

 CODEBOOK FOR 2014 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2014 Survey of Household Economics and Decisionmaking (SHED) data set.

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

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

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

 CaseID Case ID
 CaseID is preserved across years for reinterviewed respondents
 and can serve as the unique identifier for merging

type: numeric (int)
 range: [2,16064] units: 1
 unique values: 5896 missing .: 0/5896
 mean: 9809.08
 std. dev: 5269.43
 percentiles: 10% 25% 50% 75% 90%
 1256 3589.5 11778 13934.5 15206

 weight1 Sample Weights: ReInterview Respondents

type: numeric (double)
 range: [.118,4.8584] units: .0001
 unique values: 1599 missing .: 4186/5896
 mean: .999999
 std. dev: .874655
 percentiles: 10% 25% 50% 75% 90%
 .26815 .4189 .7193 1.2459 2.0678

 weight2 Sample Weights: ReInterview/Fresh Respondents

type: numeric (double)
 range: [.1009,4.0735] units: .0001
 unique values: 2845 missing .: 1634/5896
 mean: 1
 std. dev: .640478
 percentiles: 10% 25% 50% 75% 90%
 .3243 .603 .87035 1.2258 1.8307

weight3

Sample Weights: All Respondents

type: numeric (double)
range: [.0843,5.2662] units: .0001
unique values: 3541 missing .: 0/5896
mean: 1
std. dev: .829171
percentiles: 10% 25% 50% 75% 90%
.2436 .40395 .7683 1.3327 2.0451

sflag

Sample by Group

type: numeric (byte)
label: SFLAG
range: [1,3] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
2552 1 Fresh sample
1710 2 ReInterview Sample
1634 3 Oversample

D1

Which one of the following BEST describes your living arrangement?

type: numeric (byte)
label: D1
range: [-1,6] units: 1
unique values: 6 missing .: 0/5896
tabulation: Freq. Numeric Label
6 -1 Refused
4835 1 Living alone or only with your
immediate family (i.e.
spouse/partner and/or dependent
children)
170 3 Living with your adult children
472 4 Living with your (or your
spouse/partner's) parents
167 5 Living with your (or your
spouse/partner's) extended
family (e.g. siblings, cousins)
246 6 Living with roommate(s)

D2

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

type: numeric (byte)
label: D2
range: [-1,8] units: 1
unique values: 9 missing .: 0/5896
tabulation: Freq. Numeric Label
6 -1 Refused
2871 1 Employed now
25 2 Temporarily laid off
324 3 Not employed, but looking for a
job
114 4 Not employed and not looking for
a job
360 5 Homemaker

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

D3 Thinking of your main job, do you?

type: numeric (byte)
label: D3

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

tabulation: Freq. Numeric Label

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

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

type: numeric (byte)
label: D4A

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

tabulation: Freq. Numeric Label

1	-1	Refused
9	1	Yes, I work full-time
87	2	Yes, I work part-time
97	3	No
5702	.	.

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

type: numeric (byte)
label: D4B

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

tabulation: Freq. Numeric Label

2	-1	Refused
4	1	Yes, I work full-time
149	2	Yes, I work part-time
1327	3	No
4414	.	.

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

type: numeric (byte)
label: D4C

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

tabulation: Freq. Numeric Label

4	-1	Refused
54	1	Yes, I have another full-time job

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

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

type: numeric (byte)
label: D4E

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

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

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

type: numeric (byte)
label: D5

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

examples: 1 Employed full-time
6 Homemaker
. .

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

type: numeric (byte)
label: D7

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

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

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

type: numeric (byte)
label: D8_A

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

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

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

type: numeric (byte)
label: S2

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

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

D6

In what year did you buy your current home?

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

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

examples: 1993
2004
2014
.

R0

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

type: numeric (byte)
label: R0

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

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

R1_a

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

type: numeric (byte)
label: R1_A

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

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

R1_b

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

type: numeric (byte)
label: R1_B

range: [0,1] units: 1

unique values: 2 missing .: 4127/5896

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

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

type: numeric (byte)
label: R1_C
range: [0,1] units: 1
unique values: 2 missing .: 4127/5896

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

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

type: numeric (byte)
label: R1_D
range: [0,1] units: 1
unique values: 2 missing .: 4127/5896

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

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

type: numeric (byte)
label: R1_E
range: [0,1] units: 1
unique values: 2 missing .: 4127/5896

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

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

type: numeric (byte)
label: R1_F
range: [0,1] units: 1
unique values: 2 missing .: 4127/5896

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

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

```

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

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

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

```

```

-----
R1_h      [Other] Please select all the reasons below for why you rent your home rather
                                                than own your home.
-----

```

```

      type: numeric (byte)
      label: R1_H

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

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

```

```

-----
R1_Refused [Refused] Please select all the reasons below for why you rent your home rather
                                                than own your home.
-----

```

```

      type: numeric (byte)
      label: R1_REFUS

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

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

```

```

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

```

```

      type: numeric (long)
      label: R3, but 431 nonmissing values are not labeled

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

      examples: 820
                .
                .
                .

```

```

-----
R7      Do you expect to purchase a home in the next three years?
-----

```

```

      type: numeric (byte)
      label: R7

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

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

```

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

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

```

type: numeric (byte)
label: H0_A

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

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

```

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

```

type: numeric (byte)
label: H0_B

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

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

```

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

```

type: numeric (byte)
label: H0_C

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

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

```

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

```

type: numeric (byte)
label: H0_D

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

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

```

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

```

    type: numeric (byte)
    label: H0_E

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

    tabulation: Freq.   Numeric   Label
                2104       0      No
                1534       1      Yes
                2258       .

```

H0_f [Simply prefer to own] Please select all the reasons below for why you own your home rather than rent.

```

    type: numeric (byte)
    label: H0_F

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

    tabulation: Freq.   Numeric   Label
                941     0      No
                2697    1      Yes
                2258    .

```

H0_g [Other] Please select all the reasons below for why you own your home rather than rent.

```

    type: numeric (byte)
    label: H0_G

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

    tabulation: Freq.   Numeric   Label
                3367    0      No
                271     1      Yes
                2258    .

```

H0_Refused [Refused] Please select all the reasons below for why you own your home rather than rent.

```

    type: numeric (byte)
    label: H0_REFUS

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

    tabulation: Freq.   Numeric   Label
                3626    0      No
                 12     1      Yes
                2258    .

```

H1 Compared to 12 months ago, do you think the value of your home today is higher, lower or stayed the same?

```

    type: numeric (byte)
    label: H1

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

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

```

1372 3 Higher value
227 8 Don't know
2494 .

H4 In the next 12 months, how much do you think that home prices in your neighborhood will change?

type: numeric (byte)
label: H4
range: [-1,8] units: 1
unique values: 7 missing .: 2258/5896

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

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

type: numeric (byte)
label: H5
range: [-1,4] units: 1
unique values: 5 missing .: 2258/5896

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

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

type: numeric (byte)
label: H7_A
range: [0,1] units: 1
unique values: 2 missing .: 4633/5896

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

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

type: numeric (byte)
label: H7_B
range: [0,1] units: 1
unique values: 2 missing .: 4633/5896

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

```

    type: numeric (byte)
    label: H7_REFUS

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

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

```

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

```

    type: numeric (byte)
    label: M0

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

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

```

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

```

    type: numeric (byte)
    label: M2

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

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

```

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

```

    type: numeric (byte)
    label: M3

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

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

```

M4 About how much is your total monthly mortgage payment?

```

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

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

```

examples: 1200
.
.
.

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

type: numeric (int)
label: L0, but 68 nonmissing values are not labeled
range: [-1,2014] units: 1
unique values: 69 missing .: 4841/5896
examples: .
.
.
.

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

type: numeric (byte)
label: L1_A
range: [0,1] units: 1
unique values: 2 missing .: 4841/5896
tabulation: Freq. Numeric Label
510 0 No
545 1 Yes
4841 .

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

type: numeric (byte)
label: L1_B
range: [0,1] units: 1
unique values: 2 missing .: 4841/5896
tabulation: Freq. Numeric Label
917 0 No
138 1 Yes
4841 .

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

type: numeric (byte)
label: L1_C
range: [0,1] units: 1
unique values: 2 missing .: 4841/5896
tabulation: Freq. Numeric Label
1033 0 No
22 1 Yes
4841 .

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

type: numeric (byte)
label: L1_D

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

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

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

type: numeric (byte)
label: L1_E

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

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

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

type: numeric (byte)
label: L1_F

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

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

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

type: numeric (byte)
label: L1_REFUS

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

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

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

type: numeric (byte)
label: A0

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

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

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

type: numeric (byte)
label: A0A_A

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

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

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

type: numeric (byte)
label: A0A_B

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

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

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

type: numeric (byte)
label: A0A_C

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

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

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

type: numeric (byte)
label: A0A_D

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

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

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

type: numeric (byte)
label: A0A_E

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

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

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

type: numeric (byte)
label: A0A_F

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

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

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

type: numeric (byte)
label: A0A_G

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

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

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

type: numeric (byte)
label: A0A_H

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

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

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

type: numeric (byte)
label: A0A_REFU

range: [0,1] units: 1

unique values: 2 missing .: 3881/5896

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

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

type: numeric (byte)
label: A0B

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

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

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

type: numeric (byte)
label: A1_A

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

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

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

type: numeric (byte)
label: A1_B

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

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

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

type: numeric (byte)
label: A1_C

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

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

409 1 Yes
3842 .

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

type: numeric (byte)
label: A2A
range: [-1,4] units: 1
unique values: 5 missing .: 5436/5896
tabulation: Freq. Numeric Label
2 -1 Refused
198 1 Thought you might be turned down
or denied credit
215 2 Simply did not want to take on
more debt
20 3 Obtained money some other way
25 4 Other:
5436 .

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

type: numeric (byte)
label: A4
range: [-1,8] units: 1
unique values: 5 missing .: 0/5896
tabulation: Freq. Numeric Label
36 -1 Refused
2311 1 Very confident
1110 2 Somewhat confident
1641 3 Not confident
798 8 Don't know

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

type: numeric (byte)
label: C1
range: [-1,8] units: 1
unique values: 7 missing .: 0/5896
tabulation: Freq. Numeric Label
35 -1 Refused
678 1 Poor
688 2 Fair
915 3 Good
1314 4 Very good
1743 5 Excellent
523 8 Don't know my score or how to
rate it

C2A Do you have at least one credit card?

type: numeric (byte)
label: C2A
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label


```

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

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

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

```

```

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

```

```

      type: numeric (byte)
      label: ED0

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

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

```

```

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

```

```

      type: numeric (byte)
      label: ED1

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

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

```

```

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

```

```

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

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

      examples: 2011
                .
                .
                .

```

```

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

```

```

      type: numeric (int)

```

label: ED4, but 68 nonmissing values are not labeled

range: [-1,2014] units: 1

unique values: 70 missing .: 4499/5896

examples: 2010
.
.
.

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

type: numeric (byte)

label: ED5

range: [-1,5] units: 1

unique values: 6 missing .: 4499/5896

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

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

type: numeric (byte)

label: ED6A_A

range: [-1,1] units: 1

unique values: 3 missing .: 4499/5896

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

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

type: numeric (byte)

label: ED6A_B

range: [-1,1] units: 1

unique values: 3 missing .: 4499/5896

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

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

type: numeric (byte)

label: ED6A_C
range: [-1,1] units: 1
unique values: 3 missing .: 4499/5896

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

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

type: numeric (byte)
label: ED6A_D
range: [-1,1] units: 1
unique values: 3 missing .: 4499/5896

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

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

type: numeric (byte)
label: ED6A_E
range: [-1,1] units: 1
unique values: 3 missing .: 4499/5896

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

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

type: numeric (byte)
label: ED6A_F
range: [-1,1] units: 1
unique values: 3 missing .: 4499/5896

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

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

type: numeric (int)
label: ED8, but 76 nonmissing values are not labeled
range: [-1,2014] units: 1
unique values: 77 missing .: 3617/5896
examples: 1987

1689 1 Yes
3617 .

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

type: numeric (byte)
label: ED11A_C
range: [-1,1] units: 1
unique values: 3 missing .: 3617/5896
tabulation: Freq. Numeric Label
151 -1 Refused
861 0 No
1267 1 Yes
3617 .

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

type: numeric (byte)
label: ED11A_D
range: [-1,1] units: 1
unique values: 3 missing .: 3617/5896
tabulation: Freq. Numeric Label
285 -1 Refused
1676 0 No
318 1 Yes
3617 .

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

type: numeric (byte)
label: ED11A_E
range: [-1,1] units: 1
unique values: 3 missing .: 3617/5896
tabulation: Freq. Numeric Label
252 -1 Refused
1277 0 No
750 1 Yes
3617 .

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

type: numeric (byte)
label: ED11A_F
range: [-1,1] units: 1
unique values: 3 missing .: 3617/5896
tabulation: Freq. Numeric Label
226 -1 Refused
1166 0 No
887 1 Yes
3617 .

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

which you received your highest degree compares to its financial costs?

type: numeric (byte)
label: ED12
range: [-1,5] units: 1
unique values: 6 missing .: 5207/5896

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

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

type: numeric (byte)
label: ED13_A
range: [0,1] units: 1
unique values: 2 missing .: 4068/5896

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

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

type: numeric (byte)
label: ED13_B
range: [0,1] units: 1
unique values: 2 missing .: 4068/5896

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

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

type: numeric (byte)
label: ED13_C
range: [0,1] units: 1
unique values: 2 missing .: 4068/5896

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

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

type: numeric (byte)

```

label: ED13_D
range: [0,1]
unique values: 2
units: 1
missing .: 4068/5896

tabulation: Freq.   Numeric   Label
            1132      0      No
            696      1      Yes
            4068      .

```

ED13_e [Was not admitted] Which of the following are reasons why you did not attend college?

```

type: numeric (byte)
label: ED13_E
range: [0,1]
unique values: 2
units: 1
missing .: 4068/5896

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

```

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

```

type: numeric (byte)
label: ED13_F
range: [0,1]
unique values: 2
units: 1
missing .: 4068/5896

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

```

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

```

type: numeric (byte)
label: ED13_G
range: [0,1]
unique values: 2
units: 1
missing .: 4068/5896

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

```

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

```

type: numeric (byte)
label: ED13_REF
range: [0,1]
unique values: 2
units: 1
missing .: 4068/5896

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

```

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

```

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

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

      tabulation: Freq.   Numeric   Label
                   866       0       No
                   193       1       Yes
                   4837       .

```

```

-----
ED14_b           [Too expensive] Which of the following are reasons why you did not complete your
                                                         college degree?
-----

```

```

      type: numeric (byte)
      label: ED14_B

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

      tabulation: Freq.   Numeric   Label
                   853       0       No
                   206       1       Yes
                   4837       .

```

```

-----
ED14_c           [Family responsibilities] Which of the following are reasons why you did not
                                                         complete your college degree?
-----

```

```

      type: numeric (byte)
      label: ED14_C

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

      tabulation: Freq.   Numeric   Label
                   732       0       No
                   327       1       Yes
                   4837       .

```

```

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

```

```

      type: numeric (byte)
      label: ED14_D

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

      tabulation: Freq.   Numeric   Label
                   834       0       No
                   225       1       Yes
                   4837       .

```

```

-----
ED14_e           [Simply not interested in continuing in college] Which of the following are reasons
                                                         why you did not complete your college degree?
-----

```

```

      type: numeric (byte)
      label: ED14_E

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

      tabulation: Freq.   Numeric   Label
                   839       0       No

```

220 1 Yes
4837 .

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

type: numeric (byte)
label: ED14_F

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

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

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

type: numeric (byte)
label: ED14_G

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

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

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

type: numeric (byte)
label: ED14_H

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

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

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

type: numeric (byte)
label: ED14_REF

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

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

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

type: numeric (byte)
label: ED15

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

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

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

type: numeric (byte)
label: ED16

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

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

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

type: numeric (byte)
label: S7_A

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

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

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

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

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

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

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

type: numeric (int)

label: S7_C
range: [-1,999] units: 1
unique values: 4 missing .: 0/5896

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

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

type: numeric (byte)
label: T0_1_A
range: [0,1] units: 1
unique values: 2 missing .: 5063/5896

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

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

type: numeric (byte)
label: T0_1_B
range: [0,1] units: 1
unique values: 2 missing .: 5063/5896

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

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

type: numeric (byte)
label: T0_1_C
range: [0,1] units: 1
unique values: 2 missing .: 5063/5896

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

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

type: numeric (byte)
label: T0_1_D
range: [0,1] units: 1
unique values: 2 missing .: 5063/5896

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

5063 .

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

type: numeric (byte)
label: T0_1_REF

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

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

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

type: numeric (byte)
label: T0_2_A

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

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

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

type: numeric (byte)
label: T0_2_B

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

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

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

type: numeric (byte)
label: T0_2_C

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

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

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

```

type: numeric (byte)
label: T0_2_D

range: [0,1]
unique values: 2

units: 1
missing .: 5600/5896

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

```

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

```

type: numeric (byte)
label: T0_2_REF

range: [0,1]
unique values: 2

units: 1
missing .: 5600/5896

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

```

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

```

type: numeric (byte)
label: T0_3_A

range: [0,1]
unique values: 2

units: 1
missing .: 5544/5896

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

```

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

```

type: numeric (byte)
label: T0_3_B

range: [0,1]
unique values: 2

units: 1
missing .: 5544/5896

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

```

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

```

type: numeric (byte)
label: T0_3_C

range: [0,1]
unique values: 2

units: 1
missing .: 5544/5896

```

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

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

```
type: numeric (byte)
label: T0_3_D

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

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

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

```
type: numeric (byte)
label: T0_3_REF

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

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

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

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

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

```
examples: .
          .
          .
          .
```

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

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

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

```
examples: .
          .
          .
          .
```

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

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

type: numeric (long)
label: T1_3_A, but 83 nonmissing values are not labeled
range: [-1,650000] units: 1
unique values: 84 missing .: 5632/5896
examples: .
. .
. .
. .

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

type: numeric (int)
label: T1_1_B, but 171 nonmissing values are not labeled
range: [-1,28156] units: 1
unique values: 172 missing .: 5127/5896
examples: .
. .
. .
. .

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

type: numeric (int)
label: T1_2_B, but 76 nonmissing values are not labeled
range: [-1,4000] units: 1
unique values: 77 missing .: 5626/5896
examples: .
. .
. .
. .

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

type: numeric (int)
label: T1_3_B, but 77 nonmissing values are not labeled
range: [-1,2500] units: 1
unique values: 78 missing .: 5632/5896
examples: .
. .
. .
. .

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

type: numeric (byte)
label: T1_1_C
range: [-1,8] units: 1
unique values: 5 missing .: 5127/5896

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

type: numeric (byte)
label: T2
range: [-1,1] units: 1
unique values: 3 missing .: 833/5896
tabulation: Freq. Numeric Label
46 -1 Refused
4325 0 No
692 1 Yes
833 .

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

type: numeric (long)
label: T2B_1, but 62 nonmissing values are not labeled
range: [0,50000] units: 1
unique values: 62 missing .: 0/5896
examples: 0
0
0
0

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

type: numeric (long)
label: T2B_2, but 75 nonmissing values are not labeled
range: [0,250000] units: 1
unique values: 75 missing .: 0/5896
examples: 0
0
0
0

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

type: numeric (long)
label: T2B_3, but 117 nonmissing values are not labeled
range: [0,260000] units: 1
unique values: 117 missing .: 0/5896
examples: 0
0
0
0

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

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

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

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

type: numeric (long)
label: T2B_5, but 67 nonmissing values are not labeled
range: [0,160000] units: 1
unique values: 67 missing .: 0/5896
examples: 0
0
0
0

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

type: numeric (long)
label: T2B_6, but 33 nonmissing values are not labeled
range: [0,60000] units: 1
unique values: 33 missing .: 0/5896
examples: 0
0
0
0

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

type: numeric (byte)
label: T5
range: [-1,3] units: 1
unique values: 4 missing .: 4371/5896
tabulation: Freq. Numeric Label
13 -1 Refused
316 0 No
1011 1 Yes
185 3 Still enrolled in the program
4371 .

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

type: numeric (byte)
label: T7
range: [-1,7] units: 1
unique values: 8 missing .: 5382/5896
tabulation: Freq. Numeric Label
15 -1 Refused
67 1 Certificate or technical
training
122 2 Associate degree
204 3 Bachelor's degree

```

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

```

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

```

type: numeric (byte)
label: E1_A

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

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

```

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

```

type: numeric (byte)
label: E1_B

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

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

```

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

```

type: numeric (byte)
label: E1_C

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

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

```

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

```

type: numeric (byte)
label: E1_D

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

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

```

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

type: numeric (byte)
label: E1_E
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
75 -1 Refused
5142 0 No
679 1 Yes

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

type: numeric (byte)
label: E1_F
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
80 -1 Refused
5301 0 No
515 1 Yes

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

type: numeric (byte)
label: E2
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
55 -1 Refused
4380 0 No
1461 1 Yes

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

type: numeric (byte)
label: E4_A
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
196 -1 Refused
2835 0 No
2865 1 Yes

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

type: numeric (byte)
label: E4_B
range: [-1,1] units: 1

unique values: 3 missing .: 0/5896

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

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

type: numeric (byte)
label: E4_C
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896

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

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

type: numeric (byte)
label: E4_D
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896

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

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

type: numeric (byte)
label: E4_E
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896

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

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

type: numeric (byte)
label: E4_F
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896

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

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

type: numeric (byte)
label: E4_G

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

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

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

type: numeric (byte)
label: E4_H

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

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

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

type: numeric (byte)
label: E4_I

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

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

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

type: numeric (byte)
label: B2

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

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

DOV_B3B4 DOV: B3B4

type: numeric (byte)
label: DOV_B3B4

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

label: B6
range: [-1,5] units: 1
unique values: 6 missing .: 0/5896

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

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

type: numeric (byte)
label: B7
range: [-1,5] units: 1
unique values: 6 missing .: 0/5896

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

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

type: numeric (byte)
label: K0
range: [-1,5] units: 1
unique values: 6 missing .: 1482/5896

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

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

type: numeric (byte)
label: K1
range: [-1,8] units: 1
unique values: 9 missing .: 1482/5896

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

```

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

```

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

```

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

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

examples: 70
          999 Not sure
          999 Not sure
          .

```

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

```

type: numeric (byte)
label: K2_B

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

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

```

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

```

type: numeric (byte)
label: K2_C

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

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

```

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

```

type: numeric (byte)
label: K2_D

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

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

```

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

type: numeric (byte)
label: K2_E
range: [-1,1] units: 1
unique values: 3 missing .: 1482/5896
tabulation: Freq. Numeric Label
129 -1 Refused
2731 0 No
1554 1 Yes
1482 .

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

type: numeric (byte)
label: K2_F
range: [-1,1] units: 1
unique values: 3 missing .: 1482/5896
tabulation: Freq. Numeric Label
145 -1 Refused
3624 0 No
645 1 Yes
1482 .

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

type: numeric (byte)
label: K2_G
range: [-1,1] units: 1
unique values: 3 missing .: 1482/5896
tabulation: Freq. Numeric Label
173 -1 Refused
3960 0 No
281 1 Yes
1482 .

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

type: numeric (byte)
label: K2_H
range: [-1,1] units: 1
unique values: 3 missing .: 1482/5896
tabulation: Freq. Numeric Label
171 -1 Refused
3769 0 No
474 1 Yes
1482 .

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

```

    type: numeric (byte)
    label: K2A

    range: [-1,9]
    unique values: 6

    units: 1
    missing .: 4360/5896

```

```

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

```

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

```

    type: numeric (byte)
    label: K2B

    range: [-1,6]
    unique values: 7

    units: 1
    missing .: 5303/5896

```

```

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

```

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

```

    type: numeric (byte)
    label: K2C

    range: [-1,6]
    unique values: 7

    units: 1
    missing .: 4959/5896

```

```

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

```

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

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

type: numeric (byte)
label: K14_A

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

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

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

type: numeric (byte)
label: K14_B

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

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

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

type: numeric (byte)
label: K14_C

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

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

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

type: numeric (byte)
label: K14_D

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

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

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

type: numeric (byte)
label: K14_E
range: [0,1] units: 1
unique values: 2 missing .: 4753/5896

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

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

type: numeric (byte)
label: K14_F
range: [0,1] units: 1
unique values: 2 missing .: 4753/5896

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

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

type: numeric (byte)
label: K14_G
range: [0,1] units: 1
unique values: 2 missing .: 4753/5896

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

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

type: numeric (byte)
label: K14_H
range: [0,1] units: 1
unique values: 2 missing .: 4753/5896

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

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

type: numeric (byte)
label: K14_REFU

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

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

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

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

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

examples: 888 Don't Know
.
.
.

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

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

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

examples: 888 Don't Know
.
.
.

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

type: numeric (byte)
label: K18

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

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

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

type: numeric (byte)
label: K3_A

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

tabulation: Freq. Numeric Label

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

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

```
      type: numeric (byte)
      label: K3_B

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

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

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

```
      type: numeric (byte)
      label: K3_C

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

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

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

```
      type: numeric (byte)
      label: K3_D

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

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

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

```
      type: numeric (byte)
      label: K3_E

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

      tabulation: Freq.  Numeric  Label
```

```

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

```

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

```

type: numeric (byte)
label: K3_F

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

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

```

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

```

type: numeric (byte)
label: K3_G

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

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

```

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

```

type: numeric (byte)
label: K3_H

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

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

```

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

```

type: numeric (byte)
label: K3_I

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

tabulation: Freq.  Numeric  Label
            145      -1     Refused

```

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

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

type: numeric (byte)
label: K3_J

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

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

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

type: numeric (byte)
label: K3_K

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

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

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

type: numeric (byte)
label: K3_L

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

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

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

type: numeric (byte)
label: K5A

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

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

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

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

type: numeric (int)
label: K8A, but 47 nonmissing values are not labeled
range: [-1,999] units: 1
unique values: 49 missing .: 4569/5896
examples: 75
. . .

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

type: numeric (byte)
label: K9_A
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896
tabulation: Freq. Numeric Label
49 -1 Refused
1166 0 No
267 1 Yes
4414 .

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

type: numeric (byte)
label: K9_B
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896
tabulation: Freq. Numeric Label
64 -1 Refused
1333 0 No
85 1 Yes
4414 .

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

type: numeric (byte)
label: K9_C
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896
tabulation: Freq. Numeric Label
59 -1 Refused
1158 0 No
265 1 Yes
4414 .

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

unique values: 3 missing .: 4414/5896

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

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

type: numeric (byte)
label: K10_C
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896

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

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

type: numeric (byte)
label: K10_D
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896

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

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

type: numeric (byte)
label: K10_E
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896

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

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

type: numeric (byte)
label: K10_F
range: [-1,1] units: 1
unique values: 3 missing .: 4414/5896

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

4414 .

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

type: numeric (byte)
label: K10_G

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

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

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

type: numeric (byte)
label: K10_H

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

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

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

type: numeric (byte)
label: K10_I

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

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

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

type: numeric (byte)
label: K10_J

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

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

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

```

    type: numeric (byte)
    label: K10_K

    range: [-1,1]
    unique values: 3

    units: 1
    missing .: 4414/5896

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

```

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

```

    type: numeric (byte)
    label: X1

    range: [-1,1]
    unique values: 3

    units: 1
    missing .: 0/5896

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

```

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

```

    type: numeric (byte)
    label: X2_A

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 4369/5896

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

```

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

```

    type: numeric (byte)
    label: X2_B

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 4369/5896

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

```

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

```

    type: numeric (byte)
    label: X2_C

    range: [0,1]
    unique values: 2

    units: 1
    missing .: 4369/5896

    tabulation: Freq.   Numeric   Label
                 1328       0     No

```

199 1 Yes
4369 .

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

type: numeric (byte)
label: X2_D
range: [0,1] units: 1
unique values: 2 missing .: 4369/5896
tabulation: Freq. Numeric Label
1332 0 No
195 1 Yes
4369 .

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

type: numeric (byte)
label: X2_E
range: [0,1] units: 1
unique values: 2 missing .: 4369/5896
tabulation: Freq. Numeric Label
1455 0 No
72 1 Yes
4369 .

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

type: numeric (byte)
label: X2_F
range: [0,1] units: 1
unique values: 2 missing .: 4369/5896
tabulation: Freq. Numeric Label
1471 0 No
56 1 Yes
4369 .

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

type: numeric (byte)
label: X2_G
range: [0,1] units: 1
unique values: 2 missing .: 4369/5896
tabulation: Freq. Numeric Label
959 0 No
568 1 Yes
4369 .

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

type: numeric (byte)
label: X2_H

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

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

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

type: numeric (byte)
label: X2_I

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

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

X2_j [Other] Which of the following did you or your family living with you experience in the past year?

type: numeric (byte)
label: X2_J

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

tabulation:	Freq.	Numeric	Label
	1264	0	No
	263	1	Yes
	4369	.	.

X2_Refused [Refused] Which of the following did you or your family living with you experience in the past year?

type: numeric (byte)
label: X2_REFUS

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

tabulation:	Freq.	Numeric	Label
	1497	0	No
	30	1	Yes
	4369	.	.

X9 Over the past 12 months, have you or your household received any financial assistance from your family or a friend to cover expenses after a financial hardship?

type: numeric (byte)
label: X9

range: [-1,1] units: 1
unique values: 3 missing .: 4369/5896

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1088	0	No
	435	1	Yes
	4369	.	.


```

label: I3_A
range: [0,1]
unique values: 2
units: 1
missing .: 3309/5896

tabulation: Freq.   Numeric   Label
            2139      0      No
            448       1      Yes
            3309      .

```

I3_b [Retirement] Which of the following categories, if any, are you saving money for?

```

type: numeric (byte)
label: I3_B
range: [0,1]
unique values: 2
units: 1
missing .: 3309/5896

tabulation: Freq.   Numeric   Label
            1092      0      No
            1495      1      Yes
            3309      .

```

I3_c [Your children] Which of the following categories, if any, are you saving money for?

```

type: numeric (byte)
label: I3_C
range: [0,1]
unique values: 2
units: 1
missing .: 3309/5896

tabulation: Freq.   Numeric   Label
            1982      0      No
            605       1      Yes
            3309      .

```

I3_d [Major appliance, car, or other big purchase (excluding a home)] Which of the following categories, if any, are you saving money for?

```

type: numeric (byte)
label: I3_D
range: [0,1]
unique values: 2
units: 1
missing .: 3309/5896

tabulation: Freq.   Numeric   Label
            1955      0      No
            632       1      Yes
            3309      .

```

I3_e [Home purchase] Which of the following categories, if any, are you saving money for?

```

type: numeric (byte)
label: I3_E
range: [0,1]
unique values: 2
units: 1
missing .: 3309/5896

tabulation: Freq.   Numeric   Label
            2186      0      No
            401       1      Yes
            3309      .

```

I3_f [Pay off debts] Which of the following categories, if any, are you saving money for?

```

      type: numeric (byte)
      label: I3_F

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 3309/5896

      tabulation: Freq.   Numeric   Label
                  1815     0       No
                  772      1       Yes
                  3309     .

```

I3_g [Unexpected expenses] Which of the following categories, if any, are you saving money for?

```

      type: numeric (byte)
      label: I3_G

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 3309/5896

      tabulation: Freq.   Numeric   Label
                  1061     0       No
                  1526     1       Yes
                  3309     .

```

I3_h [Just to save] Which of the following categories, if any, are you saving money for?

```

      type: numeric (byte)
      label: I3_H

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 3309/5896

      tabulation: Freq.   Numeric   Label
                  1314     0       No
                  1273     1       Yes
                  3309     .

```

I3_i [Taxes] Which of the following categories, if any, are you saving money for?

```

      type: numeric (byte)
      label: I3_I

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 3309/5896

      tabulation: Freq.   Numeric   Label
                  2157     0       No
                  430      1       Yes
                  3309     .

```

I3_j [To leave behind some inheritance or charitable donation] Which of the following categories, if any, are you saving money for?

```

      type: numeric (byte)
      label: I3_J

      range: [0,1]
unique values: 2
                        units: 1
                        missing .: 3309/5896

      tabulation: Freq.   Numeric   Label
                  2342     0       No
                  245      1       Yes
                  3309     .

```

I3_k [Other] Which of the following categories, if any, are you saving money for?

type: numeric (byte)
label: I3_K
range: [0,1] units: 1
unique values: 2 missing .: 3309/5896
tabulation: Freq. Numeric Label
2474 0 No
113 1 Yes
3309 .

I3_Refused [Refused] Which of the following categories, if any, are you saving money for?

type: numeric (byte)
label: I3_REFUS
range: [0,1] units: 1
unique values: 2 missing .: 3309/5896
tabulation: Freq. Numeric Label
2569 0 No
18 1 Yes
3309 .

I7 During the next 12 months, do you expect your total income to be higher, about the same, or lower than during the past 12 months?

type: numeric (byte)
label: I7
range: [-1,3] units: 1
unique values: 4 missing .: 0/5896
tabulation: Freq. Numeric Label
80 -1 Refused
577 1 Lower
3667 2 About the same
1572 3 Higher

E1B Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

type: numeric (byte)
label: E1B
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Numeric Label
94 -1 Refused
3166 0 No
2636 1 Yes

E1A If you were to lose your main source of income (e.g. job, government benefits), could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?

type: numeric (byte)
label: E1A
range: [-1,1] units: 1
unique values: 3 missing .: 2730/5896

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	1942	0	No
	1198	1	Yes
	2730	.	

E3A_a [Put it on my credit card and pay it off in full at the next statement] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_A

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

tabulation:	Freq.	Numeric	Label
	4255	0	No
	1641	1	Yes

E3A_b [Put it on my credit card and pay it off over time] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_B

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

tabulation:	Freq.	Numeric	Label
	4831	0	No
	1065	1	Yes

E3A_c [With the money currently in my checking/savings account or with cash] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_C

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

tabulation:	Freq.	Numeric	Label
	3126	0	No
	2770	1	Yes

E3A_d [Using money from a bank loan or line of credit] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_D

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

tabulation:	Freq.	Numeric	Label
	5642	0	No
	254	1	Yes

E3A_e [By borrowing from a friend or family member] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_E
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Numeric Label
5140 0 No
756 1 Yes

E3A_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_F
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Numeric Label
5747 0 No
149 1 Yes

E3A_g [By selling something] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_G
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Numeric Label
5274 0 No
622 1 Yes

E3A_h [I wouldn't be able to pay for the expense right now] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

type: numeric (byte)
label: E3A_H
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Numeric Label
4911 0 No
985 1 Yes

E3A_i [Other] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

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

tabulation:	Freq.	Numeric	Label
	1061	0	No
	4835	1	Yes

pphhsize Household Size

type: numeric (byte)
label: PPHHSIZE, but 10 nonmissing values are not labeled

range: [1,10] units: 1
unique values: 10 missing .: 0/5896

examples: 1
2
2
4

pphouse Housing Type

type: numeric (byte)
label: PPHOUSE

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

tabulation:	Freq.	Numeric	Label
	3951	1	A one-family house detached from any other house
	422	2	A one-family house attached to one or more houses
	1193	3	A building with 2 or more apartments
	308	4	A mobile home
	22	5	Boat, RV, van, etc.

ppincimp Household Income

type: numeric (byte)
label: PPINCIMP

range: [1,19] units: 1
unique values: 19 missing .: 0/5896

examples: 6 \$15,000 to \$19,999
9 \$30,000 to \$34,999
12 \$50,000 to \$59,999
15 \$85,000 to \$99,999

ppmarit Marital Status

type: numeric (byte)
label: PPMARIT

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

tabulation:	Freq.	Numeric	Label
	3015	1	Married
	371	2	Widowed
	724	3	Divorced
	101	4	Separated
	1258	5	Never married

 ppmsacat MSA Status

type: numeric (byte)
 label: PPMSACAT

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

tabulation:	Freq.	Numeric	Label
	1005	0	Non-Metro
	4891	1	Metro

 ppreg9 Region 9 - Based on State of Residence

type: numeric (byte)
 label: PPREG9

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

tabulation:	Freq.	Numeric	Label
	280	1	New England
	790	2	Mid-Atlantic
	960	3	East-North Central
	488	4	West-North Central
	1174	5	South Atlantic
	318	6	East-South Central
	590	7	West-South Central
	441	8	Mountain
	855	9	Pacific

 pprent Ownership Status of Living Quarters

type: numeric (byte)
 label: PPRENT

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

tabulation:	Freq.	Numeric	Label
	4038	1	Owned or being bought by you or someone in your household
	1665	2	Rented for cash
	193	3	Occupied without payment of cash rent

 ppstaten State

type: numeric (byte)
 label: PPSTATEN

range: [11,95] units: 1
 unique values: 51 missing .: 0/5896

examples: 31 oh
 43 mo
 59 fl
 84 co

 PPT01 Presence of Household Members - Children 0-1

type: numeric (byte)

label: PPT01, but 4 nonmissing values are not labeled
range: [0,3] units: 1
unique values: 4 missing .: 0/5896

tabulation:	Freq.	Numeric	Label
	5655	0	
	231	1	
	9	2	
	1	3	

PPT25

Presence of Household Members - Children 2-5

type: numeric (byte)
label: PPT25, but 5 nonmissing values are not labeled
range: [0,4] units: 1
unique values: 5 missing .: 0/5896

tabulation:	Freq.	Numeric	Label
	5393	0	
	403	1	
	91	2	
	8	3	
	1	4	

PPT612

Presence of Household Members - Children 6-12

type: numeric (byte)
label: PPT612, but 6 nonmissing values are not labeled
range: [0,5] units: 1
unique values: 6 missing .: 0/5896

tabulation:	Freq.	Numeric	Label
	5172	0	
	489	1	
	188	2	
	37	3	
	8	4	
	2	5	

PPT1317

Presence of Household Members - Children 13-17

type: numeric (byte)
label: PPT1317, but 5 nonmissing values are not labeled
range: [0,4] units: 1
unique values: 5 missing .: 0/5896

tabulation:	Freq.	Numeric	Label
	5226	0	
	528	1	
	127	2	
	13	3	
	2	4	

PPT180V

Presence of Household Members - Adults 18+

type: numeric (byte)
label: PPT180V, but 9 nonmissing values are not labeled
range: [1,9] units: 1
unique values: 9 missing .: 0/5896

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

1541	1
3170	2
765	3
311	4
83	5
21	6
2	7
2	8
1	9

ppwork

Current Employment Status

```

type: numeric (byte)
label: PPWORK

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

tabulation: Freq.   Numeric  Label
            2590    1 Working - as a paid employee
            392     2 Working - self-employed
            40      3 Not working - on temporary
                   layoff from a job
            421     4 Not working - looking for work
            1460    5 Not working - retired
            531     6 Not working - disabled
            462     7 Not working - other

```

ppnet

HH Internet Access

```

type: numeric (byte)
label: PPNET

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

tabulation: Freq.   Numeric  Label
            841     0 No
            5055    1 Yes

```

sector

Sector of institution

```

type: numeric (byte)
label: label_sector

range: [0,9]         units: 1
unique values: 10    missing .: 2816/5896

examples: 1 Public, 4-year or above
          4 Public, 2-year
          .
          .

```

control

Control of institution

```

type: numeric (byte)
label: label_control

range: [1,3]         units: 1
unique values: 3     missing .: 2816/5896

tabulation: Freq.   Numeric  Label
            2179    1 Public
            713     2 Private not-for-profit
            188     3 Private for-profit
            2816    .

```

T2B_Refused [Refused] How much money did you borrow for each of the following types of educa

type: numeric (float)
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Value
5772 0
124 1

T2B_total [Total] How much money did you borrow for each of the following types of educati

type: numeric (float)
range: [0,390000] units: 1
unique values: 201 missing .: 124/5896
mean: 5668.19
std. dev: 20301
percentiles: 10% 25% 50% 75% 90%
0 0 0 0 15000

S7_total [Total] Do you currently owe money used to pay for educational expenses?

type: numeric (float)
range: [0,1] units: 1
unique values: 2 missing .: 0/5896
tabulation: Freq. Value
4624 0
1272 1

E1_total Combined responses to E1A and E1B - could you cover 3 months expenses

type: numeric (float)
label: E1_total
range: [-1,2] units: 1
unique values: 4 missing .: 0/5896
tabulation: Freq. Numeric Label
120 -1 Refused
1942 0 Cannot cover 3 months expense
1198 1 Cover 3 months expense w/
borrowing
2636 2 Cover 3 months expense w/
savings

avoidtreatment Respondent avoided any treatment

type: numeric (float)
range: [-1,1] units: 1
unique values: 3 missing .: 0/5896
tabulation: Freq. Value
48 -1
3852 0
1996 1

