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CODEBOOK FOR 2014 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING
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The codebook serves as the principal guide to the variables included on the public version of the
2014 Survey of Household Economics and Decisionmaking (SHED) data set.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2014
SHED were collected by GfK using their online probability based KnowledgePanel. Some variables are
removed in creation of the public use dataset in order to protect the confidentiality of
respondents. This public version of the data is provided for research purposes only, and may not be
used to attempt to identify any indvidual respondents.

For a general overview of the 2014 SHED and a detailed discussion of the survey methods, see
Larrimore, Jeff, Mario Arthur-Bentil, Sam Dodini, and Logan Thomas, "Report on the Economic
Well-Being of U.S. Households in 2014," Federal Reserve Board.

The variables in the codebook are generally in the order in which the questions were asked during
the survey. For a copy of the survey questionaire, see "Appendix 1" of "Report on the Economic
Well-Being of U.S. Households in 2014."

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--------------------------------------------------------------------------------------------
CaseID                                                                               Case ID
                        CaseID is preserved across years for reinterviewed respondents
                                     and can serve as the unique identifier for merging
--------------------------------------------------------------------------------------------

                 type:  numeric (int)

                range:  [2,16064]                     units:  1
        unique values:  5896                   missing .:   0/5896

                 mean:  9809.08
             std. dev:  5269.43

          percentiles:        10%       25%       50%       75%       90%
                             1256    3589.5     11778   13934.5     15206


--------------------------------------------------------------------------------------------
weight1                                             Sample Weights: ReInterview Respondents
--------------------------------------------------------------------------------------------

                 type:  numeric (double)

                range:  [.118,4.8584]                 units:  .0001
        unique values:  1599                   missing .:   4186/5896

                 mean:  .999999
             std. dev:  .874655

          percentiles:        10%       25%       50%       75%       90%
                           .26815     .4189     .7193    1.2459    2.0678

--------------------------------------------------------------------------------------------
weight2                                     Sample Weights: ReInterview/Fresh Respondents
--------------------------------------------------------------------------------------------

                 type:  numeric (double)

                range:  [.1009,4.0735]                units:  .0001
        unique values:  2845                   missing .:   1634/5896

                 mean:        1
             std. dev:  .640478

          percentiles:        10%       25%       50%       75%       90%
                            .3243      .603    .87035    1.2258    1.8307
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-------------------------------------------------------------------------------------------------
weight3                                                              Sample Weights: All Respondents
-------------------------------------------------------------------------------------------------

                  type:  numeric (double)

                 range:  [.0843,5.2662]                    units:  .0001
         unique values:  3541                          missing .:  0/5896

                  mean:         1
             std. dev:   .829171

           percentiles:        10%        25%        50%        75%        90%
                            .2436     .40395      .7683     1.3327     2.0451


-------------------------------------------------------------------------------------------------
sflag                                                                            Sample by Group
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  SFLAG

                 range:  [1,3]                             units:  1
         unique values:  3                            missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                          2552         1  Fresh sample
                          1710         2  ReInterview Sample
                          1634         3  Oversample

-------------------------------------------------------------------------------------------------
D1                              Which one of the following BEST describes your living arrangement?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D1

                 range:  [-1,6]                            units:  1
         unique values:  6                            missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                             6        -1  Refused
                          4835         1  Living alone or only with your
                                          immediate family (i.e.
                                          spouse/partner and/or dependent
                                          children)
                           170         3  Living with your adult children
                           472         4  Living with your (or your
                                          spouse/partner's) parents
                           167         5  Living with your (or your
                                          spouse/partner's) extended
                                          family (e.g. siblings, cousins)
                           246         6  Living with roommate(s)

-------------------------------------------------------------------------------------------------
D2         We are interested in your present job status.  Which one of the following BEST describes
                                          your current employment situation?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D2

                 range:  [-1,8]                            units:  1
         unique values:  9                            missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                             6        -1  Refused
                          2871         1  Employed now
                            25         2  Temporarily laid off
                           324         3  Not employed, but looking for a
                                          job
                           114         4  Not employed and not looking for
                                          a job
                           360         5  Homemaker
```

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                    194          6  Student
                    520          7  Disabled and not working
                   1482          8  Retired

--------------------------------------------------------------------------------
D3                                                    Thinking of your main job, do you:
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  D3

              range:  [-1,5]                          units:  1
      unique values:  6                          missing .:  3025/5896

          tabulation:  Freq.   Numeric  Label
                          5       -1  Refused
                       2051        1  Work full-time for someone else
                        523        2  Work part-time for someone else
                        257        3  Work for yourself
                                      (self-employed)
                         12        4  Work as a partner in a
                                      partnership (e.g. partner in law
                                      firm, medical practice)
                         23        5  Work as a consultant/contractor
                       3025        .

--------------------------------------------------------------------------------
D4A                                    Besides being a student, do you also have a paid job?
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  D4A

              range:  [-1,3]                          units:  1
      unique values:  4                          missing .:  5702/5896

          tabulation:  Freq.   Numeric  Label
                          1       -1  Refused
                          9        1  Yes, I work full-time
                         87        2  Yes, I work part-time
                         97        3  No
                       5702        .

--------------------------------------------------------------------------------
D4B                                    Besides being retired, do you also have a paid job?
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  D4B

              range:  [-1,3]                          units:  1
      unique values:  4                          missing .:  4414/5896

          tabulation:  Freq.   Numeric  Label
                          2       -1  Refused
                          4        1  Yes, I work full-time
                        149        2  Yes, I work part-time
                       1327        3  No
                       4414        .

--------------------------------------------------------------------------------
D4C                          In addition to your main job, do you also have another paid job?
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  D4C

              range:  [-1,3]                          units:  1
      unique values:  4                          missing .:  3025/5896

          tabulation:  Freq.   Numeric  Label
                          4       -1  Refused
                         54        1  Yes, I have another full-time
                                      job
```

```
                 400         2  Yes, I have another part-time
                               job
                2413         3  No
                3025         .

-------------------------------------------------------------------------------------------
D4E                If you were paid the same hourly rate regardless of the number of hours you work,
                                              would you prefer to:
-------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D4E

                   range:  [-1,3]                        units:  1
           unique values:  4                        missing .:   3050/5896

              tabulation:  Freq.   Numeric  Label
                             13        -1  Refused
                           1671         1  Work the same number of hours
                                           that you currently work
                           1006         2  Work more hours for more money
                            156         3  Work fewer hours for less money
                           3050         .

-------------------------------------------------------------------------------------------
D5        Which one of the following BEST describes your spouse/partner's current employment status?
-------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D5

                   range:  [-1,9]                        units:  1
           unique values:  10                       missing .:  2454/5896

                examples:  1     Employed full-time
                           6     Homemaker
                           .
                           .

-------------------------------------------------------------------------------------------
D7                           Do [you] currently have a checking, savings or money market account?
-------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D7

                   range:  [-1,1]                        units:  1
           unique values:  3                        missing .:   0/5896

              tabulation:  Freq.   Numeric  Label
                             29        -1  Refused
                            461         0  No
                           5406         1  Yes

-------------------------------------------------------------------------------------------
D8A               In the past 12 months, have you used a check cashing service, money order, pawn
                  shop loan, auto title loan, paycheck advance/deposit advance, or a payday loan?
-------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D8_A

                   range:  [-1,1]                        units:  1
           unique values:  3                        missing .:   0/5896

              tabulation:  Freq.   Numeric  Label
                             30        -1  Refused
                           4984         0  No
                            882         1  Yes

-------------------------------------------------------------------------------------------
S2                           Which one of the following best describes your housing arrangement?
-------------------------------------------------------------------------------------------
```

```
                      type:  numeric (byte)
                     label:  S2

                     range:  [-1,3]                        units:  1
             unique values:  4                          missing .:  0/5896

                tabulation:  Freq.   Numeric  Label
                                8        -1  Refused
                             3638         1  I [and/or my spouse/partner] own
                                             [my/our] home
                             1769         2  I [and/or my spouse/partner] pay
                                             rent
                              481         3  I [and/or my spouse/partner]
                                             don't own [my/our] home or pay
                                             rent

-------------------------------------------------------------------------------------------------
D6                                               In what year did you buy your current home?
-------------------------------------------------------------------------------------------------

                      type:  numeric (int)
                     label:  D6, but 70 nonmissing values are not labeled

                     range:  [-1,2014]                     units:  1
             unique values:  71                         missing .:  2258/5896

                  examples:  1993
                             2004
                             2014
                             .

-------------------------------------------------------------------------------------------------
R0           Would you prefer to own your home rather than rent your home if you could afford it?
-------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  R0

                     range:  [-1,4]                        units:  1
             unique values:  5                          missing .:  4127/5896

                tabulation:  Freq.   Numeric  Label
                                5        -1  Refused
                              123         1  Definitely No
                              216         2  Probably No
                              503         3  Probably Yes
                              922         4  Definitely Yes
                             4127         .

-------------------------------------------------------------------------------------------------
R1_a               [It's cheaper to rent than own a home] Please select all the reasons below for
                                    why you rent your home rather than own your home.
-------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  R1_A

                     range:  [0,1]                          units:  1
             unique values:  2                          missing .:  4127/5896

                tabulation:  Freq.   Numeric  Label
                             1290         0  No
                              479         1  Yes
                             4127         .

-------------------------------------------------------------------------------------------------
R1_b               [It's more convenient to rent (for example you can move easily)] Please select
                        all the reasons below for why you rent your home rather than own your home.
-------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  R1_B

                     range:  [0,1]                          units:  1
```

```
            unique values: 2                              missing .:  4127/5896

               tabulation: Freq.   Numeric  Label
                           1345          0  No
                            424          1  Yes
                           4127          .

-------------------------------------------------------------------------------------------------
R1_c                      [I plan on moving in the near future] Please select all the reasons below for
                                           why you rent your home rather than own your home.
-------------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  R1_C

                    range:  [0,1]                          units:  1
            unique values: 2                              missing .:  4127/5896

               tabulation: Freq.   Numeric  Label
                           1413          0  No
                            356          1  Yes
                           4127          .

-------------------------------------------------------------------------------------------------
R1_d                      [I can't qualify for a mortgage to buy a home] Please select all the reasons
                                     below for why you rent your home rather than own your home.
-------------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  R1_D

                    range:  [0,1]                          units:  1
            unique values: 2                              missing .:  4127/5896

               tabulation: Freq.   Numeric  Label
                           1176          0  No
                            593          1  Yes
                           4127          .

-------------------------------------------------------------------------------------------------
R1_e                      [I can't afford the down payment to buy a home] Please select all the reasons
                                     below for why you rent your home rather than own your home.
-------------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  R1_E

                    range:  [0,1]                          units:  1
            unique values: 2                              missing .:  4127/5896

               tabulation: Freq.   Numeric  Label
                            850          0  No
                            919          1  Yes
                           4127          .

-------------------------------------------------------------------------------------------------
R1_f                      [I simply prefer to rent] Please select all the reasons below for why you rent
                                           your home rather than own your home.
-------------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  R1_F

                    range:  [0,1]                          units:  1
            unique values: 2                              missing .:  4127/5896

               tabulation: Freq.   Numeric  Label
                           1553          0  No
                            216          1  Yes
                           4127          .

-------------------------------------------------------------------------------------------------
R1_g                      [I'm currently looking to buy a home] Please select all the reasons below for
                                           why you rent your home rather than own your home.
```

```
  -------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  R1_G

                    range:  [0,1]                              units:  1
            unique values:  2                          missing .:  4127/5896

               tabulation:  Freq.   Numeric  Label
                             1630         0  No
                              139         1  Yes
                             4127         .

  -------------------------------------------------------------------------------------------------
  R1_h                      [Other] Please select all the reasons below for why you rent your home rather
                                                                than own your home.
  -------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  R1_H

                    range:  [0,1]                              units:  1
            unique values:  2                          missing .:  4127/5896

               tabulation:  Freq.   Numeric  Label
                             1580         0  No
                              189         1  Yes
                             4127         .

  -------------------------------------------------------------------------------------------------
  R1_Refused               [Refused] Please select all the reasons below for why you rent your home rather
                                                                than own your home.
  -------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  R1_REFUS

                    range:  [0,1]                              units:  1
            unique values:  2                          missing .:  4127/5896

               tabulation:  Freq.   Numeric  Label
                             1761         0  No
                                8         1  Yes
                             4127         .

  -------------------------------------------------------------------------------------------------
  R3                                                  About how much do [you] pay for rent each month?
  -------------------------------------------------------------------------------------------------
                     type:  numeric (long)
                    label:  R3, but 431 nonmissing values are not labeled

                    range:  [-1,888888]                        units:  1
            unique values:  433                        missing .:  4127/5896

                 examples:  820
                            .
                            .
                            .

  -------------------------------------------------------------------------------------------------
  R7                                                  Do you expect to purchase a home in the next three years?
  -------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  R7

                    range:  [-1,9]                             units:  1
            unique values:  6                          missing .:  3646/5896

               tabulation:  Freq.   Numeric  Label
                                6        -1  Refused
                              607         1  Definitely No
                              604         2  Probably No
```

```
                         386           3  Probably Yes
                         189           4  Definitely Yes
                         458           9  Don't know
                        3646           .

-------------------------------------------------------------------------------------------
H0_a                        [It's cheaper to own than rent a home] Please select all the reasons below for
                                              why you own your home rather than rent.
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H0_A

                  range:  [0,1]                            units:  1
          unique values:  2                              missing .:  2258/5896

              tabulation:  Freq.   Numeric  Label
                           2121         0  No
                           1517         1  Yes
                           2258         .

-------------------------------------------------------------------------------------------
H0_b                        [Certainty about monthly payments] Please select all the reasons below for why
                                              you own your home rather than rent.
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H0_B

                  range:  [0,1]                            units:  1
          unique values:  2                              missing .:  2258/5896

              tabulation:  Freq.   Numeric  Label
                           2901         0  No
                            737         1  Yes
                           2258         .

-------------------------------------------------------------------------------------------
H0_c                        [Building equity with payments] Please select all the reasons below for why you
                                              own your home rather than rent.
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H0_C

                  range:  [0,1]                            units:  1
          unique values:  2                              missing .:  2258/5896

              tabulation:  Freq.   Numeric  Label
                           2149         0  No
                           1489         1  Yes
                           2258         .

-------------------------------------------------------------------------------------------
H0_d                        [Don't like to move] Please select all the reasons below for why you own your
                                              home rather than rent.
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H0_D

                  range:  [0,1]                            units:  1
          unique values:  2                              missing .:  2258/5896

              tabulation:  Freq.   Numeric  Label
                           2761         0  No
                            877         1  Yes
                           2258         .

-------------------------------------------------------------------------------------------
H0_e                        [Less rules / able to customize house] Please select all the reasons below for
                                              why you own your home rather than rent.
-------------------------------------------------------------------------------------------
```

```
                type:  numeric (byte)
               label:  H0_E

               range:  [0,1]                           units:  1
       unique values:  2                         missing .:  2258/5896

         tabulation:  Freq.   Numeric  Label
                       2104         0  No
                       1534         1  Yes
                       2258         .

-------------------------------------------------------------------------------------------------
H0_f                      [Simply prefer to own] Please select all the reasons below for why you own your
                                                        home rather than rent.
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  H0_F

               range:  [0,1]                           units:  1
       unique values:  2                         missing .:  2258/5896

         tabulation:  Freq.   Numeric  Label
                        941         0  No
                       2697         1  Yes
                       2258         .

-------------------------------------------------------------------------------------------------
H0_g                      [Other] Please select all the reasons below for why you own your home rather
                                                        than rent.
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  H0_G

               range:  [0,1]                           units:  1
       unique values:  2                         missing .:  2258/5896

         tabulation:  Freq.   Numeric  Label
                       3367         0  No
                        271         1  Yes
                       2258         .

-------------------------------------------------------------------------------------------------
H0_Refused                [Refused] Please select all the reasons below for why you own your home rather
                                                        than rent.
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  H0_REFUS

               range:  [0,1]                           units:  1
       unique values:  2                         missing .:  2258/5896

         tabulation:  Freq.   Numeric  Label
                       3626         0  No
                         12         1  Yes
                       2258         .

-------------------------------------------------------------------------------------------------
H1                        Compared to 12 months ago, do you think the value of your home today is higher,
                                                        lower or stayed the same?
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  H1

               range:  [-1,8]                          units:  1
       unique values:  5                         missing .:  2494/5896

         tabulation:  Freq.   Numeric  Label
                         10        -1  Refused
                        482         1  Lower value
                       1311         2  Value has stayed the same
```

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                       1372           3  Higher value
                        227           8  Don't know
                       2494           .

---------------------------------------------------------------------------------------------
H4                              In the next 12 months, how much do you think that home prices in your
                                                    neighborhood will change?
---------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H4

                  range:  [-1,8]                          units:  1
          unique values:  7                          missing .:  2258/5896

             tabulation:  Freq.   Numeric  Label
                            12        -1  Refused
                            81         1  Go down by more than 5 percent
                           132         2  Go down by less than 5 percent
                          1577         3  Stay about the same
                           844         4  Go up by less than 5 percent
                           495         5  Go up by more than 5 percent
                           497         8  Don't know
                          2258         .

---------------------------------------------------------------------------------------------
H5                      Thinking about the past 12 months, which one of the following categories best
                                describes your situation concerning selling your current home?
---------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H5

                  range:  [-1,4]                          units:  1
          unique values:  5                          missing .:  2258/5896

             tabulation:  Freq.   Numeric  Label
                            17        -1  Refused
                            41         1  I wanted to sell, so I put it on
                                          the market, but could not sell
                                          it
                           272         2  I wanted to sell, but did not
                                          put it on the market
                          3259         3  I did not want to sell
                            49         4  My home is currently on the
                                          market
                          2258         .

---------------------------------------------------------------------------------------------
H7_a               [Proceeds from sale of previous home] Please select all the sources below that
                  you used to make the down-payment (if any) when you purchased your current home:
---------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H7_A

                  range:  [0,1]                            units:  1
          unique values:  2                          missing .:  4633/5896

             tabulation:  Freq.   Numeric  Label
                           866         0  No
                           397         1  Yes
                          4633         .

---------------------------------------------------------------------------------------------
H7_b               [Personal savings] Please select all the sources below that you used to make the
                                down-payment (if any) when you purchased your current home:
---------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  H7_B

                  range:  [0,1]                            units:  1
          unique values:  2                          missing .:  4633/5896
```

```
        tabulation:  Freq.   Numeric  Label
                       640         0  No
                       623         1  Yes
                      4633         .

-------------------------------------------------------------------------------------------------
H7_c                    [Loan or gift from family/friends] Please select all the sources that you
                        used to make the down-payment (if any) when you purchased your current home:
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H7_C

             range:  [0,1]                              units:  1
      unique values:  2                            missing .:  4633/5896

        tabulation:  Freq.   Numeric  Label
                      1093         0  No
                       170         1  Yes
                      4633         .

-------------------------------------------------------------------------------------------------
H7_d                    [Second mortgage] Please select all the sources below that you used to make the
                               down-payment (if any) when you purchased your current home:
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H7_D

             range:  [0,1]                              units:  1
      unique values:  2                            missing .:  4633/5896

        tabulation:  Freq.   Numeric  Label
                      1239         0  No
                        24         1  Yes
                      4633         .

-------------------------------------------------------------------------------------------------
H7_e                    [Financial assistance from a government program] Please select all the sources
              below that you used to make the down-payment (if any) when you purchased your current home:
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H7_E

             range:  [0,1]                              units:  1
      unique values:  2                            missing .:  4633/5896

        tabulation:  Freq.   Numeric  Label
                      1207         0  No
                        56         1  Yes
                      4633         .

-------------------------------------------------------------------------------------------------
H7_f                    [Did not make a down payment] Please select all the sources below that you used
                        to make the down-payment (if any) when you purchased your current home:
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H7_F

             range:  [0,1]                              units:  1
      unique values:  2                            missing .:  4633/5896

        tabulation:  Freq.   Numeric  Label
                       991         0  No
                       272         1  Yes
                      4633         .

-------------------------------------------------------------------------------------------------
H7_Refused              [Refused] Please select all the sources below that you used to make the
                               down-payment (if any) when you purchased your current home:
-------------------------------------------------------------------------------------------------
```

```
                type:  numeric (byte)
               label:  H7_REFUS

               range:  [0,1]                              units:  1
       unique values:  2                           missing .:  4633/5896

           tabulation:  Freq.   Numeric  Label
                        1257         0  No
                           6         1  Yes
                        4633         .

------------------------------------------------------------------------------------------------
M0                                               Do [you] currently have a mortgage on your home?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  M0

               range:  [-1,1]                             units:  1
       unique values:  3                           missing .:  2258/5896

           tabulation:  Freq.   Numeric  Label
                          14        -1  Refused
                        1608         0  No
                        2016         1  Yes
                        2258         .

------------------------------------------------------------------------------------------------
M2               In the past 12 months, have [you] missed two or more payments on your mortgage?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  M2

               range:  [-1,1]                             units:  1
       unique values:  3                           missing .:  3880/5896

           tabulation:  Freq.   Numeric  Label
                           4        -1  Refused
                        1934         0  No
                          78         1  Yes
                        3880         .

------------------------------------------------------------------------------------------------
M3               Compared to the current value of your home, is the total amount of money you owe:
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  M3

               range:  [-1,8]                             units:  1
       unique values:  7                           missing .:  3880/5896

           tabulation:  Freq.   Numeric  Label
                           3        -1  Refused
                         837         1  A lot less
                         581         2  A little less
                         200         3  About the same (as the current
                                           value of your home)
                         159         4  A little more
                         135         5  A lot more
                         101         8  Don't know
                        3880         .

------------------------------------------------------------------------------------------------
M4                                            About how much is your total monthly mortgage payment?
------------------------------------------------------------------------------------------------

                type:  numeric (long)
               label:  M4, but 663 nonmissing values are not labeled

               range:  [-1,888888]                        units:  1
       unique values:  665                         missing .:  3880/5896
```

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              examples:  1200
                         .
                         .
                         .


-------------------------------------------------------------------------------------------------
L0                                               In what year did you start living with your [LIVARR]?
-------------------------------------------------------------------------------------------------

                  type:  numeric (int)
                 label:  L0, but 68 nonmissing values are not labeled

                 range:  [-1,2014]                      units:  1
         unique values:  69                         missing .:  4841/5896

              examples:  .
                         .
                         .
                         .


-------------------------------------------------------------------------------------------------
L1_a              [To save money] Please select all the reasons below that you (and your immediate
                  family) currently live with your adult children, your or your spouse/partner's
                          parents, your or your spouse/partner's extended family, or roommates?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_A

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  4841/5896

            tabulation:  Freq.   Numeric  Label
                           510         0  No
                           545         1  Yes
                          4841         .

-------------------------------------------------------------------------------------------------
L1_b              [To care for sick/disabled/elderly family member or friend] Please select all
                      the reasons below that you (and your immediate family) currently live with your
                          adult children, your or your spouse/partner's parents, your or your
                                        spouse/partner's extended family, or roommates?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_B

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  4841/5896

            tabulation:  Freq.   Numeric  Label
                           917         0  No
                           138         1  Yes
                          4841         .

-------------------------------------------------------------------------------------------------
L1_c              [To receive assistance with child care] Please select all the reasons below that
                  you (and your immediate family) currently live with your adult children, your or
                  your spouse/partner's parents, your or your spouse/partner's extended family, or
                                                                                     roommates?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_C

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  4841/5896

            tabulation:  Freq.   Numeric  Label
                          1033         0  No
                            22         1  Yes
                          4841         .
```

```
--------------------------------------------------------------------------------------------
L1_d                    [Companionship / prefer living with others] Please select all the reasons below
                        that you (and your immediate family) currently live with your adult children,
                   your or your spouse/partner's parents, your or your spouse/partner's extended
                                                           family, or roommates?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_D

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:   4841/5896

           tabulation:   Freq.   Numeric  Label
                           817         0  No
                           238         1  Yes
                          4841         .

--------------------------------------------------------------------------------------------
L1_e                    [To provide financial assistance to those living with me] Please select all the
                        reasons below that you (and your immediate family) currently live with your adult
                        children, your or your spouse/partner's parents, your or your spouse/partner's
                                                 extended family, or roommates?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_E

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:   4841/5896

           tabulation:   Freq.   Numeric  Label
                           849         0  No
                           206         1  Yes
                          4841         .

--------------------------------------------------------------------------------------------
L1_f                    [Other] Please select all the reasons below that you (and your immediate family)
                        currently live with your adult children, your or your spouse/partner's parents, your
                                       or your spouse/partner's extended family, or roommates?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_F

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:   4841/5896

           tabulation:   Freq.   Numeric  Label
                           819         0  No
                           236         1  Yes
                          4841         .

--------------------------------------------------------------------------------------------
L1_Refused           [Refused] Please select all the reasons below that you (and your immediate family)
                        currently live with your adult children, your or your spouse/partner's parents, your
                                       or your spouse/partner's extended family, or roommates?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  L1_REFUS

                 range:  [0,1]                              units:  1
         unique values:  2                              missing .:   4841/5896

           tabulation:   Freq.   Numeric  Label
                           996         0  No
                            59         1  Yes
                          4841         .

--------------------------------------------------------------------------------------------
A0                                        In the last 12 months, have [you] applied for any credit?
--------------------------------------------------------------------------------------------
```

```
                  type:  numeric (byte)
                 label:  A0

                 range:  [-1,1]                        units:  1
         unique values:  3                        missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            39        -1  Refused
                          3842         0  No
                          2015         1  Yes

-------------------------------------------------------------------------------------------
A0A_a              [Mortgage to buy a new home] Please select all of the types of credit below that
                                    [you] have applied for in the past 12 months.
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A0A_A

                 range:  [0,1]                          units:  1
         unique values:  2                        missing .:  3881/5896

            tabulation:  Freq.   Numeric  Label
                          1884         0  No
                           131         1  Yes
                          3881         .

-------------------------------------------------------------------------------------------
A0A_b              [Refinance of a home mortgage] Please select all of the types of credit below that
                                    [you] have applied for in the past 12 months.
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A0A_B

                 range:  [0,1]                          units:  1
         unique values:  2                        missing .:  3881/5896

            tabulation:  Freq.   Numeric  Label
                          1881         0  No
                           134         1  Yes
                          3881         .

-------------------------------------------------------------------------------------------
A0A_c              [Home equity loan or line of credit] Please select all of the types of credit below
                                      that [you] have applied for in the past 12 months.
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A0A_C

                 range:  [0,1]                          units:  1
         unique values:  2                        missing .:  3881/5896

            tabulation:  Freq.   Numeric  Label
                          1892         0  No
                           123         1  Yes
                          3881         .

-------------------------------------------------------------------------------------------
A0A_d              [Credit card] Please select all of the types of credit below that [you] have
                                      applied for in the past 12 months.
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A0A_D

                 range:  [0,1]                          units:  1
         unique values:  2                        missing .:  3881/5896

            tabulation:  Freq.   Numeric  Label
                           690         0  No
                          1325         1  Yes
                          3881         .
```

```
----------------------------------------------------------------------------------------------------
A0A_e                   [Car/auto loan] Please select all of the types of credit below that [you] have
                                                   applied for in the past 12 months.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0A_E

                range:  [0,1]                           units:  1
        unique values:  2                         missing .:   3881/5896

           tabulation:  Freq.   Numeric  Label
                        1504          0  No
                         511          1  Yes
                        3881          .

----------------------------------------------------------------------------------------------------
A0A_f                   [Student loan] Please select all of the types of credit below that [you] have
                                                   applied for in the past 12 months.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0A_F

                range:  [0,1]                           units:  1
        unique values:  2                         missing .:   3881/5896

           tabulation:  Freq.   Numeric  Label
                        1768          0  No
                         247          1  Yes
                        3881          .

----------------------------------------------------------------------------------------------------
A0A_g                   [Personal loan from friends or family] Please select all of the types of credit
                                            below that [you] have applied for in the past 12 months.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0A_G

                range:  [0,1]                           units:  1
        unique values:  2                         missing .:   3881/5896

           tabulation:  Freq.   Numeric  Label
                        1894          0  No
                         121          1  Yes
                        3881          .

----------------------------------------------------------------------------------------------------
A0A_h                   [Other] Please select all of the types of credit below that [you] have applied
                                                   for in the past 12 months.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0A_H

                range:  [0,1]                           units:  1
        unique values:  2                         missing .:   3881/5896

           tabulation:  Freq.   Numeric  Label
                        1847          0  No
                         168          1  Yes
                        3881          .

----------------------------------------------------------------------------------------------------
A0A_Refused             [Refused] Please select all of the types of credit below that [you] have applied
                                                   for in the past 12 months.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0A_REFU

                range:  [0,1]                           units:  1
```

```
        unique values:  2                            missing .:  3881/5896

           tabulation:  Freq.   Numeric  Label
                         2004         0  No
                           11         1  Yes
                         3881         .

-------------------------------------------------------------------------------------------------
A0B                Was there a time in the past 12 months that [you] desired credit but chose not
                                            to submit a credit application?
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A0B

                range:  [-1,1]                         units:  1
        unique values:  3                            missing .:  2054/5896

           tabulation:  Freq.   Numeric  Label
                           17        -1  Refused
                         3365         0  No
                          460         1  Yes
                         2054         .

-------------------------------------------------------------------------------------------------
A1A                [[You] were turned down for credit] In the past 12 months, please tell us if
                              each of the following has or has not happened to [you]:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A1_A

                range:  [-1,1]                         units:  1
        unique values:  3                            missing .:  3842/5896

           tabulation:  Freq.   Numeric  Label
                           33        -1  Refused
                         1497         0  No
                          524         1  Yes
                         3842         .

-------------------------------------------------------------------------------------------------
A1B                [[You] were approved for credit, but were not given as much credit as you applied
                     for] In the past 12 months, please tell us if each of the following has or has
                                            not happened to [you]:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A1_B

                range:  [-1,1]                         units:  1
        unique values:  3                            missing .:  3842/5896

           tabulation:  Freq.   Numeric  Label
                           57        -1  Refused
                         1646         0  No
                          351         1  Yes
                         3842         .

-------------------------------------------------------------------------------------------------
A1C                [[You] put off applying for credit because you thought you might be turned down]
                      In the past 12 months, please tell us if each of the following has or has not
                                            happened to [you]:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  A1_C

                range:  [-1,1]                         units:  1
        unique values:  3                            missing .:  3842/5896

           tabulation:  Freq.   Numeric  Label
                           59        -1  Refused
                         1586         0  No
```

```
                     409          1  Yes
                    3842          .

----------------------------------------------------------------------------------------------
A2A                    Why did [you] choose not to submit a credit application when you desired credit
                                                            in the past 12 months?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A2A

                 range:  [-1,4]                          units:  1
         unique values:  5                            missing .:  5436/5896

             tabulation:  Freq.   Numeric  Label
                             2        -1  Refused
                           198         1  Thought you might be turned down
                                          or denied credit
                           215         2  Simply did not want to take on
                                          more debt
                            20         3  Obtained money some other way
                            25         4  Other:
                          5436         .

----------------------------------------------------------------------------------------------
A4                     If you were to apply for a mortgage today, how confident are you that your
                                                         application would be approved?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  A4

                 range:  [-1,8]                          units:  1
         unique values:  5                            missing .:  0/5896

             tabulation:  Freq.   Numeric  Label
                            36        -1  Refused
                          2311         1  Very confident
                          1110         2  Somewhat confident
                          1641         3  Not confident
                           798         8  Don't know

----------------------------------------------------------------------------------------------
C1                     If you had to guess, do you think your current credit score (such as a FICO
                                                              score) is:
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  C1

                 range:  [-1,8]                          units:  1
         unique values:  7                            missing .:  0/5896

             tabulation:  Freq.   Numeric  Label
                            35        -1  Refused
                           678         1  Poor
                           688         2  Fair
                           915         3  Good
                          1314         4  Very good
                          1743         5  Excellent
                           523         8  Don't know my score or how to
                                          rate it

----------------------------------------------------------------------------------------------
C2A                                                        Do you have at least one credit card?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  C2A

                 range:  [-1,1]                          units:  1
         unique values:  3                            missing .:  0/5896

             tabulation:  Freq.   Numeric  Label
```

```
                       39       -1  Refused
                     1370        0  No
                     4487        1  Yes

--------------------------------------------------------------------------------------------
C3                          In the past 12 months, have you always paid your credit card bills in full
                                                         each month?
--------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  C3

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  1409/5896

           tabulation:  Freq.   Numeric  Label
                           11       -1  Refused
                         1968        0  No
                         2508        1  Yes
                         1409        .

--------------------------------------------------------------------------------------------
C4A          [Carried over a balance on one or more of your credit cards and been charged interest]
                                        Also, in the past 12 months, have you ever:
--------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  C4_A

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  3928/5896

           tabulation:  Freq.   Numeric  Label
                           15       -1  Refused
                          354        0  No
                         1599        1  Yes
                         3928        .

--------------------------------------------------------------------------------------------
C4B          [Paid only the minimum payment on one or more of your credit card bills] Also,
                                      in the past 12 months, have you ever:
--------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  C4_B

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  3928/5896

           tabulation:  Freq.   Numeric  Label
                           26       -1  Refused
                          985        0  No
                          957        1  Yes
                         3928        .

--------------------------------------------------------------------------------------------
C4C          [Carried a balance on one or more of your credit cards at a low-interest rate from
                     a special offer or promotion] Also, in the past 12 months, have you ever:
--------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  C4_C

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  3928/5896

           tabulation:  Freq.   Numeric  Label
                           26       -1  Refused
                         1148        0  No
                          794        1  Yes
                         3928        .

--------------------------------------------------------------------------------------------
C4D          [Used a credit card for a cash advance] Also, in the past 12 months, have you ever:
```

```
--------------------------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  C4_D

               range:  [-1,1]                              units:  1
       unique values:  3                                 missing .:  3928/5896

          tabulation:  Freq.   Numeric  Label
                          35       -1  Refused
                        1706        0  No
                         227        1  Yes
                        3928        .

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

                type:  numeric (byte)
               label:  ED0

               range:  [1,9]                               units:  1
       unique values:  9                                 missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                         360        1  Less than High School degree
                        1839        2  High school degree or GED
                        1070        3  Some college but no degree
                                       (including currently enrolled in
                                       college)
                         338        4  Certificate or technical degree
                         473        5  Associate degree
                        1122        6  Bachelor's degree
                         442        7  Master's degree
                         153        8  Professional degree (e.g. MBA,
                                       MD, JD)
                          99        9  Doctoral Degree

--------------------------------------------------------------------------------------------------
ED1               Which one of the following broad categories best describes your most recent
                                              educational program?
--------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  ED1

               range:  [-1,13]                             units:  1
       unique values:  14                                missing .:  2220/5896

            examples:  5     Computer/information sciences
                       8     Business/management
                       12    Undeclared
                       .

--------------------------------------------------------------------------------------------------
ED3                                       In what year did you first attend this educational program?
--------------------------------------------------------------------------------------------------

                type:  numeric (int)
               label:  ED3, but 72 nonmissing values are not labeled

               range:  [-1,2014]                           units:  1
       unique values:  73                                missing .:  4499/5896

            examples:  2011
                       .
                       .
                       .

--------------------------------------------------------------------------------------------------
ED4                                       In what year did you last attend this educational program?
--------------------------------------------------------------------------------------------------

                type:  numeric (int)
```

```
              label:  ED4, but 68 nonmissing values are not labeled

              range:  [-1,2014]                       units:  1
      unique values:  70                         missing .:  4499/5896

           examples:  2010
                      .
                      .
                      .

-------------------------------------------------------------------------------------------------
ED5                    Overall, how would you say the lifetime financial benefits of your most recent
                                     educational program compares to its financial costs?
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  ED5

              range:  [-1,5]                          units:  1
      unique values:  6                          missing .:  4499/5896

         tabulation:  Freq.   Numeric  Label
                         41        -1  Refused
                        212         1  Financial benefits are much
                                         larger
                        212         2  Financial benefits are somewhat
                                         larger
                        510         3  About same financial benefits
                                         and financial costs
                        168         4  Financial costs are somewhat
                                         larger
                        254         5  Financial costs are much larger
                       4499         .

-------------------------------------------------------------------------------------------------
ED6A_a                 [I paid using my own savings or student loans] Were each of the following were
                                     used to finance your most recent educational program:
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  ED6A_A

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  4499/5896

         tabulation:  Freq.   Numeric  Label
                        137        -1  Refused
                        621         0  No
                        639         1  Yes
                       4499         .

-------------------------------------------------------------------------------------------------
ED6A_b                 [I worked while in school] Were each of the following were used to finance your
                                     most recent educational program:
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  ED6A_B

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  4499/5896

         tabulation:  Freq.   Numeric  Label
                        132        -1  Refused
                        470         0  No
                        795         1  Yes
                       4499         .

-------------------------------------------------------------------------------------------------
ED6A_c                 [My parent contributed (with or without the use of loans)] Were each of the
                                 following were used to finance your most recent educational program:
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
```

```
                label:  ED6A_C

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4499/5896

            tabulation:  Freq.   Numeric  Label
                           168        -1  Refused
                           890         0  No
                           339         1  Yes
                          4499         .

-------------------------------------------------------------------------------------------------
ED6A_d              [Tuition reimbursement from my employer (including military)] Were each of the
                         following were used to finance your most recent educational program:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED6A_D

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4499/5896

            tabulation:  Freq.   Numeric  Label
                           171        -1  Refused
                          1015         0  No
                           211         1  Yes
                          4499         .

-------------------------------------------------------------------------------------------------
ED6A_e              [Academic scholarship] Were each of the following were used to finance your most
                                         recent educational program:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED6A_E

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4499/5896

            tabulation:  Freq.   Numeric  Label
                           188        -1  Refused
                          1048         0  No
                           161         1  Yes
                          4499         .

-------------------------------------------------------------------------------------------------
ED6A_f              [Financial-aid based scholarship or grant (e.g. Pell grant or other grants
                       determined from FAFSA application)] Were each of the following were used to
                                       finance your most recent educational program:
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED6A_F

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4499/5896

            tabulation:  Freq.   Numeric  Label
                           150        -1  Refused
                           780         0  No
                           467         1  Yes
                          4499         .

-------------------------------------------------------------------------------------------------
ED8           In what year did you first attend your Associate degree or Bachelor's degree program?
-------------------------------------------------------------------------------------------------

                 type:  numeric (int)
                label:  ED8, but 76 nonmissing values are not labeled

                range:  [-1,2014]                     units:  1
        unique values:  77                       missing .:  3617/5896

             examples:  1987
```

```
                                .
                                .
                                .

---------------------------------------------------------------------------------------------
ED9                             In what year did you receive your Associate degree or Bachelor's degree?
---------------------------------------------------------------------------------------------

                 type:  numeric (int)
                label:  ED9, but 71 nonmissing values are not labeled

                range:  [-1,2014]                   units:  1
        unique values:  72                          missing .:  3617/5896

             examples:  1992
                        .
                        .
                        .


---------------------------------------------------------------------------------------------
ED10              Overall, how would you say the lifetime financial benefits of your Bachelor's or
                             Associate degree program compares to its financial costs?
---------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED10

                range:  [-1,5]                       units:  1
        unique values:  6                           missing .:  3617/5896

           tabulation:  Freq.   Numeric  Label
                          17       -1  Refused
                         922        1  Financial benefits are much
                                       larger
                         505        2  Financial benefits are somewhat
                                       larger
                         438        3  About same financial benefits
                                       and financial costs
                         196        4  Financial costs are somewhat
                                       larger
                         201        5  Financial costs are much larger
                        3617        .

---------------------------------------------------------------------------------------------
ED11A_a          [I paid using my own savings or student loans] Were each of the following used to
                              finance your Associate degree or Bachelor's degree?
---------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED11A_A

                range:  [-1,1]                       units:  1
        unique values:  3                           missing .:  3617/5896

           tabulation:  Freq.   Numeric  Label
                         154       -1  Refused
                         788        0  No
                        1337        1  Yes
                        3617        .

---------------------------------------------------------------------------------------------
ED11A_b              [I worked while in school] Were each of the following used to finance your
                                  Associate degree or Bachelor's degree?
---------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  ED11A_B

                range:  [-1,1]                       units:  1
        unique values:  3                           missing .:  3617/5896

           tabulation:  Freq.   Numeric  Label
                         120       -1  Refused
                         470        0  No
```

```
                                    1689        1  Yes
                                    3617        .

--------------------------------------------------------------------------------------------------
ED11A_c                   [My parent contributed (with or without the use of loans)] Were each of the
                               following used to finance your Associate degree or Bachelor's degree?
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED11A_C

                   range:  [-1,1]                          units:  1
           unique values:  3                          missing .:  3617/5896

              tabulation:  Freq.   Numeric  Label
                            151        -1  Refused
                            861         0  No
                           1267         1  Yes
                           3617         .

--------------------------------------------------------------------------------------------------
ED11A_d                   [Tuition reimbursement from my employer (including military)] Were each of the
                               following used to finance your Associate degree or Bachelor's degree?
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED11A_D

                   range:  [-1,1]                          units:  1
           unique values:  3                          missing .:  3617/5896

              tabulation:  Freq.   Numeric  Label
                            285        -1  Refused
                           1676         0  No
                            318         1  Yes
                           3617         .

--------------------------------------------------------------------------------------------------
ED11A_e                   [Academic scholarship] Were each of the following used to finance your Associate
                                                          degree or Bachelor's degree?
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED11A_E

                   range:  [-1,1]                          units:  1
           unique values:  3                          missing .:  3617/5896

              tabulation:  Freq.   Numeric  Label
                            252        -1  Refused
                           1277         0  No
                            750         1  Yes
                           3617         .

--------------------------------------------------------------------------------------------------
ED11A_f                   [Financial-aid based scholarship or grant (e.g. Pell grant or other grants
                               determined from FAFSA application)] Were each of the following used to finance
                                                    your Associate degree or Bachelor's degree?
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED11A_F

                   range:  [-1,1]                          units:  1
           unique values:  3                          missing .:  3617/5896

              tabulation:  Freq.   Numeric  Label
                            226        -1  Refused
                           1166         0  No
                            887         1  Yes
                           3617         .

--------------------------------------------------------------------------------------------------
ED12                      Overall, how would you say the lifetime financial benefits of the program from
```

```
                        which you received your highest degree compares to its financial costs?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  ED12

                 range:  [-1,5]                              units:  1
         unique values:  6                              missing .:  5207/5896

            tabulation:  Freq.   Numeric  Label
                             2        -1  Refused
                           330         1  Financial benefits are much
                                           larger
                           183         2  Financial benefits are somewhat
                                           larger
                            75         3  About same financial benefits
                                           and financial costs
                            45         4  Financial costs are somewhat
                                           larger
                            54         5  Financial costs are much larger
                          5207         .

-------------------------------------------------------------------------------------------------
ED13_a              [Too expensive] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  ED13_A

                 range:  [0,1]                               units:  1
         unique values:  2                              missing .:  4068/5896

            tabulation:  Freq.   Numeric  Label
                          1223         0  No
                           605         1  Yes
                          4068         .

-------------------------------------------------------------------------------------------------
ED13_b              [Family responsibilities] Which of the following are reasons why you did not
                                                attend college?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  ED13_B

                 range:  [0,1]                               units:  1
         unique values:  2                              missing .:  4068/5896

            tabulation:  Freq.   Numeric  Label
                          1349         0  No
                           479         1  Yes
                          4068         .

-------------------------------------------------------------------------------------------------
ED13_c              [Wanted to work] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  ED13_C

                 range:  [0,1]                               units:  1
         unique values:  2                              missing .:  4068/5896

            tabulation:  Freq.   Numeric  Label
                          1297         0  No
                           531         1  Yes
                          4068         .

-------------------------------------------------------------------------------------------------
ED13_d              [Simply was not interested in college] Which of the following are reasons why you
                                                did not attend college?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
```

```
                  label:  ED13_D

                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  4068/5896

             tabulation:  Freq.   Numeric  Label
                           1132         0  No
                            696         1  Yes
                           4068         .

-------------------------------------------------------------------------------------------------
ED13_e              [Was not admitted] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED13_E

                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  4068/5896

             tabulation:  Freq.   Numeric  Label
                           1810         0  No
                             18         1  Yes
                           4068         .

-------------------------------------------------------------------------------------------------
ED13_f              [Did not think benefits of attending college were worth the cost] Which of the
                              following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED13_F

                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  4068/5896

             tabulation:  Freq.   Numeric  Label
                           1606         0  No
                            222         1  Yes
                           4068         .

-------------------------------------------------------------------------------------------------
ED13_g                    [Other] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED13_G

                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  4068/5896

             tabulation:  Freq.   Numeric  Label
                           1656         0  No
                            172         1  Yes
                           4068         .

-------------------------------------------------------------------------------------------------
ED13_Refused              [Refused] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED13_REF

                  range:  [0,1]                              units:  1
          unique values:  2                          missing .:  4068/5896

             tabulation:  Freq.   Numeric  Label
                           1817         0  No
                             11         1  Yes
                           4068         .

-------------------------------------------------------------------------------------------------
ED14_a              [Still enrolled in college] Which of the following are reasons why you did not
                                          complete your college degree?
```

```
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  ED14_A

             range:  [0,1]                            units:  1
     unique values:  2                             missing .:  4837/5896

        tabulation:  Freq.   Numeric  Label
                       866         0  No
                       193         1  Yes
                      4837         .
--------------------------------------------------------------------------------
ED14_b              [Too expensive] Which of the following are reasons why you did not complete your
                                                  college degree?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  ED14_B

             range:  [0,1]                            units:  1
     unique values:  2                             missing .:  4837/5896

        tabulation:  Freq.   Numeric  Label
                       853         0  No
                       206         1  Yes
                      4837         .

--------------------------------------------------------------------------------
ED14_c              [Family responsibilities] Which of the following are reasons why you did not
                                          complete your college degree?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  ED14_C

             range:  [0,1]                            units:  1
     unique values:  2                             missing .:  4837/5896

        tabulation:  Freq.   Numeric  Label
                       732         0  No
                       327         1  Yes
                      4837         .

--------------------------------------------------------------------------------
ED14_d              [Wanted to work] Which of the following are reasons why you did not complete your
                                                  college degree?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  ED14_D

             range:  [0,1]                            units:  1
     unique values:  2                             missing .:  4837/5896

        tabulation:  Freq.   Numeric  Label
                       834         0  No
                       225         1  Yes
                      4837         .

--------------------------------------------------------------------------------
ED14_e              [Simply not interested in continuing in college] Which of the following are reasons
                                          why you did not complete your college degree?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  ED14_E

             range:  [0,1]                            units:  1
     unique values:  2                             missing .:  4837/5896

        tabulation:  Freq.   Numeric  Label
                       839         0  No
```

```
                            220           1  Yes
                           4837           .

----------------------------------------------------------------------------------------------------
ED14_f                     [Did not think the benefits of continuing college were worth the cost] Which of
                              the following are reasons why you did not complete your college degree?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED14_F

                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  4837/5896

              tabulation:  Freq.   Numeric  Label
                            913           0  No
                            146           1  Yes
                           4837           .

----------------------------------------------------------------------------------------------------
ED14_g                     [Low grades] Which of the following are reasons why you did not complete your
                                                         college degree?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED14_G

                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  4837/5896

              tabulation:  Freq.   Numeric  Label
                            997           0  No
                             62           1  Yes
                           4837           .

----------------------------------------------------------------------------------------------------
ED14_h                     [Other] Which of the following are reasons why you did not complete your college
                                                              degree?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED14_H

                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  4837/5896

              tabulation:  Freq.   Numeric  Label
                            900           0  No
                            159           1  Yes
                           4837           .

----------------------------------------------------------------------------------------------------
ED14_Refused               [Refused] Which of the following are reasons why you did not complete your
                                                         college degree?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED14_REF

                   range:  [0,1]                         units:  1
           unique values:  2                         missing .:  4837/5896

              tabulation:  Freq.   Numeric  Label
                           1052           0  No
                              7           1  Yes
                           4837           .

----------------------------------------------------------------------------------------------------
ED15                                  What is the highest level of education that your mother completed?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  ED15
```

```
                 range:  [-1,8]                            units:  1
         unique values:  9                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                             47        -1   Refused
                           1187         1   Less than High School degree
                           2256         2   High school degree or GED
                            559         3   Some college but no degree
                            280         4   Certificate or technical degree
                            277         5   Associate degree
                            536         6   Bachelor's degree
                            294         7   Graduate degree
                            460         8   Don't know

----------------------------------------------------------------------------------------------
ED16                              What is the highest level of education that your father completed?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  ED16

                 range:  [-1,8]                            units:  1
         unique values:  9                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                             42        -1   Refused
                           1318         1   Less than High School degree
                           1810         2   High school degree or GED
                            509         3   Some college but no degree
                            275         4   Certificate or technical degree
                            170         5   Associate degree
                            602         6   Bachelor's degree
                            420         7   Graduate degree
                            750         8   Don't know

----------------------------------------------------------------------------------------------
S7_a              [Your Own Education] Do you currently owe any money used to pay for your own
                  education, your spouse's education, or your child or grandchild's education?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  S7_A

                 range:  [-1,1]                            units:  1
         unique values:  3                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                            110        -1   Refused
                           4953         0   No
                            833         1   Yes

----------------------------------------------------------------------------------------------
S7_b              [Spouse's/Partner's Education] Do you currently owe any money used to pay for your
                  own education, your spouse's education, or your child or grandchild's education?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  S7_B, but 1 nonmissing value is not labeled

                 range:  [-1,3]                            units:  1
         unique values:  4                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                             66        -1   Refused
                           3080         0   No
                            296         1   Yes
                           2454         3

----------------------------------------------------------------------------------------------
S7_c              [Child's or Grandchild's Education] Do you currently owe any money used to pay for
                  your own education, your spouse's education, or your child or grandchild's education?
----------------------------------------------------------------------------------------------

                  type:  numeric (int)
```

```
                 label:  S7_C

                 range:  [-1,999]                     units:  1
         unique values:  4                          missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            84        -1  Refused
                          3862         0  No
                           352         1  Yes
                          1598       999  Do not have
                                          Children/Grandchildren


--------------------------------------------------------------------------------------------------
T0_A1               [Your Own Education: Student Loan] Is the money you owe for your own education a
             student loan, a home equity loan, a credit card debt, or some other type of loan?
--------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_1_A

                 range:  [0,1]                         units:  1
         unique values:  2                          missing .:  5063/5896

            tabulation:  Freq.   Numeric  Label
                            64         0  No
                           769         1  Yes
                          5063         .


--------------------------------------------------------------------------------------------------
T0_B1               [Your Own Education: Home Equity Loan] Is the money you owe for your own education
              a student loan, a home equity loan, a credit card debt, or some other type of loan?
--------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_1_B

                 range:  [0,1]                         units:  1
         unique values:  2                          missing .:  5063/5896

            tabulation:  Freq.   Numeric  Label
                           813         0  No
                            20         1  Yes
                          5063         .


--------------------------------------------------------------------------------------------------
T0_C1               [Your Own Education: Credit Card] Is the money you owe for your own education a
              student loan, a home equity loan, a credit card debt, or some other type of loan?
--------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_1_C

                 range:  [0,1]                         units:  1
         unique values:  2                          missing .:  5063/5896

            tabulation:  Freq.   Numeric  Label
                           682         0  No
                           151         1  Yes
                          5063         .


--------------------------------------------------------------------------------------------------
T0_D1               [Your Own Education: Other Loan] Is the money you owe for your own education a
              student loan, a home equity loan, a credit card debt, or some other type of loan?
--------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_1_D

                 range:  [0,1]                         units:  1
         unique values:  2                          missing .:  5063/5896

            tabulation:  Freq.   Numeric  Label
                           739         0  No
                            94         1  Yes
```

```
                5063            .

--------------------------------------------------------------------------------------------
T0_1_Refused      [Your Own Education: Refused] Is the money you owe for your own education a student
                  loan, a home equity loan, a credit card debt, or some other type of loan?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_1_REF

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  5063/5896

           tabulation:  Freq.   Numeric  Label
                          826         0  No
                            7         1  Yes
                         5063         .

--------------------------------------------------------------------------------------------
T0_A2                  [Spouse's/Partner's  Education: Student Loan] Is the money you owe for
            your spouse/partner's education a student loan, a home equity loan, a credit card debt,
                                              or some other type of loan?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_2_A

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  5600/5896

           tabulation:  Freq.   Numeric  Label
                           26         0  No
                          270         1  Yes
                         5600         .

--------------------------------------------------------------------------------------------
T0_B2                  [Spouse's/Partner's  Education: Home Equity Loan] Is the money you owe for your
                    spouse/partner's education a student loan, a home equity loan, a credit card
                                              debt, or some other type of loan?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_2_B

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  5600/5896

           tabulation:  Freq.   Numeric  Label
                          286         0  No
                           10         1  Yes
                         5600         .

--------------------------------------------------------------------------------------------
T0_C2                  [Spouse's/Partner's  Education: Credit Card] Is the money you owe for your
                    spouse/partner's education a student loan, a home equity loan, a credit card
                                              debt, or some other type of loan?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  T0_2_C

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  5600/5896

           tabulation:  Freq.   Numeric  Label
                          254         0  No
                           42         1  Yes
                         5600         .

--------------------------------------------------------------------------------------------
T0_D2                  [Spouse's/Partner's  Education: Other Loan] Is the money you owe for your
                     spouse/partner's education a student loan, a home equity loan, a credit
                                              card debt, or some other type of loan?
--------------------------------------------------------------------------------------------
```

```
                 type:  numeric (byte)
                label:  T0_2_D

                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  5600/5896

           tabulation:  Freq.   Numeric  Label
                          271         0  No
                           25         1  Yes
                         5600         .

------------------------------------------------------------------------------------------------
T0_2_Refused               [Spouse's/Partner's  Education: Refused] Is the money you owe for your
                           spouse/partner's education a student loan, a home equity loan, a credit
                                                        card debt, or some other type of loan?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  T0_2_REF

                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  5600/5896

           tabulation:  Freq.   Numeric  Label
                          294         0  No
                            2         1  Yes
                         5600         .

------------------------------------------------------------------------------------------------
T0_A3                      [Child's or Grandchild's Education: Student Loan] Is the money you owe for your
                           child/grandchild's education a student loan, a home equity loan, a credit card
                                                        debt, or some other type of loan?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  T0_3_A

                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  5544/5896

           tabulation:  Freq.   Numeric  Label
                           88         0  No
                          264         1  Yes
                         5544         .

------------------------------------------------------------------------------------------------
T0_B3                      [Child's or Grandchild's Education: Home Equity Loan] Is the money you owe for
                           your child/grandchild's education a student loan, a home equity loan, a credit
                                                        card debt, or some other type of loan?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  T0_3_B

                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  5544/5896

           tabulation:  Freq.   Numeric  Label
                          324         0  No
                           28         1  Yes
                         5544         .

------------------------------------------------------------------------------------------------
T0_C3                      [Child's or Grandchild's Education: Credit Card] Is the money you owe for your
                           child/grandchild's education a student loan, a home equity loan, a credit card
                                                        debt, or some other type of loan?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  T0_3_C

                range:  [0,1]                        units:  1
        unique values:  2                          missing .:  5544/5896
```

```
          tabulation:  Freq.   Numeric  Label
                         317         0  No
                          35         1  Yes
                        5544         .

--------------------------------------------------------------------------------------------
T0_D3                   [Child's or Grandchild's Education: Other Loan] Is the money you owe for your
                    child/grandchild's education a student loan, a home equity loan, a credit card
                                                        debt, or some other type of loan?
--------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T0_3_D

              range:  [0,1]                              units:  1
      unique values:  2                         missing .:  5544/5896

          tabulation:  Freq.   Numeric  Label
                         316         0  No
                          36         1  Yes
                        5544         .

--------------------------------------------------------------------------------------------
T0_3_Refused           [Child's or Grandchild's Education: Refused] Is the money you owe for your
                    child/grandchild's education a student loan, a home equity loan, a credit card
                                                        debt, or some other type of loan?
--------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T0_3_REF

              range:  [0,1]                              units:  1
      unique values:  2                         missing .:  5544/5896

          tabulation:  Freq.   Numeric  Label
                         342         0  No
                          10         1  Yes
                        5544         .

--------------------------------------------------------------------------------------------
T1_A1                  [Your Own Education : Total $ amount owed] For student loans to fund your own
                                             education, total dollar amount owed:
--------------------------------------------------------------------------------------------

               type:  numeric (long)
              label:  T1_1_A, but 166 nonmissing values are not labeled

              range:  [-1,330000]                        units:  1
      unique values:  167                       missing .:  5127/5896

           examples:  .
                      .
                      .
                      .

--------------------------------------------------------------------------------------------
T1_A2                  [Spouse's/Partner's Education : Total $ amount owed] For student loans to fund
                                        your spouse/partner's education, total dollar amount owed:
--------------------------------------------------------------------------------------------

               type:  numeric (long)
              label:  T1_2_A, but 78 nonmissing values are not labeled

              range:  [-1,250000]                        units:  1
      unique values:  79                        missing .:  5626/5896

           examples:  .
                      .
                      .
                      .

--------------------------------------------------------------------------------------------
T1_A3                  [Child's or Grandchild's Education : Total $ amount owed] For student loans to
```

```
                          fund your child/grandchild's education, total dollar amount owed:
-----------------------------------------------------------------------------------------------

                   type:  numeric (long)
                  label:  T1_3_A, but 83 nonmissing values are not labeled

                  range:  [-1,650000]                    units:  1
          unique values:  84                         missing .:  5632/5896

               examples:  .
                          .
                          .
                          .

-----------------------------------------------------------------------------------------------
T1_B1                   [Your Own Education : Total $ amount of monthly payment on these Loans] For student
                          loans to fund your own education, total dollar amount of monthly payment:
-----------------------------------------------------------------------------------------------

                   type:  numeric (int)
                  label:  T1_1_B, but 171 nonmissing values are not labeled

                  range:  [-1,28156]                     units:  1
          unique values:  172                        missing .:  5127/5896

               examples:  .
                          .
                          .
                          .

-----------------------------------------------------------------------------------------------
T1_B2                    [Spouse's/Partner's Education : Total $ amount of monthly payment on these Loans]
                          For student loans to fund your spouse/partner's education, total dollar amount of
                                                             monthly payment:
-----------------------------------------------------------------------------------------------

                   type:  numeric (int)
                  label:  T1_2_B, but 76 nonmissing values are not labeled

                  range:  [-1,4000]                      units:  1
          unique values:  77                         missing .:  5626/5896

               examples:  .
                          .
                          .
                          .

-----------------------------------------------------------------------------------------------
T1_B3             [Child's or Grandchild's Education : Total $ amount of monthly payment on these Loans]
                          For student loans to fund your child/grandchild's education, total dollar amount of
                                                             monthly payment:
-----------------------------------------------------------------------------------------------

                   type:  numeric (int)
                  label:  T1_3_B, but 77 nonmissing values are not labeled

                  range:  [-1,2500]                      units:  1
          unique values:  78                         missing .:  5632/5896

               examples:  .
                          .
                          .
                          .

-----------------------------------------------------------------------------------------------
T1_C1                    For your own education, are the loans Federal (e.g. Perkins or Stafford Loan)
                                                     loans, Private loans, or a mix of both?
-----------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  T1_1_C

                  range:  [-1,8]                          units:  1
          unique values:  5                          missing .:  5127/5896
```

```
         tabulation:  Freq.   Numeric  Label
                         58        -1  Refused
                        375         1  Federal Loan
                         35         2  Private Loan
                        223         3  Mix of Both
                         78         8  Don't know
                       5127         .

-------------------------------------------------------------------------------------------------
T1_C2               For your spose/partner's education, are the loans Federal (e.g. Perkins or
                                  Stafford Loan) loans, Private loans, or a mix of both?
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T1_2_C

              range:  [-1,8]                        units:  1
      unique values:  5                         missing .:  5626/5896

         tabulation:  Freq.   Numeric  Label
                         26        -1  Refused
                        112         1  Federal Loan
                         12         2  Private Loan
                         70         3  Mix of Both
                         50         8  Don't know
                       5626         .

-------------------------------------------------------------------------------------------------
T1_C3               For your child/grandchild's education, are the loans Federal (e.g. Perkins or
                                  Stafford Loan) loans, Private loans, or a mix of both?
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T1_3_C

              range:  [-1,8]                        units:  1
      unique values:  5                         missing .:  5632/5896

         tabulation:  Freq.   Numeric  Label
                         31        -1  Refused
                        115         1  Federal Loan
                         31         2  Private Loan
                         53         3  Mix of Both
                         34         8  Don't know
                       5632         .

-------------------------------------------------------------------------------------------------
T1_D1             For your own education, is one or more loans in deferment, forbearance, or being
                                 forgiven so you do not need to make payments right now?
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T1_1_D

              range:  [-1,1]                        units:  1
      unique values:  3                         missing .:  5127/5896

         tabulation:  Freq.   Numeric  Label
                         75        -1  Refused
                        397         0  No
                        297         1  Yes
                       5127         .

-------------------------------------------------------------------------------------------------
T1_D2             For your spouse/partner's education, is one or more loans in deferment, forbearance,
                              or being forgiven so you do not need to make payments right now?
-------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  T1_2_D

              range:  [-1,1]                        units:  1
      unique values:  3                         missing .:  5626/5896
```

```
        tabulation:  Freq.   Numeric  Label
                        32        -1  Refused
                       159         0  No
                        79         1  Yes
                      5626         .

----------------------------------------------------------------------------------------------
T1_D3           For your child/grandchild's education, is one or more loans in deferment, forbearance,
                           or being forgiven so you do not need to make payments right now?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  T1_3_D

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  5632/5896

        tabulation:  Freq.   Numeric  Label
                        34        -1  Refused
                       150         0  No
                        80         1  Yes
                      5632         .

----------------------------------------------------------------------------------------------
T1_E1            For your own education, are you behind on payments or in collections for one
                                          or more of these loans?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  T1_1_E

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  5127/5896

        tabulation:  Freq.   Numeric  Label
                        81        -1  Refused
                       561         0  No
                       127         1  Yes
                      5127         .

----------------------------------------------------------------------------------------------
T1_E2                     For your spouse/partner's education, are you behind on payments or in
                                     collections for one or more of these loans?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  T1_2_E

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  5626/5896

        tabulation:  Freq.   Numeric  Label
                        32        -1  Refused
                       200         0  No
                        38         1  Yes
                      5626         .

----------------------------------------------------------------------------------------------
T1_E3                     For your child/grandchild's education, are you behind on payments or in
                                     collections for one or more of these loans?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  T1_3_E

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  5632/5896

        tabulation:  Freq.   Numeric  Label
                        42        -1  Refused
                       206         0  No
                        16         1  Yes
                      5632         .
```

```
--------------------------------------------------------------------------------------------
T2                     Did you borrow money or take out any loans to pay for your own education that
                                              you have since repaid?
--------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  T2

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  833/5896

           tabulation:  Freq.   Numeric  Label
                           46        -1  Refused
                         4325         0  No
                          692         1  Yes
                          833         .

--------------------------------------------------------------------------------------------
T2B_1             [Certificate or technical training] How much money did you borrow for each of
                                       the following types of educational programs?
--------------------------------------------------------------------------------------------

                 type:  numeric (long)
                label:  T2B_1, but 62 nonmissing values are not labeled

                range:  [0,50000]                     units:  1
        unique values:  62                       missing .:  0/5896

             examples:  0
                        0
                        0
                        0

--------------------------------------------------------------------------------------------
T2B_2             [Associate degree] How much money did you borrow for each of the following types
                                           of educational programs?
--------------------------------------------------------------------------------------------

                 type:  numeric (long)
                label:  T2B_2, but 75 nonmissing values are not labeled

                range:  [0,250000]                    units:  1
        unique values:  75                       missing .:  0/5896

             examples:  0
                        0
                        0
                        0

--------------------------------------------------------------------------------------------
T2B_3             [Bachelor's degree] How much money did you borrow for each of the following types
                                           of educational programs?
--------------------------------------------------------------------------------------------

                 type:  numeric (long)
                label:  T2B_3, but 117 nonmissing values are not labeled

                range:  [0,260000]                    units:  1
        unique values:  117                      missing .:  0/5896

             examples:  0
                        0
                        0
                        0

--------------------------------------------------------------------------------------------
T2B_4             [Professional degree (e.g. MBA, MD, JD)] How much money did you borrow for each of
                                       the following types of educational programs?
--------------------------------------------------------------------------------------------

                 type:  numeric (long)
                label:  T2B_4, but 55 nonmissing values are not labeled
```

```
               range:  [0,280000]                    units:  1
       unique values:  55                       missing .:   0/5896

            examples:  0
                       0
                       0
                       0

---------------------------------------------------------------------------------------------
T2B_5                   [Master's degree or Doctoral degree] How much money did you borrow for each of
                                       the following types of educational programs?
---------------------------------------------------------------------------------------------

                type:  numeric (long)
               label:  T2B_5, but 67 nonmissing values are not labeled

               range:  [0,160000]                    units:  1
       unique values:  67                       missing .:   0/5896

            examples:  0
                       0
                       0
                       0

---------------------------------------------------------------------------------------------
T2B_6                           [Other] How much money did you borrow for each of the following types of
                                                   educational programs?
---------------------------------------------------------------------------------------------

                type:  numeric (long)
               label:  T2B_6, but 33 nonmissing values are not labeled

               range:  [0,60000]                     units:  1
       unique values:  33                       missing .:   0/5896

            examples:  0
                       0
                       0
                       0

---------------------------------------------------------------------------------------------
T5               Did you complete the most recent educational program for which you borrowed money?
---------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  T5

               range:  [-1,3]                         units:  1
       unique values:  4                        missing .:   4371/5896

           tabulation:  Freq.   Numeric  Label
                          13        -1  Refused
                         316         0  No
                        1011         1  Yes
                         185         3  Still enrolled in the program
                        4371         .

---------------------------------------------------------------------------------------------
T7               Still thinking about your most recent educational program for which you borrowed
                          money, what type of degree or credential did you borrow money for?
---------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  T7

               range:  [-1,7]                         units:  1
       unique values:  8                        missing .:   5382/5896

           tabulation:  Freq.   Numeric  Label
                          15        -1  Refused
                          67         1  Certificate or technical
                                        training
                         122         2  Associate degree
                         204         3  Bachelor's degree
```

```
                       52            4  Master's degree
                       15            5  Professional degree (e.g. MBA,
                                        MD, JD)
                       11            6  Doctoral degree
                       28            7  Other (Please specify):
                     5382            .

---------------------------------------------------------------------------------------------
E1_a              [Prescription medicine (including taking less medication than prescribed)] During
                  the past 12 months, was there a time when you needed any of the following, but
                                        didn't get it because you couldn't afford it?
---------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_A

                 range:  [-1,1]                          units:  1
         unique values:  3                          missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            62        -1  Refused
                          4985         0  No
                           849         1  Yes

---------------------------------------------------------------------------------------------
E1_b              [To see a doctor] During the past 12 months, was there a time when you needed any
                           of the following, but didn't get it because you couldn't afford it?
---------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_B

                 range:  [-1,1]                          units:  1
         unique values:  3                          missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            73        -1  Refused
                          4846         0  No
                           977         1  Yes

---------------------------------------------------------------------------------------------
E1_c                    [Mental health care or counseling] During the past 12 months, was there a time
                  when you needed any of the following, but didn't get it because you couldn't afford it?
---------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_C

                 range:  [-1,1]                          units:  1
         unique values:  3                          missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            92        -1  Refused
                          5403         0  No
                           401         1  Yes

---------------------------------------------------------------------------------------------
E1_d               [Dental care (including skipping check-ups or routine cleaning)] During the past
                  12 months, was there a time when you needed any of the following, but didn't get it
                                        because you couldn't afford it?
---------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_D

                 range:  [-1,1]                          units:  1
         unique values:  3                          missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            64        -1  Refused
                          4243         0  No
                          1589         1  Yes

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

```
E1_e                    [To see a specialist] During the past 12 months, was there a time when you needed
                        any of the following, but didn't get it because you couldn't afford it?
-------------------------------------------------------------------------------------------------

                type:   numeric (byte)
                label:  E1_E

                range:  [-1,1]                          units:  1
        unique values:  3                        missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            75       -1  Refused
                          5142        0  No
                           679        1  Yes

-------------------------------------------------------------------------------------------------
E1_f                    [Follow-up care] During the past 12 months, was there a time when you needed any
                        of the following, but didn't get it because you couldn't afford it?
-------------------------------------------------------------------------------------------------

                type:   numeric (byte)
                label:  E1_F

                range:  [-1,1]                          units:  1
        unique values:  3                        missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            80       -1  Refused
                          5301        0  No
                           515        1  Yes

-------------------------------------------------------------------------------------------------
E2                      During the past 12 months, have you had any unexpected major medical expenses that
                        you had to pay out of pocket (that were not completely paid for by insurance)?
-------------------------------------------------------------------------------------------------

                type:   numeric (byte)
                label:  E2

                range:  [-1,1]                          units:  1
        unique values:  3                        missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                            55       -1  Refused
                          4380        0  No
                          1461        1  Yes

-------------------------------------------------------------------------------------------------
E4_a                    [Insurance through a current or former employer or union (of yourself or a family
                        member)] Are you CURRENTLY covered by any of the following types of health insurance
                        or health coverage plans?
-------------------------------------------------------------------------------------------------

                type:   numeric (byte)
                label:  E4_A

                range:  [-1,1]                          units:  1
        unique values:  3                        missing .:  0/5896

            tabulation:  Freq.   Numeric  Label
                           196       -1  Refused
                          2835        0  No
                          2865        1  Yes

-------------------------------------------------------------------------------------------------
E4_b                    [Insurance purchased directly from an insurance company (by yourself or a family
                        member)] Are you CURRENTLY covered by any of the following types of health insurance
                        or health coverage plans?
-------------------------------------------------------------------------------------------------

                type:   numeric (byte)
                label:  E4_B

                range:  [-1,1]                          units:  1
```

```
              unique values:  3                          missing .:  0/5896

                 tabulation:  Freq.   Numeric  Label
                               349       -1  Refused
                              4775        0  No
                               772        1  Yes

-----------------------------------------------------------------------------------------------
E4_c                    [Medicare, for people 65 or older, or people with certain disabilities] Are you
                        CURRENTLY covered by any of the following types of health insurance or health
                                                coverage plans?
-----------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  E4_C

                      range:  [-1,1]                          units:  1
              unique values:  3                          missing .:  0/5896

                 tabulation:  Freq.   Numeric  Label
                               225       -1  Refused
                              3990        0  No
                              1681        1  Yes

-----------------------------------------------------------------------------------------------
E4_d                    [Medicaid, Medical Assistance, or any kind of government-assistance plan for those
                        with low incomes or disability] Are you CURRENTLY covered by any of the following
                                         types of health insurance or health coverage plans?
-----------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  E4_D

                      range:  [-1,1]                          units:  1
              unique values:  3                          missing .:  0/5896

                 tabulation:  Freq.   Numeric  Label
                               362       -1  Refused
                              4590        0  No
                               944        1  Yes

-----------------------------------------------------------------------------------------------
E4_e                    [TRICARE or other military health care] Are you CURRENTLY covered by any of the
                                    following types of health insurance or health coverage plans?
-----------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  E4_E

                      range:  [-1,1]                          units:  1
              unique values:  3                          missing .:  0/5896

                 tabulation:  Freq.   Numeric  Label
                               379       -1  Refused
                              5309        0  No
                               208        1  Yes

-----------------------------------------------------------------------------------------------
E4_f                    [VA (including those who have ever used or enrolled for VA health care)] Are you
                        CURRENTLY covered by any of the following types of health insurance or health coverage
                                                plans?
-----------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  E4_F

                      range:  [-1,1]                          units:  1
              unique values:  3                          missing .:  0/5896

                 tabulation:  Freq.   Numeric  Label
                               380       -1  Refused
                              5238        0  No
                               278        1  Yes
```

```
----------------------------------------------------------------------------------------------------
E4_g                        [Indian Health Service] Are you CURRENTLY covered by any of the following types
                                        of health insurance or health coverage plans?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E4_G

                   range:  [-1,1]                             units:  1
           unique values:  3                         missing .:  0/5896

               tabulation:  Freq.   Numeric  Label
                              394        -1  Refused
                             5448         0  No
                               54         1  Yes


----------------------------------------------------------------------------------------------------
E4_h                [Insurance purchased through a health insurance exchange] Are you CURRENTLY covered
                        by any of the following types of health insurance or health coverage plans?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E4_H

                   range:  [-1,1]                             units:  1
           unique values:  3                         missing .:  0/5896

               tabulation:  Freq.   Numeric  Label
                              399        -1  Refused
                             5288         0  No
                              209         1  Yes


----------------------------------------------------------------------------------------------------
E4_i                    [Any other type of health insurance or health coverage plan] Are you CURRENTLY
                    covered by any of the following types of health insurance or health coverage plans?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E4_I

                   range:  [-1,1]                             units:  1
           unique values:  3                         missing .:  0/5896

               tabulation:  Freq.   Numeric  Label
                              391        -1  Refused
                             5173         0  No
                              332         1  Yes


----------------------------------------------------------------------------------------------------
B2        Which one of the following best describes how well you are managing financially these days?
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  B2

                   range:  [-1,4]                             units:  1
           unique values:  5                         missing .:  0/5896

               tabulation:  Freq.   Numeric  Label
                               46        -1  Refused
                              757         1  Finding it difficult to get by
                             1473         2  Just getting by
                             2211         3  Doing okay
                             1409         4  Living comfortably


----------------------------------------------------------------------------------------------------
DOV_B3B4                                                                                    DOV: B3B4
----------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  DOV_B3B4

                   range:  [1,2]                              units:  1
           unique values:  2                         missing .:  0/5896
```

```
           tabulation:   Freq.   Numeric  Label
                          2934          1  B3 asked first
                          2962          2  B4 asked first


-------------------------------------------------------------------------------------------------
B3                Compared to 12 months ago, would you say that you (and your family living with you)
                                  are better off, the same, or worse off financially?
-------------------------------------------------------------------------------------------------

                 type:   numeric (byte)
                label:   B3

                range:   [-1,5]                             units:  1
        unique values:   6                             missing .:  0/5896

           tabulation:   Freq.   Numeric  Label
                            59         -1  Refused
                           332          1  Much worse off
                          1085          2  Somewhat worse off
                          2949          3  About the same
                          1137          4  Somewhat better off
                           334          5  Much better off


-------------------------------------------------------------------------------------------------
B4        Compared to five years ago (since 2009), would you say that you (and your family living
                            with you) are better off, the same, or worse off financially?
-------------------------------------------------------------------------------------------------

                 type:   numeric (byte)
                label:   B4

                range:   [-1,5]                             units:  1
        unique values:   6                             missing .:  0/5896

           tabulation:   Freq.   Numeric  Label
                            58         -1  Refused
                           617          1  Much worse off
                          1263          2  Somewhat worse off
                          1871          3  About the same
                          1446          4  Somewhat better off
                           641          5  Much better off


-------------------------------------------------------------------------------------------------
B5         Consider other people your age who had similar financial situations to you five years
            ago (in 2009). When compared to these people, would you say that your current financial
                                              situation is now:
-------------------------------------------------------------------------------------------------

                 type:   numeric (byte)
                label:   B5

                range:   [-1,5]                             units:  1
        unique values:   6                             missing .:  0/5896

           tabulation:   Freq.   Numeric  Label
                           102         -1  Refused
                           427          1  A lot worse than their current
                                            situation
                           951          2  A little worse than their
                                            current situation
                          2636          3  About the same as their current
                                            situation
                          1292          4  A little better than their
                                            current situation
                           488          5  A lot better than their current
                                            situation


-------------------------------------------------------------------------------------------------
B6          Think of your parents when they were your age. Would you say you (and your family
                living with you) are better, the same, or worse off financially than they were?
-------------------------------------------------------------------------------------------------

                 type:   numeric (byte)
```

```
              label:  B6

              range:  [-1,5]                        units:  1
      unique values:  6                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                          73        -1  Refused
                         545         1  Much worse off
                        1008         2  Somewhat worse off
                        1345         3  About the same
                        1639         4  Somewhat better off
                        1286         5  Much better off

-------------------------------------------------------------------------------------------
B7        Think about the next generation of your family (e.g. your children, nieces, nephews, etc.).
          When they are your age, do you think that they will be better off, the same, or worse off
                                             financially than you are today?
-------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  B7

              range:  [-1,5]                        units:  1
      unique values:  6                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                          87        -1  Refused
                         527         1  Much worse off
                        1258         2  Somewhat worse off
                        1498         3  About the same
                        1763         4  Somewhat better off
                         763         5  Much better off

-------------------------------------------------------------------------------------------
K0                    How much thought have you given to the financial planning for your retirement?
-------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  K0

              range:  [-1,5]                        units:  1
      unique values:  6                         missing .:  1482/5896

          tabulation:  Freq.   Numeric  Label
                          42        -1  Refused
                         789         1  None at all
                         989         2  A little
                        1070         3  Some
                         915         4  A fair amount
                         609         5  A lot
                        1482         .

-------------------------------------------------------------------------------------------
K1                          Which one of the following best describes your plan for retirement?
-------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  K1

              range:  [-1,8]                        units:  1
      unique values:  9                         missing .:  1482/5896

          tabulation:  Freq.   Numeric  Label
                          65        -1  Refused
                         576         1  I do not plan to retire
                         355         2  Work fewer hours as I get close
                                        to retirement
                         107         3  Retire from my current career,
                                        but then find a different
                                        full-time job
                         493         4  Retire from my current career,
                                        but then find a different
                                        part-time job
                         283         5  Retire from my current career,
```

```
                                    but then work for myself
                 792           6  Work full time until I retire,
                                    then stop working altogether
                1153           7  Keep working as long as possible
                 590           8  Other (Please specify):
                1482           .
```

K1B   At what age do you expect to retire fully, meaning completely stop working for pay?

```
                 type:  numeric (int)
                label:  K1B, but 52 nonmissing values are not labeled

                range:  [-1,999]                    units:  1
        unique values:  55                       missing .:  1905/5896

             examples:  70
                        999    Not sure
                        999    Not sure
                        .
```

K2_b   [401(k), 403(b), Thrift or other defined contribution pension plan] Do you currently
                             have each of the following types of retirement savings or pension?

```
                 type:  numeric (byte)
                label:  K2_B

                range:  [-1,1]                      units:  1
        unique values:  3                        missing .:  1482/5896

           tabulation:  Freq.   Numeric  Label
                           87        -1  Refused
                         2477         0  No
                         1850         1  Yes
                         1482         .
```

K2_c   [Defined benefit pension through an employer or former employer] Do you currently
                             have each of the following types of retirement savings or pension?

```
                 type:  numeric (byte)
                label:  K2_C

                range:  [-1,1]                      units:  1
        unique values:  3                        missing .:  1482/5896

           tabulation:  Freq.   Numeric  Label
                          127        -1  Refused
                         3388         0  No
                          899         1  Yes
                         1482         .
```

K2_d   [Individual Retirement Account (IRA) or Roth IRA] Do you currently have each of
                                    the following types of retirement savings or pension?

```
                 type:  numeric (byte)
                label:  K2_D

                range:  [-1,1]                      units:  1
        unique values:  3                        missing .:  1482/5896

           tabulation:  Freq.   Numeric  Label
                          130        -1  Refused
                         3026         0  No
                         1258         1  Yes
                         1482         .
```

```
K2_e                   [Savings outside a retirement account] Do you currently have each of the following
                                                types of retirement savings or pension?
-----------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  K2_E

                    range:  [-1,1]                           units:  1
            unique values:  3                          missing .:  1482/5896

                tabulation:  Freq.   Numeric  Label
                              129        -1  Refused
                             2731         0  No
                             1554         1  Yes
                             1482         .

-----------------------------------------------------------------------------------------------
K2_f                   [Ownership of real estate or land that you plan to sell or rent to generate income
                          in retirement] Do you currently have each of the following types of retirement
                                                        savings or pension?
-----------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  K2_F

                    range:  [-1,1]                           units:  1
            unique values:  3                          missing .:  1482/5896

                tabulation:  Freq.   Numeric  Label
                              145        -1  Refused
                             3624         0  No
                              645         1  Yes
                             1482         .

-----------------------------------------------------------------------------------------------
K2_g                   [Ownership of my business] Do you currently have each of the following types of
                                                retirement savings or pension?
-----------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  K2_G

                    range:  [-1,1]                           units:  1
            unique values:  3                          missing .:  1482/5896

                tabulation:  Freq.   Numeric  Label
                              173        -1  Refused
                             3960         0  No
                              281         1  Yes
                             1482         .

-----------------------------------------------------------------------------------------------
K2_h                   [Other retirement savings] Do you currently have each of the following types of
                                                retirement savings or pension?
-----------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  K2_H

                    range:  [-1,1]                           units:  1
            unique values:  3                          missing .:  1482/5896

                tabulation:  Freq.   Numeric  Label
                              171        -1  Refused
                             3769         0  No
                              474         1  Yes
                             1482         .

-----------------------------------------------------------------------------------------------
K2A                    Thinking about your current savings for retirement, do you think that your retirement
                          savings is on track to allow you to retire with a comfortable standard of living by
                                                your planned retirement age of [K1B response]?
-----------------------------------------------------------------------------------------------
```

```
                 type:  numeric (byte)
                label:  K2A

                range:  [-1,9]                        units:  1
        unique values:  6                          missing .:   4360/5896

           tabulation:  Freq.   Numeric  Label
                            6       -1  Refused
                          263        1  Definitely No
                          330        2  Probably No
                          628        3  Probably Yes
                          187        4  Definitely Yes
                          122        9  Don't know
                         4360        .
```

K2B   Which one of the following best describes your alternate savings plan or plan
                                            for retirement?

```
                 type:  numeric (byte)
                label:  K2B

                range:  [-1,6]                        units:  1
        unique values:  7                          missing .:   5303/5896

           tabulation:  Freq.   Numeric  Label
                            1       -1  Refused
                           95        1  Continue working full-time past
                                        your planned retirement age
                          147        2  Continue working part-time past
                                        your planned retirement age
                           73        3  Retire at your planned
                                        retirement age but spend less in
                                        retirement
                           76        4  Retire at your planned
                                        retirement age but spend less
                                        while working to save more for
                                        retirement
                          171        5  I have no alternate plan
                           30        6  Other
                         5303        .
```

K2C   If you determine that your retirement savings is no longer on track, how you would
                                    adjust your savings plan or plans for retirement?

```
                 type:  numeric (byte)
                label:  K2C

                range:  [-1,6]                        units:  1
        unique values:  7                          missing .:   4959/5896

           tabulation:  Freq.   Numeric  Label
                            7       -1  Refused
                          293        1  Continue working full-time past
                                        your planned retirement age
                          267        2  Continue working part-time past
                                        your planned retirement age
                          141        3  Retire at your planned
                                        retirement age but spend less in
                                        retirement
                          151        4  Retire at your planned
                                        retirement age but spend less
                                        while working to save more for
                                        retirement
                           54        5  Would not adjust savings or
                                        retirement plan
                           24        6  Other
                         4959        .
```

K14_a   [Employer does not offer a plan] You stated that you do not participate in a 401(k),

403(b), Thrift, or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this type of retirement plan.

```
              type:  numeric (byte)
              label:  K14_A

              range:  [0,1]                             units:  1
      unique values:  2                        missing .:  4753/5896

        tabulation:  Freq.   Numeric  Label
                      654         0  No
                      489         1  Yes
                     4753         .
```

K14_b   [Employer offers a plan but does not match contributions] You stated that you do
                   not participate in a 401(k), 403(b), Thrift, or other defined contribution plan
                   from work. Please select all the reasons below for why you do not currently invest
                                           in this type of retirement plan.

```
              type:  numeric (byte)
              label:  K14_B

              range:  [0,1]                             units:  1
      unique values:  2                        missing .:  4753/5896

        tabulation:  Freq.   Numeric  Label
                     1073         0  No
                       70         1  Yes
                     4753         .
```

K14_c   [Unable to afford contributions to a retirement plan] You stated that you do not
                   participate in a 401(k), 403(b), Thrift, or other defined contribution plan from
                   work. Please select all the reasons below for why you do not currently invest in
                                           this type of retirement plan.

```
              type:  numeric (byte)
              label:  K14_C

              range:  [0,1]                             units:  1
      unique values:  2                        missing .:  4753/5896

        tabulation:  Freq.   Numeric  Label
                      774         0  No
                      369         1  Yes
                     4753         .
```

K14_d   [Plan to invest through the retirement plan but have not signed up yet] You stated
                   that you do not participate in a 401(k), 403(b), Thrift, or other defined
                   contribution plan from work. Please select all the reasons below for why you
                              do not currently invest in this type of retirement plan.

```
              type:  numeric (byte)
              label:  K14_D

              range:  [0,1]                             units:  1
      unique values:  2                        missing .:  4753/5896

        tabulation:  Freq.   Numeric  Label
                     1041         0  No
                      102         1  Yes
                     4753         .
```

K14_e   [Unsure of best way to invest money contributed to the retirement plan] You stated
                   that you do not participate in a 401(k), 403(b), Thrift, or other defined
                   contribution plan from work. Please select all the reasons below for why you
                              do not currently invest in this type of retirement plan.

```
--------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  K14_E

                     range:  [0,1]                              units:  1
           unique values:  2                            missing .:  4753/5896

               tabulation:  Freq.   Numeric  Label
                              985          0  No
                              158          1  Yes
                             4753          .
--------------------------------------------------------------------------------------------------
K14_f             [Prefer to save for retirement in other ways] You stated that you do not participate
                  in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please
                  select all the reasons below for why you do not currently invest in this type of
                                              retirement plan.
--------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  K14_F

                     range:  [0,1]                              units:  1
           unique values:  2                            missing .:  4753/5896

               tabulation:  Freq.   Numeric  Label
                             1008          0  No
                              135          1  Yes
                             4753          .

--------------------------------------------------------------------------------------------------
K14_g             [Prefer to spend the money rather than save] You stated that you do not participate
                  in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please
                  select all the reasons below for why you do not currently invest in this type of
                                              retirement plan.
--------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  K14_G

                     range:  [0,1]                              units:  1
           unique values:  2                            missing .:  4753/5896

               tabulation:  Freq.   Numeric  Label
                             1099          0  No
                               44          1  Yes
                             4753          .

--------------------------------------------------------------------------------------------------
K14_h                 [Other] You stated that you do not participate in a 401(k), 403(b), Thrift, or
                  other defined contribution plan from work. Please select all the reasons below
                     for why you do not currently invest in this type of retirement plan.
--------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  K14_H

                     range:  [0,1]                              units:  1
           unique values:  2                            missing .:  4753/5896

               tabulation:  Freq.   Numeric  Label
                             1046          0  No
                               97          1  Yes
                             4753          .

--------------------------------------------------------------------------------------------------
K14_Refused        [Refused] You stated that you do not participate in a 401(k), 403(b), Thrift, or
                  other defined contribution plan from work. Please select all the reasons below
                     for why you do not currently invest in this type of retirement plan.
--------------------------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  K14_REFU
```

```
                     range:  [0,1]                           units:  1
             unique values:  2                           missing .:  4753/5896

                 tabulation:  Freq.   Numeric  Label
                              1107         0  No
                                36         1  Yes
                              4753         .

-------------------------------------------------------------------------------------------------
K16                     What percent of your paycheck do you contribute to your 401(k), 403(b), Thrift
                                             or other defined contribution benefit plan?
-------------------------------------------------------------------------------------------------

                      type:  numeric (int)
                     label:  K16, but 26 nonmissing values are not labeled

                     range:  [-1,888]                        units:  1
             unique values:  29                          missing .:  4369/5896

                  examples:  888    Don't Know
                             .
                             .
                             .

-------------------------------------------------------------------------------------------------
K17                     What is the maximum percent of your salary that your employer will contribute
                                                  to your account?
-------------------------------------------------------------------------------------------------

                      type:  numeric (int)
                     label:  K17, but 18 nonmissing values are not labeled

                     range:  [-1,888]                        units:  1
             unique values:  21                          missing .:  3844/5896

                  examples:  888    Don't Know
                             .
                             .
                             .

-------------------------------------------------------------------------------------------------
K18                     How confident are you in your ability to make the right investment decisions when
                    managing and investing the money in your retirement accounts (including IRA, 401(k),
                      403(b), Thrift, or other retirement accounts where you choose the investments for
                                                      yourself)?
-------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  K18

                     range:  [-1,4]                          units:  1
             unique values:  5                           missing .:  3330/5896

                 tabulation:  Freq.   Numeric  Label
                                16        -1  Refused
                               292         1  Very confident
                               887         2  Mostly confident
                               880         3  Slightly confident
                               491         4  Not confident
                              3330         .

-------------------------------------------------------------------------------------------------
K3_a                    [Social Security] Which of the following do you expect will be a source of funds
                                         for you (and your spouse/partner) in retirement?
-------------------------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  K3_A

                     range:  [-1,8]                          units:  1
             unique values:  4                           missing .:  2058/5896

                 tabulation:  Freq.   Numeric  Label
```

```
                                  60          -1  Refused
                                 419           0  No
                                2619           1  Yes
                                 740           8  Don't know
                                2058           .

-------------------------------------------------------------------------------------------
K3_b                  [I will continue working] Which of the following do you expect will be a source
                                of funds for you (and your spouse/partner) in retirement?
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K3_B

                  range:  [-1,8]                         units:  1
          unique values:  4                          missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                           111        -1  Refused
                           959         0  No
                          1759         1  Yes
                          1009         8  Don't know
                          2058         .

-------------------------------------------------------------------------------------------
K3_c              [Spouse/partner will continue working] Which of the following do you expect will
                          be a source of funds for you (and your spouse/partner) in retirement?
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K3_C

                  range:  [-1,8]                         units:  1
          unique values:  4                          missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                           128        -1  Refused
                          1597         0  No
                           938         1  Yes
                          1175         8  Don't know
                          2058         .

-------------------------------------------------------------------------------------------
K3_d              [Defined benefit pension from work (i.e. pension based on a formula, your earnings,
                  and years of service)] Which of the following do you expect will be a source of funds
                                for you (and your spouse/partner) in retirement?
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K3_D

                  range:  [-1,8]                         units:  1
          unique values:  4                          missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                           111        -1  Refused
                          1710         0  No
                          1162         1  Yes
                           855         8  Don't know
                          2058         .

-------------------------------------------------------------------------------------------
K3_e                  [401(k), 403(b), Thrift or other defined contribution pension plan from work]
                          Which of the following do you expect will be a source of funds for you (and
                                        your spouse/partner) in retirement?
-------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K3_E

                  range:  [-1,8]                         units:  1
          unique values:  4                          missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
```

```
                             100        -1  Refused
                            1197         0  No
                            1852         1  Yes
                             689         8  Don't know
                            2058         .
```

K3_f   [Individual Retirement Account (IRA)] Which of the following do you expect will
                            be a source of funds for you (and your spouse/partner) in retirement?

```
                    type:  numeric (byte)
                   label:  K3_F

                   range:  [-1,8]                        units:  1
           unique values:  4                       missing .:  2058/5896

              tabulation:  Freq.   Numeric  Label
                             123        -1  Refused
                            1483         0  No
                            1366         1  Yes
                             866         8  Don't know
                            2058         .
```

K3_g   [Savings outside a retirement account (e.g. a brokerage account, savings account)]
                     Which of the following do you expect will be a source of funds for you (and your
                                             spouse/partner) in retirement?

```
                    type:  numeric (byte)
                   label:  K3_G

                   range:  [-1,8]                        units:  1
           unique values:  4                       missing .:  2058/5896

              tabulation:  Freq.   Numeric  Label
                             106        -1  Refused
                            1303         0  No
                            1678         1  Yes
                             751         8  Don't know
                            2058         .
```

K3_h   [Income from real estate or the sale of real estate] Which of the following do you
                       expect will be a source of funds for you (and your spouse/partner) in retirement?

```
                    type:  numeric (byte)
                   label:  K3_H

                   range:  [-1,8]                        units:  1
           unique values:  4                       missing .:  2058/5896

              tabulation:  Freq.   Numeric  Label
                             123        -1  Refused
                            2080         0  No
                             688         1  Yes
                             947         8  Don't know
                            2058         .
```

K3_i   [Income from a business or the sale of a business] Which of the following do you
                       expect will be a source of funds for you (and your spouse/partner) in retirement?

```
                    type:  numeric (byte)
                   label:  K3_I

                   range:  [-1,8]                        units:  1
           unique values:  4                       missing .:  2058/5896

              tabulation:  Freq.   Numeric  Label
                             145        -1  Refused
```

```
                  2593        0  No
                   254        1  Yes
                   846        8  Don't know
                  2058        .
--------------------------------------------------------------------------------------------
K3_j                  [Rely on children, grandchildren, or other family] Which of the following do you
                 expect will be a source of funds for you (and your spouse/partner) in retirement?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K3_J

                 range:  [-1,8]                         units:  1
         unique values:  4                        missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                   140       -1  Refused
                  2684        0  No
                   205        1  Yes
                   809        8  Don't know
                  2058        .

--------------------------------------------------------------------------------------------
K3_k             [Rely on inheritance] Which of the following do you expect will be a source of funds
                                  for you (and your spouse/partner) in retirement?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K3_K

                 range:  [-1,8]                         units:  1
         unique values:  4                        missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                   141       -1  Refused
                  2597        0  No
                   314        1  Yes
                   786        8  Don't know
                  2058        .

--------------------------------------------------------------------------------------------
K3_l             [Other retirement savings] Which of the following do you expect will be a source
                             of funds for you (and your spouse/partner) in retirement?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K3_L

                 range:  [-1,8]                         units:  1
         unique values:  4                        missing .:  2058/5896

             tabulation:  Freq.   Numeric  Label
                   140       -1  Refused
                  2198        0  No
                   534        1  Yes
                   966        8  Don't know
                  2058        .

--------------------------------------------------------------------------------------------
K5A              In the past 12 months, have you borrowed money from or cashed out (permanently
                          withdrawn) money from any of your retirement savings accounts?
--------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K5A

                 range:  [-1,3]                         units:  1
         unique values:  5                        missing .:  1482/5896

             tabulation:  Freq.   Numeric  Label
                    61       -1  Refused
                  3891        0  No
                   178        1  Yes, borrowed money
```

```
                       229           2  Yes, cashed out
                        55           3  Yes, both
                      1482           .

--------------------------------------------------------------------------------------------------
K8A                                   At what age did you retire fully, meaning completely stop working?
--------------------------------------------------------------------------------------------------

                 type:  numeric (int)
                label:  K8A, but 47 nonmissing values are not labeled

                range:  [-1,999]                            units:  1
        unique values:  49                             missing .:  4569/5896

             examples:  75
                        .
                        .
                        .

--------------------------------------------------------------------------------------------------
K9_a               [Worked fewer hours as I got close to retirement] Thinking about your transition
                                     to retirement, please tell us if you did any of the following:
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K9_A

                range:  [-1,1]                             units:  1
        unique values:  3                              missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                          49        -1  Refused
                        1166         0  No
                         267         1  Yes
                        4414         .

--------------------------------------------------------------------------------------------------
K9_b                  [Retired from my previous career, but then found a different full-time job]
                        Thinking about your transition to retirement, please tell us if you did any
                                                                             of the following:
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K9_B

                range:  [-1,1]                             units:  1
        unique values:  3                              missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                          64        -1  Refused
                        1333         0  No
                          85         1  Yes
                        4414         .

--------------------------------------------------------------------------------------------------
K9_c                  [Retired from my previous career, but then found a different part-time job]
                        Thinking about your transition to retirement, please tell us if you did any
                                                                             of the following:
--------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K9_C

                range:  [-1,1]                             units:  1
        unique values:  3                              missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                          59        -1  Refused
                        1158         0  No
                         265         1  Yes
                        4414         .

--------------------------------------------------------------------------------------------------
K9_d                  [Retired from my previous career, but then started working as self-employed]
```

----

                 type: numeric (byte)
                label: K9_D

                range: [-1,1]   units: 1
        unique values: 3   missing .: 4414/5896

           tabulation: Freq.   Numeric Label
                          68   -1 Refused
                        1285   0 No
                         129   1 Yes
                        4414   .

K9_e   [Worked full time until I retired, then stopped working altogether] Thinking about
                    your transition to retirement, please tell us if you did any of the following:
----

                 type: numeric (byte)
                label: K9_E

                range: [-1,1]   units: 1
        unique values: 3   missing .: 4414/5896

           tabulation: Freq.   Numeric Label
                          45   -1 Refused
                         685   0 No
                         752   1 Yes
                        4414   .

K9_f   [Worked until health problems prevented me from continuing to work] Thinking about
                    your transition to retirement, please tell us if you did any of the following:
----

                 type: numeric (byte)
                label: K9_F

                range: [-1,1]   units: 1
        unique values: 3   missing .: 4414/5896

           tabulation: Freq.   Numeric Label
                          62   -1 Refused
                        1123   0 No
                         297   1 Yes
                        4414   .

K10_a   [Social Security] Which of the following are sources of funds for [you] in retirement?
----

                 type: numeric (byte)
                label: K10_A

                range: [-1,1]   units: 1
        unique values: 3   missing .: 4414/5896

           tabulation: Freq.   Numeric Label
                           9   -1 Refused
                         130   0 No
                        1343   1 Yes
                        4414   .

K10_b   [I have a job] Which of the following are sources of funds for [you] in retirement?
----

                 type: numeric (byte)
                label: K10_B

                range: [-1,1]   units: 1

```
        unique values:  3                        missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                           85       -1  Refused
                         1281        0  No
                          116        1  Yes
                         4414        .

------------------------------------------------------------------------------------------------
K10_c                   [My spouse/partner has a job] Which of the following are sources of funds for
                                         [you] in retirement?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K10_C

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                           79       -1  Refused
                         1193        0  No
                          210        1  Yes
                         4414        .

------------------------------------------------------------------------------------------------
K10_d           [Defined benefit pension from work (i.e. pension based on a formula, your earnings,
          and years of service)] Which of the following are sources of funds for [you] in retirement?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K10_D

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                           37       -1  Refused
                          556        0  No
                          889        1  Yes
                         4414        .

------------------------------------------------------------------------------------------------
K10_e                   [401(k), 403(b), Thrift or other defined contribution pension plan from work]
                          Which of the following are sources of funds for [you] in retirement?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K10_E

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                           69       -1  Refused
                          941        0  No
                          472        1  Yes
                         4414        .

------------------------------------------------------------------------------------------------
K10_f                   [Individual Retirement Account (IRA)] Which of the following are sources of funds
                                         for [you] in retirement?
------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  K10_F

                range:  [-1,1]                        units:  1
        unique values:  3                        missing .:  4414/5896

           tabulation:  Freq.   Numeric  Label
                           60       -1  Refused
                          738        0  No
                          684        1  Yes
```

```
                    4414          .

---------------------------------------------------------------------------------------
K10_g              [Savings outside a retirement account (e.g. a brokerage account, savings account)]
                        Which of the following are sources of funds for [you] in retirement?
---------------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label:  K10_G

                 range:  [-1,1]                          units:  1
        unique values:  3                        missing .:   4414/5896

            tabulation:  Freq.   Numeric  Label
                            50        -1  Refused
                           661         0  No
                           771         1  Yes
                          4414         .

---------------------------------------------------------------------------------------
K10_h              [Income from real estate or the sale of real estate] Which of the following are
                                      sources of funds for [you] in retirement?
---------------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label:  K10_H

                 range:  [-1,1]                          units:  1
        unique values:  3                        missing .:   4414/5896

            tabulation:  Freq.   Numeric  Label
                            78        -1  Refused
                          1238         0  No
                           166         1  Yes
                          4414         .

---------------------------------------------------------------------------------------
K10_i              [Income from a business or the sale of a business] Which of the following are
                                      sources of funds for [you] in retirement?
---------------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label:  K10_I

                 range:  [-1,1]                          units:  1
        unique values:  3                        missing .:   4414/5896

            tabulation:  Freq.   Numeric  Label
                            80        -1  Refused
                          1366         0  No
                            36         1  Yes
                          4414         .

---------------------------------------------------------------------------------------
K10_j              [Relying on children, grandchildren, or other family] Which of the following are
                                      sources of funds for [you] in retirement?
---------------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label:  K10_J

                 range:  [-1,1]                          units:  1
        unique values:  3                        missing .:   4414/5896

            tabulation:  Freq.   Numeric  Label
                            79        -1  Refused
                          1355         0  No
                            48         1  Yes
                          4414         .

---------------------------------------------------------------------------------------
K10_k              [Other retirement savings] Which of the following are sources of funds for
                                                   [you] in retirement?
---------------------------------------------------------------------------------------
```

```
                type:  numeric (byte)
               label:  K10_K

               range:  [-1,1]                            units:  1
       unique values:  3                          missing .:  4414/5896

          tabulation:  Freq.   Numeric  Label
                          71        -1  Refused
                        1109         0  No
                         302         1  Yes
                        4414         .

------------------------------------------------------------------------------------------------
X1                Over the past year, have you or your family living with you experienced any financial
        hardship such as a job loss, drop in income, health emergency, divorce, or loss of your home?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  X1

               range:  [-1,1]                            units:  1
       unique values:  3                          missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                          59        -1  Refused
                        4310         0  No
                        1527         1  Yes

------------------------------------------------------------------------------------------------
X2_a                      [I lost a job] Which of the following did you or your family living with you
                                                       experience in the past year?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  X2_A

               range:  [0,1]                             units:  1
       unique values:  2                          missing .:  4369/5896

          tabulation:  Freq.   Numeric  Label
                        1159         0  No
                         368         1  Yes
                        4369         .

------------------------------------------------------------------------------------------------
X2_b                      [I had my work hours and/or pay reduced] Which of the following did you or your
                                          family living with you experience in the past year?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  X2_B

               range:  [0,1]                             units:  1
       unique values:  2                          missing .:  4369/5896

          tabulation:  Freq.   Numeric  Label
                        1225         0  No
                         302         1  Yes
                        4369         .

------------------------------------------------------------------------------------------------
X2_c                      [My spouse/partner lost a job] Which of the following did you or your family
                                          living with you experience in the past year?
------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  X2_C

               range:  [0,1]                             units:  1
       unique values:  2                          missing .:  4369/5896

          tabulation:  Freq.   Numeric  Label
                        1328         0  No
```

```
                            199          1  Yes
                           4369          .


-------------------------------------------------------------------------------------------------
X2_d                  [My spouse/partner had their work hours and/or pay reduced] Which of the following
                             did you or your family living with you experience in the past year?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  X2_D

                   range:  [0,1]                           units:  1
           unique values:  2                          missing .:  4369/5896

               tabulation:  Freq.   Numeric  Label
                           1332          0  No
                            195          1  Yes
                           4369          .


-------------------------------------------------------------------------------------------------
X2_e                  [Received a foreclosure or eviction notice] Which of the following did you or your
                                   family living with you experience in the past year?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  X2_E

                   range:  [0,1]                           units:  1
           unique values:  2                          missing .:  4369/5896

               tabulation:  Freq.   Numeric  Label
                           1455          0  No
                             72          1  Yes
                           4369          .


-------------------------------------------------------------------------------------------------
X2_f                  [A business I owned had financial difficulty] Which of the following did you or
                                   your family living with you experience in the past year?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  X2_F

                   range:  [0,1]                           units:  1
           unique values:  2                          missing .:  4369/5896

               tabulation:  Freq.   Numeric  Label
                           1471          0  No
                             56          1  Yes
                           4369          .


-------------------------------------------------------------------------------------------------
X2_g                  [Had a health emergency] Which of the following did you or your family living
                                        with you experience in the past year?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  X2_G

                   range:  [0,1]                           units:  1
           unique values:  2                          missing .:  4369/5896

               tabulation:  Freq.   Numeric  Label
                            959          0  No
                            568          1  Yes
                           4369          .


-------------------------------------------------------------------------------------------------
X2_h                      [Divorce] Which of the following did you or your family living with you
                                        experience in the past year?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  X2_H
```

```
                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  4369/5896

            tabulation:  Freq.   Numeric  Label
                          1443         0  No
                            84         1  Yes
                          4369         .

-------------------------------------------------------------------------------------------
X2_i              [Death of primary breadwinner] Which of the following did you or your family living
                                    with you experience in the past year?
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  X2_I

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  4369/5896

            tabulation:  Freq.   Numeric  Label
                          1490         0  No
                            37         1  Yes
                          4369         .

-------------------------------------------------------------------------------------------
X2_j              [Other] Which of the following did you or your family living with you experience
                                          in the past year?
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  X2_J

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  4369/5896

            tabulation:  Freq.   Numeric  Label
                          1264         0  No
                           263         1  Yes
                          4369         .

-------------------------------------------------------------------------------------------
X2_Refused        [Refused] Which of the following did you or your family living with you experience
                                          in the past year?
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  X2_REFUS

                 range:  [0,1]                        units:  1
         unique values:  2                        missing .:  4369/5896

            tabulation:  Freq.   Numeric  Label
                          1497         0  No
                            30         1  Yes
                          4369         .

-------------------------------------------------------------------------------------------
X9                Over the past 12 months, have you or your household received any financial assistance
                     from your family or a friend to cover expenses after a financial hardship?
-------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  X9

                 range:  [-1,1]                       units:  1
         unique values:  3                        missing .:  4369/5896

            tabulation:  Freq.   Numeric  Label
                             4        -1  Refused
                          1088         0  No
                           435         1  Yes
                          4369         .
```

```
----------------------------------------------------------------------------------------------
X10             Over the past 12 months, have you or your household provided any financial assistance
                    to a friend or family member to cover expenses after a financial hardship?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  X10

                 range:  [-1,1]                          units:  1
         unique values:  3                         missing .:  0/5896

             tabulation:  Freq.   Numeric  Label
                            80        -1  Refused
                          4428         0  No
                          1388         1  Yes


----------------------------------------------------------------------------------------------
I1                In the past 12 months, would you say that your household's total spending was:
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I1

                 range:  [-1,3]                          units:  1
         unique values:  4                         missing .:  0/5896

             tabulation:  Freq.   Numeric  Label
                            82        -1  Refused
                          2277         1  Less than your income
                          2205         2  The same as your income
                          1332         3  More than your income

----------------------------------------------------------------------------------------------
I2                In the past 12 months, what percent of your household's total gross income (before
                                          taxes and deductions) did you set aside as savings?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I2, but 53 nonmissing values are not labeled

                 range:  [-1,100]                        units:  1
         unique values:  54                        missing .:  1335/5896

              examples:  0
                         3
                         10
                         .

----------------------------------------------------------------------------------------------
I2A          How do you think that the percent of your income that you saved in the past 12 months
              compared to the average percent saved by other people your age with similar incomes?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I2A

                 range:  [-1,5]                          units:  1
         unique values:  6                         missing .:  3309/5896

             tabulation:  Freq.   Numeric  Label
                             8        -1  Refused
                           481         1  Much lower
                           583         2  A little lower
                           742         3  About the same
                           527         4  A little higher
                           246         5  Much higher
                          3309         .

----------------------------------------------------------------------------------------------
I3_a              [Education (yours or someone else's)] Which of the following categories, if any,
                                                  are you saving money for?
----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
```

```
                      label:  I3_A

                      range:  [0,1]                          units:  1
              unique values:  2                          missing .:   3309/5896

                 tabulation:  Freq.   Numeric  Label
                               2139         0  No
                                448         1  Yes
                               3309         .

-------------------------------------------------------------------------------------------------------
I3_b                  [Retirement] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  I3_B

                      range:  [0,1]                          units:  1
              unique values:  2                          missing .:   3309/5896

                 tabulation:  Freq.   Numeric  Label
                               1092         0  No
                               1495         1  Yes
                               3309         .

-------------------------------------------------------------------------------------------------------
I3_c              [Your children] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  I3_C

                      range:  [0,1]                          units:  1
              unique values:  2                          missing .:   3309/5896

                 tabulation:  Freq.   Numeric  Label
                               1982         0  No
                                605         1  Yes
                               3309         .

-------------------------------------------------------------------------------------------------------
I3_d                  [Major appliance, car, or other big purchase (excluding a home)] Which of the
                                 following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  I3_D

                      range:  [0,1]                          units:  1
              unique values:  2                          missing .:   3309/5896

                 tabulation:  Freq.   Numeric  Label
                               1955         0  No
                                632         1  Yes
                               3309         .

-------------------------------------------------------------------------------------------------------
I3_e              [Home purchase] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  I3_E

                      range:  [0,1]                          units:  1
              unique values:  2                          missing .:   3309/5896

                 tabulation:  Freq.   Numeric  Label
                               2186         0  No
                                401         1  Yes
                               3309         .

-------------------------------------------------------------------------------------------------------
I3_f              [Pay off debts] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------------
```

```
                type:  numeric (byte)
               label:  I3_F

               range:  [0,1]                          units:  1
       unique values:  2                         missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        1815         0  No
                         772         1  Yes
                        3309         .

-------------------------------------------------------------------------------------------------
I3_g                  [Unexpected expenses] Which of the following categories, if any, are you saving
                                                      money for?
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_G

               range:  [0,1]                          units:  1
       unique values:  2                         missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        1061         0  No
                        1526         1  Yes
                        3309         .

-------------------------------------------------------------------------------------------------
I3_h                  [Just to save] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_H

               range:  [0,1]                          units:  1
       unique values:  2                         missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        1314         0  No
                        1273         1  Yes
                        3309         .

-------------------------------------------------------------------------------------------------
I3_i                  [Taxes] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_I

               range:  [0,1]                          units:  1
       unique values:  2                         missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        2157         0  No
                         430         1  Yes
                        3309         .

-------------------------------------------------------------------------------------------------
I3_j                  [To leave behind some inheritance or charitable donation] Which of the following
                                          categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_J

               range:  [0,1]                          units:  1
       unique values:  2                         missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        2342         0  No
                         245         1  Yes
                        3309         .
```

```
--------------------------------------------------------------------------------------
I3_k                    [Other] Which of the following categories, if any, are you saving money for?
--------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I3_K

                range:  [0,1]                          units:  1
        unique values:  2                       missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                        2474          0  No
                         113          1  Yes
                        3309          .

--------------------------------------------------------------------------------------
I3_Refused              [Refused] Which of the following categories, if any, are you saving money for?
--------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I3_REFUS

                range:  [0,1]                          units:  1
        unique values:  2                       missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                        2569          0  No
                          18          1  Yes
                        3309          .

--------------------------------------------------------------------------------------
I7                      During the next 12 months, do you expect your total income to be higher, about
                        the same, or lower than during the past 12 months?
--------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I7

                range:  [-1,3]                         units:  1
        unique values:  4                       missing .:  0/5896

           tabulation:  Freq.   Numeric  Label
                          80         -1  Refused
                         577          1  Lower
                        3667          2  About the same
                        1572          3  Higher

--------------------------------------------------------------------------------------
E1B                     Have you set aside emergency or rainy day funds that would cover your expenses for
                        3 months in case of sickness, job loss, economic downturn, or other emergencies?
--------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  E1B

                range:  [-1,1]                         units:  1
        unique values:  3                       missing .:  0/5896

           tabulation:  Freq.   Numeric  Label
                          94         -1  Refused
                        3166          0  No
                        2636          1  Yes

--------------------------------------------------------------------------------------
E1A                     If you were to lose your main source of income (e.g. job, government benefits), could
                        you cover your expenses for 3 months by borrowing money, using savings, selling
                        assets, or borrowing from friends/family?
--------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  E1A

                range:  [-1,1]                         units:  1
        unique values:  3                       missing .:  2730/5896
```

```
        tabulation:  Freq.   Numeric  Label
                        26       -1  Refused
                      1942        0  No
                      1198        1  Yes
                      2730        .
```

E3A_a   [Put it on my credit card and pay it off in full at the next statement] Suppose
                that you have an emergency expense that costs $400. Based on your current financial
                situation, how would you pay for this expense? If you would use more than one method
                                        to cover this expense, please select all that apply.

```
              type:  numeric (byte)
             label:  E3A_A

             range:  [0,1]                            units:  1
     unique values:  2                          missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                      4255        0  No
                      1641        1  Yes
```

E3A_b   [Put it on my credit card and pay it off over time] Suppose that you have an
                emergency expense that costs $400. Based on your current financial situation,
                how would you pay for this expense? If you would use more than one method to
                                        cover this expense, please select all that apply.

```
              type:  numeric (byte)
             label:  E3A_B

             range:  [0,1]                            units:  1
     unique values:  2                          missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                      4831        0  No
                      1065        1  Yes
```

E3A_c   [With the money currently in my checking/savings account or with cash] Suppose that
                you have an emergency expense that costs $400. Based on your current financial
                situation, how would you pay for this expense? If you would use more than one method
                                        to cover this expense, please select all that apply.

```
              type:  numeric (byte)
             label:  E3A_C

             range:  [0,1]                            units:  1
     unique values:  2                          missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                      3126        0  No
                      2770        1  Yes
```

E3A_d   [Using money from a bank loan or line of credit] Suppose that you have an emergency
                expense that costs $400. Based on your current financial situation, how would you pay
                for this expense? If you would use more than one method to cover this expense, please
                                        select all that apply.

```
              type:  numeric (byte)
             label:  E3A_D

             range:  [0,1]                            units:  1
     unique values:  2                          missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                      5642        0  No
                       254        1  Yes
```

```
--------------------------------------------------------------------------------------------------
E3A_e                    [By borrowing from a friend or family member] Suppose that you have an emergency
                   expense that costs $400. Based on your current financial situation, how would you pay
                   for this expense? If you would use more than one method to cover this expense, please
                                                                              select all that apply.
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E3A_E

                   range:  [0,1]                              units:  1
           unique values:  2                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                            5140          0  No
                             756          1  Yes


--------------------------------------------------------------------------------------------------
E3A_f                    [Using a payday loan, deposit advance, or overdraft] Suppose that you have an
                   emergency expense that costs $400. Based on your current financial situation,
                   how would you pay for this expense? If you would use more than one method to
                                             cover this expense, please select all that apply.
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E3A_F

                   range:  [0,1]                              units:  1
           unique values:  2                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                            5747          0  No
                             149          1  Yes


--------------------------------------------------------------------------------------------------
E3A_g               [By selling something] Suppose that you have an emergency expense that costs $400.
                   Based on your current financial situation, how would you pay for this expense? If you
                   would use more than one method to cover this expense, please select all that apply.
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E3A_G

                   range:  [0,1]                              units:  1
           unique values:  2                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                            5274          0  No
                             622          1  Yes


--------------------------------------------------------------------------------------------------
E3A_h                    [I wouldn't be able to pay for the expense right now] Suppose that you have an
                   emergency expense that costs $400. Based on your current financial situation,
                   how would you pay for this expense? If you would use more than one method to
                                             cover this expense, please select all that apply.
--------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  E3A_H

                   range:  [0,1]                              units:  1
           unique values:  2                        missing .:  0/5896

              tabulation:  Freq.   Numeric  Label
                            4911          0  No
                             985          1  Yes


--------------------------------------------------------------------------------------------------
E3A_i               [Other] Suppose that you have an emergency expense that costs $400. Based on your
                   current financial situation, how would you pay for this expense? If you would use
                              more than one method to cover this expense, please select all that apply.
--------------------------------------------------------------------------------------------------
```

```
              type:  numeric (byte)
             label:  E3A_I

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                     5757          0  No
                      139          1  Yes

-------------------------------------------------------------------------------------------------
E3A_Refused         [Refused] Suppose that you have an emergency expense that costs $400. Based on
            your current financial situation, how would you pay for this expense? If you would
                 use more than one method to cover this expense, please select all that apply.
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  E3A_REFU

             range:  [0,1]                        units:  1
     unique values:  2                        missing .:  0/5896

        tabulation:  Freq.   Numeric  Label
                     5814          0  No
                       82          1  Yes

-------------------------------------------------------------------------------------------------
E3B                 Based on your current financial situation, what is the largest emergency expense
            that you could pay right now using cash or money in your checking/savings account?
-------------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  E3B

             range:  [-1,5]                       units:  1
     unique values:  6                        missing .:  3189/5896

        tabulation:  Freq.   Numeric  Label
                       36         -1  Refused
                     1164          1  Under $100
                      435          2  $100 to $199
                      304          3  $200 to $299
                      210          4  $300 to $399
                      558          5  Over $400
                     3189          .

-------------------------------------------------------------------------------------------------
ppcmdate                                                            Date member completed survey
-------------------------------------------------------------------------------------------------

              type:  numeric (long)

             range:  [20100911,20141020]          units:  1
     unique values:  232                      missing .:  0/5896

              mean:  2.0e+07
          std. dev:  1509.94

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

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

              type:  numeric (byte)
             label:  PPAGE, but 77 nonmissing values are not labeled

             range:  [18,94]                      units:  1
     unique values:  77                       missing .:  0/5896

          examples:  32
                     46
                     57
```

```
----------------------------------------------------------------------------------------------------
ppagecat                                                                          Age - 7 Categories
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPAGECAT

               range:  [1,7]                            units:  1
       unique values:  7                            missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                         466         1  18-24
                         945         2  25-34
                         798         3  35-44
                         957         4  45-54
                        1262         5  55-64
                        1021         6  65-74
                         447         7  75+

----------------------------------------------------------------------------------------------------
ppagect4                                                                          Age - 4 Categories
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPAGECT4

               range:  [1,4]                            units:  1
       unique values:  4                            missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                         949         1  18-29
                        1260         2  30-44
                        1610         3  45-59
                        2077         4  60+

----------------------------------------------------------------------------------------------------
ppethm                                                                               Race / Ethnicity
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPETHM

               range:  [1,5]                            units:  1
       unique values:  5                            missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        4322         1  White, Non-Hispanic
                         617         2  Black, Non-Hispanic
                         189         3  Other, Non-Hispanic
                         575         4  Hispanic
                         193         5  2+ Races, Non-Hispanic

----------------------------------------------------------------------------------------------------
ppgender                                                                                      Gender
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPGENDER

               range:  [1,2]                            units:  1
       unique values:  2                            missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        2830         1  Male
                        3066         2  Female

----------------------------------------------------------------------------------------------------
pphhhead                                                                              Household Head
----------------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPHHHEAD
```

```
            range:  [0,1]                        units:  1
    unique values:  2                        missing .:  0/5896

      tabulation:  Freq.   Numeric  Label
                   1061         0  No
                   4835         1  Yes

-------------------------------------------------------------------------------------------------
pphhsize                                                                            Household Size
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  PPHHSIZE, but 10 nonmissing values are not labeled

            range:  [1,10]                       units:  1
    unique values:  10                       missing .:  0/5896

         examples:  1
                    2
                    2
                    4

-------------------------------------------------------------------------------------------------
pphouse                                                                               Housing Type
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  PPHOUSE

            range:  [1,5]                        units:  1
    unique values:  5                        missing .:  0/5896

      tabulation:  Freq.   Numeric  Label
                   3951         1  A one-family house detached from
                                     any other house
                    422         2  A one-family house attached to
                                     one or more houses
                   1193         3  A building with 2 or more
                                     apartments
                    308         4  A mobile home
                     22         5  Boat, RV, van, etc.

-------------------------------------------------------------------------------------------------
ppincimp                                                                           Household Income
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  PPINCIMP

            range:  [1,19]                       units:  1
    unique values:  19                       missing .:  0/5896

         examples:  6     $15,000 to $19,999
                    9     $30,000 to $34,999
                    12    $50,000 to $59,999
                    15    $85,000 to $99,999

-------------------------------------------------------------------------------------------------
ppmarit                                                                             Marital Status
-------------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  PPMARIT

            range:  [1,6]                        units:  1
    unique values:  6                        missing .:  0/5896

      tabulation:  Freq.   Numeric  Label
                   3015         1  Married
                    371         2  Widowed
                    724         3  Divorced
                    101         4  Separated
                   1258         5  Never married
```

```
                     427           6  Living with partner

-------------------------------------------------------------------------------------------------
ppmsacat                                                                               MSA Status
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPMSACAT

                range:  [0,1]                           units:  1
        unique values:  2                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        1005         0  Non-Metro
                        4891         1  Metro

-------------------------------------------------------------------------------------------------
ppreg9                                                  Region 9 - Based on State of Residence
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPREG9

                range:  [1,9]                           units:  1
        unique values:  9                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                         280         1  New England
                         790         2  Mid-Atlantic
                         960         3  East-North Central
                         488         4  West-North Central
                        1174         5  South Atlantic
                         318         6  East-South Central
                         590         7  West-South Central
                         441         8  Mountain
                         855         9  Pacific

-------------------------------------------------------------------------------------------------
pprent                                                  Ownership Status of Living Quarters
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPRENT

                range:  [1,3]                           units:  1
        unique values:  3                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        4038         1  Owned or being bought by you or
                                        someone in your household
                        1665         2  Rented for cash
                         193         3  Occupied without payment of cash
                                        rent

-------------------------------------------------------------------------------------------------
ppstaten                                                                                    State
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPSTATEN

                range:  [11,95]                          units:  1
        unique values:  51                        missing .:  0/5896

             examples:  31     oh
                        43     mo
                        59     fl
                        84     co

-------------------------------------------------------------------------------------------------
PPT01                                                   Presence of Household Members - Children 0-1
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
```

```
              label:  PPT01, but 4 nonmissing values are not labeled

              range:  [0,3]                         units:  1
      unique values:  4                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        5655          0
                         231          1
                           9          2
                           1          3

-----------------------------------------------------------------------------------------------
PPT25                                           Presence of Household Members - Children 2-5
-----------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT25, but 5 nonmissing values are not labeled

              range:  [0,4]                         units:  1
      unique values:  5                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        5393          0
                         403          1
                          91          2
                           8          3
                           1          4

-----------------------------------------------------------------------------------------------
PPT612                                          Presence of Household Members - Children 6-12
-----------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT612, but 6 nonmissing values are not labeled

              range:  [0,5]                         units:  1
      unique values:  6                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        5172          0
                         489          1
                         188          2
                          37          3
                           8          4
                           2          5

-----------------------------------------------------------------------------------------------
PPT1317                                         Presence of Household Members - Children 13-17
-----------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT1317, but 5 nonmissing values are not labeled

              range:  [0,4]                         units:  1
      unique values:  5                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        5226          0
                         528          1
                         127          2
                          13          3
                           2          4

-----------------------------------------------------------------------------------------------
PPT18OV                                         Presence of Household Members - Adults 18+
-----------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT18OV, but 9 nonmissing values are not labeled

              range:  [1,9]                         units:  1
      unique values:  9                         missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
```

```
                            1541          1
                            3170          2
                             765          3
                             311          4
                              83          5
                              21          6
                               2          7
                               2          8
                               1          9

-------------------------------------------------------------------------------------------------
ppwork                                                                      Current Employment Status
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPWORK

                range:  [1,7]                            units:  1
        unique values:  7                             missing .:  0/5896

           tabulation:  Freq.   Numeric  Label
                        2590          1  Working - as a paid employee
                         392          2  Working - self-employed
                          40          3  Not working - on temporary
                                         layoff from a job
                         421          4  Not working - looking for work
                        1460          5  Not working - retired
                         531          6  Not working - disabled
                         462          7  Not working - other

-------------------------------------------------------------------------------------------------
ppnet                                                                            HH Internet Access
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPNET

                range:  [0,1]                            units:  1
        unique values:  2                             missing .:  0/5896

           tabulation:  Freq.   Numeric  Label
                         841          0  No
                        5055          1  Yes

-------------------------------------------------------------------------------------------------
sector                                                                          Sector of institution
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  label_sector

                range:  [0,9]                            units:  1
        unique values:  10                            missing .:  2816/5896

             examples:  1      Public, 4-year or above
                        4      Public, 2-year
                        .
                        .

-------------------------------------------------------------------------------------------------
control                                                                       Control of institution
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  label_control

                range:  [1,3]                            units:  1
        unique values:  3                             missing .:  2816/5896

           tabulation:  Freq.   Numeric  Label
                        2179          1  Public
                         713          2  Private not-for-profit
                         188          3  Private for-profit
                        2816          .
```

```
----------------------------------------------------------------------------------------------------
T2B_Refused         [Refused] How much money did you borrow for each of the following types of educa
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                          units:  1
        unique values:  2                          missing .:  0/5896

           tabulation:  Freq.  Value
                         5772  0
                          124  1


----------------------------------------------------------------------------------------------------
T2B_total           [Total] How much money did you borrow for each of the following types of educati
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,390000]                     units:  1
        unique values:  201                        missing .:  124/5896

                 mean:  5668.19
             std. dev:     20301

          percentiles:        10%        25%        50%        75%        90%
                                 0          0          0          0      15000

----------------------------------------------------------------------------------------------------
S7_total                       [Total] Do you currently owe money used to pay for educational expenses?
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [0,1]                          units:  1
        unique values:  2                          missing .:  0/5896

           tabulation:  Freq.  Value
                         4624  0
                         1272  1


----------------------------------------------------------------------------------------------------
E1_total                       Combined responses to E1A and E1B - could you cover 3 months expenses
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)
                label:  E1_total

                range:  [-1,2]                         units:  1
        unique values:  4                          missing .:  0/5896

           tabulation:  Freq.   Numeric  Label
                          120        -1  Refused
                         1942         0  Cannot cover 3 months expense
                         1198         1  Cover 3 months expense w/
                                            borrowing
                         2636         2  Cover 3 months expense w/
                                            savings

----------------------------------------------------------------------------------------------------
avoidtreatment                                                      Respondent avoided any treatment
----------------------------------------------------------------------------------------------------

                 type:  numeric (float)

                range:  [-1,1]                         units:  1
        unique values:  3                          missing .:  0/5896

           tabulation:  Freq.  Value
                           48  -1
                         3852  0
                         1996  1
```

```
--------------------------------------------------------------------------------------------
insurance               Are you CURRENTLY covered by any of the following types of health insurance?
--------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [-1,1]                      units:  1
       unique values:  3                        missing .:  0/5896

          tabulation:  Freq.  Value
                          46  -1
                         588   0
                        5262   1


--------------------------------------------------------------------------------------------
ppreg4                                            Region 4 - Based on State of Residence
--------------------------------------------------------------------------------------------

                type:  numeric (float)
               label:  ppreg4

               range:  [1,4]                       units:  1
       unique values:  4                        missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                        1070         1  NE
                        1448         2  MW
                        2082         3  S
                        1296         4  W


--------------------------------------------------------------------------------------------
ppcm0160                                          Occupation (detailed) in current or main job
--------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  PPCM0160

               range:  [1,29]                      units:  1
       unique values:  29                       missing .:  2984/5896

            examples:  12    Other Health Care Practitioner
                             (such as nurse, pharmacist, chiropractor, dietician)
                       27    Transportation and Material Moving
                       .
                       .

--------------------------------------------------------------------------------------------
ind2                                              Industry (detailed) in current or main job
--------------------------------------------------------------------------------------------

                type:  numeric (long)
               label:  IND2

               range:  [111000,938000]             units:  1
       unique values:  122                      missing .:  3038/5896

            examples:  521000 Monetary Authorities-Central Bank
                       711000 Performing Arts, Spectator Sports, and Related Industries
                       .
                       .
```

```
--------------------------------------------------------------------
ppracem                                           Race, Census categories
--------------------------------------------------------------------

              type: numeric (byte)
             label: ppracem

             range: [1,6]                          units: 1
     unique values: 6                    missing .: 2/5896

         tabulation: Freq.   Numeric  Label
                     4,847         1  White
                       633         2  Black/African-American
                        60         3  American Indian or Alaska Native
                       136         4  Asian
                        16         5  Hawaiian/Pacific Islander
                       202         6  2+ Races


--------------------------------------------------------------------
race_5cat                                      Race/Ethnicity - 5 categories
--------------------------------------------------------------------

              type: numeric (byte)
             label: race_5cat

             range: [1,5]                          units: 1
     unique values: 5                     missing .: 0/5896

         tabulation: Freq.   Numeric  Label
                     4,316         1  White
                       617         2  Black
                       575         3  Hispanic
                       131         4  Asian
                       257         5  Other
```