

12 Transportation

14

84

Q30_expenditure_cat3

3. highest expenditure category

Type: Numeric (long) Label: expenditure_cat

Range: [1,12] Units: 1 Unique values: 10 Missing .: **84/171**

```
Tabulation: Freq.
                              Numeric Label
                                    1 Bills
                           6
                           2
                                    2 Accommodation
                          22
                                    3 Food
                          7
                                    5 Clothing
                                    6 Hobbies / entertainment
                           8
                                    7 Loan / debt repayment
                          19
                                    8 Socialising / going out
                          1
                                   10 Household-related
                           1
                                   11 Other
                          19
                                    12 Transportation
                          84
                                                                      4. highest expenditure category
Q30_expenditure_cat4
                 Type: Numeric (long)
                Label: expenditure_cat
                Range: [1,12]
                                                    Units: 1
        Unique values: 10
                                                Missing .: 87/171
           Tabulation: Freq.
                              Numeric Label
                                    1 Bills
                                    2 Accommodation
                           2
                           7
                                    3 Food
                                    5 Clothing
                          8
                                    6 Hobbies / entertainment
                          12
                          5
                                    7 Loan / debt repayment
                                    8 Socialising / going out
                          20
                          1
                                    9 Lend money
                                   11 Other
                          1
                                    12 Transportation
                          27
                          87
Q30_expenditure_cat5
                                                                      5. highest expenditure category
                 Type: Numeric (long)
                Label: expenditure_cat
                Range: [2,12]
                                                    Units: 1
```

Unique values: 8 Missing .: 92/171

Tabulation: Freq. Numeric Label 1 2 Accommodation 3 Food 3 20 5 Clothing 24 6 Hobbies / entertainment 4 7 Loan / debt repayment 13 8 Socialising / going out 1 11 Other 13 **12** Transportation 92

Q30_expenditure_cat6

6. highest expenditure category

Type: Numeric (long) Label: expenditure_cat

```
Unique values: 7
                                                Missing .: 100/171
           Tabulation: Freq.
                              Numeric Label
                                   2 Accommodation
                          3
                          2
                                    3 Food
                          23
                                    5 Clothing
                          21
                                    6 Hobbies / entertainment
                          3
                                    7 Loan / debt repayment
                          12
                                    8 Socialising / going out
                           7
                                    12 Transportation
                         100
                                                                     7. highest expenditure category
Q30_expenditure_cat7
                 Type: Numeric (long)
                Label: expenditure_cat
                Range: [2,12]
                                                    Units: 1
        Unique values: 8
                                                Missing .: 110/171
           Tabulation: Freq.
                              Numeric Label
                          1
                                    2 Accommodation
                          11
                                    5 Clothing
                          9
                                    6 Hobbies / entertainment
                          32
                                    7 Loan / debt repayment
                                    8 Socialising / going out
                           3
                                    9 Lend money
                           1
                                   11 Other
                           3
                           1
                                   12 Transportation
                         110
Q30_expenditure_cat8
                                                                     8. highest expenditure category
                 Type: Numeric (long)
                Label: expenditure_cat
                Range: [2,11]
                                                    Units: 1
        Unique values: 7
                                                Missing .: 153/171
           Tabulation: Freq.
                              Numeric Label
                                    2 Accommodation
                           1
                           2
                                    3 Food
                                    5 Clothing
                           2
                                    6 Hobbies / entertainment
                           4
                           6
                                   7 Loan / debt repayment
                                   8 Socialising / going out
                           1
                                   11 Other
                         153
Q30_expenditure_cat9
                                                                      9. highest expenditure category
                 Type: Numeric (long)
                Label: expenditure_cat
                Range: [1,12]
                                                    Units: 1
        Unique values: 6
                                                Missing .: 161/171
```

Units: 1

Range: [2,12]

```
Tabulation: Freq. Numeric Label

1 1 Bills

1 6 Hobbies / entertainment

1 7 Loan / debt repayment

2 8 Socialising / going out

4 11 Other

1 12 Transportation

161 .
```

Q30_expenditure_cat10

10. highest expenditure category

Type: Numeric (long)
Label: expenditure_cat

Range: [2,11] Units: 1
Unique values: 5 Missing .: 160/171

Tabulation: Freq. Numeric Label

2 2 Accommodation

1 5 Clothing

5 7 Loan / debt repayment

1 10 Household-related

2 11 Other

160 .

Q31_expenditure_cat1_sum

1. highest exp. category: £ spent

Type: Numeric (float)

Range: [0,2000] Units: 1
Unique values: 64 Missing .: 86/171

Mean: **698.694** Std. dev.: **385.218**

Percentiles: 10% 25% 50% 75% 90% 212 500 700 814 1078

Q31_expenditure_cat2_sum

2. highest exp. category: £ spent

Type: Numeric (float)

Range: [0,2000] Units: 1
Unique values: 51 Missing .: 86/171

Mean: **244.812** Std. dev.: **254.067**

Percentiles: 10% 25% 50% 75% 90% 80 100 200 300 450

Q31_expenditure_cat3_sum

3. highest exp. category: £ spent

Type: Numeric (float)

Range: [0,2000] Units: 1 Unique values: 47 Missing .: **86/171**

Mean: 139.835 Std. dev.: 230.282

Percentiles: 10% 25% 50% 75% 90% 280 20 50 93 150

Q32_save_able Saving for future use

> Type: Numeric (long) Label: sav_stat

Range: [1,4] Units: 1 Unique values: 4 Missing .: 83/171

Tabulation: Freq. Numeric Label

1 Yes, I can save some money 41 2 No, I choose to spend it all 11 22 3 No, I have to spend it all 14 4 No, expenditures exceed income

83

Q33_save_sumpos

Positive savings amount (per month)

Type: Numeric (int)

Range: [0,1000] Units: 1 Unique values: 16 Missing .: 134/171

Mean: 306.297 Std. dev.: 328.232

Percentiles: 10% 25% 50% 75% 90%

400 50 200 1000 20

Q34_save_sumneg

Negative savings amount (per month)

Type: Numeric (int)

Range: [25,1000] Units: 1

Unique values: 7 Missing .: **159/171**

Tabulation: Freq. Value 1 25

2 100

3 200

1 250

300

1 500

1 1000 159

Q35_save_curracc

Savings vehicle: Current account

Type: Numeric (float)

Range: [0,1] Units: 1

Unique values: 2 Missing .: 133/171

Tabulation: Freq. Value

30 0

8 1

133

Q35_save_savacc

Savings vehicle: Savings or deposit account

Type: Numeric (float)

Range: [0,1]

Units: 1 Unique values: 2 Missing .: 133/171

Tabulation: Freq. Value
12 0

26 1

133 .

Q35_save_cash

Savings vehicle: Cash at hand

Type: Numeric (float)

Range: [0,1] Units: 1

Unique values: 2 Missing .: 133/171

Tabulation: Freq. Value 37 0

1 1

133

Q35_save_isa

Savings vehicle: ISA

Type: Numeric (float)

Range: [0,1] Units: 1

Unique values: 2 Missing .: 133/171

Tabulation: Freq. Value

28 0

10 1

133

Q35_save_prembond

Savings vehicle: Premium bonds

Type: Numeric (float)

Range: [0,1]

Unique values: 2 Missing .: 133/171

Units: 1

```
Tabulation: Freq. Value
34 0
4 1
133 .
```

Q35_save_invtrade

Savings vehicle: Investment or trading

Type: Numeric (float)

133 .

Range: [0,1] Units: 1
Unique values: 2 Missing .: 133/171

Tabulation: Freq. Value
35 0
3 1

Q36_save_inv_trade_type

Investment or trading activity

Type: String (str82), but longest is str28

Unique values: 2 Missing "": 168/171

Tabulation: Freq. Value
168 ""

2 "ETFs (Exchange Traded Funds)"

1 "Stocks"

Warning: Variable has embedded blanks.

Q37_expenditure_shock

How to pay for unexpected expense

Type: Numeric (long)

Label: Q37_expenditure_shock

Range: [1,5] Units: 1
Unique values: 5 Missing .: 88/171

Tabulation: Freq. Numeric Label

7

24 1 Get the money from friends or family

2 Use a form of credit (e.g.

credit card or take out a loan)

3 Use income and would not need to cut back on essentials

8 4 Use income but would have to cut back on essentials

41 5 Use savings (of any form)

88 .

Q38_save_tot

Overall savings

Type: Numeric (long)
Label: save_tot

Range: [0,6] Units: 1
Unique values: 7 Missing .: 88/171
Unique mv codes: 2 Missing .*: 5/171

Tabulation: Freq. Numeric Label

17 0 There are no savings

1 Up to £1,000

202 Between £1,000 and £5,00073 Between £5,000 and £10,000

9 4 Between £10,000 and £20,000 2 5 Between £20,000 and £50,000

4 6 Above £50,000

88 .

5 .u Don't know

Q39_fin_outlook

Expected financial situation in one year

Type: Numeric (long)

Label: fin_out

Range: [1,3] Units: 1
Unique values: 3 Missing .: 88/171

Tabulation: Freq. Numeric Label

10 1 Worse off
38 2 About the same
35 3 Better off

88 .

Q40_fin_infl

Expected inflation (%)

Type: Numeric (double)

Range: [2,100] Units: .1
Unique values: 17 Missing .: 90/171
Unique mv codes: 2 Missing .*: 28/171

Mean: **22.3491**

Std. dev.: 19.7984

Percentiles: 10% 25% 50% 75% 90% 5 10 17 25 50

Q41_fin_win

What would you do if you won £1,000?

Type: Numeric (long)

Label: fin_win

Range: [1,6] Units: 1
Unique values: 6 Missing .: 89/171
Unique mv codes: 2 Missing .*: 3/171

```
Numeric Label
Tabulation: Freq.
                         1 Deposit the full £1,000 in this
                            account
               20
                         2 Deposit some of the £1,000 in
                            the account, keep the rest in
                            cash or debit account
               21
                         3 Look for a savings account with
                            a better interest rate
               8
                         4 Look for alternative
                            investments because savings
                            accounts are not appealing
               2
                         5 Spend the money
                         6 I don't use interest-yielding
               1
                            savings accounts for religious
                            reasons
               89
                         .u Don't know
               3
```

Q42_finorg_appbudget

Organising finances via: Budgeting apps

Type: Numeric (long)
Label: fin_org

Range: [0,3] Units: 1
Unique values: 4 Missing .: 91/171

Tabulation: Freq. Numeric Label

10 0 Never heard of it

58 1 Heard of it, but don't use it

9 2 Use it occasionally3 Use it regularly

91

Q42_finorg_appinv

Organising finances via: Investment apps

Type: Numeric (long)
Label: fin_org

Range: [0,3] Units: 1
Unique values: 4 Missing .: 91/171

Tabulation: Freq. Numeric Label

14 0 Never heard of it

51 1 Heard of it, but don't use it

11 2 Use it occasionally
4 3 Use it regularly

91 .

Q42_finorg_ewallets

Organising finances via: Crypto wallets

Type: Numeric (long)
Label: fin_org

Range: [0,2] Units: 1 Unique values: 3 Missing .: 91/171

```
23
                                     0 Never heard of it
                                     1 Heard of it, but don't use it
                          52
                           5
                                     2 Use it occasionally
                          91
Q42_finorg_onbank
                                                               Organising finances via: Online banking
                 Type: Numeric (long)
                Label: fin_org
                Range: [1,3]
                                                     Units: 1
         Unique values: 3
                                                 Missing .: 91/171
            Tabulation: Freq.
                               Numeric Label
                                    1 Heard of it, but don't use it
                           5
                          10
                                     2 Use it occasionally
                          65
                                     3 Use it regularly
                          91
Q42_finorg_payservice
                                                             Organising finances via: Payment services
                 Type: Numeric (long)
                Label: fin_org
                Range: [0,3]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 91/171
            Tabulation: Freq.
                               Numeric Label
                           1
                                   0 Never heard of it
                                    1 Heard of it, but don't use it
                          11
                          20
                                     2 Use it occasionally
                          48
                                     3 Use it regularly
                          91
Q42_finorg_other
                                                                        Organising finances via: Other
                 Type: Numeric (long)
                Label: fin_org
                Range: [0,3]
                                                     Units: 1
         Unique values: 3
                                                 Missing .: 156/171
            Tabulation: Freq.
                               Numeric Label
                           7
                                  0 Never heard of it
                                     1 Heard of it, but don't use it
                           3
                           5
                                     3 Use it regularly
                         156
                       Financial decisions - Relevance of info source: Professional financial advisors
Q43_fininfo_advisors
                 Type: Numeric (long)
                Label: fin_info
```

Numeric Label

Tabulation: Freq.

Range: [0,3] Units: 1
Unique values: 4 Missing .: 92/171

```
Tabulation: Freq.
                             Numeric Label
                          25
                               0 Never considered it
                                    1 Don't use it
                          34
                                    2 Use it occasionally
                          12
                                    3 Use it regularly
                          8
                          92
Q43_fininfo_finguides
                                     Financial decisions - Relevance of info source: Financial guides
                 Type: Numeric (long)
                Label: fin_info
                Range: [0,3]
                                                    Units: 1
        Unique values: 4
                                                Missing .: 92/171
                              Numeric Label
           Tabulation: Freq.
                          17
                                0 Never considered it
                          28
                                    1 Don't use it
                                    2 Use it occasionally
                          30
                                    3 Use it regularly
                          4
                          92
Q43_fininfo_friends
                                      Financial decisions - Relevance of info source: Friends / peers
                 Type: Numeric (long)
                Label: fin_info
                Range: [0,3]
                                                    Units: 1
        Unique values: 4
                                                Missing .: 92/171
           Tabulation: Freq.
                              Numeric Label
                               0 Never considered it
                          2
                          18
                                    1 Don't use it
                                    2 Use it occasionally
                          51
                                    3 Use it regularly
                          8
                          92
Q43_fininfo_ftapps
                                         Financial decisions - Relevance of info source: FinTech apps
                 Type: Numeric (long)
                Label: fin_info
                Range: [0,3]
                                                    Units: 1
        Unique values: 4
                                                Missing .: 92/171
                              Numeric Label
           Tabulation: Freq.
                               0 Never considered it
                          43
                                    1 Don't use it
                          31
                           4
                                    2 Use it occasionally
                          1
                                    3 Use it regularly
                          92
```

Financial decisions - Relevance of info source: Internet search

Type: Numeric (long)
Label: fin_info

Q43_fininfo_inet

```
Unique values: 4
                                                 Missing .: 93/171
            Tabulation: Freq.
                               Numeric Label
                                     0 Never considered it
                           6
                                     1 Don't use it
                          18
                          44
                                     2 Use it occasionally
                          10
                                     3 Use it regularly
                          93
Q43_fininfo_socmedia
                                          Financial decisions - Relevance of info source: Social media
                 Type: Numeric (long)
                Label: fin_info
                                                     Units: 1
                Range: [0,3]
         Unique values: 4
                                                 Missing .: 92/171
            Tabulation: Freq.
                              Numeric Label
                                     0 Never considered it
                          15
                                     1 Don't use it
                          33
                          29
                                     2 Use it occasionally
                                     3 Use it regularly
                           2
                          92
Q43 fininfo other
                                                 Financial decisions - Relevance of info source: Other
                 Type: Numeric (long)
                Label: fin_info
                                                     Units: 1
                Range: [0,3]
         Unique values: 4
                                                 Missing .: 161/171
            Tabulation: Freq.
                               Numeric Label
                                     0 Never considered it
                           4
                                     1 Don't use it
                           2
                                     2 Use it occasionally
                           2
                           2
                                     3 Use it regularly
                         161
Q44_fintrust_friends
                                                                 Trust in info source: Friends / peers
                 Type: Numeric (byte)
                Label: trust_rel, but 3 nonmissing values are not labeled
                Range: [1,5]
                                                     Units: 1
         Unique values: 5
                                                 Missing .: 98/171
            Tabulation: Freq.
                               Numeric Label
                                        Not at all
                           4
                                     1
                                     2
                          10
                          37
                                     3
                           5
                                     5 Completely
                          17
                          98
```

Units: 1

Range: [0,3]

Label: trust_rel, but 2 nonmissing values are not labeled

Range: [1,5] Units: 1
Unique values: 4 Missing .: 111/171

Tabulation: Freq. Numeric Label

13 1 Not at all

17 2

27 3

3 5 Completely

111 .

Q44_fintrust_finguides

Trust in info source: Financial guides

Type: Numeric (byte)

Label: trust_rel, but 3 nonmissing values are not labeled

Range: [1,5] Units: 1

Unique values: 5 Missing .: 114/171

Q44_fintrust_inet

Trust in info source: Internet search

Type: Numeric (byte)

Label: trust_rel, but 3 nonmissing values are not labeled

Range: [1,5] Units: 1
Unique values: 5 Missing .: 104/171

Tabulation: Freq. Numeric Label
4 1 Not at all
9 2
26 3
4 4
24 5 Completely
104 .

Q44_fintrust_advisors

Trust in info source: Professional financial advisors

Type: Numeric (byte)

Label: trust_rel, but 3 nonmissing values are not labeled

Range: [1,5] Units: 1
Unique values: 5 Missing .: 122/171

Q44_fintrust_other

Trust in info source: Other

Type: Numeric (byte)

Label: trust_rel, but 3 nonmissing values are not labeled

Range: [1,4] Units: 1
Unique values: 4 Missing .: 165/171

Tabulation: Freq. Numeric Label

1 1 Not at all

1 2

1 3

3 4

165 .

Q45_finbad_friends

Poor advice from info source: Friends / peers

Type: Numeric (long)

Label: fin_adv

Range: [0,2] Units: 1
Unique values: 3 Missing .: 114/171

Tabulation: Freq. Numeric Label 30 0 Never

24 1 Occasionally
3 2 Regularly

114

Q45_finbad_socmedia

Poor advice from info source: Social media

Type: Numeric (long)
Label: fin_adv

Range: [0,2] Units: 1
Unique values: 3 Missing .: 141/171

Tabulation: Freq. Numeric Label

13 0 Never

15 1 Occasionally

2 2 Regularly

141 .

Q45_finbad_finguides

Poor advice from info source: Financial guides

Type: Numeric (long)
Label: fin_adv

Range: [0,2] Units: 1
Unique values: 3 Missing .: 138/171

Tabulation: Freq. Numeric Label

138

Q45_finbad_inet

Poor advice from info source: Internet search

Type: Numeric (long)
Label: fin_adv

Range: [0,2] Units: 1
Unique values: 3 Missing .: 122/171

Tabulation: Freq. Numeric Label
29 0 Never

19 1 Occasionally1 2 Regularly

122 .

Q45_finbad_advisors

Poor advice from info source: Professional financial advisors

Type: Numeric (long)

Label: fin_adv

Range: [0,2] Units: 1
Unique values: 3 Missing .: 153/171

Tabulation: Freq. Numeric Label

14 0 Never

14 0 Never 3 1 Occasionally 1 2 Regularly

153

Q45_finbad_other

Poor advice from info source: Other

Type: Numeric (long)

Label: fin_adv

Range: [0,1] Units: 1
Unique values: 2 Missing .: 167/171

Tabulation: Freq. Numeric Label
2 0 Never

2 1 Occasionally

167 .

Q46_ftapp_budget1

Heard of budgeting app (1)

Type: String (str136), but longest is str19

Unique values: 12 Missing "": 152/171

```
....
                            1
                               "o"
                            1
                               "Blackbullion"
                              "Bubillion"
                               "Emma budget planner"
                               "Investudy"
                               "Moneybox"
                            1
                               "Monzo"
                            4
                               "Moss"
                               "N/a"
                            1
                               "Plum"
                            2
                            1
                               "Rocket money"
               Warning: Variable has leading, embedded, and trailing blanks.
                                                                              Heard of budgeting app (2)
Q46_ftapp_budget2
                  Type: String (str136), but longest is str7
         Unique values: 5
                                                  Missing "": 166/171
            Tabulation: Freq.
                               Value
                          166
                               "Emma"
                            1
                               "Monzo"
                               "N/a"
                            1
                               "Revolut"
                            1
                               "Snoop"
                            1
                                                                              Heard of budgeting app (3)
Q46_ftapp_budget3
                  Type: String (str136), but longest is str5
         Unique values: 2
                                                  Missing "": 169/171
            Tabulation: Freq.
                               Value
                          169
                               "Monzo"
                            1
                               "Plum"
Q46_ftapp_budget1_use
                                                                              Usage of budgeting app (1)
                  Type: Numeric (long)
                 Label: finapp
                                                      Units: 1
                 Range: [0,1]
         Unique values: 2
                                                  Missing .: 149/171
            Tabulation: Freq.
                                Numeric Label
                                      0 Heard of it, but don't use it
                           15
                            7
                                      1 Use it
                          149
Q46_ftapp_budget2_use
                                                                              Usage of budgeting app (2)
```

Tabulation: Freq. Value
152 ""

Type: Numeric (long)

Label: **finapp**

Range: [0,1] Units: 1

Unique values: 2 Missing .: 161/171

Tabulation: Freq. Numeric Label

8 0 Heard of it, but don't use it

1 Use it

161

Q46_ftapp_budget3_use

Usage of budgeting app (3)

Type: Numeric (long)

Label: finapp

Range: [0,0] Units: 1
Unique values: 1 Missing .: 164/171

Tabulation: Freq. Numeric Label

7 0 Heard of it, but don't use it

164 .

Q47_ftapp_budget1_nouse

Reason for not using budgeting app (1)

Type: Numeric (float)

Label: finapp_nr

Range: [1,4] Units: 1
Unique values: 3 Missing .: 157/171

Tabulation: Freq. Numeric Label

7 1 Not relevant for me 4 2 No time to try it out

3 4 Doesn't offer the features I

need

157 .

Q47_ftapp_budget2_nouse

Reason for not using budgeting app (2)

Type: Numeric (float)
Label: finapp_nr

Range: [1,1] Units: 1
Unique values: 1 Missing .: 166/171

Tabulation: Freq. Numeric Label

5 1 Not relevant for me

166

Q47_ftapp_budget3_nouse

Reason for not using budgeting app (3)

Type: Numeric (float)
Label: finapp_nr

```
Unique values: 1
                                                  Missing .: 168/171
            Tabulation: Freq.
                                Numeric Label
                                      1 Not relevant for me
                            3
                          168
Q48_ftapp_invest1
                                                                            Heard of investment app (1)
                  Type: String (str137), but longest is str28
         Unique values: 11
                                                  Missing "": 154/171
            Tabulation: Freq.
                               Value
                          154
                               "Halyk Bank"
                            1
                               "Hargreaves's lansdown"
                            1
                               "Interactive Brokers"
                               "Juno"
                              "Lloyds Bank"
                            1
                            2 "Moneybox"
                            1
                              "Monzo"
                               "None"
                               "Trading 212"
                            5
                            1
                               "Vanguard"
                               "eToro"
               Warning: Variable has embedded blanks.
Q48_ftapp_invest2
                                                                            Heard of investment app (2)
                  Type: String (str137), but longest is str11
         Unique values: 4
                                                  Missing "": 166/171
            Tabulation: Freq. Value
                          166
                              "Coinbase"
                              "Monzo"
                               "Trading 212"
                            1
                            2
                               "eToro"
               Warning: Variable has embedded blanks.
Q48_ftapp_invest3
                                                                            Heard of investment app (3)
                  Type: String (str137), but longest is str10
                                                  Missing "": 169/171
         Unique values: 2
            Tabulation: Freq. Value
                          169
                               "Hargreaves"
                               "Revolut"
Q48_ftapp_invest1_use
                                                                            Usage of investment app (1)
```

Units: 1

Range: [1,1]

```
Type: Numeric (long)
```

Label: **finapp**

Range: [0,1] Units: 1

Unique values: 2 Missing .: 149/171

Tabulation: Freq. Numeric Label

13 0 Heard of it, but don't use it

9 1 Use it

149

Q48_ftapp_invest2_use

Usage of investment app (2)

Type: Numeric (long)

Label: **finapp**

Range: [0,1] Units: 1
Unique values: 2 Missing .: 161/171

Tabulation: Freq. Numeric Label

9 0 Heard of it, but don't use it

1 1 Use it

161 .

Q48_ftapp_invest3_use

Usage of investment app (3)

Type: Numeric (long)

Label: finapp

Range: [0,0] Units: 1
Unique values: 1 Missing .: 163/171

Tabulation: Freq. Numeric Label

8 0 Heard of it, but don't use it

163 .

Q49_ftapp_invest1_nouse

Reason for not using investing app (1)

Type: Numeric (float)

Label: finapp_nr

Range: [1,1] Units: 1

Unique values: 1 Missing .: 166/171

Tabulation: Freq. Numeric Label

5 1 Not relevant for me

166 .

Q49_ftapp_invest2_nouse

Reason for not using investing app (2)

Type: Numeric (float)

Label: **finapp_nr**

Range: [1,1] Units: 1
Unique values: 1 Missing .: 169/171

```
Tabulation: Freq. Numeric Label
2 1 Not relevant for me
169 .
```

Q49_ftapp_invest3_nouse

Reason for not using investing app (3)

Type: Numeric (float)
Label: finapp_nr

Range: [1,1] Units: 1
Unique values: 1 Missing .: 169/171

Tabulation: Freq. Numeric Label

2 1 Not relevant for me

169

Q50_invtrade_success Thinking about your investment and trading activities, how successful were you d

Type: Numeric (long)

Label: invsuc

Range: [3,5] Units: 1
Unique values: 3 Missing .: 153/171

Tabulation: Freq. Numeric Label

6 3 Neither made nor lost money

4 Made some money5 Made a lot of money

153

Q51_risk_general

Willingness to take risks: In general

Type: Numeric (byte)

Label: risk, but 5 nonmissing values are not labeled

Range: [2,7] Units: 1
Unique values: 6 Missing .: 101/171

Tabulation: Freq. Numeric Label
6 2

9 3 19 4 27 5 7 6

7 Highly willing to take risks

101 .

Q51_risk_finances

Willingness to take risks: In financial matters

Type: Numeric (byte)

Label: risk, but 4 nonmissing values are not labeled

Range: [1,7] Units: 1 Unique values: 6 Missing .: 101/171

```
Tabulation: Freq.
                               Numeric Label
                                     1 Not at all willing to take
                                         risks
                          14
                          23
                                     3
                                     4
                          12
                          12
                                     7 Highly willing to take risks
                           2
                          101
Q51_risk_career
                                                 Willingness to take risks: Related to career / studies
                 Type: Numeric (byte)
                 Label: risk, but 5 nonmissing values are not labeled
                 Range: [1,7]
                                                     Units: 1
         Unique values: 7
                                                 Missing .: 101/171
            Tabulation: Freq.
                               Numeric Label
                                     1 Not at all willing to take
                                        risks
                           5
                          14
                                     3
                                     4
                          16
                           26
                                     5
                           2
                                     6
                                     7 Highly willing to take risks
                           5
                          101
Q52_pers_patience
                                                                     Personality: I am a patient person
                 Type: Numeric (byte)
                 Label: pers, but 5 nonmissing values are not labeled
                 Range: [1,7]
                                                     Units: 1
         Unique values: 7
                                                 Missing .: 101/171
            Tabulation: Freq.
                               Numeric Label
                           5
                                     1 Applies not at all
                           6
                                     2
                           7
                                     3
                          12
                                     4
                                     5
                          17
                          18
                                     7 Applies completely
                           5
                          101
Q52_pers_trust
                                                                      Personality: I trust other people
```

Type: Numeric (byte)

Label: pers, but 5 nonmissing values are not labeled

Units: 1 Range: [1,7] Unique values: 7 Missing .: 101/171

Q52_pers_adjust

Personality: I have a hard time adjusting to new circumstances

Type: Numeric (**byte**)

Label: pers, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 101/171

Q52_pers_goals

Personality: I usually achieve my goals

Type: Numeric (byte)

Label: pers, but 5 nonmissing values are not labeled

Range: [2,7] Units: 1
Unique values: 6 Missing .: 101/171

Tabulation: Freq. Numeric Label

6 2
9 3
15 4
23 5
12 6
5 7 Applies completely
101 .

Q52_pers_money

Personality: I cannot be trusted with money

Type: Numeric (byte)

Label: pers, but 5 nonmissing values are not labeled

Range: [1,7] Units: 1
Unique values: 7 Missing .: 101/171

Q53_pers_tp1

Personality: Time preference 1 month

Type: Numeric (int)

Range: [50,200] Units: 1

Unique values: 20 Missing .: 104/171

Mean: **155.164** Std. dev.: **39.5519**

Percentiles: 10% 25% 50% 75% 90% 105 120 150 200 200

Q54_pers_tp2 Personality: Time preference 1 year

Type: Numeric (int)

Range: [100,200] Units: 1
Unique values: 15 Missing .: 107/171

Tabulation: Freq. Value

1 100 1 101

1 103

1 110

1 111

1 115

2 120

1 125

1 141 4 150

1 175

3 180

1 184

1 190

44 200

107 .

Q55_pers_risk Personality: Risk taking in lottery

Type: Numeric (int)

Range: [0,200] Units: 1
Unique values: 27 Missing .: 102/171

Mean: **84.942** Std. dev.: **57.528**

Percentiles: 10% 25% 50% 75% 90% 50 60 100 200

Q56_imp_welloff

Importance: Being able to afford things for myself

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [1,4]

Units: 1

Unique values: 4 Missing .: 100/171

Tabulation: Freq. Numeric Label

2 1 Not at all important

5 2

29 3

35 4 Very important

100

Q56_imp_fulfilled

Importance: Being fulfilled

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [2,4]

Units: 1

Unique values: 3

Missing .: 100/171

Units: 1

Tabulation: Freq. Numeric Label 2

4

24

43 4 Very important

100

Q56_imp_career

Importance: Being successful in my career (or studies)

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [2,4]

Unique values: 3 Missing .: **100/171**

2

Tabulation: Freq. Numeric Label

3

3 16

Very important 52 4

100

Q56_imp_travel

Importance: Seeing the world

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [1,4] Units: 1

Unique values: 4 Missing .: 100/171

```
Tabulation: Freq.
                   Numeric Label
                         1 Not at all important
               14
                         2
              21
                         3
                            Very important
              35
                         4
              100
```

Q56_imp_house

Importance: Owning a house

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [1,4]

Unique values: 4 Missing .: 100/171

Tabulation: Freq. Numeric Label

> 2 1 Not at all important

Units: 1

7 2 30 3

Very important 32 4

100

Q56_imp_relationship

Importance: Having a happy relationship

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [2,4] Units: 1

Unique values: 3 Missing .: 100/171

Tabulation: Freq. Numeric Label

> 5 2

13 3

53 4 Very important

100

Q56_imp_friends

Importance: Spending time with friends

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

Range: [1,4]

Units: 1 Unique values: 4 Missing .: 100/171

Tabulation: Freq. Numeric Label

1 Not at all important 2

4 2

31 3

34 4 Very important

100

Q56_imp_involved

Importance: Being politically / socially involved

Type: Numeric (byte)

Label: imp, but 2 nonmissing values are not labeled

```
Tabulation: Freq.
                               Numeric Label
                                     1 Not at all important
                           7
                          16
                                     2
                          31
                                     3
                                       Very important
                          17
                         100
Q57_fin_know
                                                                        Knowledge of financial matters
                 Type: Numeric (long)
                Label: finknow
                                                     Units: 1
                Range: [1,5]
         Unique values: 5
                                                 Missing .: 100/171
            Tabulation: Freq.
                               Numeric Label
                                     1 Very poor
                           5
                                     2 Poor
                                     3 Neither poor, nor good
                          34
                          25
                                     4 Good
                           4
                                     5 Very good
                         100
Q58_fin_lit1
                                                                     FinLit (Numeracy): 102 is correct
                 Type: Numeric (int)
                Range: [102,1020]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 108/171
            Tabulation: Freq. Value
                          59 102
                           1 120
                           1 150
                           2 1020
                         108
Q59_fin_lit2
                                                                   FinLit (Inflation): Less is correct
                 Type: Numeric (long)
                Label: fl2
                Range: [1,4]
                                                     Units: 1
         Unique values: 4
                                                 Missing .: 102/171
           Tabulation: Freq.
                               Numeric Label
                                     1 More than today
                           4
                                     2 Exactly the same as today
                           5
                          51
                                     3 Less than today
                           9
                                     4 Don't know
                         102
Q60_fin_lit3
                                                            FinLit (Diversification): False is correct
```

Units: 1

Missing .: **100/171**

Range: [1,4]

Unique values: 4

```
Type: Numeric (byte)
```

Label: fl3

Range: [1,3] Units: 1

Unique values: 3 Missing .: 103/171

Tabulation: Freq. Numeric Label
2 1 True
47 2 False
19 3 Don't know

103

Q61_fin_lit4

FinLit (Risk-Return): True is correct

Type: Numeric (byte)

Label: fl3

Range: [1,3] Units: 1
Unique values: 3 Missing .: 103/171

Tabulation: Freq. Numeric Label
50 1 True
7 2 False
11 3 Don't know

103

Q62_fin_lit5

FinLit (Money illusion): Exactly the same is correct

Type: Numeric (long)

Label: **fl2**

Range: [1,4] Units: 1
Unique values: 4 Missing .: 103/171

Tabulation: Freq. Numeric Label

4 1 More than today

45 2 Exactly the same as today

1363 Less than today4 Don't know

103 .

. qui: log close