SHED 2020

CODEBOOK FOR 2020 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2020 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 2020 SHED were collected by Ipsos using their online probability based
KnowledgePanel.

For a general overview of the 2020 SHED and a detailed discussion of the survey
methods, see Ken Brevoort, Sara Canilang, Kayla Jones, Jeff Larrimore, Alicia Lloro,
Ellen Merry, Anna Tranfaglia, Erin Troland, Mike Zabek, "Report on the Economic
Well-Being of U.S. Households in 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 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 "Economic
Well-Being of U.S. Households in 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. 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 "Economic Well-Being of U.S. Households in 2020" if they were available.

VARIABLE DEFINITIONS

----
shedid   SHED ID
----

                  type: string

      range: [201300029, 201300029]   units: 1
              unique values: 11,648   missing .: 0/11,648

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

              type:  numeric (double)

             range:  [362,1440286]                    units:  1
     unique values:  3,411                        missing .:  0/11,648

              mean:    21027.7
          std. dev:    120234

       percentiles:        10%        25%        50%        75%        90%
                           747        931       1217     1748.5       3780

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

              type:  numeric (double)

             range:  [.2237,3.462]                     units:  .0001
     unique values:  2,549                         missing .:  0/11,648

              mean:    .999999
          std. dev:    .415697

       percentiles:        10%        25%        50%        75%        90%
                         .5925      .7406      .9241     1.1439     1.4527

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

SHED 2020

         type: numeric (double)

        range: [4838.087,74883.259]   units: .0001
unique values: 2,811   missing .: 0/11,648

         mean: 21630.1
     std. dev: 8991.58

  percentiles: 10%   25%   50%   75%   90%
                  12815.6   16019.8   19987.5   24741.7   31422.4

----
weight_july2020_panel   Post-stratification weight - Respondents who
                                         completed Fall 2019 and July 2020 Supplement
----

         type: numeric (double)

        range: [.1323,4.2797]   units: .0001
unique values: 1,339   missing .: 9,803/11,648

         mean: .999999
     std. dev: .569109

  percentiles: 10%   25%   50%   75%   90%
                    .4804   .6202   .8483   1.2232   1.6485

----
weight_july2020_panel_pop   Post-stratification weight - Respondents who
                                         completed Fall 2019 and July 2020 Supplement
----

         type: numeric (double)

        range: [17764.764,574686.83]   units: .0001
unique values: 1,395   missing .: 9,803/11,648

         mean: 134281
     std. dev: 76420.5

  percentiles: 10%   25%   50%   75%   90%
                    64505   83287   113914   164259   221367

----
weight_2019_panel   Post-stratification weight - Respondents who
                                         completed Fall 2019 and Fall 2020 surveys
----

         type: numeric (double)

```
            range:  [.1046,3.8929]                  units:  .0001
    unique values:  2,246                       missing .:  7,915/11,648

             mean:  .999999
        std. dev:  .535816

      percentiles:        10%       25%       50%       75%       90%
                        .4946     .6203     .8371    1.2921    1.7291
```

----
weight_2019_panel_pop   Post-stratification weight - Respondents who
                                           completed Fall 2019 and Fall 2020 surveys
----

```
             type:  numeric (double)

            range:  [6941.1893,258363.62]          units:  .0001
    unique values:  2,416                       missing .:  7,915/11,648

             mean:  66367.3
        std. dev:  35560.6

      percentiles:        10%       25%       50%       75%       90%
                      32828.4   41166.2   55555.4   85753.7    114756
```

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

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

            range:  [1,2]                            units:  1
    unique values:  2                           missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                      236         1  Yes
                   11,412         2  No
```

L0_a   My spouse or partner - 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 .: 0/11,648

          tabulation: Freq.   Numeric Label
                          44   -1 Refused
                       3,873   0 No
                       7,731   1 Yes

L0_b   My child(ren) under age 18 - 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 .: 0/11,648

          tabulation: Freq.   Numeric Label
                         166   -1 Refused
                       8,849   0 No
                       2,633   1 Yes

L0_c   My adult child(ren) age 18 or older - 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 .: 0/11,648

          tabulation: Freq.   Numeric Label
                         169   -1 Refused
                       9,636   0 No
                       1,843   1 Yes

L0_d   My parent(s) - 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 .:   0/11,648

              tabulation: Freq.   Numeric Label
                             191   -1   Refused
                          10,252   0   No
                           1,205   1   Yes

L0_e   Other individuals - Do each of the following
                                            people currently live with you?
----

                   type: numeric (double)
                  label: L0_e

                  range: [-1,1]   units: 1
          unique values: 3   missing .:   0/11,648

              tabulation: Freq.   Numeric Label
                             213   -1   Refused
                          10,040   0   No
                           1,395   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 .:   9,805/11,648

              tabulation: Freq.   Numeric Label
                              18   -1   Refused
                             535   1   All currently enrolled in school
                           1,290   2   One or more not currently
                                             enrolled in school
                           9,805   .

L0B_a   Your brother(s) or sister(s) - Other than
                                            your spouse or partner, children, or parents,
                                            are the people living with you:
----

                   type: numeric (double)
                  label: L0B_a

```
            range:  [-1,1]                           units:  1
    unique values:  3                          missing .:  10,253/11,648

       tabulation:  Freq.   Numeric  Label
                       49       -1  Refused
                      810        0  No
                      536        1  Yes
                   10,253        .
```

L0B_b   Other relatives - Other than your spouse or
                                        partner, children, or parents, are the people
                                        living with you:

```
             type:  numeric (double)
            label:  L0B_b

            range:  [-1,1]                           units:  1
    unique values:  3                          missing .:  10,253/11,648

       tabulation:  Freq.   Numeric  Label
                       47       -1  Refused
                      895        0  No
                      453        1  Yes
                   10,253        .
```

L0B_c   Other people not related to you - Other than
                                        your spouse or partner, children, or parents,
                                        are the people living with you:

```
             type:  numeric (double)
            label:  L0B_c

            range:  [-1,1]                           units:  1
    unique values:  3                          missing .:  10,253/11,648

       tabulation:  Freq.   Numeric  Label
                       58       -1  Refused
                      799        0  No
                      538        1  Yes
                   10,253        .
```

L1_a   To save money - You indicated that you live
                                        with (your parents, adult chidren who are not
                                        in school, you siblings, or) someone outside

                                    of your immediate family. 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 .: 8,477/11,648

        tabulation: Freq.   Numeric Label
                        41   -1 Refused
                     1,278   0 No
                     1,852   1 Yes
                     8,477   .

L1_b   To help those living with me financially -
                                    You indicated that you live with (your
                                    parents, adult chidren who are not in
                                    school, you siblings, or) someone outside
                                    of your immediate family. 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 .: 8,477/11,648

        tabulation: Freq.   Numeric Label
                        59   -1 Refused
                     1,606   0 No
                     1,506   1 Yes
                     8,477   .

L1_c   To care for family member or friend - You
                                    indicated that you live with (your parents,
                                    adult chidren who are not in school, you
                                    siblings, or) someone outside of your
                                    immediate family. 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 .:  8,477/11,648

        tabulation:  Freq.   Numeric  Label
                        77        -1  Refused
                     2,070         0  No
                     1,024         1  Yes
                     8,477         .
```

L1_d   To receive help with child care - You
                                     indicated that you live with (your parents,
                                     adult chidren who are not in school, you
                                     siblings, or) someone outside of your
                                     immediate family. 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 .:  8,477/11,648

        tabulation:  Freq.   Numeric  Label
                       103        -1  Refused
                     2,837         0  No
                       231         1  Yes
                     8,477         .
```

L1_e   Prefer living with others - You indicated
                                     that you live with (your parents, adult
                                     chidren who are not in school, you siblings,
                                     or) someone outside of your immediate family.
                                     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 .:  8,477/11,648

        tabulation:  Freq.   Numeric  Label
                        84        -1  Refused
```

```
                        2,129        0  No
                          958        1  Yes
                        8,477        .
```

L4   Did the people who you are living with change
                                        at any point in the past year, even
                                        temporarily?

```
           type:  numeric (double)
          label:  L4

          range:  [-1,2]                          units:  1
  unique values:  4                        missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     37       -1  Refused
                  9,627        0  No
                    825        1  Yes, permanently
                  1,159        2  Yes, temporarily
```

L5   Was the change in who you were living with
                                        because of factors related to the
                                        COVID-19 pandemic such as social distancing,
                                        employment changes, or the increased
                                        availability of telework?

```
           type:  numeric (double)
          label:  L5

          range:  [-1,1]                          units:  1
  unique values:  3                        missing .:  9,664/11,648

     tabulation:  Freq.   Numeric  Label
                      2       -1  Refused
                  1,218        0  No
                    764        1  Yes
                  9,664        .
```

L6_a   Enrolled in a public school - Are any of your
                                        children currently enrolled in Kindergarten
                                        through 12th grade?

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

             label: L6_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,015/11,648

        tabulation: Freq.   Numeric Label
                        45   -1 Refused
                       798   0 No
                     1,790   1 Yes
                     9,015   .

L6_b   Enrolled in a private school - Are any of
                                        your children currently enrolled in
                                        Kindergarten through 12th grade?
----

              type: numeric (double)
             label: L6_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,015/11,648

        tabulation: Freq.   Numeric Label
                       190   -1 Refused
                     2,195   0 No
                       248   1 Yes
                     9,015   .

L6_c   Home schooled - Are any of your children
                                        currently enrolled in Kindergarten through
                                        12th grade?
----

              type: numeric (double)
             label: L6_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,015/11,648

        tabulation: Freq.   Numeric Label
                       172   -1 Refused
                     2,100   0 No
                       361   1 Yes
                     9,015   .

L7   Of your children enrolled in kindergarten

through 12th grade, how is the youngest child
receiving their education?

```
          type:  numeric (double)
          label:  L7

          range:  [-1,3]                          units:  1
  unique values:  4                        missing .:  9,667/11,648

      tabulation:  Freq.    Numeric  Label
                       7         -1  Refused
                     546          1  Classes are completely in-person
                     942          2  Classes completely use a
                                     distance learning format
                     486          3  Classes use a combination of in
                                     person and distance learning
                   9,667          .
```

L12_a   They are learning just as much as they would
                                         taking classes in person. - Do you agree
                                         or disagree with each statement related to
                                         your child's experience with distance
                                         learning classes?

```
          type:  numeric (double)
          label:  L12_a

          range:  [-1,3]                          units:  1
  unique values:  4                        missing .:  10,220/11,648

      tabulation:  Freq.    Numeric  Label
                       1         -1  Refused
                     854          1  Disagree
                     262          2  Neither agree nor disagree
                     311          3  Agree
                  10,220          .
```

L12_b   They have remained connected to other
                                         students and peers at their school. - Do
                                         you agree or disagree with each statement
                                         related to your child's experience with
                                         distance learning classes?

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

```
            label:  L12_b

            range:  [-1,3]                              units:  1
    unique values:  4                          missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        1        -1  Refused
                      696         1  Disagree
                      311         2  Neither agree nor disagree
                      420         3  Agree
                   10,220         .
```

L12_c   They have access to their teachers. - Do
                                         you agree or disagree with each statement
                                         related to your child's experience with
                                         distance learning classes?

```
             type:  numeric (double)
            label:  L12_c

            range:  [-1,3]                              units:  1
    unique values:  4                          missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        3        -1  Refused
                      142         1  Disagree
                      268         2  Neither agree nor disagree
                    1,015         3  Agree
                   10,220         .
```

L12_d   They have adequate access to the internet and
                                         technology to complete coursework - Do
                                         you agree or disagree with each statement
                                         related to your child's experience with
                                         distance learning classes?

```
             type:  numeric (double)
            label:  L12_d

            range:  [-1,3]                              units:  1
    unique values:  4                          missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        1        -1  Refused
                       86         1  Disagree
```

```
                    159          2  Neither agree nor disagree
                  1,182          3  Agree
                 10,220          .
```

L8_a   A private daycare, private preschool, or
                                       child care center - Prior to the onset of
                                       the COVID-19 pandemic in March, did you
                                       regularly use any of the following types of
                                       child care:

```
            type:  numeric (double)
           label:  L8_a

           range:  [-1,1]                        units:  1
   unique values:  3                         missing .:  9,015/11,648

      tabulation:  Freq.   Numeric  Label
                       6        -1  Refused
                   2,078         0  No
                     549         1  Yes
                   9,015         .
```

L8_b   Public preschool, Head Start, or Early Head
                                       Start - Prior to the onset of the COVID-19
                                       pandemic in March, did you regularly use any
                                       of the following types of child care:

```
            type:  numeric (double)
           label:  L8_b

           range:  [-1,1]                        units:  1
   unique values:  3                         missing .:  9,015/11,648

      tabulation:  Freq.   Numeric  Label
                      13        -1  Refused
                   2,354         0  No
                     266         1  Yes
                   9,015         .
```

L8_c   A grandparent who is not living with you -
                                       Prior to the onset of the COVID-19 pandemic
                                       in March, did you regularly use any of the
                                       following types of child care:

```
            type:  numeric (double)
            label:  L8_c

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  9,015/11,648

        tabulation:  Freq.   Numeric  Label
                        16       -1  Refused
                     2,165        0  No
                       452        1  Yes
                     9,015        .
```

L8_d   Someone else living outside your household -
                                        Prior to the onset of the COVID-19 pandemic
                                        in March, did you regularly use any of the
                                        following types of child care:

```
            type:  numeric (double)
            label:  L8_d

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  9,015/11,648

        tabulation:  Freq.   Numeric  Label
                        18       -1  Refused
                     2,344        0  No
                       271        1  Yes
                     9,015        .
```

L9   Has your access to child care been disrupted
                                        since the onset of the COVID-19 pandemic in
                                        March?

```
            type:  numeric (double)
            label:  L9

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  10,562/11,648

        tabulation:  Freq.   Numeric  Label
                         1       -1  Refused
                       429        0  No
                       656        1  Yes
                    10,562        .
```

```
--------------------------------------------------------------------------------
L10                                      Did your private daycare close, either
                                         temporarily or permanently, since the onset
                                         of the COVID-19 pandemic in March?
--------------------------------------------------------------------------------

             type:  numeric (double)
             label:  L10

             range:  [0,2]                            units:  1
     unique values:  3                        missing .:  11,247/11,648

        tabulation:  Freq.   Numeric  Label
                        40         0  No
                       328         1  Yes, temporarily
                        33         2  Yes, permanently
                    11,247         .

--------------------------------------------------------------------------------
L11                                      Are you either not working or working fewer
                                         hours at your job because your child's
                                         classes are not completely in-person or
                                         because your access to childcare was
                                         disrupted?
--------------------------------------------------------------------------------

             type:  numeric (double)
             label:  L11

             range:  [-1,2]                           units:  1
     unique values:  4                        missing .:  9,875/11,648

        tabulation:  Freq.   Numeric  Label
                         7        -1  Refused
                     1,227         0  No
                       337         1  Yes, working less
                       202         2  Yes, not working
                     9,875         .

--------------------------------------------------------------------------------
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 .: 0/11,648 |

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	735	1	Finding it difficult to get by
	1,909	2	Just getting by
	4,611	3	Doing okay
	4,382	4	Living comfortably

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

| type: | numeric (double) |
| label: | B0_a |

| range: | [-1,5] | | units: 1 |
| unique values: 6 | | | missing .: 0/11,648 |

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	857	1	Completely
	953	2	Very well
	3,423	3	Somewhat
	3,321	4	Very little
	3,079	5	Not at all

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

| type: | numeric (double) |
| label: | B0_b |

| range: | [-1,5] | | units: 1 |
| unique values: 6 | | | missing .: 0/11,648 |

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	1,131	1	Completely
	1,504	2	Very well
	3,491	3	Somewhat
	2,418	4	Very little

```
                            3,081          5  Not at all

--------------------------------------------------------------------------------
B0_c                                    I am concerned that the money I have or will
                                        save won't last
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  B0_c

                range:  [-1,5]                           units:  1
        unique values:  6                            missing .:  0/11,648

           tabulation:  Freq.   Numeric  Label
                           18        -1  Refused
                        1,804         1  Completely
                        1,601         2  Very well
                        3,650         3  Somewhat
                        2,394         4  Very little
                        2,181         5  Not at all

--------------------------------------------------------------------------------
B1_a                                    I have money left over at the end of the
                                        month - How often do each of these statements
                                        apply to you?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  B1_a

                range:  [-1,5]                           units:  1
        unique values:  6                            missing .:  0/11,648

           tabulation:  Freq.   Numeric  Label
                           20        -1  Refused
                        3,169         1  Always
                        2,504         2  Often
                        3,101         3  Sometimes
                        1,823         4  Rarely
                        1,031         5  Never

--------------------------------------------------------------------------------
B1_b                                    My finances control my life - How often do
                                        each of these statements apply to you?
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  B1_b
```

```
              range:  [-1,5]                        units:  1
      unique values:  6                         missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         24       -1   Refused
                      1,079        1   Always
                      1,779        2   Often
                      3,687        3   Sometimes
                      3,486        4   Rarely
                      1,593        5   Never
```

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

```
               type:  numeric (double)
              label:  B3

              range:  [-1,5]                        units:  1
      unique values:  6                         missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         14       -1   Refused
                        632        1   Much worse off
                      2,020        2   Somewhat worse off
                      6,011        3   About the same
                      2,239        4   Somewhat better off
                        732        5   Much better off
```

B6   Think of your parents when they were
                                      your age. Would you say you (and your family)
                                      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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         50       -1   Refused
                        746        1   Much worse off
                      1,728        2   Somewhat worse off
                      2,704        3   About the same
```

```
                          3,420          4  Somewhat better off
                          3,000          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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                        16        -1  Refused
                     1,468         1  Poor
                     5,108         2  Only fair
                     4,643         3  Good
                       413         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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                        25        -1  Refused
                     2,920         1  Poor
                     5,667         2  Only fair
                     2,759         3  Good
                       277         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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                     4,839         0  No
```

6,809   1 Yes

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

             type: numeric (double)
             label: D1E

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        20   -1 Refused
                     8,076   0 No
                     3,552   1 Yes

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

             type: numeric (double)
             label: D21_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,492/11,648

        tabulation: Freq.   Numeric Label
                         5   -1 Refused
                       958   0 No
                     1,193   1 Yes
                     9,492   .

D21_b   Could not find work/another job - Did each of
                                         the following contribute to you not working
                                         or not not working as much as you wanted last
                                         month?
----

             type: numeric (double)
             label: D21_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 4,654/11,648

```
        tabulation:  Freq.   Numeric  Label
                        54       -1  Refused
                     5,523        0  No
                     1,417        1  Yes
                     4,654        .
```

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

```
              type:  numeric (double)
             label:  D21_c

             range:  [-1,1]                        units:  1
     unique values:  3                        missing .:  4,654/11,648

        tabulation:  Freq.   Numeric  Label
                        60       -1  Refused
                     6,394        0  No
                       540        1  Yes
                     4,654        .
```

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

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

             range:  [-1,1]                        units:  1
     unique values:  3                        missing .:  4,654/11,648

        tabulation:  Freq.   Numeric  Label
                        70       -1  Refused
                     5,670        0  No
                     1,254        1  Yes
                     4,654        .
```

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

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

          range:  [-1,1]                          units:  1
  unique values:  3                        missing .:  4,654/11,648

     tabulation:  Freq.   Numeric  Label
                     61       -1   Refused
                  5,392        0   No
                  1,541        1   Yes
                  4,654        .
```

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

```
           type:  numeric (double)
          label:  D21_f

          range:  [-1,1]                          units:  1
  unique values:  3                        missing .:  4,654/11,648

     tabulation:  Freq.   Numeric  Label
                     77       -1   Refused
                  6,414        0   No
                    503        1   Yes
                  4,654        .
```

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

```
           type:  numeric (double)
          label:  D21_g

          range:  [-1,1]                          units:  1
  unique values:  3                        missing .:  4,654/11,648

     tabulation:  Freq.   Numeric  Label
                     42       -1   Refused
                  4,060        0   No
                  2,892        1   Yes
                  4,654        .
```

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

---

              type: numeric (double)
              label: D21_h

             range: [-1,1]   units: 1
     unique values: 3   missing .: 4,654/11,648

        tabulation: Freq.   Numeric Label
                     1,995   -1   Refused
                     4,614   0   No
                       385   1   Yes
                     4,654   .

D3A   Think about your main job (the job from which
                                         you earned the most income in the past
                                         month). In this job, were you working for
                                         someone else, self-employed, or something
                                         else?

---

              type: numeric (double)
              label: D3A

             range: [-1,2]   units: 1
     unique values: 4   missing .: 4,839/11,648

        tabulation: Freq.   Numeric Label
                        14   -1   Refused
                     5,936   0   Working for someone else
                       732   1   Self-employed (working for
                                       myself)
                       127   2   Other work arrangement
                     4,839   .

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 .:  4,839/11,648

   tabulation:  Freq.   Numeric  Label
                   19        -1  Refused
                5,235         1  Full-time (35 or more hours per
                                 week)
                1,555         2  Part-time (less than 35 hours
                                 per week)
                4,839         .
```

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 .:  5,712/11,648

   tabulation:  Freq.   Numeric  Label
                   11        -1  Refused
                4,382         1  Normally work the same hours
                  606         2  Schedule varies, primarily at my
                                 request
                  937         3  Schedule varies, primarily based
                                 on my employer's needs
                5,712         .
```

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 .:  10,711/11,648

   tabulation:  Freq.   Numeric  Label
                    5        -1  Refused
                  336         1  One day in advance or less
                                 (including on call)
                  135         2  2 to 3 days in advance
```

```
                    108             3  4 to 6 days in advance
                    187             4  1 to 2 weeks in advance
                    166             5  3 weeks in advance or longer
                 10,711             .
```

D33   A temporary job lasts for a limited time or
                                      until the end of a project. is your main job

                                      a temporary job?

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

            range:  [-2,1]                           units:  1
    unique values:  4                            missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                      159       -2  Don't know
                       11       -1  Refused
                    6,149        0  No
                      490        1  Yes
                    4,839        .
```

D34A   Thinking about the work you did last week,
                                      how much of it did you do by telecommuting or
                                      working from home?

```
            type:  numeric (double)
            label:  D34A

            range:  [-1,2]                           units:  1
    unique values:  4                            missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                       13       -1  Refused
                    3,567        0  None
                    1,096        1  Some
                    2,133        2  All
                    4,839        .
```

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 .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                       10        -1  Refused
                    5,978         0  No
                      821         1  Yes
                    4,839         .
```

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

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

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                    6,003         0  No
                      804         1  Yes
                    4,839         .
```

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

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

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                        4        -1  Refused
                    4,352         0  No
                    2,453         1  Yes
                    4,839         .
```

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

--------------------------------------------------------------------------

              type:  numeric (double)
              label:  D44_c

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         22        -1  Refused
                      9,380         0  No
                      2,246         1  Yes

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

              type:  numeric (double)
              label:  D44_d

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         24        -1  Refused
                     10,353         0  No
                      1,271         1  Yes

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

              type:  numeric (double)
              label:  D44_e

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        24       -1  Refused
                    10,781        0  No
                       843        1  Yes
```

D44_f   In the past 12 months, have you gotten laid
                                       off or lost a job (including a tempo - Think
                                       about any job in the past 12 months, not just
                                       your main job. In the past 12 months have
                                       you:

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        27       -1  Refused
                    10,101        0  No
                     1,520        1  Yes
```

D46   Do you expect to return to the same employer
                                       that you worked for before you were laid off?

```
              type:  numeric (double)
             label:  D46

             range:  [-1,3]                        units:  1
     unique values:  5                         missing .:  10,128/11,648

        tabulation:  Freq.   Numeric  Label
                         7       -1  Refused
                       709        0  No, do not expect to return to
                                      the same employer
                       371        1  Yes, employer expressed this is
                                      temporary but did not provide a
                                      return date
                        55        2  Yes, employer provided definite
                                      return date
                       378        3  Yes, already returned to work
                                      for the same employer
                    10,128        .
```

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 .:  4,202/11,648

       tabulation:  Freq.   Numeric  Label
                       12        -1  Refused
                    3,191         0  No
                    4,243         1  Yes
                    4,202         .
```

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 .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                        9        -1  Refused
                   11,344         0  No
                      295         1  Yes
```

GE1_b   Dog walking, feeding pets, or house sitting -
                                           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 .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       28        -1  Refused
                   11,410         0  No
                      210         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 .:  0/11,648

           tabulation:  Freq.   Numeric  Label
                           28        -1  Refused
                       10,978         0  No
                          642         1  Yes

--------------------------------------------------------------------------------
GE1_d                                       Driving or ride-sharing, such as with Uber or
                                            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 .:  0/11,648

           tabulation:  Freq.   Numeric  Label
                           41        -1  Refused
                       11,422         0  No
                          185         1  Yes

--------------------------------------------------------------------------------
GE1_e                                       Paid tasks online, such as freelance work
                                            through Fiverr or Upwork (do not inclu - 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 .:  0/11,648

           tabulation:  Freq.   Numeric  Label
```

```
                          24         -1  Refused
                      11,391          0  No
                         233          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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      21        -1  Refused
                  11,159         0  No
                     468         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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      16        -1  Refused
                  11,135         0  No
                     497         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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        35        -1  Refused
                    11,299         0  No
                       314         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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        29        -1  Refused
                    10,581         0  No
                     1,038         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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        36        -1  Refused
                    11,543         0  No
                        69         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 .:  0/11,648

          tabulation:  Freq.   Numeric  Label
                          39       -1  Refused
                      11,195        0  No
                         414        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 .:  0/11,648

          tabulation:  Freq.   Numeric  Label
                          30       -1  Refused
                      11,164        0  No
                         454        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 .:  10,155/11,648
```

```
       tabulation:  Freq.   Numeric  Label
                        8      -1  Refused
                    1,219       0  No
                      266       1  Yes
                   10,155          .
```

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 .:  10,155/11,648

       tabulation:  Freq.   Numeric  Label
                        6      -1  Refused
                    1,413       0  No
                       74       1  Yes
                   10,155          .
```

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 .:  10,155/11,648

       tabulation:  Freq.   Numeric  Label
                        6      -1  Refused
                    1,159       0  No
                      328       1  Yes
                   10,155          .
```

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 .:  10,155/11,648

        tabulation:  Freq.   Numeric  Label
                         3       -1   Refused
                       415        0   No
                     1,075        1   Yes
                    10,155        .
```

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 .:  8,516/11,648

        tabulation:  Freq.   Numeric  Label
                         2       -1   Refused
                     2,193        0   No
                       937        1   Yes
                     8,516        .
```

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

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

            range:  [-1,3]                        units:  1
    unique values:  4                         missing .:  8,516/11,648

        tabulation:  Freq.   Numeric  Label
                        15       -1   Refused
                       798        1   More
                       892        2   Less
                     1,427        3   About the same
                     8,516        .
```

GE23   Relative to a year ago, last month did you

                                make more, less, or the same amount of money
                                doing these activities?
----

              type: numeric (double)
             label: GE23

             range: [-1,3]   units: 1
     unique values: 4   missing .: 8,516/11,648

        tabulation: Freq.   Numeric Label
                        28   -1 Refused
                       769   1 More
                       906   2 Less
                     1,429   3 About the same
                     8,516   .

GE40A   In the past month, how much of your income was from [Field-pipe_GE10]?
----

              type: numeric (double)
             label: GE40A

             range: [-2,4]   units: 1
     unique values: 6   missing .: 8,516/11,648

        tabulation: Freq.   Numeric Label
                       409   -2 Don't know
                        18   -1 Refused
                     1,974   1 Under 10%
                       413   2 10% to 50%
                       127   3 50% to 90%
                       191   4 Over 90%
                     8,516   .

GE41   Has [Field-pipe_GE10] affected the amount
                                      your family income vaires from month to
month?
----

              type: numeric (double)
             label: GE41

             range: [-1,2]   units: 1
     unique values: 4   missing .: 8,516/11,648

        tabulation: Freq.   Numeric Label

```
                       21        -1  Refused
                    2,207         0  No
                      251         1  Yes, it reduced the amount
                                     income varies
                      653         2  Yes, it increased the amount
                                     income varies
                    8,516         .
```

GE5   Last month when [Field-pipe_GE10], did you
                                             find customers with a company's website or
                                             mobile app and receive your payments through
                                             that company? For example, Uber drivers find
                                             riders the Uber app and receive payments
through Uber.

```
             type:  numeric (double)
            label:  GE5

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  8,516/11,648

       tabulation:  Freq.   Numeric  Label
                       22        -1  Refused
                    2,687         0  No
                      423         1  Yes
                    8,516         .
```

GH1   Do you: [Field-pipe_GH]

```
             type:  numeric (double)
            label:  GH1

            range:  [-1,4]                          units:  1
    unique values:  5                           missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       14        -1  Refused
                    5,155         1  Own your home with a mortgage or
                                     loan
                    2,708         2  Own your home free and clear
                                     (without a mortgage or loan)
                    2,931         3  Pay rent
                      840         4  Neither own nor pay rent
```

----

               type: numeric (double)
              label: GH2

              range: [-1,3]   units: 1
      unique values: 4   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         21   -1 Refused
                      9,663   1 Before 2019
                        911   2 2019
                      1,053   3 2020

GH7   Do you live in the same state that you lived in before your move?
----

               type: numeric (double)
              label: GH7

              range: [-1,1]   units: 1
      unique values: 3   missing .: 9,684/11,648

         tabulation: Freq.   Numeric Label
                          4   -1 Refused
                        441   0 No
                      1,519   1 Yes
                      9,684   .

GH5_a   Extended family - Compared with where you
                                      lived before your move, would you say that
                                      you now live closer to, the same distance
                                      from, or farther away from each of the
                                      following?
----

               type: numeric (double)
              label: GH5_a

              range: [-1,3]   units: 1
      unique values: 4   missing .: 9,684/11,648

         tabulation: Freq.   Numeric Label
                          2   -1 Refused
                        450   1 Closer
                        955   2 Same distance

```
                        557        3  Farther away
                      9,684        .
```

GH5_b   Friends - Compared with where you lived
                                           before your move, would you say that you now
                                           live closer to, the same distance from, or
                                           farther away from each of the following?

```
             type:  numeric (double)
            label:  GH5_b

            range:  [-1,3]                          units:  1
    unique values:  4                       missing .:  9,684/11,648

       tabulation:  Freq.   Numeric  Label
                        8        -1  Refused
                      335         1  Closer
                      926         2  Same distance
                      695         3  Farther away
                    9,684         .
```

GH5_c   Usual workplace outside your home - Compared
                                           with where you lived before your move, would
                                           you say that you now live closer to, the same
                                           distance from, or farther away from each of
                                           the following?

```
             type:  numeric (double)
            label:  GH5_c

            range:  [-1,3]                          units:  1
    unique values:  4                       missing .:  10,238/11,648

       tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                      398         1  Closer
                      605         2  Same distance
                      405         3  Farther away
                   10,238         .
```

GH6   A year from now, do you expect to be living in your current home?

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

             label: GH6

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,684/11,648

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                       575   0 No
                     1,385   1 Yes
                     9,684   .

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

              type: numeric (double)
             label: R4

             range: [-1,2]   units: 1
     unique values: 4   missing .: 9,684/11,648

        tabulation: Freq.   Numeric Label
                         3   -1 Refused
                     1,445   0 No
                       104   1 Yes, and I still own that home
                       412   2 Yes, and I no longer own that
                                      home
                     9,684   .

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 .: 10,200/11,648

        tabulation: Freq.   Numeric Label
                         2   -1 Refused
                     1,407   0 No
                        39   1 Yes
                    10,200   .

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 .: 10,200/11,648

        tabulation: Freq.   Numeric Label
                         4   -1   Refused
                     1,341   0   No
                       103   1   Yes
                    10,200   .

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: [0,1]   units: 1
     unique values: 2   missing .: 10,200/11,648

        tabulation: Freq.   Numeric Label
                     1,404   0   No
                        44   1   Yes
                    10,200   .

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 .: 10,200/11,648

        tabulation: Freq.   Numeric Label
                         1   -1   Refused

```
                 1,435        0  No
                    12        1  Yes
                10,200        .
```

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:  [-1,1]                          units:  1
    unique values:  3                             missing .:  11,236/11,648

        tabulation:  Freq.   Numeric  Label
                        1       -1  Refused
                      404        0  No
                        7        1  Yes
                   11,236        .
```

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:  [-1,1]                          units:  1
    unique values:  3                             missing .:  11,236/11,648

        tabulation:  Freq.   Numeric  Label
                        1       -1  Refused
                      404        0  No
                        7        1  Yes
                   11,236        .
```

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:  [0,1]                          units:  1
   unique values:  2                          missing .:  11,236/11,648

      tabulation:  Freq.   Numeric  Label
                     400         0  No
                      12         1  Yes
                  11,236         .
```

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:  [0,1]                          units:  1
   unique values:  2                          missing .:  11,236/11,648

      tabulation:  Freq.   Numeric  Label
                     411         0  No
                       1         1  Yes
                  11,236         .
```

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 .:  8,717/11,648

      tabulation:  Freq.   Numeric  Label
                       6        -1  Refused
                   1,337         0  No
                   1,588         1  Yes
                   8,717         .
```

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 .: 10,060/11,648

      tabulation: Freq.   Numeric Label
                       1   -1 Refused
                     196   0 No
                   1,391   1 Yes
                  10,060   .

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 .: 10,257/11,648

      tabulation: Freq.   Numeric Label
                       1   -1 Refused
                     609   0 None
                     363   1 A little difficulty
                     199   2 Moderate difficulty
                     219   3 Substantial difficulty
                  10,257   .

R3   About how much do you[Field-pipe_GH1] pay for rent each month?
----

            type: numeric (double)
           label: R3

           range: [-1,8]   units: 1
   unique values: 9   missing .: 8,717/11,648

      tabulation: Freq.   Numeric Label
                      12   -1 Refused

```
                     475         1  less than $500
                     609         2  $500 to $749
                     528         3  $750 to $999
                     391         4  $1,000 to $1,249
                     296         5  $1,250 to 1,499
                     308         6  $1,500 to $1,999
                     275         7  $2,000 or above
                      37         8  Don't know
                   8,717         .
```

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:  [-2,7]                          units:  1
 unique values:  9                          missing .:  6,493/11,648

    tabulation:  Freq.   Numeric  Label
                   129       -2   Don't know
                    29       -1   Refused
                   356        1   less than $500
                   631        2   $500 to $749
                   731        3   $750 to $999
                   778        4   $1000 to $1,249
                   665        5   $1,250 to 1,499
                   782        6   $1,500 to $1,999
                 1,054        7   $2,000 or above
                 6,493        .
```

M5   Have you refinanced your mortgage in the past year?

```
          type:  numeric (double)
         label:  M5

         range:  [-1,1]                          units:  1
 unique values:  3                          missing .:  6,493/11,648

    tabulation:  Freq.   Numeric  Label
                     8       -1   Refused
                 4,122        0   No
                 1,025        1   Yes
                 6,493        .
```

```
--------------------------------------------------------------------------------
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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        28        -1  Refused
                     1,005         0  No
                    10,615         1  Yes

--------------------------------------------------------------------------------
GH4_b                                       Broadband (high speed) internet service in
                                            your home, such as cable, fiber optic - 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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        41        -1  Refused
                     1,220         0  No
                    10,387         1  Yes

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

              type:  numeric (double)
             label:  BK1

             range:  [-1,1]                              units:  1
     unique values:  3                            missing .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        24       -1   Refused
                       475        0   No
                    11,149        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 or partner:

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

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        14       -1   Refused
                    10,602        0   No
                     1,032        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 or partner:

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

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        11       -1   Refused
                    11,001        0   No
                       636        1   Yes
```

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

```
             type:  numeric (double)
            label:  BK2_c
```

```
            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       25        -1  Refused
                   11,403         0  No
                      220         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 or partner:

```
             type:  numeric (double)
            label:  BK2_d

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       28        -1  Refused
                   11,451         0  No
                      169         1  Yes
```

BK2_e   Obtain a tax refund advance to receive your
                                         refund faster - In the past 12 months, did
                                         you and/or your spouse or partner:

```
             type:  numeric (double)
            label:  BK2_e

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       10        -1  Refused
                   11,545         0  No
                       93         1  Yes
```

A6   If you were to apply for a credit card today,
                                         how confident are you that your approved?

```
             type:  numeric (double)
            label:  A6
```

SHED 2020

<pre>
          range: [-2,3]   units: 1
  unique values: 5   missing .: 0/11,648

     tabulation: Freq.   Numeric Label
                    512   -2 Don't know
                     18   -1 Refused
                  7,538   1 Very confident
                  2,026   2 Somewhat confident
                  1,554   3 Not confident
</pre>

A0   In the past 12 months, have you (or your
                                       spouse/or your partner) applied for any
                                       credit (such as a credit card, higher credit
                                       card limit, mortgage, refinance, student
                                       loan, personal loan, or other loan)?

<pre>
           type: numeric (double)
          label: A0

          range: [-1,1]   units: 1
  unique values: 3   missing .: 0/11,648

     tabulation: Freq.   Numeric Label
                     25   -1 Refused
                  7,348   0 No
                  4,275   1 Yes
</pre>

A0B   Was there a time in the past 12 months that
                                       you (or your spouse/or your partner) desired
                                       credit but chose not to submit a credit
                                       application?

<pre>
           type: numeric (double)
          label: A0B

          range: [-1,1]   units: 1
  unique values: 3   missing .: 4,300/11,648

     tabulation: Freq.   Numeric Label
                     23   -1 Refused
                  6,624   0 No
                    701   1 Yes
                  4,300   .
</pre>

A1_a   Turned down for credit - In the past 12
                                            months, has each of the following happened to
                                            you or your spouse/partner:

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

         range:  [-1,1]                              units:  1
 unique values:  3                          missing .:  7,348/11,648

    tabulation:  Freq.   Numeric  Label
                     3       -1  Refused
                 3,361        0  No
                   936        1  Yes
                 7,348        .
```

A1_b   Approved for credit, but were not given as
                                            much credit as you applied for - In the past
                                            12 months, has each of the following happened
                                            to you or your spouse/partner:

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

         range:  [-1,1]                              units:  1
 unique values:  3                          missing .:  7,348/11,648

    tabulation:  Freq.   Numeric  Label
                     8       -1  Refused
                 3,624        0  No
                   668        1  Yes
                 7,348        .
```

A1_c   Put off applying for credit because you
                                            thought you might be turned down - In the
                                            past 12 months, has each of the following
                                            happened to you or your spouse/partner:

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

         range:  [-1,1]                              units:  1
 unique values:  3                          missing .:  7,348/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                         7        -1  Refused
                     3,563         0  No
                       730         1  Yes
                     7,348         .
```

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

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

            range:  [-1,1]                         units:  1
    unique values:  3                         missing .:   10,947/11,648

        tabulation:  Freq.   Numeric  Label
                         1        -1  Refused
                       251         0  No
                       449         1  Yes
                    10,947         .
```

C2A   Do you currently have at least one credit card?

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

            range:  [-1,1]                         units:  1
    unique values:  3                         missing .:   0/11,648

        tabulation:  Freq.   Numeric  Label
                        28        -1  Refused
                     1,605         0  No
                    10,015         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 .:  1,605/11,648

     tabulation:  Freq.   Numeric  Label
                     23       -1   Refused
                  5,854        0   No
                  4,166        1   Yes
                  1,605        .
```

C3A   Do you and your spouse/partner currently have
                                      more, less or about the same amount of credit

                                      card debt than you had 12 months ago?

```
           type:  numeric (double)
          label:  C3A

          range:  [-1,3]                        units:  1
  unique values:  4                          missing .:  7,459/11,648

     tabulation:  Freq.   Numeric  Label
                     12       -1   Refused
                  1,468        1   Less debt now
                  1,659        2   About the same
                  1,050        3   More debt now
                  7,459        .
```

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 .:  1,605/11,648

     tabulation:  Freq.   Numeric  Label
                     22       -1   Refused
                  5,280        0   Never carried an unpaid balance
                                   (always pay in full)
                    486        1   Once
                  1,867        2   Some of the time
                  2,388        3   Most or all of the time
```

1,605   .

C5_a   Unexpected fees - In the past 12 months,
                                              did you (and/or your spouse/partner)
                                              experience any of the following on your bank
                                              account or credit card?
----

              type: numeric (double)
             label: C5_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        12   -1 Refused
                    10,408   0 No
                     1,228   1 Yes

C5_b   Fraudulent transactions - In the past 12
                                              months, did you (and/or your spouse/partner)
                                              experience any of the following on your bank
                                              account or credit card?
----

              type: numeric (double)
             label: C5_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        24   -1 Refused
                     9,729   0 No
                     1,895   1 Yes

C5_c   Delays or problems with customer service -
                                              In the past 12 months, did you (and/or your
                                              spouse/partner) experience any of the
                                              following on your bank account or credit
                                              card?
----

              type: numeric (double)
             label: C5_c

```
             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        17        -1  Refused
                    10,752         0  No
                       879         1  Yes
```

C5_d   Bank locked or closed account - In the past
                                        12 months, did you (and/or your spouse/
                                        partner) experience any of the following on
                                        your bank account or credit card?

```
              type:  numeric (double)
             label:  C5_d

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        13        -1  Refused
                    11,215         0  No
                       420         1  Yes
```

C5_e   Credit limit reduced - In the past 12 months,
                                        did you (and/or your spouse/partner)
                                        experience any of the following on your bank
                                        account or credit card?

```
              type:  numeric (double)
             label:  C5_e

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        18        -1  Refused
                    11,124         0  No
                       506         1  Yes
```

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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     529         1  Less than high school degree
                   2,228         2  High school degree or GED
                   2,310         3  Some college but no degree
                                    (including currently enrolled in
                                    college)
                     618         4  Certificate or technical degree
                   1,000         5  Associate degree
                   2,798         6  Bachelor's degree
                   1,370         7  Master's degree
                     510         8  Professional degree (e.g. MBA,
                                    MD, JD)
                     285         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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      18        -1  Refused
                  10,759         0  No
                     319         1  Yes, as a part-time student
                     552         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 .:  10,777/11,648

      tabulation:  Freq.   Numeric  Label
                       9        -1  Refused
```

```
              44            1  High school or GED program
              31            2  Non-degree training program
              65            3  Certificate or technical degree
             129            4  Associate degree
             331            5  Bachelor's degree
             153            6  Master's degree
              45            7  Professional degree (e.g. MBA,
                               MD, JD)
              64            8  Doctoral Degree
          10,777            .
```

ED20   Before the start of the pandemic in March,
                                        were you planning on continuing or starting
                                        an educational program in the fall of 2020
                                        that you are not currently enrolled in?

```
             type:  numeric (double)
            label:  ED20

            range:  [-1,1]                        units:  1
    unique values:  3                       missing .:  8,500/11,648

        tabulation:  Freq.   Numeric  Label
                         8        -1  Refused
                     2,818         0  No
                       322         1  Yes
                     8,500         .
```

ED21   Since the onset of the COVID-19 pandemic in
                                        March, have you taken online classes?

```
             type:  numeric (double)
            label:  ED21

            range:  [-1,1]                        units:  1
    unique values:  3                       missing .:  10,777/11,648

        tabulation:  Freq.   Numeric  Label
                         1        -1  Refused
                        98         0  No
                       772         1  Yes
                    10,777         .
```

ED22_a   I am learning just as much as I would taking

```
                                  classes in person. - Do you agree or disagree
                                  with each statement related to your
                                  experience with online classes?
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ED22_a

                range:  [1,3]                             units:  1
        unique values:  3                         missing .:  10,876/11,648

           tabulation:  Freq.   Numeric  Label
                          342         1  Disagree
                          170         2  Neither agree nor disagree
                          260         3  Agree
                       10,876         .

-------------------------------------------------------------------------------
ED22_b                            I feel connected to students and peers at my
                                  school. - Do you agree or disagree with each
                                  statement related to your experience with
                                  online classes?
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ED22_b

                range:  [1,3]                             units:  1
        unique values:  3                         missing .:  10,876/11,648

           tabulation:  Freq.   Numeric  Label
                          460         1  Disagree
                          185         2  Neither agree nor disagree
                          127         3  Agree
                       10,876         .

-------------------------------------------------------------------------------
ED22_c                            I have access to my teachers. - Do you agree
                                  or disagree with each statement related to
                                  your experience with online classes?
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ED22_c

                range:  [1,3]                             units:  1
        unique values:  3                         missing .:  10,876/11,648

           tabulation:  Freq.   Numeric  Label
```

```
                  95            1  Disagree
                 160            2  Neither agree nor disagree
                 517            3  Agree
              10,876            .
```

ED22_d   Online learning is worth the cost. - Do
                                          you agree or disagree with each statement
                                          related to your experience with online
                                          classes?

```
              type:  numeric (double)
             label:  ED22_d

             range:  [1,3]                           units:  1
     unique values:  3                          missing .:  10,876/11,648

        tabulation:  Freq.   Numeric  Label
                       305         1  Disagree
                       237         2  Neither agree nor disagree
                       230         3  Agree
                    10,876         .
```

ED22_e   I have adequate access to the internet and
                                          technology to complete coursework online - Do
                                          you agree or disagree with each statement
                                          related to your experience with online
                                          classes?

```
              type:  numeric (double)
             label:  ED22_e

             range:  [-1,3]                          units:  1
     unique values:  4                          missing .:  10,876/11,648

        tabulation:  Freq.   Numeric  Label
                         2        -1  Refused
                        38         1  Disagree
                       115         2  Neither agree nor disagree
                       617         3  Agree
                    10,876         .
```

ED23_a   Financial concerns - Since the start of
                                          the pandemic, are any of the following
                                          reasons why you did not enroll full-time or

----

             type: numeric (double)
            label: ED23_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label
                        2   -1 Refused
                      279   0 No
                      360   1 Yes
                   11,007   .

ED23_b   Child care responsibilities - Since the start
                                           of the pandemic, are any of the following
                                           reasons why you did not enroll full-time or
                                           enroll in an educational program?
----

             type: numeric (double)
            label: ED23_b

            range: [-1,1]   units: 1
    unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label
                        1   -1 Refused
                      497   0 No
                      143   1 Yes
                   11,007   .

ED23_c   Caring for parents or other family members -
                                           Since the start of the pandemic, are any of
                                           the following reasons why you did not enroll
                                           full-time or enroll in an educational
                                           program?
----

             type: numeric (double)
            label: ED23_c

            range: [-1,1]   units: 1
    unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label

```
                  7        -1  Refused
                532         0  No
                102         1  Yes
             11,007            .
```

ED23_d   Health or safety concerns - Since the start
                                        of the pandemic, are any of the following
                                        reasons why you did not enroll full-time or
                                        enroll in an educational program?

```
              type:  numeric (double)
             label:  ED23_d

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,007/11,648

         tabulation:  Freq.   Numeric  Label
                          3      -1  Refused
                        375       0  No
                        263       1  Yes
                     11,007          .
```

ED23_e   Unreliable technology - Since the start of
                                        the pandemic, are any of the following
                                        reasons why you did not enroll full-time or
                                        enroll in an educational program?

```
              type:  numeric (double)
             label:  ED23_e

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,007/11,648

         tabulation:  Freq.   Numeric  Label
                          7      -1  Refused
                        544       0  No
                         90       1  Yes
                     11,007          .
```

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 .:  9,133/11,648

       tabulation:  Freq.    Numeric  Label
                        5        -1   Refused
                    2,185         0   No
                      325         1   Yes
                    9,133         .
```

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

```
             type:  numeric (double)
            label:  ED1

            range:  [-1,13]                       units:  1
    unique values:  14                        missing .:  2,770/11,648

         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
                                           costs?

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

            range:  [-1,5]                        units:  1
    unique values:  6                         missing .:  8,726/11,648

       tabulation:  Freq.    Numeric  Label
                      118        -1   Refused
                      440         1   Financial benefits are much
                                       larger
                      440         2   Financial benefits are somewhat
                                       larger
                    1,202         3   About the same
                      333         4   Financial costs are somewhat
                                       larger
                      389         5   Financial costs are much larger
```

                           8,726   .

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

                  type: numeric (double)
                 label: ED6_a

                 range: [-1,1]   units: 1
         unique values: 3   missing .: 9,114/11,648

            tabulation: Freq.   Numeric Label
                            25   -1 Refused
                         1,515   0 No
                           994   1 Yes
                         9,114   .

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

                  type: numeric (double)
                 label: ED6_b

                 range: [-1,1]   units: 1
         unique values: 3   missing .: 9,114/11,648

            tabulation: Freq.   Numeric Label
                            30   -1 Refused
                         1,669   0 No
                           835   1 Yes
                         9,114   .

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

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  9,114/11,648

         tabulation:  Freq.   Numeric  Label
                        39        -1  Refused
                     2,207         0  No
                       288         1  Yes
                     9,114         .
```

ED6_d   Completed more education - If you could go
back
                                        and make your education decisions again,
would
                                        you have done each of these things:

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  9,114/11,648

         tabulation:  Freq.   Numeric  Label
                        18        -1  Refused
                       722         0  No
                     1,794         1  Yes
                     9,114         .
```

ED10   Overall, how would you say the lifetime
                                        financial benefits of your associate/
                                        bachelor's degree compare to its costs?

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

             range:  [-1,5]                        units:  1
     unique values:  6                         missing .:  5,692/11,648

         tabulation:  Freq.   Numeric  Label
                        39        -1  Refused
                     2,427         1  Financial benefits are much
                                      larger
```

```
              1,420          2  Financial benefits are somewhat
                                larger
              1,163          3  About the same
                533          4  Financial costs are somewhat
                                larger
                374          5  Financial costs are much larger
              5,692          .
```

ED11_a   Chosen a different field of study - If you
                                           could go back and make decisions regarding
                                           your current/most recent educational program
                                           again, would you have done each of these
                                           things:

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

           range:  [-1,1]                              units:  1
   unique values:  3                          missing .:  5,692/11,648

       tabulation:  Freq.   Numeric  Label
                       14        -1  Refused
                    3,899         0  No
                    2,043         1  Yes
                    5,692         .
```

ED11_b   Attended a different school - If you could
                                           go back and make decisions regarding your
                                           current/most recent educational program
                                           again, would you have done each of these
                                           things:

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

           range:  [-1,1]                              units:  1
   unique values:  3                          missing .:  5,692/11,648

       tabulation:  Freq.   Numeric  Label
                       22        -1  Refused
                    4,585         0  No
                    1,349         1  Yes
                    5,692         .
```

ED11_c   Not attended college or completed less
                                          education - If you could go back and make
                                          decisions regarding your current/most recent
                                          educational program again, would you have
                                          done each of these things:
----

             type: numeric (double)
            label: ED11_c

            range: [-1,1]   units: 1
    unique values: 3   missing .: 5,692/11,648

       tabulation: Freq.   Numeric Label
                       31   -1   Refused
                    5,652   0   No
                      273   1   Yes
                    5,692   .

ED11_d   Completed more education - If you could
                                          go back and make decisions regarding your
                                          current/most recent educational program
                                          again, would you have done each of these
                                          things:
----

             type: numeric (double)
            label: ED11_d

            range: [-1,1]   units: 1
    unique values: 3   missing .: 5,692/11,648

       tabulation: Freq.   Numeric Label
                       29   -1   Refused
                    3,481   0   No
                    2,446   1   Yes
                    5,692   .

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 .:   0/11,648

         tabulation:  Freq.   Numeric  Label
                         18       -1   Refused
                      9,871        0   No
                      1,759        1   Yes
```

SL2_a   Student loan - Think about the money you
                                         currently owe for your own education. Is this
                                         money you owe for that education on a:

```
               type:  numeric (double)
              label:  SL2_a

              range:  [-1,1]                          units:   1
      unique values:  3                              missing .:   9,889/11,648

         tabulation:  Freq.   Numeric  Label
                          2       -1   Refused
                         80        0   No
                      1,677        1   Yes
                      9,889        .
```

SL2_b   Home equity loan - Think about the money you
                                         currently owe for your own education. Is this
                                         money you owe for that education on a:

```
               type:  numeric (double)
              label:  SL2_b

              range:  [-1,1]                          units:   1
      unique values:  3                              missing .:   9,889/11,648

         tabulation:  Freq.   Numeric  Label
                         65       -1   Refused
                      1,636        0   No
                         58        1   Yes
                      9,889        .
```

SL2_c   Credit card - Think about the money you
                                         currently owe for your own education. Is this
                                         money you owe for that education on a:

```
            type:  numeric (double)
           label:  SL2_c

           range:  [-1,1]                        units:  1
   unique values:  3                         missing .:  9,889/11,648

      tabulation:  Freq.   Numeric  Label
                      57        -1  Refused
                   1,350         0  No
                     352         1  Yes
                   9,889         .
```

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

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

           range:  [-1,1]                        units:  1
   unique values:  3                         missing .:  9,889/11,648

      tabulation:  Freq.   Numeric  Label
                      66        -1  Refused
                   1,489         0  No
                     204         1  Yes
                   9,889         .
```

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

```
            type:  numeric (double)
           label:  SL3

           range:  [-2,11]                       units:  1
   unique values:  13                        missing .:  9,889/11,648

        examples:  .
                   .
                   .
                   .
```

```
SL4                                 Prior to the onset of COVID-19, 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 .:  9,889/11,648

           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 .:  9,889/11,648

          tabulation:  Freq.   Numeric  Label
                           5      -1    Refused
                       1,449       0    No
                         305       1    Yes
                       9,889       .

-------------------------------------------------------------------------------
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 .:  1,759/11,648

          tabulation:  Freq.   Numeric  Label
                          23      -1    Refused
```

```
                       7,925         0  No
                       1,941         1  Yes
                       1,759         .
```

SL8_a   Certificate or technical training - Still
                                          thinking about your own education, did you
                                          borrow money for each of the following
                                          educational programs (including any repaid
                                          loans of reducation you did not complete)?

```
             type:  numeric (double)
            label:  SL8_a

            range:  [-1,1]                            units:  1
    unique values:  3                            missing .:  7,948/11,648

       tabulation:  Freq.   Numeric  Label
                       38        -1  Refused
                    3,230         0  No
                      432         1  Yes
                    7,948         .
```

SL8_b   Associate degree - Still thinking about your
                                          own education, did you borrow money for each
                                          of the following educational programs
                                          (including any repaid loans of reducation you
                                          did not complete)?

```
             type:  numeric (double)
            label:  SL8_b

            range:  [-1,1]                            units:  1
    unique values:  3                            missing .:  7,948/11,648

       tabulation:  Freq.   Numeric  Label
                       44        -1  Refused
                    2,932         0  No
                      724         1  Yes
                    7,948         .
```

SL8_c   Bachelor's degree - Still thinking about your
                                          own education, did you borrow money for each
                                          of the following educational programs
                                          (including any repaid loans of reducation you

did not complete)?

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

           range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  7,948/11,648

      tabulation:  Freq.   Numeric  Label
                     33       -1  Refused
                  1,249        0  No
                  2,418        1  Yes
                  7,948        .
```

SL8_d   Professional degree (e.g. MBA, MD, JD) -
                                         Still thinking about your own education,
                                         did you borrow money for each of the
                                         following educational programs (including any
                                         repaid loans of reducation you did not
                                         complete)?

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

           range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  7,948/11,648

      tabulation:  Freq.   Numeric  Label
                     82       -1  Refused
                  3,230        0  No
                    388        1  Yes
                  7,948        .
```

SL8_e   Master's degree or Doctoral Degree - Still
                                         thinking about your own education, did you
                                         borrow money for each of the following
                                         educational programs (including any repaid
                                         loans of reducation you did not complete)?

```
            type:  numeric (double)
           label:  SL8_e

           range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  7,948/11,648
```

```
          tabulation:  Freq.   Numeric  Label
                          71       -1   Refused
                       2,940        0   No
                         689        1   Yes
                       7,948        .
```

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

```
               type:  numeric (double)
              label:  SL10

              range:  [-1,1]                        units:  1
      unique values:  3                        missing .:   4,202/11,648

          tabulation:  Freq.   Numeric  Label
                          22       -1   Refused
                       6,998        0   No
                         426        1   Yes
                       4,202        .
```

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

```
               type:  numeric (double)
              label:  SL11

              range:  [-1,999]                      units:  1
      unique values:  4                        missing .:   2,118/11,648

          tabulation:  Freq.   Numeric  Label
                          18       -1   Refused
                       7,301        0   No
                         564        1   Yes
                       1,647      999   Do not have children or
                                        grandchildren
                       2,118        .
```

SL12_a   Student loan - Is the money you owe for your
                                        child or grandchild's education a student
                                        loan, home equity loan, credit card debt, or
                                        some other type of loan? If you have multiple
                                        loans, please select all that apply.

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,084/11,648

        tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                       73         0  No
                      489         1  Yes
                   11,084         .
```

SL12_b   Home equity loan - Is the money you owe for
                                      your child or grandchild's education a
                                      student loan, home equity loan, credit card
                                      debt, or some other type of loan? If you have
                                      multiple loans, please select all that apply.

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,084/11,648

        tabulation:  Freq.   Numeric  Label
                       18        -1  Refused
                      499         0  No
                       47         1  Yes
                   11,084         .
```

SL12_c   Credit card - Is the money you owe for your
                                      child or grandchild's education a student
                                      loan, home equity loan, credit card debt, or
                                      some other type of loan? If you have multiple
                                      loans, please select all that apply.

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

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,084/11,648

        tabulation:  Freq.   Numeric  Label
```

```
                          17        -1  Refused
                         475         0  No
                          72         1  Yes
                      11,084         .
```

SL12_d   Other loan - Is the money you owe for your
                                        child or grandchild's education a student
                                        loan, home equity loan, credit card debt, or
                                        some other type of loan? If you have multiple
                                        loans, please select all that apply.

```
            type:  numeric (double)
           label:  SL12_d

           range:  [-1,1]                         units:  1
   unique values:  3                        missing .:  11,084/11,648

      tabulation:  Freq.   Numeric  Label
                      22        -1  Refused
                     499         0  No
                      43         1  Yes
                  11,084         .
```

D1I   Do you consider yourself to be retired?

```
            type:  numeric (double)
           label:  D1I

           range:  [-1,1]                         units:  1
   unique values:  3                        missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      20        -1  Refused
                   8,010         0  No
                   3,618         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 .:  3,618/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                     1,386       -2   Don't know
                        18       -1   Refused
                     3,556        0   No
                     3,070        1   Yes
                     3,618        .
```

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

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

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  3,618/11,648

        tabulation:  Freq.   Numeric  Label
                        35       -1   Refused
                     3,387        0   No
                     4,608        1   Yes
                     3,618        .
```

K2_b   Pension with a defined benefit through an
                                        employer that will pay a fixed monthly - Do
                                        you currently have each of the following
                                        types of retirement savings?

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

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  3,618/11,648

        tabulation:  Freq.   Numeric  Label
                        61       -1   Refused
                     6,105        0   No
                     1,864        1   Yes
                     3,618        .
```

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

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

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  3,618/11,648

      tabulation:  Freq.   Numeric  Label
                      72       -1  Refused
                   5,058        0  No
                   2,900        1  Yes
                   3,618        .
```

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 .:  3,618/11,648

      tabulation:  Freq.   Numeric  Label
                      56       -1  Refused
                   3,833        0  No
                   4,141        1  Yes
                   3,618        .
```

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 .:  3,618/11,648

      tabulation:  Freq.   Numeric  Label
                      67       -1  Refused
                   7,180        0  No
                     783        1  Yes
```

                          3,618   .

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 .: 3,618/11,648

         tabulation: Freq.   Numeric Label
                         65   -1 Refused
                      6,905   0 No
                      1,060   1 Yes
                      3,618   .

K8B   When did you retire?
----

              type: numeric (double)
              label: K8B

              range: [-1,4]   units: 1
      unique values: 5   missing .: 8,030/11,648

         tabulation: Freq.   Numeric Label
                         22   -1 Refused
                        302   1 Within the past year
                        371   2 1 or 2 years ago
                        439   3 3 or 4 years ago
                      2,484   4 5 years ago or more
                      8,030   .

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 .: 8,030/11,648

```
       tabulation:  Freq.   Numeric  Label
                       16        -1  Refused
                    2,605         0  No
                      997         1  Yes
                    8,030         .
```

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 .:  8,030/11,648

       tabulation:  Freq.   Numeric  Label
                       23        -1  Refused
                    1,798         0  No
                    1,797         1  Yes
                    8,030         .
```

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 .:  8,030/11,648

       tabulation:  Freq.   Numeric  Label
                       33        -1  Refused
                    3,082         0  No
                      503         1  Yes
                    8,030         .
```

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 .:  8,030/11,648

   tabulation:  Freq.   Numeric  Label
                   30        -1  Refused
                3,096         0  No
                  492         1  Yes
                8,030         .
```

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 .:  8,030/11,648

   tabulation:  Freq.   Numeric  Label
                   25        -1  Refused
                1,909         0  No
                1,684         1  Yes
                8,030         .
```

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 .:  8,030/11,648

   tabulation:  Freq.   Numeric  Label
                   31        -1  Refused
                3,197         0  No
                  390         1  Yes
                8,030         .
```

K10   Did factors related to COVID-19 contribute to you retiring in the past year?

```
              type:  numeric (double)
             label:  K10

             range:  [-1,1]                            units:  1
     unique values:  3                          missing .:  11,346/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       213         0  No
                        86         1  Yes
                    11,346         .
```

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 .:  2,020/11,648

          examples:  1     Less than $10,000
                     4     $50,000 to $99,999
                     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 .:  5,638/11,648

        tabulation:  Freq.   Numeric  Label
                        19        -1  Refused
                       898         1  Very comfortable
                     1,562         2  Mostly comfortable
                     1,942         3  Slightly comfortable
                     1,589         4  Not comfortable
```

5,638   .

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 .: 3,618/11,648

      tabulation: Freq.   Numeric Label
                      23   -1   Refused
                   7,249   0   No
                     297   1   Yes, borrowed money
                     392   2   Yes, cashed out
                      69   3   Yes, both
                   3,618   .

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 .: 0/11,648

      tabulation: Freq.   Numeric Label
                      30   -1   Refused
                   3,785   0   No
                   7,833   1   Yes

I0_b   In the past 12 months, did you and/or your
                                              spouse/partner receive any income from the
                                              following sources:terest, dividends, or
                                              rental 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_b

        range:  [-1,1]                          units:  1
unique values:  3                        missing .:  0/11,648

  tabulation:  Freq.   Numeric  Label
                  51        -1  Refused
               7,361         0  No
               4,236         1  Yes
```

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

```
         type:  numeric (double)
        label:  I0_c

        range:  [-1,1]                          units:  1
unique values:  3                        missing .:  0/11,648

  tabulation:  Freq.   Numeric  Label
                  48        -1  Refused
               7,990         0  No
               3,610         1  Yes
```

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

```
         type:  numeric (double)
        label:  I0_d

        range:  [-1,1]                          units:  1
unique values:  3                        missing .:  0/11,648

  tabulation:  Freq.   Numeric  Label
                  74        -1  Refused
              11,078         0  No
                 496         1  Yes
```

```
--------------------------------------------------------------------------------
I0_e                                       Unemployment 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_e

             range:  [-1,1]                          units:  1
     unique values:  3                       missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        45      -1  Refused
                     9,989       0  No
                     1,614       1  Yes


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

             type:  numeric (double)
             label:  I0_f

             range:  [-1,1]                          units:  1
     unique values:  3                       missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        47      -1  Refused
                     8,960       0  No
                     2,641       1  Yes


--------------------------------------------------------------------------------
I0A                                        Did you and/or your spouse/partner 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 .:  10,731/11,648

        tabulation:  Freq.   Numeric  Label
                        13      -1  Refused
                       590       0  No
```

```
                  314          1  Yes
               10,731          .
```

I40   Which of the following categories best
                                            describes the total income that you (and your
                                            spouse/partner) 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 .:  0/11,648

       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/
                                            partner received any of the following?

```
           type:  numeric (double)
          label:  I41_a

          range:  [-1,1]                           units:  1
  unique values:  3                           missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     53        -1  Refused
                 10,664         0  No
                    931         1  Yes
```

I41_b   Supplemental Nutrition Assistance Program
                                            (SNAP or food stamps) - In the past 12
                                            months, have you and/or your spouse/partner
                                            received any of the following?

```
           type:  numeric (double)
          label:  I41_b
```

```
            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       47       -1   Refused
                   10,557        0   No
                    1,044        1   Yes
```

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

```
             type:  numeric (double)
            label:  I41_c

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  9,015/11,648

       tabulation:  Freq.   Numeric  Label
                       17       -1   Refused
                    2,414        0   No
                      202        1   Yes
                    9,015        .
```

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

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

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       58       -1   Refused
                   11,306        0   No
                      284        1   Yes
```

I41_e   Free or reduced price school lunches - In the
                                        past 12 months, have you and/or your spouse/
                                        partner received any of the following?

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

          range:  [-1,1]                              units:  1
  unique values:  3                          missing .:  9,015/11,648

     tabulation:  Freq.   Numeric  Label
                     19       -1   Refused
                  2,004        0   No
                    610        1   Yes
                  9,015        .
```

I41_f   Stimulus payment from the government
                                         (typically $1,200 per adult) - In the past 12
                                         months, have you and/or your spouse/partner
                                         received any of the following?

```
           type:  numeric (double)
          label:  I41_f

          range:  [-1,1]                              units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     23       -1   Refused
                  3,283        0   No
                  8,342        1   Yes
```

I9   In the past 12 months, which one of the
                                         following best describes your (and your
                                         spouse's/and your partner's) income?

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

          range:  [-1,3]                              units:  1
  unique values:  4                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     46       -1   Refused
                  8,450        1   Roughly the same amount each
                                    month
                  2,108        2   Occasionally varies from month
                                    to month
```

```
            1,044        3  Varies quite often from month to
                            month

--------------------------------------------------------------------------------
I12                               Because your income varies, have you (and
                                  your spouse/and your partner) struggled to
                                  pay your bills in the past 12 months?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I12

             range:  [-1,1]                        units:  1
     unique values:  3                          missing .:  8,496/11,648

         tabulation:  Freq.   Numeric  Label
                          6        -1  Refused
                      2,051         0  No
                      1,095         1  Yes
                      8,496         .

--------------------------------------------------------------------------------
I20    In the past month, would you say that your and your spouse's/partner's total
spending was:
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I20

             range:  [-1,3]                        units:  1
     unique values:  4                          missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         55        -1  Refused
                      6,656         1  Less than your income
                      3,223         2  The same as your income
                      1,714         3  More than your income

--------------------------------------------------------------------------------
I21_a                             Total monthly income - Compared to a year
                                  ago, have each of the following for you (and/
                                  or your spouse/partner) increased, decreased,
                                  or stayed about the same?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I21_a

             range:  [-1,3]                        units:  1
```

```
      unique values:  4                           missing .:   0/11,648

         tabulation:  Freq.   Numeric  Label
                         31       -1   Refused
                      2,130        1   Decreased
                      6,664        2   About the same
                      2,823        3   Increased

--------------------------------------------------------------------------------
I21_b                                    Total monthly spending - Compared to a year
                                         ago, have each of the following for you (and/
                                         or your spouse/partner) increased, decreased,
                                         or stayed about the same?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  I21_b

              range:  [-1,3]                        units:  1
      unique values:  4                           missing .:   0/11,648

         tabulation:  Freq.   Numeric  Label
                         39       -1   Refused
                      2,611        1   Decreased
                      6,829        2   About the same
                      2,169        3   Increased

--------------------------------------------------------------------------------
I21_c                                    Monthly credit card spending - Compared to a
                                         year ago, have each of the following for you
                                         (and/or your spouse/partner) increased,
                                         decreased, or stayed about the same?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  I21_c

              range:  [-1,3]                        units:  1
      unique values:  4                           missing .:   1,633/11,648

         tabulation:  Freq.   Numeric  Label
                         31       -1   Refused
                      2,845        1   Decreased
                      5,741        2   About the same
                      1,398        3   Increased
                      1,633        .

--------------------------------------------------------------------------------
I21_d                                    Amount of money usually in your checking and
```

savings accounts after paying your - Compared
to a year ago, have each of the following for
you (and/or your spouse/partner) increased,
decreased, or stayed about the same?

```
         type:  numeric (double)
        label:  I21_d

        range:  [-1,3]                          units:  1
unique values:  4                          missing .:   499/11,648

   tabulation:  Freq.   Numeric  Label
                   43       -1   Refused
                2,264        1   Decreased
                6,415        2   About the same
                2,427        3   Increased
                  499        .
```

I22_a   Higher income from job or business - Did each
                                         of the following contribute to you (and your
                                         spouse/partner) usually having more money in
                                         your checking and savings accounts after
                                         paying your monthly bills?

```
         type:  numeric (double)
        label:  I22_a

        range:  [-1,1]                          units:  1
unique values:  3                          missing .:   9,221/11,648

   tabulation:  Freq.   Numeric  Label
                    4       -1   Refused
                1,151        0   No
                1,272        1   Yes
                9,221        .
```

I22_b   Saved at least some of the stimulus payment -
                                         Did each of the following contribute to you
                                         (and your spouse/partner) usually having more
                                         money in your checking and savings accounts
                                         after paying your monthly bills?

```
         type:  numeric (double)
        label:  I22_b
```

```
          range:  [-1,1]                            units:  1
  unique values:  3                           missing .:  9,910/11,648

      tabulation:  Freq.   Numeric  Label
                      2        -1   Refused
                    555         0   No
                  1,181         1   Yes
                  9,910         .
```

I22_c   Saved at least some of unemployment income -
                                            Did each of the following contribute to you
                                            (and your spouse/partner) usually having more
                                            money in your checking and savings accounts
                                            after paying your monthly bills?

```
           type:  numeric (double)
          label:  I22_c

          range:  [0,1]                             units:  1
  unique values:  2                           missing .:  11,345/11,648

      tabulation:  Freq.   Numeric  Label
                     82         0   No
                    221         1   Yes
                 11,345         .
```

I22_d   Paid less on your rent or mortgage - Did each
                                            of the following contribute to you (and your
                                            spouse/partner) usually having more money in
                                            your checking and savings accounts after
                                            paying your monthly bills?

```
           type:  numeric (double)
          label:  I22_d

          range:  [-1,1]                            units:  1
  unique values:  3                           missing .:  9,221/11,648

      tabulation:  Freq.   Numeric  Label
                     11        -1   Refused
                  2,060         0   No
                    356         1   Yes
                  9,221         .
```

I22_e   Other spending was lower - Did each of the
                                        following contribute to you (and your spouse/
                                        partner) usually having more money in your
                                        checking and savings accounts after paying
                                        your monthly bills?

---

             type: numeric (double)
            label: I22_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 9,221/11,648

       tabulation: Freq.   Numeric Label
                        6   -1 Refused
                      734   0 No
                    1,687   1 Yes
                    9,221   .

FS11_a   Free groceries or meals through a food
                                        pantry, religious, or community organizat
                                        - In the past year, have you (and/or your
                                        spouse/partner) received each of the
                                        following?

---

             type: numeric (double)
            label: FS11_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/11,648

       tabulation: Freq.   Numeric Label
                       18   -1 Refused
                   10,449   0 No
                    1,181   1 Yes

FS11_b   Financial assistance from a religious or
                                        community organization - In the past year,
                                        have you (and/or your spouse/partner)
                                        received each of the following?

---

             type: numeric (double)
            label: FS11_b

```
            range:  [-1,1]                          units:  1
    unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       33       -1  Refused
                   11,432        0  No
                      183        1  Yes
```

FS11_c   Financial assistance from friends or family
                                    members not living with you - In the past
                                    year, have you (and/or your spouse/partner)
                                    received each of the following?

```
             type:  numeric (double)
            label:  FS11_c

            range:  [-1,1]                          units:  1
    unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       26       -1  Refused
                   10,765        0  No
                      857        1  Yes
```

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

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

            range:  [-1,1]                          units:  1
    unique values:  3                         missing .:  10,791/11,648

        tabulation:  Freq.   Numeric  Label
                        6       -1  Refused
                      393        0  No
                      458        1  Yes
                   10,791        .
```

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 .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                      15        -1  Refused
                     753         0  No
                      89         1  Yes
                  10,791         .
```

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 .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                       6        -1  Refused
                     604         0  No
                     247         1  Yes
                  10,791         .
```

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 .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                      10        -1  Refused
                     671         0  No
                     176         1  Yes
                  10,791         .
```

FS40   Do you provide regular financial support to
                                      anyone living outside of your household (such
                                      as a parent, child, other relatives, or
                                      friends)? This may include cash or help
                                      with rent, groceries, educational expenses,
                                      student loans, car payments, or other
                                      expenses.

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

        range:  [-1,1]                          units:  1
unique values:  3                     missing .:  0/11,648

   tabulation:  Freq.   Numeric  Label
                   35        -1  Refused
                9,647         0  No
                1,966         1  Yes
```

FS60_a   Rent or mortgage - Since the onset of the
                                      COVID-19 pandemic in March, have you (and/or
                                      your spouse/partner) received any reductions
                                      in the amount or extensions to the due date
                                      for any of the following regular bills?

```
         type:  numeric (double)
        label:  FS60_a

        range:  [-1,2]                          units:  1
unique values:  4                     missing .:  0/11,648

   tabulation:  Freq.   Numeric  Label
                   22        -1  Refused
               11,186         0  No
                  227         1  Yes, previously received but not
                                   receiving now
                  213         2  Yes, currently receiving
```

FS60_b   Credit card - Since the onset of the COVID-19
                                      pandemic in March, have you (and/or your
                                      spouse/partner) received any reductions in
                                      the amount or extensions to the due date for
                                      any of the following regular bills?

```
            type:  numeric (double)
            label:  FS60_b

            range:  [-1,2]                          units:  1
    unique values:  4                      missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        22       -1  Refused
                    11,356        0  No
                       177        1  Yes, previously received but not
                                      receiving now
                        93        2  Yes, currently receiving
```

FS60_c   Water, gas, or electric bill - Since the
                                        onset of the COVID-19 pandemic in March, have
                                        you (and/or your spouse/partner) received
                                        any reductions in the amount or extensions to
                                        the due date for any of the following regular
                                        bills?

```
            type:  numeric (double)
            label:  FS60_c

            range:  [-1,2]                          units:  1
    unique values:  4                      missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        22       -1  Refused
                    11,139        0  No
                       231        1  Yes, previously received but not
                                      receiving now
                       256        2  Yes, currently receiving
```

FS60_d   Phone or cable bill - Since the onset of
                                        the COVID-19 pandemic in March, have you
                                        (and/or your spouse/partner) received any
                                        reductions in the amount or extensions to the
                                        due date for any of the following regular
                                        bills?

```
            type:  numeric (double)
            label:  FS60_d

            range:  [-1,2]                          units:  1
```

```
      unique values:  4                          missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         28      -1  Refused
                     11,300       0  No
                        164       1  Yes, previously received but not
                                       receiving now
                        156       2  Yes, currently receiving

-------------------------------------------------------------------------------
FS60_e                                Car payment - Since the onset of the COVID-19
                                      pandemic in March, have you (and/or your
                                      spouse/partner) received any reductions in
                                      the amount or extensions to the due date for
                                      any of the following regular bills?
-------------------------------------------------------------------------------

               type:  numeric (double)
              label:  FS60_e

              range:  [-1,2]                        units:  1
      unique values:  4                          missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         40      -1  Refused
                     11,270       0  No
                        253       1  Yes, previously received but not
                                       receiving now
                         85       2  Yes, currently receiving

-------------------------------------------------------------------------------
FS60_f                                Student loan - Since the onset of the
                                      COVID-19 pandemic in March, have you (and/or
                                      your spouse/partner) received any reductions
                                      in the amount or extensions to the due date
                                      for any of the following regular bills?
-------------------------------------------------------------------------------

               type:  numeric (double)
              label:  FS60_f

              range:  [-1,2]                        units:  1
      unique values:  4                          missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         51      -1  Refused
                     10,559       0  No
                        150       1  Yes, previously received but not
                                       receiving now
```

```
                    888        2  Yes, currently receiving

----------------------------------------------------------------------------
FS60_g                                  Other bills - Since the onset of the COVID-19
                                        pandemic in March, have you (and/or your
                                        spouse/partner) received any reductions in
                                        the amount or extensions to the due date for
                                        any of the following regular bills?
----------------------------------------------------------------------------

              type:  numeric (double)
             label:  FS60_g

             range:  [-1,2]                           units:  1
     unique values:  4                       missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        52       -1  Refused
                    11,069        0  No
                       345        1  Yes, previously received but not
                                      receiving now
                       182        2  Yes, currently receiving

----------------------------------------------------------------------------
FS70_a                                  Federal, state, or local eviction ban - Have
                                        any of the following helped you stay in your
                                        home since the onset of the COVID-19 pandemic
                                        in March?
----------------------------------------------------------------------------

              type:  numeric (double)
             label:  FS70_a

             range:  [-1,1]                           units:  1
     unique values:  3                       missing .:  8,717/11,648

        tabulation:  Freq.   Numeric  Label
                        16       -1  Refused
                     2,764        0  No
                       151        1  Yes
                     8,717        .

----------------------------------------------------------------------------
FS70_b                                  Unemployment assistance - Have any of the
                                        following helped you stay in your home since
                                        the onset of the COVID-19 pandemic in March?
----------------------------------------------------------------------------

              type:  numeric (double)
```

```
            label:  FS70_b

            range:  [-1,1]                              units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       40        -1  Refused
                   10,458         0  No
                    1,150         1  Yes
```

FS70_c   Stimulus payment from the government
                                        (typically $1,200 per adult) - Have any of
                                        the following helped you stay in your home
                                        since the onset of the COVID-19 pandemic in
                                        March?

```
             type:  numeric (double)
            label:  FS70_c

            range:  [-1,1]                              units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       31        -1  Refused
                    7,666         0  No
                    3,951         1  Yes
```

FS70_d   An agreement with my landlord to defer rent
                                        payments or make partial payments - Have
                                        any of the following helped you stay in your
                                        home since the onset of the COVID-19 pandemic
                                        in March?

```
             type:  numeric (double)
            label:  FS70_d

            range:  [-1,1]                              units:  1
    unique values:  3                          missing .:  8,717/11,648

       tabulation:  Freq.   Numeric  Label
                       15        -1  Refused
                    2,764         0  No
                      152         1  Yes
                    8,717         .
```

FS70_e   Mortgage forbearance - Have any of the
                                        following helped you stay in your home since
                                        the onset of the COVID-19 pandemic in March?
----

              type: numeric (double)
             label: FS70_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 6,493/11,648

         tabulation: Freq.   Numeric Label
                         12   -1 Refused
                      4,973   0 No
                        170   1 Yes
                      6,493   .

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

              type: numeric (double)
             label: EF1

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         43   -1 Refused
                      4,757   0 No
                      6,848   1 Yes

EF2   If you were to lose your main source of
                                        income (for example, job or government
                                        benefits), could you cover your expenses for
                                        3 months by borrowing money, using savings,
                                        or selling assets?
----

              type: numeric (double)
             label: EF2

             range: [-1,1]   units: 1
     unique values: 3   missing .: 6,848/11,648

	tabulation:	Freq.	Numeric	Label
		33	-1	Refused
		3,038	0	No
		1,729	1	Yes
		6,848	.	

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

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

	type:	numeric (double)
	label:	EF3_a

	range:	[-1,1]		units:	1
unique values:	3			missing .:	0/11,648

	tabulation:	Freq.	Numeric	Label
		65	-1	Refused
		7,118	0	No
		4,465	1	Yes

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

	type:	numeric (double)
	label:	EF3_b

	range:	[-1,1]		units:	1
unique values:	3			missing .:	0/11,648

	tabulation:	Freq.	Numeric	Label
		65	-1	Refused
		9,903	0	No
		1,680	1	Yes

EF3_c

that

expense?

With the money currently in my checking/savings account or with cash - Suppose that you have an emergency expense that

costs $400. Based on your current financial situation, how would you pay for this

---

```
            type:  numeric (double)
           label:  EF3_c

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.    Numeric  Label
                      65         -1  Refused
                   6,264          0  No
                   5,319          1  Yes
```

EF3_d

current

this

Using money from a bank loan or line of credit - Suppose that you have an emergency expense that costs $400. Based on your

financial situation, how would you pay for

expense?

```
            type:  numeric (double)
           label:  EF3_d

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.    Numeric  Label
                      65         -1  Refused
                  11,325          0  No
                     258          1  Yes
```

EF3_e

situation,

By borrowing from a friend or family member - Suppose that you have an emergency that costs $400. Based on your current financial

how would you pay for this expense?

```
           type:  numeric (double)
          label:  EF3_e

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                    65        -1  Refused
                10,725         0  No
                   858         1  Yes
```

EF3_f   Using a payday loan, deposit advance, or
                                         overdraft - Suppose that you have an
emergency
                                         expense that costs $400. Based on your
current
                                         financial situation, how would you pay for
this
                                         expense?

```
           type:  numeric (double)
          label:  EF3_f

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                    65        -1  Refused
                11,449         0  No
                   134         1  Yes
```

EF3_g   By selling something - Suppose that you have
                                         an emergency expense that costs $400. Based
on
                                         your current financial situation, how would
you
                                         pay for this expense?

```
           type:  numeric (double)
          label:  EF3_g

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        65        -1  Refused
                    10,981         0  No
                       602         1  Yes
```

EF3_h   I wouldn't be able to pay for the expense
                                        right now - Suppose that you have an
emergency
                                        expense that costs $400. Based on your
current
                                        financial situation, how would you pay for
                                        this expense?

```
             type:  numeric (double)
            label:  EF3_h

            range:  [-1,1]                         units:  1
    unique values:  3                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        65        -1  Refused
                    10,403         0  No
                     1,180         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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        44        -1  Refused
                     1,639         0  Can't pay some bills
                     9,965         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 .:  1,683/11,648

      tabulation:  Freq.   Numeric  Label
                      28        -1  Refused
                   1,153         0  Could not pay some bills
                   8,784         1  Would still be able to pay all
                                    bills
                   1,683         .
```

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 .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                       5        -1  Refused
                   1,251         0  No
                     383         1  Yes
                  10,009         .
```

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 .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                      11        -1  Refused
                     941         0  No
                     687         1  Yes
                  10,009         .
```

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 .: 10,009/11,648

      tabulation: Freq.   Numeric Label
                       6   -1 Refused
                   1,111   0 No
                     522   1 Yes
                  10,009   .

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 .: 10,009/11,648

      tabulation: Freq.   Numeric Label
                       4   -1 Refused
                   1,162   0 No
                     473   1 Yes
                  10,009   .

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 .: 10,009/11,648

```
        tabulation:  Freq.   Numeric  Label
                        12       -1  Refused
                     1,356        0  No
                       271        1  Yes
                    10,009        .
```

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 .:  10,009/11,648

        tabulation:  Freq.   Numeric  Label
                        19       -1  Refused
                     1,422        0  No
                       198        1  Yes
                    10,009        .
```

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 .:  10,009/11,648

        tabulation:  Freq.   Numeric  Label
                        18       -1  Refused
                     1,167        0  No
                       454        1  Yes
                    10,009        .
```

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 .:  10,495/11,648

        tabulation:  Freq.   Numeric  Label
                        21        -1  Refused
                     1,035         0  No
                        97         1  Yes
                    10,495         .
```

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 .:  10,495/11,648

        tabulation:  Freq.   Numeric  Label
                        23        -1  Refused
                       592         0  No
                       538         1  Yes
                    10,495         .
```

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 .:  10,495/11,648

        tabulation:  Freq.   Numeric  Label
                        23        -1  Refused
                       884         0  No
                       246         1  Yes
```

                    10,495   .

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 .: 10,495/11,648

         tabulation: Freq.   Numeric Label
                        14   -1 Refused
                       687   0 No
                       452   1 Yes
                    10,495   .

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 .: 10,495/11,648

         tabulation: Freq.   Numeric Label
                        30   -1 Refused
                       993   0 No
                       130   1 Yes
                    10,495   .

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 .:  10,495/11,648

     tabulation:  Freq.   Numeric  Label
                     31        -1  Refused
                    819         0  No
                    303         1  Yes
                 10,495          .
```

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 .:  10,495/11,648

     tabulation:  Freq.   Numeric  Label
                     39        -1  Refused
                    632         0  No
                    482         1  Yes
                 10,495          .
```

EF7   If you had to move out of your home because
                                        you could no longer make your rent payments,
                                        where would you go?

```
           type:  numeric (double)
          label:  EF7

          range:  [-1,5]                        units:  1
  unique values:  6                         missing .:  10,437/11,648

     tabulation:  Freq.   Numeric  Label
                      6        -1  Refused
                    235         1  I would find another home to
                                     rent
                    452         2  I would move in with family or
                                     friends
                     56         3  I would go to a local shelter
                    438         4  I would not have anywhere to go
```

```
                    24            5  Other
               10,437            .
```

E1_a   Prescription medicine - During the past 12
                                        months, was there a time when you needed each
                                        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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         27       -1  Refused
                     10,735        0  No
                        886        1  Yes
```

E1_b   Seeing a doctor or specialist - During the
                                        past 12 months, was there a time when you
                                        needed each 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 .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         32       -1  Refused
                     10,210        0  No
                      1,406        1  Yes
```

E1_c   Mental health care or counseling - During
                                        the past 12 months, was there a time when you
                                        needed each 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 .: 0/11,648

        tabulation: Freq.   Numeric Label
                        32   -1 Refused
                    10,881   0 No
                       735   1 Yes

E1_d   Dental care - During the past 12 months, was
                                            there a time when you needed each 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 .: 0/11,648

        tabulation: Freq.   Numeric Label
                        26   -1 Refused
                     9,761   0 No
                     1,861   1 Yes

E1_e   Follow-up care - During the past 12 months,
                                            was there a time when you needed each 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 .: 0/11,648

        tabulation: Freq.   Numeric Label
                        38   -1 Refused
                    10,802   0 No
                       808   1 Yes

E1A   Aside from concerns about affording medical
                                            care, since the onset of the COVID-19
                                            pandemic in March, was there a time when
                                            you needed medical care, but you either

                                    delayed or did not receive care because of
                                    safety concerns or difficulty accessing care
                                    due to COVID-19?
----

              type: numeric (double)
             label: E1A

             range: [-1,1]   units: 1
      unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         26   -1   Refused
                      8,112   0   No
                      3,510   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 .: 0/11,648

         tabulation: Freq.   Numeric Label
                         40   -1   Refused
                      9,625   0   No
                      1,983   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 .: 9,665/11,648

         tabulation: Freq.   Numeric Label
                         73   -2   Don't know
                         13   -1   Refused

```
              397          1  $1 to $499
              397          2  $500 to $999
              427          3  $1,000 to $1,999
              431          4  $2,000 to $4,999
              245          5  $5,000 or higher
            9,665          .
```

E2B   Do you currently have any debt from medical
                                        care you or your family members have
                                        received?

```
           type:  numeric (double)
          label:  E2B

          range:  [-1,1]                            units:  1
  unique values:  3                            missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     37       -1   Refused
                  9,818        0   No
                  1,793        1   Yes
```

E10   Have you had any medical expenses that you
                                        had to pay out of pocket for COVID-19 related
                                        care, including a COVID-19 test?

```
           type:  numeric (double)
          label:  E10

          range:  [-1,1]                            units:  1
  unique values:  3                            missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     37       -1   Refused
                 10,953        0   No
                    658        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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      85       -1   Refused
                   4,928        0   No
                   6,635        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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     168       -1   Refused
                  10,232        0   No
                   1,248        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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      95       -1   Refused
                   7,450        0   No
                   4,103        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 .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                   212       -1  Refused
                10,712        0  No
                   724        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 .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                   189       -1  Refused
                10,978        0  No
                   481        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 .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                   187       -1  Refused
                10,704        0  No
                   757        1  Yes
```

E5   Do you personally know someone who is
                                                currently addicted to opioids or prescription
                                                painkillers?

```
             type:  numeric (double)
            label:  E5

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       25       -1  Refused
                   10,657        0  No
                      966        1  Yes
```

E6C   Do you or someone in your immediate family
                                                currently have any unpaid legal expenses,
                                                fines, fees, or court costs?

```
             type:  numeric (double)
            label:  E6C

            range:  [-1,1]                            units:  1
    unique values:  3                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       33       -1  Refused
                   11,019        0  No
                      596        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 .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        48        -1  Refused
                    10,512         0  No
                     1,088         1  Yes
```

E8_a   Working or applying for a job - In the past
                                        12 months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?

```
             type:  numeric (double)
            label:  E8_a

            range:  [-1,1]                            units:  1
    unique values:  3                              missing .:  10,560/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       632         0  No
                       453         1  Yes
                    10,560         .
```

E8_b   Banking or applying for a loan - In the past
                                        12 months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?

```
             type:  numeric (double)
            label:  E8_b

            range:  [-1,1]                            units:  1
    unique values:  3                              missing .:  10,560/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       948         0  No
                       137         1  Yes
                    10,560         .
```

E8_c   Interacting with the police or a government
                                        official - In the past 12 months, did you
                                        personally experience discrimination or
                                        unfair treatment while doing any of the

----

               type: numeric (double)
              label: E8_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,560/11,648

          tabulation: Freq.   Numeric Label
                           2   -1   Refused
                         842   0   No
                         244   1   Yes
                      10,560   .

E8_d   Receiving or scheduling medical care - In
                                        the past 12 months, did you personally
                                        experience discrimination or unfair treatment
                                        while doing any of the following?
----

               type: numeric (double)
              label: E8_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,560/11,648

          tabulation: Freq.   Numeric Label
                           5   -1   Refused
                         935   0   No
                         148   1   Yes
                      10,560   .

E8_e   Renting or buying a home - In the past 12
                                        months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?
----

               type: numeric (double)
              label: E8_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,560/11,648

          tabulation: Freq.   Numeric Label
                           6   -1   Refused

```
                      975         0  No
                      107         1  Yes
                   10,560         .
```

E8_f   Shopping for goods or services, including
                                        restaurants - In the past 12 months, did
                                        you personally experience discrimination or
                                        unfair treatment while doing any of the
                                        following?

```
            type:  numeric (double)
           label:  E8_f

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,560/11,648

      tabulation:  Freq.   Numeric  Label
                       2        -1  Refused
                     624         0  No
                     462         1  Yes
                  10,560         .
```

E8_g   Other activities not listed (Please Specify)
                                        - In the past 12 months, did you personally
                                        experience discrimination or unfair treatment
                                        while doing any of the following?

```
            type:  numeric (double)
           label:  E8_g

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,560/11,648

      tabulation:  Freq.   Numeric  Label
                     143        -1  Refused
                     794         0  No
                     151         1  Yes
                  10,560         .
```

E9_a   Race or ethnicity - In the past 12
                                        months, did you personally experience
                                        discrimination due to each of the following
                                        characteristics?

```
          type:  numeric (double)
          label:  E9_a

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  10,560/11,648

     tabulation:  Freq.   Numeric  Label
                      2       -1  Refused
                    401        0  No
                    685        1  Yes
                 10,560        .
```

E9_b   Age - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?

```
          type:  numeric (double)
          label:  E9_b

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  10,560/11,648

     tabulation:  Freq.   Numeric  Label
                      3       -1  Refused
                    662        0  No
                    423        1  Yes
                 10,560        .
```

E9_c   Religion - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?

```
          type:  numeric (double)
          label:  E9_c

          range:  [-1,1]                          units:  1
  unique values:  3                      missing .:  10,560/11,648

     tabulation:  Freq.   Numeric  Label
                      6       -1  Refused
                    916        0  No
                    166        1  Yes
                 10,560        .
```

```
--------------------------------------------------------------------------------
E9_d                                         Disability status - In the past 12
                                             months, did you personally experience
                                             discrimination due to each of the following
                                             characteristics?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  E9_d

              range:  [-1,1]                           units:  1
      unique values:  3                          missing .:  10,560/11,648

         tabulation:  Freq.   Numeric  Label
                          3       -1  Refused
                        925        0  No
                        160        1  Yes
                     10,560        .

--------------------------------------------------------------------------------
E9_e                                         Gender - In the past 12 months, did you
                                             personally experience discrimination due to
                                             each of the following characteristics?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  E9_e

              range:  [-1,1]                           units:  1
      unique values:  3                          missing .:  10,560/11,648

         tabulation:  Freq.   Numeric  Label
                          4       -1  Refused
                        685        0  No
                        399        1  Yes
                     10,560        .

--------------------------------------------------------------------------------
E9_f                                         Sexual orientation - In the past 12
                                             months, did you personally experience
                                             discrimination due to each of the following
                                             characteristics?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  E9_f

              range:  [-1,1]                           units:  1
      unique values:  3                          missing .:  10,560/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                         7        -1  Refused
                       957         0  No
                       124         1  Yes
                    10,560         .
```

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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       559        -2  Don't know
                       116        -1  Refused
                     1,906         1  Less than High School degree
                     4,198         2  High school degree or GED
                     1,153         3  Some college but no degree
                       607         4  Certificate or technical degree
                       609         5  Associate degree
                     1,588         6  Bachelor's degree
                       912         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 .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     1,009        -2  Don't know
                       111        -1  Refused
                     2,108         1  Less than High School degree
                     3,531         2  High school degree or GED
                     1,079         3  Some college but no degree
                       642         4  Certificate or technical degree
                       394         5  Associate degree
                     1,522         6  Bachelor's degree
                     1,252         7  Graduate degree
```

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 .: 0/11,648

        tabulation: Freq.   Numeric Label
                     2,906   -2 Don't know
                       169   -1 Refused
                       992   1 True
                     7,581   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
                                               account?

---

             type: numeric (double)
            label: FL4

            range: [-2,3]   units: 1
    unique values: 5   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                     1,384   -2 Don't know
                       127   -1 Refused
                       644   1 More than today
                     1,302   2 Exactly the same
                     8,191   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 .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     850        -2  Don't know
                     145        -1  Refused
                   9,147         1  More than $102
                     869         2  Exactly $102
                     637         3  Less than $102
```

----
ppage   Age

```
            type:  numeric (double)
           label:  PPAGE, but 77 nonmissing values are not labeled

           range:  [18,94]                        units:  1
   unique values:  77                       missing .:  0/11,648

        examples:  31
                   45
                   58
                   67
```

----
ppagecat   Age 7 Categories

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

           range:  [1,7]                          units:  1
   unique values:  7                        missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     793         1  18-24
                   2,115         2  25-34
                   1,715         3  35-44
                   1,601         4  45-54
                   2,400         5  55-64
                   2,063         6  65-74
                     961         7  75+
```

----
ppagect4   Age 4 Categories

```
            type:  numeric (double)
           label:  ppagect4

           range:  [1,4]                        units:  1
   unique values:  4                         missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                    2,118         1  18-29
                    2,505         2  30-44
                    2,811         3  45-59
                    4,214         4  60+
```

----
ppeduc   Education (Highest Degree Received)

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

           range:  [1,14]                       units:  1
   unique values:  14                        missing .:  0/11,648

        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 .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                      684         1  Less than high school
                    2,741         2  High school
                    3,356         3  Some college
                    4,867         4  Bachelor's degree or higher
```

----
ppethm   Race / Ethnicity

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

          range:  [1,5]                          units:  1
  unique values:  5                       missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                  8,125         1  White, Non-Hispanic
                  1,158         2  Black, Non-Hispanic
                    571         3  Other, Non-Hispanic
                  1,423         4  Hispanic
                    371         5  2+ Races, Non-Hispanic
```

----
ppgender   Gender

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

          range:  [1,2]                          units:  1
  unique values:  2                       missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                  5,923         1  Male
                  5,725         2  Female
```

----
pphhhead   Household Head

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

          range:  [0,1]                          units:  1
  unique values:  2                       missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                  2,141         0  No
                  9,507         1  Yes
```

----
pphhsize   Household Size

```
          type:  numeric (double)
          label:  PPHHSIZE, but 11 nonmissing values are not labeled
```

```
            range:  [1,12]                        units:  1
    unique values:  11                         missing .:  0/11,648

         examples:  1
                    2
                    2
                    4
```

----
pphouse   Housing Type

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

            range:  [1,5]                         units:  1
    unique values:  5                          missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                    8,341         1  A one-family house detached from
                                     any other house
                    1,035         2  A one-family house attached to
                                     one or more houses
                    1,848         3  A building with 2 or more
                                     apartments
                      400         4  A mobile home
                       24         5  Boat, RV, van, etc.
```

----
ppincimp   Household Income

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

            range:  [1,21]                        units:  1
    unique values:  21                         missing .:  0/11,648

         examples:  10    $35,000 to $39,999
                    13    $60,000 to $74,999
                    15    $85,000 to $99,999
                    18    $150,000 to $174,999
```

----
ppmarit   Marital Status

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

```
           range:  [1,6]                        units:  1
   unique values:  6                         missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   6,701         1  Married
                     530         2  Widowed
                   1,155         3  Divorced
                     198         4  Separated
                   2,319         5  Never married
                     745         6  Living with partner
```

----
ppmsacat   MSA Status

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

           range:  [0,1]                        units:  1
   unique values:  2                         missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   1,577         0  Non-Metro
                  10,071         1  Metro
```

----
ppreg4   Region 4 Based on State of Residence

```
            type:  numeric (double)
           label:  PPREG4

           range:  [1,4]                        units:  1
   unique values:  4                         missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   2,077         1  Northeast
                   2,645         2  Midwest
                   4,189         3  South
                   2,737         4  West
```

----
ppreg9   Region 9 Based on State of Residence

```
            type:  numeric (double)
           label:  ppreg9
```

```
                 range:  [1,9]                        units:  1
         unique values:  9                        missing .:  0/11,648

            tabulation:  Freq.   Numeric  Label
                           580         1  New England
                         1,497         2  Mid-Atlantic
                         1,798         3  East-North Central
                           847         4  West-North Central
                         2,307         5  South Atlantic
                           622         6  East-South Central
                         1,260         7  West-South Central
                           901         8  Mountain
                         1,836         9  Pacific
```

----
pprent   Ownership Status of Living Quarters

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

                 range:  [1,3]                        units:  1
         unique values:  3                        missing .:  0/11,648

            tabulation:  Freq.   Numeric  Label
                         8,619         1  Owned or being bought by you or
                                          someone in your household
                         2,858         2  Rented for cash
                           171         3  Occupied without payment of cash
                                          rent
```

----
ppstaten   State

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

                 range:  [11,95]                      units:  1
         unique values:  51                       missing .:  0/11,648

              examples:  31    OH
                         47    KS
                         59    FL
                         85    NM
```

----
ppt01   Presence of Household Members Children 0-1

```
           type:  numeric (double)
          label:  PPT01, but 4 nonmissing values are not labeled

          range:  [0,3]                         units:  1
  unique values:  4                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                 11,126         0
                    491         1
                     29         2
                      2         3
```

----
ppt1317   Presence of Household Members Children 13-17

```
           type:  numeric (double)
          label:  PPT1317, but 7 nonmissing values are not labeled

          range:  [0,6]                         units:  1
  unique values:  7                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                 10,405         0
                    922         1
                    280         2
                     35         3
                      4         4
                      1         5
                      1         6
```

----
ppt18ov   Presence of Household Members Adults 18+

```
           type:  numeric (double)
          label:  PPT18OV, but 11 nonmissing values are not labeled

          range:  [1,12]                        units:  1
  unique values:  11                         missing .:  0/11,648

       examples:  1
                  2
                  2
                  3
```

----
ppt25   Presence of Household Members Children 2-5

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

                         type:  numeric (double)
                         label:  PPT25, but 5 nonmissing values are not labeled

                         range:  [0,4]                            units:  1
               unique values:  5                         missing .:  0/11,648

                  tabulation:  Freq.    Numeric  Label
                              10,683          0
                                 755          1
                                 190          2
                                  18          3
                                   2          4

                 ------------------------------------------------------------------------
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 .:  0/11,648

                  tabulation:  Freq.    Numeric  Label
                              10,263          0
                                 913          1
                                 390          2
                                  67          3
                                  14          4
                                   1          5

                 ------------------------------------------------------------------------
ppwork                                                  Current Employment Status
                 ------------------------------------------------------------------------

                         type:  numeric (double)
                         label:  PPWORK

                         range:  [1,7]                            units:  1
               unique values:  7                         missing .:  0/11,648

                  tabulation:  Freq.    Numeric  Label
                               6,598          1  Working as a paid employee
                                 915          2  Working self-employed
                                  77          3  Not working on temporary layoff
                                                    from a job
                                 421          4  Not working looking for work
```

```
                                 2,649      5  Not working retired
                                   418      6  Not working disabled
                                   570      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:  11                       missing .:  0/11,648

          examples:  3       iPhone
                     8       AndroidPhone
                     8       AndroidPhone
                     10      WinPC
```

----
ppcm0160   Q26: Occupation (detailed) in current or main job

```
              type:  numeric (double)
             label:  ppcm0160

             range:  [-2,35]                      units:  1
     unique values:  30                       missing .:  0/11,648

          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:  26                       missing .:  1/11,648

          examples:  -2
                     4       Construction and Specialty Contractors (such as Plumb
> ing and Electrical)
                     10      Finance, Banking, and Insurance
                     16      Health Care (including Elder Care, Home Health Care)
```

```
--------------------------------------------------------------------------------
ppcm0062                                    Q18: Altogether, how many jobs do you have?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ppcm0062

             range:  [-2,4]                         units:  1
     unique values:  6                           missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     4,146        -2  Not asked
                        23        -1  Refused
                     6,205         1  One
                       935         2  Two
                       191         3  Three
                       148         4  Four or more

--------------------------------------------------------------------------------
ppcm1301                                              GOVEMP1: Employer type
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ppcm1301

             range:  [-2,5]                         units:  1
     unique values:  7                           missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     4,147        -2  Not asked
                        10        -1  Refused
                     1,342         1  Government
                     4,063         2  Private-for-profit company
                       913         3  Non-profit organization
                                      including tax exempt and
                                      charitable organizations
                     1,069         4  Self-employed
                       104         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:  6                           missing .:  10,476/11,648
```

```
          tabulation:  Freq.   Numeric  Label
                          18         1  Only Spanish
                          99         2  More Spanish than English
                         251         3  Both Spanish and English equally
                         338         4  More English than Spanish
                         461         5  Only English
                           5         6  Neither Spanish nor English
                      10,476         .
```

----
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 .:  1,382/11,648

          tabulation:  Freq.   Numeric  Label
                          20        -1  Refused
                       1,108         1  Excellent
                       4,053         2  Very good
                       3,579         3  Good
                       1,260         4  Fair
                         246         5  Poor
                       1,382         .
```

----
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 .:  2,378/11,648

          tabulation:  Freq.   Numeric  Label
                          16        -1  Refused
                       4,295         1  I make most of the decisions
                       4,013         2  Another household member and I
                                          share in the decisions
                         946         3  Another household member makes
                                          most of the decisions
                       2,378         .
```

```
-------------------------------------------------------------------------------
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 .:  2,378/11,648

        tabulation:  Freq.   Numeric  Label
                       259       -1   Refused
                     3,928        1   Under $50,000
                     1,101        2   $50,000 - $99,999
                     1,197        3   $100,000 - $249,999
                       854        4   $250,000 - $499,999
                       747        5   $500,000 - $999,999
                       794        6   $1,000,000 or more
                       390        7   Not sure
                     2,378        .

-------------------------------------------------------------------------------
status                                        Armed Forces Status - Currently serving on
                                              Active Duty, currently in Reserves, c
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  Status

             range:  [1,5]                             units:  1
     unique values:  5                              missing .:  1,280/11,648

        tabulation:  Freq.   Numeric  Label
                        33        1   Active Duty
                        11        2   Currently Reserves
                        13        3   Currently National Guard
                     1,137        4   Veteran, including reserves
                     9,174        5   None of the above
                     1,280        .

-------------------------------------------------------------------------------
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 .:  4/11,648

      tabulation:  Freq.   Numeric  Label
                   5,205       -2   Not asked
                      20       -1   Refused
                     889        1   Yes
                   5,530        2   No
                       4        .
```

----
ppfs1482   Q108: Where do you think your credit score falls

```
            type:  numeric (double)
           label:  ppfs1482

           range:  [-1,6]                        units:  1
   unique values:  7                       missing .:  2,378/11,648

      tabulation:  Freq.   Numeric  Label
                      73       -1   Refused
                     281        1   Very poor
                     480        2   Poor
                     965        3   Fair
                   2,075        4   Good
                   4,827        5   Excellent
                     569        6   Don't know
                   2,378        .
```

----
pppagnid   Gender identity

```
            type:  numeric (double)
           label:  pppagnid, but 1 nonmissing value is not labeled

           range:  [-1,3]                        units:  1
   unique values:  5                       missing .:  1,285/11,648

      tabulation:  Freq.   Numeric  Label
                      42       -1
                  10,230        0   Cisgender
                      40        1   Transgender
                      48        2   Other
                       3        3   Non-Binary
                   1,285        .
```

----

pppa_lgb   Q230: Which of the following best describes how you think of yourself?

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

             range:  [-1,4]                        units:  1
     unique values:  5                         missing .:  1,280/11,648

         tabulation:  Freq.   Numeric  Label
                        43       -1  Refused
                       333        1  Gay or lesbian
                     9,528        2  Straight, that is, not gay
                       326        3  Bisexual
                       138        4  Something else
                     1,280        .
```

----
ppracem   Race, Census categories

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

             range:  [1,6]                         units:  1
     unique values:  6                         missing .:  1/11,648

         tabulation:  Freq.   Numeric  Label
                     9,362        1  White
                     1,203        2  Black or African American
                       103        3  American Indian or Alaska Native
                       510        4  Asian
                        17        5  Native Hawaiian/Pacific Islander
                       452        6  2+ races
                         1        .
```

----
pphispan   Are you Spanish, Hispanic, or Latino?

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

             range:  [1,8]                         units:  1
     unique values:  5                         missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                    10,225        1  No, I am not
                       816        2  Yes, Mexican, Mexican-American,
```

```
                                        Chicano
                      144          3  Yes, Puerto Rican
                       69          4  Yes, Cuban, Cuban American
                      394          8  Yes, Other
```

----
iclevel   Level of institution

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

             range:  [1,3]                              units:  1
     unique values:  3                              missing .:  3,790/11,648

        tabulation:  Freq.    Numeric  Label
                     5,913          1  >=4 years
                     1,726          2  [2, 4) years
                       219          3  <2 years
                     3,790          .
```

----
control   Control of institution (IPEDS)

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

             range:  [1,3]                              units:  1
     unique values:  3                              missing .:  3,784/11,648

        tabulation:  Freq.    Numeric  Label
                     5,295          1  Public
                     1,938          2  Private not-for-profit
                       631          3  Private for-profit
                     3,784          .
```

----
actcat   Selectivity: Final ACT category

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

             range:  [1,3]                              units:  1
     unique values:  3                              missing .:  4,311/11,648

        tabulation:  Freq.    Numeric  Label
                     3,231          1  Inclusive
```

```
                               1,636        2  Selective
                               2,470        3  More selective
                               4,311        .
```

CFPB_score   CFPB financial well-being score

```
              type:  numeric (double)

             range:  [19,90]                          units:  1
     unique values:  63                            missing .:  0/11,648

              mean:     56.316
         std. dev:      14.85

       percentiles:        10%         25%         50%         75%         90%
                            38          47          55          66          76
```

----
race_5cat   Race/Ethnicity - 5 categories

```
              type:  numeric (double)
             label:  race_5cat

             range:  [1,5]                            units:  1
     unique values:  5                             missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     8,125         1  White
                     1,158         2  Black
                     1,423         3  Hispanic
                       494         4  Asian
                       448         5  Other
```

----
educ_4cat   Education - 4 categories

```
              type:  numeric (double)
             label:  educ_4cat

             range:  [1,4]                            units:  1
     unique values:  4                             missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       529         1  Less than a high school degree
                     2,228         2  High school degree or GED
```

```
                          3,928          3  Some college/technical or
                                            associates degree
                          4,963          4  Bachelor's degree or more


--------------------------------------------------------------------------------
inc_4cat_50k                                  Income (I40) - 4 cat - <25,25-49,50-99,100+
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  inc_4cat_50k

             range:  [-1,4]                          units:  1
     unique values:  5                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       105        -1  Refused
                     2,795         1  Less than $25,000
                     2,086         2  $25,000-$49,999
                     3,082         3  $50,000-$99,999
                     3,580         4  $100,000 or more


--------------------------------------------------------------------------------
atleast_okay                                          Doing okay financially
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  atleast_okay

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        11        -1  Refused
                     2,644         0  No
                     8,993         1  Yes


--------------------------------------------------------------------------------
pay_casheqv                        Would handle $400 expense with cash or equivalent
--------------------------------------------------------------------------------

              type:  numeric (float)
             label:  YesNoRefused

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        65        -1  Refused
                     3,683         0  No
```

                                        7,900   1 Yes

----
afs   Alternative financial service use
----

              type: numeric (float)
             label: YesNoRefused

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                    10,021   0 No
                     1,623   1 Yes

----
skip_medical   Went without medical care
----

              type: numeric (float)
             label: YesNoRefused

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        53   -1 Refused
                     9,066   0 No
                     2,529   1 Yes

DOV_FL   Flag - received financial literacy questions
                                             with 'don't know' response option
----

              type: numeric (float)
             label: DOV_FL

             range: [0,1]   units: 1
     unique values: 2   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                     5,826   0 No
                     5,822   1 Yes

```
--------------------------------------------------------------------------------
year                                                                         Year

--------------------------------------------------------------------------------

                 type:   numeric (float)
                label:   Year

               range:    [2020]                       units:   1
       unique values:    1                        missing .:    0/11,648

          tabulation:    Freq.    Numeric
                         11,648      2020
```