The Federal Reserve Board is interested in learning more about the financial wellbeing and economic perceptions of the American people. The data collected in this survey will be used for research, analysis, and policymaking on consumer finances and household financial stability. We appreciate your participation in this survey. All respondents who complete this survey will be provided with the equivalent of $10 through the GfK rewards system.

First, tell us a little about yourself.

D1. Which one of the following BEST describes who you are living with?

1. Living alone or only with your immediate family (i.e. spouse/partner and/or dependent children)
2. Living with your adult children
3. Living with your (or your spouse/partner’s) parents
4. Living with your (or your spouse/partner’s) extended family (e.g. siblings, cousins)
6. Living with roommate(s)

CREATE DOV [LIVARR] TO BE USED IN THE LIVING ARRANGEMENTS SECTION:

IF D1 = 2 LIVARR = “immediate family”
IF D1 = 3 LIVARR = “adult children”
IF D1 = 4 LIVARR = “parents”
IF D1 = 5 LIVARR = “extended family”
IF D1 = 6 LIVARR = “roommate(s)”

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

1. Employed now
2. Temporarily laid off
3. Not employed, but looking for a job
4. Not employed and not looking for a job
5. Homemaker
6. Student
7. Disabled and not working
8. Retired

[SP][IF D2 = 1]
D3. Thinking of your main job, do you:

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

[SP][IF D2 = 6]
D4A. Besides being a student, do you also have a paid job?

1. Yes, I work full-time
2. Yes, I work part-time
3. No

[SP][IF D2 = 8]
D4B. Besides being retired, do you also have a paid job?

1. Yes, I work full-time
2. Yes, I work part-time
3. No

[SP][IF D2 = 1]
D4C. In addition to your main job, do you also have another paid job?

1. Yes, I have another full-time job
2. Yes, I have another part-time job
3. No
D4D. What kind of work do you do, that is, what is your occupation? (For example: plumber, typist, farmer)

D4E. If you were paid the same hourly rate regardless of the number of hours you work, would you prefer to:
1. Work the same number of hours that you currently work
2. Work more hours for more money
3. Work fewer hours for less money

D5. Which one of the following BEST describes your spouse/partner’s current employment status?
1. Employed full-time
2. Employed part-time
3. Temporarily laid off
4. Not employed, but looking for a job
5. Not employed and not looking for a job
6. Homemaker
7. Student
8. Disabled and not working
9. Retired

D7. Do you currently have a checking, savings or money market account?
1. Yes
0. No

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?
1. Yes
0. No

S2. Which one of the following best describes your housing arrangement?
1. I (and/or my spouse) own our home
2. I (and/or my spouse) pay rent
3. I [IF PPMARIT=1, INSERT: (and/or my spouse) / IF PPMARIT=6, INSERT: (and/or my partner)]
don’t own [IF PPMARIT=1 OR 6, INSERT: our, ELSE INSERT: my] home or pay rent

[If S2=1]
[NUMBER BOX range 1900-2014]
D6. In what year did you buy your current home?
[Num box 1900-2014]

***** END OF SCREENER/INCIDENCE SECTION *****
Would you prefer to own your home rather than rent your home if you could afford it?

1. Definitely No
2. Probably No
3. Probably Yes
4. Definitely Yes

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

- It’s cheaper to rent than own a home
- It’s more convenient to rent (for example you can move easily)
- I plan on moving in the near future
- I can’t qualify for a mortgage to buy a home
- I can’t afford the down payment to buy a home
- I simply prefer to rent
- I’m currently looking to buy a home
- Other (Please specify):

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

$ __________ [Num box 0-99999]

888888. Don’t know

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

4. Definitely Yes
3. Probably Yes
2. Probably No
1. Definitely No
9. Don’t know
H0. Please select all the reasons below for why you own your home rather than rent.

a. It’s cheaper to own than rent a home  
b. Certainty about monthly payments  
c. Building equity with payments  
d. Don’t like to move  
e. Less rules / able to customize house  
f. Simply prefer to own  
g. Other (Please specify):

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

3. Higher value  
2. Value has stayed the same  
1. Lower value  
8. Don’t Know

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

5. Go up by more than 5 percent  
4. Go up by less than 5 percent  
3. Stay about the same  
2. Go down by less than 5 percent  
1. Go down by more than 5 percent  
8. Don’t know

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

1. I wanted to sell, so I put it on the market, but could not sell it  
2. I wanted to sell, but did not put it on the market  
3. I did not want to sell  
4. My home is currently on the market
[IF S2=1]  
[IF D6>=2005]  
[MP]  
H7. Please select all the sources below that you used to make the down-payment (if any) when you purchased your current home:  
   a. Proceeds from sale of previous home  
   b. Personal savings  
   c. Loan or gift from family/friends  
   d. Second mortgage  
   e. Financial assistance from a government program or non-profit organization  
   f. Did not make a down payment [EXCLUSIVE]  

***** END OF OWN SECTION *****
[IF (S2 = 1)]
[SP]
M0. Do you [IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner] currently have a mortgage on your home? (Do not include home equity lines of credit [insert rollover indicator for ‘home equity lines’ using definition laid out from M3; shown ‘home equity lines of credit’ in bold])

1. Yes
0. No

[IF (M0 = 1)]
[SP]
M2. In the past 12 months, have you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] missed two or more payments on your mortgage?

1. Yes
0. No

[PROGRAM INSTRUCTION]

[SHOW THIS DEFINITION USING ROLLOVER INDICATOR FUNCTION FOR ‘HOME EQUITY LOAN’ IN M3; shown ‘home equity loan’ in bold]
HEL - home equity loan. This is a loan where you borrow a set dollar amount upfront, and pay it back with regular monthly payments. You cannot re-borrow money using this loan even after you have paid some money back

[SHOW THIS DEFINITION USING ROLLOVER INDICATOR FUNCTION FOR ‘HOME EQUITY LINE’ IN M3; shown ‘home equity line’ in bold]
HELOC - home equity line of credit. You receive a line of credit for up to a given credit limit (for example, up to $20,000) and can draw on it and make payments on only what you have borrowed. You generally can re-borrow money over time as you pay the money back. You are typically given checks or a bank card to access a HELOC.

[IF (M0 = 1)]
[SP]
M3. Think about the total amount of money you currently owe on your primary home (including any mortgage, home equity loan [insert rollover indicator for ‘home equity loan’ (show in bold) using definition from M3], or home equity line of credit [insert rollover indicator for ‘home equity line of credit’ (show in bold) using definition laid out from M3]).

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

5. A lot more
4. A little more
3. About the same (as the current value of your home)
2. A little less
1. A lot less
8. Don’t know

[IF (M0 = 1)]
[NUMBER BOX WITH SP]
ALLOW RESPONDENT TO EITHER TYPE ANSWER IN NUMBER BOX OR CHECK DON’T KNOW, PROMPT WITH THE FOLLOWING IF BOTH: Please enter an answer in the number box OR check ‘Don’t know’.

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

$ _____[Num box $0-99999]

888888. Don’t know [SP]

***** END OF MORTGAGE SECTION *****
L0. In what year did you start living with your [INSERT LIVARR]?

____ [Num box 1900-2014]

L1. Please select all the reasons below that you (and your immediate family) currently live with your [INSERT LIVARR]

a. To save money
b. To care for sick/disabled/elderly family member or friend
c. To receive assistance with child care
d. Companionship / prefer living with others
e. To provide financial assistance to those living with me.
f. Other (Please specify):[TXT]__________________________________

***** END LIVING ARRANGEMENT SECTION *****
[ASK EVERYONE]

[SP]
A0. In the last 12 months, have you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

1. Yes
0. No

[If A0=1]
[randomize a-g]

[MP]
A0A. Please select all of the types of credit below that you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] have applied for in the past 12 months

1. Mortgage to buy a new home
2. Refinance of a home mortgage
3. Home equity loan or line of credit
4. Credit card
5. Car/auto loan
6. Student loan
7. Personal loan from friends or family
8. Other: __________________

[If A0=0]

[SP]
A0B. Was there a time in the past 12 months that you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] desired credit but chose not to submit a credit application?

1. Yes
0. No

IF (A0=1 “YES” OR REFUSED)

[Suppress default instructions, instead show: Please answer yes or no to each option]
A1. In the past 12 months, please tell us if each of the following has or has not happened to you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]: (Please answer yes or no to each option)

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[SHOW IF A0=1 “YES” OR REFUSED] You [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] were turned down for credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[SHOW IF A0=1 “YES” OR REFUSED] You [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] were approved for credit, but were not given as much credit as you applied for</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
c.  [SHOW IF (A0=1 “YES” OR REFUSED)] You [IF PPMARIT=1, insert: or your spouse / IF PPMARIT=6, insert: or your partner] put off applying for credit because you thought you might be turned down

[IF A0B=1]

[SP]
A2A. Why did you [IF PPMARIT=1, insert: or your spouse / IF PPMARIT=6, insert: or your partner] choose not to submit a credit application when you desired credit in the past 12 months?
   1. Thought you might be turned down or denied credit
   2. Simply did not want to take on more debt
   3. Obtained money some other way
   4. Other: [txt] _________________________

[SP]
A4. If you were to apply for a mortgage today, how confident are you that your application would be approved?
   3. Not confident
   2. Somewhat confident
   1. Very confident
   8. Don’t know

***** END OF CREDIT APPLICATION SECTION *****
[ASK EVERYONE]

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

5. Excellent
4. Very good
3. Good
2. Fair
1. Poor
8. Don’t know my score or how to rate it

[NUMBER BOX]
C2A. Do you have at least one credit card?

1. Yes
0. No

[SP][IF C2A=1]
C3. In the past 12 months, have you always paid your credit card bills in full each month?

1. Yes
0. No

[IF C3=0]
[GRID; SP ACROSS]
[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]
C4. Also, in the past 12 months, have you ever:

<table>
<thead>
<tr>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Carried over a balance on one or more of your credit cards and been charged interest</td>
<td>Yes</td>
</tr>
<tr>
<td>b. Paid only the minimum payment on one or more of your credit card bills</td>
<td>Yes</td>
</tr>
<tr>
<td>c. Carried a balance on one or more of your credit cards at a low-interest rate from a special offer or promotion</td>
<td>Yes</td>
</tr>
<tr>
<td>d. Used a credit card for a cash advance</td>
<td>Yes</td>
</tr>
</tbody>
</table>
[ASK EVERYONE]

[SP]
ED0: What is the highest level of school you completed or the highest degree you have received?

1. Less than High School degree
2. High school degree or GED
3. Some college but no degree (including currently enrolled in college)
4. Certificate or technical degree
5. Associate degree
6. Bachelor’s degree
7. Master’s degree
8. Professional degree (e.g. MBA, MD, JD)
9. Doctoral Degree

[If ED0 >= 3]
[SP]
ED1. Which one of the following broad categories best describes your most recent educational program?

1. Humanities
2. Social/behavioral sciences
3. Life sciences
4. Physical sciences/math
5. Computer/information sciences
6. Engineering
7. Education
8. Business/management
9. Health
10. Law
11. Vocational/technical training
12. Undeclared
13. Other (Please specify): [TXT] __________

[If ED0 =3 or 4]
[TEXT BOX]
[NOT AVAILABLE IN PUBLIC DATA]
ED2. What is the name of the school you attended for your most recent educational program?

[Display ED3 and ED4 on the same page]
[If ED0 = 3 or 4]
[NUMBER BOX]
ED3. In what year did you first attend this educational program?

_____ [Num Box, Range 1900 – 2014]

[If ED0 = 3 or 4]
ED4. In what year did you last attend this educational program?
   _____ [Num Box, Range 1900 – 2014]
   888. Still enrolled [SP]

[If ED0 =3 or 4]

[SP]
ED5. Overall, how would you say the lifetime financial benefits of your most recent educational
   program compares to its financial costs?
   1. Financial benefits are much larger
   2. Financial benefits are somewhat larger
   3. About same financial benefits and financial costs
   4. Financial costs are somewhat larger
   5. Financial costs are much larger

[If ED0 =3 or 4]

[MP]
ED6A.
Were each of the following were used to finance your most recent educational program:
[PROGRAMMING NOTE: Code Yes = 1, No = 0]

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. I paid using my own</td>
<td></td>
<td></td>
</tr>
<tr>
<td>savings or student loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. I worked while in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>school</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. My parent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>contributed (with or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>without the use of</td>
<td></td>
<td></td>
</tr>
<tr>
<td>loans)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>reimbursement from</td>
<td></td>
<td></td>
</tr>
<tr>
<td>my employer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(including military)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Academic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>scholarship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Financial-aid based</td>
<td></td>
<td></td>
</tr>
<tr>
<td>scholarship or grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e.g. Pell grant or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>other grants determined</td>
<td></td>
<td></td>
</tr>
<tr>
<td>from FAFSA application</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[If ED0 = 5, 6, 7, 8, or 9]

[TEXT BOX]
[NOT AVAILABLE IN PUBLIC DATA]
ED7. What is the name of the school from which you received your Associate degree or Bachelor’s degree? (If you have both types of degree, please list the school from which you received your Bachelor’s degree)

[Display ED8 and ED9 on the same page]

 ED8. In what year did you first attend your Associate degree or Bachelor’s degree program?
   [Num Box, Range 1900 – 2014]

 ED9. In what year did you receive your Associate degree or Bachelor’s degree?
   [Num Box, Range 1900 – 2014]

 ED10. Overall, how would you say the lifetime financial benefits of your Bachelor’s or Associate degree program compares to its financial costs?
   1. Financial benefits are much larger
   2. Financial benefits are somewhat larger
   3. About same financial benefits and financial costs
   4. Financial costs are somewhat larger
   5. Financial costs are much larger

 ED11A. Were each of the following used to finance your Associate degree or Bachelor’s degree?
   [PROGRAMMING NOTE: Code Yes = 1, No = 0]

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>a. I paid using my own savings or student loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. I worked while in school</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. My parent contributed (with or without the use of loans)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Tuition reimbursement from my employer (including military)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Academic scholarship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Financial-aid based scholarship or grant (e.g. Pell grant or other)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
grants determined from FAFSA application)

[If ED0 = 7, 8, or 9]

[SP]

ED12. Now please think about the highest degree that you received (Master’s, professional, or doctoral degree). Overall, how would you say the lifetime financial benefits of the program from which you received your highest degree compares to its financial costs?

1. Financial benefits are much larger
2. Financial benefits are somewhat larger
3. About same financial benefits and financial costs
4. Financial costs are somewhat larger
5. Financial costs are much larger

[If ED0 = 2]

[Randomize a-f]

[MP]

ED13. Which of the following are reasons why you did not attend college?

a. Too expensive
b. Family responsibilities
c. Wanted to work
d. Simply was not interested in college
e. Was not admitted
f. Did not think benefits of attending college were worth the cost
g. Other: [TXT]____________________________

[If ED0 = 3]

[RANDOMIZE b-f, anchor a first on list]

[MP]

ED14. Which of the following are reasons why you did not complete your college degree?

a. Still enrolled in college [SP] [DISPLAY FIRST IN LIST]
b. Too expensive
c. Family responsibilities
d. Wanted to work
e. Simply not interested in continuing in college
f. Did not think the benefits of continuing college were worth the cost
g. Low grades
h. Other: [TXT]____________________________

[SP]

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

1. Less than High School degree
2. High school degree or GED
3. Some college but no degree
4. Certificate or technical degree
5. Associate degree
6. Bachelor’s degree
7. Graduate degree
8. Don’t know

[SP]
ED16. What is the highest level of education that your father completed?
   1. Less than High School degree
   2. High school degree or GED
   3. Some college but no degree
   4. Certificate or technical degree
   5. Associate degree
   6. Bachelor’s degree
   7. Graduate degree
   8. Don’t know

***** END OF EDUCATION SECTION *****
S7. Do you currently owe any money used to pay for your own education, your spouse’s education, or your child or grandchild’s education?

Please include any loans on which you are the co-signer that were used to pay for education (including student loans, home equity loans, or credit cards paid off over time).

<table>
<thead>
<tr>
<th></th>
<th>1. Yes</th>
<th>0. No</th>
<th>999. Do not have Children/Grandchildren</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Your Own Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. [SHOW IF PPMARIT=1 OR 6] Spouse's/Partner's Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Child's or Grandchild's Education</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

IF S7a “Your own education” = 1 “Yes,” SET SDEBT1 = 1, ELSE IF S7a “Your own education” = 0 “No,” SET SDEBT1 = 0.

IF S7b “Spouse/Partner’s education” = 1 “Yes,” SET SDEBT2 = 1, ELSE IF S7b “Spouse/Partner’s education” = 0 “No,” SET SDEBT2 = 0.

IF S7c “Child’s or Grandchild’s education” = 1 “Yes,” SET SDEBT3 = 1, ELSE IF S7c “Child’s or Grandchild’s education” = 0 “No,” SET SDEBT3 = 0.

NOTE: FOR T0 SET VARIABLE NAMES TO BE T0 + COLUMN IDENTIFIER + ROW IDENTIFIER, E.G., T0A1. KEEP ROW IDENTIFIERS TIED TO TYPE OF LOAN (1 = YOUR EDUCATION, 2 = YOUR SPOUSE/PARTNER’S, 3 = CHILD/GRANDCHILD). SET ALL YES ANSWER = 1 AND ALL NO ANSWER = 0.

[IF SDEBT1 = 1 OR SDEBT2 = 1 OR SDEBT3 = 1]

T0. For each of the categories of people below, is the money you owe for their education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans for a type of person, please select all that apply.

<table>
<thead>
<tr>
<th></th>
<th>A. Student Loan</th>
<th>B. Home Equity Loan</th>
<th>C. Credit Card</th>
<th>D. Other Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Your Own Education( IF S7A=1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Spouse’s/Partner’s Education ( IF S7B=1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Child’s or Grandchild’s Education (IF S7C=1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
NOTE: FOR T1 SET VARIABLE NAMES TO BE T1 + COLUMN IDENTIFIER + ROW IDENTIFIER, E.G., T1A1. KEEP ROW IDENTIFIERS TIED TO TYPE OF LOAN (1 = YOUR EDUCATION, 2 = YOUR SPOUSE/PARTNER’S, 3 = CHILD/GRANDCHILD). SET ALL YES ANSWER = 1 AND ALL NO ANSWER = 0.

[GRID WITH NUMBER BOXES AND CHECK BOXES (next to each check box, put “Yes” [ □ Yes])]
[COLUMN A NUMBER BOXES RANGE: 1-999,999; for column b, range 0-99,999]
[ONLY SHOW ROWS WHERE T0A=1 YES]

T1. Thinking specifically about the student loans that you took out to pay for education, please tell us a little more about those loans. If no monthly payment is made please enter 0 (zero) for the amount of the monthly payment. If you don’t know an exact amount, an estimate is fine.

<table>
<thead>
<tr>
<th>Loans</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total $ amount owed</td>
<td>Total $ amount of monthly payment on these Loans</td>
<td>Are the loans Federal (e.g. Perkins or Stafford Loan) loans, Private loans, or a mix of both?</td>
<td>Is one or more loans in deferment, forbearance, or being forgiven so you do not need to make payments right now?</td>
<td>Are you behind on payments or in collections for one or more of these loans?</td>
<td></td>
</tr>
</tbody>
</table>

[IF SDEBT1 = 0]

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

1. Yes
2. No

[IF SDEBT1 = 1 or T2=1]

[range for all number boxes; 0-1000000]
T2B. Think about the money you borrowed to pay for your own education, before including any repayments that you have made. How much money did you borrow for each of the following types of educational programs?

1. Certificate or technical training: $ _____
2. Associate degree: $ _____
3. Bachelor’s degree: $ _____
4. Professional degree (e.g. MBA, MD, JD): $ _____
5. Master’s degree or Doctoral degree: $ _____
6. Other: $ _____

Total: _____

[IF SDEBT1 = 1 or T2=1]
[SP]
T5. Did you complete the most recent educational program for which you borrowed money?
   1. Yes
   0. No
   2. Still enrolled in the program

[IF T5=0, 2, or refused]
[SP]
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?
   1. Certificate or technical training
   2. Associate degree
   3. Bachelor’s degree
   4. Master’s degree
   5. Professional degree (e.g. MBA, MD, JD)
   6. Doctoral degree
   7. Other (Please specify):[TXT]__________________________

***** END OF STUDENT LOAN SECTION *****
E1. 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?

<table>
<thead>
<tr>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Prescription medicine (including taking less medication than prescribed)</td>
<td></td>
</tr>
<tr>
<td>b. To see a doctor</td>
<td></td>
</tr>
<tr>
<td>c. Mental health care or counseling</td>
<td></td>
</tr>
<tr>
<td>d. Dental care (including skipping check-ups or routine cleaning)</td>
<td></td>
</tr>
<tr>
<td>e. To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)</td>
<td></td>
</tr>
<tr>
<td>f. Follow-up care (e.g. skipping physical therapy sessions recommended by a doctor)</td>
<td></td>
</tr>
</tbody>
</table>

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)?

1. Yes
0. No

E4. Are you CURRENTLY covered by any of the following types of health insurance or health coverage plans?

<table>
<thead>
<tr>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Insurance through a current or former employer or union (of yourself or a family member)</td>
<td></td>
</tr>
<tr>
<td>b. Insurance purchased directly from an insurance company (by yourself or a family member)</td>
<td></td>
</tr>
<tr>
<td>c. Medicare, for people 65 or older, or people with certain disabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>d.</td>
<td>Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability</td>
</tr>
<tr>
<td>e.</td>
<td>TRICARE or other military health care</td>
</tr>
<tr>
<td>f.</td>
<td>VA (including those who have ever used or enrolled for VA health care)</td>
</tr>
<tr>
<td>g.</td>
<td>Indian Health Service</td>
</tr>
<tr>
<td>h.</td>
<td>Insurance purchased through a health insurance exchange</td>
</tr>
<tr>
<td>i.</td>
<td>Any other type of health insurance or health coverage plan</td>
</tr>
</tbody>
</table>

***** END HEALTH SECTION *****
B2. Which one of the following best describes how well you are managing financially these days:

4. Living comfortably  
3. Doing okay  
2. Just getting by  
1. Finding it difficult to get by

[PROGRAMMING NOTE – RANDOMIZE ORDER OF ASKING B3 and B4 AND RECORD ORDER IN A DOV]

DOV: B3B4  
1 “B3 asked first”  
2 “B4 asked first”

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

5. Much better off  
4. Somewhat better off  
3. About the same  
2. Somewhat worse off  
1. Much worse off

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

5. Much better off  
4. Somewhat better off  
3. About the same  
2. Somewhat worse off  
1. Much worse off

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

5. A lot better than their current situation  
4. A little better than their current situation  
3. About the same as their current situation  
2. A little worse than their current situation  
1. A lot worse than their current situation
B6. Think of your parents when they were your age. Would you say you (and your family living with you) are better, the same, or worse off financially than they were?

5. Much better off
4. Somewhat better off
3. About the same
2. Somewhat worse off
1. Much worse off

[SP]

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?

5. Much better off
4. Somewhat better off
3. About the same
2. Somewhat worse off
1. Much worse off

***** END OF FINANCIAL MANAGEMENT AND STABILITY SECTION *****
***** RETIREMENT PLANNING *****

[SP]
[ASK IF D2 = 1-7 or Refused]
K0. How much thought have you given to the financial planning for your retirement?

1. None at all
2. A little
3. Some
4. A fair amount
5. A lot

[SP]
[ASK IF D2 = 1-7 or Refused]
K1. Which one of the following best describes your plan for retirement?

1. I do not plan to retire
2. Work fewer hours as I get close to retirement
3. Retire from my current career, but then find a different full-time job
4. Retire from my current career, but then find a different part-time job
5. Retire from my current career, but then work for myself
6. Work full time until I retire, then stop working altogether
7. Keep working as long as possible
8. Other (Please specify): [TXT] __________

[SP]
[ASK IF (D2=1-7 OR REFUSED AND K1=2, 3, 4, 5, 6, 7, 8, or refused) or (D4b=1-2)]
K1B. At what age do you expect to retire fully, meaning completely stop working for pay?

[Num box PPAGE-99]

888. Will never stop working [SP]
999. Not Sure [SP]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

[ASK IF D2 = 1-7 or Refused]
K2. Do you currently have each of the following types of retirement savings or pension?

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

<table>
<thead>
<tr>
<th>Type</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>b. 401(k), 403(b), Thrift or other defined contribution pension plan through an employer or former employer (i.e. a retirement plan through work, where you contribute a percent of your salary to invest for retirement)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
c. Defined benefit pension through an employer or former employer (i.e. a pension that will pay you a fixed amount each year during retirement based on a formula, your earnings, and years of service)

d. Individual Retirement Account (IRA) or Roth IRA

e. Savings outside a retirement account (e.g. a brokerage account, savings account, or stock holdings)

f. Ownership of real estate or land that you plan to sell or rent to generate income in retirement

g. Ownership of my business

h. Other retirement savings

[SP]
[ASK IF (D2 = 1-7 OR REFUSED) AND K1B<=99]
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 [INSERT K1B RESPONSE]?

   4. Definitely Yes
   3. Probably Yes
   2. Probably No
   1. Definitely No
   9. Don’t know

[SP]
[ASK IF (K2A=1 or 2)]
K2B. You indicated that you do not think that your retirement savings is on track. Which one of the following best describes your alternate savings plan or plan for retirement?

   1. Continue working full-time past your planned retirement age
   2. Continue working part-time past your planned retirement age
   3. Retire at your planned retirement age but spend less in retirement
   4. Retire at your planned retirement age but spend less while working to save more for retirement
   5. I have no alternate plan
   6. Other [TXT] ________________

[SP]
[ASK IF (K2A=3, 4, or 9)]
K2C. If you determine that your retirement savings is no longer on track, how you would adjust your savings plan or plans for retirement?

   1. Continue working full-time past your planned retirement age
   2. Continue working part-time past your planned retirement age
   3. Retire at your planned retirement age but spend less in retirement
   4. Retire at your planned retirement age but spend less while working to save more for retirement
5. Would not adjust savings or retirement plan
6. Other [TXT] ______________

[MP; RANDOMIZE A - G]

[ASK IF (K2_b =0(no to 401(k), 403(b), Thrift or other defined contribution pension plan) or refused
AND [(D3 = 1 or 2) or (D4A = 1 or 2) ]

K14. 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.

a. Employer does not offer a plan
b. Employer offers a plan but does not match contributions
c. Unable to afford contributions to a retirement plan
d. Plan to invest through the retirement plan but have not signed up yet
e. Unsure of best way to invest money contributed to the retirement plan
f. Prefer to save for retirement in other ways
g. Prefer to spend the money rather than save
h. Other (Please specify): [txt]______________________________

[ASK IF K2_b=1 (yes) and [(D3 = 1 or 2) or (D4A = 1 or 2)]]

[NUMBER BOX]

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

[Num box, 0-25] ___
26. Over 25 percent
888. Don’t Know

[ASK IF (K2_b=1(yes) OR [K14a=2 (no) or refused K14b=2 (no) or refused]) AND (D3 = 1 or 2)]]

[NUMBER BOX WITH SP]

K17: Some employers will contribute to your 401(k), 403(b), or Thrift account, often matching a portion
of any contributions that you make. What is the maximum percent of your salary that your employer will
contribute to your account?

[Num box, 0-25] ___
26. Over 25 percent
888. Don’t Know

[ASK IF (K2_b, K2_d, or K2_e=1) AND (D2 = 1-7 or Refused)]

[SP]

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)?

1. Very confident
2. Mostly confident
3. Slightly confident
4. Not confident

[ASK IF (K1=2, 3, 4, 5, 6, 7, 8 or refused) AND (D2 = 1-7 or Refused)]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes, no, or don’t
know to each option]
K3. Which of the following do you expect will be a source of funds for you and your spouse / and your partner in retirement?  

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, DON’T KNOW AS 8, AND REFUSED AS -1.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>0</th>
<th>8</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Social Security</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>b. I will continue working</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>c. Spouse/partner will continue working</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>d. Defined benefit pension from work (i.e. pension based on a formula, your earnings, and years of service)</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>e. 401(k), 403(b), Thrift or other defined contribution pension plan from work</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>f. Individual Retirement Account (IRA)</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>g. Savings outside a retirement account (e.g. a brokerage account, savings account)</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>h. Income from real estate or the sale of real estate</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>i. Income from a business or the sale of a business</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>j. Rely on children, grandchildren, or other family</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>k. Rely on inheritance</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
<tr>
<td>l. Other retirement savings</td>
<td>Yes</td>
<td>No</td>
<td>Don’t know</td>
<td></td>
</tr>
</tbody>
</table>

[ASK IF (D2 = 1-7 or Refused)]

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

1. Yes, borrowed money
2. Yes, cashed out
3. Yes, both
4. No

[IF D2 = 8 AND D4b = 3]
[ALLOW RESPONDENT TO EITHER TYPE ANSWER IN NUMBER BOX OR CHECK DON’T KNOW, PROMPT WITH THE FOLLOWING IF BOTH: Please enter an answer in the number box OR check Not sure.]
K8A. At what age did you retire fully, meaning completely stop working?

[Num box 25-PPAGE]
999 Not Sure [SP]

[ASK IF D2 = 8]
[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]
K9. Thinking about your transition to retirement, please tell us if you did any of the following:
<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Worked fewer hours as I got close to retirement</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>b. Retired from my previous career, but then found a different full-time job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Retired from my previous career, but then found a different part-time job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Retired from my previous career, but then started working as self-employed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Worked full time until I retired, then stopped working altogether</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Worked until health problems prevented me from continuing to work</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[ASK IF D2 = 8]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

K10. Which of the following are sources of funds for you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner] in retirement?

PROGRAMMING NOTE: CODE “Yes” AS 1, “No” AS 0, AND REFUSED AS -1.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Social Security</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>b. I have a job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. My spouse/partner has a job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Defined benefit pension from work (i.e. pension based on a formula, your earnings, and years of service)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. 401(k), 403(b), Thrift or other defined contribution pension plan from work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. Individual Retirement Account (IRA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. Savings outside a retirement account (e.g. a brokerage account, savings account)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Income from real estate or the sale of real estate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Income from a business or the sale of a business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Relying on children, grandchildren, or other family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>k. Other retirement savings</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

***** END RETIREMENT PLANNING SECTION *****
[ASK EVERYONE]

[SP]
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?

1. Yes
0. No

[MP; RANDOMIZE A - I]
[IF X1 = 1]
X2. Which of the following did you or your family living with you experience in the past year?

PROGRAMMING NOTE: CODE SELECTED ITEMS AS 1 AND NON-SELECTED ITEMS AS 0.

a. I lost a job
b. I had my work hours and/or pay reduced
c. My spouse/partner lost a job
d. My spouse/partner had their work hours and/or pay reduced
e. Received a foreclosure or eviction notice
f. A business I owned had financial difficulty
g. Had a health emergency
h. Divorce
i. Death of primary breadwinner
j. Other (Please specify):[TXT] ________________

[IF X1 = 1][SP]
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?

1. Yes
0. No

[SP]
X10. Over the past 12 months, have you or your household provided any financial assistance to a friend or family member to cover expenses after a financial hardship?

1. Yes
0. No

***** END OF FINANCIAL HARDSHIP SECTION *****
I1. In the past 12 months, would you say that your household’s total spending was:

3. More than your income 
2. The same as your income 
1. Less than your income 

I2. In the past 12 months, what percent of your household’s total gross income (before taxes and deductions) did you set aside as savings?

Please include all types of savings, even those through a pension or 401(k) at work. If you did not save any money in the past 12 months please enter zero in the box below.

___ % [NUM-BOX 0 TO 100]

I2A. How do you think that the percent of your income that you saved in the past 12 months compared to the average percent saved by other people your age with similar incomes?

a. Much lower 
b. A little lower 
c. About the same 
d. A little higher 
e. Much higher 

I3. Which of the following categories, if any, are you saving money for?

PROGRAMMING NOTE: CODE SELECTED ITEMS AS 1 AND NON-SELECTED ITEMS AS 0.

a. Education (yours or someone else’s) 
b. Retirement 
c. Your children 
d. Major appliance, car, or other big purchase (excluding a home) 
e. Home purchase 
f. Pay off debts 
g. Unexpected expenses 
h. Just to save 
i. Taxes 
j. To leave behind some inheritance or charitable donation 
k. Other (Please specify):[TXT]________________________________________________________
17. 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?

3. Higher  
2. About the same  
1. Lower

***** END OF INCOME AND CONSUMPTION SECTION *****
[SP]
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?

1. Yes
0. No

[SP]
[ASK IF E1B = 0]
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?

1. Yes
0. No

[MP; Suppress default instructions]
E3A. 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.

PROGRAMMING NOTE: CODE SELECTED ITEMS AS 1 AND NON-SELECTED ITEMS AS 0.

a. Put it on my credit card and pay it off in full at the next statement
b. Put it on my credit card and pay it off over time
c. With the money currently in my checking/savings account or with cash
d. Using money from a bank loan or line of credit
e. By borrowing from a friend or family member
f. Using a payday loan, deposit advance, or overdraft
g. By selling something
h. I wouldn’t be able to pay for the expense right now
i. Other (Please specify):[TXT]______________________________

[SP]
[IF (E3A=b, d, e, f, g, or h) and (a or c) not selected for E3A]
E3B. Based on your current financial situation, what is the largest emergency expense that you could pay right now using cash or money in your checking/savings account?

1. Under $100
2. $100 to $199
3. $200 to $299
4. $300 to $399
5. Over $400

***** END OF EMERGENCY FUND SECTION *****
**GfK KnowledgePanel® demographic screening questions**

These variables were collected by GfK through a separate demographic screening questionnaire at the time respondents enter the KnowledgePanel® Panel. This screening questionnaire is conducted independently of the Survey of Household Economics and Decisionmaking questionnaire. As a result of differences in timing of the data collection, difference in results between results for these questions and those in the main survey may occur.

**PPCMDATE**

**PPAGE. Age or respondent.**
Range: [18,…,94]

**PPAGECAT. Categorical age of respondent (7 categories)**
1. Age 18-24
2. Age 25-34
3. Age 35-44
4. Age 45-56
5. Age 55-64
6. Age 65-74
7. Age 75+

**PPAGECET4. Categorical age of respondent (7 categories)**
1. Age 18-29
2. Age 30-44
3. Age 45-59
4. Age 60+

**PPETHM. Race/ethnicity of respondent**
1. White, Non-Hispanic
2. Black, Non-Hispanic
3. Other, Non-Hispanic
4. Hispanic
5. 2+ Races, Non-Hispanic

**PPGENDER. Gender of respondent.**
1. Male
2. Female

**PPHHHEAD. Is respondent the household head?**
0. No
1. Yes

**PPHHSIZE. Number of individuals living in the household.**
Range: [1,…,12]

**PPHOUSE. Housing Type of respondent’s living quarters.**
1. Single-family detached house
2. Single-family house attached to one or more houses
3. A building with two or more apartments
4. Mobile home  
5. Boat, RV, van, etc.

**PPINCIMP.** Annual household income.
1. Less than $5,000  
2. $5,000 to $7,499  
3. $7,500 to $9,999  
4. $10,000 to $12,499  
5. $12,500 to $14,999  
6. $15,000 to $19,999  
7. $20,000 to $24,999  
8. $25,000 to $29,999  
9. $30,000 to $34,999  
10. $35,000 to $39,999  
11. $40,000 to $49,999  
12. $50,000 to $59,999  
13. $60,000 to $74,999  
14. $75,000 to $84,999  
15. $85,000 to $99,999  
16. $100,000 to $124,999  
17. $125,000 to $149,999  
18. $150,000 to $174,999  
19. $175,000 or more

**PPMARIT.** Marital status of respondent.
1. Married  
2. Widowed  
3. Divorced  
4. Separated  
5. Never married  
6. Living with partner

**PPMSACAT.** Metropolitan Statistical Area (MSA) Status.
1. Metro  
2. Non-metro

**PPREG4.** Region of residence (4 category), based on state of residence.
1. Northeast  
2. Midwest  
3. South  
4. West

**PPREG9.** Region of residence (9 category), based on state of residence.
1. New England  
2. Mid-Atlantic  
3. East-North Central  
4. West-North Central  
5. South Atlantic
6. East-South Central
7. West-South Central
8. Mountain
9. Pacific

PPRENT. Ownership status of living quarters.
1. Owned or being bought by you or someone in your household
2. Rented for cash
3. Occupied without payment of cash rent

11. Maine
12. New Hampshire
13. Vermont
14. Massachusetts
15. Rhode Island
16. Connecticut
21. New York
22. New Jersey
23. Pennsylvania
31. Ohio
32. Indiana
33. Illinois
34. Michigan
35. Wisconsin
41. Minnesota
42. Iowa
43. Missouri
44. North Dakota
45. South Dakota
46. Nebraska
47. Kansas
51. Delaware
52. Maryland
53. District Of Columbia
54. Virginia
55. West Virginia
56. North Carolina
57. South Carolina
58. Georgia
59. Florida
61. Kentucky
62. Tennessee
63. Alabama
64. Mississippi
71. Arkansas
72. Louisiana
73. Oklahoma
74. Texas
81. Montana
82. Idaho
83. Wyoming
84. Colorado
85. New Mexico
86. Arizona
87. Utah
88. Nevada
91. Washington
92. Oregon
93. California
94. Alaska
95. Hawaii

PPT01. Number of children aged 0 to 2 living in household.
    Range: [0,…,2]

PPT25. Number of children aged 2 to 5 living in household.
    Range: [0,…,3]

PPT612. Number of children aged 6 to 12 living in household.
    Range: [0,…,5]

PPT1317. Number of children aged 13 to 17 living in household.
    Range: [0,…,4]

PPT18OV. Number of adults aged 18 or older living in household.
    Range: [1,…,12]

PPWORK. Employment status of the respondent.
    1. Working – paid employee
    2. Working – self employed
    3. Not working – on temporary layoff from a job
    4. Not working – looking for work
    5. Not working – retired
    6. Not working – disabled
    7. Not working – other

PPNET. Does respondent have internet access in the home.
    0. No
    1. Yes
**Constructed variables based on responses to the Survey on Household Economics and Decisionmaking**

*These variables were constructed based on results from the Survey of Household Economics and Decisionmaking questionnaire. For details on questions used in the construction of these variables, see the Survey of Household Economics and Decisionmaking question descriptions above.*

avoidtreatment. During the past 12 months, was there a time when you needed any of the following medical treatments, but didn’t get it because you couldn’t afford it?

-1 if E1 refused
1 if E1_a=1 or E1_b=1 or E1_c=1 or E1_d=1 or E1_e=1 or E1_f=1
0 else

control. Carnegie Classifications™ of the control of the institution where respondent last received undergraduate degree or last attended, based on institution name provided in questions ED2 and ED7.

0. Public
1. Private not-for-profit
2. Private for-profit

E1_total. Have you set aside emergency savings to cover 3 months of expenses, or could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?

-1 if E1A or E1B refused
0 if E1A=0 and E1B=0
1 if E1B=1
2 if E1A=1

insurance. Are you CURRENTLY covered by any health insurance or health coverage plans?

-1 if E4 refused
1 if E4_a=1 or E4_b=1 or E4_c=1 or E4_d=1 or E4_e=1 or E4_f=1 or E4_g=1 or E4_h=1
0 else

S7_total. Do you currently owe debt from your own, your spouse’s, or your children’s/grandchildren’s educational expenses?

1 if S7_a=1 or S7_b=1 or S7_c=1
0 else

sector. Carnegie Classifications™ of the sector of the institution where respondent last received undergraduate degree or last attended, based on institution name provided in questions ED2 and ED7.

0. Administrative unit
1. Public, 4-year or above
2. Private, not-for-profit, 4-year or above
3. Private, for-profit, 4-year or above
4. Public, 2-year
5. Private, not-for-profit, 2-year
6. Private, for-profit, 2-year
9. Private, for-profit, less-than 2-year

\[ T2B\_\text{total} \text{. Total amount of student loan debt borrowed for your own education, before making repayments} \]

\[ \text{Equals } T2B\_1 + T2B\_2 + T2B\_3 + T2B\_4 + T2B\_5 + T2B\_6 \]