CODEBOOK FOR 2017 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

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

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

For a general overview of the 2017 SHED and a detailed discussion of the survey methods,
see Jeff Larrimore, Alex Durante, Kimberly Kreiss, Christina Park, and Claudia Sahm
"Report on the Economic Well-Being of U.S. Households in 2017," Federal Reserve Board.
The variables in the codebook are generally in the order in which the questions were
asked during the survey. For a copy of the survey questionnaire, see the supplemental
appendix to the "Report on the Economic Well-Being of U.S. Households in 2017."

ANALYSIS WEIGHTS

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

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

DEMOGRAPHIC PROFILE VARIABLES

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

VARIABLE DEFINITIONS

----
shedid   SHED ID
----

                 type: string

                range: [201300003,201709896]   units: 1
        unique values: 12,447   missing .: 0/12,447

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

                  type:  numeric (double)

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

                  mean:      106807
             std. dev:      100883

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

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

                  type:  numeric (double)

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

                  mean:    20113.5
             std. dev:    17755.6

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

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

                  type:  numeric (double)

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

                  mean:    32578.8
             std. dev:    23337.1

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

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

                  type:  numeric (double)

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

                  mean:    19693.3
             std. dev:    18252.5

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

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

                  type:  numeric (byte)
                 label:  XSFLAG

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

----
                    type: numeric (byte)
                    label: L1_B

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

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

L1_c   [To care for sick, disabled, or elderly family
                                             member or friend] Are each of the following
                                             reasons why you live with these individuals?
----
                    type: numeric (byte)
                    label: L1_C

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

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

L1_d   [To receive assistance with child care] Are each
                                             of the following reasons why you live with these
                                             individuals?
----
                    type: numeric (byte)
                    label: L1_D

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

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

L1_e   [Companionship/prefer living with others] Are
                                             each of the following reasons why you live
                                             with these individuals?
----
                    type: numeric (byte)
                    label: L1_E

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

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

L1_f   [Other (Please specify)] Are each of the
                                             following reasons why you live with these
                                             individuals?
----
                    type: numeric (byte)
                    label: L1_F

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

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

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

                type:  numeric (byte)
                label: B2

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

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

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

                type:  numeric (byte)
                label: B0_A

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

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

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

                type:  numeric (byte)
                label: B0_B

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

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

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

                type:  numeric (byte)
                label: B0_C

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

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

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

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

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

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

            tabulation:  Freq.   Numeric  Label
                            68        -1  Refused
                         1,417         1  Always
                         1,925         2  Often
                         4,044         3  Sometimes
                         3,492         4  Rarely
                         1,501         5  Never
-------------------------------------------------------------------------------
B3                                      Compared to 12 months ago, would you say that
                                        you (and your family living with you) are better
                                        off, the same, or worse off financially?
-------------------------------------------------------------------------------
                type:  numeric (byte)
                label: B3

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

            tabulation:  Freq.   Numeric  Label
                            15        -1  Refused
                           423         1  Much worse off
                         1,522         2  Somewhat worse off
                         6,689         3  About the same
                         2,938         4  Somewhat better off
                           860         5  Much better off
-------------------------------------------------------------------------------
B6                                      Think of your parents when they were your age.
                                        Would you say you (and your family living with
                                        you) are better, the same, or worse off
                                        financially than they were?
-------------------------------------------------------------------------------
                type:  numeric (byte)
                label: B6

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

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

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

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

                 type:  numeric (byte)
                label:  B7_A

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

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

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

                 type:  numeric (byte)
                label:  B7_B

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

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

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

                 type:  numeric (byte)
                label:  D1_A

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

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

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

                 type:  numeric (byte)
                label:  D1_B

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

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

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

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

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

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

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

                  type:  numeric (byte)
                 label:  D1_D

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

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

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

                  type:  numeric (byte)
                 label:  D1E

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

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

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

                  type:  numeric (byte)
                 label:  D1H

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

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

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

                  type:  numeric (byte)
                 label:  D1I

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

```
                   label:  D21_C

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

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

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

             tabulation:   Freq.   Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              24      -1    Refused
                           1,580       0    No
                             494       1    Yes

-------------------------------------------------------------------------------
D21_e                                   [Health or medical limitations] Did each of the
                                        following contribute to you either not working for
                                        some period in the last month or working less than
                                        full-time?
-------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  D21_E

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

             tabulation:   Freq.   Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              20      -1    Refused
                           1,759       0    No
                             319       1    Yes

-------------------------------------------------------------------------------
D21_f                                   [Going to school] Did each of the following
                                        contribute to you either not working for some
                                        period in the last month or working less than
                                        full-time?
-------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  D21_F

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

             tabulation:   Freq.   Numeric  Label
                          10,349      -9    Not In Universe (not asked)
                              34      -1    Refused
                           1,746       0    No
                             318       1    Yes

-------------------------------------------------------------------------------
D30                                     Still thinking about your main job, do you
                                        normally start and end work around the same time
                                        each day that you work does it vary from week-to-week?
-------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  D30

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

             tabulation:   Freq.   Numeric  Label
```

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

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

```
               type:  numeric (byte)
               label: D31

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

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

DOV_D32   [Randomly assignment for D32] Data Only Variable

```
               type:  numeric (byte)
               label: DOV_D32

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

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

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

```
               type:  numeric (byte)
               label: D32

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

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

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

```
               type:  numeric (float)
               label: D32

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

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

```
                   657         2  Second job
----------------------------------------------------------------------------------
D32_2                                  The second job would pay you somewhat more in
                                       total for the year but the income would vary
                                       from month to month.
----------------------------------------------------------------------------------

              type:   numeric (float)
              label:  D32

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

         tabulation:  Freq.   Numeric  Label
                      10,551     -9  Not In Universe (not asked)
                           4     -1  Refused
                       1,128      1  First job
                         764      2  Second job

----------------------------------------------------------------------------------
D32_3                                  The second job would pay you a lot more in total
                                       for the year but the income would vary from month
                                       to month.
----------------------------------------------------------------------------------

              type:   numeric (float)
              label:  D32

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

         tabulation:  Freq.   Numeric  Label
                      10,586     -9  Not In Universe (not asked)
                           2     -1  Refused
                         790      1  First job
                       1,069      2  Second job

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

              type:   numeric (byte)
              label:  D33

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

         tabulation:  Freq.   Numeric  Label
                       6,887     -9  Not In Universe (not asked)
                         129     -2  Don't know
                           6     -1  Refused
                       5,004      0  No
                         421      1  Yes

----------------------------------------------------------------------------------
D40_a                                  [Paid sick leave] Still thinking about your
                                       main job, does your employer offer you each of
                                       the following benefits (even if you do not
                                       personally use the benefit)?
----------------------------------------------------------------------------------

              type:   numeric (byte)
              label:  D40_A

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

         tabulation:  Freq.   Numeric  Label
                       6,887     -9  Not In Universe (not asked)
                         181     -2  Don't know
                           3     -1  Refused
                       1,740      0  No
                       3,636      1  Yes

----------------------------------------------------------------------------------
D40_b                                  [Paid vacation/personal leave] Still thinking
                                       about your main job, does your employer offer
                                       you each of the following benefits (even if you
```

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

               tabulation:  Freq.   Numeric  Label
                            4,678     -9  Not In Universe (not asked)
                               23     -1  Refused
                            5,544      0  No

-------------------------------------------------------------------------------
D44_d                                      [Started a new job] In the past 12 months,
                                           have you done each of the following:
-------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  D44_D

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

```
              tabulation:  Freq.   Numeric  Label
                           4,678       -9   Not In Universe (not asked)
                              39       -1   Refused
                           6,487        0   No
                           1,243        1   Yes

--------------------------------------------------------------------------------
D44_e                                       [Voluntarily left a job] In the past 12
                                            months, have you done each of the following:
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D44_E

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

              tabulation:  Freq.   Numeric  Label
                           4,678       -9   Not In Universe (not asked)
                              38       -1   Refused
                           7,022        0   No
                             709        1   Yes

--------------------------------------------------------------------------------
D44_f                                       [Gotten laid off or fired from a job] In the
                                            past 12 months, have you done each of the
                                            following:
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D44_F

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

              tabulation:  Freq.   Numeric  Label
                           4,678       -9   Not In Universe (not asked)
                              45       -1   Refused
                           7,321        0   No
                             403        1   Yes

--------------------------------------------------------------------------------
D45              Would you say your expectations about future job opportunities are:
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D45

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

              tabulation:  Freq.   Numeric  Label
                           4,892       -9   Not In Universe (not asked)
                              20       -1   Refused
                           3,752        1   Optimistic
                           1,404        2   Pessimistic
                           2,379        3   Not Sure

--------------------------------------------------------------------------------
D4_a                                        [I had another full-time job] In addition to
                                            your main job, in the past month did you have
                                            any other paid jobs?
--------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  D4_A

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

              tabulation:  Freq.   Numeric  Label
                           5,594       -9   Not In Universe (not asked)
                             225       -1   Refused
                           6,463        0   No
                             165        1   Yes

--------------------------------------------------------------------------------
D4_b                                        [I had another part-time job] In addition to
                                            your main job, in the past month did you have
                                            any other paid jobs?
--------------------------------------------------------------------------------
```

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

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

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

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

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

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

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

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

```
                 type:  numeric (byte)
                label:  GE1_A

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

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

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

```
                 type:  numeric (byte)
                label:  GE1_B

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

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

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

```
                 type:  numeric (byte)
                label:  GE1_C

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

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

```
                           702         1  Yes
--------------------------------------------------------------------------------
GE1_d                                    [Providing other personal services, such as
                                         running errands, helping people move, etc.]
                                         In the past month, have you been paid for each
                                         of the following occasional work activities or
                                         side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  GE1_D

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

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

--------------------------------------------------------------------------------
GE2_a                                    [Completing paid online tasks, such as on Amazon
                                         Services, Mechanical Turk, Fiverr, Task Rabbit,
                                         or YouTube.] In the past month, have you been paid
                                         for each of the following occasional work
                                         activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  GE2_A

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

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

--------------------------------------------------------------------------------
GE2_b                                    [Renting out property online, such as your
                                         car, your place of residence, etc.] In the past
                                         month, have you been paid for each of the
                                         following occasional work activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  GE2_B

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

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

--------------------------------------------------------------------------------
GE2_c                                    [Selling goods on-line through eBay,
                                         Craigslist, or other websites.] In the past
                                         month, have you been paid for each of the
                                         following occasional work activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  GE2_C

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

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

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

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

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

        tabulation:  Freq.   Numeric  Label
                        49      -1     Refused
                    12,229       0     No
                       169       1     Yes
--------------------------------------------------------------------------------
GE2_e                                    [Other online paid activities (do not include
                                         taking GfK Surveys). Please Specify.] In the
                                         past month, have you been paid for each of the
                                         following occasional work activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE2_E

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

        tabulation:  Freq.   Numeric  Label
                       283      -1     Refused
                    11,904       0     No
                       260       1     Yes
--------------------------------------------------------------------------------
GE3_a                                    [Selling goods or services yourself at flea markets,
                                         garage sales, or other temporary physical locations]
                                         In the past month, have you been paid for each of
                                         the following occasional work activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE3_A

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

        tabulation:  Freq.   Numeric  Label
                        25      -1     Refused
                    11,732       0     No
                       690       1     Yes
--------------------------------------------------------------------------------
GE3_b                                    [Selling goods at consignment shops or thrift
                                         stores] In the past month, have you been paid
                                         for each of the following occasional work
                                         activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE3_B

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

        tabulation:  Freq.   Numeric  Label
                        36      -1     Refused
                    11,988       0     No
                       423       1     Yes
--------------------------------------------------------------------------------
GE3_c                                    [Any other paid activities that you have not yet
                                         mentioned (do not include taking GfK Surveys).
                                         Please specify:] In the past month, have you been
                                         paid for each of the following occasional work
                                         activities or side jobs?
--------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  GE3_C

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

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

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

                  type:  numeric (byte)
                 label:  LABA

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

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

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

                  type:  numeric (byte)
                 label:  LABA

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

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

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

                  type:  numeric (byte)
                 label:  LABA

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

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

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

                  type:  numeric (byte)
                 label:  LABA

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

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

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

engaged in occasional paid work activities or
side jobs?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

              type:  numeric (byte)
              label:  GE40

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

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

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

              type:  numeric (byte)
              label:  GE41

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

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

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

              type:  numeric (byte)
              label:  GE50_A

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

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

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

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

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

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

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

                      type:  numeric (byte)
                     label:  GE50_C

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

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

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

                      type:  numeric (byte)
                     label:  GE50_D

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

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

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

                      type:  numeric (byte)
                     label:  YW1

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

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

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

                      type:  numeric (byte)
                     label:  YW2

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

                 tabulation:  Freq.   Numeric  Label
```

```
                          11,372      -9  Not In Universe (not asked)
                               5      -1  Refused
                             340       1  Career
                             411       2  Stepping stone to a career
                             319       3  Just a job
--------------------------------------------------------------------------------
YW3                                         Do you believe you now have the level of
                                            education and training needed for the type of
                                            job that you would like to hold in the next 5 years?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                 label: YW3

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

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

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

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

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

--------------------------------------------------------------------------------
GH2                 In what year did you [buy/start renting/move into] your current home?
--------------------------------------------------------------------------------
                 type:  numeric (int)
                 label: GH2

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

             examples:  1988
                        2001
                        2009
                        2015

--------------------------------------------------------------------------------
GH3_a                                       [Overall quality of your neighborhood]
                                            How satisfied are you with each of the following
                                            aspects of your housing situation?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
                 label: GH3_A

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

            tabulation:  Freq.    Numeric  Label
```

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

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

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

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

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

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

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

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

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

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

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

                   type:  numeric (byte)
                  label:  R4

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

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

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

                   type:  numeric (byte)
                  label:  R5A

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

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

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

                   type:  numeric (byte)
                  label:  R5B_A

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

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

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

                   type:  numeric (byte)
                  label:  R5B_B

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

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

```
                                       900          0  No
                                        44          1  Yes

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

                  type:  numeric (byte)
                 label:  R5B_C

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

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

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

                  type:  numeric (byte)
                 label:  R5B_D

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

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

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

                  type:  numeric (byte)
                 label:  R5C_A

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

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

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

                  type:  numeric (byte)
                 label:  R5C_B

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

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

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

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

                 type: numeric (byte)
                label: R5C_C

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

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

R5C_d   [The city condemned the property and forced
                                          you to leave] Did each of the following
                                          contribute to your moving from your previous
                                          home in [GH2 response]?
----

                 type: numeric (byte)
                label: R5C_D

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

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

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

                 type: numeric (byte)
                label: R7

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

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

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

                 type: numeric (byte)
                label: R8

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

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

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

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

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

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

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

               type:  numeric (byte)
              label:  R3

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

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

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

               type:  numeric (byte)
              label:  M2

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

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

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

               type:  numeric (byte)
              label:  M4

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

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

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

               type:  numeric (byte)
              label:  BK1

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

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

```
--------------------------------------------------------------------------------
BK2_a                                   [a money order] In the past 12 months, have you
                                        [and/or your spouse /and/or your partner] used
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   BK2_A

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

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

--------------------------------------------------------------------------------
BK2_b                                   [a check-cashing service] In the past 12 months,
                                        have you [and/or your spouse /and/or your partner]
                                        used
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   BK2_B

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

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

--------------------------------------------------------------------------------
BK2_c                                   [a tax refund anticipation loan] In the past
                                        12 months, have you [and/or your spouse /and/
                                        or your partner] used
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   BK2_C

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

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

--------------------------------------------------------------------------------
BK2_d                                   [a pawn shop loan, a payday loan, an auto title
                                        loan, or a paycheck advance/deposit advance]
                                        In the past 12 months, have you [and/or your
                                        spouse /and/or your partner] used
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   BK2_D

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

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

--------------------------------------------------------------------------------
BK11_a                                  [Bank teller] In the past 12 months, have you
                                        or your spouse/partner accessed an account in
                                        each of the following ways?
--------------------------------------------------------------------------------
              type:   numeric (byte)
             label:   BK11_A

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

       tabulation:   Freq.   Numeric  Label
```

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

------------------------------------------------------------------------------
BK11_b                                        [ATM or bank kiosk] In the past 12 months,
                                              have you or your spouse/partner accessed an
                                              account in each of the following ways?
------------------------------------------------------------------------------

                        type:  numeric (byte)
                       label:  BK11_B

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

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

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

                        type:  numeric (byte)
                       label:  BK11_C

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

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

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

                        type:  numeric (byte)
                       label:  BK11_D

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

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

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

                        type:  numeric (byte)
                       label:  BK11_E

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

```
                 label:  LABB

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

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

                  type:  numeric (byte)
                 label:  LABB

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

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

                  type:  numeric (byte)
                 label:  LABB

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

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

                  type:  numeric (byte)
                 label:  LABB

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

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

                  type:  numeric (byte)
                 label:  LABB

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

          tabulation:  Freq.    Numeric  Label
                       4,811       -9    Not In Universe (not asked)
                          28       -1    Refused
                       6,854        0    No
                         754        1    Yes
--------------------------------------------------------------------------------
A1_a                                     [You [or your spouse / or your partner] were
                                         turned down for credit] In the past 12 months,
                                         please tell us if each of the following has or
                                         has not happened to you [or your spouse or partner]
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_A

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

          tabulation:  Freq.    Numeric  Label
                       7,896       -9    Not In Universe (not asked)
                          10       -1    Refused
                       3,519        0    No
                       1,022        1    Yes
--------------------------------------------------------------------------------
A1_b                                     [You [or your spouse/or your partner] were
                                         approved for credit, but were not given as much
                                         credit as you applied for] In the past 12 months,
                                         please tell us if each of the following has or has not
                                         happened to you [or your spouse or partner]
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_B

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

          tabulation:  Freq.    Numeric  Label
                       7,896       -9    Not In Universe (not asked)
                          16       -1    Refused
                       3,824        0    No
                         711        1    Yes
--------------------------------------------------------------------------------
A1_c                                     [You [or your spouse/or your partner] put off
                                         applying for credit because you thought you might
                                         be turned down] In the past 12 months, please
                                         tell us if each of the following has or has not
                                         happened to you [or your spouse or partner]
--------------------------------------------------------------------------------
                type:  numeric (byte)
                label:  A1_C

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

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

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

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

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

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

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

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

------------------------------------------------------------------------
A3_b                                      [Refinance of a home mortgage] In the past 12
                                          months, which forms of credit that you applied
                                          for were you denied or offered less credit
                                          than requested?
------------------------------------------------------------------------
                 type:  numeric (byte)
                 label: LABC

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

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

------------------------------------------------------------------------
A3_c                                      [Home equity loan or line of credit] In the
                                          past 12 months, which forms of credit that you
                                          applied for were you denied or offered less
                                          credit than requested?
------------------------------------------------------------------------
                 type:  numeric (byte)
                 label: LABC

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

             range: [-9, 1]   units: 1

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

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

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

                  type:  numeric (byte)
                 label:  FM10_D

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

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

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

                  type:  numeric (byte)
                 label:  FM10_E

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

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

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

                  type:  numeric (byte)
                 label:  FM10_F

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

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

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

                  type:  numeric (byte)
                 label:  FM10_G

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

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

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

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

                  type:  numeric (byte)
                 label:  FM10_H

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

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

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

                  type:  numeric (byte)
                 label:  FM10_I

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

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

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

                  type:  numeric (byte)
                 label:  FM10_J

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

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

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

                  type:  numeric (byte)
                 label:  FM20_A

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

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

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

each of the following methods to budget or
                                            track your spending?
----
            type: numeric (byte)
           label: FM20_B

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

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

FM20_c   [Spreadsheet] Do you use
                                            each of the following methods to budget or
                                            track your spending?
----
            type: numeric (byte)
           label: FM20_C

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

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

FM20_d   [Paper-based system (e.g., notebook,
                                            checkbook register)] Do you use
                                            each of the following methods to budget or
                                            track your spending?
----
            type: numeric (byte)
           label: FM20_D

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

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

FM20_e   [Other (Please specify)] Do you use
                                            each of the following methods to budget or
                                            track your spending?
----
            type: numeric (byte)
           label: FM20_E

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

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

C2A   Do you have at least one credit card?
----
            type: numeric (byte)
           label: C2A

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

```
        tabulation:  Freq.   Numeric  Label
                       260      -9  Not In Universe (not asked)
                        22      -1  Refused
                     1,724       0  No
                    10,441       1  Yes
```

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

```
              type:  numeric (byte)
             label:  C3

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

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

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

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

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

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

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

```
              type:  numeric (byte)
             label:  C3B

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

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

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

```
              type:  numeric (byte)
             label:  C4A

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

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

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

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

        tabulation:  Freq.    Numeric  Label
                     7,085       -9    Not In Universe (not asked)
                        32       -1    Refused
                     2,291        0    Never
                       428        1    Once
                     1,652        2    Some of the time
                       959        3    Most or all of the time

-------------------------------------------------------------------------------------------
EDO                                             What is the highest level of school you have
                                                completed or the highest degree you have received?
-------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EDO

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

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

-------------------------------------------------------------------------------------------
D1G                                             Are you currently enrolled as a student?
-------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  D1G

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

        tabulation:  Freq.    Numeric  Label
                        30       -1    Refused
                    11,705        0    No
                       290        1    Yes, as a part-time student
                       422        2    Yes, as a full-time student

-------------------------------------------------------------------------------------------
EDOB                                            What type of program are you currently pursuing?
-------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EDOB

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

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

-------------------------------------------------------------------------------------------
EDOD     Have you ever enrolled in an educational degree program beyond high school?
-------------------------------------------------------------------------------------------
              type:  numeric (byte)
             label:  EDOD
```

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

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

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

                  type:  numeric (byte)
                 label:  ED1

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

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

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

                  type:  numeric (byte)
                 label:  ED5

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

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

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

                  type:  numeric (byte)
                 label:  ED6_A

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

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

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

                  type:  numeric (byte)
```

label: ED6_B

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

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

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

                       type: numeric (byte)
                      label: ED6_C

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

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

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

                       type: numeric (byte)
                      label: ED6_D

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

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

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

                       type: numeric (byte)
                      label: ED6_E

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

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

ED10   Overall, how would you say the lifetime
                                        financial benefits of your [DOV_ED] program
                                        compare to its financial costs?
----

                       type: numeric (byte)
                      label: ED10

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

                    tabulation:   Freq.   Numeric  Label
                                  6,150      -9   Not In Universe (not asked)
                                    106      -1   Refused
                                  3,382       0   No
                                  2,809       1   Yes

-------------------------------------------------------------------------------
ED11_e                                         [Chosen not to attend college] Knowing
                                               what you know now about the benefits and
                                               costs of your education, if you could go back
                                               and make decisions regarding your [DOV_ED] again,
                                               would you have done each of these things:
-------------------------------------------------------------------------------

                          type:  numeric (byte)
                          label: ED11_E

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

                    tabulation:   Freq.   Numeric  Label
                                  6,150      -9   Not In Universe (not asked)
                                    169      -1   Refused
                                  5,924       0   No
                                    204       1   Yes

-------------------------------------------------------------------------------
EDOC                      Have you ever enrolled in a 4-year bachelor's degree program?
-------------------------------------------------------------------------------

                          type:  numeric (byte)
                          label: EDOC

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

                    tabulation:   Freq.   Numeric  Label
                                 12,306      -9   Not In Universe (not asked)
                                    111       0   No
                                     30       1   Yes

-------------------------------------------------------------------------------
ED4A                                           In what year did you last attend the bachelor's
                                               degree program that you were enrolled in?
-------------------------------------------------------------------------------

                          type:  numeric (int)
                          label: ED4A

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

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

-------------------------------------------------------------------------------
ED4B                                           How likely is it that you will return to school
                                               and complete the program that you started but
                                               did not complete?
-------------------------------------------------------------------------------

                          type:  numeric (byte)
                          label: ED4B

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

                     type:  numeric (byte)
                    label:  LABD

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

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

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

                     type:  numeric (byte)
                    label:  LABD

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

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

--------------------------------------------------------------------------------
ED13_h                                    [Did not think benefits of attending college
                                          were worth the cost] Which of the following
                                          are reasons why you did not attend college?
--------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  LABD

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

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

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

                     type:  numeric (byte)
                    label:  LABD

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

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

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

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

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

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

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

                 type:   numeric (byte)
                label:   LABE

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

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

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

                 type:   numeric (byte)
                label:   LABE

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

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

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

                 type:   numeric (byte)
                label:   LABE

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

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

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

                 type:   numeric (byte)
                label:   LABE

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

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

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

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

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

        tabulation:  Freq.   Numeric  Label
                    11,801     -9  Not In Universe (not asked)
                       508      0  No
                       138      1  Yes
--------------------------------------------------------------------------------
ED14_f                                      [Simply not interested in continuing in
                                            college] Which of the following are reasons
                                            why you did not complete your college degree?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  LABE

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

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

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

        tabulation:  Freq.   Numeric  Label
                    11,801     -9  Not In Universe (not asked)
                       588      0  No
                        58      1  Yes
--------------------------------------------------------------------------------
ED14_h                                      [Did not think the benefits of continuing
                                            college were worth the cost] Which of the
                                            following are reasons why you did not complete
                                            your college degree?
--------------------------------------------------------------------------------
               type:  numeric (byte)
              label:  LABE

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

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

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

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

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

                type:  numeric (byte)
                label: LABE

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

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

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

                type:  numeric (byte)
                label: SL1

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

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

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

                type:  numeric (byte)
                label: SL2_A

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

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

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

                type:  numeric (byte)
                label: SL2_B

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

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

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

                type:  numeric (byte)
                label: SL2_C

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

            tabulation:  Freq.   Numeric  Label
```

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

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

                   type:  numeric (byte)
                  label:  SL2_D

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

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

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

                   type:  numeric (byte)
                  label:  SL3

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

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

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

                   type:  numeric (byte)
                  label:  SL4

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

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

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

                   type:  numeric (byte)
                  label:  SL6

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

               tabulation:  Freq.   Numeric  Label
                            8,689      -9    Not In Universe (not asked)
                              146      -1    Refused
                            3,291       0    No
                              321       1    Yes

-------------------------------------------------------------------------------
SL8_e                                       [Master's degree or Doctoral Degree] Still
                                            thinking about the money you borrowed to pay
                                            for your own education, did you borrow money for
                                            each of the following educational programs
                                            (including any loans which
                                            you have completely repaid)?
-------------------------------------------------------------------------------

                     type:  numeric (byte)
                     label: SL8_E

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

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

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

                     type:  numeric (byte)
                     label: SL10

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

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

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

                     type:  numeric (int)
                     label: SL11

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

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

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

                     type:  numeric (byte)
                     label: SL12_A

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

               tabulation:  Freq.   Numeric  Label
```

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

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

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

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

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

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

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

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

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

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

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

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

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

--------------------------------------------------------------------------------
K2_a                                          [401(k), 403(b), Keogh, or other defined contribution
                                              plan through an employer or former employer] Do you
                                              currently have each of the following types of retirement
                                              savings or pension?
--------------------------------------------------------------------------------
                 type:  numeric (byte)
```

```
                 label:  K2_A

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

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

-------------------------------------------------------------------------------
K2_b                                        [Pension with a defined benefit through an
                                            employer or former employer…] Do you currently
                                            have each of the following types of retirement
                                            savings or pension?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K2_B

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

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

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

                  type:  numeric (byte)
                 label:  K2_C

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

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

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

                  type:  numeric (byte)
                 label:  K2_D

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

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

-------------------------------------------------------------------------------
K2_e                                        [Ownership of real estate or land that you plan
                                            to sell or rent to generate income in retirement]
                                            Do you currently have each of the following types
                                            of retirement savings or pension?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K2_E

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

             tabulation:  Freq.   Numeric  Label
```

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

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

                    type:   numeric (byte)
                   label:   K2_F

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

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

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

                    type:   numeric (byte)
                   label:   K2_G

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

              tabulation:   Freq.    Numeric  Label
                            4,892        -9  Not In Universe (not asked)
                              795        -1  Refused
                            6,542         0  No
                              218         1  Yes

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

                    type:   numeric (byte)
                   label:   K20

                   range:   [-9,8]                      units:   1
           unique values:   11                      missing .:   0/12,447

                examples:   -9   Not In Universe (not asked)
                            -9   Not In Universe (not asked)
                            -2   Don't know
                             4   $50,000 to $99,999

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

                    type:   numeric (byte)
                   label:   DC4

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

              tabulation:   Freq.    Numeric  Label
                            7,042        -9  Not In Universe (not asked)
                               11        -1  Refused
                              815         1  Very comfortable
                            1,514         2  Mostly comfortable
                            1,759         3  Slightly comfortable
                            1,306         4  Not comfortable

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

```
                  type:  numeric (byte)
                 label:  K5A

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

           tabulation:   Freq.    Numeric  Label
                         4, 892        -9  Not In Universe (not asked)
                            47        -1  Refused
                         6, 721         0  No
                           327         1  Yes, borrowed money
                           398         2  Yes, cashed out
                            62         3  Yes, both

-------------------------------------------------------------------------------
K8A      You indicated previously that you are retired. At what age did you retire?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K8A

                 range:  [-9, 89]                       units:  1
         unique values:  72                       missing .:  0/12, 447

            examples:   -9    Not In Universe (not asked)
                        -9    Not In Universe (not asked)
                        -9    Not In Universe (not asked)
                        60

-------------------------------------------------------------------------------
K9_a                                      [Poor health] How important were each of the
                                          following in your decision to retire at the
                                          age that you did?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K9_A

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

           tabulation:   Freq.    Numeric  Label
                         7, 815        -9  Not In Universe (not asked)
                            64        -1  Refused
                         3, 051         1  Not important
                           628         2  Somewhat important
                           889         3  Very important

-------------------------------------------------------------------------------
K9_b                                      [Wanted to do other things] How important were
                                          each of the following in your decision to retire
                                          at the age that you did?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K9_B

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

           tabulation:   Freq.    Numeric  Label
                         7, 815        -9  Not In Universe (not asked)
                            97        -1  Refused
                         1, 842         1  Not important
                         1, 491         2  Somewhat important
                         1, 202         3  Very important

-------------------------------------------------------------------------------
K9_c                                      [Didn't like the work] How important were each
                                          of the following in your decision to retire at
                                          the age that you did?
-------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  K9_C

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

           tabulation:   Freq.    Numeric  Label
                         7, 815        -9  Not In Universe (not asked)
```

```
                              103       -1  Refused
                            3,247        1  Not important
                              875        2  Somewhat important
                              407        3  Very important
--------------------------------------------------------------------------------
K9_d                                     [Family responsibilities] How important were
                                         each of the following in your decision to retire
                                         at the age that you did?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  K9_D

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

            tabulation:  Freq.   Numeric  Label
                         7,815       -9  Not In Universe (not asked)
                            94       -1  Refused
                         3,103        1  Not important
                           807        2  Somewhat important
                           628        3  Very important
--------------------------------------------------------------------------------
K9_e                                     [Wanted to spend more time with family] How
                                         important were each of the following in your
                                         decision to retire at the age that you did?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  K9_E

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

            tabulation:  Freq.   Numeric  Label
                         7,815       -9  Not In Universe (not asked)
                            91       -1  Refused
                         2,108        1  Not important
                         1,297        2  Somewhat important
                         1,136        3  Very important
--------------------------------------------------------------------------------
K9_f                                     [Forced to retire or lack of available work]
                                         How important were each of the following in
                                         your decision to retire at the age that you did?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  K9_F

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

            tabulation:  Freq.   Numeric  Label
                         7,815       -9  Not In Universe (not asked)
                            85       -1  Refused
                         3,398        1  Not important
                           443        2  Somewhat important
                           706        3  Very important
--------------------------------------------------------------------------------
K10_a                                    [Social Security] Are each of the following
                                         sources of funds for you [and your spouse or partner]
                                         in retirement?
--------------------------------------------------------------------------------
                  type:  numeric (byte)
                  label:  K10_A

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

            tabulation:  Freq.   Numeric  Label
                         7,815       -9  Not In Universe (not asked)
                            19       -1  Refused
                           503        0  No
                         4,110        1  Yes
--------------------------------------------------------------------------------
```

K10_b   [I have a job] Are each of the following sources
                                               of funds for you [and your spouse or partner]
                                               in retirement?
----
                     type: numeric (byte)
                    label: K10_B

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

              tabulation: Freq.   Numeric Label
                             7,815   -9   Not In Universe (not asked)
                               148   -1   Refused
                             4,009   0   No
                               475   1   Yes

K10_c   [My spouse/partner has a job] Are each of the
                                               following sources of funds for you [and your
                                               spouse or partner] in retirement?
----
                     type: numeric (byte)
                    label: K10_C

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

              tabulation: Freq.   Numeric Label
                             9,593   -9   Not In Universe (not asked)
                                68   -1   Refused
                             1,992   0   No
                               794   1   Yes

K10_d   [Pension with a defined benefit from work
                                               (i.e. pension based on a formula, your earnings,
                                               and years of service? Are each of the following
                                               sources of funds for you [and your spouse or partner]
                                               in retirement?
----
                     type: numeric (byte)
                    label: K10_D

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

              tabulation: Freq.   Numeric Label
                             7,815   -9   Not In Universe (not asked)
                                71   -1   Refused
                             1,817   0   No
                             2,744   1   Yes

K10_e   [401(k), 403(b), Keogh, or other defined
                                               contribution plan from work…] Are each of the
                                               following sources of funds for you [and your
                                               spouse or partner] in retirement?
----
                     type: numeric (byte)
                    label: K10_E

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

              tabulation: Freq.   Numeric Label
                             7,815   -9   Not In Universe (not asked)
                               110   -1   Refused
                             2,434   0   No
                             2,088   1   Yes

K10_f   [IRA or Roth IRA] Are each of the
                                               following sources of funds for you [and your
                                               spouse or partner] in retirement?
----
                     type: numeric (byte)

```
                    label:  K10_F

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

                tabulation:  Freq.   Numeric  Label
                             7, 815      -9   Not In Universe (not asked)
                               115      -1   Refused
                             2, 291       0   No
                             2, 226       1   Yes
-------------------------------------------------------------------------------
K10_g                                        [Savings outside a retirement account (e.g. a
                                             brokerage account, savings account)] Are each
                                             of the following sources of funds for you [and your
                                             spouse or partner] in retirement?
-------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  K10_G

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

                tabulation:  Freq.   Numeric  Label
                             7, 815      -9   Not In Universe (not asked)
                                92      -1   Refused
                             1, 887       0   No
                             2, 653       1   Yes

-------------------------------------------------------------------------------
K10_h                                        [Income from real estate or the sale of real
                                             estate] Are each of the following sources of
                                             funds for you [and your spouse or partner]
                                             in retirement?
-------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  K10_H

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

                tabulation:  Freq.   Numeric  Label
                             7, 815      -9   Not In Universe (not asked)
                               102      -1   Refused
                             3, 836       0   No
                               694       1   Yes
-------------------------------------------------------------------------------
K10_i                                        [Income from a business or the sale of a
                                             business] Are each of the following sources of
                                             funds for you [and your spouse or partner]
                                             in retirement?
-------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  K10_I

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

                tabulation:  Freq.   Numeric  Label
                             7, 815      -9   Not In Universe (not asked)
                               119      -1   Refused
                             4, 292       0   No
                               221       1   Yes

-------------------------------------------------------------------------------
K10_j                                        [Relying on children, grandchildren, or other
                                             family] Are each of the following sources of
                                             funds for you [and your spouse or partner] in
                                             retirement?
-------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  K10_J

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

```
                tabulation:   Freq.   Numeric   Label
                              7,815       -9     Not In Universe (not asked)
                                121       -1     Refused
                              4,376        0     No
                                135        1     Yes
---------------------------------------------------------------------------------
K10_k                                      [Other retirement savings] Are each of the
                                           following sources of funds for you [and your
                                           spouse or partner] in retirement?
---------------------------------------------------------------------------------
                      type:   numeric (byte)
                     label:   K10_K

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

                tabulation:   Freq.   Numeric   Label
                              7,815       -9     Not In Universe (not asked)
                                148       -1     Refused
                              3,517        0     No
                                967        1     Yes
---------------------------------------------------------------------------------
I0_a                                       [Wages or salaries] In the past 12 months, did
                                           you [and/or your spouse / and/or partner] receive
                                           any income from the following sources:
---------------------------------------------------------------------------------
                      type:   numeric (byte)
                     label:   I0_A

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

                tabulation:   Freq.   Numeric   Label
                                 88       -1     Refused
                              4,728        0     No
                              7,631        1     Yes
---------------------------------------------------------------------------------
I0_b                                       [Self-employment] In the past 12 months, did
                                           you [and/or your spouse / and/or partner] receive
                                           any income from the following sources:
---------------------------------------------------------------------------------
                      type:   numeric (byte)
                     label:   I0_B

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

                tabulation:   Freq.   Numeric   Label
                                146       -1     Refused
                             10,197        0     No
                              2,104        1     Yes
---------------------------------------------------------------------------------
I0_c                                       [Occasional work activities or side jobs (do
                                           not include income from GfK)] In the past
                                           12 months, did you [and/or your spouse / and/or partner]
                                           receive any income from the following sources:
---------------------------------------------------------------------------------
                      type:   numeric (byte)
                     label:   I0_C

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

                tabulation:   Freq.   Numeric   Label
                                122       -1     Refused
                              9,558        0     No
                              2,767        1     Yes
---------------------------------------------------------------------------------
I0_d                                       [Interest, dividends, or rental income] In the
                                           past 12 months, did you [and/or your spouse /
                                           and/or partner] receive any income from the
                                           following sources:
```

----
                    type: numeric (byte)
                   label: I0_D

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

              tabulation: Freq.   Numeric Label
                             118   -1   Refused
                           8,032   0   No
                           4,297   1   Yes

I0_e   [Social Security] In the past 12 months, did
                                                you [and/or your spouse / and/or partner] receive
                                                any income from the following sources:
----
                    type: numeric (byte)
                   label: I0_E

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

              tabulation: Freq.   Numeric Label
                              93   -1   Refused
                           7,617   0   No
                           4,737   1   Yes

I0_f   [Supplemental Security (SSI)] In the past 12
                                                months, did you [and/or your spouse / and/or
                                                partner] receive any income from the following
                                                sources:
----
                    type: numeric (byte)
                   label: I0_F

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

              tabulation: Freq.   Numeric Label
                             168   -1   Refused
                          11,713   0   No
                             566   1   Yes

I0_g   [Unemployment income] In the past 12 months, did
                                                you [and/or your spouse / and/or partner] receive
                                                any income from the following sources:
----
                    type: numeric (byte)
                   label: I0_G

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

              tabulation: Freq.   Numeric Label
                             149   -1   Refused
                          11,963   0   No
                             335   1   Yes

I0_h   [Pension income] In the past 12 months, did
                                                you [and/or your spouse / and/or partner] receive
                                                any income from the following sources:
----
                    type: numeric (byte)
                   label: I0_H

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

              tabulation: Freq.   Numeric Label
                             129   -1   Refused
                           9,103   0   No
                           3,215   1   Yes

```
--------------------------------------------------------------------------------
I0_i                                          [Any other income] In the past 12 months, did
                                              you [and/or your spouse / and/or partner] receive
                                              any income from the following sources:
--------------------------------------------------------------------------------
              type:   numeric (byte)
              label:  I0_I

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

         tabulation:  Freq.   Numeric  Label
                        357      -1    Refused
                     10,624       0    No
                      1,466       1    Yes

--------------------------------------------------------------------------------
I0A                                           Did you [and/or your spouse / and/or your
                                              partner] receive any income from any source in
                                              the past 12 months?
--------------------------------------------------------------------------------
              type:   numeric (byte)
              label:  I0A

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

         tabulation:  Freq.   Numeric  Label
                     11,867      -9    Not In Universe (not asked)
                         25      -1    Refused
                        434       0    No
                        121       1    Yes

--------------------------------------------------------------------------------
I40                                           Which of the following categories best describes
                                              the total income that you [and/ or your spouse/
                                              partner] received from all sources, before taxes
                                              and deductions, in the past 12 months?
--------------------------------------------------------------------------------
              type:   numeric (byte)
              label:  I40

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

           examples:  3     $15,000 to $24,999
                      4     $25,000 to $39,999
                      6     $50,000 to $74,999
                      8     $100,000 to $149,999

--------------------------------------------------------------------------------
I41_a                                         [Earned Income Tax Credit] In the past 12 months,
                                              have you [and/or your spouse/partner] received
                                              any of the following?
--------------------------------------------------------------------------------
              type:   numeric (byte)
              label:  I41_A

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

         tabulation:  Freq.   Numeric  Label
                         56      -1    Refused
                     11,126       0    No
                      1,265       1    Yes

--------------------------------------------------------------------------------
I41_b                                         [Supplemental Nutrition Assistance Program
                                              (SNAP or food stamps)] In the past 12 months,
                                              have you [and/or your spouse/partner] received
                                              any of the following?
--------------------------------------------------------------------------------
              type:   numeric (byte)
              label:  I41_B
```

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

        tabulation:  Freq.   Numeric  Label
                        50      -1     Refused
                    11, 204      0     No
                     1, 193      1     Yes

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

               type:  numeric (byte)
              label:  I41_C

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

        tabulation:  Freq.   Numeric  Label
                        55      -1     Refused
                    12, 090      0     No
                       302      1     Yes

--------------------------------------------------------------------------------
I41_d                                  [Assistance with housing payments from a
                                       state, county, or federal program] In the past
                                       12 months, have you [and/or your spouse/partner]
                                       received any of the following?
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  I41_D

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

        tabulation:  Freq.   Numeric  Label
                        50      -1     Refused
                    12, 005      0     No
                       392      1     Yes

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

               type:  numeric (byte)
              label:  I41_E

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

        tabulation:  Freq.   Numeric  Label
                        56      -1     Refused
                    11, 733      0     No
                       658      1     Yes

--------------------------------------------------------------------------------
I41_f                                  [Cash assistance from a state or county
                                       welfare program, such as TANF] In the past 12
                                       months, have you [and/or your spouse/partner]
                                       received any of the following?
--------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  I41_F

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

        tabulation:  Freq.   Numeric  Label
                        70      -1     Refused
                    12, 245      0     No
                       132      1     Yes

--------------------------------------------------------------------------------
I9                                     In the past 12 months, which one of the
```

following best describes your [and your spouse
                                          /partner's] income?
----
                type: numeric (byte)
                label: I9

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

          tabulation: Freq.   Numeric Label
                           82   -1   Refused
                        8,994   1   Roughly the same amount each
                                         month
                        2,341   2   Occasionally varies from month
                                         to month
                        1,030   3   Varies quite often from month to
                                         month

I12   Because your income varies, have you [and your
                                          spouse/and your partner] struggled to pay your
                                          bills in the past 12 months?
----
                type: numeric (byte)
                label: I12

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

          tabulation: Freq.   Numeric Label
                        9,076   -9   Not In Universe (not asked)
                           19   -1   Refused
                        2,182   0   No
                        1,170   1   Yes

I20   In the past month, would you say that your
                                          [and your spouse's/and your partner's] total
                                          spending was:
----
                type: numeric (byte)
                label: I20

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

          tabulation: Freq.   Numeric Label
                          103   -1   Refused
                        6,212   1   Less than your income
                        4,001   2   The same as your income
                        2,131   3   More than your income

FS10   Does anyone living outside of your household
                                          (such as a parent, child, other relatives, or
                                          friends) provide you with regular financial
                                          support? This may include cash or help with
                                          rent, groceries, education expenses, student
                                          loans, car payments, or other expenses.
----
                type: numeric (byte)
                label: FS10

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

          tabulation: Freq.   Numeric Label
                           75   -1   Refused
                       11,324   0   No
                        1,048   1   Yes

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

```
                type:   numeric (byte)
                label:  FS20_A

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

          tabulation:  Freq.   Numeric  Label
                       11,399      -9   Not In Universe (not asked)
                            5      -1   Refused
                          723       0   No
                          320       1   Yes
```

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

```
                type:   numeric (byte)
                label:  FS20_B

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

          tabulation:  Freq.   Numeric  Label
                       11,399      -9   Not In Universe (not asked)
                            8      -1   Refused
                          856       0   No
                          184       1   Yes
```

FS20_c   [Help with car payment] Do you receive each
                                            of the following types of financial support
                                            from people living outside of your household?

```
                type:   numeric (byte)
                label:  FS20_C

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

          tabulation:  Freq.   Numeric  Label
                       11,399      -9   Not In Universe (not asked)
                           12      -1   Refused
                          867       0   No
                          169       1   Yes
```

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

```
                type:   numeric (byte)
                label:  FS20_D

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

          tabulation:  Freq.   Numeric  Label
                       11,399      -9   Not In Universe (not asked)
                           40      -1   Refused
                          726       0   No
                          282       1   Yes
```

FS20_e   [Money for general expenses or anything else]
                                            Do you receive each of the following types of
                                            financial support from people living outside
                                            of your household?

```
                type:   numeric (byte)
                label:  FS20_E

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

```
            tabulation:  Freq.   Numeric  Label
                        11,399        -9  Not In Universe (not asked)
                            11        -1  Refused
                           445         0  No
                           592         1  Yes

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

                  type:  numeric (byte)
                 label:  FS30_A

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

            tabulation:  Freq.   Numeric  Label
                        11,399        -9  Not In Universe (not asked)
                            28        -1  Refused
                           449         0  No
                           571         1  Yes

--------------------------------------------------------------------------------
FS30_b                                    [My adult child] Who outside of your household
                                          provides you with regular financial support or
                                          helps you with bill payments?
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  FS30_B

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

            tabulation:  Freq.   Numeric  Label
                        11,399        -9  Not In Universe (not asked)
                            33        -1  Refused
                           844         0  No
                           171         1  Yes

--------------------------------------------------------------------------------
FS30_c                                    [Other relatives] Who outside of your household
                                          provides you with regular financial support or
                                          helps you with bill payments?
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  FS30_C

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

            tabulation:  Freq.   Numeric  Label
                        11,399        -9  Not In Universe (not asked)
                            30        -1  Refused
                           836         0  No
                           182         1  Yes

--------------------------------------------------------------------------------
FS30_d                                    [Friends] Who outside of your household provides
                                          you with regular financial support or helps you
                                          with bill payments?
--------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  FS30_D

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

            tabulation:  Freq.   Numeric  Label
                        11,399        -9  Not In Universe (not asked)
                            39        -1  Refused
                           902         0  No
                           107         1  Yes

--------------------------------------------------------------------------------
FS30_e                                    [Other [Please specify]] Who outside of your
                                          household provides you with regular financial
```

```
                                    support or helps you with bill payments?
--------------------------------------------------------------------------------
               type:   numeric (byte)
              label:   FS30_E

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

        tabulation:    Freq.   Numeric  Label
                       11,399       -9  Not In Universe (not asked)
                          101       -1  Refused
                          866        0  No
                           81        1  Yes

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

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

        tabulation:    Freq.   Numeric  Label
                           98       -1  Refused
                       10,270        0  No
                        2,079        1  Yes

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

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

        tabulation:    Freq.   Numeric  Label
                           79       -1  Refused
                        5,713        0  No
                        6,655        1  Yes

--------------------------------------------------------------------------------
EF2                                      If you were to lose your main source of income
                                         (e.g. job, government benefits), could you cover
                                         your expense for 3 months by borrowing money,
                                         using savings, selling assets, or borrowing from
                                         friends and family?
--------------------------------------------------------------------------------
               type:   numeric (byte)
              label:   EF2

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

        tabulation:    Freq.   Numeric  Label
                        6,655       -9  Not In Universe (not asked)
                           61       -1  Refused
                        3,246        0  No
                        2,485        1  Yes

--------------------------------------------------------------------------------
EF3_a                                    [Put it on my credit card and pay it off in
                                         full at the next statement] Suppose that you
                                         have any emergency expense that costs $400.
                                         Based on your current financial situation,
                                         how would you pay for this expense? If you would
                                         use more than one method to cover this expense,
                                         please select all that apply
```

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

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

                    tabulation:  Freq.   Numeric  Label
                                 7,717         0  No
                                 4,730         1  Yes

--------------------------------------------------------------------------------
EF3_b                                          [Put it on my credit card and pay it off over
                                               time] Suppose that you have any emergency
                                               expense that costs $400. Based on your current
                                               financial situation, how would you pay for this
                                               expense? If you would use more than one method
                                               to cover this expense, please select all that apply
--------------------------------------------------------------------------------
                        type:  numeric (byte)
                        label:  LABF

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

                    tabulation:  Freq.   Numeric  Label
                                10,181         0  No
                                 2,266         1  Yes

--------------------------------------------------------------------------------
EF3_c                                          [With the money currently in my
                                               checking/savings account or with cash]
                                               Suppose that you have any emergency expense
                                               that costs $400. Based on your current financial
                                               situation, how would you pay for this expense?
                                               If you would use more than one method to cover
                                               this expense, please select all that apply
--------------------------------------------------------------------------------
                        type:  numeric (byte)
                        label:  LABF

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

                    tabulation:  Freq.   Numeric  Label
                                 6,122         0  No
                                 6,325         1  Yes

--------------------------------------------------------------------------------
EF3_d                                          [Using money from a bank loan or line of
                                               credit] Suppose that you have any emergency
                                               expense that costs $400. Based on your current
                                               financial situation, how would you pay for this
                                               expense? If you would use more than one method
                                               to cover this expense, please select all that apply
--------------------------------------------------------------------------------
                        type:  numeric (byte)
                        label:  LABF

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

                    tabulation:  Freq.   Numeric  Label
                                11,967         0  No
                                   480         1  Yes

--------------------------------------------------------------------------------
EF3_e                                          [By borrowing from a friend or family member]
                                               Suppose that you have any emergency expense
                                               that costs $400. Based on your current financial
                                               situation, how would you pay for this expense? If
                                               you would use more than one method to cover
                                               this expense, please select all that apply
--------------------------------------------------------------------------------
                        type:  numeric (byte)
                        label:  LABF
```

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

             tabulation:  Freq.   Numeric  Label
                          11, 250       0  No
                           1, 197       1  Yes

-------------------------------------------------------------------------------
EF3_f                                       [Using a payday loan, deposit advance, or
                                            overdraft] Suppose that you have any emergency
                                            expense that costs $400. Based on your current
                                            financial situation, how would you pay for this
                                            expense? If you would use more than one method
                                            to cover this expense, please select all that apply
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABF

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

             tabulation:  Freq.   Numeric  Label
                          12, 209       0  No
                             238       1  Yes

-------------------------------------------------------------------------------
EF3_g                                       [By selling something] Suppose that you have
                                            any emergency expense that costs $400. Based
                                            on your current financial situation, how would
                                            you pay for this expense? If you would use more
                                            than one method to cover this expense, please
                                            select all that apply
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABF

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

             tabulation:  Freq.   Numeric  Label
                          11, 529       0  No
                             918       1  Yes

-------------------------------------------------------------------------------
EF3_h                                       [I wouldn't be able to pay for the expense
                                            right now] Suppose that you have any emergency
                                            expense that costs $400. Based on your current
                                            financial situation, how would you pay for this
                                            expense? If you would use more than one method
                                            to cover this expense, please select all that apply
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABF

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

             tabulation:  Freq.   Numeric  Label
                          11, 009       0  No
                           1, 438       1  Yes

-------------------------------------------------------------------------------
EF3_i                                       [Other (Please specify)] Suppose that you have
                                            any emergency expense that costs $400. Based on
                                            your current financial situation, how would you pay
                                            for this expense? If you would use more than one
                                            method to cover this expense, please select
                                            all that apply
-------------------------------------------------------------------------------

                    type:  numeric (byte)
                   label:  LABF

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

             tabulation:  Freq.   Numeric  Label
```

```
               12, 253          0  No
                  194          1  Yes
--------------------------------------------------------------------------------
EF3_Refused                              [Refused] Suppose that you have any emergency
                                         expense that costs $400. Based on your current
                                         financial situation, how would you pay for
                                         this expense? If you would use more than one
                                         method to cover this expense, please select
                                         all that apply
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  LABF

              range:  [0, 1]                        units:  1
      unique values:  2                        missing .:  0/12, 447

        tabulation:  Freq.    Numeric  Label
                     12, 354        0  No
                         93        1  Yes
--------------------------------------------------------------------------------
EF5A                                     Which best describes your ability to pay all
                                         of your bills in full this month?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  EF5A

              range:  [-1, 1]                       units:  1
      unique values:  3                        missing .:  0/12, 447

        tabulation:  Freq.    Numeric  Label
                         73       -1  Refused
                      2, 537        0  I cannot pay some bills or will
                                        only make a partial payment on
                                        some of them
                      9, 837        1  I will be able to pay all of my
                                        bills in full
--------------------------------------------------------------------------------
EF5B                                     How would a $400 emergency expense that you
                                         had to pay impact your ability to pay your
                                         other bills this month?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  EF5B

              range:  [-9, 1]                       units:  1
      unique values:  4                        missing .:  0/12, 447

        tabulation:  Freq.    Numeric  Label
                      2, 610       -9  Not In Universe (not asked)
                         72       -1  Refused
                      1, 340        0  I could not pay some other bills
                                        or would only make a partial
                                        payment on some of them
                      8, 425        1  I would still be able to pay all
                                        of my other bills in full
--------------------------------------------------------------------------------
EF6A_a                                   [Rent or mortgage] Are you expecting to be
                                         unable to pay or only make a partial payment
                                         on each of the following bills this month?
--------------------------------------------------------------------------------
              type:  numeric (byte)
              label:  EF6A_A

              range:  [-9, 1]                       units:  1
      unique values:  4                        missing .:  0/12, 447

        tabulation:  Freq.    Numeric  Label
                      9, 910       -9  Not In Universe (not asked)
                         37       -1  Refused
                      2, 060        0  No
                        440        1  Yes
--------------------------------------------------------------------------------
```

```
EF6A_b                                  [Credit card] Are you expecting to be unable
                                        to pay or only make a partial payment on each
                                        of the following bills this month?
--------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EF6A_B

                range:  [-9, 1]                          units:  1
        unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,910       -9   Not In Universe (not asked)
                            41       -1   Refused
                         1,192        0   No
                         1,304        1   Yes

--------------------------------------------------------------------------------
EF6A_c                                  [Water, gas, or electric bill] Are you
                                        expecting to be unable to pay or only make a
                                        partial payment on each of the following bills
                                        this month?
--------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EF6A_C

                range:  [-9, 1]                          units:  1
        unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,910       -9   Not In Universe (not asked)
                            34       -1   Refused
                         1,830        0   No
                           673        1   Yes

--------------------------------------------------------------------------------
EF6A_d                                  [Phone or cable bill] Are you expecting to be
                                        unable to pay or only make a partial payment on
                                        each of the following bills this month?
--------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EF6A_D

                range:  [-9, 1]                          units:  1
        unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,910       -9   Not In Universe (not asked)
                            39       -1   Refused
                         1,825        0   No
                           673        1   Yes

--------------------------------------------------------------------------------
EF6A_e                                  [Car payment] Are you expecting to be unable
                                        to pay or only make a partial payment on each
                                        of the following bills this month?
--------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EF6A_E

                range:  [-9, 1]                          units:  1
        unique values:  4                        missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         9,910       -9   Not In Universe (not asked)
                            66       -1   Refused
                         2,144        0   No
                           327        1   Yes

--------------------------------------------------------------------------------
EF6A_f                                  [Student loan] Are you expecting to be unable
                                        to pay or only make a partial payment on each
                                        of the following bills this month?
--------------------------------------------------------------------------------
                type:   numeric (byte)
                label:  EF6A_F
```

```
              range:  [-9, 1]                          units:  1
      unique values:  4                        missing .:   0/12, 447

        tabulation:   Freq.    Numeric  Label
                      9, 910       -9   Not In Universe (not asked)
                        109       -1   Refused
                      2, 152        0   No
                        276        1   Yes

-------------------------------------------------------------------------------
EF6A_g                                   [Other [Please specify]] Are you expecting to
                                         be unable to pay or only make a partial payment
                                         on each of the following bills this month?
-------------------------------------------------------------------------------

              type:   numeric (byte)
             label:   EF6A_G

              range:  [-9, 1]                          units:  1
      unique values:  4                        missing .:   0/12, 447

        tabulation:   Freq.    Numeric  Label
                      9, 910       -9   Not In Universe (not asked)
                        523       -1   Refused
                      1, 872        0   No
                        142        1   Yes

-------------------------------------------------------------------------------
EF6B_a                                   [Rent or mortgage] Which of the following bills
                                         would you likely skip paying, or make only a
                                         partial payment on, if you had a $400 emergency
                                         expense that you had to pay?
-------------------------------------------------------------------------------

              type:   numeric (byte)
             label:   EF6B_A

              range:  [-9, 1]                          units:  1
      unique values:  4                        missing .:   0/12, 447

        tabulation:   Freq.    Numeric  Label
                     11, 107       -9   Not In Universe (not asked)
                         54       -1   Refused
                      1, 134        0   No
                        152        1   Yes

-------------------------------------------------------------------------------
EF6B_b                                   [Credit card] Which of the following bills
                                         would you likely skip paying, or make only a
                                         partial payment on, if you had a $400 emergency
                                         expense that you had to pay?
-------------------------------------------------------------------------------

              type:   numeric (byte)
             label:   EF6B_B

              range:  [-9, 1]                          units:  1
      unique values:  4                        missing .:   0/12, 447

        tabulation:   Freq.    Numeric  Label
                     11, 107       -9   Not In Universe (not asked)
                         54       -1   Refused
                        642        0   No
                        644        1   Yes

-------------------------------------------------------------------------------
EF6B_c                                   [Water, gas, or electric bill] Which of the
                                         following bills would you likely skip paying,
                                         or make only a partial payment on, if you had
                                         a $400 emergency expense that you had to pay?
-------------------------------------------------------------------------------

              type:   numeric (byte)
             label:   EF6B_C

              range:  [-9, 1]                          units:  1
      unique values:  4                        missing .:   0/12, 447

        tabulation:   Freq.    Numeric  Label
                     11, 107       -9   Not In Universe (not asked)
                         48       -1   Refused
```

```
                                957          0  No
                                335          1  Yes

-----------------------------------------------------------------------------
EF6B_d                                   [Phone or cable bill] Which of the following
                                         bills would you likely skip paying, or make
                                         only a partial payment on, if you had a $400
                                         emergency expense that you had to pay?
-----------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_D

                   range:  [-9,1]                        units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                           11,107      -9    Not In Universe (not asked)
                               30      -1    Refused
                              708       0    No
                              602       1    Yes

-----------------------------------------------------------------------------
EF6B_e                                   [Car payment] Which of the following bills
                                          would you likely skip paying, or make only a
                                         partial payment on, if you had a $400 emergency
                                         expense that you had to pay?
-----------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_E

                   range:  [-9,1]                        units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                           11,107      -9    Not In Universe (not asked)
                               70      -1    Refused
                            1,088       0    No
                              182       1    Yes

-----------------------------------------------------------------------------
EF6B_f                                   [Student loan] Which of the following bills
                                         would you likely skip paying, or make only a
                                         partial payment on, if you had a $400 emergency
                                         expense that you had to pay?
-----------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_F

                   range:  [-9,1]                        units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                           11,107      -9    Not In Universe (not asked)
                               79      -1    Refused
                              961       0    No
                              300       1    Yes

-----------------------------------------------------------------------------
EF6B_g                                   [Other [Please specify]:] Which of the following
                                         bills would you likely skip paying, or make only
                                         a partial payment on, if you had a $400 emergency
                                         expense that you had to pay?
-----------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  EF6B_G

                   range:  [-9,1]                        units:  1
           unique values:  4                        missing .:  0/12,447

              tabulation:  Freq.    Numeric  Label
                           11,107      -9    Not In Universe (not asked)
                              322      -1    Refused
                              951       0    No
                               67       1    Yes

-----------------------------------------------------------------------------
E1_a                                     [Prescription medicine (including taking less
```

```
                                        medication than prescribed)] During the past 12
                                        months, was there a time when you needed any of
                                        the following, but didn't get it because you
                                        couldn't afford it?
------------------------------------------------------------------------------------
                    type:  numeric (byte)
                    label: E1_A

                    range: [-9,1]                         units:  1
            unique values: 4                      missing .:  0/12,447

               tabulation: Freq.    Numeric  Label
                              260       -9   Not In Universe (not asked)
                               67       -1   Refused
                           10,810        0   No
                            1,310        1   Yes

------------------------------------------------------------------------------------
E1_b                                    [Seeing a doctor] During the past 12
                                        months, was there a time when you needed any of
                                        the following, but didn't get it because you
                                        couldn't afford it?
------------------------------------------------------------------------------------
                    type:  numeric (byte)
                    label: E1_B

                    range: [-9,1]                         units:  1
            unique values: 4                      missing .:  0/12,447

               tabulation: Freq.    Numeric  Label
                              260       -9   Not In Universe (not asked)
                               76       -1   Refused
                           10,601        0   No
                            1,510        1   Yes

------------------------------------------------------------------------------------
E1_c                                    [Mental health care or counseling] During the
                                        past 12 months, was there a time when you needed
                                        any of the following, but didn't get it because
                                        you couldn't afford it?
------------------------------------------------------------------------------------
                    type:  numeric (byte)
                    label: E1_C

                    range: [-9,1]                         units:  1
            unique values: 4                      missing .:  0/12,447

               tabulation: Freq.    Numeric  Label
                              260       -9   Not In Universe (not asked)
                               95       -1   Refused
                           11,427        0   No
                              665        1   Yes

------------------------------------------------------------------------------------
E1_d                                    [Dental care (including skipping check-ups or
                                        routine cleaning)] During the past 12 months,
                                        was there a time when you needed any of the
                                        following, but didn't get it because you
                                        couldn't afford it?
------------------------------------------------------------------------------------
                    type:  numeric (byte)
                    label: E1_D

                    range: [-9,1]                         units:  1
            unique values: 4                      missing .:  0/12,447

               tabulation: Freq.    Numeric  Label
                              260       -9   Not In Universe (not asked)
                               68       -1   Refused
                            9,766        0   No
                            2,353        1   Yes

------------------------------------------------------------------------------------
E1_e                                    [Seeing a specialist (such as an OB/GYN,
                                        dermatologist, orthopedic surgeon, etc.)]
                                        During the past 12 months, was there a time
                                        when you needed any of the following, but didn't
```

```
                                 get it because you couldn't afford it?
----------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_E

                 range:  [-9,1]                           units:  1
         unique values:  4                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           260        -9  Not In Universe (not asked)
                            81        -1  Refused
                        11,098         0  No
                         1,008         1  Yes

----------------------------------------------------------------------------
E1_f                                        [Follow-up care (e.g. skipping physical
                                            therapy sessions recommended by a doctor)]
                                            During the past 12 months, was there a time
                                            when you needed any of the following, but didn't
                                            get it because you couldn't afford it?
----------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E1_F

                 range:  [-9,1]                           units:  1
         unique values:  4                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           260        -9  Not In Universe (not asked)
                            95        -1  Refused
                        11,322         0  No
                           770         1  Yes

----------------------------------------------------------------------------
E2                                          During the past 12 months, have you had any
                                            unexpected major medical expenses that you had
                                            to pay out of pocket (that were not completely
                                            paid for by insurance?
----------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E2

                 range:  [-9,1]                           units:  1
         unique values:  4                          missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                           260        -9  Not In Universe (not asked)
                            64        -1  Refused
                         9,192         0  No
                         2,931         1  Yes

----------------------------------------------------------------------------
E2A                                         Approximately how much did you pay out of pocket
                                            for unexpected major medical expenses in the past
                                            12 months?
----------------------------------------------------------------------------

                  type:  numeric (long)
                 label:  E2A

                 range:  [-9,9999999]                     units:  1
         unique values:  239                        missing .:  0/12,447

              examples:  -9    Not In Universe (not asked)
                         -9    Not In Universe (not asked)
                         -9    Not In Universe (not asked)
                         300

----------------------------------------------------------------------------
E2B                                         Do you currently have an unpaid balance or owe
                                            any debt related to the unexpected major medical
                                            expenses that you had in the past 12 months?
----------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  E2B

                 range:  [-9,1]                           units:  1
```

```
          unique values:  4                              missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                       9,516      -9    Not In Universe (not asked)
                          24      -1    Refused
                       1,907       0    No
                       1,000       1    Yes

--------------------------------------------------------------------------------
E4_a                                      [Insurance through a current or former employer
                                          or union (of yourself or a family member)] Are
                                          you currently covered by any of the following
                                          types of health insurance or health coverage plans?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  E4_A

                  range:  [-9,1]                           units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                         260      -9    Not In Universe (not asked)
                         193      -1    Refused
                       5,488       0    No
                       6,506       1    Yes

--------------------------------------------------------------------------------
E4_b                                      [Insurance purchased directly from an insurance
                                          company (by yourself or a family member)] Are
                                          you currently covered by any of the following
                                          types of health insurance or health coverage plans?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  E4_B

                  range:  [-9,1]                           units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                         260      -9    Not In Universe (not asked)
                         344      -1    Refused
                      10,159       0    No
                       1,684       1    Yes

--------------------------------------------------------------------------------
E4_c                                      [Medicare, for people 65 or older, or people
                                          with certain disabilities] Are you currently
                                          covered by any of the following types of health
                                          insurance or health coverage plans?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  E4_C

                  range:  [-9,1]                           units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                         260      -9    Not In Universe (not asked)
                         215      -1    Refused
                       7,727       0    No
                       4,245       1    Yes

--------------------------------------------------------------------------------
E4_d                                      [Medicaid, Medical Assistance, or any kind of
                                          government-assistance plan for those with low
                                          incomes or disability] Are you currently covered
                                          by any of the following types of health insurance or
                                          health coverage plans?
--------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  E4_D

                  range:  [-9,1]                           units:   1
          unique values:  4                              missing .:   0/12,447

          tabulation:  Freq.   Numeric  Label
                         260      -9    Not In Universe (not asked)
```

```
                                   340            -1  Refused
                                10,410             0  No
                                 1,437             1  Yes

--------------------------------------------------------------------------------
E4_e                                        [TRICARE or other military health care] Are
                                            you currently covered by any of the following
                                            types of health insurance or health coverage plans?
--------------------------------------------------------------------------------

                   type:   numeric (byte)
                  label:   E4_E

                  range:   [-9,1]                        units:   1
          unique values:   4                           missing .:   0/12,447

            tabulation:    Freq.    Numeric  Label
                             260       -9    Not In Universe (not asked)
                             344       -1    Refused
                          11,327        0    No
                             516        1    Yes

--------------------------------------------------------------------------------
E4_f                                        [VA (including those who have ever used or
                                            enrolled for VA health care)] Are you currently
                                            covered by any of the following types of health
                                            insurance or health coverage plans?
--------------------------------------------------------------------------------

                   type:   numeric (byte)
                  label:   E4_F

                  range:   [-9,1]                        units:   1
          unique values:   4                           missing .:   0/12,447

            tabulation:    Freq.    Numeric  Label
                             260       -9    Not In Universe (not asked)
                             331       -1    Refused
                          11,183        0    No
                             673        1    Yes

--------------------------------------------------------------------------------
E4_g                                        [Insurance purchased through a health
                                            insurance exchange] Are you currently covered
                                            by any of the following types of health insurance
                                            or health coverage plans?
--------------------------------------------------------------------------------

                   type:   numeric (byte)
                  label:   E4_G

                  range:   [-9,1]                        units:   1
          unique values:   4                           missing .:   0/12,447

            tabulation:    Freq.    Numeric  Label
                             260       -9    Not In Universe (not asked)
                             349       -1    Refused
                          11,237        0    No
                             601        1    Yes

--------------------------------------------------------------------------------
E4_h                                        [Any other type of health insurance or health
                                            coverage plan] Are you currently covered
                                            by any of the following types of health insurance
                                            or health coverage plans?
--------------------------------------------------------------------------------

                   type:   numeric (byte)
                  label:   E4_H

                  range:   [-9,1]                        units:   1
          unique values:   4                           missing .:   0/12,447

            tabulation:    Freq.    Numeric  Label
                             260       -9    Not In Universe (not asked)
                             400       -1    Refused
                          11,057        0    No
                             730        1    Yes

--------------------------------------------------------------------------------
E5                                          Do you personally know someone who has been
```

addicted to opioids or prescription painkillers?
----
              type: numeric (byte)
             label: E5

             range: [-9,1]   units: 1
     unique values: 4   missing .:   0/12,447

        tabulation: Freq.   Numeric Label
                        260   -9 Not In Universe (not asked)
                         49   -1 Refused
                      9,500   0 No
                      2,638   1 Yes

X2_a   [I lost a job] Have you experienced financial
                                        hardship due to each of the following events
                                        in the past 12 months?
----
              type: numeric (byte)
             label: X2_A

             range: [-9,1]   units: 1
     unique values: 4   missing .:   0/12,447

        tabulation: Freq.   Numeric Label
                        260   -9 Not In Universe (not asked)
                         84   -1 Refused
                     11,423   0 No
                        680   1 Yes

X2_b   [I had my work hours and/or pay reduced] Have
                                        you experienced financial hardship due to each
                                        of the following events in the past 12 months?
----
              type: numeric (byte)
             label: X2_B

             range: [-9,1]   units: 1
     unique values: 4   missing .:   0/12,447

        tabulation: Freq.   Numeric Label
                        260   -9 Not In Universe (not asked)
                         86   -1 Refused
                     11,327   0 No
                        774   1 Yes

X2_c   [My spouse/partner lost a job] Have you
                                        experienced financial hardship due to each of
                                        the following events in the past 12 months?
----
              type: numeric (byte)
             label: X2_C

             range: [-9,1]   units: 1
     unique values: 4   missing .:   0/12,447

        tabulation: Freq.   Numeric Label
                      4,955   -9 Not In Universe (not asked)
                         52   -1 Refused
                      7,120   0 No
                        320   1 Yes

X2_d   [My spouse/partner had their work hours
                                        and/or pay reduced] Have you experienced
                                        financial hardship due to each of the following
                                        events in the past 12 months?
----
              type: numeric (byte)
             label: X2_D

             range: [-9,1]   units: 1
     unique values: 4   missing .:   0/12,447

```
        tabulation:  Freq.   Numeric  Label
                     4,955      -9    Not In Universe (not asked)
                        41      -1    Refused
                     7,084       0    No
                       367       1    Yes

--------------------------------------------------------------------------------
X2_g                                  [Other [Please specify]] Have you experienced
                                      financial hardship due to each of the following
                                      events in the past 12 months?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  X2_G

             range:  [-9,1]                          units:  1
      unique values: 4                          missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                       260      -9    Not In Universe (not asked)
                     1,457      -1    Refused
                    10,337       0    No
                       393       1    Yes

--------------------------------------------------------------------------------
X3_a                                  [I lost a job] How much financial strain did
                                      each of the events that you experienced cause
                                      for you and your family?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  X3_A

             range:  [-9,3]                          units:  1
      unique values: 5                          missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    11,767      -9    Not In Universe (not asked)
                         4      -1    Refused
                        78       1    A little
                       178       2    Some
                       420       3    A lot

--------------------------------------------------------------------------------
X3_b                                  [I had my work hours and/or pay reduced] How
                                      much financial strain did each of the events
                                      that you experienced cause for you and your family?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  X3_B

             range:  [-9,3]                          units:  1
      unique values: 5                          missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    11,673      -9    Not In Universe (not asked)
                         3      -1    Refused
                       140       1    A little
                       300       2    Some
                       331       3    A lot

--------------------------------------------------------------------------------
X3_c                                  [My spouse/partner lost a job] How much
                                      financial strain did each of the events that
                                      you experienced cause for you and your family?
--------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  X3_C

             range:  [-9,3]                          units:  1
      unique values: 5                          missing .:  0/12,447

        tabulation:  Freq.   Numeric  Label
                    12,127      -9    Not In Universe (not asked)
                         3      -1    Refused
                        40       1    A little
                        89       2    Some
                       188       3    A lot
```

```
--------------------------------------------------------------------------------
X3_d                                          [My spouse/partner had their work hours
                                              and/or pay reduced] How much financial strain
                                              did each of the events that you experienced
                                              cause for you and your family?
--------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  X3_D

           range:  [-9,3]                                units:  1
   unique values:  5                             missing .:  0/12,447

      tabulation:  Freq.   Numeric  Label
                   12,080      -9   Not In Universe (not asked)
                        1      -1   Refused
                       60       1   A little
                      146       2   Some
                      160       3   A lot

--------------------------------------------------------------------------------
X3_g                                          [Other [Please specify]] How much financial
                                              strain did each of the events that you
                                              experienced cause for you and your family?
--------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  X3_G

           range:  [-9,3]                                units:  1
   unique values:  4                             missing .:  0/12,447

      tabulation:  Freq.   Numeric  Label
                   12,054      -9   Not In Universe (not asked)
                       29       1   A little
                      108       2   Some
                      256       3   A lot

--------------------------------------------------------------------------------
CH1_a                                         [Your family's finances] When you were growing
                                              up (under age 17), how frequently did you worry
                                              about each of the following?
--------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  CH1_A

           range:  [-9,4]                                units:  1
   unique values:  6                             missing .:  0/12,447

      tabulation:  Freq.   Numeric  Label
                      260      -9   Not In Universe (not asked)
                       56      -1   Refused
                    5,301       1   Never worried
                    2,469       2   Rarely worried
                    2,930       3   Sometimes worried
                    1,431       4   Regularly worried

--------------------------------------------------------------------------------
CH1_b                                         [Having enough food to eat] When you were
                                              growing up (under age 17), how frequently did
                                              you worry about each of the following?
--------------------------------------------------------------------------------
            type:  numeric (byte)
           label:  CH1_B

           range:  [-9,4]                                units:  1
   unique values:  6                             missing .:  0/12,447

      tabulation:  Freq.   Numeric  Label
                      260      -9   Not In Universe (not asked)
                       58      -1   Refused
                    8,207       1   Never worried
                    2,014       2   Rarely worried
                    1,261       3   Sometimes worried
                      647       4   Regularly worried

--------------------------------------------------------------------------------
CH1_c                                         [Crime and personal safety] When you were
```

growing up (under age 17), how frequently did
you worry about each of the following?

```
            type:  numeric (byte)
           label:  CH1_C

           range:  [-9,4]                         units:   1
   unique values:  6                        missing .:   0/12,447

     tabulation:   Freq.   Numeric  Label
                     260      -9    Not In Universe (not asked)
                      62      -1    Refused
                   7,316       1    Never worried
                   2,926       2    Rarely worried
                   1,350       3    Sometimes worried
                     533       4    Regularly worried
```

CH1_d   [Having a stable caregiver] When you were
                                       growing up (under age 17), how frequently did
                                       you worry about each of the following?

```
            type:  numeric (byte)
           label:  CH1_D

           range:  [-9,4]                         units:   1
   unique values:  6                        missing .:   0/12,447

     tabulation:   Freq.   Numeric  Label
                     260      -9    Not In Universe (not asked)
                      77      -1    Refused
                   9,114       1    Never worried
                   1,626       2    Rarely worried
                     877       3    Sometimes worried
                     493       4    Regularly worried
```

CH5_a   [Jobs available while in school] During high
                                       school, did you receive information or counseling
                                       from your school on a regular basis about the following:

```
            type:  numeric (byte)
           label:  CH5_A

           range:  [-9,1]                         units:   1
   unique values:  5                        missing .:   0/12,447

     tabulation:   Freq.   Numeric  Label
                  10,834      -9    Not In Universe (not asked)
                     171      -2    Don't know
                      17      -1    Refused
                   1,081       0    No
                     344       1    Yes
```

CH5_b   [College or college admissions] During high
                                       school, did you receive information or counseling
                                       from your school on a regular basis about the following:

```
            type:  numeric (byte)
           label:  CH5_B

           range:  [-9,1]                         units:   1
   unique values:  5                        missing .:   0/12,447

     tabulation:   Freq.   Numeric  Label
                  10,834      -9    Not In Universe (not asked)
                     125      -2    Don't know
                      18      -1    Refused
                     506       0    No
                     964       1    Yes
```

CH5_c   [Jobs or career paths for after graduation]
                                       During high school, did you receive information
                                       or counseling from your school on a regular basis
                                       about the following:

```
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  CH5_C

                    range:  [-9,1]                        units:  1
            unique values:  5                         missing .:  0/12,447

              tabulation:   Freq.   Numeric  Label
                           10,834       -9  Not In Universe (not asked)
                              151       -2  Don't know
                               17       -1  Refused
                              759        0  No
                              686        1  Yes
--------------------------------------------------------------------------------
CH2               What is the highest level of education that your mother completed?
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  CH2

                    range:  [-2,7]                        units:  1
            unique values:  9                         missing .:  0/12,447

              tabulation:   Freq.   Numeric  Label
                              593       -2  Don't know
                               52       -1  Refused
                            2,290        1  Less than High School degree
                            4,747        2  High school degree or GED
                            1,329        3  Some college but no degree
                              724        4  Certificate or technical degree
                              631        5  Associate degree
                            1,393        6  Bachelor's degree
                              688        7  Graduate degree
--------------------------------------------------------------------------------
CH3               What is the highest level of education that your father completed?
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  CH3

                    range:  [-2,7]                        units:  1
            unique values:  9                         missing .:  0/12,447

              tabulation:   Freq.   Numeric  Label
                            1,092       -2  Don't know
                               98       -1  Refused
                            2,762        1  Less than High School degree
                            3,800        2  High school degree or GED
                            1,115        3  Some college but no degree
                              653        4  Certificate or technical degree
                              400        5  Associate degree
                            1,455        6  Bachelor's degree
                            1,072        7  Graduate degree
--------------------------------------------------------------------------------
FL1                                      [Housing prices in the US can never go down.]
                                         Do you think the following statement is true
                                         or false?
--------------------------------------------------------------------------------
                     type:  numeric (byte)
                    label:  FL1

                    range:  [-9,2]                        units:  1
            unique values:  5                         missing .:  0/12,447

              tabulation:   Freq.   Numeric  Label
                              260       -9  Not In Universe (not asked)
                            2,362       -2  Don't know
                               40       -1  Refused
                            2,039        1  True
                            7,746        2  False
--------------------------------------------------------------------------------
FL2                                      [Buying a single company's stock usually
                                         provides a safer return than a stock mutual
                                         fund.] Do you think the following statement is
                                         true or false?
```

```
----------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FL2

                   range:  [-9,2]                          units:  1
           unique values:  5                            missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260        -9  Not In Universe (not asked)
                           5,422        -2  Don't know
                              53        -1  Refused
                             381         1  True
                           6,331         2  False
----------------------------------------------------------------------------------
FL3                                          Considering a long time period (for example 10
                                             or 20 years), which asset described below normally
                                             gives the highest returns?
----------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FL3

                   range:  [-9,4]                          units:  1
           unique values:  7                            missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260        -9  Not In Universe (not asked)
                           4,042        -2  Don't know
                              75        -1  Refused
                           5,786         1  Stocks
                           1,042         2  Bonds
                             435         3  Savings accounts
                             807         4  Precious metals
----------------------------------------------------------------------------------
FL4                                          Imagine that the interest rate on your savings
                                             account was 1% per year and inflation was 2% per
                                             year. After 1 year, how much would you be able to
                                             buy with the money in this account?
----------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FL4

                   range:  [-9,3]                          units:  1
           unique values:  6                            missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260        -9  Not In Universe (not asked)
                           2,625        -2  Don't know
                              90        -1  Refused
                             434         1  More than today
                             753         2  Exactly the same
                           8,285         3  Less than today
----------------------------------------------------------------------------------
FL5                                          Suppose you had $100 in a savings account and
                                             the interest rate was 2% per year. After 5 years,
                                             how much do you think you would have in the account
                                             if you left the money to grow?
----------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  FL5

                   range:  [-9,3]                          units:  1
           unique values:  6                            missing .:   0/12,447

              tabulation:  Freq.   Numeric  Label
                             260        -9  Not In Universe (not asked)
                           1,708        -2  Don't know
                             135        -1  Refused
                           9,063         1  More than $102
                             652         2  Exactly $102
                             629         3  Less than $102
----------------------------------------------------------------------------------
HHNET_a                                      [Home] Do you or does anyone in this household
                                             use the Internet at the following locations?
```

```
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  HHNET_A

               range:  [-1,1]                          units:  1
       unique values:  3                           missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          51      -1    Refused
                         405       0    No
                      11,991       1    Yes

--------------------------------------------------------------------------------
HHNET_b                                   [Work] Do you or does anyone in this household
                                          use the Internet at the following locations?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  HHNET_B

               range:  [-1,1]                          units:  1
       unique values:  3                           missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         155      -1    Refused
                       5,364       0    No
                       6,928       1    Yes

--------------------------------------------------------------------------------
HHNET_c                                   [School] Do you or does anyone in this household
                                          use the Internet at the following locations?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  HHNET_C

               range:  [-1,1]                          units:  1
       unique values:  3                           missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         218      -1    Refused
                       9,270       0    No
                       2,959       1    Yes

--------------------------------------------------------------------------------
HHNET_d                                   [Coffee shop or other business that offers
                                          Internet access] Do you or does anyone in this
                                          household use the Internet at the following
                                          locations?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  HHNET_D

               range:  [-1,1]                          units:  1
       unique values:  3                           missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         173      -1    Refused
                       8,722       0    No
                       3,552       1    Yes

--------------------------------------------------------------------------------
HHNET_e                                   [While traveling between places] Do you or
                                          does anyone in this household use the Internet
                                          at the following locations?
--------------------------------------------------------------------------------
                type:  numeric (byte)
               label:  HHNET_E

               range:  [-1,1]                          units:  1
       unique values:  3                           missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         163      -1    Refused
                       5,606       0    No
                       6,678       1    Yes

--------------------------------------------------------------------------------
```

```
HHNET_f                                      [Library, community center, park, or other
                                             public place] Do you or does anyone in this
                                             household use the Internet at the following
                                             locations?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  HHNET_F

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         178      -1    Refused
                       8,626       0    No
                       3,643       1    Yes

-------------------------------------------------------------------------------
HHNET_g                                      [Someone else's home] Do you or does anyone in
                                             this household use the Internet at the following
                                             locations?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  HHNET_G

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         183      -1    Refused
                       6,683       0    No
                       5,581       1    Yes

-------------------------------------------------------------------------------
HHNET_h                                      [Some other location] Do you or does anyone in
                                             this household use the Internet at the following
                                             locations?
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  HHNET_H

                range:  [-1,1]                        units:  1
        unique values:  3                         missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         358      -1    Refused
                       8,414       0    No
                       3,675       1    Yes

-------------------------------------------------------------------------------
DOV_PPNET                                    [Internet access] Data Only Variable
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  DOV_PPNE

                range:  [0,1]                         units:  1
        unique values:  2                         missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                         225       0    No
                      12,222       1    Yes

-------------------------------------------------------------------------------
xhispan                                                              Hispanic Descent
-------------------------------------------------------------------------------
                 type:  numeric (byte)
                label:  XHISPAN

                range:  [1,8]                         units:  1
        unique values:  5                         missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                      10,940       1    No, I am not
                         821       2    Yes, Mexican, Mexican-American,
                                        Chicano
                         209       3    Yes, Puerto Rican
                          71       4    Yes, Cuban, Cuban American
```

```
                              406          8  Yes, Other
                                              Spanish/Hispanic/Latino
                                              (specify)

--------------------------------------------------------------------------------
xspanish                                            Language version of the survey
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  XSPANISH

              range:  [1,2]                        units:  1
      unique values:  2                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                       12,187         1  English version
                          260         2  Spanish version

--------------------------------------------------------------------------------
DOV_ACSLANG                            [Language proficiency] Data Only Variable
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  DOV_ACSL

              range:  [1,5]                        units:  1
      unique values:  4                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          607         1  English Proficient
                          762         2  Bilingual
                          138         3  Spanish Proficient
                       10,940         5  Non-Hispanics, not asked

--------------------------------------------------------------------------------
ppage                                                                        Age
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPAGE

              range:  [18,94]                       units:  1
      unique values:  77                      missing .:  0/12,447

           examples:  36
                      52
                      61
                      69

--------------------------------------------------------------------------------
ppagecat                                                        Age - 7 Categories
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPAGECAT

              range:  [1,7]                        units:  1
      unique values:  7                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                          467         1  18-24
                        1,774         2  25-34
                        1,573         3  35-44
                        1,831         4  45-54
                        2,853         5  55-64
                        2,718         6  65-74
                        1,231         7  75+

--------------------------------------------------------------------------------
ppagect4                                                        Age - 4 Categories
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPAGECT4

              range:  [1,4]                        units:  1
      unique values:  4                       missing .:  0/12,447

          tabulation:  Freq.   Numeric  Label
                        1,463         1  18-29
                        2,351         2  30-44
```

```
                         3,223         3   45-59
                         5,410         4   60+
--------------------------------------------------------------------------------
ppeduc                                       Education (Highest Degree Received)
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   PPEDUC

                 range:   [1,14]                       units:   1
         unique values:   14                         missing .:   0/12,447

              examples:   9      HIGH SCHOOL GRADUATE - high school DIPLOMA or the
                                 equivalent (GED)
                          10     Some college, no degree
                          12     Bachelors degree
                          12     Bachelors degree

--------------------------------------------------------------------------------
ppeducat                                                  Education (Categorical)
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   PPEDUCAT

                 range:   [1,4]                        units:   1
         unique values:   4                          missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                            484         1  Less than high school
                          2,691         2  High school
                          4,201         3  Some college
                          5,071         4  Bachelor's degree or higher

--------------------------------------------------------------------------------
ppethm                                                            Race / Ethnicity
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   PPETHM

                 range:   [1,5]                        units:   1
         unique values:   5                          missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                          9,175         1  White, Non-Hispanic
                          1,073         2  Black, Non-Hispanic
                            365         3  Other, Non-Hispanic
                          1,507         4  Hispanic
                            327         5  2+ Races, Non-Hispanic

--------------------------------------------------------------------------------
ppgender                                                                  Gender
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   PPGENDER

                 range:   [1,2]                        units:   1
         unique values:   2                          missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                          6,183         1  Male
                          6,264         2  Female

--------------------------------------------------------------------------------
pphhhead                                                          Household Head
--------------------------------------------------------------------------------

                  type:   numeric (byte)
                 label:   PPHHHEAD

                 range:   [0,1]                        units:   1
         unique values:   2                          missing .:   0/12,447

            tabulation:   Freq.   Numeric  Label
                          1,822         0  No
                         10,625         1  Yes

--------------------------------------------------------------------------------
```

```
pphhsize                                                                 Household Size
-------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPHHSIZE

                 range:  [1,12]                        units:  1
         unique values:  11                        missing .:  0/12,447

              examples:  1
                         2
                         2
                         3

-------------------------------------------------------------------------------------
pphouse                                                                    Housing Type
-------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPHOUSE

                 range:  [1,5]                         units:  1
         unique values:  5                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         8,868        1   A one-family house detached from
                                          any other house
                         1,137        2   A one-family house attached to
                                          one or more houses
                         1,977        3   A building with 2 or more
                                          apartments
                           452        4   A mobile home
                            13        5   Boat, RV, van, etc.

-------------------------------------------------------------------------------------
ppincimp                                                                Household Income
-------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPINCIMP

                 range:  [1,21]                        units:  1
         unique values:  21                        missing .:  0/12,447

              examples:  7     $20,000 to $24,999
                         11    $40,000 to $49,999
                         14    $75,000 to $84,999
                         16    $100,000 to $124,999

-------------------------------------------------------------------------------------
ppmarit                                                                  Marital Status
-------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPMARIT

                 range:  [1,6]                         units:  1
         unique values:  6                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         7,113        1   Married
                           787        2   Widowed
                         1,612        3   Divorced
                           198        4   Separated
                         2,154        5   Never married
                           583        6   Living with partner

-------------------------------------------------------------------------------------
ppmsacat                                                                     MSA Status
-------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPMSACAT

                 range:  [0,1]                         units:  1
         unique values:  2                         missing .:  0/12,447

            tabulation:  Freq.   Numeric  Label
                         1,615        0   Non-Metro
                        10,832        1   Metro
```

```
-------------------------------------------------------------------------------
ppreg                                            Region 4 - Based on State of Residence
-------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPREG4

                  range:  [1,4]                         units:  1
          unique values:  4                       missing .:   0/12,447

             tabulation:  Freq.   Numeric  Label
                          2,185        1   Northeast
                          3,039        2   Midwest
                          4,299        3   South
                          2,924        4   West

-------------------------------------------------------------------------------
ppreg9                                           Region 9 - Based on State of Residence
-------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPREG9

                  range:  [1,9]                         units:  1
          unique values:  9                       missing .:   0/12,447

             tabulation:  Freq.   Numeric  Label
                            588        1   New England
                          1,597        2   Mid-Atlantic
                          2,082        3   East-North Central
                            957        4   West-North Central
                          2,392        5   South Atlantic
                            608        6   East-South Central
                          1,299        7   West-South Central
                            931        8   Mountain
                          1,993        9   Pacific

-------------------------------------------------------------------------------
pprent                                           Ownership Status of Living Quarters
-------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPRENT

                  range:  [1,3]                         units:  1
          unique values:  3                       missing .:   0/12,447

             tabulation:  Freq.   Numeric  Label
                          9,294        1   Owned or being bought by you or
                                           someone in your household
                          2,965        2   Rented for cash
                            188        3   Occupied without payment of cash
                                           rent

-------------------------------------------------------------------------------
ppstaten                                                                       State
-------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPSTATEN

                  range:  [11,95]                        units:  1
          unique values:  51                      missing .:   0/12,447

               examples:  31       oh
                          44       nd
                          59       fl
                          86       az

-------------------------------------------------------------------------------
PPT01                                   Presence of Household Members - Children 0-1
-------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPT01

                  range:  [0,3]                          units:  1
          unique values:  4                       missing .:   0/12,447

             tabulation:  Freq.   Numeric  Label
                         12,007        0
```

```
                          418           1
                           21           2
                            1           3

--------------------------------------------------------------------------------
PPT25                                   Presence of Household Members - Children 2-5
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPT25

              range:  [0, 3]                        units:  1
      unique values:  4                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                    11,540          0
                       734          1
                       159          2
                        14          3

--------------------------------------------------------------------------------
PPT612                                  Presence of Household Members - Children 6-12
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPT612

              range:  [0, 4]                        units:  1
      unique values:  5                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                    10,950          0
                     1,015          1
                       395          2
                        70          3
                        17          4

--------------------------------------------------------------------------------
PPT1317                                 Presence of Household Members - Children 13-17
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPT1317

              range:  [0, 5]                        units:  1
      unique values:  6                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
                    11,148          0
                     1,015          1
                       250          2
                        30          3
                         3          4
                         1          5

--------------------------------------------------------------------------------
PPT180V                                 Presence of Household Members - Adults 18+
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPT180V

              range:  [1, 12]                       units:  1
      unique values:  11                      missing .:  0/12,447

          examples:  1
                     2
                     2
                     2

--------------------------------------------------------------------------------
ppwork                                  Current Employment Status
--------------------------------------------------------------------------------

              type:  numeric (byte)
              label:  PPWORK

              range:  [1, 7]                        units:  1
      unique values:  7                       missing .:  0/12,447

        tabulation:  Freq.    Numeric  Label
```

```
                    6,057        1  Working - as a paid employee
                    1,099        2  Working - self-employed
                       41        3  Not working - on temporary
                                    layoff from a job
                      552        4  Not working - looking for work
                    3,578        5  Not working - retired
                      506        6  Not working - disabled
                      614        7  Not working - other

------------------------------------------------------------------------------
ppcm0160                         Q26: Occupation (detailed) in current or main job
------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPCM0160

             range:  [-2,35]                    units:  1
     unique values:  37                      missing .:  6/12,447

          examples:  -2    Not asked
                     -2    Not asked
                     14    Health Care Support (such as nursing aide, orderly, d
> ental assistant)
                     29    Other (Please specify)

------------------------------------------------------------------------------
IND1                          IND1: Industry (tight scale) in current or main job
------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  IND1

             range:  [-2,27]                    units:  1
     unique values:  29                      missing .:  6/12,447

          examples:  -2    Not asked
                     -2    Not asked
                      9    Information
                     16    Health Care and Social Assistance

------------------------------------------------------------------------------
pphi0001                         Q0: What language do you usually speak at home?
------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPHI0001

             range:  [-1,6]                     units:  1
     unique values:  7                       missing .:  11,001/12,447

        tabulation:  Freq.   Numeric  Label
                         2      -1    Refused
                       101       1    Only Spanish
                       183       2    More Spanish than English
                       316       3    Both Spanish and English equally
                       355       4    More English than Spanish
                       485       5    Only English
                         4       6    Neither Spanish nor English
                    11,001       .

------------------------------------------------------------------------------
pphidate                              Date member completed Hispanic survey
                                                           YYYYMMDD format
------------------------------------------------------------------------------

              type:  numeric (long)

             range:  [20151107,20171225]        units:  1
     unique values:  243                     missing .:  11,001/12,447

              mean:  2.0e+07
          std. dev:  4173.67

       percentiles:        10%       25%       50%       75%       90%
                        2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07

------------------------------------------------------------------------------
ppcm0062                         Q18: Altogether, how many jobs do you have?
------------------------------------------------------------------------------

              type:  numeric (byte)
```

```
                  label:  PPCM0062

                  range:  [-2,4]                        units:  1
          unique values:  6                      missing .:   6/12,447

             tabulation:  Freq.    Numeric  Label
                          5,300       -2    Not asked
                             16       -1    Refused
                          5,879        1    One
                            947        2    Two
                            201        3    Three
                             98        4    Four or more
                              6        .
----------------------------------------------------------------------------------
pph10001                      Q1: In general, would you say your physical health is. . .?
----------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPH10001

                  range:  [-1,5]                         units:  1
          unique values:  6                       missing .:   177/12,447

             tabulation:  Freq.    Numeric  Label
                             20       -1    Refused
                          1,336        1    Excellent
                          4,594        2    Very good
                          4,463        3    Good
                          1,542        4    Fair
                            315        5    Poor
                            177        .
----------------------------------------------------------------------------------
pph1date                                        Date member completed Health 1 survey
                                                YYYYMMDD format
----------------------------------------------------------------------------------

                   type:  numeric (long)

                  range:  [20150930, 20171223]           units:  1
          unique values:  389                     missing .:   177/12,447

                   mean:  2.0e+07
              std. dev:  2247.56

            percentiles:       10%       25%       50%       75%       90%
                           2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07
----------------------------------------------------------------------------------
ppfs0001                                        Q1: When it comes to decisions regarding your
                                                household's financial activities, who makes
                                                the decisions in your household?
----------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPFS0001

                  range:  [-1,3]                         units:  1
          unique values:  4                       missing .:   1,377/12,447

             tabulation:  Freq.    Numeric  Label
                              6       -1    Refused
                          5,687        1    I make most of the decisions
                          4,431        2    Another household member and I
                                            share in the decisions
                            946        3    Another household member makes
                                            most of the decisions
                          1,377        .
----------------------------------------------------------------------------------
ppfs0596                                        Q22: What is the approximate total amount of
                                                your household's savings and investments?
----------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  PPFS0596

                  range:  [-2,7]                         units:  1
          unique values:  9                       missing .:   1,377/12,447
```

```
              tabulation:   Freq.   Numeric  Label
                               18      -2     Not asked
                              279      -1     Refused
                            5,122       1     Under $50,000
                            1,243       2     $50,000 - $99,999
                            1,389       3     $100,000 - $249,999
                            1,082       4     $250,000 - $499,999
                              773       5     $500,000 - $999,999
                              775       6     $1,000,000 or more
                              389       7     Not sure
                            1,377       .
-------------------------------------------------------------------------------
ppfsdate                            Date member completed Financial Services survey
                                                             YYYYMMDD format
-------------------------------------------------------------------------------

                    type:   numeric (long)

                   range:   [20141125, 20171226]          units:   1
           unique values:   654                       missing .:   1,377/12,447

                    mean:   2.0e+07
               std. dev:    5100.98

             percentiles:        10%       25%       50%       75%       90%
                             2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07

-------------------------------------------------------------------------------
ppcmdate                             Date member completed Core Profile survey
                                                             YYYYMMDD format
-------------------------------------------------------------------------------

                    type:   numeric (long)

                   range:   [20090512, 20171121]          units:   1
           unique values:   515                       missing .:   0/12,447

                    mean:   2.0e+07
               std. dev:    5228.21

             percentiles:        10%       25%       50%       75%       90%
                             2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07

-------------------------------------------------------------------------------
ppcm1301                                                  GOVEMP1: Employer type
-------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   PPCM1301

                   range:   [-2, 5]                       units:   1
           unique values:   7                         missing .:   32/12,447

              tabulation:   Freq.   Numeric  Label
                            5,331      -2     Not asked
                               58      -1     Refused
                            1,124       1     Government
                            3,648       2     Private-for-profit company
                              893       3     Non-profit organization
                                             including tax exempt and
                                             charitable organizations
                            1,246       4     Self-employed
                              115       5     Working in the family business
                               32       .

-------------------------------------------------------------------------------
pppa1636        Q250: Did you ever serve on active duty in the U.S. Armed Forces?
-------------------------------------------------------------------------------

                    type:   numeric (byte)
                   label:   PPPA1636

                   range:   [-1, 2]                       units:   1
           unique values:   3                         missing .:   356/12,447

              tabulation:   Freq.   Numeric  Label
                               54      -1     Refused
                            1,796       1     Yes
                           10,241       2     No
                              356       .
```

```
--------------------------------------------------------------------------------
ppp10103                             Q31: [None of these] People may be involved in civic
                                     and political activities. In the past 12 months, have
                                     you attended a political rally; contacted a government
                                     official; volunteered for a political candidate, issue,
                                     or cause; served on a committee for a civic or community
                                     organization; written a letter or e-mail to a newspaper
                                     or called a live radio or TV show; commented about
                                     politics on an internet site; shared your opinion about
                                     community issues at a public meeting; or held elected office?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPP10103

                range:  [-1, 1]                        units:  1
        unique values:  3                         missing .:  356/12,447

           tabulation:  Freq.    Numeric  Label
                           73        -1   Refused
                        4,990         0   No
                        7,028         1   Yes
                          356         .

--------------------------------------------------------------------------------
control                                                          Control of institution
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  label_control

                range:  [1, 3]                          units:  1
        unique values:  3                         missing .:  3,888/12,447

           tabulation:  Freq.    Numeric  Label
                        5,859         1   Public
                        2,055         2   Private not-for-profit
                          645         3   Private for-profit
                        3,888         .
```

```
----------------------------------------------------------------
ppracem                                      Race, Census categories
----------------------------------------------------------------


            type: numeric (byte)
           label: ppracem

           range: [1,6]                        units: 1
   unique values: 6                     missing .: 0/12447

        tabulation: Freq.  Numeric  Label
              10,485            1  White
               1,123            2  Black/African-American
                 111            3  American Indian or Alaska Native
                 305            4  Asian
                  15            5  Hawaiian/Pacific Islander
                 408            6  2+ Races


----------------------------------------------------------------
race_5cat                             Race/Ethnicity - 5 categories
----------------------------------------------------------------


            type: numeric (byte)
           label: race_5cat

           range: [1,5]                        units: 1
   unique values: 5                     missing .: 0/12447

        tabulation: Freq.  Numeric  Label
               9,175            1  White
               1,073            2  Black
               1,507            3  Hispanic
                 292            4  Asian
                 400            5  Other
```

----
year   Year
----

                    type: numeric (float)
                   label: Year

          range: unique [2017]   units: 1
               values: 1   missing .:   0/12,447

          tabulation: Freq.   Numeric
                        12,447   2017

----
weight   Sample Weights: All Respondents
----

                    type: numeric (float)

          range: unique [.1628,5.5337]
                values: 3,872   units: .0001
                                               missing .:   260/12,447

                  mean: 1
              std. dev: .882771

             percentiles:
                                 10%   25%   50%   75%   90%
                                .278   .4236   .7587   1.2091   1.954

----
weight_pop   Population Weights: All Respondents
----

                    type: numeric (float)

          range: unique [3274.5542,111302.44]
                values: 4,338   units: .0001
                                               missing .:   260/12,447

                  mean: 20113.5
              std. dev: 17755.6

             percentiles:
                                 10%   25%   50%   75%   90%
                             5590.66   8519.13   15259.4   24319.2   39301.4

```
--------------------------------------------------------------------------------
weight1                                  Sample weights: Re-interview respondents only
--------------------------------------------------------------------------------

                type:  numeric (double)

               range:  [.1219, 4.7738]              units:  .0001
       unique values:  1,946                      missing .:  10,152/12,447

                mean:  .999999
            std. dev:  .944534

         percentiles:        10%       25%       50%       75%       90%
                           .2165     .403     .7058    1.2082    2.1152

--------------------------------------------------------------------------------
weight3                                          Sample weights: All respondents
                                         (excluding  experimental  Spanish  language)
--------------------------------------------------------------------------------

                type:  numeric (double)

               range:  [.1628, 5.5337]              units:  .0001
       unique values:  3,872                      missing .:  260/12,447

                mean:   1
            std. dev:  .882771

         percentiles:        10%       25%       50%       75%       90%
                            .278    .4236     .7587    1.2091     1.954
--------------------------------------------------------------------------------
weight4                       Sample weights: Fresh general-population respondents only
--------------------------------------------------------------------------------

                type:  numeric (double)

               range:  [.3089, 4.0773]              units:  .0001
       unique values:  1,785                      missing .:  4,923/12,447

                mean:  .999998
            std. dev:  .716325

         percentiles:        10%       25%       50%       75%       90%
                           .4303    .5532     .7732    1.1363    1.7995

--------------------------------------------------------------------------------
weight5                                          Sample weights: All respondents
                                         including  experimental  Spanish  language
--------------------------------------------------------------------------------

                type:  numeric (double)

               range:  [.1306, 5.258]               units:  .0001
       unique values:  4,365                      missing .:  0/12,447

                mean:   1
            std. dev:  .926836

         percentiles:        10%       25%       50%       75%       90%
                           .2826    .4205     .7393     1.193    2.0168
```