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

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

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

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

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

                type:  string

               range:  [201300003,201404186]        units:  1
       unique values:  5896                     missing .:  0/5896
```

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

                type:  numeric (double)

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

                mean:  .999999
            std. dev:  .874655

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

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

                type:  numeric (double)

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

                mean:         1
            std. dev:  .640478

         percentiles:       10%       25%       50%       75%       90%
                          .3243      .603    .87035    1.2258    1.8307
```

```
--------------------------------------------------------------------------------------------
weight3                                                       Sample Weights: All Respondents
--------------------------------------------------------------------------------------------

              type:  numeric (double)

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

              mean:         1
         std. dev:   .829171

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


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

              type:  numeric (byte)
             label:  SFLAG

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

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

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

              type:  numeric (byte)
             label:  D1

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

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

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

              type:  numeric (byte)
             label:  D2

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

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

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

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

                   type:  numeric (byte)
                  label:  D3

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

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

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

                   type:  numeric (byte)
                  label:  D4A

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

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

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

                   type:  numeric (byte)
                  label:  D4B

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

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

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

                   type:  numeric (byte)
                  label:  D4C

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

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

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

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

                type:  numeric (byte)
               label:  D4E

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

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

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

                type:  numeric (byte)
               label:  D5

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

            examples:  1     Employed full-time
                       6     Homemaker
                       .
                       .

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

                type:  numeric (byte)
               label:  D7

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

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

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

                type:  numeric (byte)
               label:  D8_A

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

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

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

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

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

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

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

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

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

           examples:  1993
                      2004
                      2014
                      .

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

              type:  numeric (byte)
              label:  R0

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

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

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

              type:  numeric (byte)
              label:  R1_A

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

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

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

              type:  numeric (byte)
              label:  R1_B

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

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

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

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

                  type:  numeric (byte)
                 label:  R1_C

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

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

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

                  type:  numeric (byte)
                 label:  R1_D

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

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

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

                  type:  numeric (byte)
                 label:  R1_E

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

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

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

                  type:  numeric (byte)
                 label:  R1_F

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

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

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

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

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

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

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

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

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

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

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

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

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

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

           examples:  820
                      .
                      .
                      .

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

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

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

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

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

                     type:  numeric (byte)
                    label:  H0_A

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

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

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

                     type:  numeric (byte)
                    label:  H0_B

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

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

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

                     type:  numeric (byte)
                    label:  H0_C

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

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

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

                     type:  numeric (byte)
                    label:  H0_D

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

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

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

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

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

        tabulation:  Freq.   Numeric  Label
                     2104        0  No
                     1534        1  Yes
                     2258        .
----------------------------------------------------------------------------------------------
H0_f                [Simply prefer to own] Please select all the reasons below for why you own your
                                                home rather than rent.
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H0_F

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

        tabulation:  Freq.   Numeric  Label
                      941        0  No
                     2697        1  Yes
                     2258        .
----------------------------------------------------------------------------------------------
H0_g                [Other] Please select all the reasons below for why you own your home rather
                                                than rent.
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H0_G

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

        tabulation:  Freq.   Numeric  Label
                     3367        0  No
                      271        1  Yes
                     2258        .
----------------------------------------------------------------------------------------------
H0_Refused          [Refused] Please select all the reasons below for why you own your home rather
                                                than rent.
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H0_REFUS

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

        tabulation:  Freq.   Numeric  Label
                     3626        0  No
                       12        1  Yes
                     2258        .
----------------------------------------------------------------------------------------------
H1                  Compared to 12 months ago, do you think the value of your home today is higher,
                                                lower or stayed the same?
----------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  H1

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

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

```
                    1372           3  Higher value
                     227           8  Don't know
                    2494           .
--------------------------------------------------------------------------------------------------
H4                                    In the next 12 months, how much do you think that home prices in your
                                                          neighborhood will change?
--------------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  H4

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

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

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

                     type:  numeric (byte)
                    label:  H5

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

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

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

                     type:  numeric (byte)
                    label:  H7_A

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

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

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

                     type:  numeric (byte)
                    label:  H7_B

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

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

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

```
                type:  numeric (byte)
               label:  H7_C

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

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

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

```
                type:  numeric (byte)
               label:  H7_D

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

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

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

```
                type:  numeric (byte)
               label:  H7_E

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

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

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

```
                type:  numeric (byte)
               label:  H7_F

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

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

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

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

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

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

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

```
              type:  numeric (byte)
             label:  M0

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

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

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

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

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

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

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

```
              type:  numeric (byte)
             label:  M3

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

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

M4   About how much is your total monthly mortgage payment?

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

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

```
                examples:  1200
                             .
                             .
                             .


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

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

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

                examples:  .
                             .
                             .
                             .


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

                    type:  numeric (byte)
                   label:  L1_A

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

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


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

                    type:  numeric (byte)
                   label:  L1_B

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

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


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

                    type:  numeric (byte)
                   label:  L1_C

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

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

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

                  type:  numeric (byte)
                 label:  L1_D

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

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

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

                  type:  numeric (byte)
                 label:  L1_E

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

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

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

                  type:  numeric (byte)
                 label:  L1_F

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

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

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

                  type:  numeric (byte)
                 label:  L1_REFUS

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

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

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

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

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

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

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

                type:  numeric (byte)
               label:  A0A_A

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

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

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

                type:  numeric (byte)
               label:  A0A_B

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

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

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

                type:  numeric (byte)
               label:  A0A_C

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

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

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

                type:  numeric (byte)
               label:  A0A_D

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

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

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

                 type:  numeric (byte)
                label:  A0A_E

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

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

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

                 type:  numeric (byte)
                label:  A0A_F

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

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

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

                 type:  numeric (byte)
                label:  A0A_G

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

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

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

                 type:  numeric (byte)
                label:  A0A_H

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

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

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

                 type:  numeric (byte)
                label:  A0A_REFU

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

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

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

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

                type:  numeric (byte)
               label:  A0B

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

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

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

                type:  numeric (byte)
               label:  A1_A

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

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

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

                type:  numeric (byte)
               label:  A1_B

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

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

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

                type:  numeric (byte)
               label:  A1_C

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

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

```
                                   409           1  Yes
                                  3842           .

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

                      type:  numeric (byte)
                     label:  A2A

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

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

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

                      type:  numeric (byte)
                     label:  A4

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

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

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

                      type:  numeric (byte)
                     label:  C1

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

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

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

                      type:  numeric (byte)
                     label:  C2A

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

                 tabulation:  Freq.   Numeric  Label
```

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

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

                 type:  numeric (byte)
                label:  C3

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

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

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

                 type:  numeric (byte)
                label:  C4_A

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

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

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

                 type:  numeric (byte)
                label:  C4_B

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

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

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

                 type:  numeric (byte)
                label:  C4_C

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

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

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

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

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

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

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

              type:  numeric (byte)
             label:  ED0

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

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

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

              type:  numeric (byte)
             label:  ED1

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

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

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

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

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

          examples:  2011
                     .
                     .
                     .

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

              type:  numeric (int)
```

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

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

           examples:  2010
                      .
                      .
                      .

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

               type:  numeric (byte)
              label:  ED5

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

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

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

               type:  numeric (byte)
              label:  ED6A_A

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

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

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

               type:  numeric (byte)
              label:  ED6A_B

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

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

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

               type:  numeric (byte)
```

```
                label:  ED6A_C

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

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

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

                 type:  numeric (byte)
                label:  ED6A_D

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

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

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

                 type:  numeric (byte)
                label:  ED6A_E

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

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

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

                 type:  numeric (byte)
                label:  ED6A_F

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

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

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

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

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

             examples:  1987
```

```
                        .
                        .
                        .

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

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

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

          examples:  1992
                     .
                     .
                     .

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

              type:  numeric (byte)
             label:  ED10

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

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

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

              type:  numeric (byte)
             label:  ED11A_A

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

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

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

              type:  numeric (byte)
             label:  ED11A_B

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

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

```
                                1689           1  Yes
                                3617           .

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

                        type:   numeric (byte)
                       label:   ED11A_C

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

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

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

                        type:   numeric (byte)
                       label:   ED11A_D

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

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

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

                        type:   numeric (byte)
                       label:   ED11A_E

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

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

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

                        type:   numeric (byte)
                       label:   ED11A_F

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

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

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

```
               type:  numeric (byte)
              label:  ED12

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

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

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

```
               type:  numeric (byte)
              label:  ED13_A

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

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

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

```
               type:  numeric (byte)
              label:  ED13_B

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

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

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

```
               type:  numeric (byte)
              label:  ED13_C

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

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

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

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

```
                    label:  ED13_D

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

                tabulation:  Freq.   Numeric  Label
                             1132          0  No
                              696          1  Yes
                             4068          .
-----------------------------------------------------------------------------------------------
ED13_e            [Was not admitted] Which of the following are reasons why you did not attend college?
-----------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  ED13_E

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

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

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

                     type:  numeric (byte)
                    label:  ED13_F

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

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

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

                     type:  numeric (byte)
                    label:  ED13_G

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

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

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

                     type:  numeric (byte)
                    label:  ED13_REF

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

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

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

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

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

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

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

              tabulation:  Freq.   Numeric  Label
                             853         0  No
                             206         1  Yes
                            4837         .
--------------------------------------------------------------------------------------------
ED14_c               [Family responsibilities] Which of the following are reasons why you did not
                                                 complete your college degree?
--------------------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED14_C

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

              tabulation:  Freq.   Numeric  Label
                             732         0  No
                             327         1  Yes
                            4837         .
--------------------------------------------------------------------------------------------
ED14_d               [Wanted to work] Which of the following are reasons why you did not complete your
                                                               college degree?
--------------------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED14_D

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

              tabulation:  Freq.   Numeric  Label
                             834         0  No
                             225         1  Yes
                            4837         .
--------------------------------------------------------------------------------------------
ED14_e               [Simply not interested in continuing in college] Which of the following are reasons
                                                 why you did not complete your college degree?
--------------------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  ED14_E

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

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

```
                          220            1  Yes
                         4837            .

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

                    type:  numeric (byte)
                   label:  ED14_F

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

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

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

                    type:  numeric (byte)
                   label:  ED14_G

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

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

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

                    type:  numeric (byte)
                   label:  ED14_H

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

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

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

                    type:  numeric (byte)
                   label:  ED14_REF

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

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

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

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

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

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

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

                  type:  numeric (byte)
                 label:  ED16

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

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

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

                  type:  numeric (byte)
                 label:  S7_A

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

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

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

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

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

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

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

                  type:  numeric (int)
```

```
                 label:  S7_C

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

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

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

                  type:  numeric (byte)
                 label:  T0_1_A

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

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

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

                  type:  numeric (byte)
                 label:  T0_1_B

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

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

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

                  type:  numeric (byte)
                 label:  T0_1_C

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

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

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

                  type:  numeric (byte)
                 label:  T0_1_D

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

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

```
                       5063            .

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

                  type:  numeric (byte)
                 label:  T0_1_REF

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

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

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

                  type:  numeric (byte)
                 label:  T0_2_A

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

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

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

                  type:  numeric (byte)
                 label:  T0_2_B

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

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

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

                  type:  numeric (byte)
                 label:  T0_2_C

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

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

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

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

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

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

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

                 type:  numeric (byte)
                label:  T0_2_REF

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

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

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

                 type:  numeric (byte)
                label:  T0_3_A

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

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

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

                 type:  numeric (byte)
                label:  T0_3_B

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

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

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

                 type:  numeric (byte)
                label:  T0_3_C

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

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

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

              type:  numeric (byte)
             label:  T0_3_D

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

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

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

              type:  numeric (byte)
             label:  T0_3_REF

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

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

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

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

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

          examples:  .
                     .
                     .
                     .

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

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

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

          examples:  .
                     .
                     .
                     .

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

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

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

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

            examples:  .
                        .
                        .
                        .


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

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

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

            examples:  .
                        .
                        .
                        .


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

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

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

            examples:  .
                        .
                        .
                        .


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

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

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

            examples:  .
                        .
                        .
                        .


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

               type:  numeric (byte)
               label:  T1_1_C

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

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

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

             type:  numeric (byte)
            label:  T1_2_C

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

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

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

             type:  numeric (byte)
            label:  T1_3_C

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

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

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

             type:  numeric (byte)
            label:  T1_1_D

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

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

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

             type:  numeric (byte)
            label:  T1_2_D

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

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

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

                type:  numeric (byte)
               label:  T1_3_D

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

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

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

                type:  numeric (byte)
               label:  T1_1_E

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

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

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

                type:  numeric (byte)
               label:  T1_2_E

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

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

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

                type:  numeric (byte)
               label:  T1_3_E

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

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

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

                   type:  numeric (byte)
                  label:  T2

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

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


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

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

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

               examples:  0
                          0
                          0
                          0


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

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

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

               examples:  0
                          0
                          0
                          0


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

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

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

               examples:  0
                          0
                          0
                          0


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

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

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

                examples:  0
                           0
                           0
                           0

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

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

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

                examples:  0
                           0
                           0
                           0

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

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

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

                examples:  0
                           0
                           0
                           0

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

                    type:  numeric (byte)
                   label:  T5

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

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

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

                    type:  numeric (byte)
                   label:  T7

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

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

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

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

```
                type:  numeric (byte)
               label:  E1_A

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

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

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

```
                type:  numeric (byte)
               label:  E1_B

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

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

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

```
                type:  numeric (byte)
               label:  E1_C

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

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

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

```
                type:  numeric (byte)
               label:  E1_D

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

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

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

                 type:  numeric (byte)
                label:  E1_E

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

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


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

                 type:  numeric (byte)
                label:  E1_F

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

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


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

                 type:  numeric (byte)
                label:  E2

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

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


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

                 type:  numeric (byte)
                label:  E4_A

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

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


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

                 type:  numeric (byte)
                label:  E4_B

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

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

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

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

                   type:  numeric (byte)
                  label:  E4_C

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

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

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

                   type:  numeric (byte)
                  label:  E4_D

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

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

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

                   type:  numeric (byte)
                  label:  E4_E

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

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

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

                   type:  numeric (byte)
                  label:  E4_F

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

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

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

                 type:  numeric (byte)
                label:  E4_G

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

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


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

                 type:  numeric (byte)
                label:  E4_H

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

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


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

                 type:  numeric (byte)
                label:  E4_I

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

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


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

                 type:  numeric (byte)
                label:  B2

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

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


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

                 type:  numeric (byte)
                label:  DOV_B3B4

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

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


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

              type:  numeric (byte)
             label:  B3

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

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


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

              type:  numeric (byte)
             label:  B4

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

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


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

              type:  numeric (byte)
             label:  B5

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

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


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

              type:  numeric (byte)
```

```
              label:  B6

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

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

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

               type:  numeric (byte)
              label:  B7

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

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

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

               type:  numeric (byte)
              label:  K0

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

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

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

               type:  numeric (byte)
              label:  K1

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

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

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

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

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

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

             examples:  70
                        999    Not sure
                        999    Not sure
                        .

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

                 type:  numeric (byte)
                label:  K2_B

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

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

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

                 type:  numeric (byte)
                label:  K2_C

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

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

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

                 type:  numeric (byte)
                label:  K2_D

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

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

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

```
K2_e              [Savings outside a retirement account] Do you currently have each of the following
                                        types of retirement savings or pension?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K2_E

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

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

-------------------------------------------------------------------------------------------------
K2_f              [Ownership of real estate or land that you plan to sell or rent to generate income
                   in retirement] Do you currently have each of the following types of retirement
                                              savings or pension?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K2_F

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

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

-------------------------------------------------------------------------------------------------
K2_g              [Ownership of my business] Do you currently have each of the following types of
                                        retirement savings or pension?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K2_G

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

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

-------------------------------------------------------------------------------------------------
K2_h              [Other retirement savings] Do you currently have each of the following types of
                                        retirement savings or pension?
-------------------------------------------------------------------------------------------------

                   type:  numeric (byte)
                  label:  K2_H

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

                    type: numeric (byte)
                    label: K14_A

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

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

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

                    type: numeric (byte)
                    label: K14_B

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

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

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

                    type: numeric (byte)
                    label: K14_C

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

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

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

                    type: numeric (byte)
                    label: K14_D

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

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

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

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

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

              tabulation:  Freq.   Numeric  Label
                             985         0  No
                             158         1  Yes
                            4753         .

  --------------------------------------------------------------------------------
  K14_f             [Prefer to save for retirement in other ways] You stated that you do not participate
                    in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please
                    select all the reasons below for why you do not currently invest in this type of
                                                       retirement plan.
  --------------------------------------------------------------------------------
                    type:  numeric (byte)
                   label:  K14_F

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

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

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

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

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

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

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

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

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

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

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

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

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

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

           examples:  888    Don't Know
                         .
                         .
                         .

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

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

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

           examples:  888    Don't Know
                         .
                         .
                         .

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

               type:  numeric (byte)
              label:  K18

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

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

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

               type:  numeric (byte)
              label:  K3_A

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

          tabulation:  Freq.   Numeric  Label
```

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

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

                 type:  numeric (byte)
                 label:  K3_B

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

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

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

                 type:  numeric (byte)
                 label:  K3_C

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

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

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

                 type:  numeric (byte)
                 label:  K3_D

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

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

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

                 type:  numeric (byte)
                 label:  K3_E

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

            tabulation:  Freq.   Numeric  Label
```

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

```
                    2593           0  No
                     254           1  Yes
                     846           8  Don't know
                    2058           .

----------------------------------------------------------------------------------------------
K3_j               [Rely on children, grandchildren, or other family] Which of the following do you
                   expect will be a source of funds for you (and your spouse/partner) in retirement?
----------------------------------------------------------------------------------------------

                type:  numeric (byte)
                label:  K3_J

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

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

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

                type:  numeric (byte)
                label:  K3_K

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

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

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

                type:  numeric (byte)
                label:  K3_L

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

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

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

                type:  numeric (byte)
                label:  K5A

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

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

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

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

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

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

             examples:  75
                        .
                        .
                        .

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

                 type:  numeric (byte)
                label:  K9_A

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

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

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

                 type:  numeric (byte)
                label:  K9_B

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

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

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

                 type:  numeric (byte)
                label:  K9_C

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

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

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

Thinking about your transition to retirement, please tell us if you did any
                                                            of the following:
----
                      type: numeric (byte)
                     label: K9_D

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

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

K9_e   [Worked full time until I retired, then stopped working altogether] Thinking about
                   your transition to retirement, please tell us if you did any of the following:
----
                      type: numeric (byte)
                     label: K9_E

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

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

K9_f   [Worked until health problems prevented me from continuing to work] Thinking about
                   your transition to retirement, please tell us if you did any of the following:
----
                      type: numeric (byte)
                     label: K9_F

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

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

K10_a   [Social Security] Which of the following are sources of funds for [you] in retirement?
----
                      type: numeric (byte)
                     label: K10_A

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

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

K10_b   [I have a job] Which of the following are sources of funds for [you] in retirement?
----
                      type: numeric (byte)
                     label: K10_B

                     range: [-1,1]   units: 1

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

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

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

                type:  numeric (byte)
               label:  K10_C

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

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

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

                type:  numeric (byte)
               label:  K10_D

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

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

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

                type:  numeric (byte)
               label:  K10_E

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

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

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

                type:  numeric (byte)
               label:  K10_F

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

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

```
                          4414          .

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

                     type:  numeric (byte)
                     label:  K10_G

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

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

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

                     type:  numeric (byte)
                     label:  K10_H

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

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

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

                     type:  numeric (byte)
                     label:  K10_I

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

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

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

                     type:  numeric (byte)
                     label:  K10_J

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

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

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

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

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

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

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

                  type:  numeric (byte)
                  label:  X1

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

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

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

                  type:  numeric (byte)
                  label:  X2_A

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

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

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

                  type:  numeric (byte)
                  label:  X2_B

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

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

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

                  type:  numeric (byte)
                  label:  X2_C

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

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

```
                            199          1  Yes
                           4369          .


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

                 type:  numeric (byte)
                label:  X2_D

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

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


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

                 type:  numeric (byte)
                label:  X2_E

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

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


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

                 type:  numeric (byte)
                label:  X2_F

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

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


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

                 type:  numeric (byte)
                label:  X2_G

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

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


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

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

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

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

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

                     type:  numeric (byte)
                    label:  X2_I

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

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

-----------------------------------------------------------------------------------------------
X2_j            [Other] Which of the following did you or your family living with you experience
                                          in the past year?
-----------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  X2_J

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

               tabulation:  Freq.   Numeric  Label
                            1264         0  No
                             263         1  Yes
                            4369         .

-----------------------------------------------------------------------------------------------
X2_Refused      [Refused] Which of the following did you or your family living with you experience
                                          in the past year?
-----------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  X2_REFUS

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

               tabulation:  Freq.   Numeric  Label
                            1497         0  No
                              30         1  Yes
                            4369         .

-----------------------------------------------------------------------------------------------
X9              Over the past 12 months, have you or your household received any financial assistance
                    from your family or a friend to cover expenses after a financial hardship?
-----------------------------------------------------------------------------------------------

                     type:  numeric (byte)
                    label:  X9

                    range:  [-1,1]                         units:  1
            unique values:  3                          missing .:  4369/5896

               tabulation:  Freq.   Numeric  Label
                               4        -1  Refused
                            1088         0  No
                             435         1  Yes
                            4369         .
```

```
--------------------------------------------------------------------------------
X10              Over the past 12 months, have you or your household provided any financial assistance
                      to a friend or family member to cover expenses after a financial hardship?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  X10

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

           tabulation:  Freq.   Numeric  Label
                           80       -1  Refused
                         4428        0  No
                         1388        1  Yes


--------------------------------------------------------------------------------
I1                In the past 12 months, would you say that your household's total spending was:
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I1

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

           tabulation:  Freq.   Numeric  Label
                           82       -1  Refused
                         2277        1  Less than your income
                         2205        2  The same as your income
                         1332        3  More than your income

--------------------------------------------------------------------------------
I2                In the past 12 months, what percent of your household's total gross income (before
                                      taxes and deductions) did you set aside as savings?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I2, but 53 nonmissing values are not labeled

                range:  [-1,100]                       units:  1
        unique values:  54                       missing .:   1335/5896

             examples:  0
                        3
                        10
                        .

--------------------------------------------------------------------------------
I2A              How do you think that the percent of your income that you saved in the past 12 months
                   compared to the average percent saved by other people your age with similar incomes?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  I2A

                range:  [-1,5]                         units:  1
        unique values:  6                        missing .:   3309/5896

           tabulation:  Freq.   Numeric  Label
                            8       -1  Refused
                          481        1  Much lower
                          583        2  A little lower
                          742        3  About the same
                          527        4  A little higher
                          246        5  Much higher
                         3309        .

--------------------------------------------------------------------------------
I3_a             [Education (yours or someone else's)] Which of the following categories, if any,
                                      are you saving money for?
--------------------------------------------------------------------------------

                 type:  numeric (byte)
```

```
                 label:  I3_A

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  3309/5896

            tabulation:  Freq.   Numeric  Label
                          2139         0  No
                           448         1  Yes
                          3309         .

-------------------------------------------------------------------------------------------------
I3_b                [Retirement] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I3_B

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  3309/5896

            tabulation:  Freq.   Numeric  Label
                          1092         0  No
                          1495         1  Yes
                          3309         .

-------------------------------------------------------------------------------------------------
I3_c                [Your children] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I3_C

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  3309/5896

            tabulation:  Freq.   Numeric  Label
                          1982         0  No
                           605         1  Yes
                          3309         .

-------------------------------------------------------------------------------------------------
I3_d                [Major appliance, car, or other big purchase (excluding a home)] Which of the
                                  following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I3_D

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  3309/5896

            tabulation:  Freq.   Numeric  Label
                          1955         0  No
                           632         1  Yes
                          3309         .

-------------------------------------------------------------------------------------------------
I3_e                [Home purchase] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  I3_E

                 range:  [0,1]                          units:  1
         unique values:  2                          missing .:  3309/5896

            tabulation:  Freq.   Numeric  Label
                          2186         0  No
                           401         1  Yes
                          3309         .

-------------------------------------------------------------------------------------------------
I3_f                [Pay off debts] Which of the following categories, if any, are you saving money for?
-------------------------------------------------------------------------------------------------
```

```
                 type:  numeric (byte)
                label:  I3_F

                range:  [0,1]                          units:  1
        unique values:  2                        missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                         1815         0  No
                          772         1  Yes
                         3309         .
```

I3_g   [Unexpected expenses] Which of the following categories, if any, are you saving
                                                        money for?

```
                 type:  numeric (byte)
                label:  I3_G

                range:  [0,1]                          units:  1
        unique values:  2                        missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                         1061         0  No
                         1526         1  Yes
                         3309         .
```

I3_h   [Just to save] Which of the following categories, if any, are you saving money for?

```
                 type:  numeric (byte)
                label:  I3_H

                range:  [0,1]                          units:  1
        unique values:  2                        missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                         1314         0  No
                         1273         1  Yes
                         3309         .
```

I3_i   [Taxes] Which of the following categories, if any, are you saving money for?

```
                 type:  numeric (byte)
                label:  I3_I

                range:  [0,1]                          units:  1
        unique values:  2                        missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                         2157         0  No
                          430         1  Yes
                         3309         .
```

I3_j   [To leave behind some inheritance or charitable donation] Which of the following
                                            categories, if any, are you saving money for?

```
                 type:  numeric (byte)
                label:  I3_J

                range:  [0,1]                          units:  1
        unique values:  2                        missing .:  3309/5896

           tabulation:  Freq.   Numeric  Label
                         2342         0  No
                          245         1  Yes
                         3309         .
```

```
------------------------------------------------------------------------------------------
I3_k                    [Other] Which of the following categories, if any, are you saving money for?
------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_K

               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        2474         0  No
                         113         1  Yes
                        3309         .

------------------------------------------------------------------------------------------
I3_Refused              [Refused] Which of the following categories, if any, are you saving money for?
------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I3_REFUS

               range:  [0,1]                        units:  1
       unique values:  2                        missing .:  3309/5896

          tabulation:  Freq.   Numeric  Label
                        2569         0  No
                          18         1  Yes
                        3309         .

------------------------------------------------------------------------------------------
I7                      During the next 12 months, do you expect your total income to be higher, about
                        the same, or lower than during the past 12 months?
------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  I7

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

          tabulation:  Freq.   Numeric  Label
                          80        -1  Refused
                         577         1  Lower
                        3667         2  About the same
                        1572         3  Higher

------------------------------------------------------------------------------------------
E1B                     Have you set aside emergency or rainy day funds that would cover your expenses for
                        3 months in case of sickness, job loss, economic downturn, or other emergencies?
------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  E1B

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

          tabulation:  Freq.   Numeric  Label
                          94        -1  Refused
                        3166         0  No
                        2636         1  Yes

------------------------------------------------------------------------------------------
E1A                     If you were to lose your main source of income (e.g. job, government benefits), could
                        you cover your expenses for 3 months by borrowing money, using savings, selling
                        assets, or borrowing from friends/family?
------------------------------------------------------------------------------------------

                type:  numeric (byte)
               label:  E1A

               range:  [-1,1]                       units:  1
       unique values:  3                        missing .:  2730/5896
```

```
        tabulation:  Freq.   Numeric  Label
                        26       -1  Refused
                      1942        0  No
                      1198        1  Yes
                      2730        .

----------------------------------------------------------------------------------------------
E3A_a                [Put it on my credit card and pay it off in full at the next statement] Suppose
                that you have an emergency expense that costs $400. Based on your current financial
                situation, how would you pay for this expense? If you would use more than one method
                                     to cover this expense, please select all that apply.
----------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  E3A_A

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

        tabulation:  Freq.   Numeric  Label
                      4255        0  No
                      1641        1  Yes

----------------------------------------------------------------------------------------------
E3A_b                [Put it on my credit card and pay it off over time] Suppose that you have an
                emergency expense that costs $400. Based on your current financial situation,
                how would you pay for this expense? If you would use more than one method to
                                     cover this expense, please select all that apply.
----------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  E3A_B

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

        tabulation:  Freq.   Numeric  Label
                      4831        0  No
                      1065        1  Yes

----------------------------------------------------------------------------------------------
E3A_c                [With the money currently in my checking/savings account or with cash] Suppose that
                you have an emergency expense that costs $400. Based on your current financial
                situation, how would you pay for this expense? If you would use more than one method
                                     to cover this expense, please select all that apply.
----------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  E3A_C

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

        tabulation:  Freq.   Numeric  Label
                      3126        0  No
                      2770        1  Yes

----------------------------------------------------------------------------------------------
E3A_d                [Using money from a bank loan or line of credit] Suppose that you have an emergency
                expense that costs $400. Based on your current financial situation, how would you pay
                for this expense? If you would use more than one method to cover this expense, please
                                                   select all that apply.
----------------------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  E3A_D

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

        tabulation:  Freq.   Numeric  Label
                      5642        0  No
                       254        1  Yes
```

E3A_e   [By borrowing from a friend or family member] Suppose that you have an emergency
                 expense that costs $400. Based on your current financial situation, how would you pay
                 for this expense? If you would use more than one method to cover this expense, please
                                                                    select all that apply.
----

                    type: numeric (byte)
                   label: E3A_E

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

              tabulation: Freq.   Numeric Label
                           5140   0 No
                            756   1 Yes

E3A_f   [Using a payday loan, deposit advance, or overdraft] Suppose that you have an
                  emergency expense that costs $400. Based on your current financial situation,
                  how would you pay for this expense? If you would use more than one method to
                                      cover this expense, please select all that apply.
----

                    type: numeric (byte)
                   label: E3A_F

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

              tabulation: Freq.   Numeric Label
                           5747   0 No
                            149   1 Yes

E3A_g   [By selling something] Suppose that you have an emergency expense that costs $400.
                 Based on your current financial situation, how would you pay for this expense? If you
                   would use more than one method to cover this expense, please select all that apply.
----

                    type: numeric (byte)
                   label: E3A_G

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

              tabulation: Freq.   Numeric Label
                           5274   0 No
                            622   1 Yes

E3A_h   [I wouldn't be able to pay for the expense right now] Suppose that you have an
                  emergency expense that costs $400. Based on your current financial situation,
                  how would you pay for this expense? If you would use more than one method to
                                      cover this expense, please select all that apply.
----

                    type: numeric (byte)
                   label: E3A_H

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

              tabulation: Freq.   Numeric Label
                           4911   0 No
                            985   1 Yes

E3A_i   [Other] Suppose that you have an emergency expense that costs $400. Based on your
                 current financial situation, how would you pay for this expense? If you would use
                       more than one method to cover this expense, please select all that apply.

```
                 type:  numeric (byte)
                label:  E3A_I

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

          tabulation:  Freq.   Numeric  Label
                        5757         0  No
                         139         1  Yes

----------------------------------------------------------------------------------------------------
E3A_Refused            [Refused] Suppose that you have an emergency expense that costs $400. Based on
             your current financial situation, how would you pay for this expense? If you would
                    use more than one method to cover this expense, please select all that apply.
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  E3A_REFU

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

          tabulation:  Freq.   Numeric  Label
                        5814         0  No
                          82         1  Yes

----------------------------------------------------------------------------------------------------
E3B                    Based on your current financial situation, what is the largest emergency expense
             that you could pay right now using cash or money in your checking/savings account?
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  E3B

                range:  [-1,5]                        units:  1
        unique values:  6                         missing .:  3189/5896

          tabulation:  Freq.   Numeric  Label
                          36        -1  Refused
                        1164         1  Under $100
                         435         2  $100 to $199
                         304         3  $200 to $299
                         210         4  $300 to $399
                         558         5  Over $400
                        3189         .

----------------------------------------------------------------------------------------------------
ppcmdate                                                               Date member completed survey
----------------------------------------------------------------------------------------------------

                 type:  numeric (long)

                range:  [20100911,20141020]          units:  1
        unique values:  232                       missing .:  0/5896

                 mean:  2.0e+07
            std. dev:  1509.94

          percentiles:       10%      25%       50%       75%       90%
                          2.0e+07  2.0e+07   2.0e+07   2.0e+07   2.0e+07

----------------------------------------------------------------------------------------------------
ppage                                                                                            Age
----------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPAGE, but 77 nonmissing values are not labeled

                range:  [18,94]                       units:  1
        unique values:  77                        missing .:  0/5896

             examples:  32
                        46
                        57
```

```
--------------------------------------------------------------------------------------------------
ppagecat                                                                         Age - 7 Categories
--------------------------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  PPAGECAT

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

        tabulation:  Freq.   Numeric  Label
                      466         1   18-24
                      945         2   25-34
                      798         3   35-44
                      957         4   45-54
                     1262         5   55-64
                     1021         6   65-74
                      447         7   75+

--------------------------------------------------------------------------------------------------
ppagect4                                                                         Age - 4 Categories
--------------------------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  PPAGECT4

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

        tabulation:  Freq.   Numeric  Label
                      949         1   18-29
                     1260         2   30-44
                     1610         3   45-59
                     2077         4   60+

--------------------------------------------------------------------------------------------------
ppethm                                                                             Race / Ethnicity
--------------------------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  PPETHM

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

        tabulation:  Freq.   Numeric  Label
                     4322         1   White, Non-Hispanic
                      617         2   Black, Non-Hispanic
                      189         3   Other, Non-Hispanic
                      575         4   Hispanic
                      193         5   2+ Races, Non-Hispanic

--------------------------------------------------------------------------------------------------
ppgender                                                                                     Gender
--------------------------------------------------------------------------------------------------

             type:  numeric (byte)
             label:  PPGENDER

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

        tabulation:  Freq.   Numeric  Label
                     2830         1   Male
                     3066         2   Female

--------------------------------------------------------------------------------------------------
pphhhead                                                                             Household Head
--------------------------------------------------------------------------------------------------

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

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

     tabulation:  Freq.   Numeric  Label
                  1061        0  No
                  4835        1  Yes

-------------------------------------------------------------------------------------------------
pphhsize                                                                          Household Size
-------------------------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  PPHHSIZE, but 10 nonmissing values are not labeled

           range:  [1,10]                         units:  1
   unique values:  10                         missing .:  0/5896

        examples:  1
                   2
                   2
                   4

-------------------------------------------------------------------------------------------------
pphouse                                                                             Housing Type
-------------------------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  PPHOUSE

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

     tabulation:  Freq.   Numeric  Label
                  3951        1  A one-family house detached from
                                   any other house
                   422        2  A one-family house attached to
                                   one or more houses
                  1193        3  A building with 2 or more
                                   apartments
                   308        4  A mobile home
                    22        5  Boat, RV, van, etc.

-------------------------------------------------------------------------------------------------
ppincimp                                                                         Household Income
-------------------------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  PPINCIMP

           range:  [1,19]                         units:  1
   unique values:  19                         missing .:  0/5896

        examples:  6     $15,000 to $19,999
                   9     $30,000 to $34,999
                   12    $50,000 to $59,999
                   15    $85,000 to $99,999

-------------------------------------------------------------------------------------------------
ppmarit                                                                           Marital Status
-------------------------------------------------------------------------------------------------

            type:  numeric (byte)
           label:  PPMARIT

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

     tabulation:  Freq.   Numeric  Label
                  3015        1  Married
                   371        2  Widowed
                   724        3  Divorced
                   101        4  Separated
                  1258        5  Never married
```

```
                          427           6  Living with partner

-------------------------------------------------------------------------------------------------
ppmsacat                                                                               MSA Status
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPMSACAT

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

           tabulation:  Freq.   Numeric  Label
                        1005          0  Non-Metro
                        4891          1  Metro

-------------------------------------------------------------------------------------------------
ppreg9                                                   Region 9 - Based on State of Residence
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPREG9

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

           tabulation:  Freq.   Numeric  Label
                         280          1  New England
                         790          2  Mid-Atlantic
                         960          3  East-North Central
                         488          4  West-North Central
                        1174          5  South Atlantic
                         318          6  East-South Central
                         590          7  West-South Central
                         441          8  Mountain
                         855          9  Pacific

-------------------------------------------------------------------------------------------------
pprent                                                   Ownership Status of Living Quarters
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPRENT

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

           tabulation:  Freq.   Numeric  Label
                        4038          1  Owned or being bought by you or
                                         someone in your household
                        1665          2  Rented for cash
                         193          3  Occupied without payment of cash
                                         rent

-------------------------------------------------------------------------------------------------
ppstaten                                                                                    State
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
                label:  PPSTATEN

                range:  [11,95]                       units:  1
        unique values:  51                       missing .:  0/5896

             examples:  31     oh
                        43     mo
                        59     fl
                        84     co

-------------------------------------------------------------------------------------------------
PPT01                                                    Presence of Household Members - Children 0-1
-------------------------------------------------------------------------------------------------

                 type:  numeric (byte)
```

```
              label:  PPT01, but 4 nonmissing values are not labeled

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

          tabulation:  Freq.   Numeric  Label
                        5655          0
                         231          1
                           9          2
                           1          3

--------------------------------------------------------------------------------------------------
PPT25                                            Presence of Household Members - Children 2-5
--------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT25, but 5 nonmissing values are not labeled

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

          tabulation:  Freq.   Numeric  Label
                        5393          0
                         403          1
                          91          2
                           8          3
                           1          4

--------------------------------------------------------------------------------------------------
PPT612                                           Presence of Household Members - Children 6-12
--------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT612, but 6 nonmissing values are not labeled

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

          tabulation:  Freq.   Numeric  Label
                        5172          0
                         489          1
                         188          2
                          37          3
                           8          4
                           2          5

--------------------------------------------------------------------------------------------------
PPT1317                                          Presence of Household Members - Children 13-17
--------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT1317, but 5 nonmissing values are not labeled

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

          tabulation:  Freq.   Numeric  Label
                        5226          0
                         528          1
                         127          2
                          13          3
                           2          4

--------------------------------------------------------------------------------------------------
PPT18OV                                          Presence of Household Members - Adults 18+
--------------------------------------------------------------------------------------------------

               type:  numeric (byte)
              label:  PPT18OV, but 9 nonmissing values are not labeled

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

          tabulation:  Freq.   Numeric  Label
```

```
                               1541          1
                               3170          2
                                765          3
                                311          4
                                 83          5
                                 21          6
                                  2          7
                                  2          8
                                  1          9

-----------------------------------------------------------------------------------------------
ppwork                                                                  Current Employment Status
-----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPWORK

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

            tabulation:  Freq.   Numeric  Label
                         2590          1  Working - as a paid employee
                          392          2  Working - self-employed
                           40          3  Not working - on temporary
                                          layoff from a job
                          421          4  Not working - looking for work
                         1460          5  Not working - retired
                          531          6  Not working - disabled
                          462          7  Not working - other

-----------------------------------------------------------------------------------------------
ppnet                                                                        HH Internet Access
-----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  PPNET

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

            tabulation:  Freq.   Numeric  Label
                          841          0  No
                         5055          1  Yes

-----------------------------------------------------------------------------------------------
sector                                                                    Sector of institution
-----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  label_sector

                 range:  [0,9]                          units:  1
         unique values:  10                         missing .:  2816/5896

              examples:  1     Public, 4-year or above
                         4     Public, 2-year
                         .
                         .

-----------------------------------------------------------------------------------------------
control                                                                  Control of institution
-----------------------------------------------------------------------------------------------

                  type:  numeric (byte)
                 label:  label_control

                 range:  [1,3]                          units:  1
         unique values:  3                          missing .:  2816/5896

            tabulation:  Freq.   Numeric  Label
                         2179          1  Public
                          713          2  Private not-for-profit
                          188          3  Private for-profit
                         2816          .
```

```
--------------------------------------------------------------------------------------------------
T2B_Refused          [Refused] How much money did you borrow for each of the following types of educa
--------------------------------------------------------------------------------------------------

                type:  numeric (float)

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

          tabulation:  Freq.  Value
                        5772  0
                         124  1


--------------------------------------------------------------------------------------------------
T2B_total            [Total] How much money did you borrow for each of the following types of educati
--------------------------------------------------------------------------------------------------

                type:  numeric (float)

               range:  [0,390000]                      units:  1
       unique values:  201                        missing .:  124/5896

                mean:  5668.19
            std. dev:     20301

         percentiles:        10%       25%       50%       75%       90%
                               0         0         0         0     15000

--------------------------------------------------------------------------------------------------
S7_total                        [Total] Do you currently owe money used to pay for educational expenses?
--------------------------------------------------------------------------------------------------

                type:  numeric (float)

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

          tabulation:  Freq.  Value
                        4624  0
                        1272  1


--------------------------------------------------------------------------------------------------
E1_total                        Combined responses to E1A and E1B - could you cover 3 months expenses
--------------------------------------------------------------------------------------------------

                type:  numeric (float)
               label:  E1_total

               range:  [-1,2]                          units:  1
       unique values:  4                          missing .:  0/5896

          tabulation:  Freq.   Numeric  Label
                         120       -1  Refused
                        1942        0  Cannot cover 3 months expense
                        1198        1  Cover 3 months expense w/
                                          borrowing
                        2636        2  Cover 3 months expense w/
                                          savings

--------------------------------------------------------------------------------------------------
avoidtreatment                                                  Respondent avoided any treatment
--------------------------------------------------------------------------------------------------

                type:  numeric (float)

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

          tabulation:  Freq.  Value
                          48  -1
                        3852  0
                        1996  1
```

```
-------------------------------------------------------------------------------------------
insurance               Are you CURRENTLY covered by any of the following types of health insurance?
-------------------------------------------------------------------------------------------

              type:  numeric (float)

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

        tabulation:  Freq.  Value
                        46  -1
                       588  0
                      5262  1


-------------------------------------------------------------------------------------------
ppreg4                                              Region 4 - Based on State of Residence
-------------------------------------------------------------------------------------------

              type:  numeric (float)
             label:  ppreg4

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

        tabulation:  Freq.    Numeric  Label
                     1070           1  NE
                     1448           2  MW
                     2082           3  S
                     1296           4  W


-------------------------------------------------------------------------------------------
ppcm0160                                            Occupation (detailed) in current or main job
-------------------------------------------------------------------------------------------

              type:  numeric (byte)
             label:  PPCM0160

             range:  [1,29]                          units:  1
     unique values:  29                        missing .:  2984/5896

          examples:  12    Other Health Care Practitioner
                           (such as nurse, pharmacist, chiropractor, dietician)
                     27    Transportation and Material Moving
                     .
                     .

-------------------------------------------------------------------------------------------
ind2                                                Industry (detailed) in current or main job
-------------------------------------------------------------------------------------------

              type:  numeric (long)
             label:  IND2

             range:  [111000,938000]                 units:  1
     unique values:  122                       missing .:  3038/5896

          examples:  521000 Monetary Authorities-Central Bank
                     711000 Performing Arts, Spectator Sports, and Related Industries
                     .
                     .
```

```
----------------------------------------------------------------
ppracem                                       Race, Census categories
----------------------------------------------------------------


          type: numeric (byte)
         label: ppracem

         range: [1,6]                         units: 1
 unique values: 6                    missing .: 2/5896

    tabulation: Freq.  Numeric  Label
               4,847        1  White
                 633        2  Black/African-American
                  60        3  American Indian or Alaska Native
                 136        4  Asian
                  16        5  Hawaiian/Pacific Islander
                 202        6  2+ Races


----------------------------------------------------------------
race_5cat                               Race/Ethnicity - 5 categories
----------------------------------------------------------------


          type: numeric (byte)
         label: race_5cat

         range: [1,5]                         units: 1
 unique values: 5                    missing .: 0/5896

    tabulation: Freq.  Numeric  Label
               4,316        1  White
                 617        2  Black
                 575        3  Hispanic
                 131        4  Asian
                 257        5  Other
```

```
--------------------------------------------------------------------------------------------------
year                                                                                          Year
--------------------------------------------------------------------------------------------------

          type: numeric (float)
         label: Year


         range:  [2014]                              units: 1
 unique values: 1                                  missing.: 0/5896

     tabulation:  Freq.  Numeric
                   5896   2014


--------------------------------------------------------------------------------------------------
weight                                                                  Sample Weights: All Respondents
--------------------------------------------------------------------------------------------------

          type:  numeric (float)

         range:  [.0843,5.2662]                      units:  .0001
 unique values:  3541                              missing .:  0/5896


          mean:         1
      std. dev:   .829171


   percentiles:         10%     25%     50%     75%     90%
                      .2436  .40395  .7683  1.3327  2.0451
```