```
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
CODEBOOK FOR 2017 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
```

The codebook serves as the principal guide to the variables included on the public
version of the 2017 Survey of Household Economics and Decisionmaking (SHED) data set.
However, not every variable included in the survey is included in the public use data
set. For example, the data set does NOT include most variables related to details of
geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data
for the 2017 SHED were collected by GfK using their online probability based
KnowledgePanel.

For a general overview of the 2017 SHED and a detailed discussion of the survey methods,
see Jeff Larrimore, Alex Durante, Kimberly Kreiss, Christina Park, and Claudia Sahm
"Report on the Economic Well-Being of U.S. Households in 2017," 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 questionnaire, see the supplemental
appendix to the "Report on the Economic Well-Being of U.S. Households in 2017."

```
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
ANALYSIS WEIGHTS
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
```

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

Weight3b is most commonly used and includes the weights used for the "Report on the
Economic Well-Being of U.S. Households in 2017." These weights allow for the entire
sample (excluding the experimental Spanish language sample) to reflect the observable
characteristics of the U.S. population. Weight1b includes only the resampled
respondents who also completed the 2016 survey, and should be used for analyses that
focus on these panel respondents. Weight4b is rarely used, but weights only fresh
general-population respondents to match the observable characteristics, excluding both
the lower-income oversample and repeat respondents. Since the lower-income oversample
and panel respondents potentially introduce deviations from equal probability of
selection, weight4b allows for analyses that exclude these observations.   Weight5b
includes respondents to the experimental Spanish language oversample, who are asked
a subset of the questions in the SHED.

```
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
DEMOGRAPHIC PROFILE VARIABLES
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
```

In addition to the questions asked on the SHED, the data set includes demographic
profile variables that were collected by GFK prior to respondents receiving the SHED.
These demographic profile variables are labeled with the prefix "pp" in the data file
and in the variable descriptions below. In some cases, such as the highest level of
education, similar questions were asked in these demographic profile surveys and in
the SHED. In these cases, the questions on the SHED were used for the "Report on
the Economic Well-Being of U.S. Households in 2017."

```
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------
VARIABLE DEFINITIONS
-------------------------------------------------------------------------------
-------------------------------------------------------------------------------


-------------------------------------------------------------------------------
CaseID                                                                   Case ID
-------------------------------------------------------------------------------

              type:  numeric (double)

             range:  [2, 79617]                 units:  1
     unique values:  12, 447              missing .:  0/12, 447
```

```
                  mean:    57503.5
              std. dev:    22519.1

           percentiles:        10%         25%         50%         75%         90%
                             16141       60816       65733       70954       76356

-----------------------------------------------------------------------------------
weight1b                                Population weights: Re-interview respondents only
-----------------------------------------------------------------------------------

                  type:    numeric (double)

                 range:    [13019.987, 509880.03]       units:    .0001
          unique values:   2,049                     missing .:    10,152/12,447

                  mean:    106807
              std. dev:    100883

           percentiles:        10%         25%         50%         75%         90%
                           23121.1     43041.8       75380      129041      225918

-----------------------------------------------------------------------------------
weight3b                                Population weights: All respondents (excluding
                                                 experimental Spanish language)
-----------------------------------------------------------------------------------

                  type:    numeric (double)

                 range:    [3274.5541, 111302.43]       units:    .0001
          unique values:   4,338                     missing .:    260/12,447

                  mean:    20113.5
              std. dev:    17755.6

           percentiles:        10%         25%         50%         75%         90%
                           5590.66     8519.13     15259.4     24319.2     39301.4

-----------------------------------------------------------------------------------
weight4b                      Population weights: Fresh general-population respondents only
-----------------------------------------------------------------------------------

                  type:    numeric (double)

                 range:    [10065.206, 132835.02]       units:    .0001
          unique values:   1,858                     missing .:    4,923/12,447

                  mean:    32578.8
              std. dev:    23337.1

           percentiles:        10%         25%         50%         75%         90%
                           14019.8     18021.6     25191.4     37018.4     58625.6

-----------------------------------------------------------------------------------
weight5b                                Population weights: All respondents including
                                                 experimental Spanish language
-----------------------------------------------------------------------------------

                  type:    numeric (double)

                 range:    [2572.8641, 103547.56]       units:    .0001
          unique values:   4,932                     missing .:    0/12,447

                  mean:    19693.3
              std. dev:    18252.5

           percentiles:        10%         25%         50%         75%         90%
                           5565.76     8280.07     14559.4       23495     39717.8

-----------------------------------------------------------------------------------
xsflag                                                              Sample variable
-----------------------------------------------------------------------------------

                  type:    numeric (byte)
                 label:    XSFLAG

                 range:    [1,4]                        units:    1
          unique values:   4                         missing .:    0/12,447

             tabulation:   Freq.    Numeric  Label
                           2,295          1  2016 respondents
                           7,524          2  Fresh
```

```
                    2,368           3  lmi
                      260           4  Hispanic only
--------------------------------------------------------------------------------
L0_a                                    [My spouse or partner] Do each of the following
                                        types of people currently live with you
                                        in your household?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0_A

                   range:  [-1,1]                       units:  1
           unique values:  3                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                            130      -1    Refused
                          4,287       0    No
                          8,030       1    Yes

--------------------------------------------------------------------------------
L0_b                                    [My child or children who are under age 18]
                                        Do each of the following types of people currently
                                        live with you in your household?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0_B

                   range:  [-1,1]                       units:  1
           unique values:  3                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                            565      -1    Refused
                          9,114       0    No
                          2,768       1    Yes

--------------------------------------------------------------------------------
L0_c                                    [My adult child or children who are age 18 or older]
                                        Do each of the following type of people currently
                                        live with you in your household?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0_C

                   range:  [-1,1]                       units:  1
           unique values:  3                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                            639      -1    Refused
                         10,014       0    No
                          1,794       1    Yes

--------------------------------------------------------------------------------
L0_d                                    [My parents] Do each of the following types
                                        of people currently live with you in your household?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0_D

                   range:  [-1,1]                       units:  1
           unique values:  3                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                            818      -1    Refused
                         10,670       0    No
                            959       1    Yes

--------------------------------------------------------------------------------
L0_e                                    [My extended family such as brothers, sisters
                                        or cousins] Do each of the following types
                                        of people currently live with you in your household?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  L0_E

                   range:  [-1,1]                       units:  1
           unique values:  3                         missing .:  0/12,447
```

```
          tabulation:  Freq.    Numeric  Label
                         804        -1    Refused
                      10,814         0    No
                         829         1    Yes
--------------------------------------------------------------------------------
L0_f                                      [Roommate(s) who are not related to me] Do each
                                          of the following types of people currently live
                                          with you in your household?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  L0_F

                range:  [-1,1]                            units:  1
        unique values:  3                          missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                         836        -1    Refused
                      11,149         0    No
                         462         1    Yes
--------------------------------------------------------------------------------
L0_g                                      [Other individuals (please specify)] Do each of
                                          the following types of people currently live
                                          with you in your household?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  L0_G

                range:  [-1,1]                            units:  1
        unique values:  3                          missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       1,749        -1    Refused
                      10,634         0    No
                          64         1    Yes
--------------------------------------------------------------------------------
LOA                                       Which of the following best describes the adult
                                          children (who are age 18 or older) who live with you?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  LOA

                range:  [-9,2]                            units:  1
        unique values:  4                          missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                      10,653        -9    Not In Universe (not asked)
                          28        -1    Refused
                         567         1    All of the adult children living
                                          with me are currently enrolled
                                          in school
                       1,199         2    One or more of the adult
                                          children who lives with me is
                                          <u>not</u> currently enrolled in
                                          school
--------------------------------------------------------------------------------
L1_a                                      [To save money] Are each of the following
                                          reasons why you live with these individuals?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  L1_A

                range:  [-9,1]                            units:  1
        unique values:  4                          missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       9,578        -9    Not In Universe (not asked)
                         148        -1    Refused
                       1,076         0    No
                       1,645         1    Yes
--------------------------------------------------------------------------------
L1_b                                      [To provide financial assistance to those living
```

with me] Are each of the following reasons why
                                    you live with these individuals?
----

                 type: numeric (byte)
                 label: L1_B

                 range: [-9,1]   units: 1
         unique values: 4   missing .: 0/12,447

           tabulation: Freq.   Numeric Label
                        9,578   -9   Not In Universe (not asked)
                          164   -1   Refused
                        1,417   0   No
                        1,288   1   Yes

L1_c   [To care for sick, disabled, or elderly family
                                    member or friend] Are each of the following
                                    reasons why you live with these individuals?
----

                 type: numeric (byte)
                 label: L1_C

                 range: [-9,1]   units: 1
         unique values: 4   missing .: 0/12,447

           tabulation: Freq.   Numeric Label
                        9,578   -9   Not In Universe (not asked)
                          221   -1   Refused
                        2,004   0   No
                          644   1   Yes

L1_d   [To receive assistance with child care] Are each
                                    of the following reasons why you live with these
                                    individuals?
----

                 type: numeric (byte)
                 label: L1_D

                 range: [-9,1]   units: 1
         unique values: 4   missing .: 0/12,447

           tabulation: Freq.   Numeric Label
                        9,578   -9   Not In Universe (not asked)
                          262   -1   Refused
                        2,451   0   No
                          156   1   Yes

L1_e   [Companionship/prefer living with others] Are
                                    each of the following reasons why you live
                                    with these individuals?
----

                 type: numeric (byte)
                 label: L1_E

                 range: [-9,1]   units: 1
         unique values: 4   missing .: 0/12,447

           tabulation: Freq.   Numeric Label
                        9,578   -9   Not In Universe (not asked)
                          233   -1   Refused
                        1,790   0   No
                          846   1   Yes

L1_f   [Other (Please specify)] Are each of the
                                    following reasons why you live with these
                                    individuals?
----

                 type: numeric (byte)
                 label: L1_F

                 range: [-9,1]   units: 1
         unique values: 4   missing .: 0/12,447

```
        tabulation:  Freq.   Numeric  Label
                     9,578      -9    Not In Universe (not asked)
                       619      -1    Refused
                     1,922       0    No
                       328       1    Yes

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

              type:  numeric (byte)
             label:  B2

             range:  [-1,4]                       units:  1
     unique values:  5                        missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                        14      -1    Refused
                       893       1    Finding it difficult to get by
                     2,395       2    Just getting by
                     4,930       3    Doing okay
                     4,215       4    Living comfortably

--------------------------------------------------------------------------------
B0_a                                    [Because of my money situation, I feel like I
                                        will never have the things I want in life] How
                                        well do each of these statements describe you
                                        or your situation?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  B0_A

             range:  [-1,5]                       units:  1
     unique values:  6                        missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                        96      -1    Refused
                     1,173       1    Completely
                     1,068       2    Very well
                     3,905       3    Somewhat
                     3,271       4    Very little
                     2,934       5    Not at all

--------------------------------------------------------------------------------
B0_b                                    [I am just getting by financially] How well
                                        do each of these statements describe you or
                                        your situation?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  B0_B

             range:  [-1,5]                       units:  1
     unique values:  6                        missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                        74      -1    Refused
                     1,572       1    Completely
                     1,625       2    Very well
                     3,672       3    Somewhat
                     2,405       4    Very little
                     3,099       5    Not at all

--------------------------------------------------------------------------------
B0_c                                    [I am concerned that the money I have or will
                                        save won't last] How well do each of these
                                        statements describe you or your situation?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  B0_C

             range:  [-1,5]                       units:  1
     unique values:  6                        missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                        94      -1    Refused
```

```
                            2,287          1  Completely
                            1,758          2  Very well
                            4,062          3  Somewhat
                            2,310          4  Very little
                            1,936          5  Not at all
-------------------------------------------------------------------------------
B1_a                                     [I have money left over at the end of the
                                         month] How often do each of these statements
                                         apply to you?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label: B1_A

              range: [-1,5]                        units:  1
      unique values: 6                            missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          33       -1   Refused
                       2,928        1   Always
                       2,457        2   Often
                       3,524        3   Sometimes
                       2,328        4   Rarely
                       1,177        5   Never
-------------------------------------------------------------------------------
B1_b                                     [My finances control my life] How often do each
                                         of these statements apply to you?
-------------------------------------------------------------------------------
              type:  numeric (byte)
              label: B1_B

              range: [-1,5]                        units:  1
      unique values: 6                            missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          68       -1   Refused
                       1,417        1   Always
                       1,925        2   Often
                       4,044        3   Sometimes
                       3,492        4   Rarely
                       1,501        5   Never
-------------------------------------------------------------------------------
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 .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          15       -1   Refused
                         423        1   Much worse off
                       1,522        2   Somewhat worse off
                       6,689        3   About the same
                       2,938        4   Somewhat better off
                         860        5   Much better off
-------------------------------------------------------------------------------
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 .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          65       -1   Refused
                         794        1   Much worse off
```

```
                    1,887            2  Somewhat worse off
                    2,920            3  About the same
                    3,695            4  Somewhat better off
                    3,086            5  Much better off
```

B7_a   [in your community] How would you rate economic conditions today:

```
              type:  numeric (byte)
             label:  B7_A

             range:  [-9, 4]                         units:   1
      unique values:  6                    missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                      260       -9  Not In Universe (not asked)
                       27       -1  Refused
                    1,059        1  Poor
                    4,099        2  Only fair
                    6,226        3  Good
                      776        4  Excellent
```

B7_b   [in this country] How would you rate economic conditions today:

```
              type:  numeric (byte)
             label:  B7_B

             range:  [-9, 4]                         units:   1
      unique values:  6                    missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                      260       -9  Not In Universe (not asked)
                       91       -1  Refused
                    1,696        1  Poor
                    5,355        2  Only fair
                    4,723        3  Good
                      322        4  Excellent
```

D1_a   [Employed for someone else] At any point in the past month, were you:

```
              type:  numeric (byte)
             label:  D1_A

             range:  [-1, 1]                         units:   1
      unique values:  3                    missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                      235       -1  Refused
                    6,557        0  No
                    5,655        1  Yes
```

D1_b   [Self-employed or working for yourself] At
                                       any point in the past month, were you:

```
              type:  numeric (byte)
             label:  D1_B

             range:  [-1, 1]                         units:   1
      unique values:  3                    missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                      399       -1  Refused
                   10,304        0  No
                    1,744        1  Yes
```

D1_c   [Temporarily laid off from a job that you
                                       have returned to or expect to return to]
                                       At any point in the past month, were you:

```
              type:  numeric (byte)
             label:  D1_C
```

```
                    range:  [-1,1]                           units:  1
             unique values:  3                        missing .:  0/12,447

                 tabulation:  Freq.    Numeric  Label
                               453        -1    Refused
                            11,818         0    No
                               176         1    Yes

--------------------------------------------------------------------------------
D1_d                                [Not employed] At any point in the past month, were you:
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  D1_D

                      range:  [-1,1]                           units:  1
             unique values:  3                        missing .:  0/12,447

                 tabulation:  Freq.    Numeric  Label
                               311        -1    Refused
                             7,425         0    No
                             4,711         1    Yes

--------------------------------------------------------------------------------
D1E                                 You reported that you were not employed for
                                    some period in the last month.  During this
                                    time, were you looking for a job?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  D1E

                      range:  [-9,1]                           units:  1
             unique values:  4                        missing .:  0/12,447

                 tabulation:  Freq.    Numeric  Label
                             7,736        -9    Not In Universe (not asked)
                                 7        -1    Refused
                             4,087         0    No
                               617         1    Yes

--------------------------------------------------------------------------------
D1H                In the past month, were you ever not working due to a disability?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  D1H

                      range:  [-9,1]                           units:  1
             unique values:  4                        missing .:  0/12,447

                 tabulation:  Freq.    Numeric  Label
                             7,736        -9    Not In Universe (not asked)
                                18        -1    Refused
                             3,753         0    No
                               940         1    Yes

--------------------------------------------------------------------------------
D1I                                            Do you consider yourself to be retired?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  D1I

                      range:  [-1,1]                           units:  1
             unique values:  3                        missing .:  0/12,447

                 tabulation:  Freq.    Numeric  Label
                                20        -1    Refused
                             7,749         0    No
                             4,678         1    Yes

--------------------------------------------------------------------------------
D3                                  Think about the main job that you had in the
                                    past month (the job from which you earned the
                                    most income in the past month). In this job,
                                    did you:
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  D3
```

```
                 range:  [-9,5]                        units:  1
          unique values:  7                      missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          5,594      -9   Not In Universe (not asked)
                             33      -1   Refused
                          4,267       1   Work full-time for someone else
                          1,187       2   Work part-time for someone else
                          1,053       3   Work for yourself
                                          (self-employed) or as a
                                          sole-proprietor
                             71       4   Work as a partner in a
                                          partnership (e.g. partner in law
                                          firm, medical practice)
                            242       5   Work as a consultant/contractor
```

D20   You indicated that you did not work full-time
                                          in this job. Do you want to work full-time?

```
                  type:  numeric (byte)
                 label:  D20

                 range:  [-9,1]                        units:  1
          unique values:  5                      missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                         11,260      -9   Not In Universe (not asked)
                            129      -2   Don't know
                              2      -1   Refused
                            688       0   No
                            368       1   Yes
```

D21_a   [Business conditions or lack of hours needed
                                          by employer] Did each of the following contribute
                                          to you either not working for some period in the
                                          last month or working less than full-time?

```
                  type:  numeric (byte)
                 label:  D21_A

                 range:  [-9,1]                        units:  1
          unique values:  4                      missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                         11,260      -9   Not In Universe (not asked)
                              9      -1   Refused
                            763       0   No
                            415       1   Yes
```

D21_b   [Could not find work or could only find
                                          part-time work] Did each of the following
                                          contribute to you either not working for some
                                          period in the last month or working less than
                                          full-time?

```
                  type:  numeric (byte)
                 label:  D21_B

                 range:  [-9,1]                        units:  1
          unique values:  4                      missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                         10,349      -9   Not In Universe (not asked)
                             21      -1   Refused
                          1,493       0   No
                            584       1   Yes
```

D21_c   [Child care] Did each of the following contribute
                                          to you either not working for some period in the
                                          last month or working less than full-time?

```
                  type:  numeric (byte)
```

```
                  label:  D21_C

                  range:  [-9,1]                        units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.    Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              22      -1    Refused
                           1,731       0    No
                             345       1    Yes
--------------------------------------------------------------------------------
D21_d                                       [Other family or personal obligations] Did
                                            each of the following contribute to you either
                                            not working for some period in the last month or
                                            working less than full-time?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D21_D

                  range:  [-9,1]                        units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.    Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              24      -1    Refused
                           1,580       0    No
                             494       1    Yes
--------------------------------------------------------------------------------
D21_e                                       [Health or medical limitations] Did each of the
                                            following contribute to you either not working for
                                            some period in the last month or working less than
                                            full-time?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D21_E

                  range:  [-9,1]                        units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.    Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              20      -1    Refused
                           1,759       0    No
                             319       1    Yes
--------------------------------------------------------------------------------
D21_f                                       [Going to school] Did each of the following
                                            contribute to you either not working for some
                                            period in the last month or working less than
                                            full-time?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D21_F

                  range:  [-9,1]                        units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.    Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              34      -1    Refused
                           1,746       0    No
                             318       1    Yes
--------------------------------------------------------------------------------
D30                                         Still thinking about your main job, do you
                                            normally start and end work around the same time
                                            each day that you work does it vary from week-to-week?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D30

                  range:  [-9,3]                        units:  1
          unique values:  5                        missing .:  0/12,447

             tabulation:  Freq.    Numeric  Label
```

```
              6,751      -9  Not In Universe (not asked)
                 12      -1  Refused
              4,185       1  Normally work the same hours
                519       2  Schedule varies, primarily at my
                              request
                980       3  Schedule varies, primarily based
                              on my employer's needs

--------------------------------------------------------------------------------
D31                                    Approximately how far in advance does your
                                       employer usually tell you the hours that you
                                       will need to work on any given day?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  D31

             range:  [-9,5]                        units:  1
     unique values:  7                           missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                     11,467      -9  Not In Universe (not asked)
                          6      -1  Refused
                        317       1  One day in advance or less
                                      (including on call)
                        150       2  2 to 3 days in advance
                        106       3  4 to 6 days in advance
                        247       4  1 to 2 weeks in advance
                        154       5  3 weeks in advance or longer

--------------------------------------------------------------------------------
DOV_D32                                [Randomly assignment for D32] Data Only Variable
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  DOV_D32

             range:  [-9,3]                        units:  1
     unique values:  4                           missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                      6,887      -9  Not In Universe (not asked)
                      1,803       1  a little
                      1,896       2  somewhat
                      1,861       3  a lot

--------------------------------------------------------------------------------
D32                                    Suppose that you had to choose between two
                                       new jobs. The first job would pay the same in
                                       total for the year as your current main job and
                                       the income would be the same each month.
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  D32

             range:  [-9,2]                        units:  1
     unique values:  4                           missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                      6,887      -9  Not In Universe (not asked)
                         14      -1  Refused
                      3,056       1  First job
                      2,490       2  Second job

--------------------------------------------------------------------------------
D32_1                                  The second job would pay you a little more in
                                       total for the year but the income would vary from
                                       month to month.
--------------------------------------------------------------------------------

              type:  numeric (float)
             label:  D32

             range:  [-9,2]                        units:  1
     unique values:  4                           missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                     10,644      -9  Not In Universe (not asked)
                          8      -1  Refused
                      1,138       1  First job
```

```
                          657              2  Second job
------------------------------------------------------------------------------
D32_2                                    The second job would pay you somewhat more in
                                         total for the year but the income would vary
                                         from month to month.
------------------------------------------------------------------------------
               type:   numeric (float)
               label:  D32

               range:  [-9,2]                         units:   1
       unique values:  4                      missing .:   0/12,447

          tabulation:  Freq.    Numeric  Label
                       10,551      -9    Not In Universe (not asked)
                            4      -1    Refused
                        1,128       1    First job
                          764       2    Second job
------------------------------------------------------------------------------
D32_3                                    The second job would pay you a lot more in total
                                         for the year but the income would vary from month
                                         to month.
------------------------------------------------------------------------------
               type:   numeric (float)
               label:  D32

               range:  [-9,2]                         units:   1
       unique values:  4                      missing .:   0/12,447

          tabulation:  Freq.    Numeric  Label
                       10,586      -9    Not In Universe (not asked)
                            2      -1    Refused
                          790       1    First job
                        1,069       2    Second job
------------------------------------------------------------------------------
D33                                      A temporary job lasts for a limited time or
                                         until the end of a project. Is your main job
                                         a temporary job?
------------------------------------------------------------------------------
               type:   numeric (byte)
               label:  D33

               range:  [-9,1]                         units:   1
       unique values:  5                      missing .:   0/12,447

          tabulation:  Freq.    Numeric  Label
                        6,887      -9    Not In Universe (not asked)
                          129      -2    Don't know
                            6      -1    Refused
                        5,004       0    No
                          421       1    Yes
------------------------------------------------------------------------------
D40_a                                    [Paid sick leave] Still thinking about your
                                         main job, does your employer offer you each of
                                         the following benefits (even if you do not
                                         personally use the benefit)?
------------------------------------------------------------------------------
               type:   numeric (byte)
               label:  D40_A

               range:  [-9,1]                         units:   1
       unique values:  5                      missing .:   0/12,447

          tabulation:  Freq.    Numeric  Label
                        6,887      -9    Not In Universe (not asked)
                          181      -2    Don't know
                            3      -1    Refused
                        1,740       0    No
                        3,636       1    Yes
------------------------------------------------------------------------------
D40_b                                    [Paid vacation/personal leave] Still thinking
                                         about your main job, does your employer offer
                                         you each of the following benefits (even if you
```

```
                                         do not personally use the benefit)?
---------------------------------------------------------------------------------
                    type:   numeric (byte)
                   label:   D40_B

                   range:   [-9,1]                          units:   1
           unique values:   5                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                            6,887       -9   Not In Universe (not asked)
                              114       -2   Don't know
                                3       -1   Refused
                            1,268        0   No
                            4,175        1   Yes

---------------------------------------------------------------------------------
D40_c                                    [Maternity or paternity leave] Still thinking
                                         about your main job, does your employer offer
                                          you each of the following benefits (even if you
                                          do not personally use the benefit)?
---------------------------------------------------------------------------------
                    type:   numeric (byte)
                   label:   D40_C

                   range:   [-9,1]                          units:   1
           unique values:   5                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                            6,887       -9   Not In Universe (not asked)
                              825       -2   Don't know
                                9       -1   Refused
                            1,803        0   No
                            2,923        1   Yes

---------------------------------------------------------------------------------
D40_d                                    [Health insurance] Still thinking
                                         about your main job, does your employer offer
                                          you each of the following benefits (even if you
                                          do not personally use the benefit)?
---------------------------------------------------------------------------------
                    type:   numeric (byte)
                   label:   D40_D

                   range:   [-9,1]                          units:   1
           unique values:   5                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                            6,887       -9   Not In Universe (not asked)
                               92       -2   Don't know
                               11       -1   Refused
                            1,320        0   No
                            4,137        1   Yes

---------------------------------------------------------------------------------
D40_e                                    [Tuition assistance for education/training]
                                         Still thinking about your main job, does your
                                         employer offer you each of the following
                                         benefits (even if you do not personally use
                                         the benefit)?
---------------------------------------------------------------------------------
                    type:   numeric (byte)
                   label:   D40_E

                   range:   [-9,1]                          units:   1
           unique values:   5                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                            6,887       -9   Not In Universe (not asked)
                              828       -2   Don't know
                               18       -1   Refused
                            2,624        0   No
                            2,090        1   Yes

---------------------------------------------------------------------------------
D40_f                                    [Life insurance] Still thinking
                                         about your main job, does your employer offer
                                          you each of the following benefits (even if you
```

```
                                       do not personally use the benefit)?
----------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   D40_F

             range:   [-9,1]                            units:  1
      unique values:  5                          missing .:  0/12,447

         tabulation:  Freq.    Numeric  Label
                      6,887       -9    Not In Universe (not asked)
                        341       -2    Don't know
                         12       -1    Refused
                      1,851        0    No
                      3,356        1    Yes

----------------------------------------------------------------------------------
D40_g                                         [Retirement benefits] Still thinking
                                       about your main job, does your employer offer
                                        you each of the following benefits (even if you
                                        do not personally use the benefit)?
----------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   D40_G

             range:   [-9,1]                            units:  1
      unique values:  5                          missing .:  0/12,447

         tabulation:  Freq.    Numeric  Label
                      6,887       -9    Not In Universe (not asked)
                        266       -2    Don't know
                          7       -1    Refused
                      1,696        0    No
                      3,591        1    Yes

----------------------------------------------------------------------------------
D40_h                                         [Ability to work from home] Still thinking
                                       about your main job, does your employer offer
                                        you each of the following benefits (even if you
                                        do not personally use the benefit)?
----------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   D40_H

             range:   [-9,1]                            units:  1
      unique values:  5                          missing .:  0/12,447

         tabulation:  Freq.    Numeric  Label
                      6,887       -9    Not In Universe (not asked)
                        264       -2    Don't know
                         12       -1    Refused
                      3,773        0    No
                      1,511        1    Yes

----------------------------------------------------------------------------------
D42                                           How satisfied are you with the total salary
                                       or wages you earn from your main job?
----------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   D42

             range:   [-9,5]                            units:  1
      unique values:  7                          missing .:  0/12,447

         tabulation:  Freq.    Numeric  Label
                      6,751       -9    Not In Universe (not asked)
                         12       -1    Refused
                      1,094        1    Very satisfied
                      2,459        2    Somewhat satisfied
                        944        3    Neither satisfied nor
                                          dissatisfied
                        871        4    Somewhat dissatisfied
                        316        5    Very dissatisfied

----------------------------------------------------------------------------------
D43                                           How satisfied are you with the benefits you
                                       currently receive from your main job?
----------------------------------------------------------------------------------
```

```
                   type:  numeric (byte)
                  label:  D43

                  range:  [-9,5]                        units:  1
          unique values:  7                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          6,887        -9  Not In Universe (not asked)
                             40        -1  Refused
                          1,421         1  Very satisfied
                          1,900         2  Somewhat satisfied
                          1,095         3  Neither satisfied nor
                                            dissatisfied
                            609         4  Somewhat dissatisfied
                            495         5  Very dissatisfied
------------------------------------------------------------------------------
D44_a                                   [Asked for a raise or a promotion at work] In
                                        the past 12 months, have you done each of the
                                        following:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D44_A

                  range:  [-9,1]                        units:  1
          unique values:  4                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          7,199        -9  Not In Universe (not asked)
                             17        -1  Refused
                          4,349         0  No
                            882         1  Yes
------------------------------------------------------------------------------
D44_b                                   [Received a raise or a promotion at work] In
                                        the past 12 months, have you done each of the
                                        following:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D44_B

                  range:  [-9,1]                        units:  1
          unique values:  4                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          7,199        -9  Not In Universe (not asked)
                              7        -1  Refused
                          2,535         0  No
                          2,706         1  Yes
------------------------------------------------------------------------------
D44_c                                   [Applied for a new job] In the past 12 months,
                                        have you done each of the following:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D44_C

                  range:  [-9,1]                        units:  1
          unique values:  4                         missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          4,678        -9  Not In Universe (not asked)
                             23        -1  Refused
                          5,544         0  No
------------------------------------------------------------------------------
D44_d                                   [Started a new job] In the past 12 months,
                                        have you done each of the following:
------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  D44_D

                  range:  [-9,1]                        units:  1
          unique values:  4                         missing .:  0/12,447
```

```
            tabulation:  Freq.   Numeric  Label
                         4,678      -9    Not In Universe (not asked)
                            39      -1    Refused
                         6,487       0    No
                         1,243       1    Yes
--------------------------------------------------------------------------------
D44_e                                     [Voluntarily left a job] In the past 12
                                          months, have you done each of the following:
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D44_E

                 range:  [-9,1]                    units:  1
         unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         4,678      -9    Not In Universe (not asked)
                            38      -1    Refused
                         7,022       0    No
                           709       1    Yes
--------------------------------------------------------------------------------
D44_f                                     [Gotten laid off or fired from a job] In the
                                          past 12 months, have you done each of the
                                          following:
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D44_F

                 range:  [-9,1]                    units:  1
         unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         4,678      -9    Not In Universe (not asked)
                            45      -1    Refused
                         7,321       0    No
                           403       1    Yes
--------------------------------------------------------------------------------
D45             Would you say your expectations about future job opportunities are:
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D45

                 range:  [-9,3]                    units:  1
         unique values:  5                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         4,892      -9    Not In Universe (not asked)
                            20      -1    Refused
                         3,752       1    Optimistic
                         1,404       2    Pessimistic
                         2,379       3    Not Sure
--------------------------------------------------------------------------------
D4_a                                      [I had another full-time job] In addition to
                                          your main job, in the past month did you have
                                          any other paid jobs?
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  D4_A

                 range:  [-9,1]                    units:  1
         unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         5,594      -9    Not In Universe (not asked)
                           225      -1    Refused
                         6,463       0    No
                           165       1    Yes
--------------------------------------------------------------------------------
D4_b                                      [I had another part-time job] In addition to
                                          your main job, in the past month did you have
                                          any other paid jobs?
--------------------------------------------------------------------------------
```

```
                  type:  numeric (byte)
                 label:  D4_B

                 range:  [-9,1]                        units:  1
         unique values:  4                       missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          5,594        -9  Not In Universe (not asked)
                             79        -1  Refused
                          5,655         0  No
                          1,119         1  Yes

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

                  type:  numeric (byte)
                 label:  D5

                 range:  [-9,9]                        units:  1
         unique values:  11                      missing .:  0/12,447

             examples:  -9    Not In Universe (not asked)
                         1    Employed full-time
                         1    Employed full-time
                         7    Student

------------------------------------------------------------------------------------
GE1_a                                     [Babysitting, child care services, dog walking,
                                          or house sitting] In the past month, have you
                                          been paid for each of the following occasional work
                                          activities or side jobs?
------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  GE1_A

                 range:  [-1,1]                        units:  1
         unique values:  3                       missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                             36        -1  Refused
                         11,846         0  No
                            565         1  Yes

------------------------------------------------------------------------------------
GE1_b                                     [Disabled adult or elder care services] In
                                          the past month, have you been paid for each of
                                          the following occasional work
                                          activities or side jobs?
------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  GE1_B

                 range:  [-1,1]                        units:  1
         unique values:  3                       missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                             44        -1  Refused
                         12,148         0  No
                            255         1  Yes

------------------------------------------------------------------------------------
GE1_c                                     [House cleaning, house painting, yard work,
                                          or other property maintenance work] In the past
                                          month, have you been paid for each of the following
                                          occasional work activities or side jobs?
------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  GE1_C

                 range:  [-1,1]                        units:  1
         unique values:  3                       missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                             38        -1  Refused
                         11,707         0  No
```

```
                          702           1  Yes

-------------------------------------------------------------------------------
GE1_d                                   [Providing other personal services, such as
                                        running errands, helping people move, etc.]
                                        In the past month, have you been paid for each
                                        of the following occasional work activities or
                                        side jobs?
-------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   GE1_D

                 range:   [-1,1]                        units:   1
         unique values:   3                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                               39      -1   Refused
                           11,839       0   No
                              569       1   Yes

-------------------------------------------------------------------------------
GE2_a                                   [Completing paid online tasks, such as on Amazon
                                        Services, Mechanical Turk, Fiverr, Task Rabbit,
                                        or YouTube.] In the past month, have you been paid
                                        for each of the following occasional work
                                        activities or side jobs?
-------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   GE2_A

                 range:   [-1,1]                        units:   1
         unique values:   3                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                               28      -1   Refused
                           11,985       0   No
                              434       1   Yes

-------------------------------------------------------------------------------
GE2_b                                   [Renting out property online, such as your
                                        car, your place of residence, etc.] In the past
                                        month, have you been paid for each of the
                                        following occasional work activities or side jobs?
-------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   GE2_B

                 range:   [-1,1]                        units:   1
         unique values:   3                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                               37      -1   Refused
                           12,231       0   No
                              179       1   Yes

-------------------------------------------------------------------------------
GE2_c                                   [Selling goods on-line through eBay,
                                        Craigslist, or other websites.] In the past
                                        month, have you been paid for each of the
                                        following occasional work activities or side jobs?
-------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   GE2_C

                 range:   [-1,1]                        units:   1
         unique values:   3                         missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                               36      -1   Refused
                           11,235       0   No
                            1,176       1   Yes

-------------------------------------------------------------------------------
GE2_d                                   [Driving using a ride-sharing app such as
                                        Uber or Lyft.] In the past month, have you
                                        been paid for each of the following occasional
                                        work activities or side jobs?
```

----
                type: numeric (byte)
                label: GE2_D

                range: [-1, 1]   units: 1
        unique values: 3   missing .:   0/12,447

          tabulation: Freq.   Numeric Label
                           49   -1   Refused
                       12,229   0   No
                          169   1   Yes

GE2_e   [Other online paid activities (do not include
                                        taking GfK Surveys). Please Specify.] In the
                                        past month, have you been paid for each of the
                                        following occasional work activities or side jobs?
----
                type: numeric (byte)
                label: GE2_E

                range: [-1, 1]   units: 1
        unique values: 3   missing .:   0/12,447

          tabulation: Freq.   Numeric Label
                          283   -1   Refused
                       11,904   0   No
                          260   1   Yes

GE3_a   [Selling goods or services yourself at flea markets,
                                        garage sales, or other temporary physical locations]
                                        In the past month, have you been paid for each of
                                        the following occasional work activities or side jobs?
----
                type: numeric (byte)
                label: GE3_A

                range: [-1, 1]   units: 1
        unique values: 3   missing .:   0/12,447

          tabulation: Freq.   Numeric Label
                           25   -1   Refused
                       11,732   0   No
                          690   1   Yes

GE3_b   [Selling goods at consignment shops or thrift
                                        stores] In the past month, have you been paid
                                        for each of the following occasional work
                                        activities or side jobs?
----
                type: numeric (byte)
                label: GE3_B

                range: [-1, 1]   units: 1
        unique values: 3   missing .:   0/12,447

          tabulation: Freq.   Numeric Label
                           36   -1   Refused
                       11,988   0   No
                          423   1   Yes

GE3_c   [Any other paid activities that you have not yet
                                        mentioned (do not include taking GfK Surveys).
                                        Please specify:] In the past month, have you been
                                        paid for each of the following occasional work
                                        activities or side jobs?
----
                type: numeric (byte)
                label: GE3_C

                range: [-1, 1]   units: 1
        unique values: 3   missing .:   0/12,447

```
            tabulation:  Freq.   Numeric  Label
                           266      -1  Refused
                        11,665       0  No
                           516       1  Yes

-------------------------------------------------------------------------------
GE10_a                                    [To earn money as a primary source of income]
                                          In the past month, what are the reasons why you
                                          have engaged in occasional paid work activities
                                          or side jobs?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  LABA

                 range:  [-9,1]                          units:  1
          unique values:  3                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,036      -9  Not In Universe (not asked)
                         2,777       0  No
                           634       1  Yes

-------------------------------------------------------------------------------
GE10_b                                    [To earn extra money on top of pay from a current
                                          job, retirement, pension, disability, or other
                                          regular source of income] In the past month,
                                          what are the reasons why you have engaged in
                                          occasional paid work activities or side jobs?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  LABA

                 range:  [-9,1]                          units:  1
          unique values:  3                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,036      -9  Not In Universe (not asked)
                         1,788       0  No
                         1,623       1  Yes

-------------------------------------------------------------------------------
GE10_c                                    [To earn extra money to help family members]
                                          In the past month, what are the reasons why
                                          you have engaged in occasional paid work
                                          activities or side jobs?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  LABA

                 range:  [-9,1]                          units:  1
          unique values:  3                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,036      -9  Not In Universe (not asked)
                         2,898       0  No
                           513       1  Yes

-------------------------------------------------------------------------------
GE10_d                                    [To maintain existing job-related skills] In
                                          the past month, what are the reasons why you
                                          have engaged in occasional paid work activities
                                          or side jobs?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  LABA

                 range:  [-9,1]                          units:  1
          unique values:  3                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,036      -9  Not In Universe (not asked)
                         3,212       0  No
                           199       1  Yes

-------------------------------------------------------------------------------
GE10_e                                    [To acquire new job-related skills] In the
                                          past month, what are the reasons why you have
```

```
                                              engaged in occasional paid work activities or
                                              side jobs?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABA

                   range:  [-9,1]                              units:  1
           unique values:  3                              missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           9,036       -9   Not In Universe (not asked)
                           3,241        0   No
                             170        1   Yes

-------------------------------------------------------------------------------------------------
GE10_f                                        [To network/meet people] In the past month,
                                              what are the reasons why you have engaged in
                                              occasional paid work activities or side jobs?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABA

                   range:  [-9,1]                              units:  1
           unique values:  3                              missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           9,036       -9   Not In Universe (not asked)
                           3,150        0   No
                             261        1   Yes

-------------------------------------------------------------------------------------------------
GE10_g                                        [Just for fun (as a hobby)] In the past month,
                                              what are the reasons why you have engaged in
                                              occasional paid work activities or side jobs?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABA

                   range:  [-9,1]                              units:  1
           unique values:  3                              missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           9,036       -9   Not In Universe (not asked)
                           2,412        0   No
                             999        1   Yes

-------------------------------------------------------------------------------------------------
GE10_h                                        [Other (please specify)] In the past month,
                                              what are the reasons why you have engaged in
                                              occasional paid work activities or side jobs?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABA

                   range:  [-9,1]                              units:  1
           unique values:  3                              missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           9,036       -9   Not In Universe (not asked)
                           3,047        0   No
                             364        1   Yes

-------------------------------------------------------------------------------------------------
GE10_Refused                                  [Refused] In the past month, what are the
                                              reasons why you have engaged in occasional
                                              paid work activities or side jobs?
-------------------------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABA

                   range:  [-9,1]                              units:  1
           unique values:  3                              missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           9,024       -9   Not In Universe (not asked)
                           3,326        0   No
```

```
                         97        1  Yes
--------------------------------------------------------------------------------
GE11                                       In the past month, what is the main reason why
                                           you have engaged in occasional paid activities
                                           or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE11

             range:  [-9,8]                           units:  1
     unique values:  10                           missing .:  0/12,447

          examples:  -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                      2    To earn extra money on top of pay from a current job,
>  retirement, pension, disability, or other regular source of income
--------------------------------------------------------------------------------
GE20_A                                     [hours per month] How much time do you usually
                                           spend per month on occasional paid work
                                           activities or side jobs, other than your
                                           primary job?
--------------------------------------------------------------------------------
              type:  numeric (int)
             label:  GE20_A

             range:  [-9,720]                         units:  1
     unique values:  85                           missing .:  0/12,447

          examples:  -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                      2
--------------------------------------------------------------------------------
GE20_B                                     [% of overall income] About how much of your
                                           monthly income do you [and your spouse/and your
                                           partner] get from paid work activities of side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE20_B
             range:  [-9,100]                         units:  1
     unique values:  43                           missing .:  0/12,447

          examples:  -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                     -9    Not In Universe (not asked)
                      1
--------------------------------------------------------------------------------
GE21                                       Six months from now, do you expect to devote
                                           more, the same, or less time to occasional paid
                                           work activities or side jobs other than your
                                           main job compared to today?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE21

             range:  [-9,3]                            units:  1
     unique values:  5                            missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                     9,036     -9  Not In Universe (not asked)
                        30     -1  Refused
                       643      1  More
                       739      2  Less
                     1,999      3  About the same
--------------------------------------------------------------------------------
GE30                                       To what extent have occasional paid work activities
                                           or side jobs helped you to offset any negative effects
                                           of unemployment, loss of working hours,
                                           loss of benefits, or no raises last year?
--------------------------------------------------------------------------------
```

```
                      type:  numeric (byte)
                     label:  GE30

                     range:  [-9, 4]                        units:  1
             unique values:  6                          missing .:  0/12,447

                tabulation:  Freq.    Numeric  Label
                             9,036        -9  Not In Universe (not asked)
                                22        -1  Refused
                               252         1  Very much
                               967         2  Somewhat
                             1,027         3  Not at all
                             1,143         4  Does not apply

--------------------------------------------------------------------------------
GE40                                         In the past 12 months, to what extent has the
                                             money earned from occasional paid work
                                             activites or side jobs been a significant
                                             source of income for you?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  GE40

                     range:  [-9, 4]                        units:  1
             unique values:  6                          missing .:  0/12,447

                tabulation:  Freq.    Numeric  Label
                             9,036        -9  Not In Universe (not asked)
                                33        -1  Refused
                               514         1  Very much
                               955         2  Somewhat
                             1,366         3  Not at all
                               543         4  Does not apply

--------------------------------------------------------------------------------
GE41                                         In the past 12 months, to what extent has the
                                             money earned from occasional paid work activities
                                             or side jobs been a regular source of income for you?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  GE41

                     range:  [-9, 4]                        units:  1
             unique values:  6                          missing .:  0/12,447

                tabulation:  Freq.    Numeric  Label
                             9,036        -9  Not In Universe (not asked)
                                24        -1  Refused
                               326         1  Very much
                               774         2  Somewhat
                             1,753         3  Not at all
                               534         4  Does not apply

--------------------------------------------------------------------------------
GE50_a                                       [Apprenticeship or internship] In the past
                                             month, did you do each of the following types
                                             of unpaid work for someone else?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  GE50_A

                     range:  [-9, 1]                        units:  1
             unique values:  4                          missing .:  0/12,447

                tabulation:  Freq.    Numeric  Label
                            10,834        -9  Not In Universe (not asked)
                                 6        -1  Refused
                             1,530         0  No
                                77         1  Yes

--------------------------------------------------------------------------------
GE50_b                                       [Volunteer work] In the past month, did you
                                             do each of the following types of unpaid work
                                             for someone else?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  GE50_B
```

```
                range:  [-9, 1]                         units:  1
        unique values:  4                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       10,834     -9    Not In Universe (not asked)
                            4     -1    Refused
                        1,199      0    No
                          410      1    Yes

--------------------------------------------------------------------------------
GE50_c                                       [Bartering (Work done in exchange for an item
                                             or service of similar value)] In the past month,
                                             did you do each of the following types of unpaid
                                             work for someone else?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  GE50_C

                range:  [-9, 1]                         units:  1
        unique values:  4                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       10,834     -9    Not In Universe (not asked)
                            5     -1    Refused
                        1,536      0    No
                           72      1    Yes

--------------------------------------------------------------------------------
GE50_d                                       [Other (Please Specify)] In the past month,
                                             did you do each of the following types of
                                             unpaid work for someone else?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  GE50_D

                range:  [-9, 1]                         units:  1
        unique values:  4                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       10,834     -9    Not In Universe (not asked)
                          123     -1    Refused
                        1,473      0    No
                           17      1    Yes

--------------------------------------------------------------------------------
YW1                                          Thinking again about your main job (the job
                                             from which you earned the most income in the
                                             past month), how qualified would you say you
                                             are for performing the tasks required in this job?
                                             Do you think you are:
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  YW1

                range:  [-9, 3]                         units:  1
        unique values:  5                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,372     -9    Not In Universe (not asked)
                            3     -1    Refused
                          317      1    Overqualified
                          722      2    Adequately qualified
                           33      3    In need of additional training

--------------------------------------------------------------------------------
YW2                                          Do you consider your main job to be a career,
                                             a stepping stone to a career, or just a job to
                                             get you by?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  YW2

                range:  [-9, 3]                         units:  1
        unique values:  5                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
```

```
                         11,372       -9  Not In Universe (not asked)
                              5       -1  Refused
                            340        1  Career
                            411        2  Stepping stone to a career
                            319        3  Just a job

---------------------------------------------------------------------------------
YW3                                      Do you believe you now have the level of
                                         education and training needed for the type of
                                         job that you would like to hold in the next 5 years?
---------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label: YW3

                 range:  [-9, 1]                        units:  1
         unique values:  5                       missing .:  0/12,447

            tabulation:  Freq.    Numeric  Label
                         10,834        -9  Not In Universe (not asked)
                            284        -2  Don't know
                              3        -1  Refused
                            530         0  No
                            796         1  Yes

---------------------------------------------------------------------------------
GH1                                      Please describe the housing arrangement where
                                         you currently live.  Do you [(and/or your
spouse/partner)]:
---------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label: GH1

                 range:  [-1, 4]                        units:  1
         unique values:  5                       missing .:  0/12,447

            tabulation:  Freq.    Numeric  Label
                             32        -1  Refused
                          5,310         1  own home with a mortgage or
                                           loan.
                          3,334         2  own home free and clear (without
                                           a mortgage or loan).
                          3,059         3  pay rent.
                            712         4  neither own home nor pay rent.

---------------------------------------------------------------------------------
GH2               In what year did you [buy/start renting/move into] your current home?
---------------------------------------------------------------------------------

                 type:  numeric (int)
                 label: GH2

                 range:  [-9, 2017]                     units:  1
         unique values:  70                      missing .:  0/12,447

              examples:  1988
                         2001
                         2009
                         2015

---------------------------------------------------------------------------------
GH3_a                                    [Overall quality of your neighborhood]
                                         How satisfied are you with each of the following
                                         aspects of your housing situation?
---------------------------------------------------------------------------------

                 type:  numeric (byte)
                 label: GH3_A

                 range:  [-1, 5]                        units:  1
         unique values:  6                       missing .:  0/12,447

            tabulation:  Freq.    Numeric  Label
                             15        -1  Refused
                            542         1  Very dissatisfied
                          1,024         2  Somewhat dissatisfied
                          1,313         3  Neither satisfied nor
                                           dissatisfied
                          3,859         4  Somewhat satisfied
                          5,694         5  Very satisfied
```

```
--------------------------------------------------------------------------------
GH3_b                                    [Quality of your local schools] How satisfied
                                         are you with each of the following aspects
                                         of your housing situation?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  GH3_B

                   range:  [-1,5]                         units:  1
           unique values:  6                          missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                              60        -1   Refused
                             573         1   Very dissatisfied
                             985         2   Somewhat dissatisfied
                           3,420         3   Neither satisfied nor
                                             dissatisfied
                           3,499         4   Somewhat satisfied
                           3,910         5   Very satisfied

--------------------------------------------------------------------------------
GH3_c                                    [Safety of your neighborhood] How satisfied
                                         are you with each of the following aspects of
                                         your housing situation?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  GH3_C

                   range:  [-1,5]                         units:  1
           unique values:  6                          missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                              28        -1   Refused
                             558         1   Very dissatisfied
                           1,063         2   Somewhat dissatisfied
                           1,352         3   Neither satisfied nor
                                             dissatisfied
                           4,288         4   Somewhat satisfied
                           5,158         5   Very satisfied

--------------------------------------------------------------------------------
GH3_d                                    [Quality of other amenities in your
                                         neighborhood] How satisfied are you with each
                                         of the following aspects of your housing situation?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  GH3_D

                   range:  [-1,5]                         units:  1
           unique values:  6                          missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                              33        -1   Refused
                             582         1   Very dissatisfied
                           1,221         2   Somewhat dissatisfied
                           2,703         3   Neither satisfied nor
                                             dissatisfied
                           4,168         4   Somewhat satisfied
                           3,740         5   Very satisfied

--------------------------------------------------------------------------------
GH3_e                                    [Overall quality of your house/apartment] How
                                         satisfied are you with each of the following
                                         aspects of your housing situation?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  GH3_E

                   range:  [-1,5]                         units:  1
           unique values:  6                          missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                              25        -1   Refused
                             557         1   Very dissatisfied
                           1,088         2   Somewhat dissatisfied
                           1,374         3   Neither satisfied nor
```

```
                                            dissatisfied
                      4,505         4  Somewhat satisfied
                      4,898         5  Very satisfied

-------------------------------------------------------------------------------
GH3_f                                   [Cost of your house/apartment] How satisfied
                                        are you with each of the following aspects of
                                        your housing situation?
-------------------------------------------------------------------------------
             type:  numeric (byte)
             label: GH3_F

            range:  [-9,5]                        units:  1
    unique values:  7                     missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                      744        -9  Not In Universe (not asked)
                       29        -1  Refused
                      638         1  Very dissatisfied
                    1,167         2  Somewhat dissatisfied
                    1,896         3  Neither satisfied nor
                                       dissatisfied
                    3,710         4  Somewhat satisfied
                    4,263         5  Very satisfied

-------------------------------------------------------------------------------
GH10_a                                  [Park, playground, or recreation center] In
                                        deciding where to live, how important is it
                                        to you to have convenient access to each of
                                        the following places in your local community?
-------------------------------------------------------------------------------
             type:  numeric (byte)
             label: GH10_A

            range:  [-9,4]                        units:  1
    unique values:  6                     missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                      260        -9  Not In Universe (not asked)
                       32        -1  Refused
                    3,650         1  Not important
                    3,108         2  Slightly important
                    3,493         3  Moderately important
                    1,904         4  Very important

-------------------------------------------------------------------------------
GH10_b                                  [Library] In deciding where to live, how
                                        important is it to you to have convenient access
                                        to each of the following places in your local community?
-------------------------------------------------------------------------------
             type:  numeric (byte)
             label: GH10_B

            range:  [-9,4]                        units:  1
    unique values:  6                     missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                      260        -9  Not In Universe (not asked)
                       46        -1  Refused
                    2,917         1  Not important
                    3,250         2  Slightly important
                    3,551         3  Moderately important
                    2,423         4  Very important

-------------------------------------------------------------------------------
GH10_c                                  [Bank or credit union] In deciding where to
                                        live, how important is it to you to have
                                        convenient access to each of the following
                                        places in your local community?
-------------------------------------------------------------------------------
             type:  numeric (byte)
             label: GH10_C

            range:  [-9,4]                        units:  1
    unique values:  6                     missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
```

```
                         260      -9  Not In Universe (not asked)
                          42      -1  Refused
                       1,438       1  Not important
                       2,557       2  Slightly important
                       4,411       3  Moderately important
                       3,739       4  Very important
---------------------------------------------------------------------------------
GH10_d                                [Grocery store] In deciding where to live,
                                      how important is it to you to have convenient
                                      access to each of the following places in your
                                      local community?
---------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  GH10_D

                range:  [-9,4]                        units:   1
        unique values:  6                       missing .:   0/12,447

           tabulation:  Freq.   Numeric  Label
                          260      -9  Not In Universe (not asked)
                           36      -1  Refused
                          349       1  Not important
                          997       2  Slightly important
                        3,817       3  Moderately important
                        6,988       4  Very important
---------------------------------------------------------------------------------
GH10_e                                [Shops, restaurants, or movie theaters] In
                                      deciding where to live, how important is it to
                                      you to have convenient access to each of the
                                      following places in your local community?
---------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  GH10_E

                range:  [-9,4]                        units:   1
        unique values:  6                       missing .:   0/12,447

           tabulation:  Freq.   Numeric  Label
                          260      -9  Not In Universe (not asked)
                           38      -1  Refused
                        1,072       1  Not important
                        2,460       2  Slightly important
                        4,867       3  Moderately important
                        3,750       4  Very important
---------------------------------------------------------------------------------
GH10_f                                [Church or place of worship] In deciding where
                                      to live, how important is it to you to have
                                      convenient access to each of the following
                                      places in your local community?
---------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  GH10_F

                range:  [-9,4]                        units:   1
        unique values:  6                       missing .:   0/12,447

           tabulation:  Freq.   Numeric  Label
                          260      -9  Not In Universe (not asked)
                           43      -1  Refused
                        3,862       1  Not important
                        2,192       2  Slightly important
                        3,000       3  Moderately important
                        3,090       4  Very important
---------------------------------------------------------------------------------
GH10_g                                [Public transportation] In deciding where to
                                      live, how important is it to you to have convenient
                                      access to each of the following places in your
                                      local community?
---------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  GH10_G

                range:  [-9,4]                        units:   1
```

```
           unique values:  6                         missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                              260      -9   Not In Universe (not asked)
                               48      -1   Refused
                            5,154       1   Not important
                            2,746       2   Slightly important
                            2,224       3   Moderately important
                            2,015       4   Very important

--------------------------------------------------------------------------------
R4                                       Did you own your previous home that you moved
                                         from in [GH2 Response]:
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  R4

                   range:  [-9,2]                        units:  1
           unique values:  5                         missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                           11,282      -9   Not In Universe (not asked)
                                1      -1   Refused
                              989       0   No
                               47       1   Yes, and I still own that home
                              128       2   Yes, and I no longer own that
                                           home

--------------------------------------------------------------------------------
R5A                                      An eviction is when your landlord forces you
                                         to move when you don't want to. Were you, or
                                         a person you were staying with, evicted from
                                         the home you moved from in [GH2 response]?
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  R5A

                   range:  [-9,1]                        units:  1
           unique values:  4                         missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                           11,457      -9   Not In Universe (not asked)
                                1      -1   Refused
                              943       0   No
                               46       1   Yes

--------------------------------------------------------------------------------
R5B_a                                    [Received an eviction notice] Did each of the
                                         following contribute to your moving from your
                                         previous home in [GH2 response]?
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  R5B_A

                   range:  [-9,1]                        units:  1
           unique values:  4                         missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                           11,503      -9   Not In Universe (not asked)
                                3      -1   Refused
                              935       0   No
                                6       1   Yes

--------------------------------------------------------------------------------
R5B_b                                    [Your landlord told you, or a person you were
                                         staying with, to leave] Did each of the
                                         following contribute to your moving from your
                                         previous home in [GH2 response]?
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  R5B_B

                   range:  [-9,1]                        units:  1
           unique values:  3                         missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                           11,503      -9   Not In Universe (not asked)
```

```
                                 900          0  No
                                  44          1  Yes

--------------------------------------------------------------------------------
R5B_c                                       [You, or a person you were staying with, missed
                                            a rent payment and thought that if you didn't
                                            move you would be evicted] Did each of the
                                            following contribute to your moving from your
                                            previous home in [GH2 response]?
--------------------------------------------------------------------------------

               type:   numeric (byte)
               label:   R5B_C

               range:   [-9, 1]                          units:   1
       unique values:   4                        missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        11,503       -9   Not In Universe (not asked)
                             3       -1   Refused
                           930        0   No
                            11        1   Yes

--------------------------------------------------------------------------------
R5B_d                                       [The city condemned the property and forced
                                            you to leave] Did each of the following
                                            contribute to your moving from your previous
                                            home in [GH2 response]?
--------------------------------------------------------------------------------

               type:   numeric (byte)
               label:   R5B_D

               range:   [-9, 1]                          units:   1
       unique values:   4                        missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        11,503       -9   Not In Universe (not asked)
                             4       -1   Refused
                           937        0   No
                             3        1   Yes

--------------------------------------------------------------------------------
R5C_a                                       [Bank took possession of your home in
                                            foreclosure] Did each of the following
                                            contribute to your moving from your previous
                                            home in [GH2 response]?
--------------------------------------------------------------------------------

               type:   numeric (byte)
               label:   R5C_A

               range:   [-9, 1]                          units:   1
       unique values:   4                        missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        12,319       -9   Not In Universe (not asked)
                             3       -1   Refused
                           116        0   No
                             9        1   Yes

--------------------------------------------------------------------------------
R5C_b                                       [Received a notice from the bank that they
                                            planned to foreclose] Did each of the following
                                            contribute to your moving from your previous
                                            home in [GH2 response]?
--------------------------------------------------------------------------------

               type:   numeric (byte)
               label:   R5C_B

               range:   [-9, 1]                          units:   1
       unique values:   4                        missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        12,319       -9   Not In Universe (not asked)
                             2       -1   Refused
                           114        0   No
                            12        1   Yes

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

R5C_c   [Missed mortgage payments and thought that if
                                                   you didn't move, the bank would foreclose on
                                                   your home] Did each of the following contribute
                                                   to your moving from your previous home in
                                                   [GH2 response]?
----
                   type: numeric (byte)
                  label: R5C_C

                  range: [-9,1]   units: 1
          unique values: 4   missing .:   0/12,447

              tabulation: Freq.   Numeric Label
                          12,319   -9   Not In Universe (not asked)
                               1   -1   Refused
                             119   0   No
                               8   1   Yes

R5C_d   [The city condemned the property and forced
                                                   you to leave] Did each of the following
                                                   contribute to your moving from your previous
                                                   home in [GH2 response]?
----
                   type: numeric (byte)
                  label: R5C_D

                  range: [-9,1]   units: 1
          unique values: 4   missing .:   0/12,447

              tabulation: Freq.   Numeric Label
                          12,319   -9   Not In Universe (not asked)
                               3   -1   Refused
                             124   0   No
                               1   1   Yes

R7   In the past 12 months, have you experienced
                                                   any problems with your house or apartment that
                                                   you felt needed to be fixed, such as a leak
                                                   or a broken appliance?
----
                   type: numeric (byte)
                  label: R7

                  range: [-9,1]   units: 1
          unique values: 4   missing .:   0/12,447

              tabulation: Freq.   Numeric Label
                           9,388   -9   Not In Universe (not asked)
                               7   -1   Refused
                           1,410   0   No
                           1,642   1   Yes

R8   Did you contact your landlord about the problem
                                                   with your house or apartment that needed to be fixed?
----
                   type: numeric (byte)
                  label: R8

                  range: [-9,1]   units: 1
          unique values: 4   missing .:   0/12,447

              tabulation: Freq.   Numeric Label
                          10,805   -9   Not In Universe (not asked)
                               7   -1   Refused
                             160   0   No
                           1,475   1   Yes

R8A   After you contacted your landlord about the
                                                   problem with your house or apartment, how
                                                   much difficulty did you have getting them
                                                   to fix the problem?

```
                type:  numeric (byte)
               label:  R8A

               range:  [-9, 3]                          units:  1
       unique values:  6                           missing .:  0/12, 447

          tabulation:  Freq.    Numeric  Label
                       10, 972       -9  Not In Universe (not asked)
                            4       -1  Refused
                          678        0  None
                          235        1  A little difficulty
                          222        2  Moderate difficulty
                          336        3  Substantial difficulty
```

R3   About how much do you [and/or your spouse /and/
                                        or your partner] pay for rent each month?

```
                type:  numeric (byte)
               label:  R3

               range:  [-9, 9]                          units:  1
       unique values:  12                          missing .:  0/12, 447

            examples:  -9    Not In Universe (not asked)
                       -9    Not In Universe (not asked)
                       -9    Not In Universe (not asked)
                        2    $250 to $499
```

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

```
                type:  numeric (byte)
               label:  M2

               range:  [-9, 1]                          units:  1
       unique values:  4                           missing .:  0/12, 447

          tabulation:  Freq.    Numeric  Label
                       7, 222        -9  Not In Universe (not asked)
                            9        -1  Refused
                       5, 081         0  No
                          135         1  Yes
```

M4   About how much is your total monthly mortgage
                                        payment (i.e. the amount you send to the bank)?

```
                type:  numeric (byte)
               label:  M4

               range:  [-9, 9]                          units:  1
       unique values:  12                          missing .:  0/12, 447

            examples:  -9    Not In Universe (not asked)
                       -9    Not In Universe (not asked)
                        1    less than $500
                        4    $1000 to $1, 249
```

BK1   Do you [and/or your spouse / and/or your
                                        partner] currently have a checking, savings,
                                        or money market account?

```
                type:  numeric (byte)
               label:  BK1

               range:  [-1, 1]                          units:  1
       unique values:  3                           missing .:  0/12, 447

          tabulation:  Freq.    Numeric  Label
                           47        -1  Refused
                          610         0  No
                       11, 790        1  Yes
```

```
--------------------------------------------------------------------------------
BK2_a                                         [a money order] In the past 12 months, have you
                                              [and/or your spouse /and/or your partner] used
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   BK2_A

                 range:   [-1,1]                          units:  1
         unique values:   3                       missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                             26      -1  Refused
                         10,738       0  No
                          1,683       1  Yes

--------------------------------------------------------------------------------
BK2_b                                         [a check-cashing service] In the past 12 months,
                                              have you [and/or your spouse /and/or your partner]
                                              used
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   BK2_B

                 range:   [-1,1]                          units:  1
         unique values:   3                       missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                             36      -1  Refused
                         11,601       0  No
                            810       1  Yes

--------------------------------------------------------------------------------
BK2_c                                         [a tax refund anticipation loan] In the past
                                              12 months, have you [and/or your spouse /and/
                                              or your partner] used
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   BK2_C

                 range:   [-1,1]                          units:  1
         unique values:   3                       missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                             39      -1  Refused
                         12,256       0  No
                            152       1  Yes

--------------------------------------------------------------------------------
BK2_d                                         [a pawn shop loan, a payday loan, an auto title
                                              loan, or a paycheck advance/deposit advance]
                                              In the past 12 months, have you [and/or your
                                              spouse /and/or your partner] used
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   BK2_D

                 range:   [-1,1]                          units:  1
         unique values:   3                       missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                             34      -1  Refused
                         11,938       0  No
                            475       1  Yes

--------------------------------------------------------------------------------
BK11_a                                        [Bank teller] In the past 12 months, have you
                                              or your spouse/partner accessed an account in
                                              each of the following ways?
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   BK11_A

                 range:   [-9,1]                          units:  1
         unique values:   4                       missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
```

```
                                     853        -9  Not In Universe (not asked)
                                      28        -1  Refused
                                   2,299         0  No
                                   9,267         1  Yes

------------------------------------------------------------------------------------
BK11_b                                           [ATM or bank kiosk] In the past 12 months,
                                                 have you or your spouse/partner accessed an
                                                 account in each of the following ways?
------------------------------------------------------------------------------------
                         type:   numeric (byte)
                         label:  BK11_B

                         range:  [-9, 1]                        units:   1
                 unique values:  4                         missing .:   0/12,447

                     tabulation:   Freq.   Numeric  Label
                                     853        -9  Not In Universe (not asked)
                                      38        -1  Refused
                                   2,464         0  No
                                   9,092         1  Yes

------------------------------------------------------------------------------------
BK11_c                                           [Telephone banking through phone call or
                                                 automated voice or touch tone] In the past 12
                                                 months, have you or your spouse/partner accessed
                                                 an account in each of the following ways?
------------------------------------------------------------------------------------
                         type:   numeric (byte)
                         label:  BK11_C

                         range:  [-9, 1]                        units:   1
                 unique values:  4                         missing .:   0/12,447

                     tabulation:   Freq.   Numeric  Label
                                     853        -9  Not In Universe (not asked)
                                      52        -1  Refused
                                   8,418         0  No
                                   3,124         1  Yes

------------------------------------------------------------------------------------
BK11_d                                           [Online banking with a laptop, desktop
                                                 computer, or tablet] In the past 12 months,
                                                 have you or your spouse/partner accessed an
                                                 account in each of the following ways?
------------------------------------------------------------------------------------
                         type:   numeric (byte)
                         label:  BK11_D

                         range:  [-9, 1]                        units:   1
                 unique values:  4                         missing .:   0/12,447

                     tabulation:   Freq.   Numeric  Label
                                     853        -9  Not In Universe (not asked)
                                      34        -1  Refused
                                   2,431         0  No
                                   9,129         1  Yes

------------------------------------------------------------------------------------
BK11_e                                           [Mobile banking with text messaging, mobile app,
                                                 or Internet browser or email on a mobile phone]
                                                 In the past 12 months, have you or your spouse/
                                                 partner accessed an account in each of the
                                                 following ways?
------------------------------------------------------------------------------------
                         type:   numeric (byte)
                         label:  BK11_E

                         range:  [-9, 1]                        units:   1
                 unique values:  4                         missing .:   0/12,447

                     tabulation:   Freq.   Numeric  Label
                                     853        -9  Not In Universe (not asked)
                                      37        -1  Refused
                                   6,543         0  No
                                   5,014         1  Yes
```

```
--------------------------------------------------------------------------------
BK11_f                                    [Other] In the past 12 months, have you or your
                                          spouse/partner accessed an account in each of the
                                          following ways?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  BK11_F

                range:  [-9,1]                        units:  1
        unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           853      -9  Not In Universe (not asked)
                         1,069      -1  Refused
                        10,360       0  No
                           165       1  Yes

--------------------------------------------------------------------------------
BK10                                      In the past 12 months, have you or your spouse
                                          /partner used your mobile phone to check a bank
                                          account balance or recent transaction, either
                                          through the bank's mobile website or the bank's
                                          mobile app?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  BK10

                range:  [-9,1]                        units:  1
        unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           657      -9  Not In Universe (not asked)
                            33      -1  Refused
                         5,401       0  No
                         6,356       1  Yes

--------------------------------------------------------------------------------
A6                                        If you were to apply for a credit card today,
                                          how confident are you that your application would
                                          be approved?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A6

                range:  [-9,3]                        units:  1
        unique values:  6                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9  Not In Universe (not asked)
                           617      -2  Don't know
                            19      -1  Refused
                         7,752       1  Very confident
                         2,028       2  Somewhat confident
                         1,771       3  Not confident

--------------------------------------------------------------------------------
A0                                        In the last 12 months, have you [or your spouse/
                                          or your partner] applied for any credit?
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A0

                range:  [-9,1]                        units:  1
        unique values:  4                      missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9  Not In Universe (not asked)
                            59      -1  Refused
                         7,636       0  No
                         4,492       1  Yes

--------------------------------------------------------------------------------
A0A_a                                     [Mortgage to buy a new home] Please select
                                          all of the types of credit below that
--------------------------------------------------------------------------------
                type:  numeric (byte)
```

```
                    label:  LABB

                    range:  [-9,1]                        units:  1
            unique values:  3                       missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                             7,955        -9  Not In Universe (not asked)
                             4,048         0  No
                               444         1  Yes
--------------------------------------------------------------------------------
AOA_b                                        [Refinance of a home mortgage] Please select
                                             all of the types of credit below that you
                                             [or you spouse or partner] applied for in the
                                             past 12 months
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  LABB

                    range:  [-9,1]                        units:  1
            unique values:  3                       missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                             7,955        -9  Not In Universe (not asked)
                             4,187         0  No
                               305         1  Yes
--------------------------------------------------------------------------------
AOA_c                                        [Home equity loan or line of credit] Please
                                             select all of the types of credit below that
                                             you [or you spouse or partner] applied for in
                                             the past 12 months
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  LABB

                    range:  [-9,1]                        units:  1
            unique values:  3                       missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                             7,955        -9  Not In Universe (not asked)
                             4,202         0  No
                               290         1  Yes
--------------------------------------------------------------------------------
AOA_d                                        [Credit card] Please select all of the types
                                             of credit below that you [or you spouse or
                                             partner] applied for in the past 12 months
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  LABB

                    range:  [-9,1]                        units:  1
            unique values:  3                       missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                             7,955        -9  Not In Universe (not asked)
                             1,614         0  No
                             2,878         1  Yes
--------------------------------------------------------------------------------
AOA_e                                        [Car/auto loan] Please select all of the types
                                             of credit below that you [or you spouse or
                                             partner] applied for in the past 12 months
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  LABB

                    range:  [-9,1]                        units:  1
            unique values:  3                       missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                             7,955        -9  Not In Universe (not asked)
                             3,383         0  No
                             1,109         1  Yes
--------------------------------------------------------------------------------
```

```
AOA_f                                      [Student loan] Please select all of the types
                                           of credit below that you [or you spouse or
                                           partner] applied for in the past 12 months
---------------------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABB

                range:  [-9,1]                        units:  1
        unique values:  3                         missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        7,955       -9    Not In Universe (not asked)
                        4,227        0    No
                          265        1    Yes

---------------------------------------------------------------------------------------------
AOA_g                                      [Personal general-purpose loan from a bank]
                                           Please select all of the types of credit below
                                           that you [or you spouse or partner] applied for
                                           in the past 12 months
---------------------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABB

                range:  [-9,1]                        units:  1
        unique values:  3                         missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        7,955       -9    Not In Universe (not asked)
                        4,007        0    No
                          485        1    Yes

---------------------------------------------------------------------------------------------
AOA_h                                      [Personal loan from friends or family] Please
                                           select all of the types of credit below that
                                           you [or you spouse or partner] applied for in
                                           the past 12 months
---------------------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABB

                range:  [-9,1]                        units:  1
        unique values:  3                         missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        7,955       -9    Not In Universe (not asked)
                        4,355        0    No
                          137        1    Yes

---------------------------------------------------------------------------------------------
AOA_i                                      [Other (Please Specify)] Please select all of
                                           the types of credit below that you [or you
                                           spouse or partner] applied for in the past
                                           12 months
---------------------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABB

                range:  [-9,1]                        units:  1
        unique values:  3                         missing .:   0/12,447

          tabulation:   Freq.    Numeric  Label
                        7,955       -9    Not In Universe (not asked)
                        4,262        0    No
                          230        1    Yes

---------------------------------------------------------------------------------------------
AOA_Refused                                [Refused] Please select all of the types of
                                           credit below that you [or you spouse or partner]
                                           applied for in the past 12 months
---------------------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABB

                range:  [-9,1]                        units:  1
        unique values:  3                         missing .:   0/12,447
```

```
          tabulation:  Freq.    Numeric  Label
                       7,955        -9    Not In Universe (not asked)
                       4,447         0    No
                          45         1    Yes
----------------------------------------------------------------------------
AOB                                       Was there a time in the past 12 months that
                                          you [or your spouse/or your partner] desired
                                          credit but chose not to submit a credit application?
----------------------------------------------------------------------------
                type:  numeric (byte)
                label:  AOB

                range:  [-9,1]                      units:  1
        unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       4,811        -9    Not In Universe (not asked)
                          28        -1    Refused
                       6,854         0    No
                         754         1    Yes
----------------------------------------------------------------------------
A1_a                                      [You [or your spouse / or your partner] 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 [or your spouse or partner]
----------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_A

                range:  [-9,1]                      units:  1
        unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       7,896        -9    Not In Universe (not asked)
                          10        -1    Refused
                       3,519         0    No
                       1,022         1    Yes
----------------------------------------------------------------------------
A1_b                                      [You [or your spouse/or your partner] 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 [or your spouse or partner]
----------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_B

                range:  [-9,1]                      units:  1
        unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       7,896        -9    Not In Universe (not asked)
                          16        -1    Refused
                       3,824         0    No
                         711         1    Yes
----------------------------------------------------------------------------
A1_c                                      [You [or your spouse/or your partner] 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 [or your spouse or partner]
----------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_C

                range:  [-9,1]                      units:  1
        unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.    Numeric  Label
                       7,896        -9    Not In Universe (not asked)
                          21        -1    Refused
                       3,766         0    No
```

```
                              764           1  Yes
--------------------------------------------------------------------------------
A2                                          You indicated that you [or your spouse/or your
                                            partner] desired credit in the past 12 months
                                            but did not submit a credit application.
                                            Was this because you thought that you might
                                            be turned down or denied credit?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  A2

                 range:  [-9,1]                      units:  1
         unique values:  4                     missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         11,693      -9   Not In Universe (not asked)
                              1      -1   Refused
                            256       0   No
                            497       1   Yes

--------------------------------------------------------------------------------
A3_a                                        [Mortgage to buy a new home] In the past 12
                                            months, which forms of credit that you applied
                                            for were you denied or offered less credit
                                            than requested?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  LABC

                 range:  [-9,1]                      units:  1
         unique values:  3                     missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         11,099      -9   Not In Universe (not asked)
                          1,288       0   No
                             60       1   Yes

--------------------------------------------------------------------------------
A3_b                                        [Refinance of a home mortgage] In the past 12
                                            months, which forms of credit that you applied
                                            for were you denied or offered less credit
                                            than requested?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  LABC

                 range:  [-9,1]                      units:  1
         unique values:  3                     missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         11,099      -9   Not In Universe (not asked)
                          1,290       0   No
                             58       1   Yes

--------------------------------------------------------------------------------
A3_c                                        [Home equity loan or line of credit] In the
                                            past 12 months, which forms of credit that you
                                            applied for were you denied or offered less
                                            credit than requested?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  LABC

                 range:  [-9,1]                      units:  1
         unique values:  3                     missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         11,099      -9   Not In Universe (not asked)
                          1,285       0   No
                             63       1   Yes

--------------------------------------------------------------------------------
A3_d                                        [Credit card] In the past 12 months, which
                                            forms of credit that you applied for were you
                                            denied or offered less credit than requested?
--------------------------------------------------------------------------------
```

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

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,099      -9   Not In Universe (not asked)
                          430       0   No
                          918       1   Yes
```

A3_e   [Car/auto loan] In the past 12 months, which
                                        forms of credit that you applied for were you
                                        denied or offered less credit than requested?

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

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,099      -9   Not In Universe (not asked)
                        1,175       0   No
                          173       1   Yes
```

A3_f   [Student loan] In the past 12 months, which
                                        forms of credit that you applied for were you
                                        denied or offered less credit than requested?

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

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,099      -9   Not In Universe (not asked)
                        1,308       0   No
                           40       1   Yes
```

A3_g   [Personal general-purpose loan from a bank]
                                        In the past 12 months, which forms of credit
                                        that you applied for were you denied or offered
                                        less credit than requested?

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

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,099      -9   Not In Universe (not asked)
                        1,154       0   No
                          194       1   Yes
```

A3_h   [Personal loan from friends or family] In the
                                        past 12 months, which forms of credit that you
                                        applied for were you denied or offered less
                                        credit than requested?

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

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,099      -9   Not In Universe (not asked)
                        1,317       0   No
                           31       1   Yes
```

```
--------------------------------------------------------------------------------
A3_i                                      [Other] In the past 12 months, which forms of
                                          credit that you applied for were you denied or
                                          offered less credit than requested?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABC

                   range:  [-9,1]                          units:  1
           unique values:  3                         missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                          11,099       -9  Not In Universe (not asked)
                           1,298        0  No
                              50        1  Yes

--------------------------------------------------------------------------------
A3_Refused                                [Refused] In the past 12 months, which forms
                                          of credit that you applied for were you denied
                                          or offered less credit than requested?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  LABC

                   range:  [-9,1]                          units:  1
           unique values:  3                         missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                          11,099       -9  Not In Universe (not asked)
                           1,317        0  No
                              31        1  Yes

--------------------------------------------------------------------------------
FM10_a                                    [Follow a budget or spending plan] People use
                                          a variety of methods to manage their finances.
                                          Do you use each of the following?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FM10_A

                   range:  [-9,1]                          units:  1
           unique values:  4                         missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                             260       -9  Not In Universe (not asked)
                              55       -1  Refused
                           5,602        0  No
                           6,530        1  Yes

--------------------------------------------------------------------------------
FM10_b                                    [Track spending] People use a variety of methods
                                          to manage their finances. Do you use each of
                                          the following?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FM10_B

                   range:  [-9,1]                          units:  1
           unique values:  4                         missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                             260       -9  Not In Universe (not asked)
                              58       -1  Refused
                           2,965        0  No
                           9,164        1  Yes

--------------------------------------------------------------------------------
FM10_c                                    [Review paper bank statements and/or bills]
                                          People use a variety of methods to manage their
                                          finances. Do you use each of the following?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FM10_C

                   range:  [-9,1]                          units:  1
```

```
          unique values:  4                           missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9    Not In Universe (not asked)
                            44      -1    Refused
                         3,114       0    No
                         9,029       1    Yes

--------------------------------------------------------------------------------
FM10_d                                    [Pay with cash or a prepaid card to avoid
                                          overdrafts :] People use a variety of methods
                                          to manage their finances. Do you use each of
                                          the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  FM10_D

                 range:  [-9,1]                           units:   1
          unique values:  4                           missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9    Not In Universe (not asked)
                            57      -1    Refused
                         9,048       0    No
                         3,082       1    Yes

--------------------------------------------------------------------------------
FM10_e                                    [Get account alerts (e.g., via email, text
                                          message, or push notification)] People use
                                          a variety of methods to manage their finances.
                                          Do you use each of the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  FM10_E

                 range:  [-9,1]                           units:   1
          unique values:  4                           missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9    Not In Universe (not asked)
                            60      -1    Refused
                         5,859       0    No
                         6,268       1    Yes

--------------------------------------------------------------------------------
FM10_f                                    [Automatically set aside long-term savings
                                          (e.g., in a college, retirement, or investment
                                          account)] People use a variety of methods to
                                          manage their finances. Do you use each of the
                                          following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  FM10_F

                 range:  [-9,1]                           units:   1
          unique values:  4                           missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9    Not In Universe (not asked)
                            53      -1    Refused
                         6,786       0    No
                         5,348       1    Yes

--------------------------------------------------------------------------------
FM10_g                                    [Plan and save for periodic expenses (e.g.,
                                          insurance, vacation, car repair)] People use
                                          a variety of methods to manage their finances.
                                          Do you use each of the following?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                 label:  FM10_G

                 range:  [-9,1]                           units:   1
          unique values:  4                           missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           260      -9    Not In Universe (not asked)
```

```
                              58      -1  Refused
                           5,414       0  No
                           6,715       1  Yes

-------------------------------------------------------------------------------
FM10_h                                    [Sign up for a budget payment plan to make
                                          utility or other payments more regular/predictable]
                                          People use a variety of methods to manage their
                                          finances. Do you use each of the following?
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  FM10_H

                   range:  [-9,1]                      units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9  Not In Universe (not asked)
                              58      -1  Refused
                           9,756       0  No
                           2,373       1  Yes

-------------------------------------------------------------------------------
FM10_i                                    [Pay some bills automatically (so they won't
                                          be late or missed)] People use a variety of
                                          methods to manage their finances. Do you use
                                          each of the following?
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  FM10_I

                   range:  [-9,1]                      units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9  Not In Universe (not asked)
                              42      -1  Refused
                           4,389       0  No
                           7,756       1  Yes

-------------------------------------------------------------------------------
FM10_j                                    [Other (Please specify)] People use a variety
                                          of methods to manage their finances. Do you use
                                          each of the following?
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  FM10_J

                   range:  [-9,1]                      units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9  Not In Universe (not asked)
                           2,596      -1  Refused
                           9,397       0  No
                             194       1  Yes

-------------------------------------------------------------------------------
FM20_a                                    [Electronic program through my bank] Do you use
                                          each of the following methods to budget or
                                          track your spending?
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  FM20_A

                   range:  [-9,1]                      units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           2,604      -9  Not In Universe (not asked)
                              34      -1  Refused
                           6,073       0  No
                           3,736       1  Yes

-------------------------------------------------------------------------------
FM20_b                                    [Non-bank program – e.g., online service (Mint),
                                          software (Quicken), or mobile app] Do you use
```

```
                                       each of the following methods to budget or
                                       track your spending?
------------------------------------------------------------------------------------

              type:  numeric (byte)
              label: FM20_B

              range: [-9,1]                           units:  1
      unique values: 4                          missing .:  0/12,447

         tabulation: Freq.   Numeric  Label
                     2,604       -9   Not In Universe (not asked)
                        54       -1   Refused
                     8,287        0   No
                     1,502        1   Yes

------------------------------------------------------------------------------------
FM20_c                                 [Spreadsheet] Do you use
                                       each of the following methods to budget or
                                       track your spending?
------------------------------------------------------------------------------------

              type:  numeric (byte)
              label: FM20_C

              range: [-9,1]                           units:  1
      unique values: 4                          missing .:  0/12,447

         tabulation: Freq.   Numeric  Label
                     2,604       -9   Not In Universe (not asked)
                        91       -1   Refused
                     7,475        0   No
                     2,277        1   Yes

------------------------------------------------------------------------------------
FM20_d                                 [Paper-based system (e.g., notebook,
                                       checkbook register)] Do you use
                                       each of the following methods to budget or
                                       track your spending?
------------------------------------------------------------------------------------

              type:  numeric (byte)
              label: FM20_D

              range: [-9,1]                           units:  1
      unique values: 4                          missing .:  0/12,447

         tabulation: Freq.   Numeric  Label
                     2,604       -9   Not In Universe (not asked)
                        46       -1   Refused
                     4,766        0   No
                     5,031        1   Yes

------------------------------------------------------------------------------------
FM20_e                                 [Other (Please specify)] Do you use
                                       each of the following methods to budget or
                                       track your spending?
------------------------------------------------------------------------------------

              type:  numeric (byte)
              label: FM20_E

              range: [-9,1]                           units:  1
      unique values: 4                          missing .:  0/12,447

         tabulation: Freq.   Numeric  Label
                     2,604       -9   Not In Universe (not asked)
                     1,635       -1   Refused
                     7,971        0   No
                       237        1   Yes

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

              type:  numeric (byte)
              label: C2A

              range: [-9,1]                           units:  1
      unique values: 4                          missing .:  0/12,447
```

```
          tabulation:   Freq.   Numeric  Label
                          260       -9    Not In Universe (not asked)
                           22       -1    Refused
                        1,724        0    No
                       10,441        1    Yes
------------------------------------------------------------------------------
C3                         Do you currently have any outstanding unpaid credit card debt?
------------------------------------------------------------------------------

                type:   numeric (byte)
               label:   C3

               range:   [-9,1]                        units:   1
       unique values:   4                         missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                        1,984       -9    Not In Universe (not asked)
                           59       -1    Refused
                        5,717        0    No
                        4,687        1    Yes

------------------------------------------------------------------------------
C3A                        Do you [and your spouse/and your partner]
                           currently have more, less, or about the same
                           amount of credit card debt than you had 12
                           months ago?
------------------------------------------------------------------------------

                type:   numeric (byte)
               label:   C3A

               range:   [-9,3]                        units:   1
       unique values:   5                         missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                        7,701       -9    Not In Universe (not asked)
                           17       -1    Refused
                        1,419        1    Less debt now
                        2,008        2    About the same
                        1,302        3    More debt now

------------------------------------------------------------------------------
C3B                        12 months ago, did you have any credit card
                           debt that you have since paid off?
------------------------------------------------------------------------------

                type:   numeric (byte)
               label:   C3B

               range:   [-9,1]                        units:   1
       unique values:   4                         missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                        6,730       -9    Not In Universe (not asked)
                           23       -1    Refused
                        4,663        0    No
                        1,031        1    Yes

------------------------------------------------------------------------------
C4A                        In the past 12 months, how frequently have you
                           carried an unpaid balance on one or more of
                           your credit cards?
------------------------------------------------------------------------------

                type:   numeric (byte)
               label:   C4A

               range:   [-9,3]                        units:   1
       unique values:   6                         missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                        1,984       -9    Not In Universe (not asked)
                           50       -1    Refused
                        5,101        0    Never carried an unpaid balance
                                          (always pay in full)
                          575        1    Once
                        2,031        2    Some of the time
                        2,706        3    Most or all of the time

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

```
C4B                                         In the past 12 months, how frequently have you
                                            paid only the minimum payment on one or more
                                            of your credit cards?
----------------------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  C4B

                range:  [-9,3]                           units:  1
        unique values:  6                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         7,085        -9  Not In Universe (not asked)
                            32        -1  Refused
                         2,291         0  Never
                           428         1  Once
                         1,652         2  Some of the time
                           959         3  Most or all of the time
----------------------------------------------------------------------------------------------
EDO                                         What is the highest level of school you have
                                            completed or the highest degree you have received?
----------------------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EDO

                range:  [1,9]                            units:  1
        unique values:  9                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           372         1  Less than High School degree
                         2,658         2  High school degree or GED
                         2,387         3  Some college but no degree
                                         (including currently enrolled in
                                         college)
                           723         4  Certificate or technical degree
                         1,230         5  Associate degree
                         2,957         6  Bachelor's degree
                         1,319         7  Master's degree
                           482         8  Professional degree (e.g. MBA,
                                         MD, JD)
                           319         9  Doctoral Degree
----------------------------------------------------------------------------------------------
D1G                                         Are you currently enrolled as a student?
----------------------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  D1G

                range:  [-1,2]                           units:  1
        unique values:  4                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                            30        -1  Refused
                        11,705         0  No
                           290         1  Yes, as a part-time student
                           422         2  Yes, as a full-time student
----------------------------------------------------------------------------------------------
EDOB                                        What type of program are you currently pursuing?
----------------------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EDOB

                range:  [-9,8]                           units:  1
        unique values:  10                         missing .:  0/12,447

            examples:  -9     Not In Universe (not asked)
                       -9     Not In Universe (not asked)
                       -9     Not In Universe (not asked)
                       -9     Not In Universe (not asked)
----------------------------------------------------------------------------------------------
EDOD    Have you ever enrolled in an educational degree program beyond high school?
----------------------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EDOD
```

```
                  range:  [-9, 1]                          units:  1
          unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,857      -9    Not In Universe (not asked)
                             9      -1    Refused
                         2,231       0    No
                           350       1    Yes

--------------------------------------------------------------------------------
ED1                                      Which one of the following broad categories
                                         best describes your [current/most recent]
                                         education program?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED1

                  range:  [-9, 13]                         units:  1
          unique values:  15                       missing .:  0/12,447

               examples:  1      Humanities
                          6      Engineering
                          8      Business/management
                          11     Vocational/technical training

--------------------------------------------------------------------------------
ED5                                      Overall, how would you say the lifetime financial
                                         benefits of your [current/most recent] educational
                                         program compare to its financial costs?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED5

                  range:  [-9, 5]                          units:  1
          unique values:  7                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         8,954      -9    Not In Universe (not asked)
                           121      -1    Refused
                           633       1    Financial benefits are much
                                          larger
                           466       2    Financial benefits are somewhat
                                          larger
                         1,340       3    About the same financial
                                          benefits and financial costs
                           330       4    Financial costs are somewhat
                                          larger
                           603       5    Financial costs are much larger

--------------------------------------------------------------------------------
ED6_a                                    [Chosen a different field of study] Knowing
                                         what you know now about the benefits and costs
                                         of your education, if you could go back and
                                         make your education decisions again would
                                         have done each of these things:
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  ED6_A

                  range:  [-9, 1]                          units:  1
          unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,280      -9    Not In Universe (not asked)
                           161      -1    Refused
                         1,809       0    No
                         1,197       1    Yes

--------------------------------------------------------------------------------
ED6_b                                    [Attended a different school] Knowing what you
                                         know now about the benefits and costs of your
                                         education, if you could go back and make your
                                         education decisions again would have done each
                                         of these things:
--------------------------------------------------------------------------------

                   type:  numeric (byte)
```

label: ED6_B

                              range: [-9,1]   units: 1
                      unique values: 4   missing .:   0/12,447

                         tabulation: Freq.   Numeric Label
                                      9,280   -9   Not In Universe (not asked)
                                        190   -1   Refused
                                      1,935   0   No
                                      1,042   1   Yes

ED6_c   [Completed less education] Knowing what you know
                                             now about the benefits and costs of your education,
                                             if you could go back and make your education
                                             decisions again would have done each of these things:
----
                               type: numeric (byte)
                              label: ED6_C

                              range: [-9,1]   units: 1
                      unique values: 4   missing .:   0/12,447

                         tabulation: Freq.   Numeric Label
                                      9,280   -9   Not In Universe (not asked)
                                        234   -1   Refused
                                      2,797   0   No
                                        136   1   Yes

ED6_d   [Completed more education] Knowing what you
                                             know now about the benefits and costs of your
                                             education, if you could go back and make your
                                             education decisions again would have done each
                                             of these things:
----
                               type: numeric (byte)
                              label: ED6_D

                              range: [-9,1]   units: 1
                      unique values: 4   missing .:   0/12,447

                         tabulation: Freq.   Numeric Label
                                      9,280   -9   Not In Universe (not asked)
                                         86   -1   Refused
                                        685   0   No
                                      2,396   1   Yes

ED6_e   [Chosen not to attend college] Knowing what you
                                             know now about the benefits and costs of your
                                             education, if you could go back and make your
                                             education decisions again would have done
                                             each of these things:
----
                               type: numeric (byte)
                              label: ED6_E

                              range: [-9,1]   units: 1
                      unique values: 4   missing .:   0/12,447

                         tabulation: Freq.   Numeric Label
                                      9,280   -9   Not In Universe (not asked)
                                        230   -1   Refused
                                      2,618   0   No
                                        319   1   Yes

ED10   Overall, how would you say the lifetime
                                             financial benefits of your [DOV_ED] program
                                             compare to its financial costs?
----
                               type: numeric (byte)
                              label: ED10

                              range: [-9,5]   units: 1
                      unique values: 7   missing .:   0/12,447

```
        tabulation:  Freq.    Numeric  Label
                     6,150       -9     Not In Universe (not asked)
                        31       -1     Refused
                     2,698        1     Financial benefits are much
                                        larger
                     1,377        2     Financial benefits are somewhat
                                        larger
                     1,287        3     About the same financial
                                        benefits and financial costs
                       442        4     Financial costs are somewhat
                                        larger
                       462        5     Financial costs are much larger
```

ED11_a   [Chosen a different field of study] Knowing
                                          what you know now about the benefits and
                                          costs of your education, if you could go back
                                          and make decisions regarding your [DOV_ED] again,
                                          would you have done each of these things:

```
                type:  numeric (byte)
                label: ED11_A

                range: [-9,1]                          units:  1
        unique values: 4                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     6,150       -9     Not In Universe (not asked)
                        71       -1     Refused
                     3,990        0     No
                     2,236        1     Yes
```

ED11_b   [Attended a different school] Knowing
                                          what you know now about the benefits and
                                          costs of your education, if you could go back
                                          and make decisions regarding your [DOV_ED] again,
                                          would you have done each of these things:

```
                type:  numeric (byte)
                label: ED11_B

                range: [-9,1]                          units:  1
        unique values: 4                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     6,150       -9     Not In Universe (not asked)
                       128       -1     Refused
                     4,854        0     No
                     1,315        1     Yes
```

ED11_c   [Completed less education] Knowing
                                          what you know now about the benefits and
                                          costs of your education, if you could go back
                                          and make decisions regarding your [DOV_ED] again,
                                          would you have done each of these things:

```
                type:  numeric (byte)
                label: ED11_C

                range: [-9,1]                          units:  1
        unique values: 4                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     6,150       -9     Not In Universe (not asked)
                       170       -1     Refused
                     5,887        0     No
                       240        1     Yes
```

ED11_d   [Completed more education] Knowing
                                          what you know now about the benefits and
                                          costs of your education, if you could go back
                                          and make decisions regarding your [DOV_ED] again,
                                          would you have done each of these things:

```
                     type:  numeric (byte)
                     label:  ED11_D

                     range:  [-9,1]                          units:  1
             unique values:  4                      missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              6,150       -9  Not In Universe (not asked)
                                106       -1  Refused
                              3,382        0  No
                              2,809        1  Yes
--------------------------------------------------------------------------------
ED11_e                                     [Chosen not to attend college] Knowing
                                           what you know now about the benefits and
                                           costs of your education, if you could go back
                                           and make decisions regarding your [DOV_ED] again,
                                           would you have done each of these things:
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  ED11_E

                     range:  [-9,1]                          units:  1
             unique values:  4                      missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              6,150       -9  Not In Universe (not asked)
                                169       -1  Refused
                              5,924        0  No
                                204        1  Yes
--------------------------------------------------------------------------------
EDOC                    Have you ever enrolled in a 4-year bachelor's degree program?
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  EDOC

                     range:  [-9,1]                          units:  1
             unique values:  3                      missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                             12,306       -9  Not In Universe (not asked)
                                111        0  No
                                 30        1  Yes
--------------------------------------------------------------------------------
ED4A                                       In what year did you last attend the bachelor's
                                           degree program that you were enrolled in?
--------------------------------------------------------------------------------
                     type:  numeric (int)
                     label:  ED4A

                     range:  [-9,2017]                       units:  1
             unique values:  13                     missing .:  0/12,447

                  examples:  -9     Not In Universe (not asked)
                             -9     Not In Universe (not asked)
                             -9     Not In Universe (not asked)
                             -9     Not In Universe (not asked)

--------------------------------------------------------------------------------
ED4B                                       How likely is it that you will return to school
                                           and complete the program that you started but
                                           did not complete?
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                     label:  ED4B

                     range:  [-9,5]                          units:  1
             unique values:  7                      missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                             12,186       -9  Not In Universe (not asked)
                                  8       -1  Refused
                                 50        1  Definitely will return and
                                              complete program
```

```
                         40            2  Probably will return and
                                          complete program
                         75            3  Not sure
                         46            4  Probably will not return and
                                          complete program
                         42            5  Definitely will not return and
                                          complete program

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

               type:  numeric (byte)
               label:  LABD

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      12,265      -9  Not In Universe (not asked)
                         107       0  No
                          75       1  Yes

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

               type:  numeric (byte)
               label:  LABD

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      12,265      -9  Not In Universe (not asked)
                         145       0  No
                          37       1  Yes

-------------------------------------------------------------------------------
ED13_c                                    [Supported or cared for parents or siblings]
                                          Which of the following are reasons why you
                                          did not attend college?
-------------------------------------------------------------------------------

               type:  numeric (byte)
               label:  LABD

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      12,265      -9  Not In Universe (not asked)
                         171       0  No
                          11       1  Yes

-------------------------------------------------------------------------------
ED13_d                                    [Needed to earn money] Which of the following
                                          are reasons why you did not attend college?
-------------------------------------------------------------------------------

               type:  numeric (byte)
               label:  LABD

               range:  [-9,1]                        units:  1
       unique values:  3                        missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      12,265      -9  Not In Universe (not asked)
                         129       0  No
                          53       1  Yes

-------------------------------------------------------------------------------
ED13_e                                    [Wanted to work] Which of the following are
                                          reasons why you did not attend college?
-------------------------------------------------------------------------------

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

```
                      range:   [-9,1]                          units:   1
              unique values:   3                         missing .:   0/12,447

                tabulation:   Freq.   Numeric  Label
                             12,265      -9    Not In Universe (not asked)
                                131       0    No
                                 51       1    Yes

-------------------------------------------------------------------------------
ED13_f                                          [Simply was not interested in college] Which
                                                of the following are reasons why you did not
                                                attend college?
-------------------------------------------------------------------------------

                      type:   numeric (byte)
                     label:   LABD

                      range:   [-9,1]                          units:   1
              unique values:   3                         missing .:   0/12,447

                tabulation:   Freq.   Numeric  Label
                             12,265      -9    Not In Universe (not asked)
                                140       0    No
                                 42       1    Yes

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

                      type:   numeric (byte)
                     label:   LABD

                      range:   [-9,1]                          units:   1
              unique values:   3                         missing .:   0/12,447

                tabulation:   Freq.   Numeric  Label
                             12,265      -9    Not In Universe (not asked)
                                179       0    No
                                  3       1    Yes

-------------------------------------------------------------------------------
ED13_h                                          [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:   LABD

                      range:   [-9,1]                          units:   1
              unique values:   3                         missing .:   0/12,447

                tabulation:   Freq.   Numeric  Label
                             12,265      -9    Not In Universe (not asked)
                                151       0    No
                                 31       1    Yes

-------------------------------------------------------------------------------
ED13_i    [Other:] Which of the following are reasons why you did not attend college?
-------------------------------------------------------------------------------

                      type:   numeric (byte)
                     label:   LABD

                      range:   [-9,1]                          units:   1
              unique values:   3                         missing .:   0/12,447

                tabulation:   Freq.   Numeric  Label
                             12,265      -9    Not In Universe (not asked)
                                167       0    No
                                 15       1    Yes

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

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

```
                      range:  [-9, 1]                          units:  1
              unique values:  3                           missing .:   0/12,447

                  tabulation:  Freq.   Numeric  Label
                              12,265      -9    Not In Universe (not asked)
                                 180       0    No
                                   2       1    Yes

--------------------------------------------------------------------------------
ED14_a                                     [Too expensive] Which of the following are
                                           reasons why you did not complete your college
                                           degree?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  LABE

                      range:  [-9, 1]                          units:  1
              unique values:  3                           missing .:   0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,801      -9    Not In Universe (not asked)
                                 454       0    No
                                 192       1    Yes

--------------------------------------------------------------------------------
ED14_b                                     [Child care responsibilities] Which of the
                                           following are reasons why you did not complete
                                           your college degree?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  LABE

                      range:  [-9, 1]                          units:  1
              unique values:  3                           missing .:   0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,801      -9    Not In Universe (not asked)
                                 525       0    No
                                 121       1    Yes

--------------------------------------------------------------------------------
ED14_c                                     [Supported or cared for parents or siblings]
                                           Which of the following are reasons why you did
                                           not complete your college degree?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  LABE

                      range:  [-9, 1]                          units:  1
              unique values:  3                           missing .:   0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,801      -9    Not In Universe (not asked)
                                 604       0    No
                                  42       1    Yes

--------------------------------------------------------------------------------
ED14_d                                     [Needed to earn money] Which of the following
                                           are reasons why you did not complete your college
                                           degree?
--------------------------------------------------------------------------------

                       type:  numeric (byte)
                      label:  LABE

                      range:  [-9, 1]                          units:  1
              unique values:  3                           missing .:   0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,801      -9    Not In Universe (not asked)
                                 383       0    No
                                 263       1    Yes

--------------------------------------------------------------------------------
ED14_e                                     [Wanted to work] Which of the following are
                                           reasons why you did not complete your college
                                           degree?
```

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

                range:  [-9,1]                          units:  1
        unique values:  3                          missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,801    -9  Not In Universe (not asked)
                          508     0  No
                          138     1  Yes
--------------------------------------------------------------------------------
ED14_f                                    [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:  LABE

                range:  [-9,1]                          units:  1
        unique values:  3                          missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,801    -9  Not In Universe (not asked)
                          531     0  No
                          115     1  Yes
--------------------------------------------------------------------------------
ED14_g                                    [Low grades] Which of the following are reasons
                                          why you did not complete your college degree?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABE

                range:  [-9,1]                          units:  1
        unique values:  3                          missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,801    -9  Not In Universe (not asked)
                          588     0  No
                           58     1  Yes
--------------------------------------------------------------------------------
ED14_h                                    [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:  LABE

                range:  [-9,1]                          units:  1
        unique values:  3                          missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,801    -9  Not In Universe (not asked)
                          544     0  No
                          102     1  Yes
--------------------------------------------------------------------------------
ED14_i                                    [Other] Which of the following are reasons
                                          why you did not complete your college degree?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABE

                range:  [-9,1]                          units:  1
        unique values:  3                          missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       11,801    -9  Not In Universe (not asked)
                          514     0  No
                          132     1  Yes
--------------------------------------------------------------------------------
```

```
ED14_Refused                            [Refused] Which of the following are reasons
                                        why you did not complete your college degree?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  LABE

                range:  [-9,1]                          units:   1
        unique values:  3                        missing .:   0/12,447

           tabulation:  Freq.    Numeric  Label
                        11,801      -9    Not In Universe (not asked)
                           639       0    No
                             7       1    Yes

-------------------------------------------------------------------------------
SL1                                     Do you currently have student loan debt or owe
                                        any money used to pay for your own education?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL1

                range:  [-9,1]                          units:   1
        unique values:  4                        missing .:   0/12,447

           tabulation:  Freq.    Numeric  Label
                           260      -9    Not In Universe (not asked)
                            56      -1    Refused
                        10,441       0    No
                         1,690       1    Yes

-------------------------------------------------------------------------------
SL2_a                                   [Student loan] Think about the money you
                                        currently owe for your own education. Is the
                                        money you owe for that education a:
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_A

                range:  [-9,1]                          units:   1
        unique values:  4                        missing .:   0/12,447

           tabulation:  Freq.    Numeric  Label
                        10,757      -9    Not In Universe (not asked)
                             4      -1    Refused
                            91       0    No
                         1,595       1    Yes

-------------------------------------------------------------------------------
SL2_b                                   [Home equity loan] Think about the money you
                                        currently owe for your own education. Is the
                                        money you owe for that education a:
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_B

                range:  [-9,1]                          units:   1
        unique values:  4                        missing .:   0/12,447

           tabulation:  Freq.    Numeric  Label
                        10,757      -9    Not In Universe (not asked)
                            52      -1    Refused
                         1,551       0    No
                            87       1    Yes

-------------------------------------------------------------------------------
SL2_c                                   [Credit card] Think about the money you currently
                                        owe for your own education. Is the money you
                                        owe for that education a:
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  SL2_C

                range:  [-9,1]                          units:   1
        unique values:  4                        missing .:   0/12,447

           tabulation:  Freq.    Numeric  Label
```

```
                        10,757      -9  Not In Universe (not asked)
                            42      -1  Refused
                         1,236       0  No
                           412       1  Yes

--------------------------------------------------------------------------------
SL2_d                                     [Other loan (Please specify)] Think about the
                                          money you currently owe for your own education.
                                          Is the money you owe for that education a:
--------------------------------------------------------------------------------
                  type:   numeric (byte)
                 label:   SL2_D

                 range:   [-9,1]                        units:  1
         unique values:   4                             missing .:  0/12,447

            tabulation:   Freq.    Numeric  Label
                         10,757       -9    Not In Universe (not asked)
                            260       -1    Refused
                          1,335        0    No
                             95        1    Yes

--------------------------------------------------------------------------------
SL3                                       Thinking specifically about the money that you
                                          owe for your own education, please tell us the
                                          total amount that you currently owe on these loans.
--------------------------------------------------------------------------------
                  type:   numeric (byte)
                 label:   SL3

                 range:   [-9,11]                       units:  1
         unique values:   14                            missing .:  0/12,447

              examples:   -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)

--------------------------------------------------------------------------------
SL4                                       Approximately how much is the total monthly
                                          payment that you are required to make on the
                                          loans from your education?
--------------------------------------------------------------------------------
                  type:   numeric (byte)
                 label:   SL4

                 range:   [-9,10]                       units:  1
         unique values:   13                            missing .:  0/12,447

              examples:   -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)
                          -9   Not In Universe (not asked)

--------------------------------------------------------------------------------
SL6                                       Are you behind on payments or in collections
                                          for one or more of the loans from your own
                                          education?
--------------------------------------------------------------------------------
                  type:   numeric (byte)
                 label:   SL6

                 range:   [-9,1]                         units:  1
         unique values:   4                             missing .:  0/12,447

            tabulation:   Freq.    Numeric  Label
                         10,757       -9    Not In Universe (not asked)
                              5       -1    Refused
                          1,326        0    No
                            359        1    Yes

--------------------------------------------------------------------------------
SL7                                       Did you borrow money or take out any loans to
                                          pay for your own education that you have since
                                          repaid?
--------------------------------------------------------------------------------
```

```
                   type:  numeric (byte)
                  label:  SL7

                  range:  [-9,1]                          units:  1
          unique values:  4                           missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          1,950        -9  Not In Universe (not asked)
                             56        -1  Refused
                          8,373         0  No
                          2,068         1  Yes

-------------------------------------------------------------------------------
SL8_a                                     [Certificate or technical training] Still
                                          thinking about the money you borrowed to pay
                                          for your own education, did you borrow money for
                                          each of the following educational programs
                                          (including any loans which you have completely repaid)?
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  SL8_A

                  range:  [-9,1]                          units:  1
          unique values:  4                           missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          8,689        -9  Not In Universe (not asked)
                            111        -1  Refused
                          3,128         0  No
                            519         1  Yes

-------------------------------------------------------------------------------
SL8_b                                     [Associate degree] Still thinking about the money
                                          you borrowed to pay for your own education, did
                                          you borrow money for each of the following educational

programs
                                          (including any loans which you have completely repaid)?
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  SL8_B

                  range:  [-9,1]                          units:  1
          unique values:  4                           missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          8,689        -9  Not In Universe (not asked)
                            118        -1  Refused
                          2,821         0  No
                            819         1  Yes

-------------------------------------------------------------------------------
SL8_c                                     [Bachelor's degree] Still thinking about the money
                                          you borrowed to pay for your own education, did
                                          you borrow money for each of the following
                                          educational programs (including any loans which
                                          you have completely repaid)?
-------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  SL8_C

                  range:  [-9,1]                          units:  1
          unique values:  4                           missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          8,689        -9  Not In Universe (not asked)
                             65        -1  Refused
                          1,295         0  No
                          2,398         1  Yes

-------------------------------------------------------------------------------
SL8_d                                     [Professional degree (e.g. MBA, MD, JD)]
                                          Still thinking about the money
                                          you borrowed to pay for your own education, did
                                          you borrow money for each of the following
                                          educational programs (including any loans which
                                          you have completely repaid)?
-------------------------------------------------------------------------------
```

```
                  type:  numeric (byte)
                  label:  SL8_D

                  range:  [-9,1]                          units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          8,689        -9  Not In Universe (not asked)
                            146        -1  Refused
                          3,291         0  No
                            321         1  Yes
------------------------------------------------------------------------------
SL8_e                                       [Master's degree or Doctoral Degree] Still
                                            thinking about the money you borrowed to pay
                                            for your own education, did you borrow money for
                                            each of the following educational programs
                                            (including any loans which
                                            you have completely repaid)?
------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  SL8_E

                  range:  [-9,1]                          units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          8,689        -9  Not In Universe (not asked)
                            150        -1  Refused
                          3,002         0  No
                            606         1  Yes

------------------------------------------------------------------------------
SL10                                        Do you currently owe any money used to pay
                                            for your [spouse's/partner's] education?
------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  SL10

                  range:  [-9,1]                          units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          4,955        -9  Not In Universe (not asked)
                             28        -1  Refused
                          7,067         0  No
                            397         1  Yes

------------------------------------------------------------------------------
SL11                                        Do you currently owe any money used to pay for
                                            your child or grandchild's education?
------------------------------------------------------------------------------
                  type:  numeric (int)
                  label:  SL11

                  range:  [-9,999]                        units:  1
          unique values:  5                        missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          1,709        -9  Not In Universe (not asked)
                             34        -1  Refused
                          8,037         0  No
                            639         1  Yes
                          2,028       999  Do not have children or
                                           grandchildren

------------------------------------------------------------------------------
SL12_a                                      [Student Loan] Is the money you owe for your
                                            child or grandchild's education a:
------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  SL12_A

                  range:  [-9,1]                          units:  1
          unique values:  4                        missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
```

```
                           11,808      -9  Not In Universe (not asked)
                               14      -1  Refused
                              105       0  No
                              520       1  Yes

--------------------------------------------------------------------------------
SL12_b                                     [Home Equity Loan] Is the money you owe for your
                                           child or grandchild's education a:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  SL12_B

                   range:  [-9,1]                        units:  1
           unique values:  4                          missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          11,808      -9  Not In Universe (not asked)
                              67      -1  Refused
                             492       0  No
                              80       1  Yes

--------------------------------------------------------------------------------
SL12_c                                     [Credit Card] Is the money you owe for your
                                           child or grandchild's education a:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  SL12_C

                   range:  [-9,1]                        units:  1
           unique values:  4                          missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          11,808      -9  Not In Universe (not asked)
                              59      -1  Refused
                             467       0  No
                             113       1  Yes

--------------------------------------------------------------------------------
SL12_d                                     [Other Loan (Please specify)] Is the money you
                                           owe for your child or grandchild's education a:
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  SL12_D

                   range:  [-9,1]                        units:  1
           unique values:  4                          missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                          11,808      -9  Not In Universe (not asked)
                             106      -1  Refused
                             489       0  No
                              44       1  Yes

--------------------------------------------------------------------------------
K0          Do you think that your retirement savings plan is currently on track?
--------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  K0

                   range:  [-9,1]                        units:  1
           unique values:  5                          missing .:  0/12,447

             tabulation:  Freq.   Numeric  Label
                           4,892      -9  Not In Universe (not asked)
                           1,160      -2  Don't know
                              25      -1  Refused
                           3,473       0  No
                           2,897       1  Yes

--------------------------------------------------------------------------------
K2_a                                       [401(k), 403(b), Keogh, or other defined contribution
                                           plan 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_A

                     range:  [-9,1]                        units:  1
             unique values:  4                     missing .:  0/12,447

               tabulation:   Freq.   Numeric  Label
                             4,892      -9    Not In Universe (not asked)
                                71      -1    Refused
                             3,341       0    No
                             4,143       1    Yes

--------------------------------------------------------------------------------
K2_b                                       [Pension with a defined benefit 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_B

                     range:  [-9,1]                        units:  1
             unique values:  4                     missing .:  0/12,447

               tabulation:   Freq.   Numeric  Label
                             4,892      -9    Not In Universe (not asked)
                                91      -1    Refused
                             5,383       0    No
                             2,081       1    Yes

--------------------------------------------------------------------------------
K2_c                                       [IRA or Roth IRA] Do you currently have each
                                           of the following types of retirement savings
                                           or pension?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  K2_C

                     range:  [-9,1]                        units:  1
             unique values:  4                     missing .:  0/12,447

               tabulation:   Freq.   Numeric  Label
                             4,892      -9    Not In Universe (not asked)
                               151      -1    Refused
                             4,724       0    No
                             2,680       1    Yes

--------------------------------------------------------------------------------
K2_d                                       [Savings outside a retirement account (e.g. a
                                           brokerage account, savings account, or stock
                                           holdings)] Do you currently have each of the
                                           following types of retirement savings or pension?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                     label:  K2_D

                     range:  [-9,1]                        units:  1
             unique values:  4                     missing .:  0/12,447

               tabulation:   Freq.   Numeric  Label
                             4,892      -9    Not In Universe (not asked)
                                95      -1    Refused
                             4,027       0    No
                             3,433       1    Yes

--------------------------------------------------------------------------------
K2_e                                       [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_E

                     range:  [-9,1]                        units:  1
             unique values:  4                     missing .:  0/12,447

               tabulation:   Freq.   Numeric  Label
```

```
                           4,892      -9  Not In Universe (not asked)
                              99      -1  Refused
                           6,136       0  No
                           1,320       1  Yes

--------------------------------------------------------------------------------
K2_f                                     [Ownership of a business] Do you currently have
                                         each of the following types of retirement savings
                                         or pension?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   K2_F

                   range:   [-9,1]                      units:  1
           unique values:   4                       missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                            4,892      -9  Not In Universe (not asked)
                              126      -1  Refused
                            6,794       0  No
                              635       1  Yes

--------------------------------------------------------------------------------
K2_g                                     [Other retirement savings (Please specify)]
                                         Do you currently have each of the following
                                         types of retirement savings or pension?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   K2_G

                   range:   [-9,1]                      units:  1
           unique values:   4                       missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                            4,892      -9  Not In Universe (not asked)
                              795      -1  Refused
                            6,542       0  No
                              218       1  Yes

--------------------------------------------------------------------------------
K20        Approximately how much money do you currently have saved for retirement?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   K20

                   range:   [-9,8]                      units:  1
           unique values:   11                      missing .:  0/12,447

                examples:   -9   Not In Universe (not asked)
                            -9   Not In Universe (not asked)
                            -2   Don't know
                             4   $50,000 to $99,999

--------------------------------------------------------------------------------
DC4                                      How comfortable are you with making your own
                                         investment decisions in your retirement accounts?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   DC4

                   range:   [-9,4]                      units:  1
           unique values:   6                       missing .:  0/12,447

               tabulation:  Freq.   Numeric  Label
                            7,042      -9  Not In Universe (not asked)
                               11      -1  Refused
                              815       1  Very comfortable
                            1,514       2  Mostly comfortable
                            1,759       3  Slightly comfortable
                            1,306       4  Not comfortable

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

```
                      type:  numeric (byte)
                      label:  K5A

                      range:  [-9,3]                        units:  1
              unique values:  6                        missing .:  0/12,447

                 tabulation:  Freq.   Numeric  Label
                              4,892       -9   Not In Universe (not asked)
                                 47       -1   Refused
                              6,721        0   No
                                327        1   Yes, borrowed money
                                398        2   Yes, cashed out
                                 62        3   Yes, both

--------------------------------------------------------------------------------
K8A      You indicated previously that you are retired. At what age did you retire?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                      label:  K8A

                      range:  [-9,89]                       units:  1
              unique values:  72                        missing .:  0/12,447

                   examples:  -9   Not In Universe (not asked)
                              -9   Not In Universe (not asked)
                              -9   Not In Universe (not asked)
                              60

--------------------------------------------------------------------------------
K9_a                                     [Poor health] How important were each of the
                                         following in your decision to retire at the
                                         age that you did?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                      label:  K9_A

                      range:  [-9,3]                        units:  1
              unique values:  5                        missing .:  0/12,447

                 tabulation:  Freq.   Numeric  Label
                              7,815       -9   Not In Universe (not asked)
                                 64       -1   Refused
                              3,051        1   Not important
                                628        2   Somewhat important
                                889        3   Very important

--------------------------------------------------------------------------------
K9_b                                     [Wanted to do other things] How important were
                                         each of the following in your decision to retire
                                         at the age that you did?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                      label:  K9_B

                      range:  [-9,3]                        units:  1
              unique values:  5                        missing .:  0/12,447

                 tabulation:  Freq.   Numeric  Label
                              7,815       -9   Not In Universe (not asked)
                                 97       -1   Refused
                              1,842        1   Not important
                              1,491        2   Somewhat important
                              1,202        3   Very important

--------------------------------------------------------------------------------
K9_c                                     [Didn't like the work] How important were each
                                         of the following in your decision to retire at
                                         the age that you did?
--------------------------------------------------------------------------------

                      type:  numeric (byte)
                      label:  K9_C

                      range:  [-9,3]                        units:  1
              unique values:  5                        missing .:  0/12,447

                 tabulation:  Freq.   Numeric  Label
                              7,815       -9   Not In Universe (not asked)
```

```
                              103      -1  Refused
                            3,247       1  Not important
                              875       2  Somewhat important
                              407       3  Very important

-------------------------------------------------------------------------------
K9_d                                        [Family responsibilities] How important were
                                            each of the following in your decision to retire
                                            at the age that you did?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K9_D

                range:  [-9,3]                        units:  1
        unique values:  5                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       7,815       -9  Not In Universe (not asked)
                          94       -1  Refused
                       3,103        1  Not important
                         807        2  Somewhat important
                         628        3  Very important

-------------------------------------------------------------------------------
K9_e                                        [Wanted to spend more time with family] How
                                            important were each of the following in your
                                            decision to retire at the age that you did?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K9_E

                range:  [-9,3]                        units:  1
        unique values:  5                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       7,815       -9  Not In Universe (not asked)
                          91       -1  Refused
                       2,108        1  Not important
                       1,297        2  Somewhat important
                       1,136        3  Very important

-------------------------------------------------------------------------------
K9_f                                        [Forced to retire or lack of available work]
                                            How important were each of the following in
                                            your decision to retire at the age that you did?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K9_F

                range:  [-9,3]                        units:  1
        unique values:  5                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       7,815       -9  Not In Universe (not asked)
                          85       -1  Refused
                       3,398        1  Not important
                         443        2  Somewhat important
                         706        3  Very important

-------------------------------------------------------------------------------
K10_a                                       [Social Security] Are each of the following
                                            sources of funds for you [and your spouse or partner]
                                            in retirement?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K10_A

                range:  [-9,1]                        units:  1
        unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       7,815       -9  Not In Universe (not asked)
                          19       -1  Refused
                         503        0  No
                       4,110        1  Yes

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

```
K10_b                                    [I have a job] Are each of the following sources
                                         of funds for you [and your spouse or partner]
                                         in retirement?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  K10_B

              range:  [-9,1]                           units:  1
       unique values:  4                          missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      7,815      -9    Not In Universe (not asked)
                        148      -1    Refused
                      4,009       0    No
                        475       1    Yes

--------------------------------------------------------------------------------
K10_c                                    [My spouse/partner has a job] Are each of the
                                         following sources of funds for you [and your
                                         spouse or partner] in retirement?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  K10_C

              range:  [-9,1]                           units:  1
       unique values:  4                          missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      9,593      -9    Not In Universe (not asked)
                         68      -1    Refused
                      1,992       0    No
                        794       1    Yes

--------------------------------------------------------------------------------
K10_d                                    [Pension with a defined benefit from work
                                         (i.e. pension based on a formula, your earnings,
                                         and years of service? Are each of the following
                                         sources of funds for you [and your spouse or partner]
                                         in retirement?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  K10_D

              range:  [-9,1]                           units:  1
       unique values:  4                          missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      7,815      -9    Not In Universe (not asked)
                         71      -1    Refused
                      1,817       0    No
                      2,744       1    Yes

--------------------------------------------------------------------------------
K10_e                                    [401(k), 403(b), Keogh, or other defined
                                         contribution plan from work…] Are each of the
                                         following sources of funds for you [and your
                                         spouse or partner] in retirement?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  K10_E

              range:  [-9,1]                           units:  1
       unique values:  4                          missing .:   0/12,447

         tabulation:  Freq.   Numeric  Label
                      7,815      -9    Not In Universe (not asked)
                        110      -1    Refused
                      2,434       0    No
                      2,088       1    Yes

--------------------------------------------------------------------------------
K10_f                                    [IRA or Roth IRA] Are each of the
                                         following sources of funds for you [and your
                                         spouse or partner] in retirement?
--------------------------------------------------------------------------------
              type:  numeric (byte)
```

```
                       label:  K10_F

                       range:  [-9,1]                      units:  1
               unique values:  4                    missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                               7,815       -9   Not In Universe (not asked)
                                 115       -1   Refused
                               2,291        0   No
                               2,226        1   Yes
------------------------------------------------------------------------------
K10_g                                      [Savings outside a retirement account (e.g. a
                                           brokerage account, savings account)] Are each
                                           of the following sources of funds for you [and your
                                           spouse or partner] in retirement?
------------------------------------------------------------------------------
                        type:  numeric (byte)
                       label:  K10_G

                       range:  [-9,1]                      units:  1
               unique values:  4                    missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                               7,815       -9   Not In Universe (not asked)
                                  92       -1   Refused
                               1,887        0   No
                               2,653        1   Yes
------------------------------------------------------------------------------
K10_h                                      [Income from real estate or the sale of real
                                           estate] Are each of the following sources of
                                           funds for you [and your spouse or partner]
                                           in retirement?
------------------------------------------------------------------------------
                        type:  numeric (byte)
                       label:  K10_H

                       range:  [-9,1]                      units:  1
               unique values:  4                    missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                               7,815       -9   Not In Universe (not asked)
                                 102       -1   Refused
                               3,836        0   No
                                 694        1   Yes
------------------------------------------------------------------------------
K10_i                                      [Income from a business or the sale of a
                                           business] Are each of the following sources of
                                           funds for you [and your spouse or partner]
                                           in retirement?
------------------------------------------------------------------------------
                        type:  numeric (byte)
                       label:  K10_I

                       range:  [-9,1]                      units:  1
               unique values:  4                    missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                               7,815       -9   Not In Universe (not asked)
                                 119       -1   Refused
                               4,292        0   No
                                 221        1   Yes
------------------------------------------------------------------------------
K10_j                                      [Relying on children, grandchildren, or other
                                           family] Are each of the following sources of
                                           funds for you [and your spouse or partner] in
                                           retirement?
------------------------------------------------------------------------------
                        type:  numeric (byte)
                       label:  K10_J

                       range:  [-9,1]                      units:  1
               unique values:  4                    missing .:  0/12,447
```

```
          tabulation:  Freq.   Numeric  Label
                        7,815      -9    Not In Universe (not asked)
                          121      -1    Refused
                        4,376       0    No
                          135       1    Yes
----------------------------------------------------------------------------
K10_k                                    [Other retirement savings] Are each of the
                                         following sources of funds for you [and your
                                         spouse or partner] in retirement?
----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  K10_K

                range:  [-9,1]                        units:  1
        unique values:  4                       missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                        7,815      -9    Not In Universe (not asked)
                          148      -1    Refused
                        3,517       0    No
                          967       1    Yes
----------------------------------------------------------------------------
I0_a                                     [Wages or salaries] In the past 12 months, did
                                         you [and/or your spouse / and/or partner] receive
                                         any income from the following sources:
----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  I0_A

                range:  [-1,1]                        units:  1
        unique values:  3                       missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                           88      -1    Refused
                        4,728       0    No
                        7,631       1    Yes
----------------------------------------------------------------------------
I0_b                                     [Self-employment] In the past 12 months, did
                                         you [and/or your spouse / and/or partner] receive
                                         any income from the following sources:
----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  I0_B

                range:  [-1,1]                        units:  1
        unique values:  3                       missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                          146      -1    Refused
                       10,197       0    No
                        2,104       1    Yes
----------------------------------------------------------------------------
I0_c                                     [Occasional work activities or side jobs (do
                                         not include income from GfK)] In the past
                                         12 months, did you [and/or your spouse / and/or partner]
                                         receive any income from the following sources:
----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  I0_C

                range:  [-1,1]                        units:  1
        unique values:  3                       missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                          122      -1    Refused
                        9,558       0    No
                        2,767       1    Yes
----------------------------------------------------------------------------
I0_d                                     [Interest, dividends, or rental income] In the
                                         past 12 months, did you [and/or your spouse /
                                         and/or partner] receive any income from the
                                         following sources:
```

```
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I0_D

                  range:  [-1,1]                        units:  1
          unique values:  3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             118      -1    Refused
                           8,032       0    No
                           4,297       1    Yes
--------------------------------------------------------------------------------
I0_e                                         [Social Security] In the past 12 months, did
                                             you [and/or your spouse / and/or partner] receive
                                             any income from the following sources:
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I0_E

                  range:  [-1,1]                        units:  1
          unique values:  3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                              93      -1    Refused
                           7,617       0    No
                           4,737       1    Yes
--------------------------------------------------------------------------------
I0_f                                         [Supplemental Security (SSI)] In the past 12
                                             months, did you [and/or your spouse / and/or
                                             partner] receive any income from the following
                                             sources:
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I0_F

                  range:  [-1,1]                        units:  1
          unique values:  3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             168      -1    Refused
                          11,713       0    No
                             566       1    Yes
--------------------------------------------------------------------------------
I0_g                                         [Unemployment income] In the past 12 months, did
                                             you [and/or your spouse / and/or partner] receive
                                             any income from the following sources:
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I0_G

                  range:  [-1,1]                        units:  1
          unique values:  3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             149      -1    Refused
                          11,963       0    No
                             335       1    Yes
--------------------------------------------------------------------------------
I0_h                                         [Pension income] In the past 12 months, did
                                             you [and/or your spouse / and/or partner] receive
                                             any income from the following sources:
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  I0_H

                  range:  [-1,1]                        units:  1
          unique values:  3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             129      -1    Refused
                           9,103       0    No
                           3,215       1    Yes
```

```
--------------------------------------------------------------------------------
I0_i                                          [Any other income] In the past 12 months, did
                                              you [and/or your spouse / and/or partner] receive
                                              any income from the following sources:
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  I0_I

                 range:  [-1, 1]                          units:   1
         unique values:  3                        missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                           357      -1    Refused
                        10,624       0    No
                         1,466       1    Yes

--------------------------------------------------------------------------------
I0A                                           Did you [and/or your spouse / and/or your
                                              partner] receive any income from any source in
                                              the past 12 months?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  I0A

                 range:  [-9, 1]                          units:   1
         unique values:  4                        missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                        11,867      -9    Not In Universe (not asked)
                            25      -1    Refused
                           434       0    No
                           121       1    Yes

--------------------------------------------------------------------------------
I40                                           Which of the following categories best describes
                                              the total income that you [and/ or your spouse/
                                              partner] received from all sources, before taxes
                                              and deductions, in the past 12 months?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  I40

                 range:  [-1, 10]                         units:   1
         unique values:  12                       missing .:   0/12,447

              examples:  3       $15,000 to $24,999
                         4       $25,000 to $39,999
                         6       $50,000 to $74,999
                         8       $100,000 to $149,999

--------------------------------------------------------------------------------
I41_a                                         [Earned Income Tax Credit] In the past 12 months,
                                              have you [and/or your spouse/partner] received
                                              any of the following?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  I41_A

                 range:  [-1, 1]                          units:   1
         unique values:  3                        missing .:   0/12,447

            tabulation:  Freq.   Numeric  Label
                            56      -1    Refused
                        11,126       0    No
                         1,265       1    Yes

--------------------------------------------------------------------------------
I41_b                                         [Supplemental Nutrition Assistance Program
                                              (SNAP or food stamps)] In the past 12 months,
                                              have you [and/or your spouse/partner] received
                                              any of the following?
--------------------------------------------------------------------------------

                 type:   numeric (byte)
                 label:  I41_B
```

```
                      range:  [-1,1]                             units:  1
              unique values:  3                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                                  50      -1    Refused
                              11,204       0    No
                               1,193       1    Yes

--------------------------------------------------------------------------------
I41_c                                      [Women, Infants, and Children (WIC) nutrition
                                           program benefits] In the past 12 months, have
                                           you [and/or your spouse/partner] received any
                                           of the following?
--------------------------------------------------------------------------------
                       type:  numeric (byte)
                      label:  I41_C

                      range:  [-1,1]                             units:  1
              unique values:  3                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                                  55      -1    Refused
                              12,090       0    No
                                 302       1    Yes

--------------------------------------------------------------------------------
I41_d                                      [Assistance with housing payments from a
                                           state, county, or federal program] In the past
                                           12 months, have you [and/or your spouse/partner]
                                           received any of the following?
--------------------------------------------------------------------------------
                       type:  numeric (byte)
                      label:  I41_D

                      range:  [-1,1]                             units:  1
              unique values:  3                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                                  50      -1    Refused
                              12,005       0    No
                                 392       1    Yes

--------------------------------------------------------------------------------
I41_e                                      [Free or reduced price school lunches] In the
                                           past 12 months, have you [and/or your spouse
                                           /partner] received any of the following?
--------------------------------------------------------------------------------
                       type:  numeric (byte)
                      label:  I41_E

                      range:  [-1,1]                             units:  1
              unique values:  3                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                                  56      -1    Refused
                              11,733       0    No
                                 658       1    Yes

--------------------------------------------------------------------------------
I41_f                                      [Cash assistance from a state or county
                                           welfare program, such as TANF] In the past 12
                                           months, have you [and/or your spouse/partner]
                                           received any of the following?
--------------------------------------------------------------------------------
                       type:  numeric (byte)
                      label:  I41_F

                      range:  [-1,1]                             units:  1
              unique values:  3                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                                  70      -1    Refused
                              12,245       0    No
                                 132       1    Yes

--------------------------------------------------------------------------------
I9                                         In the past 12 months, which one of the
```

following best describes your [and your spouse
/partner's] income?

```
              type:  numeric (byte)
             label:  I9

             range:  [-1,3]                          units:  1
     unique values:  4                            missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                       82       -1   Refused
                    8,994        1   Roughly the same amount each
                                     month
                    2,341        2   Occasionally varies from month
                                     to month
                    1,030        3   Varies quite often from month to
                                     month
```

I12   Because your income varies, have you [and your
                                           spouse/and your partner] struggled to pay your
                                           bills in the past 12 months?

```
              type:  numeric (byte)
             label:  I12

             range:  [-9,1]                          units:  1
     unique values:  4                            missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                    9,076       -9   Not In Universe (not asked)
                       19       -1   Refused
                    2,182        0   No
                    1,170        1   Yes
```

I20   In the past month, would you say that your
                                           [and your spouse's/and your partner's] total
                                           spending was:

```
              type:  numeric (byte)
             label:  I20

             range:  [-1,3]                          units:  1
     unique values:  4                            missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                      103       -1   Refused
                    6,212        1   Less than your income
                    4,001        2   The same as your income
                    2,131        3   More than your income
```

FS10   Does anyone living outside of your household
                                           (such as a parent, child, other relatives, or
                                           friends) provide you with regular financial
                                           support? This may include cash or help with
                                           rent, groceries, education expenses, student
                                           loans, car payments, or other expenses.

```
              type:  numeric (byte)
             label:  FS10

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                       75       -1   Refused
                   11,324        0   No
                    1,048        1   Yes
```

FS20_a   [Help paying rent or mortgage] Do you receive
                                           each of the following types of financial support
                                           from people living outside of your household?

```
                      type:  numeric (byte)
                      label:  FS20_A

                      range:  [-9, 1]                        units:  1
              unique values:  4                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,399      -9  Not In Universe (not asked)
                                   5      -1  Refused
                                 723       0  No
                                 320       1  Yes
```

FS20_b   [Help with education expenses or student loan
                                          bills] Do you receive each of the following
                                          types of financial support from people living
                                          outside of your household?

```
                      type:  numeric (byte)
                      label:  FS20_B

                      range:  [-9, 1]                        units:  1
              unique values:  4                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,399      -9  Not In Universe (not asked)
                                   8      -1  Refused
                                 856       0  No
                                 184       1  Yes
```

FS20_c   [Help with car payment] Do you receive each
                                          of the following types of financial support
                                          from people living outside of your household?

```
                      type:  numeric (byte)
                      label:  FS20_C

                      range:  [-9, 1]                        units:  1
              unique values:  4                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,399      -9  Not In Universe (not asked)
                                  12      -1  Refused
                                 867       0  No
                                 169       1  Yes
```

FS20_d   [Help with other bills [Please specify]] Do
                                          you receive each of the following types of
                                          financial support from people living outside
                                          of your household?

```
                      type:  numeric (byte)
                      label:  FS20_D

                      range:  [-9, 1]                        units:  1
              unique values:  4                         missing .:  0/12,447

                  tabulation:  Freq.   Numeric  Label
                              11,399      -9  Not In Universe (not asked)
                                  40      -1  Refused
                                 726       0  No
                                 282       1  Yes
```

FS20_e   [Money for general expenses or anything else]
                                          Do you receive each of the following types of
                                          financial support from people living outside
                                          of your household?

```
                      type:  numeric (byte)
                      label:  FS20_E

                      range:  [-9, 1]                        units:  1
              unique values:  4                         missing .:  0/12,447
```

```
            tabulation:  Freq.   Numeric  Label
                         11,399    -9  Not In Universe (not asked)
                             11    -1  Refused
                            445     0  No
                            592     1  Yes
-----------------------------------------------------------------------------
FS30_a                                  [Parent(s)] Who outside of your household
                                        provides you with regular financial support
                                        or helps you with bill payments?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  FS30_A

                range:  [-9,1]                        units:  1
        unique values:  4                         missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         11,399    -9  Not In Universe (not asked)
                             28    -1  Refused
                            449     0  No
                            571     1  Yes
-----------------------------------------------------------------------------
FS30_b                                  [My adult child] Who outside of your household
                                        provides you with regular financial support or
                                        helps you with bill payments?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  FS30_B

                range:  [-9,1]                        units:  1
        unique values:  4                         missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         11,399    -9  Not In Universe (not asked)
                             33    -1  Refused
                            844     0  No
                            171     1  Yes
-----------------------------------------------------------------------------
FS30_c                                  [Other relatives] Who outside of your household
                                        provides you with regular financial support or
                                        helps you with bill payments?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  FS30_C

                range:  [-9,1]                        units:  1
        unique values:  4                         missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         11,399    -9  Not In Universe (not asked)
                             30    -1  Refused
                            836     0  No
                            182     1  Yes
-----------------------------------------------------------------------------
FS30_d                                  [Friends] Who outside of your household provides
                                        you with regular financial support or helps you
                                        with bill payments?
-----------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  FS30_D

                range:  [-9,1]                        units:  1
        unique values:  4                         missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         11,399    -9  Not In Universe (not asked)
                             39    -1  Refused
                            902     0  No
                            107     1  Yes
-----------------------------------------------------------------------------
FS30_e                                  [Other [Please specify]] Who outside of your
                                        household provides you with regular financial
```

```
                                    support or helps you with bill payments?
----------------------------------------------------------------------------
                   type:   numeric (byte)
                  label:   FS30_E

                  range:   [-9, 1]                        units:   1
          unique values:   4                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                           11,399      -9   Not In Universe (not asked)
                              101      -1   Refused
                              866       0   No
                               81       1   Yes

----------------------------------------------------------------------------
FS40                                Do you provide regular financial support to
                                    anyone living outside of your household (such
                                    as a parent, child, other relatives, or friends)?
                                    This may include cash or help with rent, groceries,
                                    education expenses, student loans, car payments,
                                    or other expenses.
----------------------------------------------------------------------------
                   type:   numeric (byte)
                  label:   FS40

                  range:   [-1, 1]                        units:   1
          unique values:   3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                               98      -1   Refused
                           10,270       0   No
                            2,079       1   Yes

----------------------------------------------------------------------------
EF1                                 Have you set aside emergency or rainy day funds
                                    that would cover your expenses for 3 months in
                                    case of sickness, job loss, economic downturn,
                                    or other emergencies?
----------------------------------------------------------------------------
                   type:   numeric (byte)
                  label:   EF1

                  range:   [-1, 1]                        units:   1
          unique values:   3                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                               79      -1   Refused
                            5,713       0   No
                            6,655       1   Yes

----------------------------------------------------------------------------
EF2                                 If you were to lose your main source of income
                                    (e.g. job, government benefits), could you cover
                                    your expense for 3 months by borrowing money,
                                    using savings, selling assets, or borrowing from
                                    friends and family?
----------------------------------------------------------------------------
                   type:   numeric (byte)
                  label:   EF2

                  range:   [-9, 1]                        units:   1
          unique values:   4                         missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                            6,655      -9   Not In Universe (not asked)
                               61      -1   Refused
                            3,246       0   No
                            2,485       1   Yes

----------------------------------------------------------------------------
EF3_a                               [Put it on my credit card and pay it off in
                                    full at the next statement] Suppose that you
                                    have any 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:  LABF

                   range:  [0,1]                        units:  1
           unique values:  2                       missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           7,717      0     No
                           4,730      1     Yes

------------------------------------------------------------------------------------
EF3_b                                      [Put it on my credit card and pay it off over
                                           time] Suppose that you have any 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:  LABF

                   range:  [0,1]                        units:  1
           unique values:  2                       missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                          10,181      0     No
                           2,266      1     Yes

------------------------------------------------------------------------------------
EF3_c                                      [With the money currently in my
                                           checking/savings account or with cash]
                                           Suppose that you have any 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:  LABF

                   range:  [0,1]                        units:  1
           unique values:  2                       missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           6,122      0     No
                           6,325      1     Yes

------------------------------------------------------------------------------------
EF3_d                                      [Using money from a bank loan or line of
                                           credit] Suppose that you have any 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:  LABF

                   range:  [0,1]                        units:  1
           unique values:  2                       missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                          11,967      0     No
                             480      1     Yes

------------------------------------------------------------------------------------
EF3_e                                      [By borrowing from a friend or family member]
                                           Suppose that you have any 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:  LABF
```

```
                    range:   [0, 1]                              units:  1
            unique values:   2                            missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                           11,250        0   No
                            1,197        1   Yes

---------------------------------------------------------------------------------
EF3_f                                         [Using a payday loan, deposit advance, or
                                              overdraft] Suppose that you have any 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:   LABF

                    range:   [0, 1]                              units:  1
            unique values:   2                            missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                           12,209        0   No
                              238        1   Yes

---------------------------------------------------------------------------------
EF3_g                                         [By selling something] Suppose that you have
                                              any 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:   LABF

                    range:   [0, 1]                              units:  1
            unique values:   2                            missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                           11,529        0   No
                              918        1   Yes

---------------------------------------------------------------------------------
EF3_h                                         [I wouldn't be able to pay for the expense
                                              right now] Suppose that you have any 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:   LABF

                    range:   [0, 1]                              units:  1
            unique values:   2                            missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
                           11,009        0   No
                            1,438        1   Yes

---------------------------------------------------------------------------------
EF3_i                                         [Other (Please specify)] Suppose that you have
                                              any 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:   LABF

                    range:   [0, 1]                              units:  1
            unique values:   2                            missing .:   0/12,447

              tabulation:   Freq.   Numeric  Label
```

```
                        12,253          0  No
                           194          1  Yes

--------------------------------------------------------------------------------
EF3_Refused                               [Refused] Suppose that you have any 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:  LABF

                range:  [0, 1]                          units:  1
        unique values:  2                        missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                        12,354        0  No
                            93        1  Yes

--------------------------------------------------------------------------------
EF5A                                      Which best describes your ability to pay all
                                          of your bills in full this month?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  EF5A

                range:  [-1, 1]                         units:  1
        unique values:  3                        missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                            73       -1  Refused
                         2,537        0  I cannot pay some bills or will
                                         only make a partial payment on
                                         some of them
                         9,837        1  I will be able to pay all of my
                                         bills in full

--------------------------------------------------------------------------------
EF5B                                      How would a $400 emergency expense that you
                                          had to pay impact your ability to pay your
                                          other bills this month?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  EF5B

                range:  [-9, 1]                         units:  1
        unique values:  4                        missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         2,610       -9  Not In Universe (not asked)
                            72       -1  Refused
                         1,340        0  I could not pay some other bills
                                         or would only make a partial
                                         payment on some of them
                         8,425        1  I would still be able to pay all
                                         of my other bills in full

--------------------------------------------------------------------------------
EF6A_a                                    [Rent or mortgage] Are you expecting to be
                                          unable to pay or only make a partial payment
                                          on each of the following bills this month?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  EF6A_A

                range:  [-9, 1]                         units:  1
        unique values:  4                        missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                         9,910       -9  Not In Universe (not asked)
                            37       -1  Refused
                         2,060        0  No
                           440        1  Yes

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

```
EF6A_b                                    [Credit card] Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6A_B

                range:  [-9,1]                          units:  1
        unique values:  4                       missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                        9,910      -9  Not In Universe (not asked)
                           41      -1  Refused
                        1,192       0  No
                        1,304       1  Yes

-------------------------------------------------------------------------------
EF6A_c                                    [Water, gas, or electric bill] Are you
                                          expecting to be unable to pay or only make a
                                          partial payment on each of the following bills
                                          this month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6A_C

                range:  [-9,1]                          units:  1
        unique values:  4                       missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                        9,910      -9  Not In Universe (not asked)
                           34      -1  Refused
                        1,830       0  No
                          673       1  Yes

-------------------------------------------------------------------------------
EF6A_d                                    [Phone or cable bill] Are you expecting to be
                                          unable to pay or only make a partial payment on
                                          each of the following bills this month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6A_D

                range:  [-9,1]                          units:  1
        unique values:  4                       missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                        9,910      -9  Not In Universe (not asked)
                           39      -1  Refused
                        1,825       0  No
                          673       1  Yes

-------------------------------------------------------------------------------
EF6A_e                                    [Car payment] Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6A_E

                range:  [-9,1]                          units:  1
        unique values:  4                       missing .:  0/12,447

           tabulation:  Freq.   Numeric  Label
                        9,910      -9  Not In Universe (not asked)
                           66      -1  Refused
                        2,144       0  No
                          327       1  Yes

-------------------------------------------------------------------------------
EF6A_f                                    [Student loan] Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  EF6A_F
```

```
             range:   [-9, 1]                          units:  1
     unique values:   4                          missing .:   0/12, 447

       tabulation:    Freq.   Numeric  Label
                      9, 910       -9  Not In Universe (not asked)
                        109       -1  Refused
                      2, 152        0  No
                        276        1  Yes
```

EF6A_g   [Other [Please specify]] Are you expecting to
                                                be unable to pay or only make a partial payment
                                                on each of the following bills this month?

```
             type:   numeric (byte)
            label:   EF6A_G

             range:   [-9, 1]                          units:  1
     unique values:   4                          missing .:   0/12, 447

       tabulation:    Freq.   Numeric  Label
                      9, 910       -9  Not In Universe (not asked)
                        523       -1  Refused
                      1, 872        0  No
                        142        1  Yes
```

EF6B_a   [Rent or mortgage] Which of the following bills
                                                would you likely skip paying, or make only a
                                                partial payment on, if you had a $400 emergency
                                                expense that you had to pay?

```
             type:   numeric (byte)
            label:   EF6B_A

             range:   [-9, 1]                          units:  1
     unique values:   4                          missing .:   0/12, 447

       tabulation:    Freq.   Numeric  Label
                     11, 107       -9  Not In Universe (not asked)
                         54       -1  Refused
                      1, 134        0  No
                        152        1  Yes
```

EF6B_b   [Credit card] Which of the following bills
                                                would you likely skip paying, or make only a
                                                partial payment on, if you had a $400 emergency
                                                expense that you had to pay?

```
             type:   numeric (byte)
            label:   EF6B_B

             range:   [-9, 1]                          units:  1
     unique values:   4                          missing .:   0/12, 447

       tabulation:    Freq.   Numeric  Label
                     11, 107       -9  Not In Universe (not asked)
                         54       -1  Refused
                        642        0  No
                        644        1  Yes
```

EF6B_c   [Water, gas, or electric bill] Which of the
                                                following bills would you likely skip paying,
                                                or make only a partial payment on, if you had
                                                a $400 emergency expense that you had to pay?

```
             type:   numeric (byte)
            label:   EF6B_C

             range:   [-9, 1]                          units:  1
     unique values:   4                          missing .:   0/12, 447

       tabulation:    Freq.   Numeric  Label
                     11, 107       -9  Not In Universe (not asked)
                         48       -1  Refused
```

```
                              957        0  No
                              335        1  Yes

--------------------------------------------------------------------------------
EF6B_d                                    [Phone or cable bill] Which of the following
                                          bills would you likely skip paying, or make
                                          only a partial payment on, if you had a $400
                                          emergency expense that you had to pay?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   EF6B_D

                   range:   [-9,1]                    units:   1
           unique values:   4                      missing .:   0/12,447

             tabulation:   Freq.   Numeric  Label
                          11,107      -9  Not In Universe (not asked)
                              30      -1  Refused
                             708       0  No
                             602       1  Yes

--------------------------------------------------------------------------------
EF6B_e                                    [Car payment] Which of the following bills
                                           would you likely skip paying, or make only a
                                          partial payment on, if you had a $400 emergency
                                          expense that you had to pay?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   EF6B_E

                   range:   [-9,1]                    units:   1
           unique values:   4                      missing .:   0/12,447

             tabulation:   Freq.   Numeric  Label
                          11,107      -9  Not In Universe (not asked)
                              70      -1  Refused
                           1,088       0  No
                             182       1  Yes

--------------------------------------------------------------------------------
EF6B_f                                    [Student loan] Which of the following bills
                                          would you likely skip paying, or make only a
                                          partial payment on, if you had a $400 emergency
                                          expense that you had to pay?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   EF6B_F

                   range:   [-9,1]                    units:   1
           unique values:   4                      missing .:   0/12,447

             tabulation:   Freq.   Numeric  Label
                          11,107      -9  Not In Universe (not asked)
                              79      -1  Refused
                             961       0  No
                             300       1  Yes

--------------------------------------------------------------------------------
EF6B_g                                    [Other [Please specify]:] Which of the following
                                          bills would you likely skip paying, or make only
                                          a partial payment on, if you had a $400 emergency
                                          expense that you had to pay?
--------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   EF6B_G

                   range:   [-9,1]                    units:   1
           unique values:   4                      missing .:   0/12,447

             tabulation:   Freq.   Numeric  Label
                          11,107      -9  Not In Universe (not asked)
                             322      -1  Refused
                             951       0  No
                              67       1  Yes

--------------------------------------------------------------------------------
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:  [-9,1]                        units:  1
           unique values:  4                        missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9     Not In Universe (not asked)
                              67      -1     Refused
                          10,810       0     No
                           1,310       1     Yes

--------------------------------------------------------------------------------
E1_b                                 [Seeing 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:  [-9,1]                        units:  1
           unique values:  4                        missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9     Not In Universe (not asked)
                              76      -1     Refused
                          10,601       0     No
                           1,510       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:  [-9,1]                        units:  1
           unique values:  4                        missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9     Not In Universe (not asked)
                              95      -1     Refused
                          11,427       0     No
                             665       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:  [-9,1]                        units:  1
           unique values:  4                        missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260      -9     Not In Universe (not asked)
                              68      -1     Refused
                           9,766       0     No
                           2,353       1     Yes

--------------------------------------------------------------------------------
E1_e                                 [Seeing a specialist (such as an OB/GYN,
                                     dermatologist, orthopedic surgeon, etc.)]
                                     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:   [-9,1]                         units:   1
      unique values:  4                         missing .:   0/12,447

        tabulation:   Freq.   Numeric  Label
                        260        -9  Not In Universe (not asked)
                         81        -1  Refused
                     11,098         0  No
                      1,008         1  Yes
--------------------------------------------------------------------------------
E1_f                                    [Follow-up care (e.g. skipping physical
                                        therapy sessions recommended by 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_F

             range:   [-9,1]                         units:   1
      unique values:  4                         missing .:   0/12,447

        tabulation:   Freq.   Numeric  Label
                        260        -9  Not In Universe (not asked)
                         95        -1  Refused
                     11,322         0  No
                        770         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:   [-9,1]                         units:   1
      unique values:  4                         missing .:   0/12,447

        tabulation:   Freq.   Numeric  Label
                        260        -9  Not In Universe (not asked)
                         64        -1  Refused
                      9,192         0  No
                      2,931         1  Yes
--------------------------------------------------------------------------------
E2A                                     Approximately how much did you pay out of pocket
                                        for unexpected major medical expenses in the past
                                        12 months?
--------------------------------------------------------------------------------
              type:   numeric (long)
             label:   E2A

             range:   [-9,9999999]                   units:   1
      unique values:  239                       missing .:   0/12,447

          examples:   -9    Not In Universe (not asked)
                      -9    Not In Universe (not asked)
                      -9    Not In Universe (not asked)
                      300
--------------------------------------------------------------------------------
E2B                                     Do you currently have an unpaid balance or owe
                                        any debt related to the unexpected major medical
                                        expenses that you had in the past 12 months?
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   E2B

             range:   [-9,1]                         units:   1
```

```
          unique values:  4                              missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                        9,516      -9    Not In Universe (not asked)
                           24      -1    Refused
                        1,907       0    No
                        1,000       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:  [-9,1]                          units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                          260      -9    Not In Universe (not asked)
                          193      -1    Refused
                        5,488       0    No
                        6,506       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:  [-9,1]                          units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                          260      -9    Not In Universe (not asked)
                          344      -1    Refused
                       10,159       0    No
                        1,684       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:  [-9,1]                          units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                          260      -9    Not In Universe (not asked)
                          215      -1    Refused
                        7,727       0    No
                        4,245       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:  [-9,1]                          units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:   Freq.   Numeric  Label
                          260      -9    Not In Universe (not asked)
```

```
                                 340        -1  Refused
                              10, 410         0  No
                               1, 437         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:  [-9, 1]                          units:  1
             unique values:  4                          missing .:  0/12, 447

               tabulation:   Freq.   Numeric  Label
                                260      -9   Not In Universe (not asked)
                                344      -1   Refused
                             11, 327       0   No
                                516       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:  [-9, 1]                          units:  1
             unique values:  4                          missing .:  0/12, 447

               tabulation:   Freq.   Numeric  Label
                                260      -9   Not In Universe (not asked)
                                331      -1   Refused
                             11, 183       0   No
                                673       1   Yes

--------------------------------------------------------------------------------
E4_g                                           [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_G

                     range:  [-9, 1]                          units:  1
             unique values:  4                          missing .:  0/12, 447

               tabulation:   Freq.   Numeric  Label
                                260      -9   Not In Universe (not asked)
                                349      -1   Refused
                             11, 237       0   No
                                601       1   Yes

--------------------------------------------------------------------------------
E4_h                                           [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_H

                     range:  [-9, 1]                          units:  1
             unique values:  4                          missing .:  0/12, 447

               tabulation:   Freq.   Numeric  Label
                                260      -9   Not In Universe (not asked)
                                400      -1   Refused
                             11, 057       0   No
                                730       1   Yes

--------------------------------------------------------------------------------
E5                                             Do you personally know someone who has been
```

addicted to opioids or prescription painkillers?
----
                type: numeric (byte)
               label: E5

               range: [-9,1]   units: 1
       unique values: 4   missing .: 0/12,447

         tabulation: Freq.   Numeric Label
                       260   -9   Not In Universe (not asked)
                        49   -1   Refused
                     9,500   0   No
                     2,638   1   Yes

X2_a   [I lost a job] Have you experienced financial
                                        hardship due to each of the following events
                                        in the past 12 months?
----
                type: numeric (byte)
               label: X2_A

               range: [-9,1]   units: 1
       unique values: 4   missing .: 0/12,447

         tabulation: Freq.   Numeric Label
                       260   -9   Not In Universe (not asked)
                        84   -1   Refused
                    11,423   0   No
                       680   1   Yes

X2_b   [I had my work hours and/or pay reduced] Have
                                        you experienced financial hardship due to each
                                        of the following events in the past 12 months?
----
                type: numeric (byte)
               label: X2_B

               range: [-9,1]   units: 1
       unique values: 4   missing .: 0/12,447

         tabulation: Freq.   Numeric Label
                       260   -9   Not In Universe (not asked)
                        86   -1   Refused
                    11,327   0   No
                       774   1   Yes

X2_c   [My spouse/partner lost a job] Have you
                                        experienced financial hardship due to each of
                                        the following events in the past 12 months?
----
                type: numeric (byte)
               label: X2_C

               range: [-9,1]   units: 1
       unique values: 4   missing .: 0/12,447

         tabulation: Freq.   Numeric Label
                     4,955   -9   Not In Universe (not asked)
                        52   -1   Refused
                     7,120   0   No
                       320   1   Yes

X2_d   [My spouse/partner had their work hours
                                        and/or pay reduced] Have you experienced
                                        financial hardship due to each of the following
                                        events in the past 12 months?
----
                type: numeric (byte)
               label: X2_D

               range: [-9,1]   units: 1
       unique values: 4   missing .: 0/12,447

```
        tabulation:  Freq.   Numeric  Label
                     4,955       -9   Not In Universe (not asked)
                        41       -1   Refused
                     7,084        0   No
                       367        1   Yes
-------------------------------------------------------------------------------
X2_g                                      [Other [Please specify]] Have you experienced
                                          financial hardship due to each of the following
                                          events in the past 12 months?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  X2_G

             range:  [-9,1]                        units:  1
      unique values:  4                        missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                       260       -9   Not In Universe (not asked)
                     1,457       -1   Refused
                    10,337        0   No
                       393        1   Yes

-------------------------------------------------------------------------------
X3_a                                      [I lost a job] How much financial strain did
                                          each of the events that you experienced cause
                                          for you and your family?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  X3_A

             range:  [-9,3]                        units:  1
      unique values:  5                        missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    11,767       -9   Not In Universe (not asked)
                         4       -1   Refused
                        78        1   A little
                       178        2   Some
                       420        3   A lot

-------------------------------------------------------------------------------
X3_b                                      [I had my work hours and/or pay reduced] How
                                          much financial strain did each of the events
                                          that you experienced cause for you and your family?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  X3_B

             range:  [-9,3]                        units:  1
      unique values:  5                        missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    11,673       -9   Not In Universe (not asked)
                         3       -1   Refused
                       140        1   A little
                       300        2   Some
                       331        3   A lot

-------------------------------------------------------------------------------
X3_c                                      [My spouse/partner lost a job] How much
                                          financial strain did each of the events that
                                          you experienced cause for you and your family?
-------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  X3_C

             range:  [-9,3]                        units:  1
      unique values:  5                        missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    12,127       -9   Not In Universe (not asked)
                         3       -1   Refused
                        40        1   A little
                        89        2   Some
                       188        3   A lot
```

```
------------------------------------------------------------------------------
X3_d                                          [My spouse/partner had their work hours
                                              and/or pay reduced] How much financial strain
                                              did each of the events that you experienced
                                              cause for you and your family?
------------------------------------------------------------------------------

              type:  numeric (byte)
              label: X3_D

              range: [-9,3]                             units:  1
      unique values: 5                         missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     12,080      -9    Not In Universe (not asked)
                          1      -1    Refused
                         60       1    A little
                        146       2    Some
                        160       3    A lot

------------------------------------------------------------------------------
X3_g                                          [Other [Please specify]] How much financial
                                              strain did each of the events that you
                                              experienced cause for you and your family?
------------------------------------------------------------------------------

              type:  numeric (byte)
              label: X3_G

              range: [-9,3]                             units:  1
      unique values: 4                         missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     12,054      -9    Not In Universe (not asked)
                         29       1    A little
                        108       2    Some
                        256       3    A lot

------------------------------------------------------------------------------
CH1_a                                         [Your family's finances] When you were growing
                                              up (under age 17), how frequently did you worry
                                              about each of the following?
------------------------------------------------------------------------------

              type:  numeric (byte)
              label: CH1_A

              range: [-9,4]                             units:  1
      unique values: 6                         missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                        260      -9    Not In Universe (not asked)
                         56      -1    Refused
                      5,301       1    Never worried
                      2,469       2    Rarely worried
                      2,930       3    Sometimes worried
                      1,431       4    Regularly worried

------------------------------------------------------------------------------
CH1_b                                         [Having enough food to eat] When you were
                                              growing up (under age 17), how frequently did
                                              you worry about each of the following?
------------------------------------------------------------------------------

              type:  numeric (byte)
              label: CH1_B

              range: [-9,4]                             units:  1
      unique values: 6                         missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                        260      -9    Not In Universe (not asked)
                         58      -1    Refused
                      8,207       1    Never worried
                      2,014       2    Rarely worried
                      1,261       3    Sometimes worried
                        647       4    Regularly worried

------------------------------------------------------------------------------
CH1_c                                         [Crime and personal safety] When you were
```

growing up (under age 17), how frequently did
                                  you worry about each of the following?
----
            type: numeric (byte)
           label: CH1_C

           range: [-9,4]   units: 1
   unique values: 6   missing .: 0/12,447

      tabulation: Freq.   Numeric Label
                     260   -9   Not In Universe (not asked)
                      62   -1   Refused
                   7,316   1   Never worried
                   2,926   2   Rarely worried
                   1,350   3   Sometimes worried
                     533   4   Regularly worried

CH1_d   [Having a stable caregiver] When you were
                                  growing up (under age 17), how frequently did
                                  you worry about each of the following?
----
            type: numeric (byte)
           label: CH1_D

           range: [-9,4]   units: 1
   unique values: 6   missing .: 0/12,447

      tabulation: Freq.   Numeric Label
                     260   -9   Not In Universe (not asked)
                      77   -1   Refused
                   9,114   1   Never worried
                   1,626   2   Rarely worried
                     877   3   Sometimes worried
                     493   4   Regularly worried

CH5_a   [Jobs available while in school] During high
                                  school, did you receive information or counseling
                                  from your school on a regular basis about the following:
----
            type: numeric (byte)
           label: CH5_A

           range: [-9,1]   units: 1
   unique values: 5   missing .: 0/12,447

      tabulation: Freq.   Numeric Label
                  10,834   -9   Not In Universe (not asked)
                     171   -2   Don't know
                      17   -1   Refused
                   1,081   0   No
                     344   1   Yes

CH5_b   [College or college admissions] During high
                                  school, did you receive information or counseling
                                  from your school on a regular basis about the following:
----
            type: numeric (byte)
           label: CH5_B

           range: [-9,1]   units: 1
   unique values: 5   missing .: 0/12,447

      tabulation: Freq.   Numeric Label
                  10,834   -9   Not In Universe (not asked)
                     125   -2   Don't know
                      18   -1   Refused
                     506   0   No
                     964   1   Yes

CH5_c   [Jobs or career paths for after graduation]
                                  During high school, did you receive information
                                  or counseling from your school on a regular basis
                                  about the following:

```
            type:  numeric (byte)
           label:  CH5_C

           range:  [-9,1]                        units:  1
   unique values:  5                        missing .:   0/12,447

     tabulation:  Freq.   Numeric  Label
                  10,834      -9   Not In Universe (not asked)
                     151      -2   Don't know
                      17      -1   Refused
                     759       0   No
                     686       1   Yes
```

CH2   What is the highest level of education that your mother completed?

```
            type:  numeric (byte)
           label:  CH2

           range:  [-2,7]                        units:  1
   unique values:  9                        missing .:   0/12,447

     tabulation:  Freq.   Numeric  Label
                     593      -2   Don't know
                      52      -1   Refused
                   2,290       1   Less than High School degree
                   4,747       2   High school degree or GED
                   1,329       3   Some college but no degree
                     724       4   Certificate or technical degree
                     631       5   Associate degree
                   1,393       6   Bachelor's degree
                     688       7   Graduate degree
```

CH3   What is the highest level of education that your father completed?

```
            type:  numeric (byte)
           label:  CH3

           range:  [-2,7]                        units:  1
   unique values:  9                        missing .:   0/12,447

     tabulation:  Freq.   Numeric  Label
                   1,092      -2   Don't know
                      98      -1   Refused
                   2,762       1   Less than High School degree
                   3,800       2   High school degree or GED
                   1,115       3   Some college but no degree
                     653       4   Certificate or technical degree
                     400       5   Associate degree
                   1,455       6   Bachelor's degree
                   1,072       7   Graduate degree
```

FL1   [Housing prices in the US can never go down.]
                                         Do you think the following statement is true
                                         or false?

```
            type:  numeric (byte)
           label:  FL1

           range:  [-9,2]                        units:  1
   unique values:  5                        missing .:   0/12,447

     tabulation:  Freq.   Numeric  Label
                     260      -9   Not In Universe (not asked)
                   2,362      -2   Don't know
                      40      -1   Refused
                   2,039       1   True
                   7,746       2   False
```

FL2   [Buying a single company's stock usually
                                         provides a safer return than a stock mutual
                                         fund.] Do you think the following statement is
                                         true or false?

```
-----------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  FL2

             range:  [-9,2]                          units:  1
     unique values:  5                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       260       -9   Not In Universe (not asked)
                     5,422       -2   Don't know
                        53       -1   Refused
                       381        1   True
                     6,331        2   False
-----------------------------------------------------------------------------------
FL3                                           Considering a long time period (for example 10
                                              or 20 years), which asset described below normally
                                              gives the highest returns?
-----------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  FL3

             range:  [-9,4]                          units:  1
     unique values:  7                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       260       -9   Not In Universe (not asked)
                     4,042       -2   Don't know
                        75       -1   Refused
                     5,786        1   Stocks
                     1,042        2   Bonds
                       435        3   Savings accounts
                       807        4   Precious metals
-----------------------------------------------------------------------------------
FL4                                           Imagine that the interest rate on your savings
                                              account was 1% per year and inflation was 2% per
                                              year. After 1 year, how much would you be able to
                                              buy with the money in this account?
-----------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  FL4

             range:  [-9,3]                          units:  1
     unique values:  6                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       260       -9   Not In Universe (not asked)
                     2,625       -2   Don't know
                        90       -1   Refused
                       434        1   More than today
                       753        2   Exactly the same
                     8,285        3   Less than today
-----------------------------------------------------------------------------------
FL5                                           Suppose you had $100 in a savings account and
                                              the interest rate was 2% per year. After 5 years,
                                              how much do you think you would have in the account
                                              if you left the money to grow?
-----------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  FL5

             range:  [-9,3]                          units:  1
     unique values:  6                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       260       -9   Not In Universe (not asked)
                     1,708       -2   Don't know
                       135       -1   Refused
                     9,063        1   More than $102
                       652        2   Exactly $102
                       629        3   Less than $102
-----------------------------------------------------------------------------------
HHNET_a                                       [Home] Do you or does anyone in this household
                                              use the Internet at the following locations?
```

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

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                        51       -1   Refused
                       405        0   No
                    11,991        1   Yes
--------------------------------------------------------------------------------
HHNET_b                                  [Work] Do you or does anyone in this household
                                         use the Internet at the following locations?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  HHNET_B

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       155       -1   Refused
                     5,364        0   No
                     6,928        1   Yes
--------------------------------------------------------------------------------
HHNET_c                                  [School] Do you or does anyone in this household
                                         use the Internet at the following locations?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  HHNET_C

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       218       -1   Refused
                     9,270        0   No
                     2,959        1   Yes
--------------------------------------------------------------------------------
HHNET_d                                  [Coffee shop or other business that offers
                                         Internet access] Do you or does anyone in this
                                         household use the Internet at the following
                                         locations?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  HHNET_D

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       173       -1   Refused
                     8,722        0   No
                     3,552        1   Yes
--------------------------------------------------------------------------------
HHNET_e                                  [While traveling between places] Do you or
                                         does anyone in this household use the Internet
                                         at the following locations?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  HHNET_E

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:   0/12,447

        tabulation:  Freq.   Numeric  Label
                       163       -1   Refused
                     5,606        0   No
                     6,678        1   Yes
--------------------------------------------------------------------------------
```

```
HHNET_f                                    [Library, community center, park, or other
                                           public place] Do you or does anyone in this
                                           household use the Internet at the following
                                           locations?
-----------------------------------------------------------------------------------
                      type:  numeric (byte)
                     label:  HHNET_F

                     range:  [-1,1]                        units:  1
             unique values:  3                         missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                               178      -1    Refused
                             8,626       0    No
                             3,643       1    Yes

-----------------------------------------------------------------------------------
HHNET_g                                    [Someone else's home] Do you or does anyone in
                                           this household use the Internet at the following
                                           locations?
-----------------------------------------------------------------------------------
                      type:  numeric (byte)
                     label:  HHNET_G

                     range:  [-1,1]                        units:  1
             unique values:  3                         missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                               183      -1    Refused
                             6,683       0    No
                             5,581       1    Yes

-----------------------------------------------------------------------------------
HHNET_h                                    [Some other location] Do you or does anyone in
                                           this household use the Internet at the following
                                           locations?
-----------------------------------------------------------------------------------
                      type:  numeric (byte)
                     label:  HHNET_H

                     range:  [-1,1]                        units:  1
             unique values:  3                         missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                               358      -1    Refused
                             8,414       0    No
                             3,675       1    Yes

-----------------------------------------------------------------------------------
DOV_PPNET                                  [Internet access] Data Only Variable
-----------------------------------------------------------------------------------
                      type:  numeric (byte)
                     label:  DOV_PPNE

                     range:  [0,1]                         units:  1
             unique values:  2                         missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                               225       0    No
                            12,222       1    Yes

-----------------------------------------------------------------------------------
xhispan                                                              Hispanic Descent
-----------------------------------------------------------------------------------
                      type:  numeric (byte)
                     label:  XHISPAN

                     range:  [1,8]                         units:  1
             unique values:  5                         missing .:  0/12,447

                tabulation:  Freq.   Numeric  Label
                            10,940       1    No, I am not
                               821       2    Yes, Mexican, Mexican-American,
                                             Chicano
                               209       3    Yes, Puerto Rican
                                71       4    Yes, Cuban, Cuban American
```
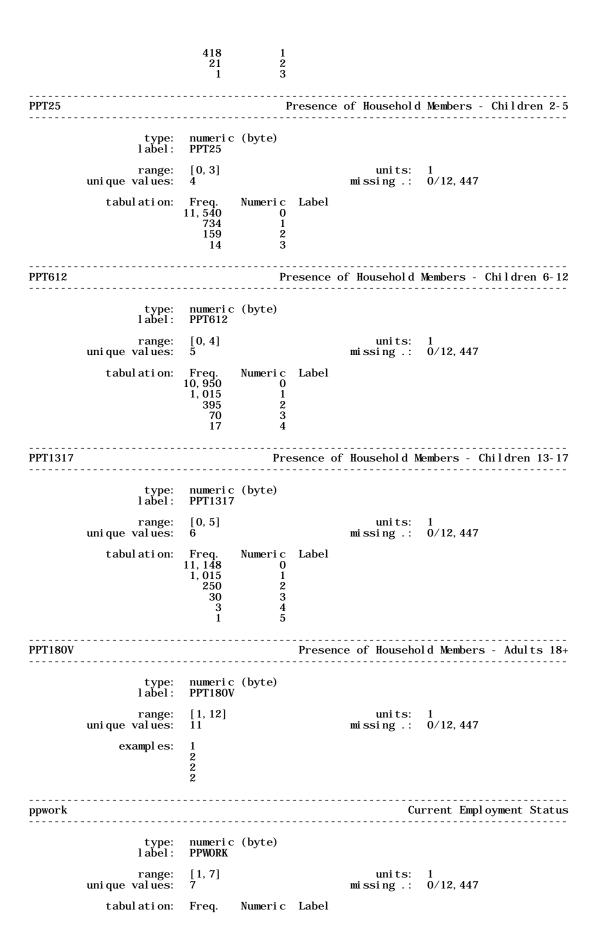
```
                                  406         8  Yes, Other
                                                 Spanish/Hispanic/Latino
                                                 (specify)

--------------------------------------------------------------------------------
xspanish                                                  Language version of the survey
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  XSPANISH

                   range:  [1,2]                          units:  1
           unique values:  2                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                           12,187        1  English version
                              260        2  Spanish version

--------------------------------------------------------------------------------
DOV_ACSLANG                                   [Language proficiency] Data Only Variable
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  DOV_ACSL

                   range:  [1,5]                          units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                              607        1  English Proficient
                              762        2  Bilingual
                              138        3  Spanish Proficient
                           10,940        5  Non-Hispanics, not asked

--------------------------------------------------------------------------------
ppage                                                                         Age
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  PPAGE

                   range:  [18,94]                        units:  1
           unique values:  77                       missing .:  0/12,447

                examples:  36
                           52
                           61
                           69

--------------------------------------------------------------------------------
ppagecat                                                          Age - 7 Categories
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  PPAGECAT

                   range:  [1,7]                          units:  1
           unique values:  7                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                              467        1  18-24
                            1,774        2  25-34
                            1,573        3  35-44
                            1,831        4  45-54
                            2,853        5  55-64
                            2,718        6  65-74
                            1,231        7  75+

--------------------------------------------------------------------------------
ppagect4                                                          Age - 4 Categories
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  PPAGECT4

                   range:  [1,4]                          units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.   Numeric  Label
                            1,463        1  18-29
                            2,351        2  30-44
```

```
                     3,223          3   45-59
                     5,410          4   60+

----------------------------------------------------------------------------------
ppeduc                                           Education (Highest Degree Received)
----------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPEDUC

                range:  [1,14]                        units:  1
         unique values:  14                       missing .:  0/12,447

             examples:  9     HIGH SCHOOL GRADUATE - high school DIPLOMA or the
                              equivalent (GED)
                        10    Some college, no degree
                        12    Bachelors degree
                        12    Bachelors degree

----------------------------------------------------------------------------------
ppeducat                                                      Education (Categorical)
----------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPEDUCAT

                range:  [1,4]                         units:  1
         unique values:  4                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         484        1   Less than high school
                       2,691        2   High school
                       4,201        3   Some college
                       5,071        4   Bachelor's degree or higher

----------------------------------------------------------------------------------
ppethm                                                              Race / Ethnicity
----------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPETHM

                range:  [1,5]                         units:  1
         unique values:  5                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       9,175        1   White, Non-Hispanic
                       1,073        2   Black, Non-Hispanic
                         365        3   Other, Non-Hispanic
                       1,507        4   Hispanic
                         327        5   2+ Races, Non-Hispanic

----------------------------------------------------------------------------------
ppgender                                                                      Gender
----------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPGENDER

                range:  [1,2]                         units:  1
         unique values:  2                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       6,183        1   Male
                       6,264        2   Female

----------------------------------------------------------------------------------
pphhhead                                                              Household Head
----------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPHHHEAD

                range:  [0,1]                         units:  1
         unique values:  2                        missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       1,822        0   No
                      10,625        1   Yes

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

```
pphhsize                                                                    Household Size
-------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPHHSIZE

             range:  [1,12]                        units:  1
     unique values:  11                         missing .:  0/12,447

          examples:  1
                     2
                     2
                     3

-------------------------------------------------------------------------------
pphouse                                                                      Housing Type
-------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPHOUSE

             range:  [1,5]                         units:  1
     unique values:  5                          missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     8,868         1   A one-family house detached from
                                       any other house
                     1,137         2   A one-family house attached to
                                       one or more houses
                     1,977         3   A building with 2 or more
                                       apartments
                       452         4   A mobile home
                        13         5   Boat, RV, van, etc.

-------------------------------------------------------------------------------
ppincimp                                                                    Household Income
-------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPINCIMP

             range:  [1,21]                        units:  1
     unique values:  21                         missing .:  0/12,447

          examples:  7     $20,000 to $24,999
                     11    $40,000 to $49,999
                     14    $75,000 to $84,999
                     16    $100,000 to $124,999

-------------------------------------------------------------------------------
ppmarit                                                                     Marital Status
-------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPMARIT

             range:  [1,6]                         units:  1
     unique values:  6                          missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     7,113         1   Married
                       787         2   Widowed
                     1,612         3   Divorced
                       198         4   Separated
                     2,154         5   Never married
                       583         6   Living with partner

-------------------------------------------------------------------------------
ppmsacat                                                                     MSA Status
-------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPMSACAT

             range:  [0,1]                         units:  1
     unique values:  2                          missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                     1,615         0   Non-Metro
                    10,832         1   Metro
```

```
----------------------------------------------------------------------------------
ppreg                                          Region 4 - Based on State of Residence
----------------------------------------------------------------------------------

              type:  numeric (byte)
              label: PPREG4

              range:  [1,4]                              units:  1
      unique values:  4                            missing .:  0/12,447

           tabulation:  Freq.    Numeric  Label
                        2,185          1  Northeast
                        3,039          2  Midwest
                        4,299          3  South
                        2,924          4  West

----------------------------------------------------------------------------------
ppreg9                                         Region 9 - Based on State of Residence
----------------------------------------------------------------------------------

              type:  numeric (byte)
              label: PPREG9

              range:  [1,9]                              units:  1
      unique values:  9                            missing .:  0/12,447

           tabulation:  Freq.    Numeric  Label
                          588          1  New England
                        1,597          2  Mid-Atlantic
                        2,082          3  East-North Central
                          957          4  West-North Central
                        2,392          5  South Atlantic
                          608          6  East-South Central
                        1,299          7  West-South Central
                          931          8  Mountain
                        1,993          9  Pacific

----------------------------------------------------------------------------------
pprent                                           Ownership Status of Living Quarters
----------------------------------------------------------------------------------

              type:  numeric (byte)
              label: PPRENT

              range:  [1,3]                              units:  1
      unique values:  3                            missing .:  0/12,447

           tabulation:  Freq.    Numeric  Label
                        9,294          1  Owned or being bought by you or
                                          someone in your household
                        2,965          2  Rented for cash
                          188          3  Occupied without payment of cash
                                          rent

----------------------------------------------------------------------------------
ppstaten                                                                       State
----------------------------------------------------------------------------------

              type:  numeric (byte)
              label: PPSTATEN

              range:  [11,95]                            units:  1
      unique values:  51                           missing .:  0/12,447

           examples:  31      oh
                       44      nd
                       59      fl
                       86      az

----------------------------------------------------------------------------------
PPT01                            Presence of Household Members - Children 0-1
----------------------------------------------------------------------------------

              type:  numeric (byte)
              label: PPT01

              range:  [0,3]                              units:  1
      unique values:  4                            missing .:  0/12,447

           tabulation:  Freq.    Numeric  Label
                       12,007          0
```

```
                    418           1
                     21           2
                      1           3

--------------------------------------------------------------------------------
PPT25                                     Presence of Household Members - Children 2-5
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPT25

             range:  [0,3]                         units:  1
     unique values:  4                       missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                    11,540       0
                       734       1
                       159       2
                        14       3

--------------------------------------------------------------------------------
PPT612                                    Presence of Household Members - Children 6-12
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPT612

             range:  [0,4]                         units:  1
     unique values:  5                       missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                    10,950       0
                     1,015       1
                       395       2
                        70       3
                        17       4

--------------------------------------------------------------------------------
PPT1317                                   Presence of Household Members - Children 13-17
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPT1317

             range:  [0,5]                         units:  1
     unique values:  6                       missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
                    11,148       0
                     1,015       1
                       250       2
                        30       3
                         3       4
                         1       5

--------------------------------------------------------------------------------
PPT180V                                   Presence of Household Members - Adults 18+
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPT180V

             range:  [1,12]                        units:  1
     unique values:  11                      missing .:  0/12,447

          examples:  1
                     2
                     2
                     2

--------------------------------------------------------------------------------
ppwork                                    Current Employment Status
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPWORK

             range:  [1,7]                         units:  1
     unique values:  7                       missing .:  0/12,447

       tabulation:  Freq.   Numeric  Label
```

```
                     6,057          1  Working - as a paid employee
                     1,099          2  Working - self-employed
                        41          3  Not working - on temporary
                                       layoff from a job
                       552          4  Not working - looking for work
                     3,578          5  Not working - retired
                       506          6  Not working - disabled
                       614          7  Not working - other

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

                type:  numeric (byte)
                label: PPCM0160

                range:  [-2,35]                     units:  1
        unique values:  37                          missing .:  6/12,447

             examples:  -2    Not asked
                        -2    Not asked
                        14    Health Care Support (such as nursing aide, orderly, d
> ental assistant)
                        29    Other (Please specify)

---------------------------------------------------------------------------------
IND1                                  IND1: Industry (tight scale) in current or main job
---------------------------------------------------------------------------------

                type:  numeric (byte)
                label: IND1

                range:  [-2,27]                     units:  1
        unique values:  29                          missing .:  6/12,447

             examples:  -2    Not asked
                        -2    Not asked
                        9     Information
                        16    Health Care and Social Assistance

---------------------------------------------------------------------------------
pphi0001                              Q0: What language do you usually speak at home?
---------------------------------------------------------------------------------

                type:  numeric (byte)
                label: PPHI0001

                range:  [-1,6]                      units:  1
        unique values:  7                           missing .:  11,001/12,447

           tabulation:  Freq.   Numeric  Label
                           2      -1     Refused
                         101       1     Only Spanish
                         183       2     More Spanish than English
                         316       3     Both Spanish and English equally
                         355       4     More English than Spanish
                         485       5     Only English
                           4       6     Neither Spanish nor English
                      11,001       .

---------------------------------------------------------------------------------
pphidate                              Date member completed Hispanic survey
                                      YYYYMMDD format
---------------------------------------------------------------------------------

                type:  numeric (long)

                range:  [20151107,20171225]         units:  1
        unique values:  243                         missing .:  11,001/12,447

                 mean:  2.0e+07
             std. dev:  4173.67

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

---------------------------------------------------------------------------------
ppcm0062                              Q18: Altogether, how many jobs do you have?
---------------------------------------------------------------------------------

                type:  numeric (byte)
```

```
                      label:  PPCM0062

                      range:  [-2,4]                        units:  1
              unique values:  6                      missing .:  6/12,447

                tabulation:   Freq.   Numeric  Label
                              5,300      -2    Not asked
                                 16      -1    Refused
                              5,879       1    One
                                947       2    Two
                                201       3    Three
                                 98       4    Four or more
                                  6       .
```

---

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

```
                       type:  numeric (byte)
                      label:  PPH10001

                      range:  [-1,5]                        units:  1
              unique values:  6                      missing .:  177/12,447

                tabulation:   Freq.   Numeric  Label
                                 20      -1    Refused
                              1,336       1    Excellent
                              4,594       2    Very good
                              4,463       3    Good
                              1,542       4    Fair
                                315       5    Poor
                                177       .
```

---

pph1date   Date member completed Health 1 survey
                                              YYYYMMDD format

---

```
                       type:  numeric (long)

                      range:  [20150930, 20171223]          units:  1
              unique values:  389                    missing .:  177/12,447

                       mean:  2.0e+07
                  std. dev:   2247.56

                percentiles:        10%       25%       50%       75%       90%
                               2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
```

---

ppfs0001   Q1: When it comes to decisions regarding your
                                              household's financial activities, who makes
                                              the decisions in your household?

```
                       type:  numeric (byte)
                      label:  PPFS0001

                      range:  [-1,3]                        units:  1
              unique values:  4                      missing .:  1,377/12,447

                tabulation:   Freq.   Numeric  Label
                                  6      -1    Refused
                              5,687       1    I make most of the decisions
                              4,431       2    Another household member and I
                                            share in the decisions
                                946       3    Another household member makes
                                            most of the decisions
                              1,377       .
```

---

ppfs0596   Q22: What is the approximate total amount of
                                              your household's savings and investments?

```
                       type:  numeric (byte)
                      label:  PPFS0596

                      range:  [-2,7]                        units:  1
              unique values:  9                      missing .:  1,377/12,447
```

```
              tabulation:    Freq.    Numeric  Label
                             18        -2      Not asked
                            279        -1      Refused
                          5,122         1      Under $50,000
                          1,243         2      $50,000 - $99,999
                          1,389         3      $100,000 - $249,999
                          1,082         4      $250,000 - $499,999
                            773         5      $500,000 - $999,999
                            775         6      $1,000,000 or more
                            389         7      Not sure
                          1,377         .
--------------------------------------------------------------------------------
ppfsdate                              Date member completed Financial Services survey
                                                          YYYYMMDD format
--------------------------------------------------------------------------------

                     type:  numeric (long)

                    range:  [20141125, 20171226]       units:   1
            unique values:  654                      missing .:   1,377/12,447

                     mean:  2.0e+07
                std. dev:   5100.98

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

--------------------------------------------------------------------------------
ppcmdate                              Date member completed Core Profile survey
                                                          YYYYMMDD format
--------------------------------------------------------------------------------

                     type:  numeric (long)

                    range:  [20090512, 20171121]       units:   1
            unique values:  515                      missing .:   0/12,447

                     mean:  2.0e+07
                std. dev:   5228.21

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

--------------------------------------------------------------------------------
ppcm1301                                                 GOVEMP1: Employer type
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  PPCM1301

                    range:  [-2,5]                      units:   1
            unique values:  7                        missing .:   32/12,447

              tabulation:    Freq.    Numeric  Label
                          5,331        -2      Not asked
                             58        -1      Refused
                          1,124         1      Government
                          3,648         2      Private-for-profit company
                            893         3      Non-profit organization
                                               including tax exempt and
                                               charitable organizations
                          1,246         4      Self-employed
                            115         5      Working in the family business
                             32         .

--------------------------------------------------------------------------------
pppa1636         Q250: Did you ever serve on active duty in the U.S. Armed Forces?
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  PPPA1636

                    range:  [-1,2]                      units:   1
            unique values:  3                        missing .:   356/12,447

              tabulation:    Freq.    Numeric  Label
                             54        -1      Refused
                          1,796         1      Yes
                         10,241         2      No
                            356         .
```

```
--------------------------------------------------------------------------------
ppp10103                         Q31: [None of these] People may be involved in civic
                                 and political activities. In the past 12 months, have
                                 you attended a political rally; contacted a government
                                 official; volunteered for a political candidate, issue,
                                 or cause; served on a committee for a civic or community
                                 organization; written a letter or e-mail to a newspaper
                                 or called a live radio or TV show; commented about
                                 politics on an internet site; shared your opinion about
                                 community issues at a public meeting; or held elected office?
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  PPP10103

                  range:  [-1, 1]                        units:  1
          unique values:  3                          missing .:  356/12,447

              tabulation:  Freq.   Numeric  Label
                              73        -1  Refused
                           4,990         0  No
                           7,028         1  Yes
                             356         .

--------------------------------------------------------------------------------
control                                                  Control of institution
--------------------------------------------------------------------------------
                   type:  numeric (byte)
                  label:  label_control

                  range:  [1, 3]                         units:  1
          unique values:  3                          missing .:  3,888/12,447

              tabulation:  Freq.   Numeric  Label
                           5,859         1  Public
                           2,055         2  Private not-for-profit
                             645         3  Private for-profit
                           3,888         .
```

```
----------------------------------------------------------------------
ppracem                                          Race, Census categories
----------------------------------------------------------------------

                type: numeric (byte)
               label: ppracem

               range: [1,6]                       units: 1
       unique values: 6                  missing .: 0/12447

           tabulation: Freq.   Numeric  Label
                       10,485        1  White
                        1,123        2  Black/African-American
                          111        3  American Indian or Alaska Native
                          305        4  Asian
                           15        5  Hawaiian/Pacific Islander
                          408        6  2+ Races


----------------------------------------------------------------------
race_5cat                               Race/Ethnicity - 5 categories
----------------------------------------------------------------------

                type: numeric (byte)
               label: race_5cat

               range: [1,5]                       units: 1
       unique values: 5                  missing .: 0/12447

           tabulation: Freq.   Numeric  Label
                        9,175        1  White
                        1,073        2  Black
                        1,507        3  Hispanic
                          292        4  Asian
                          400        5  Other
```