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

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

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

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

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

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

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VARIABLE DEFINITIONS  
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CaseID

Case ID

type: numeric (double)  
range: [2, 79617]  
unique values: 12, 447  
units: 1  
missing : 0/12, 447



2,368 3 lmi  
260 4 Hispanic only

L0\_a [My spouse or partner] Do each of the following types of people currently live with you in your household?

type: numeric (byte)  
label: L0\_A  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12,447  
tabulation: Freq. Numeric Label  
130 -1 Refused  
4,287 0 No  
8,030 1 Yes

L0\_b [My child or children who are under age 18] Do each of the following types of people currently live with you in your household?

type: numeric (byte)  
label: L0\_B  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12,447  
tabulation: Freq. Numeric Label  
565 -1 Refused  
9,114 0 No  
2,768 1 Yes

L0\_c [My adult child or children who are age 18 or older] Do each of the following type of people currently live with you in your household?

type: numeric (byte)  
label: L0\_C  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12,447  
tabulation: Freq. Numeric Label  
639 -1 Refused  
10,014 0 No  
1,794 1 Yes

L0\_d [My parents] Do each of the following types of people currently live with you in your household?

type: numeric (byte)  
label: L0\_D  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12,447  
tabulation: Freq. Numeric Label  
818 -1 Refused  
10,670 0 No  
959 1 Yes

L0\_e [My extended family such as brothers, sisters or cousins] Do each of the following types of people currently live with you in your household?

type: numeric (byte)  
label: L0\_E  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	804	-1	Refused
	10,814	0	No
	829	1	Yes

-----  
L0\_f [Roommate(s) who are not related to me] Do each of the following types of people currently live with you in your household?  
-----

type: numeric (byte)  
label: L0\_F  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	836	-1	Refused
	11,149	0	No
	462	1	Yes

-----  
L0\_g [Other individuals (please specify)] Do each of the following types of people currently live with you in your household?  
-----

type: numeric (byte)  
label: L0\_G  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	1,749	-1	Refused
	10,634	0	No
	64	1	Yes

-----  
LOA Which of the following best describes the adult children (who are age 18 or older) who live with you?  
-----

type: numeric (byte)  
label: LOA  
range: [-9, 2] units: 1  
unique values: 4 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	10,653	-9	Not In Universe (not asked)
	28	-1	Refused
	567	1	All of the adult children living with me are currently enrolled in school
	1,199	2	One or more of the adult children who lives with me is <u>not</u> currently enrolled in school

-----  
L1\_a [To save money] Are each of the following reasons why you live with these individuals?  
-----

type: numeric (byte)  
label: L1\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	9,578	-9	Not In Universe (not asked)
	148	-1	Refused
	1,076	0	No
	1,645	1	Yes

-----  
L1\_b [To provide financial assistance to those living

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

-----  
type: numeric (byte)  
label: LI\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 578 -9 Not In Universe (not asked)  
164 -1 Refused  
1, 417 0 No  
1, 288 1 Yes

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

type: numeric (byte)  
label: LI\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 578 -9 Not In Universe (not asked)  
221 -1 Refused  
2, 004 0 No  
644 1 Yes

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

type: numeric (byte)  
label: LI\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 578 -9 Not In Universe (not asked)  
262 -1 Refused  
2, 451 0 No  
156 1 Yes

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

type: numeric (byte)  
label: LI\_E  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 578 -9 Not In Universe (not asked)  
233 -1 Refused  
1, 790 0 No  
846 1 Yes

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

type: numeric (byte)  
label: LI\_F  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447

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

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

type: numeric (byte)  
label: B2  
range: [-1, 4] units: 1  
unique values: 5 missing .: 0/12,447

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

B0\_a -----  
[Because of my money situation, I feel like I will never have the things I want in life] How well do each of these statements describe you or your situation?  
-----

type: numeric (byte)  
label: B0\_A  
range: [-1, 5] units: 1  
unique values: 6 missing .: 0/12,447

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

B0\_b -----  
[I am just getting by financially] How well do each of these statements describe you or your situation?  
-----

type: numeric (byte)  
label: B0\_B  
range: [-1, 5] units: 1  
unique values: 6 missing .: 0/12,447

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

B0\_c -----  
[I am concerned that the money I have or will save won't last] How well do each of these statements describe you or your situation?  
-----

type: numeric (byte)  
label: B0\_C  
range: [-1, 5] units: 1  
unique values: 6 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	94	-1	Refused

2,287	1	Completely
1,758	2	Very well
4,062	3	Somewhat
2,310	4	Very little
1,936	5	Not at all

-----  
 B1\_a [I have money left over at the end of the month] How often do each of these statements apply to you?  
 -----

```

type: numeric (byte)
label: B1_A
range: [-1, 5]
unique values: 6
units: 1
missing : 0/12,447

tabulation:
  Freq. Numeric Label
      33      -1 Refused
  2,928       1 Always
  2,457       2 Often
  3,524       3 Sometimes
  2,328       4 Rarely
  1,177       5 Never
  
```

-----  
 B1\_b [My finances control my life] How often do each of these statements apply to you?  
 -----

```

type: numeric (byte)
label: B1_B
range: [-1, 5]
unique values: 6
units: 1
missing : 0/12,447

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

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

```

type: numeric (byte)
label: B3
range: [-1, 5]
unique values: 6
units: 1
missing : 0/12,447

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

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

```

type: numeric (byte)
label: B6
range: [-1, 5]
unique values: 6
units: 1
missing : 0/12,447

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

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

-----  
 B7\_a [in your community] How would you rate economic conditions today:  
 -----

```

type: numeric (byte)
label: B7_A
range: [-9, 4]
unique values: 6
units: 1
missing .: 0/12, 447

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

-----  
 B7\_b [in this country] How would you rate economic conditions today:  
 -----

```

type: numeric (byte)
label: B7_B
range: [-9, 4]
unique values: 6
units: 1
missing .: 0/12, 447

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

-----  
 D1\_a [Employed for someone else] At any point in the past month, were you:  
 -----

```

type: numeric (byte)
label: D1_A
range: [-1, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

-----  
 D1\_b [Self-employed or working for yourself] At any point in the past month, were you:  
 -----

```

type: numeric (byte)
label: D1_B
range: [-1, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

-----  
 D1\_c [Temporarily laid off from a job that you have returned to or expect to return to] At any point in the past month, were you:  
 -----

```

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



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

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

D1\_d [Not employed] At any point in the past month, were you:

type: numeric (byte)  
 label: D1\_D

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

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

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

type: numeric (byte)  
 label: D1E

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

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

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

type: numeric (byte)  
 label: D1H

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

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

D1I Do you consider yourself to be retired?

type: numeric (byte)  
 label: D1I

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

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

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

type: numeric (byte)  
 label: D3

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

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

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

type: numeric (byte)  
label: D20

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

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

-----  
D21\_a [Business conditions or lack of hours needed  
by employer] Did each of the following contribute  
to you either not working for some period in the  
last month or working less than full-time?  
-----

type: numeric (byte)  
label: D21\_A

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

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

-----  
D21\_b [Could not find work or could only find  
part-time work] Did each of the following  
contribute to you either not working for some  
period in the last month or working less than  
full-time?  
-----

type: numeric (byte)  
label: D21\_B

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

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

-----  
D21\_c [Child care] Did each of the following contribute  
to you either not working for some period in the  
last month or working less than full-time?  
-----

type: numeric (byte)

Label: D21\_C  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	10,349	-9	Not In Universe (not asked)
	22	-1	Refused
	1,731	0	No
	345	1	Yes

-----  
 D21\_d [Other family or personal obligations] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?  
 -----

type: numeric (byte)  
 label: D21\_D  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

-----  
 D21\_e [Health or medical limitations] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?  
 -----

type: numeric (byte)  
 label: D21\_E  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

-----  
 D21\_f [Going to school] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?  
 -----

type: numeric (byte)  
 label: D21\_F  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

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

type: numeric (byte)  
 label: D30  
 range: [-9, 3] units: 1  
 unique values: 5 missing .: 0/12, 447

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

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

type: numeric (byte)  
label: D31  
range: [-9, 5] units: 1  
unique values: 7 missing .: 0/12,447

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

DOV\_D32 [Randomly assignment for D32] Data Only Variable

type: numeric (byte)  
label: DOV\_D32  
range: [-9, 3] units: 1  
unique values: 4 missing .: 0/12,447

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

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

type: numeric (byte)  
label: D32  
range: [-9, 2] units: 1  
unique values: 4 missing .: 0/12,447

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

D32\_1 The second job would pay you a little more in total for the year but the income would vary from month to month.

type: numeric (float)  
label: D32  
range: [-9, 2] units: 1  
unique values: 4 missing .: 0/12,447

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

D32\_2 The second job would pay you somewhat more in total for the year but the income would vary from month to month.

type: numeric (float)  
 label: D32  
 range: [-9, 2] units: 1  
 unique values: 4 missing .: 0/12, 447

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

D32\_3 The second job would pay you a lot more in total for the year but the income would vary from month to month.

type: numeric (float)  
 label: D32  
 range: [-9, 2] units: 1  
 unique values: 4 missing .: 0/12, 447

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

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

type: numeric (byte)  
 label: D33  
 range: [-9, 1] units: 1  
 unique values: 5 missing .: 0/12, 447

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

D40\_a [Paid sick leave] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

type: numeric (byte)  
 label: D40\_A  
 range: [-9, 1] units: 1  
 unique values: 5 missing .: 0/12, 447

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

D40\_b [Paid vacation/personal leave] Still thinking about your main job, does your employer offer you each of the following benefits (even if you

do not personally use the benefit)?

-----  
type: numeric (byte)  
label: D40\_B  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
114 -2 Don't know  
3 -1 Refused  
1, 268 0 No  
4, 175 1 Yes

-----  
D40\_c [Maternity or paternity leave] Still thinking  
about your main job, does your employer offer  
you each of the following benefits (even if you  
do not personally use the benefit)?  
-----

type: numeric (byte)  
label: D40\_C  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
825 -2 Don't know  
9 -1 Refused  
1, 803 0 No  
2, 923 1 Yes

-----  
D40\_d [Health insurance] Still thinking  
about your main job, does your employer offer  
you each of the following benefits (even if you  
do not personally use the benefit)?  
-----

type: numeric (byte)  
label: D40\_D  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
92 -2 Don't know  
11 -1 Refused  
1, 320 0 No  
4, 137 1 Yes

-----  
D40\_e [Tuition assistance for education/training]  
Still thinking about your main job, does your  
employer offer you each of the following  
benefits (even if you do not personally use  
the benefit)?  
-----

type: numeric (byte)  
label: D40\_E  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
828 -2 Don't know  
18 -1 Refused  
2, 624 0 No  
2, 090 1 Yes

-----  
D40\_f [Life insurance] Still thinking  
about your main job, does your employer offer  
you each of the following benefits (even if you

do not personally use the benefit)?

-----  
type: numeric (byte)  
label: D40\_F  
range: [-9, 1] units: 1  
unique values: 5 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
341 -2 Don't know  
12 -1 Refused  
1, 851 0 No  
3, 356 1 Yes

-----  
D40\_g [Retirement benefits] Still thinking  
about your main job, does your employer offer  
you each of the following benefits (even if you  
do not personally use the benefit)?  
-----

type: numeric (byte)  
label: D40\_G  
range: [-9, 1] units: 1  
unique values: 5 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
266 -2 Don't know  
7 -1 Refused  
1, 696 0 No  
3, 591 1 Yes

-----  
D40\_h [Ability to work from home] Still thinking  
about your main job, does your employer offer  
you each of the following benefits (even if you  
do not personally use the benefit)?  
-----

type: numeric (byte)  
label: D40\_H  
range: [-9, 1] units: 1  
unique values: 5 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
6, 887 -9 Not In Universe (not asked)  
264 -2 Don't know  
12 -1 Refused  
3, 773 0 No  
1, 511 1 Yes

-----  
D42 How satisfied are you with the total salary  
or wages you earn from your main job?  
-----

type: numeric (byte)  
label: D42  
range: [-9, 5] units: 1  
unique values: 7 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
6, 751 -9 Not In Universe (not asked)  
12 -1 Refused  
1, 094 1 Very satisfied  
2, 459 2 Somewhat satisfied  
944 3 Neither satisfied nor  
dissatisfied  
871 4 Somewhat dissatisfied  
316 5 Very dissatisfied

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

```

      type: numeric (byte)
      label: D43
      range: [-9, 5]
unique values: 7
                  units: 1
                  missing : 0/12, 447

```

tabulation:	Freq.	Numeric	Label
	6,887	-9	Not In Universe (not asked)
	40	-1	Refused
	1,421	1	Very satisfied
	1,900	2	Somewhat satisfied
	1,095	3	Neither satisfied nor dissatisfied
	609	4	Somewhat dissatisfied
	495	5	Very dissatisfied

-----

D44\_a [Asked for a raise or a promotion at work] In the past 12 months, have you done each of the following:

-----

```

      type: numeric (byte)
      label: D44_A
      range: [-9, 1]
unique values: 4
                  units: 1
                  missing : 0/12, 447

```

tabulation:	Freq.	Numeric	Label
	7,199	-9	Not In Universe (not asked)
	17	-1	Refused
	4,349	0	No
	882	1	Yes

-----

D44\_b [Received a raise or a promotion at work] In the past 12 months, have you done each of the following:

-----

```

      type: numeric (byte)
      label: D44_B
      range: [-9, 1]
unique values: 4
                  units: 1
                  missing : 0/12, 447

```

tabulation:	Freq.	Numeric	Label
	7,199	-9	Not In Universe (not asked)
	7	-1	Refused
	2,535	0	No
	2,706	1	Yes

-----

D44\_c [Applied for a new job] In the past 12 months, have you done each of the following:

-----

```

      type: numeric (byte)
      label: D44_C
      range: [-9, 1]
unique values: 4
                  units: 1
                  missing : 0/12, 447

```

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

-----

D44\_d [Started a new job] In the past 12 months, have you done each of the following:

-----

```

      type: numeric (byte)
      label: D44_D
      range: [-9, 1]
unique values: 4
                  units: 1
                  missing : 0/12, 447

```



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

D44\_e [Voluntarily left a job] In the past 12 months, have you done each of the following:

type:	numeric (byte)		
label:	D44_E		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,678	-9	Not In Universe (not asked)
	38	-1	Refused
	7,022	0	No
	709	1	Yes

D44\_f [Gotten laid off or fired from a job] In the past 12 months, have you done each of the following:

type:	numeric (byte)		
label:	D44_F		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,678	-9	Not In Universe (not asked)
	45	-1	Refused
	7,321	0	No
	403	1	Yes

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

type:	numeric (byte)		
label:	D45		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,892	-9	Not In Universe (not asked)
	20	-1	Refused
	3,752	1	Optimistic
	1,404	2	Pessimistic
	2,379	3	Not Sure

D4\_a [I had another full-time job] In addition to your main job, in the past month did you have any other paid jobs?

type:	numeric (byte)		
label:	D4_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	5,594	-9	Not In Universe (not asked)
	225	-1	Refused
	6,463	0	No
	165	1	Yes

D4\_b [I had another part-time job] In addition to your main job, in the past month did you have any other paid jobs?

```

      type: numeric (byte)
      label: D4_B
      range: [-9, 1]
unique values: 4
      units: 1
      missing : 0/12, 447

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

```

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

```

      type: numeric (byte)
      label: D5
      range: [-9, 9]
unique values: 11
      units: 1
      missing : 0/12, 447

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

```

-----  
GE1\_a [Babysitting, child care services, dog walking, or house sitting] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

```

      type: numeric (byte)
      label: GE1_A
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

-----  
GE1\_b [Disabled adult or elder care services] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

```

      type: numeric (byte)
      label: GE1_B
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

-----  
GE1\_c [House cleaning, house painting, yard work, or other property maintenance work] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

```

      type: numeric (byte)
      label: GE1_C
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

702 1 Yes

-----  
GE1\_d [Providing other personal services, such as running errands, helping people move, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

type: numeric (byte)  
label: GE1\_D  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
39 -1 Refused  
11, 839 0 No  
569 1 Yes

-----  
GE2\_a [Completing paid online tasks, such as on Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube.] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

type: numeric (byte)  
label: GE2\_A  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
28 -1 Refused  
11, 985 0 No  
434 1 Yes

-----  
GE2\_b [Renting out property online, such as your car, your place of residence, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

type: numeric (byte)  
label: GE2\_B  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
37 -1 Refused  
12, 231 0 No  
179 1 Yes

-----  
GE2\_c [Selling goods on-line through eBay, Craigslist, or other websites.] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

type: numeric (byte)  
label: GE2\_C  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
36 -1 Refused  
11, 235 0 No  
1, 176 1 Yes

-----  
GE2\_d [Driving using a ride-sharing app such as Uber or Lyft.] In the past month, have you been paid for each of the following occasional work activities or side jobs?  
-----

```

-----
      type: numeric (byte)
      label: GE2_D
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

```

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

```

```

      type: numeric (byte)
      label: GE2_E
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

```

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

```

```

      type: numeric (byte)
      label: GE3_A
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

```

-----
GE3_b      [Selling goods at consignment shops or thrift
           stores] In the past month, have you been paid
           for each of the following occasional work
           activities or side jobs?
-----

```

```

      type: numeric (byte)
      label: GE3_B
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

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

```

```

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

```

```

      type: numeric (byte)
      label: GE3_C
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

```

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

-----

GE10\_a [To earn money as a primary source of income] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

-----

type:	numeric (byte)		
label:	LABA		
range:	[-9, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	9,036	-9	Not In Universe (not asked)
	2,777	0	No
	634	1	Yes

-----

GE10\_b [To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

-----

type:	numeric (byte)		
label:	LABA		
range:	[-9, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	9,036	-9	Not In Universe (not asked)
	1,788	0	No
	1,623	1	Yes

-----

GE10\_c [To earn extra money to help family members] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

-----

type:	numeric (byte)		
label:	LABA		
range:	[-9, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	9,036	-9	Not In Universe (not asked)
	2,898	0	No
	513	1	Yes

-----

GE10\_d [To maintain existing job-related skills] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

-----

type:	numeric (byte)		
label:	LABA		
range:	[-9, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	9,036	-9	Not In Universe (not asked)
	3,212	0	No
	199	1	Yes

-----

GE10\_e [To acquire new job-related skills] In the past month, what are the reasons why you have

engaged in occasional paid work activities or side jobs?

-----  
type: numeric (byte)  
label: LABA  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 036 -9 Not In Universe (not asked)  
3, 241 0 No  
170 1 Yes

-----  
GE10\_f [To network/meet people] In the past month,  
what are the reasons why you have engaged in  
occasional paid work activities or side jobs?  
-----

type: numeric (byte)  
label: LABA  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 036 -9 Not In Universe (not asked)  
3, 150 0 No  
261 1 Yes

-----  
GE10\_g [Just for fun (as a hobby)] In the past month,  
what are the reasons why you have engaged in  
occasional paid work activities or side jobs?  
-----

type: numeric (byte)  
label: LABA  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 036 -9 Not In Universe (not asked)  
2, 412 0 No  
999 1 Yes

-----  
GE10\_h [Other (please specify)] In the past month,  
what are the reasons why you have engaged in  
occasional paid work activities or side jobs?  
-----

type: numeric (byte)  
label: LABA  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 036 -9 Not In Universe (not asked)  
3, 047 0 No  
364 1 Yes

-----  
GE10\_Refused [Refused] In the past month, what are the  
reasons why you have engaged in occasional  
paid work activities or side jobs?  
-----

type: numeric (byte)  
label: LABA  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 024 -9 Not In Universe (not asked)  
3, 326 0 No

-----  
 GE11 In the past month, what is the main reason why you have engaged in occasional paid activities or side jobs?  
 -----

type: numeric (byte)  
 label: GE11  
 range: [-9, 8] units: 1  
 unique values: 10 missing .: 0/12, 447  
 examples: -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 2 To earn extra money on top of pay from a current job,  
 > retirement, pension, disability, or other regular source of income  
 -----

GE20\_A [hours per month] How much time do you usually spend per month on occasional paid work activities or side jobs, other than your primary job?  
 -----

type: numeric (int)  
 label: GE20\_A  
 range: [-9, 720] units: 1  
 unique values: 85 missing .: 0/12, 447  
 examples: -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 2  
 -----

GE20\_B [% of overall income] About how much of your monthly income do you [and your spouse/and your partner] get from paid work activities of side jobs?  
 -----

type: numeric (byte)  
 label: GE20\_B  
 range: [-9, 100] units: 1  
 unique values: 43 missing .: 0/12, 447  
 examples: -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 -9 Not In Universe (not asked)  
 1  
 -----

GE21 Six months from now, do you expect to devote more, the same, or less time to occasional paid work activities or side jobs other than your main job compared to today?  
 -----

type: numeric (byte)  
 label: GE21  
 range: [-9, 3] units: 1  
 unique values: 5 missing .: 0/12, 447  
 tabulation: Freq. Numeric Label  
 9,036 -9 Not In Universe (not asked)  
 30 -1 Refused  
 643 1 More  
 739 2 Less  
 1,999 3 About the same  
 -----

GE30 To what extent have occasional paid work activities or side jobs helped you to offset any negative effects of unemployment, loss of working hours, loss of benefits, or no raises last year?  
 -----

type: numeric (byte)  
 label: GE30  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447  
 tabulation:

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

-----

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

type: numeric (byte)  
 label: GE40  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447  
 tabulation:

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

-----

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

type: numeric (byte)  
 label: GE41  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447  
 tabulation:

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

-----

GE50\_a [Apprenticeship or internship] In the past month, did you do each of the following types of unpaid work for someone else?  
 -----

type: numeric (byte)  
 label: GE50\_A  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:

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

-----

GE50\_b [Volunteer work] In the past month, did you do each of the following types of unpaid work for someone else?  
 -----

type: numeric (byte)  
 label: GE50\_B



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

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

-----  
GE50\_c [Bartering (Work done in exchange for an item or service of similar value)] In the past month, did you do each of the following types of unpaid work for someone else?  
-----

type: numeric (byte)  
label: GE50\_C

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

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

-----  
GE50\_d [Other (Please Specify)] In the past month, did you do each of the following types of unpaid work for someone else?  
-----

type: numeric (byte)  
label: GE50\_D

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

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

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

type: numeric (byte)  
label: YW1

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

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

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

type: numeric (byte)  
label: YW2

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

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

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

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

type: numeric (byte)  
 label: YW3  
 range: [-9, 1] units: 1  
 unique values: 5 missing .: 0/12,447

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

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

type: numeric (byte)  
 label: GH1  
 range: [-1, 4] units: 1  
 unique values: 5 missing .: 0/12,447

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

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

type: numeric (int)  
 label: GH2  
 range: [-9, 2017] units: 1  
 unique values: 70 missing .: 0/12,447

examples: 1988  
 2001  
 2009  
 2015

-----  
 GH3\_a [Overall quality of your neighborhood] How satisfied are you with each of the following aspects of your housing situation?  
 -----

type: numeric (byte)  
 label: GH3\_A  
 range: [-1, 5] units: 1  
 unique values: 6 missing .: 0/12,447

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

-----  
GH3\_b [Quality of your local schools] How satisfied  
are you with each of the following aspects  
of your housing situation?  
-----

type: numeric (byte)  
label: GH3\_B  
range: [-1, 5] units: 1  
unique values: 6 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
60 -1 Refused  
573 1 Very dissatisfied  
985 2 Somewhat dissatisfied  
3, 420 3 Neither satisfied nor  
dissatisfied  
3, 499 4 Somewhat satisfied  
3, 910 5 Very satisfied

-----  
GH3\_c [Safety of your neighborhood] How satisfied  
are you with each of the following aspects of  
your housing situation?  
-----

type: numeric (byte)  
label: GH3\_C  
range: [-1, 5] units: 1  
unique values: 6 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
28 -1 Refused  
558 1 Very dissatisfied  
1, 063 2 Somewhat dissatisfied  
1, 352 3 Neither satisfied nor  
dissatisfied  
4, 288 4 Somewhat satisfied  
5, 158 5 Very satisfied

-----  
GH3\_d [Quality of other amenities in your  
neighborhood] How satisfied are you with each  
of the following aspects of your housing situation?  
-----

type: numeric (byte)  
label: GH3\_D  
range: [-1, 5] units: 1  
unique values: 6 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
33 -1 Refused  
582 1 Very dissatisfied  
1, 221 2 Somewhat dissatisfied  
2, 703 3 Neither satisfied nor  
dissatisfied  
4, 168 4 Somewhat satisfied  
3, 740 5 Very satisfied

-----  
GH3\_e [Overall quality of your house/apartment] How  
satisfied are you with each of the following  
aspects of your housing situation?  
-----

type: numeric (byte)  
label: GH3\_E  
range: [-1, 5] units: 1  
unique values: 6 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
25 -1 Refused  
557 1 Very dissatisfied  
1, 088 2 Somewhat dissatisfied  
1, 374 3 Neither satisfied nor

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

-----  
 GH3\_f [Cost of your house/apartment] How satisfied  
 are you with each of the following aspects of  
 your housing situation?  
 -----

type: numeric (byte)  
 label: GH3\_F  
 range: [-9, 5] units: 1  
 unique values: 7 missing : 0/12, 447

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

-----  
 GH10\_a [Park, playground, or recreation center] In  
 deciding where to live, how important is it  
 to you to have convenient access to each of  
 the following places in your local community?  
 -----

type: numeric (byte)  
 label: GH10\_A  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447

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

-----  
 GH10\_b [Library] In deciding where to live, how  
 important is it to you to have convenient access  
 to each of the following places in your local community?  
 -----

type: numeric (byte)  
 label: GH10\_B  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447

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

-----  
 GH10\_c [Bank or credit union] In deciding where to  
 live, how important is it to you to have  
 convenient access to each of the following  
 places in your local community?  
 -----

type: numeric (byte)  
 label: GH10\_C  
 range: [-9, 4] units: 1  
 unique values: 6 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

260	-9	Not In Universe (not asked)
42	-1	Refused
1,438	1	Not important
2,557	2	Slightly important
4,411	3	Moderately important
3,739	4	Very important

-----  
GH10\_d [Grocery store] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?  
-----

type: numeric (byte)  
label: GH10\_D  
range: [-9, 4] units: 1  
unique values: 6 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	36	-1	Refused
	349	1	Not important
	997	2	Slightly important
	3,817	3	Moderately important
	6,988	4	Very important

-----  
GH10\_e [Shops, restaurants, or movie theaters] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?  
-----

type: numeric (byte)  
label: GH10\_E  
range: [-9, 4] units: 1  
unique values: 6 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	38	-1	Refused
	1,072	1	Not important
	2,460	2	Slightly important
	4,867	3	Moderately important
	3,750	4	Very important

-----  
GH10\_f [Church or place of worship] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?  
-----

type: numeric (byte)  
label: GH10\_F  
range: [-9, 4] units: 1  
unique values: 6 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	43	-1	Refused
	3,862	1	Not important
	2,192	2	Slightly important
	3,000	3	Moderately important
	3,090	4	Very important

-----  
GH10\_g [Public transportation] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?  
-----

type: numeric (byte)  
label: GH10\_G  
range: [-9, 4] units: 1

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

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

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

type: numeric (byte)  
label: R4

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

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

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

type: numeric (byte)  
label: R5A

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

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

R5B\_a [Received an eviction notice] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5B\_A

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

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

R5B\_b [Your landlord told you, or a person you were staying with, to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5B\_B

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

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

900 0 No  
44 1 Yes

R5B\_c [You, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5B\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
11,503 -9 Not In Universe (not asked)  
3 -1 Refused  
930 0 No  
11 1 Yes

R5B\_d [The city condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5B\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
11,503 -9 Not In Universe (not asked)  
4 -1 Refused  
937 0 No  
3 1 Yes

R5C\_a [Bank took possession of your home in foreclosure] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5C\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12,319 -9 Not In Universe (not asked)  
3 -1 Refused  
116 0 No  
9 1 Yes

R5C\_b [Received a notice from the bank that they planned to foreclose] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)  
label: R5C\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12,319 -9 Not In Universe (not asked)  
2 -1 Refused  
114 0 No  
12 1 Yes

R5C\_c

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

-----

```

      type: numeric (byte)
      label: R5C_C
      range: [-9, 1]
unique values: 4
      units: 1
      missing : 0/12, 447

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

```

R5C\_d

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

-----

```

      type: numeric (byte)
      label: R5C_D
      range: [-9, 1]
unique values: 4
      units: 1
      missing : 0/12, 447

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

```

R7

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

-----

```

      type: numeric (byte)
      label: R7
      range: [-9, 1]
unique values: 4
      units: 1
      missing : 0/12, 447

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

```

R8

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

-----

```

      type: numeric (byte)
      label: R8
      range: [-9, 1]
unique values: 4
      units: 1
      missing : 0/12, 447

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

```

R8A

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



type: numeric (byte)  
 label: R8A  
 range: [-9, 3] units: 1  
 unique values: 6 missing : 0/12, 447  
 tabulation:

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

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

type: numeric (byte)  
 label: R3  
 range: [-9, 9] units: 1  
 unique values: 12 missing : 0/12, 447  
 examples:

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

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

type: numeric (byte)  
 label: M2  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:

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

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

type: numeric (byte)  
 label: M4  
 range: [-9, 9] units: 1  
 unique values: 12 missing : 0/12, 447  
 examples:

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

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

type: numeric (byte)  
 label: BK1  
 range: [-1, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation:

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

-----  
BK2\_a [a money order] In the past 12 months, have you  
[and/or your spouse /and/or your partner] used  
-----

type: numeric (byte)  
label: BK2\_A  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
26 -1 Refused  
10, 738 0 No  
1, 683 1 Yes

-----  
BK2\_b [a check-cashing service] In the past 12 months,  
have you [and/or your spouse /and/or your partner]  
used  
-----

type: numeric (byte)  
label: BK2\_B  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
36 -1 Refused  
11, 601 0 No  
810 1 Yes

-----  
BK2\_c [a tax refund anticipation loan] In the past  
12 months, have you [and/or your spouse /and/  
or your partner] used  
-----

type: numeric (byte)  
label: BK2\_C  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
39 -1 Refused  
12, 256 0 No  
152 1 Yes

-----  
BK2\_d [a pawn shop loan, a payday loan, an auto title  
loan, or a paycheck advance/deposit advance]  
In the past 12 months, have you [and/or your  
spouse /and/or your partner] used  
-----

type: numeric (byte)  
label: BK2\_D  
range: [-1, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
34 -1 Refused  
11, 938 0 No  
475 1 Yes

-----  
BK11\_a [Bank teller] In the past 12 months, have you  
or your spouse/partner accessed an account in  
each of the following ways?  
-----

type: numeric (byte)  
label: BK11\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label

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

-----  
 BK11\_b [ATM or bank kiosk] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?  
 -----

type:	numeric (byte)		
label:	BK11_B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	853	-9	Not In Universe (not asked)
	38	-1	Refused
	2,464	0	No
	9,092	1	Yes

-----  
 BK11\_c [Telephone banking through phone call or automated voice or touch tone] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?  
 -----

type:	numeric (byte)		
label:	BK11_C		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	853	-9	Not In Universe (not asked)
	52	-1	Refused
	8,418	0	No
	3,124	1	Yes

-----  
 BK11\_d [Online banking with a laptop, desktop computer, or tablet] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?  
 -----

type:	numeric (byte)		
label:	BK11_D		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	853	-9	Not In Universe (not asked)
	34	-1	Refused
	2,431	0	No
	9,129	1	Yes

-----  
 BK11\_e [Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?  
 -----

type:	numeric (byte)		
label:	BK11_E		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	853	-9	Not In Universe (not asked)
	37	-1	Refused
	6,543	0	No
	5,014	1	Yes

-----  
BK11\_f [Other] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?  
-----

type: numeric (byte)  
label: BK11\_F  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
853 -9 Not In Universe (not asked)  
1, 069 -1 Refused  
10, 360 0 No  
165 1 Yes

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

type: numeric (byte)  
label: BK10  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
657 -9 Not In Universe (not asked)  
33 -1 Refused  
5, 401 0 No  
6, 356 1 Yes

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

type: numeric (byte)  
label: A6  
range: [-9, 3] units: 1  
unique values: 6 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
617 -2 Don't know  
19 -1 Refused  
7, 752 1 Very confident  
2, 028 2 Somewhat confident  
1, 771 3 Not confident

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

type: numeric (byte)  
label: A0  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
59 -1 Refused  
7, 636 0 No  
4, 492 1 Yes

-----  
A0A\_a [Mortgage to buy a new home] Please select all of the types of credit below that  
-----

type: numeric (byte)

label: LABB  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation: Freq. Numeric Label  
 7,955 -9 Not In Universe (not asked)  
 4,048 0 No  
 444 1 Yes

A0A\_b [Refinance of a home mortgage] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)  
 label: LABB  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation: Freq. Numeric Label  
 7,955 -9 Not In Universe (not asked)  
 4,187 0 No  
 305 1 Yes

A0A\_c [Home equity loan or line of credit] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)  
 label: LABB  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation: Freq. Numeric Label  
 7,955 -9 Not In Universe (not asked)  
 4,202 0 No  
 290 1 Yes

A0A\_d [Credit card] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)  
 label: LABB  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation: Freq. Numeric Label  
 7,955 -9 Not In Universe (not asked)  
 1,614 0 No  
 2,878 1 Yes

A0A\_e [Car/auto loan] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)  
 label: LABB  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447  
 tabulation: Freq. Numeric Label  
 7,955 -9 Not In Universe (not asked)  
 3,383 0 No  
 1,109 1 Yes

A0A\_f [Student loan] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

-----  
type: numeric (byte)  
label: LABB  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7,955 -9 Not In Universe (not asked)  
4,227 0 No  
265 1 Yes

A0A\_g [Personal general-purpose loan from a bank] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

-----  
type: numeric (byte)  
label: LABB  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7,955 -9 Not In Universe (not asked)  
4,007 0 No  
485 1 Yes

A0A\_h [Personal loan from friends or family] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

-----  
type: numeric (byte)  
label: LABB  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7,955 -9 Not In Universe (not asked)  
4,355 0 No  
137 1 Yes

A0A\_i [Other (Please Specify)] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

-----  
type: numeric (byte)  
label: LABB  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7,955 -9 Not In Universe (not asked)  
4,262 0 No  
230 1 Yes

A0A\_Refused [Refused] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

-----  
type: numeric (byte)  
label: LABB  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7,955	-9	Not In Universe (not asked)
	4,447	0	No
	45	1	Yes

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

type:	numeric (byte)		
label:	A0B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,811	-9	Not In Universe (not asked)
	28	-1	Refused
	6,854	0	No
	754	1	Yes

-----  
A1\_a [You [or your spouse / or your partner] were turned down for credit] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]  
-----

type:	numeric (byte)		
label:	A1_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	7,896	-9	Not In Universe (not asked)
	10	-1	Refused
	3,519	0	No
	1,022	1	Yes

-----  
A1\_b [You [or your spouse/or your partner] were approved for credit, but were not given as much credit as you applied for] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]  
-----

type:	numeric (byte)		
label:	A1_B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	7,896	-9	Not In Universe (not asked)
	16	-1	Refused
	3,824	0	No
	711	1	Yes

-----  
A1\_c [You [or your spouse/or your partner] put off applying for credit because you thought you might be turned down] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]  
-----

type:	numeric (byte)		
label:	A1_C		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	7,896	-9	Not In Universe (not asked)
	21	-1	Refused
	3,766	0	No

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

type: numeric (byte)  
 label: A2  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447

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

A3\_a -----  
 [Mortgage to buy a new home] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
 -----

type: numeric (byte)  
 label: LABC  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447

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

A3\_b -----  
 [Refinance of a home mortgage] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
 -----

type: numeric (byte)  
 label: LABC  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447

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

A3\_c -----  
 [Home equity loan or line of credit] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
 -----

type: numeric (byte)  
 label: LABC  
 range: [-9, 1] units: 1  
 unique values: 3 missing : 0/12, 447

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

A3\_d -----  
 [Credit card] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
 -----



```

      type: numeric (byte)
      label: LABC
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

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

```

-----  
A3\_e [Car/auto loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
-----

```

      type: numeric (byte)
      label: LABC
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

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

```

-----  
A3\_f [Student loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
-----

```

      type: numeric (byte)
      label: LABC
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

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

```

-----  
A3\_g [Personal general-purpose loan from a bank] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
-----

```

      type: numeric (byte)
      label: LABC
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

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

```

-----  
A3\_h [Personal loan from friends or family] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?  
-----

```

      type: numeric (byte)
      label: LABC
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

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

```

A3\_i [Other] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

type: numeric (byte)  
label: LABC  
range: [-9, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,099 -9 Not In Universe (not asked)  
1,298 0 No  
50 1 Yes

A3\_Refused [Refused] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

type: numeric (byte)  
label: LABC  
range: [-9, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,099 -9 Not In Universe (not asked)  
1,317 0 No  
31 1 Yes

FM10\_a [Follow a budget or spending plan] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_A  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
55 -1 Refused  
5,602 0 No  
6,530 1 Yes

FM10\_b [Track spending] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_B  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
58 -1 Refused  
2,965 0 No  
9,164 1 Yes

FM10\_c [Review paper bank statements and/or bills] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_C  
range: [-9, 1] units: 1

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

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

FM10\_d [Pay with cash or a prepaid card to avoid overdrafts :] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_D

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

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

FM10\_e [Get account alerts (e.g., via email, text message, or push notification)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_E

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

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

FM10\_f [Automatically set aside long-term savings (e.g., in a college, retirement, or investment account)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_F

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

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

FM10\_g [Plan and save for periodic expenses (e.g., insurance, vacation, car repair)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)  
label: FM10\_G

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

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

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

-----  
 FM10\_h [Sign up for a budget payment plan to make utility or other payments more regular/predictable] People use a variety of methods to manage their finances. Do you use each of the following?  
 -----

type: numeric (byte)  
 label: FM10\_H  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12,447  
 tabulation: Freq. Numeric Label  
                   260 -9 Not In Universe (not asked)  
                   58 -1 Refused  
                   9,756 0 No  
                   2,373 1 Yes

-----  
 FM10\_i [Pay some bills automatically (so they won't be late or missed)] People use a variety of methods to manage their finances. Do you use each of the following?  
 -----

type: numeric (byte)  
 label: FM10\_I  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12,447  
 tabulation: Freq. Numeric Label  
                   260 -9 Not In Universe (not asked)  
                   42 -1 Refused  
                   4,389 0 No  
                   7,756 1 Yes

-----  
 FM10\_j [Other (Please specify)] People use a variety of methods to manage their finances. Do you use each of the following?  
 -----

type: numeric (byte)  
 label: FM10\_J  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12,447  
 tabulation: Freq. Numeric Label  
                   260 -9 Not In Universe (not asked)  
                   2,596 -1 Refused  
                   9,397 0 No  
                   194 1 Yes

-----  
 FM20\_a [Electronic program through my bank] Do you use each of the following methods to budget or track your spending?  
 -----

type: numeric (byte)  
 label: FM20\_A  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12,447  
 tabulation: Freq. Numeric Label  
                   2,604 -9 Not In Universe (not asked)  
                   34 -1 Refused  
                   6,073 0 No  
                   3,736 1 Yes

-----  
 FM20\_b [Non-bank program - e.g., online service (Mint), software (Quicken), or mobile app] Do you use

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

type: numeric (byte)  
label: FM20\_B  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
2,604 -9 Not In Universe (not asked)  
54 -1 Refused  
8,287 0 No  
1,502 1 Yes

FM20\_c [Spreadsheet] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)  
label: FM20\_C  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
2,604 -9 Not In Universe (not asked)  
91 -1 Refused  
7,475 0 No  
2,277 1 Yes

FM20\_d [Paper-based system (e.g., notebook, checkbook register)] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)  
label: FM20\_D  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
2,604 -9 Not In Universe (not asked)  
46 -1 Refused  
4,766 0 No  
5,031 1 Yes

FM20\_e [Other (Please specify)] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)  
label: FM20\_E  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
2,604 -9 Not In Universe (not asked)  
1,635 -1 Refused  
7,971 0 No  
237 1 Yes

C2A Do you have at least one credit card?

type: numeric (byte)  
label: C2A  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447

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

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

type:	numeric (byte)		
label:	C3		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	1,984	-9	Not In Universe (not asked)
	59	-1	Refused
	5,717	0	No
	4,687	1	Yes

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

type:	numeric (byte)		
label:	C3A		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	7,701	-9	Not In Universe (not asked)
	17	-1	Refused
	1,419	1	Less debt now
	2,008	2	About the same
	1,302	3	More debt now

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

type:	numeric (byte)		
label:	C3B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	6,730	-9	Not In Universe (not asked)
	23	-1	Refused
	4,663	0	No
	1,031	1	Yes

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

type:	numeric (byte)		
label:	C4A		
range:	[-9, 3]	units:	1
unique values:	6	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	1,984	-9	Not In Universe (not asked)
	50	-1	Refused
	5,101	0	Never carried an unpaid balance (always pay in full)
	575	1	Once
	2,031	2	Some of the time
	2,706	3	Most or all of the time

-----

C4B

In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards?

-----

```

      type: numeric (byte)
      label: C4B
      range: [-9, 3]
unique values: 6
      units: 1
      missing .: 0/12, 447

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

```

EDO

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

-----

```

      type: numeric (byte)
      label: EDO
      range: [1, 9]
unique values: 9
      units: 1
      missing .: 0/12, 447

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

```

D1G

Are you currently enrolled as a student?

-----

```

      type: numeric (byte)
      label: D1G
      range: [-1, 2]
unique values: 4
      units: 1
      missing .: 0/12, 447

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

```

EDOB

What type of program are you currently pursuing?

-----

```

      type: numeric (byte)
      label: EDOB
      range: [-9, 8]
unique values: 10
      units: 1
      missing .: 0/12, 447

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

```

EDOD

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

-----

```

      type: numeric (byte)
      label: EDOD

```

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

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

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

type: numeric (byte)  
 label: ED1

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

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

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

type: numeric (byte)  
 label: ED5

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

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

-----  
 ED6\_a [Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:  
 -----

type: numeric (byte)  
 label: ED6\_A

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

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

-----  
 ED6\_b [Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:  
 -----

type: numeric (byte)



label: ED6\_B  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447

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

-----  
 ED6\_c [Completed less education] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:  
 -----

type: numeric (byte)  
 label: ED6\_C  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447

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

-----  
 ED6\_d [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:  
 -----

type: numeric (byte)  
 label: ED6\_D  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447

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

-----  
 ED6\_e [Chosen not to attend college] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:  
 -----

type: numeric (byte)  
 label: ED6\_E  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447

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

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

type: numeric (byte)  
 label: ED10  
 range: [-9, 5] units: 1  
 unique values: 7 missing : 0/12, 447

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

-----  
ED11\_a [Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV\_ED] again, would you have done each of these things:  
-----

type:	numeric (byte)		
label:	ED11_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	71	-1	Refused
	3,990	0	No
	2,236	1	Yes

-----  
ED11\_b [Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV\_ED] again, would you have done each of these things:  
-----

type:	numeric (byte)		
label:	ED11_B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	128	-1	Refused
	4,854	0	No
	1,315	1	Yes

-----  
ED11\_c [Completed less education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV\_ED] again, would you have done each of these things:  
-----

type:	numeric (byte)		
label:	ED11_C		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	170	-1	Refused
	5,887	0	No
	240	1	Yes

-----  
ED11\_d [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV\_ED] again, would you have done each of these things:  
-----

type: numeric (byte)  
label: ED11\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 150 -9 Not In Universe (not asked)  
106 -1 Refused  
3, 382 0 No  
2, 809 1 Yes

-----  
ED11\_e [Chosen not to attend college] Knowing  
what you know now about the benefits and  
costs of your education, if you could go back  
and make decisions regarding your [DOV\_ED] again,  
would you have done each of these things:  
-----

type: numeric (byte)  
label: ED11\_E  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
6, 150 -9 Not In Universe (not asked)  
169 -1 Refused  
5, 924 0 No  
204 1 Yes

-----  
ED0C Have you ever enrolled in a 4-year bachelor's degree program?  
-----

type: numeric (byte)  
label: ED0C  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12, 306 -9 Not In Universe (not asked)  
111 0 No  
30 1 Yes

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

type: numeric (int)  
label: ED4A  
range: [-9, 2017] units: 1  
unique values: 13 missing .: 0/12, 447  
examples: -9 Not In Universe (not asked)  
-9 Not In Universe (not asked)  
-9 Not In Universe (not asked)  
-9 Not In Universe (not asked)

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

type: numeric (byte)  
label: ED4B  
range: [-9, 5] units: 1  
unique values: 7 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12, 186 -9 Not In Universe (not asked)  
8 -1 Refused  
50 1 Definitely will return and  
complete program

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

-----  
ED13\_a [Too expensive] Which of the following are reasons why you did not attend college?  
-----

```

type: numeric (byte)
label: LABD
range: [-9, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

```

-----  
ED13\_b [Child care responsibilities] Which of the following are reasons why you did not attend college?  
-----

```

type: numeric (byte)
label: LABD
range: [-9, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

```

-----  
ED13\_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not attend college?  
-----

```

type: numeric (byte)
label: LABD
range: [-9, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

```

-----  
ED13\_d [Needed to earn money] Which of the following are reasons why you did not attend college?  
-----

```

type: numeric (byte)
label: LABD
range: [-9, 1]
unique values: 3
units: 1
missing .: 0/12, 447

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

```

-----  
ED13\_e [Wanted to work] Which of the following are reasons why you did not attend college?  
-----

```

type: numeric (byte)
label: LABD

```

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

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

-----  
 ED13\_f [Simply was not interested in college] Which of the following are reasons why you did not attend college?  
 -----

type: numeric (byte)  
 label: LABD

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

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

-----  
 ED13\_g [Was not admitted] Which of the following are reasons why you did not attend college?  
 -----

type: numeric (byte)  
 label: LABD

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

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

-----  
 ED13\_h [Did not think benefits of attending college were worth the cost] Which of the following are reasons why you did not attend college?  
 -----

type: numeric (byte)  
 label: LABD

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

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

-----  
 ED13\_i [Other:] Which of the following are reasons why you did not attend college?  
 -----

type: numeric (byte)  
 label: LABD

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

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

-----  
 ED13\_Refused [Refused] Which of the following are reasons why you did not attend college?  
 -----

type: numeric (byte)  
 label: LABD

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

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

---

ED14\_a [Too expensive] Which of the following are reasons why you did not complete your college degree?

---

type: numeric (byte)  
label: LABC

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

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

---

ED14\_b [Child care responsibilities] Which of the following are reasons why you did not complete your college degree?

---

type: numeric (byte)  
label: LABC

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

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

---

ED14\_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not complete your college degree?

---

type: numeric (byte)  
label: LABC

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

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

---

ED14\_d [Needed to earn money] Which of the following are reasons why you did not complete your college degree?

---

type: numeric (byte)  
label: LABC

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

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

---

ED14\_e [Wanted to work] Which of the following are reasons why you did not complete your college degree?

```

-----
      type: numeric (byte)
      label: LABLE
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447
      tabulation: Freq.   Numeric   Label
                  11,801   -9     Not In Universe (not asked)
                  508     0     No
                  138     1     Yes

```

```

-----
ED14_f                                     [Simply not interested in continuing in
                                         college] Which of the following are reasons
                                         why you did not complete your college degree?
-----

```

```

      type: numeric (byte)
      label: LABLE
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447
      tabulation: Freq.   Numeric   Label
                  11,801   -9     Not In Universe (not asked)
                  531     0     No
                  115     1     Yes

```

```

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

```

```

      type: numeric (byte)
      label: LABLE
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447
      tabulation: Freq.   Numeric   Label
                  11,801   -9     Not In Universe (not asked)
                  588     0     No
                  58     1     Yes

```

```

-----
ED14_h                                     [Did not think the benefits of continuing
                                         college were worth the cost] Which of the
                                         following are reasons why you did not complete
                                         your college degree?
-----

```

```

      type: numeric (byte)
      label: LABLE
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447
      tabulation: Freq.   Numeric   Label
                  11,801   -9     Not In Universe (not asked)
                  544     0     No
                  102     1     Yes

```

```

-----
ED14_i                                     [Other] Which of the following are reasons
                                         why you did not complete your college degree?
-----

```

```

      type: numeric (byte)
      label: LABLE
      range: [-9, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447
      tabulation: Freq.   Numeric   Label
                  11,801   -9     Not In Universe (not asked)
                  514     0     No
                  132     1     Yes
-----

```

ED14\_Refused

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

-----  
type: numeric (byte)  
label: LABE  
range: [-9, 1] units: 1  
unique values: 3 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
11,801 -9 Not In Universe (not asked)  
639 0 No  
7 1 Yes

SL1

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

-----  
type: numeric (byte)  
label: SL1  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
56 -1 Refused  
10,441 0 No  
1,690 1 Yes

SL2\_a

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

-----  
type: numeric (byte)  
label: SL2\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
10,757 -9 Not In Universe (not asked)  
4 -1 Refused  
91 0 No  
1,595 1 Yes

SL2\_b

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

-----  
type: numeric (byte)  
label: SL2\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
10,757 -9 Not In Universe (not asked)  
52 -1 Refused  
1,551 0 No  
87 1 Yes

SL2\_c

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

-----  
type: numeric (byte)  
label: SL2\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label



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

-----  
SL2\_d [Other loan (Please specify)] Think about the money you currently owe for your own education. Is the money you owe for that education a:  
-----

type: numeric (byte)  
label: SL2\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

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

type: numeric (byte)  
label: SL3  
range: [-9, 11] units: 1  
unique values: 14 missing .: 0/12,447

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

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

type: numeric (byte)  
label: SL4  
range: [-9, 10] units: 1  
unique values: 13 missing .: 0/12,447

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

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

type: numeric (byte)  
label: SL6  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

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

type: numeric (byte)  
 label: SL7  
 range: [-9, 1]  
 unique values: 4  
 units: 1  
 missing .: 0/12, 447  
 tabulation:

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

SL8\_a [Certificate or technical training] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)  
 label: SL8\_A  
 range: [-9, 1]  
 unique values: 4  
 units: 1  
 missing .: 0/12, 447  
 tabulation:

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

SL8\_b [Associate degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)  
 label: SL8\_B  
 range: [-9, 1]  
 unique values: 4  
 units: 1  
 missing .: 0/12, 447  
 tabulation:

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

SL8\_c [Bachelor's degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)  
 label: SL8\_C  
 range: [-9, 1]  
 unique values: 4  
 units: 1  
 missing .: 0/12, 447  
 tabulation:

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

SL8\_d [Professional degree (e.g. MBA, MD, JD)] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)  
 label: SL8\_D  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:
 

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

SL8\_e [Master's degree or Doctoral Degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)  
 label: SL8\_E  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:
 

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

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

type: numeric (byte)  
 label: SL10  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:
 

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

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

type: numeric (int)  
 label: SL11  
 range: [-9, 999] units: 1  
 unique values: 5 missing : 0/12, 447  
 tabulation:
 

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

SL12\_a [Student Loan] Is the money you owe for your child or grandchild's education a:

type: numeric (byte)  
 label: SL12\_A  
 range: [-9, 1] units: 1  
 unique values: 4 missing : 0/12, 447  
 tabulation:
 

Freq.	Numeric	Label
-------	---------	-------

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

-----  
SL12\_b [Home Equity Loan] Is the money you owe for your child or grandchild's education a:  
-----

type: numeric (byte)  
label: SL12\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

-----  
SL12\_c [Credit Card] Is the money you owe for your child or grandchild's education a:  
-----

type: numeric (byte)  
label: SL12\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

-----  
SL12\_d [Other Loan (Please specify)] Is the money you owe for your child or grandchild's education a:  
-----

type: numeric (byte)  
label: SL12\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

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

type: numeric (byte)  
label: K0  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12,447

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

-----  
K2\_a [401(k), 403(b), Keogh, or other defined contribution plan through an employer or former employer] Do you currently have each of the following types of retirement savings or pension?  
-----

type: numeric (byte)

Label: K2\_A  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

K2\_b [Pension with a defined benefit through an employer or former employer...] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)  
 label: K2\_B  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

K2\_c [IRA or Roth IRA] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)  
 label: K2\_C  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

K2\_d [Savings outside a retirement account (e.g. a brokerage account, savings account, or stock holdings)] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)  
 label: K2\_D  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

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

K2\_e [Ownership of real estate or land that you plan to sell or rent to generate income in retirement] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)  
 label: K2\_E  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

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

-----  
K2\_f [Ownership of a business] Do you currently have each of the following types of retirement savings or pension?  
-----

type: numeric (byte)  
label: K2\_F  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

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

-----  
K2\_g [Other retirement savings (Please specify)] Do you currently have each of the following types of retirement savings or pension?  
-----

type: numeric (byte)  
label: K2\_G  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	4,892	-9	Not In Universe (not asked)
	795	-1	Refused
	6,542	0	No
	218	1	Yes

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

type: numeric (byte)  
label: K20  
range: [-9, 8] units: 1  
unique values: 11 missing .: 0/12,447

examples:

-9	Not In Universe (not asked)
-9	Not In Universe (not asked)
-2	Don't know
4	\$50,000 to \$99,999

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

type: numeric (byte)  
label: DC4  
range: [-9, 4] units: 1  
unique values: 6 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	7,042	-9	Not In Universe (not asked)
	11	-1	Refused
	815	1	Very comfortable
	1,514	2	Mostly comfortable
	1,759	3	Slightly comfortable
	1,306	4	Not comfortable

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

```

type: numeric (byte)
label: K5A
range: [-9, 3]
unique values: 6
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
4,892    -9    Not In Universe (not asked)
    47    -1    Refused
6,721     0     No
    327     1    Yes, borrowed money
    398     2    Yes, cashed out
    62     3    Yes, both

```

-----  
K8A You indicated previously that you are retired. At what age did you retire?  
-----

```

type: numeric (byte)
label: K8A
range: [-9, 89]
unique values: 72
units: 1
missing .: 0/12, 447

examples:
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)
60

```

-----  
K9\_a [Poor health] How important were each of the following in your decision to retire at the age that you did?  
-----

```

type: numeric (byte)
label: K9_A
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
7,815    -9    Not In Universe (not asked)
    64    -1    Refused
3,051     1    Not important
    628     2    Somewhat important
    889     3    Very important

```

-----  
K9\_b [Wanted to do other things] How important were each of the following in your decision to retire at the age that you did?  
-----

```

type: numeric (byte)
label: K9_B
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
7,815    -9    Not In Universe (not asked)
    97    -1    Refused
1,842     1    Not important
1,491     2    Somewhat important
1,202     3    Very important

```

-----  
K9\_c [Didn't like the work] How important were each of the following in your decision to retire at the age that you did?  
-----

```

type: numeric (byte)
label: K9_C
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
7,815    -9    Not In Universe (not asked)

```

103	- 1	Refused
3,247	1	Not important
875	2	Somewhat important
407	3	Very important

-----  
K9\_d [Family responsibilities] How important were each of the following in your decision to retire at the age that you did?  
-----

type: numeric (byte)  
label: K9\_D  
range: [-9, 3] units: 1  
unique values: 5 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	94	-1	Refused
	3,103	1	Not important
	807	2	Somewhat important
	628	3	Very important

-----  
K9\_e [Wanted to spend more time with family] How important were each of the following in your decision to retire at the age that you did?  
-----

type: numeric (byte)  
label: K9\_E  
range: [-9, 3] units: 1  
unique values: 5 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	91	-1	Refused
	2,108	1	Not important
	1,297	2	Somewhat important
	1,136	3	Very important

-----  
K9\_f [Forced to retire or lack of available work] How important were each of the following in your decision to retire at the age that you did?  
-----

type: numeric (byte)  
label: K9\_F  
range: [-9, 3] units: 1  
unique values: 5 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	85	-1	Refused
	3,398	1	Not important
	443	2	Somewhat important
	706	3	Very important

-----  
K10\_a [Social Security] Are each of the following sources of funds for you [and your spouse or partner] in retirement?  
-----

type: numeric (byte)  
label: K10\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12,447

tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	19	-1	Refused
	503	0	No
	4,110	1	Yes

-----



K10\_b [I have a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

-----  
type: numeric (byte)  
label: K10\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7, 815 -9 Not In Universe (not asked)  
148 -1 Refused  
4, 009 0 No  
475 1 Yes

K10\_c [My spouse/partner has a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

-----  
type: numeric (byte)  
label: K10\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 593 -9 Not In Universe (not asked)  
68 -1 Refused  
1, 992 0 No  
794 1 Yes

K10\_d [Pension with a defined benefit from work (i.e. pension based on a formula, your earnings, and years of service? Are each of the following sources of funds for you [and your spouse or partner] in retirement?

-----  
type: numeric (byte)  
label: K10\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7, 815 -9 Not In Universe (not asked)  
71 -1 Refused  
1, 817 0 No  
2, 744 1 Yes

K10\_e [401(k), 403(b), Keogh, or other defined contribution plan from work..] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

-----  
type: numeric (byte)  
label: K10\_E  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
7, 815 -9 Not In Universe (not asked)  
110 -1 Refused  
2, 434 0 No  
2, 088 1 Yes

K10\_f [IRA or Roth IRA] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

-----  
type: numeric (byte)

label: K10\_F  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7, 815	-9	Not In Universe (not asked)
	115	-1	Refused
	2, 291	0	No
	2, 226	1	Yes

K10\_g [Savings outside a retirement account (e.g. a brokerage account, savings account)] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)  
 label: K10\_G  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7, 815	-9	Not In Universe (not asked)
	92	-1	Refused
	1, 887	0	No
	2, 653	1	Yes

K10\_h [Income from real estate or the sale of real estate] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)  
 label: K10\_H  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7, 815	-9	Not In Universe (not asked)
	102	-1	Refused
	3, 836	0	No
	694	1	Yes

K10\_i [Income from a business or the sale of a business] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)  
 label: K10\_I  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7, 815	-9	Not In Universe (not asked)
	119	-1	Refused
	4, 292	0	No
	221	1	Yes

K10\_j [Relying on children, grandchildren, or other family] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)  
 label: K10\_J  
 range: [-9, 1] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	121	-1	Refused
	4,376	0	No
	135	1	Yes

-----  
K10\_k [Other retirement savings] Are each of the following sources of funds for you [and your spouse or partner] in retirement?  
-----

type:	numeric (byte)		
label:	K10_K		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	7,815	-9	Not In Universe (not asked)
	148	-1	Refused
	3,517	0	No
	967	1	Yes

-----  
I0\_a [Wages or salaries] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:  
-----

type:	numeric (byte)		
label:	I0_A		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	88	-1	Refused
	4,728	0	No
	7,631	1	Yes

-----  
I0\_b [Self-employment] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:  
-----

type:	numeric (byte)		
label:	I0_B		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	146	-1	Refused
	10,197	0	No
	2,104	1	Yes

-----  
I0\_c [Occasional work activities or side jobs (do not include income from GfK)] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:  
-----

type:	numeric (byte)		
label:	I0_C		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	9,558	0	No
	2,767	1	Yes

-----  
I0\_d [Interest, dividends, or rental income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:  
-----

```

-----
      type: numeric (byte)
      label: I0_D
      range: [-1, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   118       -1   Refused
                   8,032      0    No
                   4,297      1    Yes

```

```

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

```

```

      type: numeric (byte)
      label: I0_E
      range: [-1, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   93       -1   Refused
                   7,617      0    No
                   4,737      1    Yes

```

```

-----
I0_f                                     [Supplemental Security (SSI)] In the past 12
                                         months, did you [and/or your spouse / and/or
                                         partner] receive any income from the following
                                         sources:
-----

```

```

      type: numeric (byte)
      label: I0_F
      range: [-1, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   168       -1   Refused
                   11,713      0    No
                   566        1    Yes

```

```

-----
I0_g                                     [Unemployment income] In the past 12 months, did
                                         you [and/or your spouse / and/or partner] receive
                                         any income from the following sources:
-----

```

```

      type: numeric (byte)
      label: I0_G
      range: [-1, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   149       -1   Refused
                   11,963      0    No
                   335        1    Yes

```

```

-----
I0_h                                     [Pension income] In the past 12 months, did
                                         you [and/or your spouse / and/or partner] receive
                                         any income from the following sources:
-----

```

```

      type: numeric (byte)
      label: I0_H
      range: [-1, 1]
unique values: 3
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   129       -1   Refused
                   9,103      0    No
                   3,215      1    Yes

```

I0\_i [Any other income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numeric (byte)  
label: I0\_I  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
357 -1 Refused  
10, 624 0 No  
1, 466 1 Yes

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

type: numeric (byte)  
label: I0A  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11, 867 -9 Not In Universe (not asked)  
25 -1 Refused  
434 0 No  
121 1 Yes

I40 Which of the following categories best describes the total income that you [and/ or your spouse/ partner] received from all sources, before taxes and deductions, in the past 12 months?

type: numeric (byte)  
label: I40  
range: [-1, 10] units: 1  
unique values: 12 missing : 0/12, 447  
examples: 3 \$15, 000 to \$24, 999  
4 \$25, 000 to \$39, 999  
6 \$50, 000 to \$74, 999  
8 \$100, 000 to \$149, 999

I41\_a [Earned Income Tax Credit] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

type: numeric (byte)  
label: I41\_A  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
56 -1 Refused  
11, 126 0 No  
1, 265 1 Yes

I41\_b [Supplemental Nutrition Assistance Program (SNAP or food stamps)] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

type: numeric (byte)  
label: I41\_B

```

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

tabulation: Freq. Numeric Label
              50      -1 Refused
            11,204     0 No
              1,193     1 Yes

```

I41\_c [Women, Infants, and Children (WIC) nutrition program benefits] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

```

type: numeric (byte)
label: I41_C

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

tabulation: Freq. Numeric Label
              55      -1 Refused
            12,090     0 No
              302     1 Yes

```

I41\_d [Assistance with housing payments from a state, county, or federal program] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

```

type: numeric (byte)
label: I41_D

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

tabulation: Freq. Numeric Label
              50      -1 Refused
            12,005     0 No
              392     1 Yes

```

I41\_e [Free or reduced price school lunches] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

```

type: numeric (byte)
label: I41_E

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

tabulation: Freq. Numeric Label
              56      -1 Refused
            11,733     0 No
              658     1 Yes

```

I41\_f [Cash assistance from a state or county welfare program, such as TANF] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

```

type: numeric (byte)
label: I41_F

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

tabulation: Freq. Numeric Label
              70      -1 Refused
            12,245     0 No
              132     1 Yes

```

I9 In the past 12 months, which one of the

following best describes your [and your spouse /partner's] income?

-----  
type: numeric (byte)  
label: I9  
range: [-1, 3] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
82 -1 Refused  
8,994 1 Roughly the same amount each  
month  
2,341 2 Occasionally varies from month  
to month  
1,030 3 Varies quite often from month to  
month

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

type: numeric (byte)  
label: I12  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
9,076 -9 Not In Universe (not asked)  
19 -1 Refused  
2,182 0 No  
1,170 1 Yes

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

type: numeric (byte)  
label: I20  
range: [-1, 3] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
103 -1 Refused  
6,212 1 Less than your income  
4,001 2 The same as your income  
2,131 3 More than your income

-----  
FS10 Does anyone living outside of your household (such as a parent, child, other relatives, or friends) provide you with regular financial support? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.  
-----

type: numeric (byte)  
label: FS10  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
75 -1 Refused  
11,324 0 No  
1,048 1 Yes

-----  
FS20\_a [Help paying rent or mortgage] Do you receive each of the following types of financial support from people living outside of your household?  
-----

type: numeric (byte)  
label: FS20\_A  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,399 -9 Not In Universe (not asked)  
5 -1 Refused  
723 0 No  
320 1 Yes

-----  
FS20\_b [Help with education expenses or student loan bills] Do you receive each of the following types of financial support from people living outside of your household?  
-----

type: numeric (byte)  
label: FS20\_B  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,399 -9 Not In Universe (not asked)  
8 -1 Refused  
856 0 No  
184 1 Yes

-----  
FS20\_c [Help with car payment] Do you receive each of the following types of financial support from people living outside of your household?  
-----

type: numeric (byte)  
label: FS20\_C  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,399 -9 Not In Universe (not asked)  
12 -1 Refused  
867 0 No  
169 1 Yes

-----  
FS20\_d [Help with other bills [Please specify]] Do you receive each of the following types of financial support from people living outside of your household?  
-----

type: numeric (byte)  
label: FS20\_D  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,399 -9 Not In Universe (not asked)  
40 -1 Refused  
726 0 No  
282 1 Yes

-----  
FS20\_e [Money for general expenses or anything else] Do you receive each of the following types of financial support from people living outside of your household?  
-----

type: numeric (byte)  
label: FS20\_E  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447



tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	11	-1	Refused
	445	0	No
	592	1	Yes

-----  
 FS30\_a [Parent(s)] Who outside of your household provides you with regular financial support or helps you with bill payments?  
 -----

type:	numeric (byte)		
label:	FS30_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	28	-1	Refused
	449	0	No
	571	1	Yes

-----  
 FS30\_b [My adult child] Who outside of your household provides you with regular financial support or helps you with bill payments?  
 -----

type:	numeric (byte)		
label:	FS30_B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	33	-1	Refused
	844	0	No
	171	1	Yes

-----  
 FS30\_c [Other relatives] Who outside of your household provides you with regular financial support or helps you with bill payments?  
 -----

type:	numeric (byte)		
label:	FS30_C		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	30	-1	Refused
	836	0	No
	182	1	Yes

-----  
 FS30\_d [Friends] Who outside of your household provides you with regular financial support or helps you with bill payments?  
 -----

type:	numeric (byte)		
label:	FS30_D		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	39	-1	Refused
	902	0	No
	107	1	Yes

-----  
 FS30\_e [Other [Please specify]] Who outside of your household provides you with regular financial support or helps you with bill payments?  
 -----

support or helps you with bill payments?

-----  
type: numeric (byte)  
label: FS30\_E  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11,399 -9 Not In Universe (not asked)  
101 -1 Refused  
866 0 No  
81 1 Yes

FS40

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

-----  
type: numeric (byte)  
label: FS40  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
98 -1 Refused  
10,270 0 No  
2,079 1 Yes

EF1

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

-----  
type: numeric (byte)  
label: EF1  
range: [-1, 1] units: 1  
unique values: 3 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
79 -1 Refused  
5,713 0 No  
6,655 1 Yes

EF2

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

-----  
type: numeric (byte)  
label: EF2  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
6,655 -9 Not In Universe (not asked)  
61 -1 Refused  
3,246 0 No  
2,485 1 Yes

EF3\_a

[Put it on my credit card and pay it off in full at the next statement] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

-----
                type: numeric (byte)
                label: LABF
                range: [0, 1]
unique values: 2                                units: 1
                                                missing .: 0/12, 447
                tabulation: Freq.  Numeric  Label
                             7, 717    0 No
                             4, 730    1 Yes
-----

```

EF3\_b [Put it on my credit card and pay it off over time] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

-----
                type: numeric (byte)
                label: LABF
                range: [0, 1]
unique values: 2                                units: 1
                                                missing .: 0/12, 447
                tabulation: Freq.  Numeric  Label
                             10, 181  0 No
                             2, 266   1 Yes
-----

```

EF3\_c [With the money currently in my checking/savings account or with cash] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

-----
                type: numeric (byte)
                label: LABF
                range: [0, 1]
unique values: 2                                units: 1
                                                missing .: 0/12, 447
                tabulation: Freq.  Numeric  Label
                             6, 122    0 No
                             6, 325    1 Yes
-----

```

EF3\_d [Using money from a bank loan or line of credit] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

-----
                type: numeric (byte)
                label: LABF
                range: [0, 1]
unique values: 2                                units: 1
                                                missing .: 0/12, 447
                tabulation: Freq.  Numeric  Label
                             11, 967  0 No
                             480     1 Yes
-----

```

EF3\_e [By borrowing from a friend or family member] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

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

```

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

tabulation:	Freq.	Numerical	Label
	11, 250	0	No
	1, 197	1	Yes

EF3\_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)  
label: LABF

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

tabulation:	Freq.	Numerical	Label
	12, 209	0	No
	238	1	Yes

EF3\_g [By selling something] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)  
label: LABF

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

tabulation:	Freq.	Numerical	Label
	11, 529	0	No
	918	1	Yes

EF3\_h [I wouldn't be able to pay for the expense right now] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)  
label: LABF

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

tabulation:	Freq.	Numerical	Label
	11, 009	0	No
	1, 438	1	Yes

EF3\_i [Other (Please specify)] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)  
label: LABF

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

tabulation:	Freq.	Numerical	Label
-------------	-------	-----------	-------

12,253      0 No  
194          1 Yes

EF3\_Refused

[Refused] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)  
label: LABF  
range: [0, 1]                                  units: 1  
unique values: 2                                  missing .: 0/12,447  
tabulation: Freq.    Numeric    Label  
12,354           0    No  
                  93        1    Yes

EF5A

Which best describes your ability to pay all of your bills in full this month?

type: numeric (byte)  
label: EF5A  
range: [-1, 1]                                  units: 1  
unique values: 3                                  missing .: 0/12,447  
tabulation: Freq.    Numeric    Label  
                  73           -1    Refused  
2,537           0    I cannot pay some bills or will only make a partial payment on some of them  
9,837           1    I will be able to pay all of my bills in full

EF5B

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

type: numeric (byte)  
label: EF5B  
range: [-9, 1]                                  units: 1  
unique values: 4                                  missing .: 0/12,447  
tabulation: Freq.    Numeric    Label  
2,610           -9    Not In Universe (not asked)  
                  72           -1    Refused  
1,340           0    I could not pay some other bills or would only make a partial payment on some of them  
8,425           1    I would still be able to pay all of my other bills in full

EF6A\_a

[Rent or mortgage] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (byte)  
label: EF6A\_A  
range: [-9, 1]                                  units: 1  
unique values: 4                                  missing .: 0/12,447  
tabulation: Freq.    Numeric    Label  
9,910           -9    Not In Universe (not asked)  
                  37           -1    Refused  
2,060           0    No  
                  440          1    Yes

EF6A\_b

[Credit card] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----  
type: numeric (byte)  
label: EF6A\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 910 -9 Not In Universe (not asked)  
41 -1 Refused  
1, 192 0 No  
1, 304 1 Yes

EF6A\_c

[Water, gas, or electric bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----  
type: numeric (byte)  
label: EF6A\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 910 -9 Not In Universe (not asked)  
34 -1 Refused  
1, 830 0 No  
673 1 Yes

EF6A\_d

[Phone or cable bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----  
type: numeric (byte)  
label: EF6A\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 910 -9 Not In Universe (not asked)  
39 -1 Refused  
1, 825 0 No  
673 1 Yes

EF6A\_e

[Car payment] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----  
type: numeric (byte)  
label: EF6A\_E  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
9, 910 -9 Not In Universe (not asked)  
66 -1 Refused  
2, 144 0 No  
327 1 Yes

EF6A\_f

[Student loan] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----  
type: numeric (byte)  
label: EF6A\_F

range:	[- 9, 1]	units:	1
unique values:	4	missing . :	0/12, 447
tabulation:	Freq.	Numeric	Label
	9, 910	- 9	Not In Universe (not asked)
	109	- 1	Refused
	2, 152	0	No
	276	1	Yes

-----

EF6A\_g [Other [Please specify]] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

-----

type:	numeric (byte)		
label:	EF6A_G		
range:	[- 9, 1]	units:	1
unique values:	4	missing . :	0/12, 447
tabulation:	Freq.	Numeric	Label
	9, 910	- 9	Not In Universe (not asked)
	523	- 1	Refused
	1, 872	0	No
	142	1	Yes

-----

EF6B\_a [Rent or mortgage] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

-----

type:	numeric (byte)		
label:	EF6B_A		
range:	[- 9, 1]	units:	1
unique values:	4	missing . :	0/12, 447
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	54	- 1	Refused
	1, 134	0	No
	152	1	Yes

-----

EF6B\_b [Credit card] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

-----

type:	numeric (byte)		
label:	EF6B_B		
range:	[- 9, 1]	units:	1
unique values:	4	missing . :	0/12, 447
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	54	- 1	Refused
	642	0	No
	644	1	Yes

-----

EF6B\_c [Water, gas, or electric bill] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

-----

type:	numeric (byte)		
label:	EF6B_C		
range:	[- 9, 1]	units:	1
unique values:	4	missing . :	0/12, 447
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	48	- 1	Refused

957 0 No  
335 1 Yes

EF6B\_d [Phone or cable bill] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (byte)  
label: EF6B\_D  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11, 107 -9 Not In Universe (not asked)  
30 -1 Refused  
708 0 No  
602 1 Yes

EF6B\_e [Car payment] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (byte)  
label: EF6B\_E  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11, 107 -9 Not In Universe (not asked)  
70 -1 Refused  
1, 088 0 No  
182 1 Yes

EF6B\_f [Student loan] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (byte)  
label: EF6B\_F  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11, 107 -9 Not In Universe (not asked)  
79 -1 Refused  
961 0 No  
300 1 Yes

EF6B\_g [Other [Please specify]:] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (byte)  
label: EF6B\_G  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12, 447  
tabulation: Freq. Numeric Label  
11, 107 -9 Not In Universe (not asked)  
322 -1 Refused  
951 0 No  
67 1 Yes

E1\_a [Prescription medicine (including taking less



medication than prescribed] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

-----  
type: numeric (byte)  
label: E1\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
67 -1 Refused  
10, 810 0 No  
1, 310 1 Yes

-----  
E1\_b [Seeing a doctor] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?  
-----

type: numeric (byte)  
label: E1\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
76 -1 Refused  
10, 601 0 No  
1, 510 1 Yes

-----  
E1\_c [Mental health care or counseling] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?  
-----

type: numeric (byte)  
label: E1\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
95 -1 Refused  
11, 427 0 No  
665 1 Yes

-----  
E1\_d [Dental care (including skipping check-ups or routine cleaning)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?  
-----

type: numeric (byte)  
label: E1\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
68 -1 Refused  
9, 766 0 No  
2, 353 1 Yes

-----  
E1\_e [Seeing a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)] During the past 12 months, was there a time when you needed any of the following, but didn't

get it because you couldn't afford it?

-----  
type: numeric (byte)  
label: E1\_E  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
81 -1 Refused  
11,098 0 No  
1,008 1 Yes

-----  
E1\_f [Follow-up care (e.g. skipping physical  
therapy sessions recommended by a doctor)]  
During the past 12 months, was there a time  
when you needed any of the following, but didn't  
get it because you couldn't afford it?  
-----

type: numeric (byte)  
label: E1\_F  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
95 -1 Refused  
11,322 0 No  
770 1 Yes

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

type: numeric (byte)  
label: E2  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
64 -1 Refused  
9,192 0 No  
2,931 1 Yes

-----  
E2A Approximately how much did you pay out of pocket  
for unexpected major medical expenses in the past  
12 months?  
-----

type: numeric (long)  
label: E2A  
range: [-9, 9999999] units: 1  
unique values: 239 missing .: 0/12, 447  
examples: -9 Not In Universe (not asked)  
-9 Not In Universe (not asked)  
-9 Not In Universe (not asked)  
300

-----  
E2B Do you currently have an unpaid balance or owe  
any debt related to the unexpected major medical  
expenses that you had in the past 12 months?  
-----

type: numeric (byte)  
label: E2B  
range: [-9, 1] units: 1

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

tabulation:	Freq.	Numeric	Label
	9,516	-9	Not In Universe (not asked)
	24	-1	Refused
	1,907	0	No
	1,000	1	Yes

E4\_a [Insurance through a current or former employer or union (of yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_A

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	193	-1	Refused
	5,488	0	No
	6,506	1	Yes

E4\_b [Insurance purchased directly from an insurance company (by yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_B

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	344	-1	Refused
	10,159	0	No
	1,684	1	Yes

E4\_c [Medicare, for people 65 or older, or people with certain disabilities] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_C

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	215	-1	Refused
	7,727	0	No
	4,245	1	Yes

E4\_d [Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_D

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

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

340	- 1	Refused
10,410	0	No
1,437	1	Yes

E4\_e [TRICARE or other military health care] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_E  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	344	-1	Refused
	11,327	0	No
	516	1	Yes

E4\_f [VA (including those who have ever used or enrolled for VA health care)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_F  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	331	-1	Refused
	11,183	0	No
	673	1	Yes

E4\_g [Insurance purchased through a health insurance exchange] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_G  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	349	-1	Refused
	11,237	0	No
	601	1	Yes

E4\_h [Any other type of health insurance or health coverage plan] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)  
label: E4\_H  
range: [-9, 1] units: 1  
unique values: 4 missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	400	-1	Refused
	11,057	0	No
	730	1	Yes

E5 Do you personally know someone who has been

addicted to opioids or prescription painkillers?

-----  
type: numeric (byte)  
label: E5  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
49 -1 Refused  
9,500 0 No  
2,638 1 Yes

-----  
X2\_a [I lost a job] Have you experienced financial hardship due to each of the following events in the past 12 months?  
-----

type: numeric (byte)  
label: X2\_A  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
84 -1 Refused  
11,423 0 No  
680 1 Yes

-----  
X2\_b [I had my work hours and/or pay reduced] Have you experienced financial hardship due to each of the following events in the past 12 months?  
-----

type: numeric (byte)  
label: X2\_B  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
86 -1 Refused  
11,327 0 No  
774 1 Yes

-----  
X2\_c [My spouse/partner lost a job] Have you experienced financial hardship due to each of the following events in the past 12 months?  
-----

type: numeric (byte)  
label: X2\_C  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
4,955 -9 Not In Universe (not asked)  
52 -1 Refused  
7,120 0 No  
320 1 Yes

-----  
X2\_d [My spouse/partner had their work hours and/or pay reduced] Have you experienced financial hardship due to each of the following events in the past 12 months?  
-----

type: numeric (byte)  
label: X2\_D  
range: [-9, 1] units: 1  
unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeric	Label
	4,955	-9	Not In Universe (not asked)
	41	-1	Refused
	7,084	0	No
	367	1	Yes

-----  
X2\_g [Other [Please specify]] Have you experienced financial hardship due to each of the following events in the past 12 months?  
-----

type:	numeric (byte)		
label:	X2_G		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	1,457	-1	Refused
	10,337	0	No
	393	1	Yes

-----  
X3\_a [I lost a job] How much financial strain did each of the events that you experienced cause for you and your family?  
-----

type:	numeric (byte)		
label:	X3_A		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,767	-9	Not In Universe (not asked)
	4	-1	Refused
	78	1	A little
	178	2	Some
	420	3	A lot

-----  
X3\_b [I had my work hours and/or pay reduced] How much financial strain did each of the events that you experienced cause for you and your family?  
-----

type:	numeric (byte)		
label:	X3_B		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	11,673	-9	Not In Universe (not asked)
	3	-1	Refused
	140	1	A little
	300	2	Some
	331	3	A lot

-----  
X3\_c [My spouse/partner lost a job] How much financial strain did each of the events that you experienced cause for you and your family?  
-----

type:	numeric (byte)		
label:	X3_C		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	12,127	-9	Not In Universe (not asked)
	3	-1	Refused
	40	1	A little
	89	2	Some
	188	3	A lot

-----  
X3\_d [My spouse/partner had their work hours and/or pay reduced] How much financial strain did each of the events that you experienced cause for you and your family?  
-----

type: numeric (byte)  
label: X3\_D  
range: [-9, 3] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12,080 -9 Not In Universe (not asked)  
1 -1 Refused  
60 1 A little  
146 2 Some  
160 3 A lot

-----  
X3\_g [Other [Please specify]] How much financial strain did each of the events that you experienced cause for you and your family?  
-----

type: numeric (byte)  
label: X3\_G  
range: [-9, 3] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
12,054 -9 Not In Universe (not asked)  
29 1 A little  
108 2 Some  
256 3 A lot

-----  
CH1\_a [Your family's finances] When you were growing up (under age 17), how frequently did you worry about each of the following?  
-----

type: numeric (byte)  
label: CH1\_A  
range: [-9, 4] units: 1  
unique values: 6 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
56 -1 Refused  
5,301 1 Never worried  
2,469 2 Rarely worried  
2,930 3 Sometimes worried  
1,431 4 Regularly worried

-----  
CH1\_b [Having enough food to eat] When you were growing up (under age 17), how frequently did you worry about each of the following?  
-----

type: numeric (byte)  
label: CH1\_B  
range: [-9, 4] units: 1  
unique values: 6 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
58 -1 Refused  
8,207 1 Never worried  
2,014 2 Rarely worried  
1,261 3 Sometimes worried  
647 4 Regularly worried

-----  
CH1\_c [Crime and personal safety] When you were

growing up (under age 17), how frequently did you worry about each of the following?

-----  
type: numeric (byte)  
label: CH1\_C  
range: [-9, 4] units: 1  
unique values: 6 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
62 -1 Refused  
7, 316 1 Never worried  
2, 926 2 Rarely worried  
1, 350 3 Sometimes worried  
533 4 Regularly worried

-----  
CH1\_d [Having a stable caregiver] When you were growing up (under age 17), how frequently did you worry about each of the following?  
-----

type: numeric (byte)  
label: CH1\_D  
range: [-9, 4] units: 1  
unique values: 6 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
260 -9 Not In Universe (not asked)  
77 -1 Refused  
9, 114 1 Never worried  
1, 626 2 Rarely worried  
877 3 Sometimes worried  
493 4 Regularly worried

-----  
CH5\_a [Jobs available while in school] During high school, did you receive information or counseling from your school on a regular basis about the following:  
-----

type: numeric (byte)  
label: CH5\_A  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
10, 834 -9 Not In Universe (not asked)  
171 -2 Don't know  
17 -1 Refused  
1, 081 0 No  
344 1 Yes

-----  
CH5\_b [College or college admissions] During high school, did you receive information or counseling from your school on a regular basis about the following:  
-----

type: numeric (byte)  
label: CH5\_B  
range: [-9, 1] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
10, 834 -9 Not In Universe (not asked)  
125 -2 Don't know  
18 -1 Refused  
506 0 No  
964 1 Yes

-----  
CH5\_c [Jobs or career paths for after graduation] During high school, did you receive information or counseling from your school on a regular basis about the following:  
-----



```

-----
      type: numeric (byte)
      label: CH5_C
      range: [-9, 1]
unique values: 5
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  10,834  -9     Not In Universe (not asked)
                  151     -2     Don't know
                  17      -1     Refused
                  759     0     No
                  686     1     Yes

```

CH2 What is the highest level of education that your mother completed?

```

-----
      type: numeric (byte)
      label: CH2
      range: [-2, 7]
unique values: 9
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  593     -2     Don't know
                  52      -1     Refused
                  2,290    1     Less than High School degree
                  4,747    2     High school degree or GED
                  1,329    3     Some college but no degree
                  724     4     Certificate or technical degree
                  631     5     Associate degree
                  1,393    6     Bachelor's degree
                  688     7     Graduate degree

```

CH3 What is the highest level of education that your father completed?

```

-----
      type: numeric (byte)
      label: CH3
      range: [-2, 7]
unique values: 9
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  1,092    -2     Don't know
                  98      -1     Refused
                  2,762    1     Less than High School degree
                  3,800    2     High school degree or GED
                  1,115    3     Some college but no degree
                  653     4     Certificate or technical degree
                  400     5     Associate degree
                  1,455    6     Bachelor's degree
                  1,072    7     Graduate degree

```

FL1 [Housing prices in the US can never go down.]  
Do you think the following statement is true or false?

```

-----
      type: numeric (byte)
      label: FL1
      range: [-9, 2]
unique values: 5
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  260     -9     Not In Universe (not asked)
                  2,362    -2     Don't know
                  40      -1     Refused
                  2,039    1     True
                  7,746    2     False

```

FL2 [Buying a single company's stock usually provides a safer return than a stock mutual fund.] Do you think the following statement is true or false?

```

-----
      type: numeric (byte)
      label: FL2
      range: [-9, 2]
unique values: 5
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  260      -9     Not In Universe (not asked)
                  5, 422  -2     Don't know
                   53      -1     Refused
                   381      1     True
                  6, 331  2     False

```

```

-----
FL3                                     Considering a long time period (for example 10
                                         or 20 years), which asset described below normally
                                         gives the highest returns?
-----

```

```

      type: numeric (byte)
      label: FL3
      range: [-9, 4]
unique values: 7
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  260      -9     Not In Universe (not asked)
                  4, 042  -2     Don't know
                   75      -1     Refused
                  5, 786   1     Stocks
                  1, 042   2     Bonds
                   435     3     Savings accounts
                   807     4     Precious metals

```

```

-----
FL4                                     Imagine that the interest rate on your savings
                                         account was 1% per year and inflation was 2% per
                                         year. After 1 year, how much would you be able to
                                         buy with the money in this account?
-----

```

```

      type: numeric (byte)
      label: FL4
      range: [-9, 3]
unique values: 6
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  260      -9     Not In Universe (not asked)
                  2, 625  -2     Don't know
                   90      -1     Refused
                   434      1     More than today
                   753      2     Exactly the same
                  8, 285  3     Less than today

```

```

-----
FL5                                     Suppose you had $100 in a savings account and
                                         the interest rate was 2% per year. After 5 years,
                                         how much do you think you would have in the account
                                         if you left the money to grow?
-----

```

```

      type: numeric (byte)
      label: FL5
      range: [-9, 3]
unique values: 6
      units: 1
      missing : 0/12, 447

      tabulation: Freq.  Numeric  Label
                  260      -9     Not In Universe (not asked)
                  1, 708  -2     Don't know
                   135     -1     Refused
                  9, 063   1     More than $102
                   652     2     Exactly $102
                   629     3     Less than $102

```

```

-----
HHNET_a                                 [Home] Do you or does anyone in this household
                                         use the Internet at the following locations?
-----

```

```

-----
      type: numeric (byte)
      label: HHNET_A
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   51      -1      Refused
                   405      0       No
                   11,991    1       Yes

```

```

-----
HHNET_b                                     [Work] Do you or does anyone in this household
                                           use the Internet at the following locations?
-----

```

```

      type: numeric (byte)
      label: HHNET_B
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   155      -1      Refused
                   5,364      0       No
                   6,928      1       Yes

```

```

-----
HHNET_c                                     [School] Do you or does anyone in this household
                                           use the Internet at the following locations?
-----

```

```

      type: numeric (byte)
      label: HHNET_C
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   218      -1      Refused
                   9,270      0       No
                   2,959      1       Yes

```

```

-----
HHNET_d                                     [Coffee shop or other business that offers
                                           Internet access] Do you or does anyone in this
                                           household use the Internet at the following
                                           locations?
-----

```

```

      type: numeric (byte)
      label: HHNET_D
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   173      -1      Refused
                   8,722      0       No
                   3,552      1       Yes

```

```

-----
HHNET_e                                     [While traveling between places] Do you or
                                           does anyone in this household use the Internet
                                           at the following locations?
-----

```

```

      type: numeric (byte)
      label: HHNET_E
      range: [-1, 1]
unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   163      -1      Refused
                   5,606      0       No
                   6,678      1       Yes

```

HHNET\_f

[Library, community center, park, or other public place] Do you or does anyone in this household use the Internet at the following locations?

-----

```

type: numeric (byte)
label: HHNET_F

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

tabulation:  Freq.  Numeric  Label
              178    -1      Refused
              8,626   0       No
              3,643   1       Yes

```

HHNET\_g

[Someone else's home] Do you or does anyone in this household use the Internet at the following locations?

-----

```

type: numeric (byte)
label: HHNET_G

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

tabulation:  Freq.  Numeric  Label
              183    -1      Refused
              6,683   0       No
              5,581   1       Yes

```

HHNET\_h

[Some other location] Do you or does anyone in this household use the Internet at the following locations?

-----

```

type: numeric (byte)
label: HHNET_H

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

tabulation:  Freq.  Numeric  Label
              358    -1      Refused
              8,414   0       No
              3,675   1       Yes

```

DOV\_PPNET

[Internet access] Data Only Variable

-----

```

type: numeric (byte)
label: DOV_PPNET

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

tabulation:  Freq.  Numeric  Label
              225    0       No
              12,222  1       Yes

```

xhispan

Hispanic Descent

-----

```

type: numeric (byte)
label: XHISPAN

range: [1, 8]           units: 1
unique values: 5        missing .: 0/12,447

tabulation:  Freq.  Numeric  Label
              10,940  1       No, I am not
              821    2       Yes, Mexican, Mexican-American,
              209    3       Chicano
              71     4       Yes, Puerto Rican
              71     4       Yes, Cuban, Cuban American

```

406 8 Yes, Other Spanish/Hispanic/Latino (specify)

xspanish Language version of the survey

type: numeric (byte)  
 label: XSPANISH  
 range: [1, 2] units: 1  
 unique values: 2 missing: 0/12, 447  
 tabulation: Freq. Numeric Label  
 12, 187 1 English version  
 260 2 Spanish version

DOV\_ACSLANG [Language proficiency] Data Only Variable

type: numeric (byte)  
 label: DOV\_ACSL  
 range: [1, 5] units: 1  
 unique values: 4 missing: 0/12, 447  
 tabulation: Freq. Numeric Label  
 607 1 English Proficient  
 762 2 Bilingual  
 138 3 Spanish Proficient  
 10, 940 5 Non-Hispanic, not asked

ppage Age

type: numeric (byte)  
 label: PPAGE  
 range: [18, 94] units: 1  
 unique values: 77 missing: 0/12, 447  
 examples: 36  
 52  
 61  
 69

ppagecat Age - 7 Categories

type: numeric (byte)  
 label: PPAGECAT  
 range: [1, 7] units: 1  
 unique values: 7 missing: 0/12, 447  
 tabulation: Freq. Numeric Label  
 467 1 18-24  
 1, 774 2 25-34  
 1, 573 3 35-44  
 1, 831 4 45-54  
 2, 853 5 55-64  
 2, 718 6 65-74  
 1, 231 7 75+

ppagect4 Age - 4 Categories

type: numeric (byte)  
 label: PPAGECT4  
 range: [1, 4] units: 1  
 unique values: 4 missing: 0/12, 447  
 tabulation: Freq. Numeric Label  
 1, 463 1 18-29  
 2, 351 2 30-44



## pphsize

## Household Size

```

type: numeric (byte)
label: PPHSIZE

range: [1, 12]
unique values: 11
examples: 1
           2
           2
           3

units: 1
missing : 0/12, 447

```

## pphouse

## Housing Type

```

type: numeric (byte)
label: PPHOUSE

range: [1, 5]
unique values: 5
examples: 1
           2
           3
           4
           5

units: 1
missing : 0/12, 447

tabulation:
  Freq.  Numeric  Label
  8,868   1  A one-family house detached from
           any other house
  1,137   2  A one-family house attached to
           one or more houses
  1,977   3  A building with 2 or more
           apartments
           452   4  A mobile home
           13    5  Boat, RV, van, etc.

```

## ppincimp

## Household Income

```

type: numeric (byte)
label: PPINCIMP

range: [1, 21]
unique values: 21
examples: 7    $20,000 to $24,999
           11   $40,000 to $49,999
           14   $75,000 to $84,999
           16   $100,000 to $124,999

units: 1
missing : 0/12, 447

```

## ppmarit

## Marital Status

```

type: numeric (byte)
label: PPMARIT

range: [1, 6]
unique values: 6
examples: 1    Married
           2    Widowed
           3    Divorced
           4    Separated
           2,154 5    Never married
           583  6    Living with partner

units: 1
missing : 0/12, 447

tabulation:
  Freq.  Numeric  Label
  7,113   1  Married
  787     2  Widowed
  1,612   3  Divorced
  198     4  Separated
  2,154   5  Never married
  583     6  Living with partner

```

## ppmsacat

## MSA Status

```

type: numeric (byte)
label: PPMACAT

range: [0, 1]
unique values: 2
examples: 0    Non-Metro
           10,832 1    Metro

units: 1
missing : 0/12, 447

tabulation:
  Freq.  Numeric  Label
  1,615   0  Non-Metro
  10,832  1  Metro

```

-----  
 ppreg Region 4 - Based on State of Residence  
 -----

type: numeric (byte)  
 label: PPREG4  
 range: [ 1, 4] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeri c	Label
	2, 185	1	Northeast
	3, 039	2	Midwest
	4, 299	3	South
	2, 924	4	West

-----  
 ppreg9 Region 9 - Based on State of Residence  
 -----

type: numeric (byte)  
 label: PPREG9  
 range: [ 1, 9] units: 1  
 unique values: 9 missing .: 0/12, 447

tabulation:	Freq.	Numeri c	Label
	588	1	New England
	1, 597	2	Mid-Atlantic
	2, 082	3	East-North Central
	957	4	West-North Central
	2, 392	5	South Atlantic
	608	6	East-South Central
	1, 299	7	West-South Central
	931	8	Mountain
	1, 993	9	Pacific

-----  
 pprent Ownership Status of Living Quarters  
 -----

type: numeric (byte)  
 label: PPRENT  
 range: [ 1, 3] units: 1  
 unique values: 3 missing .: 0/12, 447

tabulation:	Freq.	Numeri c	Label
	9, 294	1	Owned or being bought by you or someone in your household
	2, 965	2	Rented for cash
	188	3	Occupied without payment of cash rent

-----  
 ppstaten State  
 -----

type: numeric (byte)  
 label: PPSTATEN  
 range: [ 11, 95] units: 1  
 unique values: 51 missing .: 0/12, 447

examples: 31 oh  
 44 nd  
 59 fl  
 86 az

-----  
 PPT01 Presence of Household Members - Children 0-1  
 -----

type: numeric (byte)  
 label: PPT01  
 range: [ 0, 3] units: 1  
 unique values: 4 missing .: 0/12, 447

tabulation:	Freq.	Numeri c	Label
	12, 007	0	



418 1  
21 2  
1 3

-----  
PPT25 Presence of Household Members - Children 2-5  
-----

type: numeric (byte)  
label: PPT25  
range: [0, 3] units: 1  
unique values: 4 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
11,540 0  
734 1  
159 2  
14 3

-----  
PPT612 Presence of Household Members - Children 6-12  
-----

type: numeric (byte)  
label: PPT612  
range: [0, 4] units: 1  
unique values: 5 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
10,950 0  
1,015 1  
395 2  
70 3  
17 4

-----  
PPT1317 Presence of Household Members - Children 13-17  
-----

type: numeric (byte)  
label: PPT1317  
range: [0, 5] units: 1  
unique values: 6 missing .: 0/12, 447  
tabulation: Freq. Numeric Label  
11,148 0  
1,015 1  
250 2  
30 3  
3 4  
1 5

-----  
PPT180V Presence of Household Members - Adults 18+  
-----

type: numeric (byte)  
label: PPT180V  
range: [1, 12] units: 1  
unique values: 11 missing .: 0/12, 447  
examples: 1  
2  
2  
2

-----  
ppwork Current Employment Status  
-----

type: numeric (byte)  
label: PPWORK  
range: [1, 7] units: 1  
unique values: 7 missing .: 0/12, 447  
tabulation: Freq. Numeric Label

6,057	1	Working - as a paid employee
1,099	2	Working - self-employed
41	3	Not working - on temporary layoff from a job
552	4	Not working - looking for work
3,578	5	Not working - retired
506	6	Not working - disabled
614	7	Not working - other

-----  
ppcm0160 Q26: Occupation (detailed) in current or main job  
-----

type: numeric (byte)  
label: PPCM0160

range: [-2, 35] units: 1  
unique values: 37 missing : 6/12, 447

examples: -2 Not asked  
-2 Not asked  
> ental assistant) 14 Health Care Support (such as nursing aide, orderly, d  
29 Other (Please specify)

-----  
IND1 IND1: Industry (tight scale) in current or main job  
-----

type: numeric (byte)  
label: IND1

range: [-2, 27] units: 1  
unique values: 29 missing : 6/12, 447

examples: -2 Not asked  
-2 Not asked  
9 Information  
16 Health Care and Social Assistance

-----  
pphi0001 Q0: What language do you usually speak at home?  
-----

type: numeric (byte)  
label: PPHI0001

range: [-1, 6] units: 1  
unique values: 7 missing : 11,001/12,447

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	101	1	Only Spanish
	183	2	More Spanish than English
	316	3	Both Spanish and English equally
	355	4	More English than Spanish
	485	5	Only English
	4	6	Neither Spanish nor English
	11,001	.	.

-----  
pphi date Date member completed Hispanic survey  
YYYYMMDD format  
-----

type: numeric (long)

range: [20151107, 20171225] units: 1  
unique values: 243 missing : 11,001/12,447

mean: 2.0e+07  
std. dev: 4173.67

percentiles: 10% 25% 50% 75% 90%  
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

-----  
ppcm0062 Q18: Altogether, how many jobs do you have?  
-----

type: numeric (byte)

label: PPCM0062  
 range: [-2, 4] units: 1  
 unique values: 6 missing : 6/12, 447

tabulation:	Freq.	Numeric	Label
	5,300	-2	Not asked
	16	-1	Refused
	5,879	1	One
	947	2	Two
	201	3	Three
	98	4	Four or more
	6	.	.

-----  
 pph10001 Q1: In general, would you say your physical health is . . . ?  
 -----

type: numeric (byte)  
 label: PPH10001  
 range: [-1, 5] units: 1  
 unique values: 6 missing : 177/12, 447

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	1,336	1	Excellent
	4,594	2	Very good
	4,463	3	Good
	1,542	4	Fair
	315	5	Poor
	177	.	.

-----  
 pph1date Date member completed Health 1 survey  
 YYYYMMDD format  
 -----

type: numeric (long)  
 range: [20150930, 20171223] units: 1  
 unique values: 389 missing : 177/12, 447

mean: 2.0e+07  
 std. dev: 2247.56

percentiles:      10%      25%      50%      75%      90%  
                   2.0e+07   2.0e+07   2.0e+07   2.0e+07   2.0e+07

-----  
 ppfs0001 Q1: When it comes to decisions regarding your household's financial activities, who makes the decisions in your household?  
 -----

type: numeric (byte)  
 label: PPFS0001  
 range: [-1, 3] units: 1  
 unique values: 4 missing : 1, 377/12, 447

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	5,687	1	I make most of the decisions
	4,431	2	Another household member and I share in the decisions
	946	3	Another household member makes most of the decisions
	1,377	.	.

-----  
 ppfs0596 Q22: What is the approximate total amount of your household's savings and investments?  
 -----

type: numeric (byte)  
 label: PPFS0596  
 range: [-2, 7] units: 1  
 unique values: 9 missing : 1, 377/12, 447



-----  
ppp10103

Q31: [None of these] People may be involved in civic and political activities. In the past 12 months, have you attended a political rally; contacted a government official; volunteered for a political candidate, issue, or cause; served on a committee for a civic or community organization; written a letter or e-mail to a newspaper or called a live radio or TV show; commented about politics on an internet site; shared your opinion about community issues at a public meeting; or held elected office?

-----

type: numeric (byte)  
label: PPP10103  
range: [-1, 1] units: 1  
unique values: 3 missing .: 356/12, 447  
tabulation: Freq. Numeric Label  
73 -1 Refused  
4,990 0 No  
7,028 1 Yes  
356 .

-----  
control

Control of institution

-----

type: numeric (byte)  
label: label\_control  
range: [1, 3] units: 1  
unique values: 3 missing .: 3, 888/12, 447  
tabulation: Freq. Numeric Label  
5,859 1 Public  
2,055 2 Private not-for-profit  
645 3 Private for-profit  
3,888 .