UnderStandingAmericaStudy

UAS MONTHLY EVENTS PANEL DATASET DESCRIPTION



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1. INTRODUCTION

This document describes the UAS Monthly Events Panel Dataset, which was created at the University of Southern California's Center for Economic and Social Research (CESR). Support for this dataset is provided by the Social Security Administration and the National Institute on Aging.

The UAS is a nationally representative panel of American households randomly recruited from United States Postal Service delivery sequence files. Respondents are aged 18 and up and complete surveys, on average, once or twice monthly via an online interface that is technologically powerful, user-friendly, and quick to deliver results.

The UAS Monthly Events Panel Dataset is based on data from the Monthly Events surveys, which are a set of surveys fielded at the start of each month (one survey per month) to approximately 3,000 respondents aged 50 and up. Each Monthly Events survey asks respondents whether they experienced a number of events in the preceding month, as well as for self-assessments of health, life satisfaction, pain, hours worked, earnings, employment changes, and medical expenditures during the previous month.

The Monthly Events Panel Dataset merges and organizes the data collected in these surveys, and derives twelve additional variables. The dataset is updated monthly. Each new update adds the data collected in the most recently concluded Monthly Events survey, and the month of this survey is referenced in the updated dataset's name (e.g., "events_panel_120.dta" when the most recently concluded survey was fielded in January 2020).

The dataset can be linked with data from more than two hundred UAS surveys (a listing of all available UAS surveys is found on the <u>UAS All Surveys page</u>). The Monthly Events Panel Dataset can also be linked with UAS special datasets, such as the <u>UAS Comprehensive File</u>, which contains data from all UAS-core surveys (those surveys which are fielded bi-annually to all active UAS panelists). Guidance on how to perform these linkages is discussed in Section 2.1 below.

All data in the Monthly Events Panel Dataset has its origin in UAS public use files, which are accessible through the <u>UAS All Surveys page</u>. Before accessing UAS data, one must first obtain permission by <u>registering on the UAS site</u> to download the public release files. Registering with UAS is considered agreeing to the "conditions of use" governing access and usage of the data.

Please send all questions about the dataset or this data description to uas-l@mymaillists.usc.edu.

2. STRUCTURE OF THE UAS MONTHLY EVENTS PANEL DATASET

The first Monthly Events survey (UAS 102) was fielded in June of 2019 and asked about issues and events that took place in May 2019. This survey was Wave 1. The second survey, Wave 2, was fielded in July of 2019 and asked about issues and events in June. Subsequent waves follow the same pattern. Table 1 displays the months fielded and months of inquiry for the surveys contained in the current version of the Monthly Events Panel Dataset. Table 2 displays each survey's sample size, number of completes, and response rate.

Table 1. UAS Surveys in the Monthly Events Panel Dataset

Wave	UAS Survey	Month Fielded	Month of Inquiry
1	UAS 102	Jun 2019	May 2019
2	UAS 195	Jul 2019	Jun 2019
3	UAS 198	Aug 2019	Jul 2019
4	UAS 204	Sep 2019	Aug 2019
5	UAS 205	Oct 2019	Sep 2019
6	UAS 211	Nov 2019	Oct 2019
7	UAS 215	Dec 2019	Nov 2019
8	UAS 218	Jan 2020	Dec 2019
9	UAS 222	Feb 2020	Jan 2020
10	UAS 228	Mar 2020	Feb 2020
11	UAS 232	Apr 2020	Mar 2020
12	UAS 285	May 2020	Apr 2020
13	UAS 291	Jun 2020	May 2020
14	UAS 298	Jul 2020	Jun 2020
15	UAS 305	Aug 2020	Jul 2020

16	UAS 310	Sep 2020	Aug 2020
17	UAS 316	Oct 2020	Sep 2020
18	UAS 321	Nov 2020	Oct 2020
19	UAS 329	Dec 2020	Nov 2020

Table 2. Response Rates for Monthly Events Surveys

Wave	UAS Survey	Size of Sample	Number of Completes	Response Rate
1	UAS 102	3597	2912	80.96%
2	UAS 195	3572	2877	80.54%
3	UAS 198	3597	2863	79.59%
4	UAS 204	3597	2347	65.25%
5	UAS 205	3597	2849	79.20%
6	UAS 211	3597	1801	50.07%
7	UAS 215	3597	2801	77.87%
8	UAS 218	3597	2933	81.54%
9	UAS 222	3597	2843	79.04%
10	UAS 228	3581	3004	83.89%
11	UAS 232	3581	2977	83.13%
12	UAS 285	3581	2963	82.74%
13	UAS 291	3788	3060	80.78%
14	UAS 298	4609	3653	79.26%
15	UAS 305	4610	3646	79.09%

16	UAS 310	4610	3616	78.44%
17	UAS 316	4610	3576	77.57%
18	UAS 321	4610	3565	77.33%
19	UAS 329	4610	3503	75.99%

^{4,168} respondents have completed at least one wave of the Monthly Events survey.

The dataset is structured as a panel where each row represents the responses of an individual (cross-sectional dimension) to a given wave (time dimension). Survey wave is uniquely identified

uasid	wave	final_ weight	start_ month	start_ day	uas_ surv_num	le001 (illness or injury)	le011_1_ (date of most serious illness/injury)	le_earn_m_full (earnings)
000001	1	1.5001	6	3	102	2 No		1,050
000001	2	1.5001	7	2	195	2 No		1,100
000001	3	1.5001	8	1	198	1 Yes	2019-06-08	1,050
000001	4	1.5001	9	4	204	2 No		1,100
000001	5	1.5001	10	7	205	2 No		1,600
000002	1	2.1203	6	8	102	2 No		5,000
000002	2	2.1203	7	2	195	2 No		5,000
000002	3	2.1203	8	1	198	2 No		5,000
000002	4	2.1203	9	3	204	2 No		5,000
000002	5	2.1203	10	3	205	2 No		8,000

by the variable *wave*, and individual respondents by their UAS identification code, *uasid*, as depicted in Table 3.

Table 3. Structure of the Monthly Events Panel Dataset (values are for example only)

2.1 Merging with other UAS Datasets

Each UAS file can be merged with other UAS files using the unique person identifier *uasid*, which is discussed in <u>Section 3.1.2</u> in more detail.

Most other UAS data files, including the raw datasets for each separate Monthly Events survey available on the <u>UAS All Surveys page</u>, are respondent-level with one record (row) per respondent. The Monthly Events Panel Dataset, however, is respondent*wave-level, with one record for each cross of respondent and wave. In other words, there is a separate row for each survey that each respondent in the panel completed. Consequently, joining the Monthly Events Panel Dataset with most other UAS files must be performed as a many-to-one merge.

Please send any questions about the data merging process or any other item related to the Monthly Events Panel Dataset to uas-l@mymaillists.usc.edu.

3. VARIABLES

The variables in the Monthly Events Panel Dataset are distinguished and organized in this document along two dimensions: content and source. First, all variables can be divided into two content groups: demographic/metadata variables (Section 3.1) and monthly life events and issues variables (Section 3.2).

For the second dimension, source, all variables are either downloaded or derived. The downloaded variables are the raw variables downloaded in the Monthly Events datasets found on the <u>UAS All Surveys page</u> and are either directly collected from the respondent or calculated by the survey software. Derived variables are calculated during the construction of the Monthly Events Panel Dataset and are discussed below (<u>Section 3.3</u>).

Variable values with missing codes of ".a" and ".e" should be treated as non-responses. Non-response can occur due to questionnaire skip pattern logic, the survey not being fully completed, the respondent not knowing the answer to a question, or the respondent refusing to answer a question.

3.1 Demographic and Survey Metadata Variables

Every demographic and metadata variable included in the Monthly Events Panel Dataset is listed along with its variable label in <u>Table A.1</u> of Appendix A. With five exceptions (mentioned below) these are all UAS standard variables, for which additional information is available at the <u>UAS standard variables page</u>.

3.1.1 Demographics

Demographic variables in the Monthly Events Panel Dataset include respondents' age, gender, ethnicity, marital status, family structure, state of residence, education, marital status, employment characteristics, and household composition, among other attributes. All demographic variables are collected in the My Household survey, which is administered quarterly to every respondent in the UAS panel, ensuring that these variables are regularly updated. The demographic variables are associated with each distinct Monthly Events survey according to the following rule: variable values collected in the My Household survey completed closest in time before a given Monthly Events survey are associated with that Monthly Events survey and added to its data.

3.1.2 Metadata

Many survey metadata variables are also included in the Monthly Events Panel Dataset. Most metadata variables represent when and how the survey was administered. Examples are times/dates when respondents began and completed the survey, whether the survey was administered in English or Spanish, sample weights, and whether a tablet was ever provided to the respondent.

Of particular note are three identifier variables. Each respondent is uniquely identified with *uasid*. This variable, assigned to a respondent at recruitment into the UAS panel, stays fixed across surveys and is the key for linking this dataset to any other UAS file. Households are identified with *uashhid* (original household identifier), which also stays fixed, and *survhhid* (survey-specific identifier), which uniquely identifies the household a panel member belongs to at the time of a given survey, and so can change for respondents when they move between different households.

Finally, five metadata variables (wave, uas_surv_num, yrmo_covered, yrmo_fielded, sampleinvite_wave, sampleinvite_surv, sampleinvite_yrmo, and n_co_for_r) were derived specifically for the Monthly Events Panel Dataset and are described in more detail in Section 3.3.1 below.

3.2 Monthly Life Events and Life Issues Variables

The focal content of the Monthly Events surveys and Monthly Events Panel Dataset can be divided into two groups: monthly event question blocks, and other monthly issues. All variables in these two groups are listed along with their variable labels in Table A.2 of Appendix A.

3.2.1 Monthly Event Question Blocks

The Monthly Events surveys ask respondents whether they experienced each of a set of 17 events during the previous calendar month [event occurrence question]. If a respondent reports that the event did occur, he or she is asked one to three follow-up questions about that event. Thus, there are 17 blocks of questions, of size two to four, corresponding to each of the 17 events. All blocks include the event occurrence question and a follow-up question asking the respondent to provide the date when the event occurred or began [date question]. A subset of five events include a question asking for more detail about the nature of the event [nature of event question].

Finally, for a partially overlapping subset of 12 events, a follow-up is asked whenever the respondent reported experiencing the event both in the current survey wave, with event

occurrence last month, and the previous wave, with event occurrence two months ago. Respondents here are asked to confirm that their affirmative responses for experiencing the event in both waves are based on distinct instances of the event [confirm both waves question]. For example, if a respondent reports suffering a financial setback in the current wave and reported the same in the previous wave, a follow-up question is displayed asking this respondent to confirm that there were two distinct financial setbacks, and if not, in which of the two waves the setback first occurred.

While the question structures across these 17 blocks are similar, the order of presentation can be dissimilar. Moreover, questions within a single block are sometimes presented in completely different sections of the survey. For more on question order, please refer to a Monthly Event survey's documentation, accessible from the <u>UAS All Surveys page</u>.

Respondents are asked about the following 17 events (variables within each event's question block are listed in the subsequent parentheses):

- Illness or injury (event occurrence: *le001*, nature of event: *le_hrs001a*, date: *le011_1_*, confirm that event was experienced in both waves: *le001 followup*)
- Close relative with illness or injury (occurrence: *le002*, nature of event: *le_hrs001a_rel*, date: *le011_2_*, confirm both waves: *le002_followup*)
- Marriage (occurrence: le012, date: le011_12_)
- New partnership (occurrence: le015, date: le011_15_)
- Death of someone close (occurrence: le003, date: le011_3_, confirm both waves: le003_followup)
- Positive change in financial situation (occurrence: *le013*, nature of event: *le013_2*, date: *le011_13_*, confirm both waves: *le013_followup*)
- Financial setback (occurrence: *le009*, nature of event: *le009_2*, date: *le011_9_*, confirm both waves: *le009_followup*)
- Onset of marital difficulties (occurrence: le004, date: le011 4)
- Onset of difficulties with close friend or relative (occurrence: *le005*, date: *le011_5_*, confirm both waves: *le005_followup*)
- Taking a special vacation (occurrence: *le014*, date: *le011_14_*, confirm both waves: *le014_followup*)
- Retirement (occurrence: le007, date: le011 7, confirm both waves: le007 followup)

- Decision about retirement (occurrence: le008, date: le011 8)
- Unemployment (occurrence: le006, date: le011 6, confirm both waves: le006 followup)
- Employed but with change in employment status (occurrence: *le_hrs_ia*, nature of event: *le hrs ib*, date: *le011 11*)
- Moving to new neighborhood (occurrence: *le016*, date: *le011_16_*, confirm both waves: *le016_followup*)
- Onset of major legal problems (occurrence: *le010*, date: *le011_10_*, confirm both waves: *le010 followup*)
- Birth of grandchild (occurrence: *le017*, date: *le011_17_*, confirm both waves: *le017_followup*)

3.2.2 Other Monthly Issues

The Monthly Events surveys ask respondents to evaluate and describe a few additional life circumstances during the previous month using questions not structured along the above event question block pattern. The raw and derived variables based on these additional questions can be grouped into the following seven monthly issues (the variables for each issue are listed in the subsequent parentheses):

- Life satisfaction (*le_hrs_s1*)
- Overall health (*le hrs srh1*)
- Employment changes (le hrs ia, le hrs ib)
- Hours worked during the last week of the month (*le_hrs_day1-le_hrs_day7*, *le hrs ic total*, *le hrs hb*, *le hrs hb hours*, *le hrs hc*, *le tothours*)
- Earnings (le hrs id weekly, le hrs id biweekly, le hrs id, le earn m full)
- Medical expenditures (*le_hrs_oopa1*, *le_hrs_oopa2*, *le_hrs_oopb*, *le_hrs_oopb*, *le_hrs_oopd*, *oop_doc*, *oop_dent*, *oop_othmed*)
- Pain and use of pain medication (le hrs p1, le hrs p2, le hrs p3, le hrs p4)

Five of these variables are derived (*le_tothours*, *le_earn_m_full*, *oop_hosp*, *oop_doc*, *oop_dent*, *oop_othmed*) and are described in more detail in <u>Section 3.3.2</u> below.

3.3 Derived Variables

Most variables contained in the Monthly Events Panel Dataset are exactly the same as they appear in the raw datasets (referred to as the downloaded group in this document). This section describes the derived variables that were constructed specifically for the Monthly Events Panel Dataset. They can be grouped along the variable content distinction used to separate Section 3.1 from Section 3.2: demographic/metadata variables vs. monthly life events/issues variables. Or to be more specific, all derived variables are either metadata or within the other monthly issues group.

3.3.1 Metadata

Short descriptions of the metadata variables derived for the Monthly Events Panel Dataset are the following:

- wave: Sequential index for each distinct Monthly Events survey. Wave 1 corresponds to
 the first Monthly Events survey, UAS 102, which was fielded in June of 2019 and asks
 about issues and events happening in May of 2019. Wave 2 corresponds to the survey
 fielded the following month in July of 2019, Wave 3 to the survey fielded in August 2019,
 and so on.
- uas_surv_num: Identifier for each distinct survey in the UAS, it indexes where each wave
 of the Monthly Events survey can be found within the <u>All Surveys page</u> on the UAS
 website. It is the number of the UAS survey under which a given wave's documentation
 and raw data are located.
- yrmo_covered: Time period (year and month) to which the survey in the observation refers.
- yrmo_fielded: Time period (year and month) when the survey was fielded.
- sampleinvite_wave: Wave when respondent first entered the sample.
- sampleinvite surv: First survey that respondent was invited to participate in.
- sampleinvite_yrmo: Time period (year and month) when respondent first entered the sample.
- n co for r: Number of Monthly Events survey waves completed by this respondent.
- final_weight: Respondent-level weight calculated to make the Monthly Events Panel Dataset representative of the national population above aged 50 and up (see <u>Section 5</u> below).

3.3.2 Other Monthly Issues

Short descriptions of the other monthly issue variables derived for the Monthly Events Panel Dataset are the following:

• le_tothours: Total hours worked in a typical or average week. Respondents were asked how many hours they worked each day of the previous week (variables <code>le_hrs_ic_day1-le_hrs_ic_day7</code>). The total hours worked in the previous week were calculated by summing the values <code>le_hrs_ic_day1-le_hrs_ic_day7</code> and storing the result in <code>le_hrs_ic_total</code>. If respondents also reported that the hours worked during this reference week was the typical amount, then the value for <code>le_tothours</code> is derived by assigning it the value of <code>le_hrs_ic_total</code>.

However, if respondents reported that the total hours worked during this reference week was not typical and entered an alternative value for typical weekly hours worked, then this value (in variable $le_hrs_hb_hours$) was assigned to $le_tothours$. If respondents also declined to enter a typical weekly total, instead reporting that the number of hours worked varied greatly from week to week, they were asked to estimate how many hours per week they work on average and this value (le_hrs_hc) was assigned to $le_tothours$.

• le_earn_m_full: Monthly earnings. Respondents were asked to provide the amount they earned, that is, their take-home pay, in the previous month (variable *le_hrs_id*). However, some respondents reported that they weren't paid monthly, but on a biweekly or shorter pay period, or by the job.

For these respondents we asked for the amount they earned during their previous pay period or, if the pay period was daily or by the job, during the previous week. These biweekly and weekly earnings were then multiplied by the appropriate factor to produce a per month value. For respondents who reported a biweekly amount, their biweekly earnings (reported in variable <code>le_hrs_id_biweekly</code>) were multiplied by 2.1 to produce the per month value in <code>le_earn_m_full</code>. For respondents paid weekly, daily, or by the job, their weekly earnings (<code>le_hrs_id_weekly</code>) were multiplied by 4.2 to produce the per month amount. Finally, if this monthly amount was greater than or equal to \$50,000 and less than \$999,999, it was imputed to \$50,000. Monthly amounts greater than or equal to \$999,999 are extremely unlikely, so any values this high were assumed to be erroneous and were imputed to missing.

• oop_hosp: Amount paid out-of-pocket for hospital stays. Respondents were presented with an entry question (*le_hrs_oop1*) asking whether or not they incurred hospital stay or outpatient procedure expenses in the last month. If they reported they did not, then the

- value of *oop_hosp* was set to 0. If they reported they did incur such expenses, then the value of *oop_hosp* was set to the value of the follow-up question (variable *le_hrs_oopa2*) that asks how much respondents paid last month for hospital bills.
- oop_doc: Amount paid out-of-pocket for doctor/clinic visits. Respondents were asked to report how much they paid last month for doctor or clinic visits (stored in variable le_hrs_oopb), along with a response option to select when did not make any payments (le_hrs_oopb_na). If they selected the no-payment option, then the value of oop_doc was set to 0. If they instead entered a value in le_hrs_oopb, then oop_doc was set to this value.
- oop_dent: Amount paid out-of-pocket for dental visits. Respondents were asked to report how much they paid last month for dental visits (stored in variable le_hrs_oopc), or to select a response option indicating they did not make any payments (le_hrs_oopc_na). If they selected the no-payment option, then the value of oop_dent was set to 0. If they instead entered a value in le_hrs_oopc, then oop_dent was set to this value.
- oop_othmed: Amount paid out-of-pocket for other medical visits. Respondents were asked to report (in variable <code>le_hrs_oopd</code>) how much they paid last month for medical expenses not yet mentioned, that is, expenses in addition to hospital stays, doctor/clinic visits, and dental visits. Some examples of these other expenses are medications, special food, equipment such as a special bed or chair, and visits by health professionals. Also included was a response option to indicate they did not make any of these payments (stored in <code>le_hrs_oopd_na</code>). If they selected the no-payment option, then the value of <code>oop_othmed</code> was set to 0. If they instead entered a value in <code>le_hrs_oopd</code>, then <code>oop othmed</code> was set to this value.

4. UPDATES AND DATA ISSUES IN EACH SURVEY WAVE

Monthly updates to the dataset and monthly data quality issues are listed in the tables 3 and 4 below.

4.1 Monthly Updates

Though most of the content in the Monthly Events surveys has remained fixed since Wave 1, there have been a few changes--mainly adding new questions and adding response options to existing questions. As a result, a few of the variables are present only for the most recent waves. Table 3 below describes these changes.

Table 3. Changes made to the Monthly Events survey and Monthly Events Panel Dataset

Wave	Survey	Changes
2	UAS 195	 Variable le013_2 was added, along with its multiple response options: le013_2s1-le013_2s18. This is a follow-up asked when respondents report experiencing a positive change in their financial situation. It requests more information about the nature of this positive change. Change to le_hrs_ib. Four new response options were added to this question about change in employment status: I got a raise, I started an additional job, I stopped working, I am on leave from work. Variable le009_2 was added, along with its multiple response options le009_2s1-le009_2s16. This is a follow-up asked when respondents report suffering a major financial setback. It requests more information about the nature of this setback.
5	UAS 205	 Variable le_hrs001a_rel was added, along with its multiple response options le_hrs001a_rels1-le_hrs001a_rels22. This is a follow-up asked when respondents report that a close relative experienced the onset of an illness or injury. It requests more information about the nature of this illness/injury. Change to le_hrs001a. A text box was added for use by those who respond "other" to a question requesting more information about the nature of an illness/injury that was experienced.
6	UAS 211	Variables le001_followup, le002_followup, le003_followup, le005_followup, le006_followup, le007_followup, le009_followup, le010_followup, le013_followup, le014_followup, le016_followup, and le017_followup were added. Follow-ups that are asked when respondents report experiencing any of these 12 events in both the current wave (occurrence last month) and previous wave (occurrence two months ago). Respondents are asked to confirm that their

		affirmative responses for both waves are based on distinct instances of the event.
11	UAS 232	 Change to le_hrs001a. Two new response options were added, asking whether Respondents had been told that they had contracted COVID-19 or had been diagnosed with it. Change to le_hrs001a_rel. Two new response options were added, asking whether Respondents had any close relatives who had been told that they had contracted COVID-19 or had been diagnosed with it. Change to LE013_2. Two new response options were added, asking whether Respondents had received higher than expected government benefits and whether they had received non-government financial help from outside their household.

4.2 Data Issues

Data quality issues during data collection and actions taken are listed in table 4 below.

In January 2020, the change in calendar year created a problem in the date displayed for three sets of questions: the date of the week displayed in the questions about hours worked (see row 1 in Table 4), the dates bounding the last two-week period for the question asking those respondents on a biweekly pay period what income they earned during this period (row 2), and the month in the disambiguation question for respondents who reported the same event in the two previous months (row 3). These problems were detected and solved one day after the launch of the January survey and hence only a subset of respondents was affected. A special missing value (.t) was given for these answers as described in Table 4 below.

Table 4. Data Issues in Monthly Events Panel Dataset

Wave	Survey	Variable(s)	Issue	Action
		Affected		
8	UAS 218	le_hrs_ic_day1 - le_hrs_ic_day7, le_hrs_ic_total	1,212 Respondents were asked to report how many hours they worked each day of the previous week. Of these, 493 were correctly shown Dec. 23 for the previous week's Monday, but then incorrectly shown Dec 29 - Jan. 3 for that week's Tuesday - Sunday. The values in the affected variables for these Respondents were imputed to a special missing value. The remaining Respondents	to missing
			viewed the correct dates.	

8	UAS 218	le_hrs_id_biwe ekly	575 Respondents stated they were paid biweekly and were asked to report their income during the last two-week period. For those taking the survey during its first fielded week, the correct dates circumscribed the previous two concluded weeks: Dec. 16 - Dec. 29. However, 214 Respondents were shown incorrect dates for this period, instead viewing dates circumscribing the ongoing week plus the previous week, which was Dec 21 - Jan. 3. The values of <i>le_hrs_id_biweekly</i> for these 214 Respondents were imputed to a special missing value. All other Respondents viewed the correct two-week period.	imputed to missing value: .t
8	UAS 218	le001_followup, le002_followup, le003_followup, le005_followup, le006_followup, le009_followup, le010_followup, le013_followup, le014_followup, le016_followup, le017_followup	208 Respondents reported experiencing an instance of at least one of a set of twelve events both during December (reported in UAS 218) and during November (reported in previous Monthly Events survey, UAS 215). These Respondents were then asked to confirm that they experienced two distinct episodes of this event during these two consecutive months. However, for 106 Respondents the two months were incorrectly displayed as December and December. The values in the affected variables for these Respondents were imputed to a special missing value. The remaining Respondents were shown the correctly shown November and December for the two months.	imputed to missing value: .t

5. SAMPLE WEIGHTS

The Monthly Events Panel Dataset includes a weight variable, *final_weight*, that is constant by respondent across waves, and allows the sample to be representative of the reference population along several demographic dimensions. These dimensions include gender, race/ethnicity, age, education, household size, household income, census region, and urban/rural characteristics of the area of residence. A complete description of the UAS weighting procedure can be found here.

Values for the demographic dimensions used to calculate the sample weights are taken from the demographic variables collected in the My Household survey and associated with each wave of the Monthly Events survey (see <u>Section 3.1.1</u> for more details). More specifically, the most recently collected, non-missing values for each pertinent demographic variable are used.

APPENDIX A. MONTHLY EVENTS PANEL DATASET VARIABLES

Table A.1 Demographic and Metadata Variables

Variable Name	Variable Label
uasid	Individual identifier
uashhid	Original household identifier
survhhid	Survey-specific household composition identifier
wave	Wave of data collection
uas_surv_num	UAS survey number
yrmo_covered	Time period (year-month) that survey questions ask about
yrmo_fielded	Time period (year-month) when wave was fielded
n_co_for_r	Number of Monthly Events survey waves completed by this respondent
uasmembers	Number of household UAS members besides the respondent
final_weight	Relative post-stratification weight
sampleinvite_wave	Wave when respondent first entered the sample
sampleinvite_surv	First survey respondent was invited to participate in
sampleinvite_yrmo	Time period (year-month) when respondent first entered the sample
sampletype	Sample Type
batch	Recruiting Batch
primary_respondent	Primary respondent or not
hardware	Hardware provided
language	Survey language
start_date	Survey start date
start_year	Survey start year
start_month	Survey start month
start_day	Survey start day
start_hour	Survey start hour
start_min	Survey start minute
start_sec	Survey start second
end_date	Survey end date

end_year	Survey end year
end_month	Survey end month
end_day	Survey end day
end_hour	Survey end hour
end_min	Survey end minute
end_sec	Survey end second
lastmyhh_date	Date of last MyHH
gender	Gender - Male
dateofbirth_year	Year of birth
age	Age
agerange	Age range for missing age
citizenus	US citizen
bornus	Born in the US
stateborn	State born - FIPS coding
countryborn	Country born
immigrant_status	Immigrant status
statereside	State residence - FIPS coding
maritalstatus	Marital status
livewithpartner	Living with partner
education	Highest level of education
hisplatino	Spanish/Hispanic/Latino
hisplatino_group	Spanish/Hispanic/Latino group
white	White
black	Black
nativeamer	American Indian or Alaska Native
asian	Asian
pacific	Hawaiian/Pacific Islander
race	Race
working	Currently working

sick_leave	On sick or other leave
unemp_layoff	Unemployed - on layoff
unemp_look	Unemployed - looking
retired	Retired
disabled	Disabled
lf_other	Other Labor Force Status
laborstatus	Labor status
employmenttype	Employment type
workfullpart	Work full-time or part-time
hourswork	Hours of work per week
hhincome	Household income
anyhhmember	Whether any other HH member
hhmembernumber	Number of household members besides R
hhmemberage_1 -	Age of HH member n
hhmembergen_1 -	Gender of HH member n
hhmemberin_1 -	Whether HH member <i>n</i> is in the household
hhmemberrel_1 -	Relationship of HH member n to Respondent
hhmemberuasid_1 -	UASID of HH member <i>n</i>

Table A.2 Monthly Life Events and Life Issues Variables

Variable Name	Variable Label
le_hrs_s1	overall life satisfaction
le001	suffered new illness/injury last mo
le_hrs_srh1	overall health
le_hrs001a	new illness/injury - MULTIPLE RESPONSE COMBO
le_hrs001as1	new illness/injury - fell down
le_hrs001as2	new illness/injury - accident at home
le_hrs001as3	new illness/injury - accident at work
le_hrs001as4	new illness/injury - accident elsewhere (not home/work)
le_hrs001as5	new illness/injury - assaulted
le_hrs001as6	new illness/injury - heart problem
le_hrs001as7	new illness/injury - heart disease
le_hrs001as8	new illness/injury - cancer or malignant tumor
le_hrs001as9	new illness/injury - dementia/senility/memory impaired
le_hrs001as10	new illness/injury - diabetes
le_hrs001as11	new illness/injury - influenza
le_hrs001as12	new illness/injury - pneumonia
le_hrs001as13	new illness/injury - kidney disease
le_hrs001as14	new illness/injury - chronic lung disease
le_hrs001as15	new illness/injury - arthritis or rheumatism
le_hrs001as16	new illness/injury - osteoporosis
le_hrs001as17	new illness/injury - surgery/jt replacement due to arthritis
le_hrs001as18	new illness/injury - high blood pressure or hypertension
le_hrs001as19	new illness/injury - shingles
le_hrs001as20	new illness/injury - emotional, nervous, or psychiatric problem
le_hrs001as21	new illness/injury - sleep disorder
le_hrs001as23	new illness/injury - diagnosed with COVID-19 by dr
le_hrs001as24	new illness/injury - told may have contracted COVID-19 by dr

le011_1_ le002 le_hrs001a_rel le_hrs001a_rels1	illness/injury last mo - DATE of most serious close relative suffered serious illness last mo relative w new illness/injury - MULTIPLE RESPONSE COMBO
le_hrs001a_rel	relative w new illness/injury - MULTIPLE RESPONSE COMBO
le_hrs001a_rels1	
	relative w new illness/injury - fell down
le_hrs001a_rels2	relative w new illness/injury - accident at home
le_hrs001a_rels3	relative w new illness/injury - accident at work
le_hrs001a_rels4	relative w new illness/injury - accident elsewhere (not home/work)
le_hrs001a_rels5	relative w new illness/injury - assaulted
le_hrs001a_rels6	relative w new illness/injury - heart problem
le_hrs001a_rels7	relative w new illness/injury - heart disease
le_hrs001a_rels8	relative w new illness/injury - cancer or malignant tumor
le_hrs001a_rels9	relative w new illness/injury - dementia/senility/memory impaired
le_hrs001a_rels10	relative w new illness/injury - diabetes
le_hrs001a_rels11	relative w new illness/injury - influenza
le_hrs001a_rels12	relative w new illness/injury - pneumonia
le_hrs001a_rels13	relative w new illness/injury - kidney disease
le_hrs001a_rels14	relative w new illness/injury - chronic lung disease
le_hrs001a_rels15	relative w new illness/injury - arthritis or rheumatism
le_hrs001a_rels16	relative w new illness/injury - osteoporosis
le_hrs001a_rels17	relative w new illness/injury - surgery/jt replacement due to arthritis
le_hrs001a_rels18	relative w new illness/injury - high blood pressure or hypertension
le_hrs001a_rels19	relative w new illness/injury - shingles
le_hrs001a_rels20	relative w new illness/injury - emotional/nervous/psychiatric prob
le_hrs001a_rels21	relative w new illness/injury - sleep disorder
le_hrs001a_rels23	relative w new illness/injury - diagnosed with COVID-19 by dr
le_hrs001a_rels24	relative w new illness/injury - told may have contracted COVID-19 by dr
le_hrs001a_rels22	relative w new illness/injury - other
le011_2_	relative with illness/injury last mo - DATE of most serious

le012	married last mo
le011_12_	married last mo - DATE
le003	death of someone close to you last mo
le011_3_	death of someone close to you last mo - DATE
le013	positive change in financial situation last mo
le013_2	pos fin change - MULTIPLE RESPONSE COMBO
le013_2s1	pos fin change - assistance from friends or family
le013_2s2	pos fin change - repaid a loan
le013_2s3	pos fin change - sold property
le013_2s4	pos fin change - pay lower rent
le013_2s5	pos fin change - new benefits from pension/Social Security
le013_2s6	pos fin change - new payments from government/welfare program
le013_2s7	pos fin change - got a raise
le013_2s8	pos fin change - higher earnings from business/self-employment
le013_2s9	pos fin change - new job
le013_2s10	pos fin change - paid off mortgage
le013_2s11	pos fin change - paid off car loan
le013_2s12	pos fin change - paid off student loan
le013_2s13	pos fin change - completed med treatment / paid off med-related debt
le013_2s14	pos fin change - paid off other debt
le013_2s15	pos fin change - high return on investment
le013_2s16	pos fin change - spouse got a raise
le013_2s17	pos fin change - child now financially indie / reduction in ed expenses
le013_2s19	pos fin change - benefits received from govt higher than expected
le013_2s20	pos fin change - non-govt financial help from outside household
le013_2s18	pos fin change - other
le011_13_	positive change in financial situation last mo - DATE
le004	serious marital difficulties last mo
le011_4_	serious marital difficulties last mo - DATE

le014	went on special vacation last mo
le011_14_	went on special vacation last mo - DATE
le005	serious problem with close friend/relative last mo
le011_5_	serious problem with close friend/relative last mo - DATE
le015	found a new partner last mo
le011_15_	found a new partner last mo - DATE
le006	became unemployed last mo
le011_6_	became unemployed last mo - DATE
le007	retired from job last mo
le011_7_	retired from job last mo - DATE
le008	made decision last mo to retire within next 6 months
le011_8_	made decision last mo to retire within next 6 months - DATE
le_hrs_ia	employment status changed last mo
le_hrs_h0	worked for at least 1 hour last mo
le_hrs_ib	how employment status changed
le011_11_	employment status changed last mo - DATE
flweeklist_1_	last week - day 1 - date
flweeklist_2_	last week - day 2 - date
flweeklist_3_	last week - day 3 - date
flweeklist_4_	last week - day 4 - date
flweeklist_5_	last week - day 5 - date
flweeklist_6_	last week - day 6 - date
flweeklist_7_	last week - day 7 - date
le_hrs_ic_day1	last week - day 1 (Mon) - hours worked
le_hrs_ic_day2	last week - day 2 (Tues) - hours worked
le_hrs_ic_day4	last week - day 3 (Wed) - hours worked
le_hrs_ic_day3	last week - day 4 (Thur) - hours worked
le_hrs_ic_day5	last week - day 5 (Fri) - hours worked
le_hrs_ic_day6	last week - day 6 (Sat) - hours worked

le_hrs_ic_day7	last week - day 7 (Sun) - hours worked
le_hrs_ic_day1_na	last week - day 1 (Mon) - did not work
le_hrs_ic_day2_na	last week - day 2 (Tues) - did not work
le_hrs_ic_day3_na	last week - day 3 (Wed) - did not work
le_hrs_ic_day4_na	last week - day 4 (Thurs) - did not work
le_hrs_ic_day5_na	last week - day 5 (Frid) - did not work
le_hrs_ic_day6_na	last week - day 6 (Sat) - did not work
le_hrs_ic_day7_na	last week - day 7 (Sun) - did not work
le_hrs_ic_total	last week - total hours worked
le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - current
le_hrs_hb_hours	typical hrs worked in a wk (when different from last wk)
le_hrs_hc	best guess for typ hrs wrked in a wk (when it varies wk to wk)
uas102_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv1,
	uas102
uas195_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv2,
	uas195
uas198_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv3,
	uas198
uas204_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv4,
	uas204
uas205_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv5,
	uas205
uas211_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv6,
	uas211
uas215_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv7,
	uas215
uas218_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv8,
	uas218
uas222_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv9,
	uas222
uas228_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv10,
	uas228

uas232_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv11,
	uas232
uas285_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv12,
	uas285
uas291_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv13,
	uas291
uas298_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv14,
	uas298
uas305_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv15,
	uas305
uas310_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv16,
	turn browning with some as province thing also as veries with 7
uas316_le_hrs_hb	typ hrs wrked in wk same as prev, something else, or varies - wv17,
uas321 le hrs hb	uas316 typ hrs wrked in wk same as prev, something else, or varies - wv18,
uds321_le_lils_lib	uas321
le hrs ea	extent which earnings vary mo to mo
le_hrs_eb	pay period - current wave
uas102_le_hrs_eb	pay period - wave 1, uas102
uas195_le_hrs_eb	pay period - wave 2, uas195
uas198_le_hrs_eb	pay period - wave 3, uas198
uas204_le_hrs_eb	pay period - wave 4, uas204
uas205_le_hrs_eb	pay period - wave 5, uas205
uas211_le_hrs_eb	pay period - wave 6, uas211
uas215_le_hrs_eb	pay period - wave 7, uas215
uas218_le_hrs_eb	pay period - wave 8, uas218
uas222_le_hrs_eb	pay period - wave 9, uas222
uas228_le_hrs_eb	pay period - wave 10, uas228
uas232_le_hrs_eb	pay period - wave 11, uas232
uas285_le_hrs_eb	pay period - wave 12, uas285
uas291_le_hrs_eb	pay period - wave 13, uas291
uas298_le_hrs_eb	pay period - wave 14, uas295

uas305_le_hrs_eb	pay period - wave 15, uas305
uas310_le_hrs_eb	pay period - wave 16, uas310
uas316_le_hrs_eb	pay period - wave 17, uas316
uas321_le_hrs_eb	pay period - wave 18, uas321
le_hrs_id_weekly	income - last week
le_hrs_id_weekly_unf_results_0_	income - last week - bracket response - min
le_hrs_id_weekly_unf_results_1_	income - last week - bracket response - max
flweeklist_8_	last two weeks - day 1 - date
le_hrs_id_biweekly	income - last two weeks
le_hrs_id_biweekly_unf_results_0	income - last two weeks - bracket response - min
le_hrs_id_biweekly_unf_results_1	income - last two weeks - bracket response - max
le_hrs_id	income - last month
le_hrs_id_unf_results_0_	income - last month - bracket response - min
le_hrs_id_unf_results_1_	income - last month - bracket response - max
le009	major financial setback last mo
le009_2	financial setback - MULTIPLE RESPONSE COMBO
le009_2s1	financial setback - lost job or reduce wrk hrs/income, r or spouse
le009_2s2	financial setback - med expenses for respondent/family
le009_2s3	financial setback - separated or divorced
le009_2s4	financial setback - lost spouse or partner
le009_2s5	financial setback - long term care for respondent/family
le009_2s6	financial setback - unpaid taxes or problem w IRS
le009_2s7	financial setback - fraud or lack of understanding about fin transaction
le009_2s8	financial setback - business losses
le009_2s9	financial setback - investments
le009_2s10	financial setback - penalties or higher-than-expected interest from
	loan
le009_2s11	financial setback - gambling losses
le009_2s12	financial setback - mortgage payment higher than expected
le009_2s13	financial setback - rent increased

le009_2s14	financial setback - automobile accident or repair
le009_2s15	financial setback - assistance to family members/friends outside your
	hh
le009_2s16	financial setback - other
le011_9_	major financial setback last mo - DATE
le016	moved to a better neighborhood last mo
le011_16_	moved to a better neighborhood last mo - DATE
le010	major legal problem last mo
le011_10_	major legal problem last mo - DATE
le017	birth of child/grandchild last mo
le011_17_	birth of child/grandchild last mo - DATE
le_hrs_oopa1	expenses from hospitals stays or outpatient procs
le_hrs_oopa2	amount paid out-of-pocket for hospitals stays or outpatient procs
le_hrs_oopb	amount paid out-of-pocket for doctor/clinic visits
le_hrs_oopb_na	whether there were no expenses related to doctor/clinic visits
le_hrs_oopc	amount paid out-of-pocket for dental bills
le_hrs_oopc_na	whether there were no dental bills
le_hrs_oopd	amount paid out-of-pocket for other medical expenses
le_hrs_oopd_na	whether there were other medical expenses
le_hrs_p1	often troubled by pain last mo
le_hrs_p2_option1	how bad pain was last mo
le_hrs_p3	taken any over the counter pain meds last mo
le_hrs_p4	taken any opioid pain meds last mo
le001_previous	suffered new illness/injury 2 mo ago
le_hrs001a_previous	new illness/injury 2 mo ago - MULTIPLE RESPONSE COMBO
le_hrs001a_previouss1	new illness/injury 2 mo ago - fell down
le_hrs001a_previouss2	new illness/injury 2 mo ago - accident at home
le_hrs001a_previouss3	new illness/injury 2 mo ago - accident at work
le_hrs001a_previouss4	new illness/injury 2 mo ago - accident elsewhere (not home/work)
le_hrs001a_previouss5	new illness/injury 2 mo ago - assaulted

le_hrs001a_previouss6	new illness/injury 2 mo ago - heart problem
le_hrs001a_previouss7	new illness/injury 2 mo ago - heart disease
le_hrs001a_previouss8	new illness/injury 2 mo ago - cancer or malignant tumor
le_hrs001a_previouss9	new illness/injury 2 mo ago - dementia/senility/memory impaired
le_hrs001a_previouss10	new illness/injury 2 mo ago - diabetes
le_hrs001a_previouss11	new illness/injury 2 mo ago - influenza
le_hrs001a_previouss12	new illness/injury 2 mo ago - pneumonia
le_hrs001a_previouss13	new illness/injury 2 mo ago - kidney disease
le_hrs001a_previouss14	new illness/injury 2 mo ago - chronic lung disease
le_hrs001a_previouss15	new illness/injury 2 mo ago - arthritis or rheumatism
le_hrs001a_previouss16	new illness/injury 2 mo ago - osteoporosis
le_hrs001a_previouss17	new illness/injury 2 mo ago - surgery/jt replacement due to arthritis
le_hrs001a_previouss18	new illness/injury 2 mo ago - high blood pressure or hypertension
le_hrs001a_previouss19	new illness/injury 2 mo ago - shingles
le_hrs001a_previouss20	new illness/injury 2 mo ago - emotional/nervous/psychiatric prob
le_hrs001a_previouss21	new illness/injury 2 mo ago - sleep disorder
le_hrs001a_previouss22	new illness/injury 2 mo ago - other
le001_followup	suffered new illness/injury last 2 mo - followup
le002_previous	close relative suffered serious illness 2 mo ago
le_hrs001a_rel_previous	relative w new illness/injury 2 mo ago - MULTIPLE RESPONSE COMBO
le_hrs001a_rel_previouss1	relative w new illness/injury 2 mo ago - fell down
le_hrs001a_rel_previouss2	relative w new illness/injury 2 mo ago - accident at home
le_hrs001a_rel_previouss3	relative w new illness/injury 2 mo ago - accident at work
le_hrs001a_rel_previouss4	relative w new illness/injury 2 mo ago - accident elsewhere (not
	home/work)
le_hrs001a_rel_previouss5	relative w new illness/injury 2 mo ago - assaulted
le_hrs001a_rel_previouss6	relative w new illness/injury 2 mo ago - heart problem
le_hrs001a_rel_previouss7	relative w new illness/injury 2 mo ago - heart disease
le hrs001a rel previouss8	relative w new illness/injury 2 mo ago - cancer or malignant tumor

le_hrs001a_rel_previouss9	relative w new illness/injury 2 mo ago - dementia/senility/memory
	impaired
le_hrs001a_rel_previouss10	relative w new illness/injury 2 mo ago - diabetes
le_hrs001a_rel_previouss11	relative w new illness/injury 2 mo ago - influenza
le_hrs001a_rel_previouss12	relative w new illness/injury 2 mo ago - pneumonia
le_hrs001a_rel_previouss13	relative w new illness/injury 2 mo ago - kidney disease
le_hrs001a_rel_previouss14	relative w new illness/injury 2 mo ago - chronic lung disease
le_hrs001a_rel_previouss15	relative w new illness/injury 2 mo ago - arthritis or rheumatism
le_hrs001a_rel_previouss16	relative w new illness/injury 2 mo ago - osteoporosis
le_hrs001a_rel_previouss17	relative w new illness/injury 2 mo ago - surgery/jt replace due to
	arthritis
le_hrs001a_rel_previouss18	relative w new illness/injury 2 mo ago - high blood pressure or
	hypertension
le_hrs001a_rel_previouss19	relative w new illness/injury 2 mo ago - shingles
le_hrs001a_rel_previouss20	relative w new illness/injury 2 mo ago - emotional/nervous/psychiatric
	prob
le_hrs001a_rel_previouss21	relative w new illness/injury 2 mo ago - sleep disorder
le_hrs001a_rel_previouss22	relative w new illness/injury 2 mo ago - other
le002_followup	close relative suffered serious illness last 2 mo - followup
le003_previous	death of someone close to you 2 mo ago
le003_followup	death of someone close to you last 2 mo - followup
le005_previous	serious problem with close friend/relative 2 mo ago
le005_followup	serious problem with close friend/relative last 2 mo - followup
le006_previous	became unemployed 2 mo ago
le006_followup	became unemployed last 2 mo - followup
le007_previous	retired from job 2 mo ago
le007_followup	retired from job last 2 mo - followup
le009_previous	major financial setback 2 mo ago
le009_2_previous	financial setback - MULTIPLE RESPONSE COMBO
le009_2_previouss1	financial setback 2 mo ago - lost job or reduce wrk hrs/income, r or
	spouse

le009_2_previouss2	financial setback - med expenses for respondent/family
le009_2_previouss3	financial setback - separated or divorced
le009_2_previouss4	financial setback - lost spouse or partner
le009_2_previouss5	financial setback - long term care for respondent/family
le009_2_previouss6	financial setback - unpaid taxes or problem w IRS
le009_2_previouss7	financial setback - fraud or lack of understanding about fin transaction
le009_2_previouss8	financial setback - business losses
le009_2_previouss9	financial setback - investments
le009_2_previouss10	financial setback - penalties or higher-than-expected interest from loan
le009_2_previouss11	financial setback - gambling losses
le009_2_previouss12	financial setback - mortgage payment higher than expected
le009_2_previouss13	financial setback - rent increased
le009_2_previouss14	financial setback - automobile accident or repair
le009_2_previouss15	financial setback - assistance to family members/friends outside your
le009_2_previouss16	financial setback - other
le009_followup	major financial setback last 2 mo - followup
le010_previous	major legal problem 2 mo ago
le010_followup	major legal problem last 2 mo - followup
le013_previous	positive change in financial situation 2 mo ago
le013_2_previous	pos fin change 2 mo ago - MULTIPLE RESPONSE COMBO
le013_2_previouss1	pos fin change 2 mo ago - assistance from friends or family
le013_2_previouss2	pos fin change 2 mo ago - repaid a loan
le013_2_previouss3	pos fin change 2 mo ago - sold property
le013_2_previouss4	pos fin change 2 mo ago - pay lower rent
le013_2_previouss5	pos fin change 2 mo ago - new benefits from pension/Social Security
le013_2_previouss6	pos fin change 2 mo ago - new payments from government/welfare program
le013_2_previouss7	pos fin change 2 mo ago - got a raise
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le013_2_previouss8	pos fin change 2 mo ago - higher earnings from business/self-
	employment
le013_2_previouss9	pos fin change 2 mo ago - new job
le013_2_previouss10	pos fin change 2 mo ago - paid off mortgage
le013_2_previouss11	pos fin change 2 mo ago - paid off car loan
le013_2_previouss12	pos fin change 2 mo ago - paid off student loan
le013_2_previouss13	pos fin change 2 mo ago - completed med treatment / paid off med- related debt
le013_2_previouss14	pos fin change 2 mo ago - paid off other debt
le013_2_previouss15	pos fin change 2 mo ago - high return on investment
le013_2_previouss16	pos fin change 2 mo ago - spouse got a raise
le013_2_previouss17	pos fin change 2 mo ago - child now financially indie / reduction in ed expense
le013_2_previouss18	pos fin change 2 mo ago - other
le013_followup	positive change in financial situation last 2 mo - followup
le014_previous	went on special vacation 2 mo ago
le014_followup	went on special vacation last 2 mo - followup
le016_previous	moved to a better neighborhood 2 mo ago
le016_followup	moved to a better neighborhood last 2 mo - followup
le017_previous	birth of child/grandchild 2 mo ago
le017_followup	birth of child/grandchild last 2 mo - followup
cs_001	HOW PLEASANT INTERVIEW
le_tothours	hours worked per week
le_earn_m_full	monthly earnings
totevents	number of life events
anyevent	whether experienced at least one event
oop_hosp	amount paid out-of-pocket for hospitals stays
oop_doc	amount paid out-of-pocket for doctor/clinic visits
oop_dent	amount paid out-of-pocket for dental bills
oop_othmed	amount paid out-of-pocket for other medical expenses