2019 SHED

CODEBOOK FOR 2019 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2019 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 2019 SHED were collected by Ipsos using their online probability based
KnowledgePanel.

For a general overview of the 2019 SHED and a detailed discussion of the survey
methods, see Sara Canilang, Cassandra Duchan, Kimberly Kreiss, Jeff Larrimore,
Ellen Merry, Erin Troland, Mike Zabek, "Report on the Economic Well-Being
of U.S. Households in 2019 featuring Supplemental Data from April 2020," 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 Appendixes to the "Report on the Economic Well-Being of U.S.
Households in 2019 featuring Supplemental Data from April 2020."

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 dataset contains two sets of weights, and users should consider the
appropriate weights for their analysis.

Weight_pop is most commonly used and includes the weights used for the "Report on
the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from
April 2020." These weights allow for the entire sample to reflect the observable
characteristics of the U.S. adult population. They are rescaled to add up to the
total population of the U.S. adults eligible for this survey. Weight_pop is for
analysis of the combined sample comprised of the main sample and the Lower-income
oversample. These weights are scaled to add up to the number of completed responses.

DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic
profile variables that were collected by Ipsos prior to respondents receiving the
SHED. These demographic profile variables are typically labeled with the prefix
"pp" in the data file with some exceptions 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 answers
to the SHED questions were used for the "Report on the Economic Well-Being of U.S.
Households in 2019 featuring Supplemental Data from April 2020" if they were
available.

VARIABLE DEFINITIONS

----
shedid   SHED ID
----

                 type: string

                range: [201300029,201906191]   units: 1
        unique values: 12,173   missing .: 0/12,173

```
--------------------------------------------------------------------------------
Duration                                                    Duration (in seconds)
--------------------------------------------------------------------------------

              type:  numeric (double)

             range:  [362,850226]                    units:  1
     unique values:  3,233                       missing .:  0/12,173

              mean:  6760.72
          std. dev:  39141.1

       percentiles:        10%        25%        50%        75%        90%
                           710        876       1149       1640       2960

--------------------------------------------------------------------------------
weight                             Post-stratification weight - Main qualified
                                   respondents scaled to sample size
--------------------------------------------------------------------------------

              type:  numeric (double)

             range:  [.1767,4.6281]                  units:  .0001
     unique values:  2,580                       missing .:  0/12,173

              mean:        1
          std. dev:  .597641

       percentiles:        10%        25%        50%        75%        90%
                         .4622      .6445      .8579     1.1859     1.6718
```

```
--------------------------------------------------------------------------------
weight_pop                                  Post-stratification weight - Main qualified
                                            respondents scaled to U.S. population
--------------------------------------------------------------------------------

                 type:  numeric (double)

                range:  [3636.1144,95262.57]        units:  .0001
        unique values:  2,722                     missing .:  0/12,173

                 mean:  20583.5
            std. dev:   12301.6

          percentiles:        10%        25%        50%        75%        90%
                            9513.5      13266    17659.1    24410.8      34412


--------------------------------------------------------------------------------
xlaptop                                                      Is R a KP laptop user?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  xlaptop

                range:  [1,2]                          units:  1
        unique values:  2                          missing .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                          155         1  Yes
                       12,018         2  No

--------------------------------------------------------------------------------
L0_a                                        My spouse or partner - First, do each of the
                                            following people currently live with you?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  L0_a

                range:  [-1,1]                         units:  1
        unique values:  3                          missing .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                           27        -1  Refused
                        4,065         0  No
                        8,081         1  Yes

--------------------------------------------------------------------------------
L0_b                                        My child(ren) under age 18 - First, do each
```

of the following people currently live with
you?

```
             type:  numeric (double)
            label:  L0_b

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                      146       -1  Refused
                    9,174        0  No
                    2,853        1  Yes
```

L0_c   My adult child(ren) age 18 or older - First,
                                         do each of the following people currently
                                         live with you?

```
             type:  numeric (double)
            label:  L0_c

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                      154       -1  Refused
                   10,238        0  No
                    1,781        1  Yes
```

L0_d   My parent(s) - First, do each of the
                                         following people currently live with you?

```
             type:  numeric (double)
            label:  L0_d

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                      189       -1  Refused
                   10,879        0  No
                    1,105        1  Yes
```

L0_e   Other individuals - First, do each of the
                              following people currently live with y
----

             type: numeric (double)
            label: L0_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/12,173

       tabulation: Freq.   Numeric Label
                      182   -1 Refused
                   10,666   0 No
                    1,325   1 Yes

L0A   Are the adult children (who are age 18 or older) who live with you:
----

             type: numeric (double)
            label: L0A

            range: [-1,2]   units: 1
    unique values: 3   missing .: 10,392/12,173

       tabulation: Freq.   Numeric Label
                       14   -1 Refused
                      490   1 All currently enrolled in school
                    1,277   2 One or more not currently
                                      enrolled in school
                   10,392   .

L0B_a   Your brother(s) or sister(s) - Are the people living with you:
----

             type: numeric (double)
            label: L0B_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 10,848/12,173

       tabulation: Freq.   Numeric Label
                       44   -1 Refused
                      782   0 No
                      499   1 Yes
                   10,848   .

L0B_b   Other relatives - Are the people living with you:
----

                 type: numeric (double)
                label: L0B_b

                range: [-1,1]   units: 1
        unique values: 3   missing .: 10,848/12,173

           tabulation: Freq.   Numeric Label
                           34   -1 Refused
                          821   0 No
                          470   1 Yes
                       10,848   .

L0B_c   Other people not related to you - Are the people living with you:
----

                 type: numeric (double)
                label: L0B_c

                range: [-1,1]   units: 1
        unique values: 3   missing .: 10,848/12,173

           tabulation: Freq.   Numeric Label
                           52   -1 Refused
                          788   0 No
                          485   1 Yes
                       10,848   .

L1_a   To save money - Are each of the following
                                         reasons why you live with these individuals?
----

                 type: numeric (double)
                label: L1_a

                range: [-1,1]   units: 1
        unique values: 3   missing .: 9,096/12,173

           tabulation: Freq.   Numeric Label
                           40   -1 Refused
                        1,239   0 No
                        1,798   1 Yes
                        9,096   .

```
L1_b                                   To help those living with me financially -
                                       Are each of the following reasons why you
                                       live with these individuals?
--------------------------------------------------------------------------------

             type:  numeric (double)
            label:  L1_b

            range:  [-1,1]                             units:  1
    unique values:  3                           missing .:  9,096/12,173

       tabulation:  Freq.   Numeric  Label
                       39       -1   Refused
                    1,422        0   No
                    1,616        1   Yes
                    9,096        .

--------------------------------------------------------------------------------
L1_c                                   To care for family member or friend - Are
                                       each of the following reasons why you live
                                       with these individuals?
--------------------------------------------------------------------------------

             type:  numeric (double)
            label:  L1_c

            range:  [-1,1]                             units:  1
    unique values:  3                           missing .:  9,096/12,173

       tabulation:  Freq.   Numeric  Label
                       52       -1   Refused
                    2,007        0   No
                    1,018        1   Yes
                    9,096        .

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

             type:  numeric (double)
            label:  L1_d

            range:  [-1,1]                             units:  1
    unique values:  3                           missing .:  9,096/12,173

       tabulation:  Freq.   Numeric  Label
                       69       -1   Refused
```

```
                            2,767          0  No
                              241          1  Yes
                            9,096          .
```

L1_e   Prefer living with others - Are each
                                            of the following reasons why you live with
                                            these individuals?

```
              type:  numeric (double)
              label:  L1_e

              range:  [-1,1]                            units:  1
      unique values:  3                         missing .:  9,096/12,173

         tabulation:  Freq.   Numeric  Label
                         64        -1  Refused
                      2,198         0  No
                        815         1  Yes
                      9,096         .
```

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

```
              type:  numeric (double)
              label:  B2

              range:  [-1,4]                            units:  1
      unique values:  5                         missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         10        -1  Refused
                        765         1  Finding it difficult to get by
                      2,145         2  Just getting by
                      4,810         3  Doing okay
                      4,443         4  Living comfortably
```

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

```
              type:  numeric (double)
```

```
            label:  B3

            range:  [-1,5]                        units:  1
    unique values:  6                        missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      19       -1   Refused
                     290        1   Much worse off
                   1,390        2   Somewhat worse off
                   6,675        3   About the same
                   2,980        4   Somewhat better off
                     819        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 (double)
            label:  B6

            range:  [-1,5]                        units:  1
    unique values:  6                        missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      37       -1   Refused
                     676        1   Much worse off
                   1,877        2   Somewhat worse off
                   2,704        3   About the same
                   3,717        4   Somewhat better off
                   3,162        5   Much better off
```

B7_a   In your community - How would you rate economic conditions today:

```
             type:  numeric (double)
            label:  B7_a

            range:  [-1,4]                        units:  1
    unique values:  5                        missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                       9       -1   Refused
                     765        1   Poor
                   3,642        2   Only fair
                   6,591        3   Good
```

```
                               1,166        4  Excellent


-------------------------------------------------------------------------------
B7_b                     In this country - How would you rate economic conditions today:
-------------------------------------------------------------------------------

                type:  numeric (double)
                label:  B7_b

                range:  [-1,4]                        units:  1
        unique values:  5                          missing .:  0/12,173

            tabulation:  Freq.    Numeric  Label
                            24        -1  Refused
                         1,193         1  Poor
                         4,782         2  Only fair
                         5,247         3  Good
                           927         4  Excellent


-------------------------------------------------------------------------------
D1A                      Last month, did you do any work for either pay or profit?
-------------------------------------------------------------------------------

                type:  numeric (double)
                label:  D1A

                range:  [0,1]                         units:  1
        unique values:  2                          missing .:  0/12,173

            tabulation:  Freq.    Numeric  Label
                         4,797         0  No
                         7,376         1  Yes


-------------------------------------------------------------------------------
D1E                      At any time during the past month, did you want to work [more]?
-------------------------------------------------------------------------------

                type:  numeric (double)
                label:  D1E

                range:  [-1,1]                        units:  1
        unique values:  3                          missing .:  0/12,173

            tabulation:  Freq.    Numeric  Label
                            21        -1  Refused
                         8,477         0  No
                         3,675         1  Yes


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

D21_a   Employer would not offer more hours - Did
                                        each of the following contribute to you [not
                                        working / not working as much as you wanted]
                                        last month?
----

              type: numeric (double)
             label: D21_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,768/12,173

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                     1,015   0 No
                     1,386   1 Yes
                     9,768   .

D21_b   Could not find work/another job - Did each of

                                        the following contribute to you [not working
                                        / not working as much as you wanted] last
                                        month?
----

              type: numeric (double)
             label: D21_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 4,971/12,173

        tabulation: Freq.   Numeric Label
                        66   -1 Refused
                     5,871   0 No
                     1,265   1 Yes
                     4,971   .

D21_c   Child care - Did each of the following
                                        contribute to you[not working / not working
                                        as much as you wanted] last month?
----

              type: numeric (double)
             label: D21_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 4,971/12,173

```
      tabulation:  Freq.   Numeric  Label
                      81       -1   Refused
                   6,519        0   No
                     602        1   Yes
                   4,971        .
```

D21_d   Other family or personal obligations - Did
                                        each of the following contribute to you [not
                                        working / not working as much as you wanted]
                                        last month?

```
            type:  numeric (double)
           label:  D21_d

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  4,971/12,173

      tabulation:  Freq.   Numeric  Label
                      80       -1   Refused
                   5,627        0   No
                   1,495        1   Yes
                   4,971        .
```

D21_e   Health limitations or disability - Did each
                                        of the following contribute to you [not
                                        working / not working as much as you wanted]
                                        last month?

```
            type:  numeric (double)
           label:  D21_e

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  4,971/12,173

      tabulation:  Freq.   Numeric  Label
                      61       -1   Refused
                   5,372        0   No
                   1,769        1   Yes
                   4,971        .
```

D21_f   In school or training - Did each of the
                                        following contribute to you [not working /
                                        not working as much as you wanted] last

----

              type: numeric (double)
              label: D21_f

              range: [-1,1]   units: 1
      unique values: 3   missing .: 4,971/12,173

        tabulation: Freq.   Numeric Label
                        95   -1 Refused
                     6,652   0 No
                       455   1 Yes
                     4,971   .

D21_g   Retired - Did each of the following
                                         contribute to you[not working / not working
                                         as much as you wanted] last month?
----

              type: numeric (double)
              label: D21_g

              range: [-1,1]   units: 1
      unique values: 3   missing .: 4,971/12,173

        tabulation: Freq.   Numeric Label
                        45   -1 Refused
                     3,990   0 No
                     3,167   1 Yes
                     4,971   .

D21_h   Other (please specify) - Did each of the
                                         following contribute to you [not working /
                                         not working as much as you wanted] last
                                         month?
----

              type: numeric (double)
              label: D21_h

              range: [-1,1]   units: 1
      unique values: 3   missing .: 4,971/12,173

        tabulation: Freq.   Numeric Label
                     1,846   -1 Refused
                     5,185   0 No

```
                           171          1  Yes
                         4,971          .
```

D3A   Think about your main job. In this job, were
                                       you working for someone else, self-employed
                                       or other?

```
            type:  numeric (double)
           label:  D3A

           range:  [-1,2]                           units:  1
   unique values:  4                         missing .:  4,797/12,173

      tabulation:  Freq.   Numeric  Label
                       7        -1  Refused
                   6,312         0  Working for someone else
                     870         1  Self-employed (working for
                                     myself)
                     187         2  Other work arrangement
                   4,797         .
```

D3B   Still thinking about your main job, do you usually work:

```
            type:  numeric (double)
           label:  D3B

           range:  [-1,2]                           units:  1
   unique values:  3                         missing .:  4,797/12,173

      tabulation:  Freq.   Numeric  Label
                      10        -1  Refused
                   5,533         1  Full-time (35 or more hours per
                                     week)
                   1,833         2  Part-time (less than 35 hours
                                     per week)
                   4,797         .
```

D20   You indicated that you do not work full-time
                                       at this job. Do you want a full-time job?

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

```
          range:  [-1,1]                        units:  1
  unique values:  3                         missing .:  10,340/12,173

     tabulation:  Freq.   Numeric  Label
                      4        -1  Refused
                  1,318         0  No
                    511         1  Yes
                 10,340         .
```

D30   Still thinking about your main job, do you
                                     normally start and end work around the same
                                     time each day that you work or does it vary?

```
           type:  numeric (double)
          label:  D30

          range:  [-1,3]                        units:  1
  unique values:  4                         missing .:  5,861/12,173

     tabulation:  Freq.   Numeric  Label
                      7        -1  Refused
                  4,696         1  Normally work the same hours
                    579         2  Schedule varies, primarily at my
                                     request
                  1,030         3  Schedule varies, primarily based
                                     on my employer's needs
                  5,861         .
```

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 (double)
          label:  D31

          range:  [-1,5]                        units:  1
  unique values:  6                         missing .:  11,143/12,173

     tabulation:  Freq.   Numeric  Label
                      6        -1  Refused
                    334         1  One day in advance or less
                                     (including on call)
                    146         2  2 to 3 days in advance
                    116         3  4 to 6 days in advance
                    244         4  1 to 2 weeks in advance
```

```
                         184          5  3 weeks in advance or longer
                      11,143          .
```

D33   Is your main job a temporary job?

```
             type:  numeric (double)
            label:  D33

            range:  [-2,1]                          units:  1
    unique values:  4                       missing .:  4,797/12,173

       tabulation:  Freq.   Numeric  Label
                      141       -2  Don't know
                        5       -1  Refused
                    6,681        0  No
                      549        1  Yes
                    4,797        .
```

D34   For your main job, where do you work most of the time?

```
             type:  numeric (double)
            label:  D34

            range:  [-1,3]                          units:  1
    unique values:  4                       missing .:  5,861/12,173

       tabulation:  Freq.   Numeric  Label
                        6       -1  Refused
                    5,344        1  A place that belongs to my
                                       employer
                      434        2  At home
                      528        3  Somewhere else
                    5,861        .
```

D4   In addition to your main job, did you have any other jobs last month?

```
             type:  numeric (double)
            label:  D4

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  4,797/12,173

       tabulation:  Freq.   Numeric  Label
```

```
                    10      -1  Refused
                 6,175       0  No
                 1,191       1  Yes
                 4,797          .
```

D44_a   Asked for a raise or a promotion - Think
                                         about any job in the past 12 months not just
                                         your main job last month. In the past 12
                                         months, have you:

```
            type:  numeric (double)
           label:  D44_a

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  4,797/12,173

      tabulation:  Freq.   Numeric  Label
                       6       -1  Refused
                   6,142        0  No
                   1,228        1  Yes
                   4,797           .
```

D44_b   Received a raise or a promotion - Think about
                                         any job in the past 12 months not just your
                                         main job last month. In the past 12 months,
                                         have you:

```
            type:  numeric (double)
           label:  D44_b

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  4,797/12,173

      tabulation:  Freq.   Numeric  Label
                       2       -1  Refused
                   3,790        0  No
                   3,584        1  Yes
                   4,797           .
```

D44_c   Applied for a new job - Think about any job
                                         in the past 12 months not just your main job
                                         last month. In the past 12 months, have you:

```
            type:  numeric (double)
            label:  D44_c

            range:  [-1,1]                      units:  1
    unique values:  3                     missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       16        -1  Refused
                    9,649         0  No
                    2,508         1  Yes
```

D44_d   Started a new job - Think about any job
                                        in the past 12 months not just your main job
                                        last month. In the past 12 months, have you:

```
            type:  numeric (double)
            label:  D44_d

            range:  [-1,1]                      units:  1
    unique values:  3                     missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       25        -1  Refused
                   10,695         0  No
                    1,453         1  Yes
```

D44_e   Voluntarily left a job - Think about any job
                                        in the past 12 months not just your main job
                                        last month. In the past 12 months, have you:

```
            type:  numeric (double)
            label:  D44_e

            range:  [-1,1]                      units:  1
    unique values:  3                     missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       21        -1  Refused
                   11,140         0  No
                    1,012         1  Yes
```

D44_f   Gotten laid off or fired from a job - Think
                                        about any job in the past 12 months not just
                                        your main job last month. In the past 12

```
            type:  numeric (double)
           label:  D44_f

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      23       -1  Refused
                  11,793        0  No
                     357        1  Yes
```

D5   Last month, did your [spouse/ partner] do any work for either pay or profit?

```
            type:  numeric (double)
           label:  D5

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  4,376/12,173

      tabulation:  Freq.   Numeric  Label
                      14       -1  Refused
                   3,011        0  No
                   4,772        1  Yes
                   4,376        .
```

GE1_a   Child or elder care services - In the past
                                      month, have you been paid for each of the
                                      following activities?

```
            type:  numeric (double)
           label:  GE1_a

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      12       -1  Refused
                  11,662        0  No
                     499        1  Yes
```

GE1_b   Dog walking, feeding pets, or house sitting -

```
                               2019 SHED
                                In the past month, have you been paid for
                                each of the following activities?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  GE1_b

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          30       -1  Refused
                      11,805        0  No
                         338        1  Yes


--------------------------------------------------------------------------------
GE1_c                                     House cleaning, yard work, or other property
                                          maintenance work - In the past month, have
                                          you been paid for each of the following
                                          activities?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  GE1_c

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          39       -1  Refused
                      11,322        0  No
                         812        1  Yes


--------------------------------------------------------------------------------
GE1_d                                     Driving or ride-sharing, such as with Uber or
                                          Lyft - In the past month, have you been paid
                                          for each of the following activities?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  GE1_d

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          66       -1  Refused
                      11,786        0  No
                         321        1  Yes
```

```
--------------------------------------------------------------------------------
GE1_e                                     Paid tasks online, such as freelance work
                                          through Fiverr or Upwork (do not include
                                          KnowledgePanel Surveys) - In the past month,
                                          have you been paid for each of the following
                                          activities?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  GE1_e

             range:  [-1,1]                            units:  1
     unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
                        29        -1   Refused
                    11,870         0   No
                       274         1   Yes

--------------------------------------------------------------------------------
GE1_f                                     Other paid personal tasks, such as
                                          deliveries, running errands, or helping
                                          people move - In the past month, have
                                          you been paid for each of the following
                                          activities?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  GE1_f

             range:  [-1,1]                            units:  1
     unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
                        20        -1   Refused
                    11,659         0   No
                       494         1   Yes

--------------------------------------------------------------------------------
GE2_a                                     Selling goods yourself at flea markets or
                                          garage sales - In addition, in the past month
                                          have you been paid for each of the following
                                          activities?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  GE2_a
```

```
              range:  [-1,1]                        units:  1
      unique values:  3                       missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        10        -1  Refused
                    11,557         0  No
                       606         1  Yes
```

GE2_b   Selling goods at consignment shops or thrift
                                            stores - In addition, in the past month have
                                            you been paid for each of the following
                                            activities?

```
               type:  numeric (double)
              label:  GE2_b

              range:  [-1,1]                        units:  1
      unique values:  3                       missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        27        -1  Refused
                    11,765         0  No
                       381         1  Yes
```

GE2_c   Selling goods on-line, such as on eBay or
                                            Etsy - In addition, in the past month have
                                            you been paid for each of the following
                                            activities?

```
               type:  numeric (double)
              label:  GE2_c

              range:  [-1,1]                        units:  1
      unique values:  3                       missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        36        -1  Refused
                    11,112         0  No
                     1,025         1  Yes
```

GE2_d   Selling goods at an event you plan, such as
                                            Avon parties - In addition, in the past month

                                            have you been paid for each of the following

                                activities?
----

               type: numeric (double)
              label: GE2_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label
                          43   -1 Refused
                      12,054   0 No
                          76   1 Yes

GE2_e   Renting out property, such as your car or
                                        your house - In addition, in the past month
                                        have you been paid for each of the following
                                        activities?
----

               type: numeric (double)
              label: GE2_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label
                          45   -1 Refused
                      11,642   0 No
                         486   1 Yes

GE2_f   Any other paid activities that you have not
                                        already mentioned (do not include
                                        KnowledgePanel surveys) - In addition, in the

                                        past month have you been paid for each of the

                                        following activities?
----

               type: numeric (double)
              label: GE2_f

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label

```
                         39        -1  Refused
                     11,536         0  No
                        598         1  Yes
```

GE12_a   made or repurposed, such as handmade crafts -
                                         Are the items you sold ones that you:

```
              type:  numeric (double)
             label:  GE12_a

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  10,539/12,173

        tabulation:  Freq.   Numeric  Label
                         8        -1  Refused
                     1,355         0  No
                       271         1  Yes
                    10,539         .
```

GE12_b   sell on behalf of a company, such as Avon or
                                         Pampered Chef - Are the items you sold ones
                                         that you:

```
              type:  numeric (double)
             label:  GE12_b

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  10,539/12,173

        tabulation:  Freq.   Numeric  Label
                        13        -1  Refused
                     1,547         0  No
                        74         1  Yes
                    10,539         .
```

GE12_c   purchased to resell for a profit - Are the items you sold ones that you:

```
              type:  numeric (double)
             label:  GE12_c

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  10,539/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                         7        -1  Refused
                     1,255         0  No
                       372         1  Yes
                    10,539         .
```

GE12_d   previously owned for personal use, such as
                                          old clothing - Are the items you sold ones
                                          that you:

```
             type:  numeric (double)
            label:  GE12_d

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  10,539/12,173

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       422         0  No
                     1,209         1  Yes
                    10,539         .
```

GE10_a   Main source of income - In the past month,
                                          what were your reasons for doing these
                                          activities?

```
             type:  numeric (double)
            label:  GE10_a

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                       122        -1  Refused
                     3,178         0  No
                       403         1  Yes
                     8,470         .
```

GE10_b   Additional income - In the past month, what
                                          were your reasons for doing these activities?

```
             type:  numeric (double)
            label:  GE10_b
```

```
          range:  [-1,1]                              units:  1
  unique values:  3                               missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                     122       -1   Refused
                   1,292        0   No
                   2,289        1   Yes
                   8,470        .
```

GE10_c   Money to help extended family or friends - In
                                            the past month, what were your reasons for
                                            doing these activities?

```
           type:  numeric (double)
          label:  GE10_c

          range:  [-1,1]                              units:  1
  unique values:  3                               missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                     122       -1   Refused
                   3,303        0   No
                     278        1   Yes
                   8,470        .
```

GE10_d   Develop job-related skills - In the past
                                            month, what were your reasons for doing these

                                            activities?

```
           type:  numeric (double)
          label:  GE10_d

          range:  [-1,1]                              units:  1
  unique values:  3                               missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                     122       -1   Refused
                   3,458        0   No
                     123        1   Yes
                   8,470        .
```

GE10_e   Sell items no longer needed - In the past

                              month, what were your reasons for doing these
                              activities?
----

             type: numeric (double)
            label: GE10_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,470/12,173

       tabulation: Freq.   Numeric Label
                      122   -1   Refused
                    2,402   0   No
                    1,179   1   Yes
                    8,470   .

GE10_f   Social activity or hobby - In the past month,
                                          what were your reasons for doing these
                                          activities?
----

             type: numeric (double)
            label: GE10_f

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,470/12,173

       tabulation: Freq.   Numeric Label
                      122   -1   Refused
                    2,971   0   No
                      610   1   Yes
                    8,470   .

GE11   In the past month, which was your most
                                          important reason for doing these activities?
----

             type: numeric (double)
            label: GE11

            range: [-1,6]   units: 1
    unique values: 7   missing .: 8,592/12,173

       tabulation: Freq.   Numeric Label
                        2   -1   Refused
                      353   1   Main source of income
                    1,867   2   Additional income

153	3	Money to help extended family or friends
43	4	Develop job-related skills
795	5	Sell items no longer needed
368	6	Social activity or hobby
8,592	.	

GE20A   Did you spend at least 20 hours in the past
                                       month doing these activities? (Do not include
                                       taking KnowledgePanel Surveys).

```
              type:  numeric (double)
             label:  GE20A

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                        10       -1   Refused
                     2,482        0   No
                     1,211        1   Yes
                     8,470        .
```

GE22   Relative to a year ago, did you spend more,
                                       the same, or less time on these activities
                                       last month?

```
              type:  numeric (double)
             label:  GE22

             range:  [-1,3]                           units:  1
     unique values:  4                        missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                        42       -1   Refused
                       880        1   More
                     1,019        2   Less
                     1,762        3   About the same
                     8,470        .
```

GE40A   In the past 12 months, how much of your income was from these activities?

```
              type:  numeric (double)
```

```
              label:  GE40A

              range:  [-2,4]                         units:  1
      unique values:  6                         missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                        374       -2   Don't know
                         48       -1   Refused
                      2,412        1   Under 10%
                        553        2   10% to 50%
                        125        3   50% to 90%
                        191        4   Over 90%
                      8,470        .
```

GE40B   In the past 12 months, have you regularly
                                       earned money from these activities?

```
               type:  numeric (double)
              label:  GE40B

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                         42       -1   Refused
                      2,560        0   No, only in some or a few months
                      1,101        1   Yes, in all or most months
                      8,470        .
```

GE41   Has these activities affected the amount your

                                       family income varies from month to month?

```
               type:  numeric (double)
              label:  GE41

              range:  [-1,2]                         units:  1
      unique values:  4                         missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                         42       -1   Refused
                      2,464        0   No
                        188        1   Yes, it reduced the amount
                                       income varies
                      1,009        2   Yes, it increased the amount
```

```
                                    income varies
                  8,470                    .

--------------------------------------------------------------------------------
GE5                                      Last month when doing these activities did
                                         you find customers with a company'swebsite or

                                         mobile app and receive your payments through
                                         that company?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  GE5

              range:  [-1,1]                          units:  1
      unique values:  3                        missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                         42       -1  Refused
                      3,186        0  No
                        475        1  Yes
                      8,470        .

--------------------------------------------------------------------------------
GH1                                                      Do you: [Field-pipe_GH]
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  GH1

              range:  [-1,4]                          units:  1
      unique values:  5                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         15       -1  Refused
                      5,196        1  Own your home with a mortgage or
                                        loan
                      2,960        2  Own your home free and clear
                                        (without a mortgage or loan)
                      3,231        3  Pay rent
                        771        4  Neither own nor pay rent

--------------------------------------------------------------------------------
GH2                            Did you move into your current home after October 2017?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  GH2
```

```
              range:  [-1,1]                          units:  1
      unique values:  3                      missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         13        -1  Refused
                      9,820         0  No
                      2,340         1  Yes
```

GH3_a   Overall quality of neighborhood - Are you
                                             generally satisfied or dissatisfied with each

                                             of the following aspects of your housing
                                             situation?

```
               type:  numeric (double)
              label:  GH3_a

              range:  [-1,1]                          units:  1
      unique values:  3                      missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         12        -1  Refused
                      1,139         0  Dissatisfied
                     11,022         1  Satisfied
```

GH3_b   Quality of local schools - Are you generally
                                             satisfied or dissatisfied with each of the
                                             following aspects of your housing situation?

```
               type:  numeric (double)
              label:  GH3_b

              range:  [-1,1]                          units:  1
      unique values:  3                      missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         93        -1  Refused
                      1,797         0  Dissatisfied
                     10,283         1  Satisfied
```

GH3_c   Safety of neighborhood - Are you generally
                                             satisfied or dissatisfied with each of the
                                             following aspects of your housing situation?

```
-------------------------------------------------------------------------------
              type:  numeric (double)
              label:  GH3_c

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         28       -1  Refused
                      1,339        0  Dissatisfied
                     10,806        1  Satisfied

-------------------------------------------------------------------------------
GH3_d                                    Other neighborhood amenities - Are you
                                         generally satisfied or dissatisfied with each

                                         of the following aspects of your housing
                                         situation?
-------------------------------------------------------------------------------
              type:  numeric (double)
              label:  GH3_d

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         46       -1  Refused
                      2,315        0  Dissatisfied
                      9,812        1  Satisfied

-------------------------------------------------------------------------------
GH3_e                                    Overall quality of your housing - Are you
                                         generally satisfied or dissatisfied with each

                                         of the following aspects of your housing
                                         situation?
-------------------------------------------------------------------------------
              type:  numeric (double)
              label:  GH3_e

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         20       -1  Refused
                      1,465        0  Dissatisfied
```

```
                            10,688        1  Satisfied


-------------------------------------------------------------------------------
GH3_f                                     Cost of your housing - Are you generally
                                          satisfied or dissatisfied with each of the
                                          following aspects of your housing situation?
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  GH3_f

                range:  [-1,1]                          units:  1
        unique values:  3                          missing .:  786/12,173

           tabulation:  Freq.   Numeric  Label
                           15        -1  Refused
                        2,369         0  Dissatisfied
                        9,003         1  Satisfied
                          786         .


-------------------------------------------------------------------------------
GH4_a                                     Cellular data plan for a smartphone or other
                                          mobile device - Do you or any member of your
                                          household have access to the internet using

a:
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  GH4_a

                range:  [-1,1]                          units:  1
        unique values:  3                          missing .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                           34        -1  Refused
                        1,163         0  No
                       10,976         1  Yes


-------------------------------------------------------------------------------
GH4_b                                     Broadband (high speed) internet service in
                                          your home, such as cable, fiber optic, or DSL
                                          - Do you or any member of your household have

                                          access to the internet using a:
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  GH4_b
```

```
            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       27      -1  Refused
                    1,250       0  No
                   10,896       1  Yes
```

R1_a   Cheaper to rent - Are each of the following a
                                          reason why you rent your home rather than
                                          own?

```
             type:  numeric (double)
            label:  R1_a

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  8,942/12,173

       tabulation:  Freq.   Numeric  Label
                        7      -1  Refused
                    1,424       0  No
                    1,800       1  Yes
                    8,942       .
```

R1_b   Owning is a bigger financial risk - Are each
                                          of the following a reason why you rent your
                                          home rather than own?

```
             type:  numeric (double)
            label:  R1_b

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  8,942/12,173

       tabulation:  Freq.   Numeric  Label
                       18      -1  Refused
                    1,574       0  No
                    1,639       1  Yes
                    8,942       .
```

R1_c   Convenience (such as more easy to move) - Are
                                          each of the following a reason why you rent
                                          your home rather than own?

```
            type:  numeric (double)
           label:  R1_c

           range:  [-1,1]                          units:  1
   unique values:  3                            missing .:  8,942/12,173

      tabulation:  Freq.   Numeric  Label
                      14        -1  Refused
                   1,528         0  No
                   1,689         1  Yes
                   8,942         .
```

R1_d   Looking to buy - Are each of the following a
                                        reason why you rent your home rather than
                                        own?

```
            type:  numeric (double)
           label:  R1_d

           range:  [-1,1]                          units:  1
   unique values:  3                            missing .:  8,942/12,173

      tabulation:  Freq.   Numeric  Label
                      19        -1  Refused
                   2,134         0  No
                   1,078         1  Yes
                   8,942         .
```

R1_e   Can't qualify for home mortgage - Are each of
                                        the following a reason why you rent your home

                                        rather than own?

```
            type:  numeric (double)
           label:  R1_e

           range:  [-1,1]                          units:  1
   unique values:  3                            missing .:  8,942/12,173

      tabulation:  Freq.   Numeric  Label
                      17        -1  Refused
                   1,907         0  No
                   1,307         1  Yes
                   8,942         .
```

R1_f   Can't afford down payment to buy - Are each
                                                 of the following a reason why you rent your
                                                 home rather than own?

```
          type:  numeric (double)
         label:  R1_f

         range:  [-1,1]                              units:  1
 unique values:  3                          missing .:  8,942/12,173

    tabulation:  Freq.   Numeric  Label
                    13        -1  Refused
                 1,191         0  No
                 2,027         1  Yes
                 8,942         .
```

R4   Before your recent move, did you own your previous home?

```
          type:  numeric (double)
         label:  R4

         range:  [0,2]                               units:  1
 unique values:  3                          missing .:  10,825/12,173

    tabulation:  Freq.   Numeric  Label
                 1,151         0  No
                    38         1  Yes, and I still own that home
                   159         2  Yes, and I no longer own that
                                  home
                10,825         .
```

R5B_a   Evicted or received an eviction notice - Did
                                                 each of the following contribute to your
                                                 moving from your previous home?

```
          type:  numeric (double)
         label:  R5B_a

         range:  [-1,1]                              units:  1
 unique values:  3                          missing .:  11,022/12,173

    tabulation:  Freq.   Numeric  Label
```

```
              2       -1  Refused
          1,097        0  No
             52        1  Yes
         11,022           .
```

R5B_b   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?

```
             type:  numeric (double)
            label:  R5B_b

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  11,022/12,173

        tabulation:  Freq.   Numeric  Label
                         1       -1   Refused
                     1,076        0   No
                        74        1   Yes
                    11,022            .
```

R5B_c   You missed a rent payment and thought you
                                        would be evicted - Did each of the following
                                        contribute to your moving from your
                                        previous home?

```
             type:  numeric (double)
            label:  R5B_c

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  11,022/12,173

        tabulation:  Freq.   Numeric  Label
                         1       -1   Refused
                     1,116        0   No
                        34        1   Yes
                    11,022            .
```

R5B_d   City condemned the property and forced you to
                                        leave - Did each of the following contribute
                                        to your moving from your previous home?

```
          type:  numeric (double)
         label:  R5B_d

         range:  [-1,1]                        units:  1
 unique values:  3                         missing .:  11,022/12,173

     tabulation:  Freq.   Numeric  Label
                      1       -1   Refused
                  1,134        0   No
                     16        1   Yes
                 11,022        .
```

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

```
          type:  numeric (double)
         label:  R5C_a

         range:  [0,1]                         units:  1
 unique values:  2                         missing .:  12,014/12,173

     tabulation:  Freq.   Numeric  Label
                    141        0   No
                     18        1   Yes
                 12,014        .
```

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

```
          type:  numeric (double)
         label:  R5C_b

         range:  [0,1]                         units:  1
 unique values:  2                         missing .:  12,014/12,173

     tabulation:  Freq.   Numeric  Label
                    139        0   No
                     20        1   Yes
                 12,014        .
```

R5C_c   Missed mortgage payments and thought bank
                                               would foreclose - Did each of the following
                                               contribute to your moving from your previous
                                               home?

---

               type: numeric (double)
              label: R5C_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 12,014/12,173

         tabulation: Freq.   Numeric Label
                          1   -1 Refused
                        141   0 No
                         17   1 Yes
                     12,014   .

R5C_d   City condemned the property and forced you to
                                               leave - Did each of the following contribute
                                               to your moving from your previous home?

---

               type: numeric (double)
              label: R5C_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 12,014/12,173

         tabulation: Freq.   Numeric Label
                          1   -1 Refused
                        156   0 No
                          2   1 Yes
                     12,014   .

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 (double)
              label: R7

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,942/12,173

```
        tabulation:  Freq.   Numeric  Label
                        8       -1    Refused
                    1,374        0    No
                    1,849        1    Yes
                    8,942        .
```

R8   Did you contact your landlord about the
                                        problem with your house or apartment that
                                        needed to be fixed?

```
              type:  numeric (double)
             label:  R8

             range:  [-1,1]                        units:  1
     unique values:  3                        missing .:  10,324/12,173

        tabulation:  Freq.   Numeric  Label
                        6       -1    Refused
                      176        0    No
                    1,667        1    Yes
                   10,324        .
```

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 (double)
             label:  R8A

             range:  [-1,3]                        units:  1
     unique values:  5                        missing .:  10,506/12,173

        tabulation:  Freq.   Numeric  Label
                        2       -1    Refused
                      772        0    None
                      384        1    A little difficulty
                      256        2    Moderate difficulty
                      253        3    Substantial difficulty
                   10,506        .
```

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

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

           range:  [-1,8]                         units:  1
   unique values:  9                        missing .:  8,942/12,173

      tabulation:  Freq.   Numeric  Label
                     12       -1    Refused
                    562        1    less than $500
                    688        2    $500 to $749
                    614        3    $750 to $999
                    430        4    $1,000 to $1,249
                    320        5    $1,250 to 1,499
                    303        6    $1,500 to $1,999
                    252        7    $2,000 or above
                     50        8    Don't know
                  8,942             .
```

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

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

           range:  [-1,8]                         units:  1
   unique values:  9                        missing .:  6,977/12,173

      tabulation:  Freq.   Numeric  Label
                     25       -1    Refused
                    430        1    less than $500
                    729        2    $500 to $749
                    712        3    $750 to $999
                    793        4    $1000 to $1,249
                    693        5    $1,250 to 1,499
                    738        6    $1,500 to $1,999
                    963        7    $2,000 or above
                    113        8    Don't know
                  6,977             .
```

BK1   Do you [and/or your spouse/ and/or your
                                        partner] currently have achecking, savings or

                                        money market account?

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

         range:  [-1,1]                         units:  1
 unique values:  3                        missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                     21        -1  Refused
                    497         0  No
                 11,655         1  Yes
```

BK2_a   Purchase a money order from a place other
                                        than a bank - In the past 12 months, did you
                                        [and/or your spouse/ and/or your partner]:

```
          type:  numeric (double)
         label:  BK2_a

         range:  [-1,1]                         units:  1
 unique values:  3                        missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                      6        -1  Refused
                 10,830         0  No
                  1,337         1  Yes
```

BK2_b   Cash a check at a place other than a bank -
                                        In the past 12 months, did you [and/or your
                                        spouse/ and/or your partner]:

```
          type:  numeric (double)
         label:  BK2_b

         range:  [-1,1]                         units:  1
 unique values:  3                        missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                     14        -1  Refused
                 11,310         0  No
                    849         1  Yes
```

BK2_c   Take out a payday loan or payday advance - In
                                        the past 12 months, did you [and/or your

                            spouse/ and/or your partner]:
----

              type: numeric (double)
              label: BK2_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

         tabulation: Freq.   Numeric Label
                         20   -1 Refused
                     11,848   0 No
                        305   1 Yes

BK2_d   Take out a pawn shop loan or an auto title
                                        loan - In the past 12 months, did you [and/or

                                        your spouse/ and/or your partner]:
----

              type: numeric (double)
              label: BK2_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

         tabulation: Freq.   Numeric Label
                         26   -1 Refused
                     11,894   0 No
                        253   1 Yes

BK2_e   Obtain a tax refund advance to receive your
                                        refund faster - In the past 12 month, did you

                                        [and/or your spouse/ and/or your partner]:
----

              type: numeric (double)
              label: BK2_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/12,173

         tabulation: Freq.   Numeric Label
                          8   -1 Refused
                     12,050   0 No
                        115   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 (double)
           label:  A6

           range:  [-2,3]                        units:  1
   unique values:  5                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                     431      -2    Don't know
                      16      -1    Refused
                   7,939       1    Very confident
                   2,063       2    Somewhat confident
                   1,724       3    Not confident


-------------------------------------------------------------------------------
A0                                      In the past 12 months, have you [and/or your
                                        spouse/ and/or your partner] applied for any
                                        credit?
-------------------------------------------------------------------------------

            type:  numeric (double)
           label:  A0

           range:  [-1,1]                        units:  1
   unique values:  3                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      21      -1    Refused
                   7,227       0    No
                   4,925       1    Yes


-------------------------------------------------------------------------------
A0B                                     Was there a time in the past 12 months that
                                        you [and/or your spouse/ and/or your partner]

                                        desired credit but chose not to submit a
                                        credit application?
-------------------------------------------------------------------------------

            type:  numeric (double)
           label:  A0B

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

```
      unique values:  3                              missing .:  4,946/12,173

          tabulation:  Freq.   Numeric  Label
                          21       -1  Refused
                       6,481        0  No
                         725        1  Yes
                       4,946        .
```

A1_a   Turned down for credit - In the past 12
                                          months, please tell us if any of the
                                          following has happened:

```
               type:  numeric (double)
              label:  A1_a

              range:  [-1,1]                          units:  1
      unique values:  3                              missing .:  7,227/12,173

          tabulation:  Freq.   Numeric  Label
                           7       -1  Refused
                       3,795        0  No
                       1,144        1  Yes
                       7,227        .
```

A1_b   Approved for credit, but were not given as
                                          much credit as you applied for - In the past
                                          12 months, please tell us if any of the
                                          following has happened:

```
               type:  numeric (double)
              label:  A1_b

              range:  [-1,1]                          units:  1
      unique values:  3                              missing .:  7,227/12,173

          tabulation:  Freq.   Numeric  Label
                          10       -1  Refused
                       4,176        0  No
                         760        1  Yes
                       7,227        .
```

A1_c   Put off applying for credit because you
                                          thought you might be turned down - In the
                                          past 12 months, please tell us if any of the

following has happened:

```
          type:  numeric (double)
         label:  A1_c

         range:  [-1,1]                          units:  1
 unique values:  3                          missing .:  7,227/12,173

    tabulation:  Freq.   Numeric  Label
                     4       -1  Refused
                 4,043        0  No
                   899        1  Yes
                 7,227        .
```

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

```
          type:  numeric (double)
         label:  A2

         range:  [-1,1]                          units:  1
 unique values:  3                          missing .:  11,448/12,173

    tabulation:  Freq.   Numeric  Label
                     2       -1  Refused
                   257        0  No
                   466        1  Yes
                11,448        .
```

C2A   Do you have at least one credit card?

```
          type:  numeric (double)
         label:  C2A

         range:  [-1,1]                          units:  1
 unique values:  3                          missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                    19       -1  Refused
                 1,712        0  No
                10,442        1  Yes
```

```
-------------------------------------------------------------------------------------
C3                        Do you currently have any outstanding unpaid credit card debt?
-------------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  C3

                range:  [-1,1]                          units:  1
        unique values:  3                             missing .:  1,712/12,173

           tabulation:  Freq.   Numeric  Label
                           28       -1   Refused
                        5,789        0   No
                        4,644        1   Yes
                        1,712        .

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

                 type:  numeric (double)
                label:  C3A

                range:  [-1,3]                          units:  1
        unique values:  4                             missing .:  7,501/12,173

           tabulation:  Freq.   Numeric  Label
                           13       -1   Refused
                        1,451        1   Less debt now
                        1,862        2   About the same
                        1,346        3   More debt now
                        7,501        .

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

                 type:  numeric (double)
                label:  C4A

                range:  [-1,3]                          units:  1
        unique values:  5                             missing .:  1,712/12,173
```

         tabulation: Freq.   Numeric Label
                         23   -1 Refused
                      5,177   0 Never carried an unpaid balance
                                      (always pay in full)
                        575   1 Once
                      1,950   2 Some of the time
                      2,736   3 Most or all of the time
                      1,712   .

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

          type: numeric (double)
         label: ED0

         range: [1,9]   units: 1
 unique values: 9   missing .: 0/12,173

    tabulation: Freq.   Numeric Label
                    428   1 Less than High School degree
                  2,723   2 High school degree or GED
                  2,169   3 Some college but no degree
                                  (including currently enrolled in
                                  college)
                    645   4 Certificate or technical degree
                  1,149   5 Associate degree
                  2,953   6 Bachelor's degree
                  1,343   7 Master's degree
                    484   8 Professional degree (e.g. MBA,
                                  MD, JD)
                    279   9 Doctoral Degree

D1G   Are you currently enrolled as a student?
----

          type: numeric (double)
         label: D1G

         range: [-1,2]   units: 1
 unique values: 4   missing .: 0/12,173

    tabulation: Freq.   Numeric Label
                     16   -1 Refused
                 11,418   0 No
                    317   1 Yes, as a part-time student

                              422   2 Yes, as a full-time student

----
ED0B   What type of program are you currently pursuing?
----

              type: numeric (double)
              label: ED0B

             range: [-1,8]   units: 1
     unique values: 9   missing .: 11,434/12,173

        tabulation: Freq.   Numeric Label
                         3   -1 Refused
                        21   1 High school or GED program
                        33   2 Non-degree training program
                        66   3 Certificate or technical degree
                       137   4 Associate degree
                       251   5 Bachelor's degree
                       120   6 Master's degree
                        49   7 Professional degree (e.g. MBA,
                                        MD, JD)
                        59   8 Doctoral Degree
                    11,434   .

ED0D   Have you ever enrolled in an educational degree program beyond high school?
----

              type: numeric (double)
              label: ED0D

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,505/12,173

        tabulation: Freq.   Numeric Label
                         5   -1 Refused
                     2,321   0 No
                       342   1 Yes
                     9,505   .

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

              type: numeric (double)
              label: ED1

```
           range:  [-1,13]                          units:  1
   unique values:  14                          missing .:  2,788/12,173

        examples:  5       Computer/information sciences
                   8       Business/management
                   10      Law
                   .
```

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

```
            type:  numeric (double)
           label:  ED5

           range:  [-1,5]                           units:  1
   unique values:  6                          missing .:  8,988/12,173

       tabulation:  Freq.   Numeric  Label
                       60        -1  Refused
                      552         1  Financial benefits are much
                                     larger
                      503         2  Financial benefits are somewhat
                                     larger
                    1,212         3  About the same
                      359         4  Financial costs are somewhat
                                     larger
                      499         5  Financial costs are much larger
                    8,988         .
```

ED6_a   Chosen a different field of study - If you
                                         could go back and make your education
                                         decisions again, would you have done any of
                                         these things:

```
            type:  numeric (double)
           label:  ED6_a

           range:  [-1,1]                           units:  1
   unique values:  3                          missing .:  9,315/12,173

       tabulation:  Freq.   Numeric  Label
                       16        -1  Refused
```

```
              1,653        0  No
              1,189        1  Yes
              9,315        .
```

ED6_b   Attended a different school - If you could
                                        go back and make your education decisions
                                        again, would you have done any of these
                                        things:

```
          type:  numeric (double)
         label:  ED6_b

         range:  [-1,1]                          units:  1
  unique values:  3                     missing .:  9,315/12,173

     tabulation:  Freq.   Numeric  Label
                    30        -1  Refused
                 1,811         0  No
                 1,017         1  Yes
                 9,315         .
```

ED6_c   Not attended college or completed less
                                        education - If you could go back and make
                                        your education decisions again, would have
                                        done any of these things:

```
          type:  numeric (double)
         label:  ED6_c

         range:  [-1,1]                          units:  1
  unique values:  3                     missing .:  9,315/12,173

     tabulation:  Freq.   Numeric  Label
                    32        -1  Refused
                 2,491         0  No
                   335         1  Yes
                 9,315         .
```

ED6_d   Completed more education - If you could go
                                        back and make your education decisions again,

                                        would you have done any of these things:

```
             type:  numeric (double)
            label:  ED6_d

            range:  [-1,1]                         units:  1
    unique values:  3                         missing .:  9,315/12,173

       tabulation:  Freq.   Numeric  Label
                       13       -1   Refused
                      703        0   No
                    2,142        1   Yes
                    9,315        .
```

ED10   Overall, how would you say the lifetime
                                         financial benefits of your educational program
                                         compare to its financial costs?

```
             type:  numeric (double)
            label:  ED10

            range:  [-1,5]                         units:  1
    unique values:  6                         missing .:  5,972/12,173

       tabulation:  Freq.   Numeric  Label
                       27       -1   Refused
                    2,571        1   Financial benefits are much
                                     larger
                    1,468        2   Financial benefits are somewhat
                                     larger
                    1,170        3   About the same
                      530        4   Financial costs are somewhat
                                     larger
                      435        5   Financial costs are much larger
                    5,972        .
```

ED11_a   Chosen a different field of study - If you
                                         could go back and make decisions regarding
                                         your education again, would you have done any

                                         of these things:

```
             type:  numeric (double)
            label:  ED11_a

            range:  [-1,1]                         units:  1
    unique values:  3                         missing .:  5,972/12,173
```

```
          tabulation:  Freq.   Numeric  Label
                          14       -1   Refused
                       3,963        0   No
                       2,224        1   Yes
                       5,972        .
```

ED11_b   Attended a different school - If you could go

                                          back and make decisions regarding your
                                          education again, would you have done any of
                                          these things:

```
                type:  numeric (double)
               label:  ED11_b

               range:  [-1,1]                        units:  1
       unique values:  3                         missing .:  5,972/12,173

          tabulation:  Freq.   Numeric  Label
                          22       -1   Refused
                       4,755        0   No
                       1,424        1   Yes
                       5,972        .
```

ED11_c   Not attended college or completed less
                                          education - If you could go back and make
                                          decisions regarding your education again,
                                          would you have done any of these things:

```
                type:  numeric (double)
               label:  ED11_c

               range:  [-1,1]                        units:  1
       unique values:  3                         missing .:  5,972/12,173

          tabulation:  Freq.   Numeric  Label
                          22       -1   Refused
                       5,833        0   No
                         346        1   Yes
                       5,972        .
```

ED11_d   Completed more education - If you could go
                                          back and make decisions regarding your

                                 education again, would you have done any of
                                 these things:
----
            type: numeric (double)
           label: ED11_d

           range: [-1,1]   units: 1
    unique values: 3   missing .: 5,972/12,173

       tabulation: Freq.   Numeric Label
                       27   -1 Refused
                    3,513   0 No
                    2,661   1 Yes
                    5,972   .

ED13_a   Too expensive - Are each of the following a
                                                 reason why you did not attend college?
----
            type: numeric (double)
           label: ED13_a

           range: [-1,1]   units: 1
    unique values: 3   missing .: 11,667/12,173

       tabulation: Freq.   Numeric Label
                        1   -1 Refused
                      188   0 No
                      317   1 Yes
                   11,667   .

ED13_b   Child care responsibilities - Are each of the
                                                 following a reason why you did not attend
                                                 college?
----
            type: numeric (double)
           label: ED13_b

           range: [-1,1]   units: 1
    unique values: 3   missing .: 11,667/12,173

       tabulation: Freq.   Numeric Label
                        2   -1 Refused
                      373   0 No
                      131   1 Yes

```
                           11,667              .

--------------------------------------------------------------------------------
ED13_c                                  Needed to earn money or support family - Are
                                        each of the following a reason why you did
                                        not attend college?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED13_c

              range:  [-1,1]                        units:  1
      unique values:  3                         missing .:  11,667/12,173

         tabulation:  Freq.   Numeric  Label
                          2        -1  Refused
                        246         0  No
                        258         1  Yes
                     11,667         .

--------------------------------------------------------------------------------
ED13_d                                  Preferred to work - Are each of the following
                                        a reason why you did not attend college?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED13_d

              range:  [-1,1]                        units:  1
      unique values:  3                         missing .:  11,667/12,173

         tabulation:  Freq.   Numeric  Label
                          5        -1  Refused
                        215         0  No
                        286         1  Yes
                     11,667         .

--------------------------------------------------------------------------------
ED13_e                                  Did not think benefits of college were worth
                                        the cost - Are each of the following a
                                        reason why you did not attend college?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED13_e

              range:  [-1,1]                        units:  1
      unique values:  3                         missing .:  11,667/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       284         0  No
                       219         1  Yes
                    11,667         .
```

ED13_f   Illness or health issues - Are each of the
                                          following a reason why you did not attend
                                          college?

```
             type:  numeric (double)
            label:  ED13_f

            range:  [-1,1]                          units:  1
    unique values:  3                         missing .:  11,667/12,173

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       442         0  No
                        61         1  Yes
                    11,667         .
```

ED14_a   Too expensive - Are each of the following a
                                          reason why you did not complete your college
                                          degree?

```
             type:  numeric (double)
            label:  ED14_a

            range:  [-1,1]                          units:  1
    unique values:  3                         missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         2        -1  Refused
                       229         0  No
                       336         1  Yes
                    11,606         .
```

ED14_b   Child care responsibilities - Are each of the
                                          following a reason why you did not complete
                                          your college degree?

```
             type:  numeric (double)
```

```
            label:  ED14_b

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       425         0  No
                       139         1  Yes
                    11,606         .
```

ED14_c   Needed to earn money or support family - Are
                                      each of the following a reason why you did
                                      not complete your college degree?

```
             type:  numeric (double)
            label:  ED14_c

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         4        -1  Refused
                       267         0  No
                       296         1  Yes
                    11,606         .
```

ED14_d   Preferred to work - Are each of the following
                                      a reason why you did not complete your
                                      college degree?

```
             type:  numeric (double)
            label:  ED14_d

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         5        -1  Refused
                       299         0  No
                       263         1  Yes
                    11,606         .
```

ED14_e   Did not think the benefits of college were

                                  worth the cost - Are each of the following
                                  a reason why you did not complete your
                                  college degree?
----
             type: numeric (double)
            label: ED14_e

            range: [-1,1]   units: 1
     unique values: 3   missing .: 11,606/12,173

        tabulation: Freq.   Numeric Label
                        7   -1 Refused
                      343   0 No
                      217   1 Yes
                   11,606   .

ED14_f   Illness or health issues - Are each of the
                                  following a reason why you did not complete
                                  your college degree?
----
             type: numeric (double)
            label: ED14_f

            range: [-1,1]   units: 1
     unique values: 3   missing .: 11,606/12,173

        tabulation: Freq.   Numeric Label
                        5   -1 Refused
                      429   0 No
                      133   1 Yes
                   11,606   .

ED14_g   Low grades - Are each of the following a
                                  reason why you did not complete your college

                                  degree?
----
             type: numeric (double)
            label: ED14_g

            range: [-1,1]   units: 1
     unique values: 3   missing .: 11,606/12,173

        tabulation: Freq.   Numeric Label

```
                            5      -1  Refused
                          444       0  No
                          118       1  Yes
                       11,606       .
```

SL1   Do you currently have student loan debt or
                                         owe any money used to pay for your own
                                         education?

```
             type:  numeric (double)
            label:  SL1

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       18       -1  Refused
                   10,232        0  No
                    1,923        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 (double)
            label:  SL2_a

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  10,250/12,173

       tabulation:  Freq.   Numeric  Label
                        1       -1  Refused
                       78        0  No
                    1,844        1  Yes
                   10,250        .
```

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 (double)
            label:  SL2_b
```

```
              range:  [-1,1]                           units:  1
      unique values:  3                        missing .:  10,250/12,173

        tabulation:  Freq.   Numeric  Label
                        46        -1  Refused
                     1,808         0  No
                        69         1  Yes
                    10,250         .
```

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 (double)
              label:  SL2_c

              range:  [-1,1]                           units:  1
      unique values:  3                        missing .:  10,250/12,173

        tabulation:  Freq.   Numeric  Label
                        37        -1  Refused
                     1,443         0  No
                       443         1  Yes
                    10,250         .
```

SL2_d   Other loan - Think about the money you
                                          currently owe for your own education. Is the
                                          money you owe for that education a:

```
               type:  numeric (double)
              label:  SL2_d

              range:  [-1,1]                           units:  1
      unique values:  3                        missing .:  10,250/12,173

        tabulation:  Freq.   Numeric  Label
                        48        -1  Refused
                     1,666         0  No
                       209         1  Yes
                    10,250         .
```

SL3   Thinking specifically about the money that
                                          you owe for your own education, please tell
                                          the total amount that you currently owe on

                                 us these loans.
----

             type: numeric (double)
            label: SL3

            range: [-2,11]   units: 1
    unique values: 13   missing .: 10,250/12,173

         examples: .
                    .
                    .
                    .

SL4   Approximately how much is the total monthly
                                      payment that you are required to make on the
                                      loans from your education?
----

             type: numeric (double)
            label: SL4

            range: [-2,8]   units: 1
    unique values: 10   missing .: 10,250/12,173

         examples: .
                    .
                    .
                    .

SL6   Are you behind on payments or in collections
                                      for one or more of the loans from your own
                                      education?
----

             type: numeric (double)
            label: SL6

            range: [-1,1]   units: 1
    unique values: 3   missing .: 10,250/12,173

       tabulation: Freq.   Numeric Label
                        4   -1 Refused
                    1,582   0 No
                      337   1 Yes
                   10,250   .

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

             type: numeric (double)
            label: SL7

            range: [-1,1]   units: 1
    unique values: 3   missing .: 1,923/12,173

        tabulation: Freq.   Numeric Label
                        21   -1 Refused
                     8,185   0 No
                     2,044   1 Yes
                     1,923   .

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:
----

             type: numeric (double)
            label: SL8_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,206/12,173

        tabulation: Freq.   Numeric Label
                        18   -1 Refused
                     3,419   0 No
                       530   1 Yes
                     8,206   .

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:
----

             type: numeric (double)
            label: SL8_b

            range: [-1,1]   units: 1

```
      unique values:  3                              missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         34      -1  Refused
                      3,085       0  No
                        848       1  Yes
                      8,206        .
```

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:

```
               type:  numeric (double)
              label:  SL8_c

              range:  [-1,1]                          units:  1
      unique values:  3                              missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         26      -1  Refused
                      1,380       0  No
                      2,561       1  Yes
                      8,206        .
```

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:

```
               type:  numeric (double)
              label:  SL8_d

              range:  [-1,1]                          units:  1
      unique values:  3                              missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         81      -1  Refused
                      3,512       0  No
                        374       1  Yes
                      8,206        .
```

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:
----

             type: numeric (double)
            label: SL8_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,206/12,173

        tabulation: Freq.   Numeric Label
                        60   -1 Refused
                     3,218   0 No
                       689   1 Yes
                     8,206   .

SL10   Do you currently owe any money used to pay
                                 for your [spouse/ partner]'s education?
----

             type: numeric (double)
            label: SL10

            range: [-1,1]   units: 1
    unique values: 3   missing .: 4,376/12,173

        tabulation: Freq.   Numeric Label
                        12   -1 Refused
                     7,337   0 No
                       448   1 Yes
                     4,376   .

SL11   Do you currently owe any money used to pay
                                 for your child or grandchild's education?
----

             type: numeric (double)
            label: SL11

            range: [-1,999]   units: 1
    unique values: 4   missing .: 1,941/12,173

        tabulation: Freq.   Numeric Label
                        10   -1 Refused

```
              7,729         0  No
                661         1  Yes
              1,832       999  Do not have children or
                                  grandchildren
              1,941         .
```

SL12_a   Student loan - Is the money you owe for your
                                          child or grandchild's education a:

```
            type:  numeric (double)
           label:  SL12_a

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  11,512/12,173

      tabulation:  Freq.   Numeric  Label
                       2        -1  Refused
                     102         0  No
                     557         1  Yes
                  11,512         .
```

SL12_b   Home equity loan - Is the money you owe for
                                          your child or grandchild's education a:

```
            type:  numeric (double)
           label:  SL12_b

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  11,512/12,173

      tabulation:  Freq.   Numeric  Label
                      22        -1  Refused
                     570         0  No
                      69         1  Yes
                  11,512         .
```

SL12_c   Credit card - Is the money you owe for your
                                          child or grandchild's education a:

```
            type:  numeric (double)
           label:  SL12_c

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

```
      unique values:  3                        missing .:  11,512/12,173

         tabulation:  Freq.   Numeric  Label
                         23       -1   Refused
                        536        0   No
                        102        1   Yes
                     11,512        .

--------------------------------------------------------------------------------
SL12_d                                   Other loan - Is the money you owe for your
                                         child or grandchild's education a:
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  SL12_d

              range:  [-1,1]                           units:  1
      unique values:  3                        missing .:  11,512/12,173

         tabulation:  Freq.   Numeric  Label
                         27       -1   Refused
                        559        0   No
                         75        1   Yes
                     11,512        .

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

               type:  numeric (double)
              label:  D1I

              range:  [-1,1]                           units:  1
      unique values:  3                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         20       -1   Refused
                      8,159        0   No
                      3,994        1   Yes

--------------------------------------------------------------------------------
K0          Do you think that your retirement savings plan is currently on track?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  K0

              range:  [-2,1]                           units:  1
      unique values:  4                        missing .:  3,994/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                     1,350       -2   Don't know
                        14       -1   Refused
                     3,629        0   No
                     3,186        1   Yes
                     3,994        .
```

K2_a   401(k), 403(b), Keogh, or other defined
                                    contribution plan through an employer - Do
                                    you have each of the following types of
                                    retirement savings?

```
              type:  numeric (double)
             label:  K2_a

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                        36       -1   Refused
                     3,499        0   No
                     4,644        1   Yes
                     3,994        .
```

K2_b   Pension with a defined benefit through an
                                    employer that will pay a fixed monthly amount

                                    in retirement - Do you have each of the
                                    following types of retirement savings?

```
              type:  numeric (double)
             label:  K2_b

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                        56       -1   Refused
                     6,137        0   No
                     1,986        1   Yes
                     3,994        .
```

K2_c   IRA or Roth IRA - Do you have each of the

following types of retirement savings?

```
             type:  numeric (double)
             label:  K2_c

             range:  [-1,1]                        units:  1
     unique values:  3                       missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                        68        -1  Refused
                     5,150         0  No
                     2,961         1  Yes
                     3,994         .
```

K2_d   Savings outside a retirement account - Do you
                                        currently have each of the following types of

                                        retirement savings?

```
             type:  numeric (double)
             label:  K2_d

             range:  [-1,1]                        units:  1
     unique values:  3                       missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                        56        -1  Refused
                     4,080         0  No
                     4,043         1  Yes
                     3,994         .
```

K2_e   Own a business or real estate that will
                                        provide income in retirement - Do you
                                        currently have each of the following types of

                                        retirement savings?

```
             type:  numeric (double)
             label:  K2_e

             range:  [-1,1]                        units:  1
     unique values:  3                       missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
```

```
                        56          -1  Refused
                     7,244           0  No
                       879           1  Yes
                     3,994           .
```

K2_f   Other retirement savings - Do you currently
                                       have each of the following types of
                                       retirement savings?

```
          type:  numeric (double)
         label:  K2_f

         range:  [-1,1]                          units:  1
 unique values:  3                         missing .:  3,994/12,173

     tabulation:  Freq.   Numeric  Label
                     61       -1  Refused
                  6,998        0  No
                  1,120        1  Yes
                  3,994        .
```

K8A   At what age did you retire?

```
          type:  numeric (double)
         label:  K8A

         range:  [-2,6]                          units:  1
 unique values:  8                         missing .:  8,179/12,173

     tabulation:  Freq.   Numeric  Label
                     55       -2  Not Sure
                      7       -1  Refused
                  1,553        1  59 or younger
                    362        2  60 or 61
                    960        3  62, 63, or 64
                    514        4  65 or 66
                    248        5  67, 68, or 69
                    295        6  70 or older
                  8,179        .
```

K9_a   Health problem - Were each of the following
                                       important to your decision to retire at the
                                       age that you did?

```
           type:  numeric (double)
          label:  K9_a

          range:  [-1,1]                        units:  1
  unique values:  3                           missing .:  8,179/12,173

     tabulation:  Freq.   Numeric  Label
                     14       -1   Refused
                  2,855        0   No
                  1,125        1   Yes
                  8,179        .
```

K9_b   Wanted to do other things or spend time with
                                        family - Were each of the following important
                                        to your decision to retire at the age that
                                        you did?

```
           type:  numeric (double)
          label:  K9_b

          range:  [-1,1]                        units:  1
  unique values:  3                           missing .:  8,179/12,173

     tabulation:  Freq.   Numeric  Label
                     15       -1   Refused
                  1,866        0   No
                  2,113        1   Yes
                  8,179        .
```

K9_c   Didn't like the work - Were each of the
                                        following important to your decision to
                                        retire at the age that you did?

```
           type:  numeric (double)
          label:  K9_c

          range:  [-1,1]                        units:  1
  unique values:  3                           missing .:  8,179/12,173

     tabulation:  Freq.   Numeric  Label
                     23       -1   Refused
                  3,385        0   No
                    586        1   Yes
                  8,179        .
```

K9_d

Care for family members - Were each of the following important to your decision to retire at the age that you did?

```
            type:  numeric (double)
           label:  K9_d

           range:  [-1,1]                        units:  1
   unique values:  3                           missing .:  8,179/12,173

       tabulation:  Freq.   Numeric  Label
                       22       -1   Refused
                    3,410        0   No
                      562        1   Yes
                    8,179        .
```

K9_e

Reached normal retirement age - Were each of the following important to your decision to retire at the age that you did?

```
            type:  numeric (double)
           label:  K9_e

           range:  [-1,1]                        units:  1
   unique values:  3                           missing .:  8,179/12,173

       tabulation:  Freq.   Numeric  Label
                       21       -1   Refused
                    2,339        0   No
                    1,634        1   Yes
                    8,179        .
```

K9_f

Forced to retire or lack of available work - Were each of the following important to your decision to retire at the age that you did?

```
            type:  numeric (double)
           label:  K9_f

           range:  [-1,1]                        units:  1
   unique values:  3                           missing .:  8,179/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                        22       -1   Refused
                     3,479        0   No
                       493        1   Yes
                     8,179        .
```

K10_a   Withdrawals from savings or a retirement
                                         account - In the past 12 months, have you
                                         used any of the following to cover expenses
                                         in retirement:

```
             type:  numeric (double)
            label:  K10_a

            range:  [-1,1]                           units:  1
    unique values:  3                        missing .:  8,179/12,173

        tabulation:  Freq.   Numeric  Label
                         6       -1   Refused
                     2,381        0   No
                     1,607        1   Yes
                     8,179        .
```

K10_b   Money from selling a business or real estate
                                          that you own - In the past 12 months, have
                                          you used any of the following to cover
                                          expenses in retirement:

```
             type:  numeric (double)
            label:  K10_b

            range:  [-1,1]                           units:  1
    unique values:  3                        missing .:  8,179/12,173

        tabulation:  Freq.   Numeric  Label
                        19       -1   Refused
                     3,838        0   No
                       137        1   Yes
                     8,179        .
```

K20   Approximately how much money do you currently have saved for retirement?

```
             type:  numeric (double)
```

            label: K20

            range: [-2,8]   units: 1
    unique values: 10   missing .: 2,059/12,173

          examples: 1   Less than $10,000
                     3       $25,000 to $49,999
                     6       $250,000 to $499,999
                     8   Over $1,000,000

DC4   How comfortable are you with making your own
                                        investment decisions in your retirement
                                        accounts?
----

             type: numeric (double)
            label: DC4

            range: [-1,4]   units: 1
    unique values: 5   missing .: 6,053/12,173

        tabulation: Freq.   Numeric Label
                         9   -1   Refused
                       904   1   Very comfortable
                     1,706   2   Mostly comfortable
                     1,977   3   Slightly comfortable
                     1,524   4   Not comfortable
                     6,053   .

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

             type: numeric (double)
            label: K5A

            range: [-1,3]   units: 1
    unique values: 5   missing .: 3,994/12,173

        tabulation: Freq.   Numeric Label
                        14   -1   Refused
                     7,450   0   No
                       302   1   Yes, borrowed money
                       350   2   Yes, cashed out
                        63   3   Yes, both

                          3,994   .

I0_a   Wages, salaries, or self-employment income -
                                         In the past 12 months, did you [and/or your
                                         spouse/partner] receive any income from the
                                         following sources?
----

              type: numeric (double)
             label: I0_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        29   -1 Refused
                     3,934   0 No
                     8,210   1 Yes

I0_b   Interest, dividends, or rental income - In
                                         the past 12 months, did you [and/or your
                                         spouse/parnter] receive any income
                                         from the following sources:
----

              type: numeric (double)
             label: I0_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        41   -1 Refused
                     7,726   0 No
                     4,406   1 Yes

I0_c   Social Security (including old age and DI) -
                                         In the past 12 months, did you [and/or your
                                         spouse/parnter] receive any income
                                         from the following sources:
----

              type: numeric (double)
             label: I0_c

             range: [-1,1]   units: 1

```
      unique values:  3                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         46       -1   Refused
                      8,188        0   No
                      3,939        1   Yes

------------------------------------------------------------------------------
I0_d                                  Supplemental Security Income (SSI), TANF, or
                                      cash assistance from a welfare program - In
                                      the past 12 months, did you [and/or your
                                      spouse/parnter] receive any income
                                      from the following sources:
------------------------------------------------------------------------------

               type:  numeric (double)
              label:  I0_d

              range:  [-1,1]                          units:  1
      unique values:  3                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         56       -1   Refused
                     11,579        0   No
                        538        1   Yes

------------------------------------------------------------------------------
I0_e                                  Unemployment income - In the past 12 months,
                                      did you [and/or your spouse/parnter] receive
                                      any income from the following sources:
------------------------------------------------------------------------------

               type:  numeric (double)
              label:  I0_e

              range:  [-1,1]                          units:  1
      unique values:  3                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         46       -1   Refused
                     11,844        0   No
                        283        1   Yes

------------------------------------------------------------------------------
I0_f                                   Pension - In the past 12 months, did you
                                      [and/or your spouse/parnter] receive any
                                      income from the following sources:
------------------------------------------------------------------------------
```

```
            type:  numeric (double)
           label:  I0_f

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      36       -1   Refused
                   9,286        0   No
                   2,851        1   Yes
```

I0A   Did you [and/or your spouse/parnter] receive
                                       any income from any source in the past 12
                                       months?

```
            type:  numeric (double)
           label:  I0A

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  11,273/12,173

      tabulation:  Freq.   Numeric  Label
                       9       -1   Refused
                     533        0   No
                     358        1   Yes
                  11,273        .
```

I40   Which of the following categories best
                                        describes the total income that you received
                                        from all sources, before taxes and
                                        deductions, in the past 12 months?

```
            type:  numeric (double)
           label:  I40

           range:  [-1,10]                         units:  1
   unique values:  12                         missing .:  17/12,173

        examples:  3     $15,000 to $24,999
                   5     $40,000 to $49,999
                   7     $75,000 to $99,999
                   8     $100,000 to $149,999
```

I41_a   Earned Income Tax Credit (EITC) - In the past

                              12 months, have you [and/or your spouse/
                              parnter] received any of the following?
----

              type: numeric (double)
             label: I41_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        36   -1 Refused
                    11,102   0 No
                     1,035   1 Yes

I41_b   Supplemental Nutrition Assistance Program
                                        (SNAP or food stamps) - In the past 12
                                        months, have you [and/or your spouse/parnter]

                                        received any of the following?
----

              type: numeric (double)
             label: I41_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        34   -1 Refused
                    11,100   0 No
                     1,039   1 Yes

I41_c   Women, Infants, and Children (WIC) nutrition
                                        program benefits - In the past 12 months,
                                        have you [and/or your spouse/parnter]
                                        received any of the following?
----

              type: numeric (double)
             label: I41_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,320/12,173

        tabulation: Freq.   Numeric Label
                        15   -1 Refused

```
                        2,586        0  No
                          252        1  Yes
                        9,320        .
```

I41_d   Housing assistance from government program -
                                         In the past 12 months, have you [and/or your
                                         spouse/parnter] received any of the
                                         following?

```
            type:  numeric (double)
            label:  I41_d

            range:  [-1,1]                          units:  1
    unique values:  3                      missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       25        -1  Refused
                   11,793         0  No
                      355         1  Yes
```

I41_e   Free or reduced price school lunches - In the

                                         past 12 months, have you [and/or your spouse/
                                         parnter] received any of the following?

```
            type:  numeric (double)
            label:  I41_e

            range:  [-1,1]                          units:  1
    unique values:  3                      missing .:  9,320/12,173

       tabulation:  Freq.   Numeric  Label
                       12        -1  Refused
                    2,312         0  No
                      529         1  Yes
                    9,320         .
```

I9   In the past 12 months, which one of the
                                         following best describes your [and/or your
                                         spouse/parnter] income?

```
            type:  numeric (double)
            label:  I9
```

```
         range:  [-1,3]                        units:  1
 unique values:  4                         missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                    45        -1  Refused
                 8,857         1  Roughly the same amount each
                                  month
                 2,374         2  Occasionally varies from month
                                  to month
                   897         3  Varies quite often from month to
                                  month
```

I12   Because your income varies, have you [and/or
                                        your spouse/parnter] struggled to pay your
                                        bills in the past 23 months?

```
          type:  numeric (double)
         label:  I12

         range:  [-1,1]                        units:  1
 unique values:  3                         missing .:  8,902/12,173

    tabulation:  Freq.   Numeric  Label
                     4        -1  Refused
                 2,152         0  No
                 1,115         1  Yes
                 8,902         .
```

I20   In the past month, would you say that your
                                        [and/or your spouse/parnter] total spending
                                        was:

```
          type:  numeric (double)
         label:  I20

         range:  [-1,3]                        units:  1
 unique values:  4                         missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                    52        -1  Refused
                 6,346         1  Less than your income
                 3,742         2  The same as your income
                 2,033         3  More than your income
```

```
--------------------------------------------------------------------------------
FS10                                    Does anyone living outside of your household
                                        provide you with regular financial support?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  FS10

                range:  [-1,1]                          units:  1
        unique values:  3                          missing .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                           31       -1   Refused
                       11,123        0   No
                        1,019        1   Yes


--------------------------------------------------------------------------------
FS20_a                                  Help with rent or mortgage - Do you receive
                                        each of the following types of financial
                                        support from people living outside of your
                                        household?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  FS20_a

                range:  [-1,1]                          units:  1
        unique values:  3                          missing .:  11,154/12,173

           tabulation:  Freq.   Numeric  Label
                            2       -1   Refused
                          682        0   No
                          335        1   Yes
                       11,154        .


--------------------------------------------------------------------------------
FS20_b                                  Help with education expenses or student loans
                                        - Do you receive each of the following types
                                        of financial support from people living
                                        outside of your household?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  FS20_b

                range:  [-1,1]                          units:  1
        unique values:  3                          missing .:  11,154/12,173

           tabulation:  Freq.   Numeric  Label
```

```
              3           -1  Refused
            821            0  No
            195            1  Yes
         11,154            .
```

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 (double)
            label:  FS20_c

            range:  [-1,1]                        units:  1
    unique values:  3                       missing .:  11,154/12,173

       tabulation:  Freq.   Numeric  Label
                        4       -1  Refused
                      847        0  No
                      168        1  Yes
                   11,154        .
```

FS20_d   Help with other bills - Do you receive each
                                        of the following types of financial support
                                        from people living outside of your household?

```
             type:  numeric (double)
            label:  FS20_d

            range:  [-1,1]                        units:  1
    unique values:  3                       missing .:  11,154/12,173

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                      506        0  No
                      511        1  Yes
                   11,154        .
```

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 (double)
```

```
          label:  FS20_e

          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,154/12,173

     tabulation:  Freq.   Numeric  Label
                      2       -1  Refused
                    360        0  No
                    657        1  Yes
                 11,154        .
```

FS30_a   Parent(s) - Who outside of your household
                                         provides you with regular financial support
                                         or helps you with bill payments?

```
           type:  numeric (double)
          label:  FS30_a

          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,154/12,173

     tabulation:  Freq.   Numeric  Label
                      5       -1  Refused
                    349        0  No
                    665        1  Yes
                 11,154        .
```

FS30_b   My adult child - Who outside of your
                                         household provides you with regular financial

                                         support or helps you with bill payments?

```
           type:  numeric (double)
          label:  FS30_b

          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,154/12,173

     tabulation:  Freq.   Numeric  Label
                     12       -1  Refused
                    857        0  No
                    150        1  Yes
                 11,154        .
```

```
FS30_c                              Other relatives - Who outside of your
                                    household provides you with regular financial

                                    support or helps you with bill payments?
-------------------------------------------------------------------------------
              type:  numeric (double)
             label:  FS30_c

             range:  [-1,1]                          units:  1
     unique values:  3                           missing .:  11,154/12,173

         tabulation:  Freq.   Numeric  Label
                         14       -1   Refused
                        783        0   No
                        222        1   Yes
                     11,154        .

-------------------------------------------------------------------------------
FS30_d                              Friends - Who outside of your household
                                    provides you with regular financial support
                                    or helps you with bill payments?
-------------------------------------------------------------------------------
              type:  numeric (double)
             label:  FS30_d

             range:  [-1,1]                          units:  1
     unique values:  3                           missing .:  11,154/12,173

         tabulation:  Freq.   Numeric  Label
                         15       -1   Refused
                        871        0   No
                        133        1   Yes
                     11,154        .

-------------------------------------------------------------------------------
FS30_e                              Charity, church, or other organization - Who
                                    outside of your household provides you with
                                    regular financial supportor helps you with
                                    bill payments?
-------------------------------------------------------------------------------
              type:  numeric (double)
             label:  FS30_e

             range:  [-1,1]                          units:  1
     unique values:  3                           missing .:  11,154/12,173
```

```
          tabulation:  Freq.   Numeric  Label
                          21        -1  Refused
                         938         0  No
                          60         1  Yes
                      11,154         .
```

FS40   Do you provide regular financial support to
                                       anyone living outside of your household?

```
                type:  numeric (double)
               label:  FS40

               range:  [-1,1]                        units:  1
       unique values:  3                          missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          38        -1  Refused
                      10,041         0  No
                       2,094         1  Yes
```

EF1   Have you set aside emergency or rainy day
                                       funds that would cover your expenses for 3
months
                                       in the case of sickness, job loss, economic
                                       downturn, or other emergencies?

```
                type:  numeric (double)
               label:  EF1

               range:  [-1,1]                        units:  1
       unique values:  3                          missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          38        -1  Refused
                       5,306         0  No
                       6,829         1  Yes
```

EF2   If you were to lose your main source of
                                       income (e.g. job, government benefits), could
                                       you cover your expenses for 3 months by
                                       borrowing money, using savings, selling
                                       assets, or borrowing from friends/family?

```
            type:  numeric (double)
           label:  EF2

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  6,829/12,173

      tabulation:  Freq.   Numeric  Label
                     33        -1   Refused
                  3,240         0   No
                  2,071         1   Yes
                  6,829         .
```

EF3_a   Put it on my credit card and pay it off in
                                         full at the next statement - Suppose that you

                                         have an emergency expenses that costs $400.
                                         Based on your current financial situation,
                                         how would you pay for this expense?

```
            type:  numeric (double)
           label:  EF3_a

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                     57        -1   Refused
                  7,648         0   No
                  4,468         1   Yes
```

EF3_b   Put it on my credit card and pay it off over
                                         time - Suppose that you have an emergency
                                         expenses that costs $400. Based on your
                                         current financial situation, how would you
                                         pay for this expense?

```
            type:  numeric (double)
           label:  EF3_b

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                     57        -1   Refused
                 10,276         0   No
```

                          1,840   1 Yes

EF3_c   With the money currently in my
                                         checking/savings account or with cash -
                                         Suppose that you have an emergency expenses
                                         that costs $400. Based on your current
                                         financial situation, how would you pay for
                                         this expense?
----

                 type: numeric (double)
                label: EF3_c

                range: [-1,1]   units: 1
        unique values: 3   missing .: 0/12,173

           tabulation: Freq.   Numeric Label
                           57   -1 Refused
                        6,379   0 No
                        5,737   1 Yes

EF3_d   Using money from a bank loan or line of
                                         credit - Suppose that you have an emergency
                                         expenses that costs $400. Based on your
                                         current financial situation, how would you
                                         pay for this expense?
----

                 type: numeric (double)
                label: EF3_d

                range: [-1,1]   units: 1
        unique values: 3   missing .: 0/12,173

           tabulation: Freq.   Numeric Label
                           57   -1 Refused
                       11,814   0 No
                          302   1 Yes

EF3_e   By borrowing from a friend or family member -
                                         Suppose that you have an emergency expenses
                                         that costs $400. Based on your current
                                         financial situation, how would you pay for
                                         this expense?
----

              type: numeric (double)
             label: EF3_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1 Refused
                    11,074   0 No
                     1,042   1 Yes

EF3_f   Using a payday loan, deposit advance, or
                                         overdraft - Suppose that you have an
                                         emergency expenses that costs $400. Based on
                                         your current financial situation, how would
                                         you pay for this expense?
----

              type: numeric (double)
             label: EF3_f

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1 Refused
                    11,945   0 No
                       171   1 Yes

EF3_g   By selling something - Suppose that you have
                                         an emergency expenses that costs $400. Based
                                         on your current financial situation, how
                                         would you pay for this expense?
----

              type: numeric (double)
             label: EF3_g

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1 Refused
                    11,416   0 No
                       700   1 Yes

```
EF3_h                            I wouldn't be able to pay for the expense
                                 right now - Suppose that you have an
                                 emergency expenses that costs $400. Based on
                                 your current financial situation, how would
                                 you pay for this expense?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  EF3_h

             range:  [-1,1]                            units:  1
     unique values:  3                            missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        57        -1  Refused
                    10,813         0  No
                     1,303         1  Yes

-------------------------------------------------------------------------------
EF5A                             Which best describes your ability to pay all
                                 of your bills in full this month?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  EF5A

             range:  [-1,1]                            units:  1
     unique values:  3                            missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        25        -1  Refused
                     1,828         0  Can't pay some bills
                    10,320         1  Able to pay all bills

-------------------------------------------------------------------------------
EF5B                             How would a $400 emergency expense that you
                                 had to pay impact your ability to pay your
                                 other bills this month?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  EF5B

             range:  [-1,1]                            units:  1
     unique values:  3                            missing .:  1,853/12,173

        tabulation:  Freq.   Numeric  Label
                        20        -1  Refused
                     1,317         0  Could not pay some bills
```

```
               8,983           1  Would still be able to pay all
                                  bills
               1,853           .
```

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 (double)
           label:  EF6A_a

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,345/12,173

      tabulation:  Freq.   Numeric  Label
                       9       -1   Refused
                   1,459        0   No
                     360        1   Yes
                  10,345        .
```

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 (double)
           label:  EF6A_b

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,345/12,173

      tabulation:  Freq.   Numeric  Label
                      12       -1   Refused
                     944        0   No
                     872        1   Yes
                  10,345        .
```

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 (double)
           label:  EF6A_c

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,345/12,173

      tabulation:  Freq.   Numeric  Label
                      11       -1  Refused
                   1,264        0  No
                     553        1  Yes
                  10,345        .
```

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 (double)
           label:  EF6A_d

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,345/12,173

      tabulation:  Freq.   Numeric  Label
                      13       -1  Refused
                   1,248        0  No
                     567        1  Yes
                  10,345        .
```

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 (double)
           label:  EF6A_e

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,345/12,173

      tabulation:  Freq.   Numeric  Label
                      19       -1  Refused
                   1,529        0  No
                     280        1  Yes
                  10,345        .
```

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 (double)
             label: EF6A_f

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,345/12,173

        tabulation: Freq.   Numeric Label
                        33   -1 Refused
                     1,566   0 No
                       229   1 Yes
                    10,345   .

EF6A_g   Other bills - Are you expecting to be unable
                                               to pay or only make a partial payment on each

                                               of the following bills this month?

---

              type: numeric (double)
             label: EF6A_g

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,345/12,173

        tabulation: Freq.   Numeric Label
                        23   -1 Refused
                     1,177   0 No
                       628   1 Yes
                    10,345   .

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 (double)
             label: EF6B_a

```
          range:  [-1,1]                          units:  1
  unique values:  3                           missing .:  10,856/12,173

      tabulation:  Freq.   Numeric  Label
                      22        -1  Refused
                   1,181         0  No
                     114         1  Yes
                  10,856         .
```

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 (double)
          label:  EF6B_b

          range:  [-1,1]                          units:  1
  unique values:  3                           missing .:  10,856/12,173

      tabulation:  Freq.   Numeric  Label
                      29        -1  Refused
                     626         0  No
                     662         1  Yes
                  10,856         .
```

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 (double)
          label:  EF6B_c

          range:  [-1,1]                          units:  1
  unique values:  3                           missing .:  10,856/12,173

      tabulation:  Freq.   Numeric  Label
                      21        -1  Refused
                     998         0  No
                     298         1  Yes
                  10,856         .
```

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 (double)
            label: EF6B_d

            range: [-1,1]   units: 1
    unique values: 3   missing .: 10,856/12,173

        tabulation: Freq.   Numeric Label
                        17   -1 Refused
                       679   0 No
                       621   1 Yes
                    10,856   .

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 (double)
            label: EF6B_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 10,856/12,173

        tabulation: Freq.   Numeric Label
                        36   -1 Refused
                     1,124   0 No
                       157   1 Yes
                    10,856   .

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 (double)
            label: EF6B_f

            range: [-1,1]   units: 1

```
      unique values:  3                        missing .:  10,856/12,173

         tabulation:  Freq.   Numeric  Label
                         37       -1   Refused
                        944        0   No
                        336        1   Yes
                     10,856        .
```

EF6B_g   Other bills - 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 (double)
              label:  EF6B_g

              range:  [-1,1]                       units:  1
      unique values:  3                        missing .:  10,856/12,173

         tabulation:  Freq.   Numeric  Label
                         38       -1   Refused
                        628        0   No
                        651        1   Yes
                     10,856        .
```

E1_a   Prescription medicine - During the past 12
                                            months, was there a time when you needed any
                                            of the following, but went without because
                                            you couldn't afford it?

```
               type:  numeric (double)
              label:  E1_a

              range:  [-1,1]                       units:  1
      unique values:  3                        missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         28       -1   Refused
                     11,068        0   No
                      1,077        1   Yes
```

E1_b   Seeing a doctor or specialist - During the
                                            past 12 months, was there a time when you
                                            needed any of the following, but went without

                              because you couldn't afford it?
----

             type: numeric (double)
            label: E1_b

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/12,173

       tabulation: Freq.   Numeric Label
                       37   -1 Refused
                   10,465   0 No
                    1,671   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 went without

                                        because you couldn't afford it?
----

             type: numeric (double)
            label: E1_c

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/12,173

       tabulation: Freq.   Numeric Label
                       57   -1 Refused
                   11,304   0 No
                      812   1 Yes

E1_d   Dental care - During the past 12 months, was

                                        there a time when you needed any of the
                                        following, but went without because you
                                        couldn't afford it?
----

             type: numeric (double)
            label: E1_d

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/12,173

```
        tabulation:  Freq.   Numeric  Label
                        31        -1  Refused
                     9,964         0  No
                     2,178         1  Yes
```

E1_e   Follow-up care - During the past 12 months,
                                        was there a time when you needed any of the
                                        following, but went without because you
                                        couldn't afford it?

```
             type:  numeric (double)
            label:  E1_e

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        41        -1  Refused
                    11,176         0  No
                       956         1  Yes
```

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

```
             type:  numeric (double)
            label:  E2

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        25        -1  Refused
                     9,274         0  No
                     2,874         1  Yes
```

E2A   Approximately how much did you pay out of
                                        pocket for unexpected major medical expenses
                                        in the past 12 months?

```
             type:  numeric (double)
            label:  E2A
```

```
        range:  [-2,5]                          units:  1
unique values:  7                          missing .:  9,299/12,173

   tabulation:  Freq.   Numeric  Label
                   87       -2  Don't know
                   11       -1  Refused
                  567        1  $1 to $499
                  619        2  $500 to $999
                  619        3  $1,000 to $1,999
                  664        4  $2,000 to $4,999
                  307        5  $5,000 or higher
                9,299        .
```

E2B   Do you currently have any debt from the
                                      unexpected major medical expenses that you
                                      had in the past 12 months?

```
         type:  numeric (double)
        label:  E2B

        range:  [-1,1]                          units:  1
unique values:  3                          missing .:  0/12,173

   tabulation:  Freq.   Numeric  Label
                   33       -1  Refused
               10,054        0  No
                2,086        1  Yes
```

E4_a   Insurance through an employer or union - Are
                                      you currently covered by any of the following

                                      types of health insurance or health coverage
                                      plans?

```
         type:  numeric (double)
        label:  E4_a

        range:  [-1,1]                          units:  1
unique values:  3                          missing .:  0/12,173

   tabulation:  Freq.   Numeric  Label
                   77       -1  Refused
                5,261        0  No
                6,835        1  Yes
```

```
----------------------------------------------------------------------------
E4_b                                    Insurance purchased directly from an
                                        insurance company - Are you currently covered
                                        by any of the following types of health
                                        insurance or health coverage plans?
----------------------------------------------------------------------------

              type:  numeric (double)
              label: E4_b

              range: [-1,1]                        units:  1
      unique values: 3                          missing .:  0/12,173

         tabulation: Freq.   Numeric  Label
                       152        -1  Refused
                    10,541         0  No
                     1,480         1  Yes

----------------------------------------------------------------------------
E4_c                                    Medicare or Medicaid - Are you currently
                                        covered by any of the following types of
                                        health insurance or health coverage plans?
----------------------------------------------------------------------------

              type:  numeric (double)
              label: E4_c

              range: [-1,1]                        units:  1
      unique values: 3                          missing .:  0/12,173

         tabulation: Freq.   Numeric  Label
                        79        -1  Refused
                     7,640         0  No
                     4,454         1  Yes

----------------------------------------------------------------------------
E4_d                                    TRICARE, VA, or other military or veteran's
                                        health care - Are you currently covered by
                                        any of the following types of health
                                        insurance or health coverage plans?
----------------------------------------------------------------------------

              type:  numeric (double)
              label: E4_d

              range: [-1,1]                        units:  1
      unique values: 3                          missing .:  0/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                       196       -1  Refused
                    11,147        0  No
                       830        1  Yes
```

E4_e   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 (double)
            label:  E4_e

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       183       -1  Refused
                    11,460        0  No
                       530        1  Yes
```

E4_f   Any other health insurance - Are you
                                        currently covered by any of the following
                                        types of health insurance or health coverage
                                        plans?

```
             type:  numeric (double)
            label:  E4_f

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       151       -1  Refused
                    11,221        0  No
                       801        1  Yes
```

E5   Do you personally know someone who has been
                                        addicted to opioids or prescription painkillers?

```
             type:  numeric (double)
            label:  E5
```

```
            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        17       -1  Refused
                    11,025        0  No
                     1,131        1  Yes
```

E6A   Have any members of your immediate family ever

                                            been in prison or jail for one nigt or longer?

```
             type:  numeric (double)
            label:  E6A

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        42       -1  Refused
                     9,571        0  No
                     2,560        1  Yes
```

E6C   Do you or someone in your immediate family
                                            currently have any unpaid legal expenpenses,
                                            fines, fees, or court costs?

```
             type:  numeric (double)
            label:  E6C

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        38       -1  Refused
                    11,444        0  No
                       691        1  Yes
```

E6B   Have you ever been the victim of a violent crime?

```
             type:  numeric (double)
            label:  E6B
```

```
          range:  [-1,1]                        units:  1
  unique values:  3                         missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                    23       -1  Refused
                11,081        0  No
                 1,069        1  Yes
```

E7   During the past 12 months, have you personally

                                        experienced discrimination or unfair treatment

                                        because of your race, ethnicity, age,
religion,
                                        disability status, sexual orientation, gender,

                                        or gender identity?

```
           type:  numeric (double)
          label:  E7

          range:  [-1,1]                        units:  1
  unique values:  3                         missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                    39       -1  Refused
                10,759        0  No
                 1,375        1  Yes
```

CH2   What is the highest level of education that your mother completed?

```
           type:  numeric (double)
          label:  CH2

          range:  [-2,7]                        units:  1
  unique values:  9                         missing .:  0/12,173

    tabulation:  Freq.   Numeric  Label
                   598       -2  Don't know
                   166       -1  Refused
                 2,071        1  Less than High School degree
                 4,499        2  High school degree or GED
                 1,240        3  Some college but no degree
                   657        4  Certificate or technical degree
                   652        5  Associate degree
```

```
              1,527            6  Bachelor's degree
                763            7  Graduate degree


--------------------------------------------------------------------------------
CH3              What is the highest level of education that your father completed?
--------------------------------------------------------------------------------

            type:  numeric (double)
            label:  CH3

            range:  [-2,7]                          units:  1
    unique values:  9                           missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     1,067       -2  Don't know
                       186       -1  Refused
                     2,411        1  Less than High School degree
                     3,684        2  High school degree or GED
                     1,065        3  Some college but no degree
                       658        4  Certificate or technical degree
                       426        5  Associate degree
                     1,529        6  Bachelor's degree
                     1,147        7  Graduate degree

--------------------------------------------------------------------------------
FL0                                  On a scale from zero to ten, where zero is
                                     not at all willing to take risks and ten is
                                     very willing to take risks, what number would

                                     be on the scale?
--------------------------------------------------------------------------------

            type:  numeric (double)
            label:  FL0, but 9 nonmissing values are not labeled

            range:  [-1,10]                         units:  1
    unique values:  12                          missing .:  0/12,173

        examples:  2
                   4
                   5
                   7


--------------------------------------------------------------------------------
FL2                                  Do you think the following statement is true
                                     or false? "Buying a single company's stock
                                     usually provides a safer return than a stock
                                     mutual fund."
--------------------------------------------------------------------------------
```

```
           type:  numeric (double)
          label:  FL2

          range:  [-2,2]                          units:  1
  unique values:  4                          missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  5,738       -2   Don't know
                     28       -1   Refused
                    442        1   True
                  5,965        2   False
```

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 a
                                       ccount?

```
           type:  numeric (double)
          label:  FL4

          range:  [-2,3]                          units:  1
  unique values:  5                          missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  2,779       -2   Don't know
                     62       -1   Refused
                    450        1   More than today
                    871        2   Exactly the same
                  8,011        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 (double)
          label:  FL5

          range:  [-2,3]                          units:  1
  unique values:  5                          missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
```

```
                              2019 SHED
                  1,729         -2  Don't know
                     75         -1  Refused
                  9,066          1  More than $102
                    710          2  Exactly $102
                    593          3  Less than $102
```

----
ppage   Age

```
              type:  numeric (double)
             label:  PPAGE, but 76 nonmissing values are not labeled

             range:  [18,93]                        units:  1
     unique values:  76                          missing .:  0/12,173

          examples:  32
                     47
                     58
                     68
```

----
ppagecat   Age 7 Categories

```
              type:  numeric (double)
             label:  ppagecat

             range:  [1,7]                          units:  1
     unique values:  7                           missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       584         1  18-24
                     2,182         2  25-34
                     1,785         3  35-44
                     1,747         4  45-54
                     2,602         5  55-64
                     2,222         6  65-74
                     1,051         7  75+
```

----
ppagect4   Age 4 Categories

```
              type:  numeric (double)
             label:  ppagect4

             range:  [1,4]                          units:  1
     unique values:  4                           missing .:  0/12,173
```

```
         tabulation:  Freq.   Numeric  Label
                      1,941         1  18-29
                      2,610         2  30-44
                      3,110         3  45-59
                      4,512         4  60+
```

----
ppeduc   Education (Highest Degree Received)

```
               type:  numeric (double)
              label:  PPEDUC

              range:  [1,14]                      units:  1
      unique values:  14                      missing .:  0/12,173

           examples:  9     HIGH SCHOOL GRADUATE high school DIPLOMA or the equiv
> alent (GED)

                      10    Some college, no degree
                      12    Bachelors degree
                      12    Bachelors degree
```

----
ppeducat   Education (Categorical)

```
               type:  numeric (double)
              label:  PPEDUCAT

              range:  [1,4]                       units:  1
      unique values:  4                       missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                        566         1  Less than high school
                      2,853         2  High school
                      3,748         3  Some college
                      5,006         4  Bachelor's degree or higher
```

----
ppethm   Race / Ethnicity

```
               type:  numeric (double)
              label:  PPETHM

              range:  [1,5]                       units:  1
      unique values:  5                       missing .:  0/12,173
```

```
                                  2019 SHED
              tabulation:  Freq.    Numeric  Label
                           8,525          1  White, Non-Hispanic
                           1,228          2  Black, Non-Hispanic
                             564          3  Other, Non-Hispanic
                           1,456          4  Hispanic
                             400          5  2+ Races, Non-Hispanic

--------------------------------------------------------------------------------
ppgender                                                                  Gender
--------------------------------------------------------------------------------

                    type:  numeric (double)
                   label:  PPGENDER

                   range:  [1,2]                       units:  1
           unique values:  2                       missing .:  0/12,173

              tabulation:  Freq.    Numeric  Label
                           6,293          1  Male
                           5,880          2  Female

--------------------------------------------------------------------------------
pphhhead                                                          Household Head
--------------------------------------------------------------------------------

                    type:  numeric (double)
                   label:  PPHHHEAD

                   range:  [0,1]                       units:  1
           unique values:  2                       missing .:  0/12,173

              tabulation:  Freq.    Numeric  Label
                           2,031          0  No
                          10,142          1  Yes

--------------------------------------------------------------------------------
pphhsize                                                          Household Size
--------------------------------------------------------------------------------

                    type:  numeric (double)
                   label:  PPHHSIZE, but 13 nonmissing values are not labeled

                   range:  [1,13]                      units:  1
           unique values:  13                      missing .:  0/12,173

                examples:  1
                           2
                           2
                           4
```

```
--------------------------------------------------------------------------------
pphouse                                                              Housing Type
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPHOUSE

             range:  [1,5]                              units:  1
     unique values:  5                             missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     8,584         1  A one-family house detached from
                                      any other house
                     1,116         2  A one-family house attached to
                                      one or more houses
                     2,033         3  A building with 2 or more
                                      apartments
                       419         4  A mobile home
                        21         5  Boat, RV, van, etc.

--------------------------------------------------------------------------------
ppincimp                                                          Household Income
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPINCIMP

             range:  [1,21]                             units:  1
     unique values:  21                            missing .:  0/12,173

          examples:  9     $30,000 to $34,999
                     12    $50,000 to $59,999
                     15    $85,000 to $99,999
                     17    $125,000 to $149,999

--------------------------------------------------------------------------------
ppmarit                                                            Marital Status
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPMARIT

             range:  [1,6]                              units:  1
     unique values:  6                             missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     6,976         1  Married
                       577         2  Widowed
```

```
                            1,322           3  Divorced
                              192           4  Separated
                            2,285           5  Never married
                              821           6  Living with partner
```

----
ppmsacat   MSA Status

```
              type:  numeric (double)
             label:  PPMSACAT

             range:  [0,1]                              units:  1
     unique values:  2                               missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     1,695         0  Non-Metro
                    10,478         1  Metro
```

----
ppreg4   Region 4 Based on State of Residence

```
              type:  numeric (double)
             label:  PPREG4

             range:  [1,4]                              units:  1
     unique values:  4                               missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     2,204         1  Northeast
                     2,783         2  Midwest
                     4,301         3  South
                     2,885         4  West
```

----
ppreg9   Region 9 Based on State of Residence

```
              type:  numeric (double)
             label:  ppreg9

             range:  [1,9]                              units:  1
     unique values:  9                               missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       594         1  New England
                     1,610         2  Mid-Atlantic
                     1,908         3  East-North Central
```

```
                              2019 SHED
                 875          4  West-North Central
               2,398          5  South Atlantic
                 584          6  East-South Central
               1,319          7  West-South Central
                 968          8  Mountain
               1,917          9  Pacific

--------------------------------------------------------------------------------
pprent                                       Ownership Status of Living Quarters
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPRENT

             range:  [1,3]                           units:  1
     unique values:  3                            missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
                     8,840          1  Owned or being bought by you or
                                       someone in your household
                     3,143          2  Rented for cash
                       190          3  Occupied without payment of cash
                                       rent

--------------------------------------------------------------------------------
ppstaten                                                                   State
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPSTATEN

             range:  [11,95]                         units:  1
     unique values:  51                           missing .:  0/12,173

          examples:  31     OH
                     46     NE
                     59     FL
                     86     AZ

--------------------------------------------------------------------------------
ppt01                            Presence of Household Members Children 0-1
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPT01, but 5 nonmissing values are not labeled

             range:  [0,4]                           units:  1
     unique values:  5                            missing .:  0/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                    11,894       0
                       266       1
                        10       2
                         2       3
                         1       4
```

----
ppt1317   Presence of Household Members Children 13-17

```
            type:  numeric (double)
           label:  PPT1317, but 5 nonmissing values are not labeled

           range:  [0,4]                        units:  1
   unique values:  5                            missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                    11,025       0
                       847       1
                       258       2
                        40       3
                         3       4
```

----
ppt18ov   Presence of Household Members Adults 18+

```
            type:  numeric (double)
           label:  PPT18OV, but 13 nonmissing values are not labeled

           range:  [1,13]                       units:  1
   unique values:  13                           missing .:  0/12,173

        examples:  1
                   2
                   2
                   3
```

----
ppt25   Presence of Household Members Children 2-5

```
            type:  numeric (double)
           label:  PPT25, but 6 nonmissing values are not labeled

           range:  [0,5]                        units:  1
   unique values:  6                            missing .:  0/12,173
```

```
         tabulation:  Freq.   Numeric  Label
                      11,236        0
                         733        1
                         185        2
                          15        3
                           3        4
                           1        5
```

----
ppt612   Presence of Household Members Children 6-12

```
              type:  numeric (double)
             label:  PPT612, but 6 nonmissing values are not labeled

             range:  [0,5]                          units:  1
     unique values:  6                          missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                      10,758        0
                         947        1
                         393        2
                          64        3
                           9        4
                           2        5
```

----
ppwork   Current Employment Status

```
              type:  numeric (double)
             label:  PPWORK

             range:  [1,7]                          units:  1
     unique values:  7                          missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                       6,651        1  Working as a paid employee
                         956        2  Working self-employed
                          39        3  Not working on temporary layoff
                                       from a job
                         468        4  Not working looking for work
                       2,952        5  Not working retired
                         487        6  Not working disabled
                         620        7  Not working other
```

----
devicetype2   DOV: Device Type - at the end of survey

```
          type:  numeric (double)
         label:  DeviceType2

         range:  [1,15]                        units:  1
 unique values:  13                          missing .:  0/12,173

      examples:  3      iPhone
                 8      AndroidPhone
                 10     WinPC
                 10     WinPC
```

----
ppcm0160   Q26: Occupation (detailed) in current or main job

```
          type:  numeric (double)
         label:  ppcm0160

         range:  [-2,35]                       units:  1
 unique values:  34                          missing .:  0/12,173

      examples:  -2     Not asked
                 1      Management
                 18     Personal Care and Service
                 29     Other (Please specify)
```

----
ind1   IND1: Industry (tight scale) in current or main job

```
          type:  numeric (double)
         label:  ind1, but 2 nonmissing values are not labeled

         range:  [-2,27]                       units:  1
 unique values:  27                          missing .:  0/12,173

      examples:  -2
                 2      Mining, Quarrying, and Oil and Gas Extraction
                 10     Finance and Insurance
                 16     Health Care and Social Assistance
```

----
ppcm0062   Q18: Altogether, how many jobs do you have?

```
          type:  numeric (double)
         label:  ppcm0062
```

```
         range:  [-2,4]                      units:   1
 unique values:  6                      missing .:   0/12,173

    tabulation:  Freq.   Numeric  Label
                 4,575       -2    Not asked
                    23       -1    Refused
                 6,268        1    One
                 1,013        2    Two
                   188        3    Three
                   106        4    Four or more
```

----
ppcm1301   GOVEMP1: Employer type

```
          type:  numeric (double)
         label:  ppcm1301

         range:  [-2,5]                      units:   1
 unique values:  7                      missing .:   0/12,173

    tabulation:  Freq.   Numeric  Label
                 4,587       -2    Not asked
                    10       -1    Refused
                 1,330        1    Government
                 4,065        2    Private-for-profit company
                   951        3    Non-profit organization
                                    including tax exempt and
                                    charitable organizations
                 1,100        4    Self-employed
                   130        5    Working in the family business
```

----
pphi0001   Q0: What language do you usually speak at home?

```
          type:  numeric (double)
         label:  pphi0001

         range:  [-1,6]                      units:   1
 unique values:  7                      missing .:   10,893/12,173

    tabulation:  Freq.   Numeric  Label
                     3       -1    Refused
                    19        1    Only Spanish
                    90        2    More Spanish than English
                   291        3    Both Spanish and English equally
                   377        4    More English than Spanish
                   495        5    Only English
```

```
                                  5        6  Neither Spanish nor English
                             10,893        .
```

----
pph10001   Q1: In general, would you say your physical health is. . .?

```
              type:  numeric (double)
             label:  pph10001

             range:  [-1,5]                          units:  1
     unique values:  6                            missing .:  1,307/12,173

        tabulation:  Freq.    Numeric  Label
                        43        -1   Refused
                     1,234         1   Excellent
                     4,082         2   Very good
                     3,871         3   Good
                     1,340         4   Fair
                       296         5   Poor
                     1,307         .
```

----
ppfs0001   Q1: When it comes to decisions regarding your
                                             household's financial activities,
----

```
              type:  numeric (double)
             label:  ppfs0001

             range:  [-1,3]                          units:  1
     unique values:  4                            missing .:  1,141/12,173

        tabulation:  Freq.    Numeric  Label
                        18        -1   Refused
                     5,415         1   I make most of the decisions
                     4,625         2   Another household member and I
                                       share in the decisions
                       974         3   Another household member makes
                                       most of the decisions
                     1,141         .
```

----
ppfs0596   Q22: What is the approximate total amount of
                                             your household's savings and invest
----

```
              type:  numeric (double)
             label:  ppfs0596
```

```
           range:  [-1,7]                         units:  1
   unique values:  8                        missing .:  1,141/12,173

      tabulation:  Freq.   Numeric  Label
                     271      -1  Refused
                   4,916       1  Under $50,000
                   1,349       2  $50,000 - $99,999
                   1,445       3  $100,000 - $249,999
                   1,024       4  $250,000 - $499,999
                     813       5  $500,000 - $999,999
                     814       6  $1,000,000 or more
                     400       7  Not sure
                   1,141       .
```

----
veteran   Armed Forces Status - Currently serving on
                                     Active Duty, currently in Reserves, c
----

```
            type:  numeric (double)
           label:  veteran

           range:  [1,5]                          units:  1
   unique values:  5                        missing .:  735/12,173

      tabulation:  Freq.   Numeric  Label
                      35       1  Active Duty
                      16       2  Currently Reserves
                       8       3  Currently National Guard
                   1,389       4  Veteran
                   9,990       5  None of the above
                     735       .
```

----
ppp10092   Q31: In the past 12 months, have you...
                                     [Attended a political protest or rally]

```
            type:  numeric (double)
           label:  ppp10092

           range:  [-1,1]                         units:  1
   unique values:  3                        missing .:  735/12,173

      tabulation:  Freq.   Numeric  Label
                      98      -1  Refused
                  10,742       0  No
                     598       1  Attended a political protest or
```

```
                                          rally
                          735                .


--------------------------------------------------------------------------------
ppp10093   Q31: In the past 12 months, have you... [Contacted a government official]
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppp10093

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
                           98        -1  Refused
                        9,549         0  No
                        1,791         1  Contacted a government official
                          735         .

--------------------------------------------------------------------------------
ppp10094                                  Q31: In the past 12 months, have you...
                                          [Volunteered or worked for a Presidentia
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppp10094

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
                           98        -1  Refused
                       11,201         0  No
                          139         1  Volunteered or worked for a
                                          Presidential campaign
                          735         .

--------------------------------------------------------------------------------
ppp10095                                  Q31: In the past 12 months, have you...
                                          [Volunteered or worked for a political c
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppp10095

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
```

```
                98      -1  Refused
            11,052       0  No
               288       1  Volunteered or worked for a
                            political candidate other than a
                            Presidential campai
               735       .
```

----
pppa1801   Q31: In the past 12 months, have you...
                                           [Volunteered or worked for a political p
----

```
           type:   numeric (double)
          label:   pppa1801

          range:   [-1,1]                          units:  1
  unique values:   3                          missing .:  880/12,173

      tabulation:   Freq.   Numeric  Label
                       95      -1    Refused
                   10,829       0    No
                      369       1    Volunteered or worked for a
                                     political party, issue, or cause
                      880       .
```

----
pppa1701   Q31: In the past 12 months, have you...
                                           [Served on a committee for a civic, non-
----

```
           type:   numeric (double)
          label:   pppa1701

          range:   [-1,1]                          units:  1
  unique values:   3                          missing .:  735/12,173

      tabulation:   Freq.   Numeric  Label
                       98      -1    Refused
                   10,516       0    No
                      824       1    Served on a committee for a
                                     civic, non-profit or community
                                     organization
                      735       .
```

----
pppa1702   Q31: In the past 12 months, have you...
                                           [Written a letter or email to a newspape
----

```
              type:  numeric (double)
              label:  pppa1702

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  735/12,173

         tabulation:  Freq.   Numeric  Label
                         98        -1  Refused
                     10,864         0  No
                        476         1  Written a letter or email to a
                                       newspaper/magazine or called a
                                       live radio or TV s
                        735         .
```

----
pppa1703   Q31: In the past 12 months, have you...
                                           [Shared your opinion about a town or com
----

```
              type:  numeric (double)
              label:  pppa1703

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  735/12,173

         tabulation:  Freq.   Numeric  Label
                         98        -1  Refused
                     10,699         0  No
                        641         1  Shared your opinion about a town
                                       or community issue at a public
                                       meeting
                        735         .
```

----
ppp10101   Q31: In the past 12 months, have you...
                                           [Commented about politics on a message b
----

```
              type:  numeric (double)
              label:  ppp10101

              range:  [-1,1]                          units:  1
      unique values:  3                         missing .:  735/12,173

         tabulation:  Freq.   Numeric  Label
                         98        -1  Refused
                      9,489         0  No
                      1,851         1  Commented about politics on a
                                       message board or internet site
```

                                735   .

----
ppp10102   Q31: In the past 12 months, have you... [Held a publicly elected office]
----

                   type: numeric (double)
                  label: ppp10102

                  range: [-1,1]   units: 1
          unique values: 3   missing .: 735/12,173

             tabulation: Freq.   Numeric Label
                             98   -1 Refused
                         11,277   0 No
                             63   1 Held a publicly elected office
                            735   .

----
pppa1660   Q31: In the past 12 months, have you... [Signed petition]
----

                   type: numeric (double)
                  label: pppa1660

                  range: [-1,1]   units: 1
          unique values: 3   missing .: 735/12,173

             tabulation: Freq.   Numeric Label
                             98   -1 Refused
                          8,345   0 No
                          2,995   1 Signed a petition
                            735   .

----
ppp10103   Q31: In the past 12 months, have you... [None of these]
----

                   type: numeric (double)
                  label: ppp10103

                  range: [-1,1]   units: 1
          unique values: 3   missing .: 735/12,173

             tabulation: Freq.   Numeric Label
                             98   -1 Refused
                          4,671   0 No
                          6,669   1 None of these …
                            735   .

```
--------------------------------------------------------------------------------
UNION100                                    UNION100: Are you a member of a labor union
                                            or an employee association similar t
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  UNION100

             range:  [-2,2]                          units:  1
     unique values:  4                            missing .:  38/12,173

        tabulation:  Freq.   Numeric  Label
                     5,644        -2  Not asked
                        28        -1  Refused
                       894         1  Yes
                     5,569         2  No
                        38         .

--------------------------------------------------------------------------------
ppfs1482                              Q108: Where do you think  your credit score falls
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ppfs1482

             range:  [-1,6]                          units:  1
     unique values:  7                            missing .:  1,141/12,173

        tabulation:  Freq.   Numeric  Label
                        93        -1  Refused
                       342         1  Very poor
                       667         2  Poor
                     1,199         3  Fair
                     2,504         4  Good
                     5,588         5  Excellent
                       639         6  Don't know
                     1,141         .

--------------------------------------------------------------------------------
pppagnid                                      DERIVED: Gender identification
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  pppagnid, but 1 nonmissing value is not labeled

             range:  [-1,2]                          units:  1
     unique values:  4                            missing .:  735/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                        69        -1
                    11,285         0  Cisgender
                        53         1  Transgender
                        31         2  Other
                       735         .
```

----
pppa_lgb   Q23: Do you consider yourself to be. . .

```
              type:  numeric (double)
             label:  pppa_lgb

             range:  [-1,4]                          units:  1
     unique values:  5                           missing .:  735/12,173

        tabulation:  Freq.   Numeric  Label
                        83        -1  Refused
                       332         1  Gay or lesbian
                    10,582         2  Straight, that is, not gay
                       314         3  Bisexual
                       127         4  Something else
                       735         .
```

----
iclevel   Level of institution

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

             range:  [1,3]                           units:  1
     unique values:  3                           missing .:  4,014/12,173

        tabulation:  Freq.   Numeric  Label
                     5,875         1  >=4 years
                     2,172         2  [2, 4) years
                       112         3  <2 years
                     4,014         .
```

----
control   Control of institution (IPEDS)

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

             range:  [1,3]                           units:  1
```

```
                              2019 SHED
      unique values:  3                        missing .:  4,000/12,173

         tabulation:  Freq.   Numeric  Label
                      5,613         1  Public
                      1,939         2  Private not-for-profit
                        621         3  Private for-profit
                      4,000         .

-------------------------------------------------------------------------------
actcat                                          Selectivity: Final ACT category
-------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  actcat

              range:  [1,3]                        units:  1
      unique values:  3                        missing .:  4,438/12,173

         tabulation:  Freq.   Numeric  Label
                      3,090         1  Inclusive
                      1,883         2  Selective
                      2,762         3  More selective
                      4,438         .
```

```
-------------------------------------------------------------------
ppracem                                      Race, Census categories
-------------------------------------------------------------------

             type: numeric (byte)
            label: ppracem

            range: [1,6]                      units: 1
    unique values: 6               missing .: 1/12173

        tabulation: Freq.  Numeric  Label
                    9,805        1  White
                    1,273        2  Black/African-American
                      119        3  American Indian or Alaska Native
                      485        4  Asian
                       19        5  Hawaiian/Pacific Islander
                      471        6  2+ Races


-------------------------------------------------------------------
race_5cat                                Race/Ethnicity - 5 categories
-------------------------------------------------------------------

             type: numeric (byte)
            label: race_5cat

            range: [1,5]                      units: 1
    unique values: 5               missing .: 0/12173

        tabulation: Freq.  Numeric  Label
                    8,525        1  White
                    1,228        2  Black
                    1,456        3  Hispanic
                      478        4  Asian
                      486        5  Other




-------------------------------------------------------------------
year                                                           Year
-------------------------------------------------------------------

             type: numeric (float)
            label: Year

            range: [2019]                     units:  1
    unique values: 1               missing .:  0/12,173

        tabulation: Freq.     Numeric
                                 2019
                    12,173
```