SHED 2020

CODEBOOK FOR 2020 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2020 Survey of Household Economics and Decisionmaking (SHED) data
set. However, not every variable included in the survey is included in the public
use data set. For example, the data set does NOT include most variables related to
details of geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data
for the 2020 SHED were collected by Ipsos using their online probability based
KnowledgePanel.

For a general overview of the 2020 SHED and a detailed discussion of the survey
methods, see Ken Brevoort, Sara Canilang, Kayla Jones, Jeff Larrimore, Alicia Lloro,
Ellen Merry, Anna Tranfaglia, Erin Troland, Mike Zabek, "Report on the Economic
Well-Being of U.S. Households in 2020," Federal Reserve Board. The variables in the
codebook are generally in the order in which the questions were asked during the
survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to
the "Report on the Economic Well-Being of U.S. Households in 2020."

ANALYSIS WEIGHTS

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

Weight_pop is most commonly used and includes the weights used for the "Economic
Well-Being of U.S. Households in 2020." These weights allow for the entire sample
to reflect the observable characteristics of the U.S. adult population. They are
rescaled to add up to the total population of the U.S. adults eligible for this
survey. These weights are scaled to add up to the number of completed responses.

DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic
profile variables that were collected by Ipsos prior to respondents receiving the
SHED. These demographic profile variables are typically labeled with the prefix
"pp" in the data file with some exceptions and in the variable descriptions below.
In some cases, such as the highest level of education, similar questions were asked
in these demographic profile surveys and in the SHED. In these cases, the answers
to the SHED questions were used for the "Economic Well-Being of U.S. Households in
2020" if they were available.

VARIABLE DEFINITIONS

CaseID   CaseID
----

               type: numeric (double)

              range: [1,11713]   units: 1
      unique values: 11,648   missing .: 0/11,648

               mean: 5863
          std. dev: 3383.43

        percentiles: 10%   25%   50%   75%   90%
                          1170   2930.5   5869.5   8792.5   10548

----
caseid2019   CaseID from 2019 SHED Survey
----

               type: numeric (double)

              range: [9,12236]   units: 1
      unique values: 3,745   missing .: 7,903/11,648

               mean: 5750.24
          std. dev: 3360.01

        percentiles: 10%   25%   50%   75%   90%
                          1119   2922   5689   8515   10390

----
caseid2018   CaseID from 2018 SHED Survey

```
             type:   numeric (double)

            range:   [4,12144]                        units:  1
    unique values:   2,875                        missing .:  8,773/11,648

             mean:   5661.48
        std. dev:    3428.94

      percentiles:        10%        25%        50%        75%        90%
                         1074       2655       5501       8557      10542
```

----
duration   Duration (in seconds)

```
             type:   numeric (double)

            range:   [362,1440286]                    units:  1
    unique values:   3,411                        missing .:  0/11,648

             mean:   21027.7
        std. dev:    120234

      percentiles:        10%        25%        50%        75%        90%
                          747        931       1217     1748.5       3780
```

----
weight   Post-stratification weight - Main qualified
                                             respondents scaled to sample size
----

```
             type:   numeric (double)

            range:   [.2237,3.462]                     units:  .0001
    unique values:   2,549                        missing .:  0/11,648

             mean:   .999999
        std. dev:    .415697

      percentiles:        10%        25%        50%        75%        90%
                        .5925      .7406      .9241     1.1439     1.4527
```

----
weight_pop   Post-stratification weight - Main qualified
                                             respondents scaled to U.S. population
----

```
              type:  numeric (double)

             range:  [4838.087,74883.259]        units:  .0001
     unique values:  2,811                    missing .:  0/11,648

              mean:  21630.1
         std. dev:  8991.58

       percentiles:        10%       25%       50%       75%       90%
                       12815.6   16019.8   19987.5   24741.7   31422.4
```

----
weight_july2020_panel   Post-stratification weight - Respondents who
                                         completed Fall 2019 and July 2020 Supplement
----

```
              type:  numeric (double)

             range:  [.1323,4.2797]              units:  .0001
     unique values:  1,339                    missing .:  9,803/11,648

              mean:  .999999
         std. dev:  .569109

       percentiles:        10%       25%       50%       75%       90%
                         .4804     .6202     .8483    1.2232    1.6485
```

----
weight_july2020_panel_pop   Post-stratification weight - Respondents who
                                         completed Fall 2019 and July 2020 Supplement
----

```
              type:  numeric (double)

             range:  [17764.764,574686.83]       units:  .0001
     unique values:  1,395                    missing .:  9,803/11,648

              mean:  134281
         std. dev:  76420.5

       percentiles:        10%       25%       50%       75%       90%
                         64505     83287    113914    164259    221367
```

----
weight_2019_panel   Post-stratification weight - Respondents who
                                         completed Fall 2019 and Fall 2020 surveys
----

```
              type:  numeric (double)
```

| | range: | [.1046,3.8929] | | units: | .0001 |
| unique values: | 2,246 | | | missing .: | 7,915/11,648 |

| | mean: | .999999 |
| | std. dev: | .535816 |

| percentiles: | 10% | 25% | 50% | 75% | 90% |
| | .4946 | .6203 | .8371 | 1.2921 | 1.7291 |

----
weight_2019_panel_pop   Post-stratification weight - Respondents who
                                         completed Fall 2019 and Fall 2020 surveys
----

| | type: | numeric (double) |

| | range: | [6941.1893,258363.62] | | units: | .0001 |
| unique values: | 2,416 | | | missing .: | 7,915/11,648 |

| | mean: | 66367.3 |
| | std. dev: | 35560.6 |

| percentiles: | 10% | 25% | 50% | 75% | 90% |
| | 32828.4 | 41166.2 | 55555.4 | 85753.7 | 114756 |

----
xlaptop   Is R a KP laptop user?

| | type: | numeric (double) |
| | label: | xlaptop |

| | range: | [1,2] | | units: | 1 |
| unique values: | 2 | | | missing .: | 0/11,648 |

tabulation:	Freq.	Numeric	Label
	236	1	Yes
	11,412	2	No

L0_a   My spouse or partner - Do each of the
                                         following people currently live with you?

| | type: | numeric (double) |
| | label: | L0_a |

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

              unique values: 3   missing .: 0/11,648

          tabulation: Freq.   Numeric Label
                          44   -1 Refused
                       3,873   0 No
                       7,731   1 Yes

L0_b   My child(ren) under age 18 - Do each of the
                                            following people currently live with you?
----

                type: numeric (double)
               label: L0_b

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/11,648

          tabulation: Freq.   Numeric Label
                         166   -1 Refused
                       8,849   0 No
                       2,633   1 Yes

L0_c   My adult child(ren) age 18 or older - Do each
                                            of the following people currently live with
                                            you?
----

                type: numeric (double)
               label: L0_c

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/11,648

          tabulation: Freq.   Numeric Label
                         169   -1 Refused
                       9,636   0 No
                       1,843   1 Yes

L0_d   My parent(s) - Do each of the following
                                            people currently live with you?
----

                type: numeric (double)
               label: L0_d

               range: [-1,1]   units: 1

          unique values: 3   missing .: 0/11,648

            tabulation: Freq.   Numeric Label
                           191   -1 Refused
                        10,252   0 No
                         1,205   1 Yes

L0_e   Other individuals - Do each of the following
                                        people currently live with you?
----

                  type: numeric (double)
                 label: L0_e

                 range: [-1,1]   units: 1
          unique values: 3   missing .: 0/11,648

            tabulation: Freq.   Numeric Label
                           213   -1 Refused
                        10,040   0 No
                         1,395   1 Yes

L0A   Are the adult children (who are age 18 or older) who live with you:
----

                  type: numeric (double)
                 label: L0A

                 range: [-1,2]   units: 1
          unique values: 3   missing .: 9,805/11,648

            tabulation: Freq.   Numeric Label
                            18   -1 Refused
                           535   1 All currently enrolled in school
                         1,290   2 One or more not currently
                                          enrolled in school
                         9,805   .

L0B_a   Your brother(s) or sister(s) - Other than
                                        your spouse or partner, children, or parents,
                                        are the people living with you:
----

                  type: numeric (double)
                 label: L0B_a

```
          range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,253/11,648

     tabulation:  Freq.   Numeric  Label
                     49       -1  Refused
                    810        0  No
                    536        1  Yes
                 10,253        .
```

L0B_b   Other relatives - Other than your spouse or
                                     partner, children, or parents, are the people
                                     living with you:

```
           type:  numeric (double)
          label:  L0B_b

          range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,253/11,648

     tabulation:  Freq.   Numeric  Label
                     47       -1  Refused
                    895        0  No
                    453        1  Yes
                 10,253        .
```

L0B_c   Other people not related to you - Other than
                                     your spouse or partner, children, or parents,
                                     are the people living with you:

```
           type:  numeric (double)
          label:  L0B_c

          range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,253/11,648

     tabulation:  Freq.   Numeric  Label
                     58       -1  Refused
                    799        0  No
                    538        1  Yes
                 10,253        .
```

L1_a   To save money - You indicated that you live
                                     with (your parents, adult chidren who are not
                                     in school, you siblings, or) someone outside

                                        of your immediate family. Are each of the
                                        following reasons why you live with these
                                        individuals?
----

              type: numeric (double)
             label: L1_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 8,477/11,648

        tabulation: Freq.   Numeric Label
                        41   -1 Refused
                     1,278   0 No
                     1,852   1 Yes
                     8,477   .

L1_b   To help those living with me financially -
                                        You indicated that you live with (your
                                        parents, adult chidren who are not in
                                        school, you siblings, or) someone outside
                                        of your immediate family. Are each of the
                                        following reasons why you live with these
                                        individuals?
----

              type: numeric (double)
             label: L1_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 8,477/11,648

        tabulation: Freq.   Numeric Label
                        59   -1 Refused
                     1,606   0 No
                     1,506   1 Yes
                     8,477   .

L1_c   To care for family member or friend - You
                                        indicated that you live with (your parents,
                                        adult chidren who are not in school, you
                                        siblings, or) someone outside of your
                                        immediate family. Are each of the following
                                        reasons why you live with these individuals?
----

              type: numeric (double)

              label: L1_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,477/11,648

          tabulation: Freq.   Numeric Label
                          77   -1 Refused
                       2,070   0 No
                       1,024   1 Yes
                       8,477   .

L1_d   To receive help with child care - You
                                           indicated that you live with (your parents,
                                           adult chidren who are not in school, you
                                           siblings, or) someone outside of your
                                           immediate family. Are each of the following
                                           reasons why you live with these individuals?
----

               type: numeric (double)
              label: L1_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,477/11,648

          tabulation: Freq.   Numeric Label
                         103   -1 Refused
                       2,837   0 No
                         231   1 Yes
                       8,477   .

L1_e   Prefer living with others - You indicated
                                           that you live with (your parents, adult
                                           chidren who are not in school, you siblings,
                                           or) someone outside of your immediate family.
                                           Are each of the following reasons why you
                                           live with these individuals?
----

               type: numeric (double)
              label: L1_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,477/11,648

          tabulation: Freq.   Numeric Label
                          84   -1 Refused

```
              2,129        0  No
                958        1  Yes
              8,477        .
```

L4   Did the people who you are living with change
                                      at any point in the past year, even
                                      temporarily?

```
             type:  numeric (double)
            label:  L4

            range:  [-1,2]                          units:  1
    unique values:  4                        missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       37       -1  Refused
                    9,627        0  No
                      825        1  Yes, permanently
                    1,159        2  Yes, temporarily
```

L5   Was the change in who you were living with
                                      because of factors related to the
                                      COVID-19 pandemic such as social distancing,
                                      employment changes, or the increased
                                      availability of telework?

```
             type:  numeric (double)
            label:  L5

            range:  [-1,1]                          units:  1
    unique values:  3                        missing .:  9,664/11,648

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                    1,218        0  No
                      764        1  Yes
                    9,664        .
```

L6_a   Enrolled in a public school - Are any of your
                                      children currently enrolled in Kindergarten
                                      through 12th grade?

```
             type:  numeric (double)
```

              label: L6_a

              range: [-1,1]   units: 1
      unique values: 3   missing .: 9,015/11,648

          tabulation: Freq.   Numeric Label
                          45   -1 Refused
                         798   0 No
                       1,790   1 Yes
                       9,015   .

L6_b   Enrolled in a private school - Are any of
                                            your children currently enrolled in
                                            Kindergarten through 12th grade?
----

               type: numeric (double)
              label: L6_b

              range: [-1,1]   units: 1
      unique values: 3   missing .: 9,015/11,648

          tabulation: Freq.   Numeric Label
                         190   -1 Refused
                       2,195   0 No
                         248   1 Yes
                       9,015   .

L6_c   Home schooled - Are any of your children
                                            currently enrolled in Kindergarten through
                                            12th grade?
----

               type: numeric (double)
              label: L6_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 9,015/11,648

          tabulation: Freq.   Numeric Label
                         172   -1 Refused
                       2,100   0 No
                         361   1 Yes
                       9,015   .

L7   Of your children enrolled in kindergarten

through 12th grade, how is the youngest child
receiving their education?

```
            type:  numeric (double)
           label:  L7

           range:  [-1,3]                        units:  1
   unique values:  4                        missing .:  9,667/11,648

      tabulation:  Freq.   Numeric  Label
                       7        -1  Refused
                     546         1  Classes are completely in-person
                     942         2  Classes completely use a
                                    distance learning format
                     486         3  Classes use a combination of in
                                    person and distance learning
                   9,667         .
```

L12_a   They are learning just as much as they would
                                         taking classes in person. - Do you agree
                                         or disagree with each statement related to
                                         your child's experience with distance
                                         learning classes?

```
            type:  numeric (double)
           label:  L12_a

           range:  [-1,3]                        units:  1
   unique values:  4                        missing .:  10,220/11,648

      tabulation:  Freq.   Numeric  Label
                       1        -1  Refused
                     854         1  Disagree
                     262         2  Neither agree nor disagree
                     311         3  Agree
                  10,220         .
```

L12_b   They have remained connected to other
                                         students and peers at their school. - Do
                                         you agree or disagree with each statement
                                         related to your child's experience with
                                         distance learning classes?

```
            type:  numeric (double)
```

```
            label:  L12_b

            range:  [-1,3]                              units:  1
    unique values:  4                       missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        1        -1  Refused
                      696         1  Disagree
                      311         2  Neither agree nor disagree
                      420         3  Agree
                   10,220         .
```

L12_c   They have access to their teachers. - Do
                                          you agree or disagree with each statement
                                          related to your child's experience with
                                          distance learning classes?

```
             type:  numeric (double)
            label:  L12_c

            range:  [-1,3]                              units:  1
    unique values:  4                       missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        3        -1  Refused
                      142         1  Disagree
                      268         2  Neither agree nor disagree
                    1,015         3  Agree
                   10,220         .
```

L12_d   They have adequate access to the internet and
                                          technology to complete coursework - Do
                                          you agree or disagree with each statement
                                          related to your child's experience with
                                          distance learning classes?

```
             type:  numeric (double)
            label:  L12_d

            range:  [-1,3]                              units:  1
    unique values:  4                       missing .:  10,220/11,648

        tabulation:  Freq.   Numeric  Label
                        1        -1  Refused
                       86         1  Disagree
```

```
                159         2  Neither agree nor disagree
              1,182         3  Agree
             10,220         .
```

L8_a   A private daycare, private preschool, or
                                        child care center - Prior to the onset of
                                        the COVID-19 pandemic in March, did you
                                        regularly use any of the following types of
                                        child care:

```
            type:  numeric (double)
           label:  L8_a

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  9,015/11,648

      tabulation:  Freq.   Numeric  Label
                       6        -1  Refused
                   2,078         0  No
                     549         1  Yes
                   9,015         .
```

L8_b   Public preschool, Head Start, or Early Head
                                        Start - Prior to the onset of the COVID-19
                                        pandemic in March, did you regularly use any
                                        of the following types of child care:

```
            type:  numeric (double)
           label:  L8_b

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  9,015/11,648

      tabulation:  Freq.   Numeric  Label
                      13        -1  Refused
                   2,354         0  No
                     266         1  Yes
                   9,015         .
```

L8_c   A grandparent who is not living with you -
                                        Prior to the onset of the COVID-19 pandemic
                                        in March, did you regularly use any of the
                                        following types of child care:

```
             type:  numeric (double)
             label:  L8_c

             range:  [-1,1]                            units:  1
     unique values:  3                          missing .:  9,015/11,648

        tabulation:  Freq.   Numeric  Label
                        16       -1  Refused
                     2,165        0  No
                       452        1  Yes
                     9,015        .
```

L8_d   Someone else living outside your household -
                                            Prior to the onset of the COVID-19 pandemic
                                            in March, did you regularly use any of the
                                            following types of child care:

```
             type:  numeric (double)
             label:  L8_d

             range:  [-1,1]                            units:  1
     unique values:  3                          missing .:  9,015/11,648

        tabulation:  Freq.   Numeric  Label
                        18       -1  Refused
                     2,344        0  No
                       271        1  Yes
                     9,015        .
```

L9   Has your access to child care been disrupted
                                            since the onset of the COVID-19 pandemic in
                                            March?

```
             type:  numeric (double)
             label:  L9

             range:  [-1,1]                            units:  1
     unique values:  3                          missing .:  10,562/11,648

        tabulation:  Freq.   Numeric  Label
                         1       -1  Refused
                       429        0  No
                       656        1  Yes
                    10,562        .
```

L10   Did your private daycare close, either
                                                temporarily or permanently, since the onset
                                                of the COVID-19 pandemic in March?
----

              type: numeric (double)
              label: L10

              range: [0,2]   units: 1
      unique values: 3   missing .: 11,247/11,648

         tabulation: Freq.   Numeric Label
                         40   0 No
                        328   1 Yes, temporarily
                         33   2 Yes, permanently
                     11,247   .

L11   Are you either not working or working fewer
                                                hours at your job because your child's
                                                classes are not completely in-person or
                                                because your access to childcare was
                                                disrupted?
----

              type: numeric (double)
              label: L11

              range: [-1,2]   units: 1
      unique values: 4   missing .: 9,875/11,648

         tabulation: Freq.   Numeric Label
                          7   -1 Refused
                      1,227   0 No
                        337   1 Yes, working less
                        202   2 Yes, not working
                      9,875   .

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

              type: numeric (double)
              label: B2

	range:	[-1,4]		units:	1
unique values:	5			missing .:	0/11,648

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	735	1	Finding it difficult to get by
	1,909	2	Just getting by
	4,611	3	Doing okay
	4,382	4	Living comfortably

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

	type:	numeric (double)
	label:	B0_a

	range:	[-1,5]		units:	1
unique values:	6			missing .:	0/11,648

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	857	1	Completely
	953	2	Very well
	3,423	3	Somewhat
	3,321	4	Very little
	3,079	5	Not at all

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

	type:	numeric (double)
	label:	B0_b

	range:	[-1,5]		units:	1
unique values:	6			missing .:	0/11,648

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	1,131	1	Completely
	1,504	2	Very well
	3,491	3	Somewhat
	2,418	4	Very little

```
                       3,081           5  Not at all


--------------------------------------------------------------------------------
B0_c                                       I am concerned that the money I have or will
                                           save won't last
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  B0_c

             range:  [-1,5]                              units:  1
     unique values:  6                             missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        18       -1  Refused
                     1,804        1  Completely
                     1,601        2  Very well
                     3,650        3  Somewhat
                     2,394        4  Very little
                     2,181        5  Not at all


--------------------------------------------------------------------------------
B1_a                                       I have money left over at the end of the
                                           month - How often do each of these statements
                                           apply to you?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  B1_a

             range:  [-1,5]                              units:  1
     unique values:  6                             missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        20       -1  Refused
                     3,169        1  Always
                     2,504        2  Often
                     3,101        3  Sometimes
                     1,823        4  Rarely
                     1,031        5  Never


--------------------------------------------------------------------------------
B1_b                                       My finances control my life - How often do
                                           each of these statements apply to you?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  B1_b
```

```
             range:  [-1,5]                          units:  1
     unique values:  6                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        24        -1  Refused
                     1,079         1  Always
                     1,779         2  Often
                     3,687         3  Sometimes
                     3,486         4  Rarely
                     1,593         5  Never
```

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

```
              type:  numeric (double)
             label:  B3

             range:  [-1,5]                          units:  1
     unique values:  6                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        14        -1  Refused
                       632         1  Much worse off
                     2,020         2  Somewhat worse off
                     6,011         3  About the same
                     2,239         4  Somewhat better off
                       732         5  Much better off
```

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

```
              type:  numeric (double)
             label:  B6

             range:  [-1,5]                          units:  1
     unique values:  6                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        50        -1  Refused
                       746         1  Much worse off
                     1,728         2  Somewhat worse off
                     2,704         3  About the same
```

```
                              3,420        4  Somewhat better off
                              3,000        5  Much better off


--------------------------------------------------------------------------------
B7_a                In your community - How would you rate economic conditions today:
--------------------------------------------------------------------------------

                     type:  numeric (double)
                    label:  B7_a

                    range:  [-1,4]                          units:  1
            unique values:  5                            missing .:  0/11,648

                tabulation:  Freq.    Numeric  Label
                                16        -1  Refused
                             1,468         1  Poor
                             5,108         2  Only fair
                             4,643         3  Good
                               413         4  Excellent


--------------------------------------------------------------------------------
B7_b                In this country - How would you rate economic conditions today:
--------------------------------------------------------------------------------

                     type:  numeric (double)
                    label:  B7_b

                    range:  [-1,4]                          units:  1
            unique values:  5                            missing .:  0/11,648

                tabulation:  Freq.    Numeric  Label
                                25        -1  Refused
                             2,920         1  Poor
                             5,667         2  Only fair
                             2,759         3  Good
                               277         4  Excellent


--------------------------------------------------------------------------------
D1A                     Last month, did you do any work for either pay or profit?
--------------------------------------------------------------------------------

                     type:  numeric (double)
                    label:  D1A

                    range:  [0,1]                           units:  1
            unique values:  2                            missing .:  0/11,648

                tabulation:  Freq.    Numeric  Label
                             4,839         0  No
```

6,809   1 Yes

D1E   At any time during the past month, did you want to work?
----

              type: numeric (double)
             label: D1E

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        20   -1 Refused
                     8,076   0 No
                     3,552   1 Yes

D21_a   Employer would not offer more hours - Did
                                         each of the following contribute to you not
                                         working or not not working as much as you
                                         wanted last month?
----

              type: numeric (double)
             label: D21_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,492/11,648

        tabulation: Freq.   Numeric Label
                         5   -1 Refused
                       958   0 No
                     1,193   1 Yes
                     9,492   .

D21_b   Could not find work/another job - Did each of
                                         the following contribute to you not working
                                         or not not working as much as you wanted last
                                         month?
----

              type: numeric (double)
             label: D21_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 4,654/11,648

```
        tabulation:  Freq.   Numeric  Label
                        54       -1  Refused
                     5,523        0  No
                     1,417        1  Yes
                     4,654        .
```

D21_c   Child care - Did each of the following
                                         contribute to you not working or not not
                                         working as much as you wanted last month?

```
             type:  numeric (double)
            label:  D21_c

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  4,654/11,648

        tabulation:  Freq.   Numeric  Label
                        60       -1  Refused
                     6,394        0  No
                       540        1  Yes
                     4,654        .
```

D21_d   Other family or personal obligations - Did
                                         each of the following contribute to you not
                                         working or not not working as much as you
                                         wanted last month?

```
             type:  numeric (double)
            label:  D21_d

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  4,654/11,648

        tabulation:  Freq.   Numeric  Label
                        70       -1  Refused
                     5,670        0  No
                     1,254        1  Yes
                     4,654        .
```

D21_e   Health limitations or disability - Did each
                                         of the following contribute to you not
                                         working or not not working as much as you
                                         wanted last month?

SHED 2020

```
          type:  numeric (double)
         label:  D21_e

         range:  [-1,1]                          units:  1
 unique values:  3                        missing .:  4,654/11,648

    tabulation:  Freq.   Numeric  Label
                    61       -1  Refused
                 5,392        0  No
                 1,541        1  Yes
                 4,654        .
```

D21_f   In school or training - Did each of the
                                         following contribute to you not working or
                                         not not working as much as you wanted last
                                         month?

```
          type:  numeric (double)
         label:  D21_f

         range:  [-1,1]                          units:  1
 unique values:  3                        missing .:  4,654/11,648

    tabulation:  Freq.   Numeric  Label
                    77       -1  Refused
                 6,414        0  No
                   503        1  Yes
                 4,654        .
```

D21_g   Retired - Did each of the following
                                         contribute to you not working or not not
                                         working as much as you wanted last month?

```
          type:  numeric (double)
         label:  D21_g

         range:  [-1,1]                          units:  1
 unique values:  3                        missing .:  4,654/11,648

    tabulation:  Freq.   Numeric  Label
                    42       -1  Refused
                 4,060        0  No
                 2,892        1  Yes
                 4,654        .
```

D21_h   Other (please specify) - Did each of the
                                         following contribute to you not working or
                                         not not working as much as you wanted last
                                         month?

---

              type: numeric (double)
              label: D21_h

              range: [-1,1]   units: 1
      unique values: 3   missing .: 4,654/11,648

         tabulation: Freq.   Numeric Label
                      1,995   -1 Refused
                      4,614   0 No
                        385   1 Yes
                      4,654   .

D3A   Think about your main job (the job from which
                                         you earned the most income in the past
                                         month). In this job, were you working for
                                         someone else, self-employed, or something
                                         else?

---

              type: numeric (double)
              label: D3A

              range: [-1,2]   units: 1
      unique values: 4   missing .: 4,839/11,648

         tabulation: Freq.   Numeric Label
                         14   -1 Refused
                      5,936   0 Working for someone else
                        732   1 Self-employed (working for
                                        myself)
                        127   2 Other work arrangement
                      4,839   .

D3B   Still thinking about your main job, do you usually work:

---

              type: numeric (double)
              label: D3B

          range: [-1,2]   units: 1
  unique values: 3   missing .: 4,839/11,648

     tabulation: Freq.   Numeric Label
                     19   -1   Refused
                  5,235   1   Full-time (35 or more hours per
                                   week)
                  1,555   2   Part-time (less than 35 hours
                                   per week)
                  4,839   .

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

           type: numeric (double)
          label: D30

          range: [-1,3]   units: 1
  unique values: 4   missing .: 5,712/11,648

     tabulation: Freq.   Numeric Label
                     11   -1   Refused
                  4,382   1   Normally work the same hours
                    606   2   Schedule varies, primarily at my
                                   request
                    937   3   Schedule varies, primarily based
                                   on my employer's needs
                  5,712   .

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

           type: numeric (double)
          label: D31

          range: [-1,5]   units: 1
  unique values: 6   missing .: 10,711/11,648

     tabulation: Freq.   Numeric Label
                      5   -1   Refused
                    336   1   One day in advance or less
                                   (including on call)
                    135   2   2 to 3 days in advance

```
                    108           3  4 to 6 days in advance
                    187           4  1 to 2 weeks in advance
                    166           5  3 weeks in advance or longer
                 10,711           .
```

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

                                        a temporary job?

```
              type:  numeric (double)
             label:  D33

             range:  [-2,1]                          units:  1
     unique values:  4                          missing .:  4,839/11,648

        tabulation:  Freq.   Numeric  Label
                       159       -2  Don't know
                        11       -1  Refused
                     6,149        0  No
                       490        1  Yes
                     4,839        .
```

D34A   Thinking about the work you did last week,
                                        how much of it did you do by telecommuting or
                                        working from home?

```
              type:  numeric (double)
             label:  D34A

             range:  [-1,2]                          units:  1
     unique values:  4                          missing .:  4,839/11,648

        tabulation:  Freq.   Numeric  Label
                        13       -1  Refused
                     3,567        0  None
                     1,096        1  Some
                     2,133        2  All
                     4,839        .
```

D4   In addition to your main job, did you have any other jobs last month?

```
              type:  numeric (double)
```

```
            label:  D4

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                       10       -1  Refused
                    5,978        0  No
                      821        1  Yes
                    4,839        .
```

D44_a   Asked for a raise or a promotion -
                                         Think about any job in the past 12 months,
                                         not just your main job. In the past 12 months
                                         have you:

```
             type:  numeric (double)
            label:  D44_a

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                    6,003        0  No
                      804        1  Yes
                    4,839        .
```

D44_b   Received a raise or a promotion -
                                         Think about any job in the past 12 months,
                                         not just your main job. In the past 12 months
                                         have you:

```
             type:  numeric (double)
            label:  D44_b

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  4,839/11,648

       tabulation:  Freq.   Numeric  Label
                        4       -1  Refused
                    4,352        0  No
                    2,453        1  Yes
                    4,839        .
```

D44_c   Applied for a new job - Think about any job
                                                   in the past 12 months, not just your main
job.
                                                   In the past 12 months have you:

----

              type: numeric (double)
             label: D44_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        22   -1 Refused
                     9,380   0 No
                     2,246   1 Yes

D44_d   Started a new job - Think about any job
                                                   in the past 12 months, not just your main
job.
                                                   In the past 12 months have you:
----

              type: numeric (double)
             label: D44_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        24   -1 Refused
                    10,353   0 No
                     1,271   1 Yes

D44_e   Voluntarily left a job - Think about any job
                                                   in the past 12 months, not just your main job.
                                                   In the past 12 months have you:
----

              type: numeric (double)
             label: D44_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

```
        tabulation:  Freq.   Numeric  Label
                        24       -1  Refused
                    10,781        0  No
                       843        1  Yes
```

D44_f   In the past 12 months, have you gotten laid
                                          off or lost a job (including a tempo - Think
                                          about any job in the past 12 months, not just
                                          your main job. In the past 12 months have
                                          you:

```
             type:  numeric (double)
            label:  D44_f

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        27       -1  Refused
                    10,101        0  No
                     1,520        1  Yes
```

D46   Do you expect to return to the same employer
                                          that you worked for before you were laid off?

```
             type:  numeric (double)
            label:  D46

            range:  [-1,3]                          units:  1
    unique values:  5                          missing .:  10,128/11,648

        tabulation:  Freq.   Numeric  Label
                         7       -1  Refused
                       709        0  No, do not expect to return to
                                       the same employer
                       371        1  Yes, employer expressed this is
                                       temporary but did not provide a
                                       return date
                        55        2  Yes, employer provided definite
                                       return date
                       378        3  Yes, already returned to work
                                       for the same employer
                    10,128        .
```

D5   Last month, did your spouse/partner do any work for either pay or profit?

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

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  4,202/11,648

        tabulation:  Freq.   Numeric  Label
                        12       -1  Refused
                     3,191        0  No
                     4,243        1  Yes
                     4,202        .
```

GE1_a   Child or elder care services - In the past
                                         month, have you paid for each of the
                                         following activities?

```
              type:  numeric (double)
             label:  GE1_a

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                         9       -1  Refused
                    11,344        0  No
                       295        1  Yes
```

GE1_b   Dog walking, feeding pets, or house sitting -
                                         In the past month, have you paid for each of
                                         the following activities?

```
              type:  numeric (double)
             label:  GE1_b

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        28       -1  Refused
                    11,410        0  No
                       210        1  Yes
```

GE1_c   House cleaning, yard work, or other property
                                             maintenance work - In the past month, have
                                             you paid for each of the following
                                             activities?
----

              type: numeric (double)
             label: GE1_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        28   -1 Refused
                    10,978   0 No
                       642   1 Yes

GE1_d   Driving or ride-sharing, such as with Uber or
                                             In the past month, have you paid for each of
                                             the following activities?
----

              type: numeric (double)
             label: GE1_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        41   -1 Refused
                    11,422   0 No
                       185   1 Yes

GE1_e   Paid tasks online, such as freelance work
                                             through Fiverr or Upwork (do not inclu - In
                                             the past month, have you paid for each of the
                                             following activities?
----

              type: numeric (double)
             label: GE1_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label

```
                    24        -1  Refused
                11,391         0  No
                   233         1  Yes
```

GE1_f   Other paid personal tasks, such as
                                         deliveries, running errands, or helping
people
                                         move - In the past month, have you paid for
each
                                         of the following activities?

```
            type:  numeric (double)
           label:  GE1_f

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      21        -1  Refused
                  11,159         0  No
                     468         1  Yes
```

GE2_a   Selling goods yourself at flea markets or
                                         garage sales - In addition, in the past
                                         month, have you been paid for each of the
                                         following activities?

```
            type:  numeric (double)
           label:  GE2_a

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      16        -1  Refused
                  11,135         0  No
                     497         1  Yes
```

GE2_b   Selling goods at consignment shops or thrift
                                         stores - In addition, in the past month, have
                                         you been paid for each of the following
                                         activities?

```
           type:  numeric (double)
          label:  GE2_b

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     35        -1  Refused
                 11,299         0  No
                    314         1  Yes
```

GE2_c   Selling goods on-line, such as on eBay or
Etsy
                                             - In addition, in the past month, have you
been
                                             paid for each of the following activities?

```
           type:  numeric (double)
          label:  GE2_c

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     29        -1  Refused
                 10,581         0  No
                  1,038         1  Yes
```

GE2_d   Selling goods at an event you plan, such as
                                             Avon parties - In addition, in the past
                                             month, have you been paid for each of the
                                             following activities?

```
           type:  numeric (double)
          label:  GE2_d

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     36        -1  Refused
                 11,543         0  No
                     69         1  Yes
```

GE2_e   Renting out property, such as your car or
                                         your house - In addition, in the past month,
                                         have you been paid for each of the following
                                         activities?
----

               type: numeric (double)
              label: GE2_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         39   -1 Refused
                     11,195   0 No
                        414   1 Yes

GE2_f   Any other paid activities that you have not
                                         already mentioned (do not include
KnowledgePanel
                                         surveys - In addition, in the past month,
have
                                         you been paid for each of the following
activities?
----

               type: numeric (double)
              label: GE2_f

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         30   -1 Refused
                     11,164   0 No
                        454   1 Yes

GE12_a   made or repurposed, such as handmade crafts -
                                         Are the items you sold ones that you:
----

               type: numeric (double)
              label: GE12_a

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,155/11,648

```
        tabulation:  Freq.   Numeric  Label
                        8       -1  Refused
                    1,219        0  No
                      266        1  Yes
                   10,155           .
```

GE12_b   sell on behalf of a company, such as Avon or
                                          Pampered Chef - Are the items you sold ones
                                          that you:

```
             type:  numeric (double)
            label:  GE12_b

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  10,155/11,648

        tabulation:  Freq.   Numeric  Label
                        6       -1  Refused
                    1,413        0  No
                       74        1  Yes
                   10,155           .
```

GE12_c   purchased to resell for a profit - Are the items you sold ones that
you:

```
             type:  numeric (double)
            label:  GE12_c

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  10,155/11,648

        tabulation:  Freq.   Numeric  Label
                        6       -1  Refused
                    1,159        0  No
                      328        1  Yes
                   10,155           .
```

GE12_d   previously owned for personal use, such as
                                          old clothing - Are the items you sold ones
                                          that you:

```
             type:  numeric (double)
            label:  GE12_d
```

```
            range:  [-1,1]                            units:  1
    unique values:  3                            missing .:  10,155/11,648

       tabulation:  Freq.   Numeric  Label
                        3       -1  Refused
                      415        0  No
                    1,075        1  Yes
                   10,155        .
```

GE20A   Did you spend at least 20 hours in the past month doing these
                                    activities? (Do not include taking
                                    KnowledgePanel Surveys.)?

```
             type:  numeric (double)
            label:  GE20A

            range:  [-1,1]                            units:  1
    unique values:  3                            missing .:  8,516/11,648

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                    2,193        0  No
                      937        1  Yes
                    8,516        .
```

GE22   Relative to a year ago, last month did you
                                    spend more, the same, or less time doing
                                    these activities?

```
             type:  numeric (double)
            label:  GE22

            range:  [-1,3]                            units:  1
    unique values:  4                            missing .:  8,516/11,648

       tabulation:  Freq.   Numeric  Label
                       15       -1  Refused
                      798        1  More
                      892        2  Less
                    1,427        3  About the same
                    8,516        .
```

GE23   Relative to a year ago, last month did you

                                        make more, less, or the same amount of money
                                        doing these activities?
----

                type: numeric (double)
               label: GE23

               range: [-1,3]   units: 1
       unique values: 4   missing .: 8,516/11,648

          tabulation: Freq.   Numeric Label
                          28   -1 Refused
                         769   1 More
                         906   2 Less
                       1,429   3 About the same
                       8,516   .

GE40A   In the past month, how much of your income was from [Field-pipe_GE10]?
----

                type: numeric (double)
               label: GE40A

               range: [-2,4]   units: 1
       unique values: 6   missing .: 8,516/11,648

          tabulation: Freq.   Numeric Label
                         409   -2 Don't know
                          18   -1 Refused
                       1,974   1 Under 10%
                         413   2 10% to 50%
                         127   3 50% to 90%
                         191   4 Over 90%
                       8,516   .

GE41   Has [Field-pipe_GE10] affected the amount
                                        your family income vaires from month to
month?
----

                type: numeric (double)
               label: GE41

               range: [-1,2]   units: 1
       unique values: 4   missing .: 8,516/11,648

          tabulation: Freq.   Numeric Label

```
                          21          -1  Refused
                       2,207           0  No
                         251           1  Yes, it reduced the amount
                                          income varies
                         653           2  Yes, it increased the amount
                                          income varies
                       8,516           .
```

GE5   Last month when [Field-pipe_GE10], did you
                                        find customers with a company's website or
                                        mobile app and receive your payments through
                                        that company? For example, Uber drivers find
                                        riders the Uber app and receive payments
through Uber.

```
            type:  numeric (double)
           label:  GE5

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  8,516/11,648

      tabulation:  Freq.   Numeric  Label
                      22       -1   Refused
                   2,687        0   No
                     423        1   Yes
                   8,516        .
```

GH1   Do you: [Field-pipe_GH]

```
            type:  numeric (double)
           label:  GH1

           range:  [-1,4]                        units:  1
   unique values:  5                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      14       -1   Refused
                   5,155        1   Own your home with a mortgage or
                                    loan
                   2,708        2   Own your home free and clear
                                    (without a mortgage or loan)
                   2,931        3   Pay rent
                     840        4   Neither own nor pay rent
```

GH2   When did you move into your current home?
----

              type: numeric (double)
             label: GH2

             range: [-1,3]   units: 1
     unique values: 4   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        21   -1 Refused
                     9,663   1 Before 2019
                       911   2 2019
                     1,053   3 2020

GH7   Do you live in the same state that you lived in before your move?
----

              type: numeric (double)
             label: GH7

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,684/11,648

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                       441   0 No
                     1,519   1 Yes
                     9,684   .

GH5_a   Extended family - Compared with where you
                                       lived before your move, would you say that
                                       you now live closer to, the same distance
                                       from, or farther away from each of the
                                       following?
----

              type: numeric (double)
             label: GH5_a

             range: [-1,3]   units: 1
     unique values: 4   missing .: 9,684/11,648

        tabulation: Freq.   Numeric Label
                         2   -1 Refused
                       450   1 Closer
                       955   2 Same distance

```
                    557         3  Farther away
                  9,684         .
```

GH5_b   Friends - Compared with where you lived
                                          before your move, would you say that you now
                                          live closer to, the same distance from, or
                                          farther away from each of the following?

```
              type:  numeric (double)
             label:  GH5_b

             range:  [-1,3]                        units:  1
     unique values:  4                          missing .:  9,684/11,648

        tabulation:  Freq.   Numeric  Label
                        8        -1  Refused
                      335         1  Closer
                      926         2  Same distance
                      695         3  Farther away
                    9,684         .
```

GH5_c   Usual workplace outside your home - Compared
                                          with where you lived before your move, would
                                          you say that you now live closer to, the same
                                          distance from, or farther away from each of
                                          the following?

```
              type:  numeric (double)
             label:  GH5_c

             range:  [-1,3]                        units:  1
     unique values:  4                          missing .:  10,238/11,648

        tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                      398         1  Closer
                      605         2  Same distance
                      405         3  Farther away
                   10,238         .
```

GH6   A year from now, do you expect to be living in your current home?

```
              type:  numeric (double)
```

```
             label:  GH6

             range:  [-1,1]                          units:  1
     unique values:  3                       missing .:  9,684/11,648

        tabulation:  Freq.   Numeric  Label
                         4        -1  Refused
                       575         0  No
                     1,385         1  Yes
                     9,684         .
```

R4   Before your most recent move, did you own your previous home?

```
              type:  numeric (double)
             label:  R4

             range:  [-1,2]                          units:  1
     unique values:  4                       missing .:  9,684/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                     1,445         0  No
                       104         1  Yes, and I still own that home
                       412         2  Yes, and I no longer own that
                                        home
                     9,684         .
```

R5B_a   Evicted or received an eviction notice - Did
                                         each of the following contribute to your
                                         moving from your previous home?

```
              type:  numeric (double)
             label:  R5B_a

             range:  [-1,1]                          units:  1
     unique values:  3                       missing .:  10,200/11,648

        tabulation:  Freq.   Numeric  Label
                         2        -1  Refused
                     1,407         0  No
                        39         1  Yes
                    10,200         .
```

R5B_b   Landlord told you, or a person you were

                                          staying with, to leave - Did each of the
                                          following contribute to your moving from your
                                          previous home?
----

            type: numeric (double)
           label: R5B_b

           range: [-1,1]   units: 1
    unique values: 3   missing .: 10,200/11,648

       tabulation: Freq.   Numeric Label
                        4   -1 Refused
                    1,341   0 No
                      103   1 Yes
                   10,200   .

R5B_c   You missed a rent payment and thought you
                                          would be evicted - Did each of the following
                                          contribute to your moving from your previous
                                          home?
----

            type: numeric (double)
           label: R5B_c

           range: [0,1]   units: 1
    unique values: 2   missing .: 10,200/11,648

       tabulation: Freq.   Numeric Label
                    1,404   0 No
                       44   1 Yes
                   10,200   .

R5B_d   City condemned the property and forced you to
                                          leave - Did each of the following contribute
                                          to your moving from your previous home?
----

            type: numeric (double)
           label: R5B_d

           range: [-1,1]   units: 1
    unique values: 3   missing .: 10,200/11,648

       tabulation: Freq.   Numeric Label
                        1   -1 Refused

```
                        1,435          0  No
                           12          1  Yes
                       10,200          .
```

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

```
           type:  numeric (double)
          label:  R5C_a

          range:  [-1,1]                              units:  1
  unique values:  3                              missing .:  11,236/11,648

      tabulation:  Freq.   Numeric  Label
                       1        -1  Refused
                     404         0  No
                       7         1  Yes
                  11,236         .
```

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

```
           type:  numeric (double)
          label:  R5C_b

          range:  [-1,1]                              units:  1
  unique values:  3                              missing .:  11,236/11,648

      tabulation:  Freq.   Numeric  Label
                       1        -1  Refused
                     404         0  No
                       7         1  Yes
                  11,236         .
```

R5C_c   Missed mortgage payments and thought bank
                                            would foreclose - Did each of the following
                                            contribute to your moving from your previous
                                            home?

```
              type:  numeric (double)
             label:  R5C_c

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  11,236/11,648

        tabulation:  Freq.   Numeric  Label
                       400         0  No
                        12         1  Yes
                    11,236         .
```

R5C_d   City condemned the property and forced you to
                                         leave - Did each of the following contribute
                                         to your moving from your previous home?

```
              type:  numeric (double)
             label:  R5C_d

             range:  [0,1]                              units:  1
     unique values:  2                              missing .:  11,236/11,648

        tabulation:  Freq.   Numeric  Label
                       411         0  No
                         1         1  Yes
                    11,236         .
```

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

```
              type:  numeric (double)
             label:  R7

             range:  [-1,1]                             units:  1
     unique values:  3                              missing .:  8,717/11,648

        tabulation:  Freq.   Numeric  Label
                         6        -1  Refused
                     1,337         0  No
                     1,588         1  Yes
                     8,717         .
```

R8   Did you contact your landlord about the

                              problem with your house or apartment that
                              needed to be fixed?
----

           type: numeric (double)
          label: R8

          range: [-1,1]   units: 1
  unique values: 3   missing .: 10,060/11,648

      tabulation: Freq.   Numeric Label
                       1   -1 Refused
                     196   0 No
                   1,391   1 Yes
                  10,060   .

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

           type: numeric (double)
          label: R8A

          range: [-1,3]   units: 1
  unique values: 5   missing .: 10,257/11,648

      tabulation: Freq.   Numeric Label
                       1   -1 Refused
                     609   0 None
                     363   1 A little difficulty
                     199   2 Moderate difficulty
                     219   3 Substantial difficulty
                  10,257   .

R3   About how much do you[Field-pipe_GH1] pay for rent each month?
----

           type: numeric (double)
          label: R3

          range: [-1,8]   units: 1
  unique values: 9   missing .: 8,717/11,648

      tabulation: Freq.   Numeric Label
                      12   -1 Refused

```
             475          1  less than $500
             609          2  $500 to $749
             528          3  $750 to $999
             391          4  $1,000 to $1,249
             296          5  $1,250 to 1,499
             308          6  $1,500 to $1,999
             275          7  $2,000 or above
              37          8  Don't know
           8,717          .
```

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

```
          type:  numeric (double)
         label:  M4

         range:  [-2,7]                          units:  1
 unique values:  9                          missing .:  6,493/11,648

    tabulation:  Freq.   Numeric  Label
                   129       -2  Don't know
                    29       -1  Refused
                   356        1  less than $500
                   631        2  $500 to $749
                   731        3  $750 to $999
                   778        4  $1000 to $1,249
                   665        5  $1,250 to 1,499
                   782        6  $1,500 to $1,999
                 1,054        7  $2,000 or above
                 6,493        .
```

M5   Have you refinanced your mortgage in the past year?

```
          type:  numeric (double)
         label:  M5

         range:  [-1,1]                          units:  1
 unique values:  3                          missing .:  6,493/11,648

    tabulation:  Freq.   Numeric  Label
                     8       -1  Refused
                 4,122        0  No
                 1,025        1  Yes
                 6,493        .
```

```
--------------------------------------------------------------------------------
GH4_a                                          Cellular data plan for a smartphone or other
                                               mobile device - Do you or any member of your
                                               household have access to the internet using
                                               a:
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  GH4_a

             range:  [-1,1]                              units:  1
     unique values:  3                              missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         28        -1  Refused
                      1,005         0  No
                     10,615         1  Yes

--------------------------------------------------------------------------------
GH4_b                                          Broadband (high speed) internet service in
                                               your home, such as cable, fiber optic - Do
                                               you or any member of your household have
                                               access to the internet using a:
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  GH4_b

             range:  [-1,1]                              units:  1
     unique values:  3                              missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         41        -1  Refused
                      1,220         0  No
                     10,387         1  Yes

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

              type:  numeric (double)
             label:  BK1

             range:  [-1,1]                              units:  1
     unique values:  3                              missing .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        24        -1  Refused
                       475         0  No
                    11,149         1  Yes
```

BK2_a   Purchase a money order from a place other
                                            than a bank - In the past 12 months, did you
                                            and/or your spouse or partner:

```
              type:  numeric (double)
             label:  BK2_a

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        14        -1  Refused
                    10,602         0  No
                     1,032         1  Yes
```

BK2_b   Cash a check at a place other than a bank -
                                            In the past 12 months, did you and/or your
                                            spouse or partner:

```
              type:  numeric (double)
             label:  BK2_b

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        11        -1  Refused
                    11,001         0  No
                       636         1  Yes
```

BK2_c   Take out a payday loan or payday advance - In
                                            the past 12 months, did you and/or your
                                            spouse or partner:

```
              type:  numeric (double)
             label:  BK2_c
```

```
            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       25       -1  Refused
                    11,403        0  No
                      220        1  Yes
```

BK2_d   Take out a pawn shop loan or an auto title
                                            loan - In the past 12 months, did you and/or
                                            your spouse or partner:

```
             type:  numeric (double)
            label:  BK2_d

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       28       -1  Refused
                    11,451        0  No
                      169        1  Yes
```

BK2_e   Obtain a tax refund advance to receive your
                                            refund faster - In the past 12 months, did
                                            you and/or your spouse or partner:

```
             type:  numeric (double)
            label:  BK2_e

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:  0/11,648

       tabulation:  Freq.   Numeric  Label
                       10       -1  Refused
                    11,545        0  No
                       93        1  Yes
```

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

```
             type:  numeric (double)
            label:  A6
```

	range: [-2,3]			units: 1
unique values:	5		missing .:	0/11,648

tabulation:	Freq.	Numeric	Label
	512	-2	Don't know
	18	-1	Refused
	7,538	1	Very confident
	2,026	2	Somewhat confident
	1,554	3	Not confident

A0   In the past 12 months, have you (or your spouse/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)?

---

	type:	numeric (double)
	label:	A0

	range: [-1,1]			units: 1
unique values:	3		missing .:	0/11,648

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	7,348	0	No
	4,275	1	Yes

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

---

	type:	numeric (double)
	label:	A0B

	range: [-1,1]			units: 1
unique values:	3		missing .:	4,300/11,648

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	6,624	0	No
	701	1	Yes
	4,300	.	

A1_a   Turned down for credit - In the past 12
                                        months, has each of the following happened to
                                        you or your spouse/partner:
----

              type: numeric (double)
             label: A1_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,348/11,648

        tabulation: Freq.   Numeric Label
                         3   -1   Refused
                     3,361   0   No
                       936   1   Yes
                     7,348   .

A1_b   Approved for credit, but were not given as
                                        much credit as you applied for - In the past
                                        12 months, has each of the following happened
                                        to you or your spouse/partner:
----

              type: numeric (double)
             label: A1_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,348/11,648

        tabulation: Freq.   Numeric Label
                         8   -1   Refused
                     3,624   0   No
                       668   1   Yes
                     7,348   .

A1_c   Put off applying for credit because you
                                        thought you might be turned down - In the
                                        past 12 months, has each of the following
                                        happened to you or your spouse/partner:
----

              type: numeric (double)
             label: A1_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,348/11,648

```
tabulation:  Freq.   Numeric  Label
                7        -1  Refused
            3,563         0  No
              730         1  Yes
            7,348         .
```

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

```
        type:  numeric (double)
       label:  A2

       range:  [-1,1]                        units:  1
unique values:  3                    missing .:   10,947/11,648

  tabulation:  Freq.   Numeric  Label
                   1       -1  Refused
                 251        0  No
                 449        1  Yes
              10,947        .
```

C2A   Do you currently have at least one credit card?

```
        type:  numeric (double)
       label:  C2A

       range:  [-1,1]                        units:  1
unique values:  3                    missing .:   0/11,648

  tabulation:  Freq.   Numeric  Label
                  28       -1  Refused
               1,605        0  No
              10,015        1  Yes
```

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

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

SHED 2020

```
          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  1,605/11,648

     tabulation:  Freq.   Numeric  Label
                     23      -1    Refused
                  5,854       0    No
                  4,166       1    Yes
                  1,605       .
```

C3A   Do you and your spouse/partner currently have
                                        more, less or about the same amount of credit

                                        card debt than you had 12 months ago?

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

          range:  [-1,3]                          units:  1
  unique values:  4                          missing .:  7,459/11,648

     tabulation:  Freq.   Numeric  Label
                     12      -1    Refused
                  1,468       1    Less debt now
                  1,659       2    About the same
                  1,050       3    More debt now
                  7,459       .
```

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

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

          range:  [-1,3]                          units:  1
  unique values:  5                          missing .:  1,605/11,648

     tabulation:  Freq.   Numeric  Label
                     22      -1    Refused
                  5,280       0    Never carried an unpaid balance
                                   (always pay in full)
                    486       1    Once
                  1,867       2    Some of the time
                  2,388       3    Most or all of the time
```

                          1,605   .

C5_a   Unexpected fees - In the past 12 months,
                                            did you (and/or your spouse/partner)
                                            experience any of the following on your bank
                                            account or credit card?
----

              type: numeric (double)
             label: C5_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        12   -1 Refused
                    10,408   0 No
                     1,228   1 Yes

C5_b   Fraudulent transactions - In the past 12
                                            months, did you (and/or your spouse/partner)
                                            experience any of the following on your bank
                                            account or credit card?
----

              type: numeric (double)
             label: C5_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        24   -1 Refused
                     9,729   0 No
                     1,895   1 Yes

C5_c   Delays or problems with customer service -
                                            In the past 12 months, did you (and/or your
                                            spouse/partner) experience any of the
                                            following on your bank account or credit
                                            card?
----

              type: numeric (double)
             label: C5_c

```
              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        17        -1  Refused
                    10,752         0  No
                       879         1  Yes
```

C5_d   Bank locked or closed account - In the past
                                        12 months, did you (and/or your spouse/
                                        partner) experience any of the following on
                                        your bank account or credit card?

```
               type:  numeric (double)
              label:  C5_d

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        13        -1  Refused
                    11,215         0  No
                       420         1  Yes
```

C5_e   Credit limit reduced - In the past 12 months,
                                        did you (and/or your spouse/partner)
                                        experience any of the following on your bank
                                        account or credit card?

```
               type:  numeric (double)
              label:  C5_e

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        18        -1  Refused
                    11,124         0  No
                       506         1  Yes
```

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

```
         type:  numeric (double)
        label:  ED0

        range:  [1,9]                        units:  1
unique values:  9                        missing .:  0/11,648

  tabulation:  Freq.   Numeric  Label
                 529         1  Less than high school degree
               2,228         2  High school degree or GED
               2,310         3  Some college but no degree
                             (including currently enrolled in
                             college)
                 618         4  Certificate or technical degree
               1,000         5  Associate degree
               2,798         6  Bachelor's degree
               1,370         7  Master's degree
                 510         8  Professional degree (e.g. MBA,
                             MD, JD)
                 285         9  Doctoral Degree
```

D1G   Are you currently enrolled as a student?

```
         type:  numeric (double)
        label:  D1G

        range:  [-1,2]                       units:  1
unique values:  4                        missing .:  0/11,648

  tabulation:  Freq.   Numeric  Label
                  18        -1  Refused
              10,759         0  No
                 319         1  Yes, as a part-time student
                 552         2  Yes, as a full-time student
```

ED0B   What type of program are you currently pursuing?

```
         type:  numeric (double)
        label:  ED0B

        range:  [-1,8]                       units:  1
unique values:  9                        missing .:  10,777/11,648

  tabulation:  Freq.   Numeric  Label
                   9        -1  Refused
```

```
              44           1  High school or GED program
              31           2  Non-degree training program
              65           3  Certificate or technical degree
             129           4  Associate degree
             331           5  Bachelor's degree
             153           6  Master's degree
              45           7  Professional degree (e.g. MBA,
                              MD, JD)
              64           8  Doctoral Degree
          10,777           .
```

ED20   Before the start of the pandemic in March,
                                            were you planning on continuing or starting
                                            an educational program in the fall of 2020
                                            that you are not currently enrolled in?

```
             type:  numeric (double)
            label:  ED20

            range:  [-1,1]                            units:  1
    unique values:  3                        missing .:  8,500/11,648

       tabulation:  Freq.   Numeric  Label
                        8       -1   Refused
                    2,818        0   No
                      322        1   Yes
                    8,500        .
```

ED21   Since the onset of the COVID-19 pandemic in
                                            March, have you taken online classes?

```
             type:  numeric (double)
            label:  ED21

            range:  [-1,1]                            units:  1
    unique values:  3                        missing .:  10,777/11,648

       tabulation:  Freq.   Numeric  Label
                        1       -1   Refused
                       98        0   No
                      772        1   Yes
                   10,777        .
```

ED22_a   I am learning just as much as I would taking

                              classes in person. - Do you agree or disagree
                              with each statement related to your
                              experience with online classes?
----

              type: numeric (double)
             label: ED22_a

             range: [1,3]   units: 1
      unique values: 3   missing .: 10,876/11,648

         tabulation: Freq.   Numeric Label
                        342   1 Disagree
                        170   2 Neither agree nor disagree
                        260   3 Agree
                     10,876   .

ED22_b   I feel connected to students and peers at my
                                          school. - Do you agree or disagree with each
                                          statement related to your experience with
                                          online classes?
----

              type: numeric (double)
             label: ED22_b

             range: [1,3]   units: 1
      unique values: 3   missing .: 10,876/11,648

         tabulation: Freq.   Numeric Label
                        460   1 Disagree
                        185   2 Neither agree nor disagree
                        127   3 Agree
                     10,876   .

ED22_c   I have access to my teachers. - Do you agree
                                          or disagree with each statement related to
                                          your experience with online classes?
----

              type: numeric (double)
             label: ED22_c

             range: [1,3]   units: 1
      unique values: 3   missing .: 10,876/11,648

         tabulation: Freq.   Numeric Label

```
                          95        1  Disagree
                         160        2  Neither agree nor disagree
                         517        3  Agree
                      10,876        .
```

ED22_d   Online learning is worth the cost. - Do
                                          you agree or disagree with each statement
                                          related to your experience with online
                                          classes?

```
              type:  numeric (double)
             label:  ED22_d

             range:  [1,3]                          units:  1
     unique values:  3                          missing .:  10,876/11,648

         tabulation:  Freq.   Numeric  Label
                        305        1  Disagree
                        237        2  Neither agree nor disagree
                        230        3  Agree
                     10,876        .
```

ED22_e   I have adequate access to the internet and
                                          technology to complete coursework online - Do
                                          you agree or disagree with each statement
                                          related to your experience with online
                                          classes?

```
              type:  numeric (double)
             label:  ED22_e

             range:  [-1,3]                         units:  1
     unique values:  4                          missing .:  10,876/11,648

         tabulation:  Freq.   Numeric  Label
                          2       -1  Refused
                         38        1  Disagree
                        115        2  Neither agree nor disagree
                        617        3  Agree
                     10,876        .
```

ED23_a   Financial concerns - Since the start of
                                          the pandemic, are any of the following
                                          reasons why you did not enroll full-time or

----

              type: numeric (double)
             label: ED23_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label
                         2   -1   Refused
                       279   0   No
                       360   1   Yes
                    11,007   .

ED23_b   Child care responsibilities - Since the start
                                          of the pandemic, are any of the following
                                          reasons why you did not enroll full-time or
                                          enroll in an educational program?
----

              type: numeric (double)
             label: ED23_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label
                         1   -1   Refused
                       497   0   No
                       143   1   Yes
                    11,007   .

ED23_c   Caring for parents or other family members -
                                          Since the start of the pandemic, are any of
                                          the following reasons why you did not enroll
                                          full-time or enroll in an educational
                                          program?
----

              type: numeric (double)
             label: ED23_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 11,007/11,648

        tabulation: Freq.   Numeric Label

```
                              7      -1  Refused
                            532       0  No
                            102       1  Yes
                         11,007          .
```

ED23_d   Health or safety concerns - Since the start
                                          of the pandemic, are any of the following
                                          reasons why you did not enroll full-time or
                                          enroll in an educational program?

```
            type:  numeric (double)
           label:  ED23_d

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  11,007/11,648

       tabulation:  Freq.   Numeric  Label
                        3      -1  Refused
                      375       0  No
                      263       1  Yes
                   11,007          .
```

ED23_e   Unreliable technology - Since the start of
                                          the pandemic, are any of the following
                                          reasons why you did not enroll full-time or
                                          enroll in an educational program?

```
            type:  numeric (double)
           label:  ED23_e

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  11,007/11,648

       tabulation:  Freq.   Numeric  Label
                        7      -1  Refused
                      544       0  No
                       90       1  Yes
                   11,007          .
```

ED0D   Have you ever enrolled in an educational degree program beyond high school?

```
            type:  numeric (double)
           label:  ED0D
```

```
        range:  [-1,1]                        units:  1
unique values:  3                       missing .:  9,133/11,648

   tabulation:  Freq.   Numeric  Label
                    5        -1  Refused
                2,185         0  No
                  325         1  Yes
                9,133         .
```

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

```
         type:  numeric (double)
        label:  ED1

        range:  [-1,13]                       units:  1
unique values:  14                      missing .:  2,770/11,648

     examples:  5     Computer/information sciences
                8     Business/management
                10    Law
                .
```

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

```
         type:  numeric (double)
        label:  ED5

        range:  [-1,5]                        units:  1
unique values:  6                       missing .:  8,726/11,648

   tabulation:  Freq.   Numeric  Label
                  118        -1  Refused
                  440         1  Financial benefits are much
                                 larger
                  440         2  Financial benefits are somewhat
                                 larger
                1,202         3  About the same
                  333         4  Financial costs are somewhat
                                 larger
                  389         5  Financial costs are much larger
```

                              8,726   .

ED6_a   Chosen a different field of study - If you
                                               could go back and make your education
decisions
                                               again, would you have done each of these
things:
----

              type: numeric (double)
             label: ED6_a

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,114/11,648

        tabulation: Freq.   Numeric Label
                        25   -1 Refused
                     1,515   0 No
                       994   1 Yes
                     9,114   .

ED6_b   Attended a different school - If you could go
                                               go back and make your education decisions
again,
                                               would you have done each of these things:
----

              type: numeric (double)
             label: ED6_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,114/11,648

        tabulation: Freq.   Numeric Label
                        30   -1 Refused
                     1,669   0 No
                       835   1 Yes
                     9,114   .

ED6_c   Not attended college or completed less
                                               education - If you could go back and make
your
                                               education decisions again, would you have
done
                                               each of these things:

```
            type:  numeric (double)
           label:  ED6_c

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  9,114/11,648

      tabulation:  Freq.   Numeric  Label
                      39        -1  Refused
                   2,207         0  No
                     288         1  Yes
                   9,114         .
```

ED6_d   Completed more education - If you could go
back
                                         and make your education decisions again,
would
                                         you have done each of these things:

```
            type:  numeric (double)
           label:  ED6_d

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  9,114/11,648

      tabulation:  Freq.   Numeric  Label
                      18        -1  Refused
                     722         0  No
                   1,794         1  Yes
                   9,114         .
```

ED10   Overall, how would you say the lifetime
                                         financial benefits of your associate/
                                         bachelor's degree compare to its costs?

```
            type:  numeric (double)
           label:  ED10

           range:  [-1,5]                         units:  1
   unique values:  6                          missing .:  5,692/11,648

      tabulation:  Freq.   Numeric  Label
                      39        -1  Refused
                   2,427         1  Financial benefits are much
                                     larger
```

```
                        1,420          2  Financial benefits are somewhat
                                          larger
                        1,163          3  About the same
                          533          4  Financial costs are somewhat
                                          larger
                          374          5  Financial costs are much larger
                        5,692          .
```

ED11_a   Chosen a different field of study - If you
                                          could go back and make decisions regarding
                                          your current/most recent educational program
                                          again, would you have done each of these
                                          things:

```
            type:  numeric (double)
           label:  ED11_a

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  5,692/11,648

      tabulation:  Freq.   Numeric  Label
                      14        -1  Refused
                   3,899         0  No
                   2,043         1  Yes
                   5,692         .
```

ED11_b   Attended a different school - If you could
                                          go back and make decisions regarding your
                                          current/most recent educational program
                                          again, would you have done each of these
                                          things:

```
            type:  numeric (double)
           label:  ED11_b

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  5,692/11,648

      tabulation:  Freq.   Numeric  Label
                      22        -1  Refused
                   4,585         0  No
                   1,349         1  Yes
                   5,692         .
```

ED11_c   Not attended college or completed less education - If you could go back and make decisions regarding your current/most recent educational program again, would you have done each of these things:

```
             type:  numeric (double)
            label:  ED11_c

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  5,692/11,648

       tabulation:  Freq.   Numeric  Label
                       31       -1   Refused
                    5,652        0   No
                      273        1   Yes
                    5,692        .
```

ED11_d   Completed more education - If you could go back and make decisions regarding your current/most recent educational program again, would you have done each of these things:

```
             type:  numeric (double)
            label:  ED11_d

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  5,692/11,648

       tabulation:  Freq.   Numeric  Label
                       29       -1   Refused
                    3,481        0   No
                    2,446        1   Yes
                    5,692        .
```

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

```
             type:  numeric (double)
            label:  SL1

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

```
      unique values:  3                              missing .:   0/11,648

         tabulation:  Freq.   Numeric  Label
                         18       -1  Refused
                      9,871        0  No
                      1,759        1  Yes

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

               type:  numeric (double)
              label:  SL2_a

              range:  [-1,1]                            units:  1
      unique values:  3                              missing .:   9,889/11,648

         tabulation:  Freq.   Numeric  Label
                          2       -1  Refused
                         80        0  No
                      1,677        1  Yes
                      9,889        .

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

               type:  numeric (double)
              label:  SL2_b

              range:  [-1,1]                            units:  1
      unique values:  3                              missing .:   9,889/11,648

         tabulation:  Freq.   Numeric  Label
                         65       -1  Refused
                      1,636        0  No
                         58        1  Yes
                      9,889        .

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

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```
             type:  numeric (double)
            label:  SL2_c

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  9,889/11,648

       tabulation:  Freq.   Numeric  Label
                       57       -1   Refused
                    1,350        0   No
                      352        1   Yes
                    9,889        .
```

SL2_d   Other loan - Think about the money you
                                         currently owe for your own education. Is this
                                         money you owe for that education on a:

```
             type:  numeric (double)
            label:  SL2_d

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  9,889/11,648

       tabulation:  Freq.   Numeric  Label
                       66       -1   Refused
                    1,489        0   No
                      204        1   Yes
                    9,889        .
```

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

```
             type:  numeric (double)
            label:  SL3

            range:  [-2,11]                         units:  1
    unique values:  13                         missing .:  9,889/11,648

         examples:  .
                    .
                    .
                    .
```

SL4   Prior to the onset of COVID-19, approximately
                                   how much is the total monthly payment that
                                   you are required to make on the loans from
                                   your education?
----

              type: numeric (double)
             label: SL4

             range: [-2,8]   units: 1
     unique values: 10   missing .: 9,889/11,648

          examples: .
                     .
                     .
                     .

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

              type: numeric (double)
             label: SL6

             range: [-1,1]   units: 1
     unique values: 3   missing .: 9,889/11,648

         tabulation: Freq.   Numeric Label
                          5   -1   Refused
                      1,449   0   No
                        305   1   Yes
                      9,889   .

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

              type: numeric (double)
             label: SL7

             range: [-1,1]   units: 1
     unique values: 3   missing .: 1,759/11,648

         tabulation: Freq.   Numeric Label
                         23   -1   Refused

```
              7,925          0  No
              1,941          1  Yes
              1,759          .
```

SL8_a   Certificate or technical training - Still
                                            thinking about your own education, did you
                                            borrow money for each of the following
                                            educational programs (including any repaid
                                            loans of reducation you did not complete)?

```
             type:  numeric (double)
            label:  SL8_a

            range:  [-1,1]                                units:  1
    unique values:  3                              missing .:  7,948/11,648

        tabulation:  Freq.   Numeric  Label
                        38       -1  Refused
                     3,230        0  No
                       432        1  Yes
                     7,948        .
```

SL8_b   Associate degree - Still thinking about your
                                            own education, did you borrow money for each
                                            of the following educational programs
                                            (including any repaid loans of reducation you
                                            did not complete)?

```
             type:  numeric (double)
            label:  SL8_b

            range:  [-1,1]                                units:  1
    unique values:  3                              missing .:  7,948/11,648

        tabulation:  Freq.   Numeric  Label
                        44       -1  Refused
                     2,932        0  No
                       724        1  Yes
                     7,948        .
```

SL8_c   Bachelor's degree - Still thinking about your
                                            own education, did you borrow money for each
                                            of the following educational programs
                                            (including any repaid loans of reducation you

                          did not complete)?
----

              type: numeric (double)
             label: SL8_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,948/11,648

        tabulation: Freq.   Numeric Label
                        33   -1 Refused
                     1,249   0 No
                     2,418   1 Yes
                     7,948   .

SL8_d   Professional degree (e.g. MBA, MD, JD) -
                                         Still thinking about your own education,
                                         did you borrow money for each of the
                                         following educational programs (including any
                                         repaid loans of reducation you did not
                                         complete)?
----

              type: numeric (double)
             label: SL8_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,948/11,648

        tabulation: Freq.   Numeric Label
                        82   -1 Refused
                     3,230   0 No
                       388   1 Yes
                     7,948   .

SL8_e   Master's degree or Doctoral Degree - Still
                                         thinking about your own education, did you
                                         borrow money for each of the following
                                         educational programs (including any repaid
                                         loans of reducation you did not complete)?
----

              type: numeric (double)
             label: SL8_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 7,948/11,648

```
        tabulation:  Freq.   Numeric  Label
                        71       -1  Refused
                     2,940        0  No
                       689        1  Yes
                     7,948        .
```

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

```
             type:  numeric (double)
            label:  SL10

            range:  [-1,1]                        units:  1
    unique values:  3                        missing .:   4,202/11,648

        tabulation:  Freq.   Numeric  Label
                        22       -1  Refused
                     6,998        0  No
                       426        1  Yes
                     4,202        .
```

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

```
             type:  numeric (double)
            label:  SL11

            range:  [-1,999]                      units:  1
    unique values:  4                        missing .:   2,118/11,648

        tabulation:  Freq.   Numeric  Label
                        18       -1  Refused
                     7,301        0  No
                       564        1  Yes
                     1,647      999  Do not have children or
                                     grandchildren
                     2,118        .
```

SL12_a   Student loan - Is the money you owe for your
                                        child or grandchild's education a student
                                        loan, home equity loan, credit card debt, or
                                        some other type of loan? If you have multiple
                                        loans, please select all that apply.

```
             type:  numeric (double)
            label:  SL12_a

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  11,084/11,648

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                       73        0  No
                      489        1  Yes
                   11,084        .
```

```
SL12_b                                    Home equity loan - Is the money you owe for
                                          your child or grandchild's education a
                                          student loan, home equity loan, credit card
                                          debt, or some other type of loan? If you have
                                          multiple loans, please select all that apply.
```

```
             type:  numeric (double)
            label:  SL12_b

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  11,084/11,648

       tabulation:  Freq.   Numeric  Label
                       18       -1  Refused
                      499        0  No
                       47        1  Yes
                   11,084        .
```

```
SL12_c                                    Credit card - Is the money you owe for your
                                          child or grandchild's education a student
                                          loan, home equity loan, credit card debt, or
                                          some other type of loan? If you have multiple
                                          loans, please select all that apply.
```

```
             type:  numeric (double)
            label:  SL12_c

            range:  [-1,1]                          units:  1
    unique values:  3                          missing .:  11,084/11,648

       tabulation:  Freq.   Numeric  Label
```

```
                              17          -1  Refused
                             475           0  No
                              72           1  Yes
                          11,084           .
```

SL12_d   Other loan - Is the money you owe for your
                                             child or grandchild's education a student
                                             loan, home equity loan, credit card debt, or
                                             some other type of loan? If you have multiple
                                             loans, please select all that apply.

```
              type:  numeric (double)
             label:  SL12_d

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  11,084/11,648

        tabulation:  Freq.   Numeric  Label
                        22       -1   Refused
                       499        0   No
                        43        1   Yes
                    11,084        .
```

D1I   Do you consider yourself to be retired?

```
              type:  numeric (double)
             label:  D1I

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        20       -1   Refused
                     8,010        0   No
                     3,618        1   Yes
```

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

```
              type:  numeric (double)
             label:  K0

             range:  [-2,1]                          units:  1
     unique values:  4                          missing .:  3,618/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                     1,386        -2  Don't know
                        18        -1  Refused
                     3,556         0  No
                     3,070         1  Yes
                     3,618         .
```

K2_a   401(k), 403(b), Keogh, or other defined
                                        contribution plan through an employer - Do
                                        you currently have each of the following
                                        types of retirement savings?

```
              type:  numeric (double)
             label:  K2_a

             range:  [-1,1]                          units:  1
     unique values:  3                        missing .:  3,618/11,648

        tabulation:  Freq.   Numeric  Label
                        35        -1  Refused
                     3,387         0  No
                     4,608         1  Yes
                     3,618         .
```

K2_b   Pension with a defined benefit through an
                                        employer that will pay a fixed monthly - Do
                                        you currently have each of the following
                                        types of retirement savings?

```
              type:  numeric (double)
             label:  K2_b

             range:  [-1,1]                          units:  1
     unique values:  3                        missing .:  3,618/11,648

        tabulation:  Freq.   Numeric  Label
                        61        -1  Refused
                     6,105         0  No
                     1,864         1  Yes
                     3,618         .
```

K2_c   IRA or Roth IRA - Do you currently have each
                                        of the following types of retirement savings?

```
            type:  numeric (double)
           label:  K2_c

           range:  [-1,1]                          units:  1
   unique values:  3                        missing .:  3,618/11,648

       tabulation:  Freq.   Numeric  Label
                       72       -1  Refused
                    5,058        0  No
                    2,900        1  Yes
                    3,618        .
```

K2_d   Savings outside a retirement account - Do you
                                        currently have each of the following types of
                                        retirement savings?

```
            type:  numeric (double)
           label:  K2_d

           range:  [-1,1]                          units:  1
   unique values:  3                        missing .:  3,618/11,648

       tabulation:  Freq.   Numeric  Label
                       56       -1  Refused
                    3,833        0  No
                    4,141        1  Yes
                    3,618        .
```

K2_e   Own a business or real estate that will
                                        provide income in retirement - Do you
                                        currently have each of the following types of
                                        retirement savings?

```
            type:  numeric (double)
           label:  K2_e

           range:  [-1,1]                          units:  1
   unique values:  3                        missing .:  3,618/11,648

       tabulation:  Freq.   Numeric  Label
                       67       -1  Refused
                    7,180        0  No
                      783        1  Yes
```

                                        3,618   .

K2_f   Other retirement savings - Do you currently
                                              have each of the following types of
                                              retirement savings?
----

              type: numeric (double)
              label: K2_f

              range: [-1,1]   units: 1
      unique values: 3   missing .: 3,618/11,648

         tabulation: Freq.   Numeric Label
                          65   -1 Refused
                       6,905   0 No
                       1,060   1 Yes
                       3,618   .

K8B   When did you retire?
----

              type: numeric (double)
              label: K8B

              range: [-1,4]   units: 1
      unique values: 5   missing .: 8,030/11,648

         tabulation: Freq.   Numeric Label
                          22   -1 Refused
                         302   1 Within the past year
                         371   2 1 or 2 years ago
                         439   3 3 or 4 years ago
                       2,484   4 5 years ago or more
                       8,030   .

K9_a   Health problem - Were each of the following
                                              important to your decision to retire at the
                                              age that you did?
----

              type: numeric (double)
              label: K9_a

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,030/11,648

```
       tabulation:  Freq.   Numeric  Label
                       16       -1  Refused
                    2,605        0  No
                      997        1  Yes
                    8,030        .
```

K9_b   Wanted to do other things or spend time with
                                         family - Were each of the following important
                                         to your decision to retire at the age that
                                         you did?

```
             type:  numeric (double)
            label:  K9_b

            range:  [-1,1]                           units:  1
    unique values:  3                            missing .:  8,030/11,648

       tabulation:  Freq.   Numeric  Label
                       23       -1  Refused
                    1,798        0  No
                    1,797        1  Yes
                    8,030        .
```

K9_c   Didn't like the work - Were each of the
                                         following important to your decision to
                                         retire at the age that you did?

```
             type:  numeric (double)
            label:  K9_c

            range:  [-1,1]                           units:  1
    unique values:  3                            missing .:  8,030/11,648

       tabulation:  Freq.   Numeric  Label
                       33       -1  Refused
                    3,082        0  No
                      503        1  Yes
                    8,030        .
```

K9_d   Care for family members - Were each of the
                                         following important to your decision to
                                         retire at the age that you did?

```
              type:  numeric (double)
             label:  K9_d

             range:  [-1,1]                          units:  1
     unique values:  3                             missing .:  8,030/11,648

         tabulation:  Freq.   Numeric  Label
                        30       -1  Refused
                     3,096        0  No
                       492        1  Yes
                     8,030        .
```

K9_e   Reached normal retirement age - Were each of
                                        the following important to your decision to
                                        retire at the age that you did?

```
              type:  numeric (double)
             label:  K9_e

             range:  [-1,1]                          units:  1
     unique values:  3                             missing .:  8,030/11,648

         tabulation:  Freq.   Numeric  Label
                        25       -1  Refused
                     1,909        0  No
                     1,684        1  Yes
                     8,030        .
```

K9_f   Forced to retire or lack of available work -
                                        Were each of the following important to your
                                        decision to retire at the age that you did?

```
              type:  numeric (double)
             label:  K9_f

             range:  [-1,1]                          units:  1
     unique values:  3                             missing .:  8,030/11,648

         tabulation:  Freq.   Numeric  Label
                        31       -1  Refused
                     3,197        0  No
                       390        1  Yes
                     8,030        .
```

K10   Did factors related to COVID-19 contribute to you retiring in the past year?

```
            type:  numeric (double)
           label:  K10

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  11,346/11,648

      tabulation:  Freq.   Numeric  Label
                       3        -1  Refused
                     213         0  No
                      86         1  Yes
                  11,346         .
```

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

```
            type:  numeric (double)
           label:  K20

           range:  [-2,8]                          units:  1
   unique values:  10                         missing .:  2,020/11,648

        examples:  1     Less than $10,000
                   4     $50,000 to $99,999
                   6     $250,000 to $499,999
                   8     Over $1,000,000
```

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

```
            type:  numeric (double)
           label:  DC4

           range:  [-1,4]                          units:  1
   unique values:  5                          missing .:  5,638/11,648

      tabulation:  Freq.   Numeric  Label
                      19        -1  Refused
                     898         1  Very comfortable
                   1,562         2  Mostly comfortable
                   1,942         3  Slightly comfortable
                   1,589         4  Not comfortable
```

5,638   .

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 (double)
            label: K5A

            range: [-1,3]   units: 1
    unique values: 5   missing .: 3,618/11,648

       tabulation: Freq.   Numeric Label
                       23   -1 Refused
                    7,249   0 No
                      297   1 Yes, borrowed money
                      392   2 Yes, cashed out
                       69   3 Yes, both
                    3,618   .

I0_a   Wages, salaries, or self-employment income -
                                             In the past 12 months, did you and/or your
                                             spouse/partner receive any income from the
                                             following sources:
----

             type: numeric (double)
            label: I0_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/11,648

       tabulation: Freq.   Numeric Label
                       30   -1 Refused
                    3,785   0 No
                    7,833   1 Yes

I0_b   In the past 12 months, did you and/or your
                                             spouse/partner receive any income from the
                                             following sources:terest, dividends, or
                                             rental income - In the past 12 months, did
                                             you and/or your spouse/partner receive any
                                             income from the following sources:

```
             type:  numeric (double)
             label:  I0_b

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        51        -1  Refused
                     7,361         0  No
                     4,236         1  Yes
```

I0_c   Social Security (including old age and DI) -
                                        In the past 12 months, did you and/or your
                                        spouse/partner receive any income from the
                                        following sources:

```
             type:  numeric (double)
             label:  I0_c

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        48        -1  Refused
                     7,990         0  No
                     3,610         1  Yes
```

I0_d   Supplemental Security Income (SSI), TANF, or
                                        cash assistance from a welfare prog - In
                                        the past 12 months, did you and/or your
                                        spouse/partner receive any income from the
                                        following sources:

```
             type:  numeric (double)
             label:  I0_d

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        74        -1  Refused
                    11,078         0  No
                       496         1  Yes
```

SHED 2020

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

              type: numeric (double)
             label: I0_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         45   -1 Refused
                      9,989   0 No
                      1,614   1 Yes

I0_f   Pension - In the past 12 months, did you and/
                                        or your spouse/partner receive any income
                                        from the following sources:
----

              type: numeric (double)
             label: I0_f

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         47   -1 Refused
                      8,960   0 No
                      2,641   1 Yes

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

              type: numeric (double)
             label: I0A

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,731/11,648

         tabulation: Freq.   Numeric Label
                         13   -1 Refused
                        590   0 No

```
                        314          1  Yes
                     10,731          .
```

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

```
            type:  numeric (double)
           label:  I40

           range:  [-1,10]                              units:  1
   unique values:  12                          missing .:  0/11,648

        examples:  3     $15,000 to $24,999
                   5     $40,000 to $49,999
                   7     $75,000 to $99,999
                   8     $100,000 to $149,999
```

I41_a   Earned Income Tax Credit (EITC) - In the past
                                               12 months, have you and/or your spouse/
                                               partner received any of the following?

```
            type:  numeric (double)
           label:  I41_a

           range:  [-1,1]                               units:  1
   unique values:  3                           missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      53        -1  Refused
                  10,664         0  No
                     931         1  Yes
```

I41_b   Supplemental Nutrition Assistance Program
                                               (SNAP or food stamps) - In the past 12
                                               months, have you and/or your spouse/partner
                                               received any of the following?

```
            type:  numeric (double)
           label:  I41_b
```

```
          range:  [-1,1]                        units:  1
  unique values:  3                        missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      47        -1  Refused
                  10,557         0  No
                   1,044         1  Yes
```

I41_c   Women, Infants, and Children (WIC) nutrition
                                         program benefits - In the past 12 months,
                                         have you and/or your spouse/partner received
                                         any of the following?

```
           type:  numeric (double)
          label:  I41_c

          range:  [-1,1]                        units:  1
  unique values:  3                        missing .:  9,015/11,648

      tabulation:  Freq.   Numeric  Label
                      17        -1  Refused
                   2,414         0  No
                     202         1  Yes
                   9,015             .
```

I41_d   Housing assistance from government program -
                                         In the past 12 months, have you and/or your
                                         spouse/partner received any of the following?

```
           type:  numeric (double)
          label:  I41_d

          range:  [-1,1]                        units:  1
  unique values:  3                        missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      58        -1  Refused
                  11,306         0  No
                     284         1  Yes
```

I41_e   Free or reduced price school lunches - In the
                                         past 12 months, have you and/or your spouse/
                                         partner received any of the following?

```
         type:  numeric (double)
        label:  I41_e

        range:  [-1,1]                              units:  1
unique values:  3                        missing .:  9,015/11,648

    tabulation:  Freq.   Numeric  Label
                    19       -1  Refused
                 2,004        0  No
                   610        1  Yes
                 9,015        .
```

I41_f   Stimulus payment from the government
                                         (typically $1,200 per adult) - In the past 12
                                         months, have you and/or your spouse/partner
                                         received any of the following?

```
         type:  numeric (double)
        label:  I41_f

        range:  [-1,1]                              units:  1
unique values:  3                        missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                    23       -1  Refused
                 3,283        0  No
                 8,342        1  Yes
```

I9   In the past 12 months, which one of the
                                         following best describes your (and your
                                         spouse's/and your partner's) income?

```
         type:  numeric (double)
        label:  I9

        range:  [-1,3]                              units:  1
unique values:  4                        missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                    46       -1  Refused
                 8,450        1  Roughly the same amount each
                                    month
                 2,108        2  Occasionally varies from month
                                    to month
```

```
                    1,044          3  Varies quite often from month to
                                      month

--------------------------------------------------------------------------------
I12                                   Because your income varies, have you (and
                                      your spouse/and your partner) struggled to
                                      pay your bills in the past 12 months?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I12

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  8,496/11,648

        tabulation:  Freq.   Numeric  Label
                         6        -1  Refused
                     2,051         0  No
                     1,095         1  Yes
                     8,496         .

--------------------------------------------------------------------------------
I20    In the past month, would you say that your and your spouse's/partner's total
spending was:
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I20

             range:  [-1,3]                        units:  1
     unique values:  4                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        55        -1  Refused
                     6,656         1  Less than your income
                     3,223         2  The same as your income
                     1,714         3  More than your income

--------------------------------------------------------------------------------
I21_a                                 Total monthly income - Compared to a year
                                      ago, have each of the following for you (and/
                                      or your spouse/partner) increased, decreased,
                                      or stayed about the same?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I21_a

             range:  [-1,3]                        units:  1
```

```
      unique values:  4                        missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         31       -1   Refused
                      2,130        1   Decreased
                      6,664        2   About the same
                      2,823        3   Increased
```

I21_b   Total monthly spending - Compared to a year
                                         ago, have each of the following for you (and/
                                         or your spouse/partner) increased, decreased,
                                         or stayed about the same?

```
                type:  numeric (double)
               label:  I21_b

               range:  [-1,3]                       units:  1
      unique values:  4                        missing .:  0/11,648

         tabulation:  Freq.   Numeric  Label
                         39       -1   Refused
                      2,611        1   Decreased
                      6,829        2   About the same
                      2,169        3   Increased
```

I21_c   Monthly credit card spending - Compared to a
                                         year ago, have each of the following for you
                                         (and/or your spouse/partner) increased,
                                         decreased, or stayed about the same?

```
                type:  numeric (double)
               label:  I21_c

               range:  [-1,3]                       units:  1
      unique values:  4                        missing .:  1,633/11,648

         tabulation:  Freq.   Numeric  Label
                         31       -1   Refused
                      2,845        1   Decreased
                      5,741        2   About the same
                      1,398        3   Increased
                      1,633        .
```

I21_d   Amount of money usually in your checking and

                              savings accounts after paying your - Compared
                              to a year ago, have each of the following for
                              you (and/or your spouse/partner) increased,
                              decreased, or stayed about the same?
----

              type: numeric (double)
             label: I21_d

             range: [-1,3]   units: 1
     unique values: 4   missing .:   499/11,648

        tabulation: Freq.   Numeric Label
                        43   -1 Refused
                     2,264   1 Decreased
                     6,415   2 About the same
                     2,427   3 Increased
                       499   .

I22_a   Higher income from job or business - Did each
                                         of the following contribute to you (and your
                                         spouse/partner) usually having more money in
                                         your checking and savings accounts after
                                         paying your monthly bills?
----

              type: numeric (double)
             label: I22_a

             range: [-1,1]   units: 1
     unique values: 3   missing .:   9,221/11,648

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                     1,151   0 No
                     1,272   1 Yes
                     9,221   .

I22_b   Saved at least some of the stimulus payment -
                                         Did each of the following contribute to you
                                         (and your spouse/partner) usually having more
                                         money in your checking and savings accounts
                                         after paying your monthly bills?
----

              type: numeric (double)
             label: I22_b

range:	[-1,1]		units: 1
unique values:	3		missing .: 9,910/11,648

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	555	0	No
	1,181	1	Yes
	9,910	.	

I22_c   Saved at least some of unemployment income -
                                             Did each of the following contribute to you
                                             (and your spouse/partner) usually having more
                                             money in your checking and savings accounts
                                             after paying your monthly bills?
----

type:	numeric (double)
label:	I22_c

range:	[0,1]		units: 1
unique values:	2		missing .: 11,345/11,648

tabulation:	Freq.	Numeric	Label
	82	0	No
	221	1	Yes
	11,345	.	

I22_d   Paid less on your rent or mortgage - Did each
                                             of the following contribute to you (and your
                                             spouse/partner) usually having more money in
                                             your checking and savings accounts after
                                             paying your monthly bills?
----

type:	numeric (double)
label:	I22_d

range:	[-1,1]		units: 1
unique values:	3		missing .: 9,221/11,648

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	2,060	0	No
	356	1	Yes
	9,221	.	

I22_e   Other spending was lower - Did each of the
                                         following contribute to you (and your spouse/
                                         partner) usually having more money in your
                                         checking and savings accounts after paying
                                         your monthly bills?

---

             type: numeric (double)
            label: I22_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 9,221/11,648

        tabulation: Freq.   Numeric Label
                         6   -1 Refused
                       734   0 No
                     1,687   1 Yes
                     9,221   .

FS11_a   Free groceries or meals through a food
                                         pantry, religious, or community organizat
                                         - In the past year, have you (and/or your
                                         spouse/partner) received each of the
                                         following?

---

             type: numeric (double)
            label: FS11_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        18   -1 Refused
                    10,449   0 No
                     1,181   1 Yes

FS11_b   Financial assistance from a religious or
                                         community organization - In the past year,
                                         have you (and/or your spouse/partner)
                                         received each of the following?

---

             type: numeric (double)
            label: FS11_b

```
              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/11,648

          tabulation:  Freq.   Numeric  Label
                          33        -1  Refused
                      11,432         0  No
                         183         1  Yes
```

FS11_c   Financial assistance from friends or family
                                      members not living with you - In the past
                                      year, have you (and/or your spouse/partner)
                                      received each of the following?

```
               type:  numeric (double)
              label:  FS11_c

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  0/11,648

          tabulation:  Freq.   Numeric  Label
                          26        -1  Refused
                      10,765         0  No
                         857         1  Yes
```

FS30_a   Parent(s) - Who outside of your household
                                      provides you with regular financial support
                                      or helps you with bill payments?

```
               type:  numeric (double)
              label:  FS30_a

              range:  [-1,1]                          units:  1
      unique values:  3                          missing .:  10,791/11,648

          tabulation:  Freq.   Numeric  Label
                           6        -1  Refused
                         393         0  No
                         458         1  Yes
                      10,791         .
```

FS30_b   My adult child - Who outside of your
                                      household provides you with regular financial
                                      support or helps you with bill payments?

```
            type:  numeric (double)
           label:  FS30_b

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                      15        -1  Refused
                     753         0  No
                      89         1  Yes
                  10,791         .
```

FS30_c   Other relatives - Who outside of your
                                           household provides you with regular financial
                                           support or helps you with bill payments?

```
            type:  numeric (double)
           label:  FS30_c

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                       6        -1  Refused
                     604         0  No
                     247         1  Yes
                  10,791         .
```

FS30_d   Friends - Who outside of your household
                                           provides you with regular financial support
                                           or helps you with bill payments?

```
            type:  numeric (double)
           label:  FS30_d

           range:  [-1,1]                            units:  1
   unique values:  3                          missing .:  10,791/11,648

      tabulation:  Freq.   Numeric  Label
                      10        -1  Refused
                     671         0  No
                     176         1  Yes
                  10,791         .
```

FS40   Do you provide regular financial support to
                                        anyone living outside of your household (such
                                        as a parent, child, other relatives, or
                                        friends)? This may include cash or help
                                        with rent, groceries, educational expenses,
                                        student loans, car payments, or other
                                        expenses.
----

              type: numeric (double)
             label: FS40

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        35   -1 Refused
                     9,647   0 No
                     1,966   1 Yes

FS60_a   Rent or mortgage - Since the onset of the
                                        COVID-19 pandemic in March, have you (and/or
                                        your spouse/partner) received any reductions
                                        in the amount or extensions to the due date
                                        for any of the following regular bills?
----

              type: numeric (double)
             label: FS60_a

             range: [-1,2]   units: 1
     unique values: 4   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        22   -1 Refused
                    11,186   0 No
                       227   1 Yes, previously received but not
                                         receiving now
                       213   2 Yes, currently receiving

FS60_b   Credit card - Since the onset of the COVID-19
                                        pandemic in March, have you (and/or your
                                        spouse/partner) received any reductions in
                                        the amount or extensions to the due date for
                                        any of the following regular bills?

```
             type:  numeric (double)
            label:  FS60_b

            range:  [-1,2]                              units:  1
    unique values:  4                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        22        -1  Refused
                    11,356         0  No
                       177         1  Yes, previously received but not
                                      receiving now
                        93         2  Yes, currently receiving
```

FS60_c   Water, gas, or electric bill - Since the
                                          onset of the COVID-19 pandemic in March, have
                                          you (and/or your spouse/partner) received
                                          any reductions in the amount or extensions to
                                          the due date for any of the following regular
                                          bills?

```
             type:  numeric (double)
            label:  FS60_c

            range:  [-1,2]                              units:  1
    unique values:  4                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        22        -1  Refused
                    11,139         0  No
                       231         1  Yes, previously received but not
                                      receiving now
                       256         2  Yes, currently receiving
```

FS60_d   Phone or cable bill - Since the onset of
                                          the COVID-19 pandemic in March, have you
                                          (and/or your spouse/partner) received any
                                          reductions in the amount or extensions to the
                                          due date for any of the following regular
                                          bills?

```
             type:  numeric (double)
            label:  FS60_d

            range:  [-1,2]                              units:  1
```

           unique values: 4   missing .: 0/11,648

              tabulation: Freq.   Numeric Label
                              28   -1 Refused
                          11,300   0 No
                             164   1 Yes, previously received but not
                                           receiving now
                             156   2 Yes, currently receiving

----
FS60_e   Car payment - Since the onset of the COVID-19
                                           pandemic in March, have you (and/or your
                                           spouse/partner) received any reductions in
                                           the amount or extensions to the due date for
                                           any of the following regular bills?
----

                    type: numeric (double)
                   label: FS60_e

                   range: [-1,2]   units: 1
           unique values: 4   missing .: 0/11,648

              tabulation: Freq.   Numeric Label
                              40   -1 Refused
                          11,270   0 No
                             253   1 Yes, previously received but not
                                           receiving now
                              85   2 Yes, currently receiving

----
FS60_f   Student loan - Since the onset of the
                                           COVID-19 pandemic in March, have you (and/or
                                           your spouse/partner) received any reductions
                                           in the amount or extensions to the due date
                                           for any of the following regular bills?
----

                    type: numeric (double)
                   label: FS60_f

                   range: [-1,2]   units: 1
           unique values: 4   missing .: 0/11,648

              tabulation: Freq.   Numeric Label
                              51   -1 Refused
                          10,559   0 No
                             150   1 Yes, previously received but not
                                           receiving now

```
                    888          2  Yes, currently receiving


--------------------------------------------------------------------------------
FS60_g                                    Other bills - Since the onset of the COVID-19
                                          pandemic in March, have you (and/or your
                                          spouse/partner) received any reductions in
                                          the amount or extensions to the due date for
                                          any of the following regular bills?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  FS60_g

             range:  [-1,2]                          units:  1
     unique values:  4                            missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        52       -1  Refused
                    11,069        0  No
                       345        1  Yes, previously received but not
                                        receiving now
                       182        2  Yes, currently receiving


--------------------------------------------------------------------------------
FS70_a                                    Federal, state, or local eviction ban - Have
                                          any of the following helped you stay in your
                                          home since the onset of the COVID-19 pandemic
                                          in March?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  FS70_a

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  8,717/11,648

        tabulation:  Freq.   Numeric  Label
                        16       -1  Refused
                     2,764        0  No
                       151        1  Yes
                     8,717        .


--------------------------------------------------------------------------------
FS70_b                                    Unemployment assistance - Have any of the
                                          following helped you stay in your home since
                                          the onset of the COVID-19 pandemic in March?
--------------------------------------------------------------------------------

              type:  numeric (double)
```

              label: FS70_b

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         40   -1 Refused
                     10,458   0 No
                      1,150   1 Yes

FS70_c   Stimulus payment from the government
                                             (typically $1,200 per adult) - Have any of
                                             the following helped you stay in your home
                                             since the onset of the COVID-19 pandemic in
                                             March?
----

               type: numeric (double)
              label: FS70_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                         31   -1 Refused
                      7,666   0 No
                      3,951   1 Yes

FS70_d   An agreement with my landlord to defer rent
                                             payments or make partial payments - Have
                                             any of the following helped you stay in your
                                             home since the onset of the COVID-19 pandemic
                                             in March?
----

               type: numeric (double)
              label: FS70_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,717/11,648

         tabulation: Freq.   Numeric Label
                         15   -1 Refused
                      2,764   0 No
                        152   1 Yes
                      8,717   .

FS70_e   Mortgage forbearance - Have any of the
                                          following helped you stay in your home since
                                          the onset of the COVID-19 pandemic in March?

---

                type: numeric (double)
                label: FS70_e

               range: [-1,1]   units: 1
       unique values: 3   missing .: 6,493/11,648

          tabulation: Freq.   Numeric Label
                          12   -1 Refused
                       4,973   0 No
                         170   1 Yes
                       6,493   .

EF1   Have you set aside emergency or rainy day
                                          funds that would cover your expenses for 3
                                          months in case of sickness, job loss,
                                          economic downturn, or other emergencies?

---

                type: numeric (double)
                label: EF1

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/11,648

          tabulation: Freq.   Numeric Label
                          43   -1 Refused
                       4,757   0 No
                       6,848   1 Yes

EF2   If you were to lose your main source of
                                          income (for example, job or government
                                          benefits), could you cover your expenses for
                                          3 months by borrowing money, using savings,
                                          or selling assets?

---

                type: numeric (double)
                label: EF2

               range: [-1,1]   units: 1
       unique values: 3   missing .: 6,848/11,648

```
        tabulation:  Freq.   Numeric  Label
                        33       -1  Refused
                     3,038        0  No
                     1,729        1  Yes
                     6,848        .
```

EF3_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?

```
             type:  numeric (double)
            label:  EF3_a

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        65       -1  Refused
                     7,118        0  No
                     4,465        1  Yes
```

EF3_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?

```
             type:  numeric (double)
            label:  EF3_b

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        65       -1  Refused
                     9,903        0  No
                     1,680        1  Yes
```

EF3_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?
----

              type: numeric (double)
             label: EF3_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        65   -1 Refused
                     6,264   0 No
                     5,319   1 Yes

EF3_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?
----

              type: numeric (double)
             label: EF3_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        65   -1 Refused
                    11,325   0 No
                       258   1 Yes

EF3_e   By borrowing from a friend or family member -
                                               Suppose that you have an emergency that costs
                                               $400. Based on your current financial
situation,
                                               how would you pay for this expense?

```
             type:  numeric (double)
            label:  EF3_e

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     65        -1  Refused
                 10,725         0  No
                    858         1  Yes
```

EF3_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?

```
             type:  numeric (double)
            label:  EF3_f

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                     65        -1  Refused
                 11,449         0  No
                    134         1  Yes
```

EF3_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?

```
             type:  numeric (double)
            label:  EF3_g

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  0/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        65        -1  Refused
                    10,981         0  No
                       602         1  Yes
```

EF3_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?

```
              type:  numeric (double)
             label:  EF3_h

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        65        -1  Refused
                    10,403         0  No
                     1,180         1  Yes
```

EF5A   Which best describes your ability to pay all
                                         of your bills in full this month?

```
              type:  numeric (double)
             label:  EF5A

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        44        -1  Refused
                     1,639         0  Can't pay some bills
                     9,965         1  Able to pay all bills
```

EF5B   How would a $400 emergency expense that you
                                         had to pay impact your ability to pay your
                                         other bills this month?

```
            type:  numeric (double)
           label:  EF5B

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  1,683/11,648

      tabulation:  Freq.   Numeric  Label
                      28        -1  Refused
                   1,153         0  Could not pay some bills
                   8,784         1  Would still be able to pay all
                                    bills
                   1,683         .
```

EF6A_a   Rent or mortgage - Are you expecting to be
                                          unable to pay or only make a partial payment
                                          on each of the following bills this month?

```
            type:  numeric (double)
           label:  EF6A_a

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                       5        -1  Refused
                   1,251         0  No
                     383         1  Yes
                  10,009         .
```

EF6A_b   Credit card - Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?

```
            type:  numeric (double)
           label:  EF6A_b

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                      11        -1  Refused
                     941         0  No
                     687         1  Yes
                  10,009         .
```

EF6A_c   Water, gas, or electric bill - Are you
                                              expecting to be unable to pay or only make a
                                              partial payment on each of the following
                                              bills this month?
----

              type: numeric (double)
              label: EF6A_c

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,009/11,648

         tabulation: Freq.   Numeric Label
                          6   -1 Refused
                      1,111   0 No
                        522   1 Yes
                     10,009   .

EF6A_d   Phone or cable bill - Are you expecting to
                                              be unable to pay or only make a partial
                                              payment on each of the following bills this
                                              month?
----

              type: numeric (double)
              label: EF6A_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,009/11,648

         tabulation: Freq.   Numeric Label
                          4   -1 Refused
                      1,162   0 No
                        473   1 Yes
                     10,009   .

EF6A_e   Car payment - Are you expecting to be unable
                                              to pay or only make a partial payment on each
                                              of the following bills this month?
----

              type: numeric (double)
              label: EF6A_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 10,009/11,648

```
      tabulation:  Freq.   Numeric  Label
                      12        -1  Refused
                   1,356         0  No
                     271         1  Yes
                  10,009         .
```

EF6A_f   Student loan - Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?

```
            type:  numeric (double)
           label:  EF6A_f

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                      19        -1  Refused
                   1,422         0  No
                     198         1  Yes
                  10,009         .
```

EF6A_g   Other bills - Are you expecting to be unable
                                          to pay or only make a partial payment on each
                                          of the following bills this month?

```
            type:  numeric (double)
           label:  EF6A_g

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  10,009/11,648

      tabulation:  Freq.   Numeric  Label
                      18        -1  Refused
                   1,167         0  No
                     454         1  Yes
                  10,009         .
```

EF6B_a   Rent or mortgage - Which of the following
                                          bills would you likely skip paying, or make
                                          only a partial payment on, if you had a $400
                                          emergency expense that you had to pay?

```
          type:  numeric (double)
         label:  EF6B_a

         range:  [-1,1]                          units:  1
 unique values:  3                           missing .:  10,495/11,648

     tabulation:  Freq.   Numeric  Label
                     21       -1  Refused
                  1,035        0  No
                     97        1  Yes
                 10,495           .
```

EF6B_b   Credit card - Which of the following bills
                                        would you likely skip paying, or make only a
                                        partial payment on, if you had a $400
                                        emergency expense that you had to pay?

```
          type:  numeric (double)
         label:  EF6B_b

         range:  [-1,1]                          units:  1
 unique values:  3                           missing .:  10,495/11,648

     tabulation:  Freq.   Numeric  Label
                     23       -1  Refused
                    592        0  No
                    538        1  Yes
                 10,495           .
```

EF6B_c   Water, gas, or electric bill - Which of the
                                        following bills would you likely skip paying,
                                        or make only a partial payment on, if you had
                                        a $400 emergency expense that you had to pay?

```
          type:  numeric (double)
         label:  EF6B_c

         range:  [-1,1]                          units:  1
 unique values:  3                           missing .:  10,495/11,648

     tabulation:  Freq.   Numeric  Label
                     23       -1  Refused
                    884        0  No
                    246        1  Yes
```

```
                      10,495              .
```

EF6B_d   Phone or cable bill - Which of the following
                                          bills would you likely skip paying, or make
                                          only a partial payment on, if you had a $400
                                          emergency expense that you had to pay?

```
             type:  numeric (double)
            label:  EF6B_d

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  10,495/11,648

       tabulation:  Freq.   Numeric  Label
                       14        -1  Refused
                      687         0  No
                      452         1  Yes
                   10,495          .
```

EF6B_e   Car payment - Which of the following bills
                                          would you likely skip paying, or make only a
                                          partial payment on, if you had a $400
                                          emergency expense that you had to pay?

```
             type:  numeric (double)
            label:  EF6B_e

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  10,495/11,648

       tabulation:  Freq.   Numeric  Label
                       30        -1  Refused
                      993         0  No
                      130         1  Yes
                   10,495          .
```

EF6B_f   Student loan - Which of the following bills
                                          would you likely skip paying, or make only a
                                          partial payment on, if you had a $400
                                          emergency expense that you had to pay?

```
             type:  numeric (double)
            label:  EF6B_f
```

```
        range:  [-1,1]                        units:  1
unique values:  3                        missing .:  10,495/11,648

   tabulation:  Freq.   Numeric  Label
                   31       -1   Refused
                  819        0   No
                  303        1   Yes
               10,495        .
```

EF6B_g   Other bills - Which of the following bills
                                          would you likely skip paying, or make only a
                                          partial payment on, if you had a $400
                                          emergency expense that you had to pay?

```
         type:  numeric (double)
        label:  EF6B_g

        range:  [-1,1]                        units:  1
unique values:  3                        missing .:  10,495/11,648

   tabulation:  Freq.   Numeric  Label
                   39       -1   Refused
                  632        0   No
                  482        1   Yes
               10,495        .
```

EF7   If you had to move out of your home because
                                          you could no longer make your rent payments,
                                          where would you go?

```
         type:  numeric (double)
        label:  EF7

        range:  [-1,5]                        units:  1
unique values:  6                        missing .:  10,437/11,648

   tabulation:  Freq.   Numeric  Label
                    6       -1   Refused
                  235        1   I would find another home to
                                 rent
                  452        2   I would move in with family or
                                 friends
                   56        3   I would go to a local shelter
                  438        4   I would not have anywhere to go
```

```
                        24            5  Other
                    10,437            .
```

E1_a   Prescription medicine - During the past 12
                                      months, was there a time when you needed each
                                      of the following, but went without because
                                      you couldn't afford it?

```
             type:  numeric (double)
             label:  E1_a

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        27       -1  Refused
                    10,735        0  No
                       886        1  Yes
```

E1_b   Seeing a doctor or specialist - During the
                                      past 12 months, was there a time when you
                                      needed each of the following, but went
                                      without because you couldn't afford it?

```
             type:  numeric (double)
             label:  E1_b

             range:  [-1,1]                           units:  1
     unique values:  3                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        32       -1  Refused
                    10,210        0  No
                     1,406        1  Yes
```

E1_c   Mental health care or counseling - During
                                      the past 12 months, was there a time when you
                                      needed each of the following, but went
                                      without because you couldn't afford it?

```
             type:  numeric (double)
             label:  E1_c
```

```
              range:  [-1,1]                            units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        32       -1  Refused
                    10,881        0  No
                       735        1  Yes
```

E1_d   Dental care - During the past 12 months, was
                                        there a time when you needed each of the
                                        following, but went without because you
                                        couldn't afford it?

```
               type:  numeric (double)
              label:  E1_d

              range:  [-1,1]                            units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        26       -1  Refused
                     9,761        0  No
                     1,861        1  Yes
```

E1_e   Follow-up care - During the past 12 months,
                                        was there a time when you needed each of the
                                        following, but went without because you
                                        couldn't afford it?

```
               type:  numeric (double)
              label:  E1_e

              range:  [-1,1]                            units:  1
      unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        38       -1  Refused
                    10,802        0  No
                       808        1  Yes
```

E1A   Aside from concerns about affording medical
                                        care, since the onset of the COVID-19
                                        pandemic in March, was there a time when
                                        you needed medical care, but you either

                              delayed or did not receive care because of
                              safety concerns or difficulty accessing care
                              due to COVID-19?
----

              type: numeric (double)
             label: E1A

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                        26   -1 Refused
                     8,112   0 No
                     3,510   1 Yes

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

              type: numeric (double)
             label: E2

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                        40   -1 Refused
                     9,625   0 No
                     1,983   1 Yes

E2A   Approximately how much did you pay out of
                              pocket for unexpected major medical expenses
                              in the past 12 months?
----

              type: numeric (double)
             label: E2A

             range: [-2,5]   units: 1
     unique values: 7   missing .: 9,665/11,648

         tabulation: Freq.   Numeric Label
                        73   -2 Don't know
                        13   -1 Refused

```
                          397          1  $1 to $499
                          397          2  $500 to $999
                          427          3  $1,000 to $1,999
                          431          4  $2,000 to $4,999
                          245          5  $5,000 or higher
                        9,665          .
```

E2B   Do you currently have any debt from medical
                                        care you or your family members have
                                        received?

```
           type:  numeric (double)
          label:  E2B

          range:  [-1,1]                            units:  1
  unique values:  3                             missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      37        -1  Refused
                   9,818         0  No
                   1,793         1  Yes
```

E10   Have you had any medical expenses that you
                                        had to pay out of pocket for COVID-19 related
                                        care, including a COVID-19 test?

```
           type:  numeric (double)
          label:  E10

          range:  [-1,1]                            units:  1
  unique values:  3                             missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                      37        -1  Refused
                  10,953         0  No
                     658         1  Yes
```

E4_a   Insurance through an employer or union - Are
                                        you currently covered by any of the following
                                        types of health insurance or health coverage
                                        plans?

```
           type:  numeric (double)
```

```
             label:  E4_a

             range:  [-1,1]                              units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        85      -1  Refused
                     4,928       0  No
                     6,635       1  Yes
```

E4_b   Insurance purchased directly from an
                                        insurance company - Are you currently covered
                                        by any of the following types of health
                                        insurance or health coverage plans?

```
              type:  numeric (double)
             label:  E4_b

             range:  [-1,1]                              units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       168      -1  Refused
                    10,232       0  No
                     1,248       1  Yes
```

E4_c   Medicare or Medicaid - Are you currently
                                        covered by any of the following types of
                                        health insurance or health coverage plans?

```
              type:  numeric (double)
             label:  E4_c

             range:  [-1,1]                              units:  1
     unique values:  3                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                        95      -1  Refused
                     7,450       0  No
                     4,103       1  Yes
```

E4_d   TRICARE, VA, or other military or veteran's
                                        health care - Are you currently covered by
                                        any of the following types of health

insurance or health coverage plans?

```
           type:  numeric (double)
          label:  E4_d

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                    212       -1  Refused
                 10,712        0  No
                    724        1  Yes
```

E4_e   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 (double)
          label:  E4_e

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                    189       -1  Refused
                 10,978        0  No
                    481        1  Yes
```

E4_f   Any other health insurance - Are you
                                        currently covered by any of the following
                                        types of health insurance or health coverage
                                        plans?

```
           type:  numeric (double)
          label:  E4_f

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                    187       -1  Refused
                 10,704        0  No
                    757        1  Yes
```

SHED 2020

E5   Do you personally know someone who is
                                                currently addicted to opioids or prescription
                                                painkillers?
----

              type: numeric (double)
             label: E5

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        25   -1 Refused
                    10,657   0 No
                       966   1 Yes

E6C   Do you or someone in your immediate family
                                                currently have any unpaid legal expenses,
                                                fines, fees, or court costs?
----

              type: numeric (double)
             label: E6C

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        33   -1 Refused
                    11,019   0 No
                       596   1 Yes

E7   During the past 12 months, have you
                                                personally experienced discrimination or
                                                unfair treatment because of your race,
                                                ethnicity, age, religion, disability status,
                                                sexual orientation, gender, or gender
                                                identity?
----

              type: numeric (double)
             label: E7

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

```
        tabulation:  Freq.   Numeric  Label
                        48        -1  Refused
                    10,512         0  No
                     1,088         1  Yes
```

E8_a   Working or applying for a job - In the past
                                        12 months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?

```
            type:  numeric (double)
           label:  E8_a

           range:  [-1,1]                          units:  1
   unique values:  3                        missing .:  10,560/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       632         0  No
                       453         1  Yes
                    10,560         .
```

E8_b   Banking or applying for a loan - In the past
                                        12 months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?

```
            type:  numeric (double)
           label:  E8_b

           range:  [-1,1]                          units:  1
   unique values:  3                        missing .:  10,560/11,648

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       948         0  No
                       137         1  Yes
                    10,560         .
```

E8_c   Interacting with the police or a government
                                        official - In the past 12 months, did you
                                        personally experience discrimination or
                                        unfair treatment while doing any of the

following?
----

              type: numeric (double)
             label: E8_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,560/11,648

        tabulation: Freq.   Numeric Label
                         2   -1 Refused
                       842   0 No
                       244   1 Yes
                    10,560   .

E8_d   Receiving or scheduling medical care - In
                                        the past 12 months, did you personally
                                        experience discrimination or unfair treatment
                                        while doing any of the following?
----

              type: numeric (double)
             label: E8_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,560/11,648

        tabulation: Freq.   Numeric Label
                         5   -1 Refused
                       935   0 No
                       148   1 Yes
                    10,560   .

E8_e   Renting or buying a home - In the past 12
                                        months, did you personally experience
                                        discrimination or unfair treatment while
                                        doing any of the following?
----

              type: numeric (double)
             label: E8_e

             range: [-1,1]   units: 1
     unique values: 3   missing .: 10,560/11,648

        tabulation: Freq.   Numeric Label
                         6   -1 Refused

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975	0	No
107	1	Yes
10,560		.

E8_f   Shopping for goods or services, including restaurants - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

```
         type:  numeric (double)
        label:  E8_f

        range:  [-1,1]                        units:  1
unique values:  3                        missing .:  10,560/11,648

    tabulation:  Freq.   Numeric  Label
                    2       -1  Refused
                  624        0  No
                  462        1  Yes
               10,560           .
```

E8_g   Other activities not listed (Please Specify) - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

```
         type:  numeric (double)
        label:  E8_g

        range:  [-1,1]                        units:  1
unique values:  3                        missing .:  10,560/11,648

    tabulation:  Freq.   Numeric  Label
                  143       -1  Refused
                  794        0  No
                  151        1  Yes
               10,560           .
```

E9_a   Race or ethnicity - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

```
             type:  numeric (double)
            label:  E9_a

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  10,560/11,648

       tabulation:  Freq.   Numeric  Label
                        2       -1  Refused
                      401        0  No
                      685        1  Yes
                   10,560        .
```

E9_b   Age - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?

```
             type:  numeric (double)
            label:  E9_b

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  10,560/11,648

       tabulation:  Freq.   Numeric  Label
                        3       -1  Refused
                      662        0  No
                      423        1  Yes
                   10,560        .
```

E9_c   Religion - In the past 12 months, did you
                                        personally experience discrimination due to
                                        each of the following characteristics?

```
             type:  numeric (double)
            label:  E9_c

            range:  [-1,1]                          units:  1
    unique values:  3                       missing .:  10,560/11,648

       tabulation:  Freq.   Numeric  Label
                        6       -1  Refused
                      916        0  No
                      166        1  Yes
                   10,560        .
```

```
-------------------------------------------------------------------------------
E9_d                                          Disability status - In the past 12
                                              months, did you personally experience
                                              discrimination due to each of the following
                                              characteristics?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E9_d

             range:  [-1,1]                              units:  1
     unique values:  3                            missing .:  10,560/11,648

         tabulation:  Freq.   Numeric  Label
                          3       -1  Refused
                        925        0  No
                        160        1  Yes
                     10,560        .

-------------------------------------------------------------------------------
E9_e                                          Gender - In the past 12 months, did you
                                              personally experience discrimination due to
                                              each of the following characteristics?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E9_e

             range:  [-1,1]                              units:  1
     unique values:  3                            missing .:  10,560/11,648

         tabulation:  Freq.   Numeric  Label
                          4       -1  Refused
                        685        0  No
                        399        1  Yes
                     10,560        .

-------------------------------------------------------------------------------
E9_f                                          Sexual orientation - In the past 12
                                              months, did you personally experience
                                              discrimination due to each of the following
                                              characteristics?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E9_f

             range:  [-1,1]                              units:  1
     unique values:  3                            missing .:  10,560/11,648
```

	tabulation:	Freq.	Numeric	Label
		7	-1	Refused
		957	0	No
		124	1	Yes
		10,560	.	

CH2   What is the highest level of education that your mother completed?

```
          type:  numeric (double)
         label:  CH2

         range:  [-2,7]                          units:  1
 unique values:  9                          missing .:  0/11,648
```

	tabulation:	Freq.	Numeric	Label
		559	-2	Don't know
		116	-1	Refused
		1,906	1	Less than High School degree
		4,198	2	High school degree or GED
		1,153	3	Some college but no degree
		607	4	Certificate or technical degree
		609	5	Associate degree
		1,588	6	Bachelor's degree
		912	7	Graduate degree

CH3   What is the highest level of education that your father completed?

```
          type:  numeric (double)
         label:  CH3

         range:  [-2,7]                          units:  1
 unique values:  9                          missing .:  0/11,648
```

	tabulation:	Freq.	Numeric	Label
		1,009	-2	Don't know
		111	-1	Refused
		2,108	1	Less than High School degree
		3,531	2	High school degree or GED
		1,079	3	Some college but no degree
		642	4	Certificate or technical degree
		394	5	Associate degree
		1,522	6	Bachelor's degree
		1,252	7	Graduate degree

FL2   Do you think the following statement is true
                                       or false? "Buying a single company's stock
                                       usually provides a safer return than a stock
                                       mutual fund."

---

              type: numeric (double)
             label: FL2

             range: [-2,2]   units: 1
     unique values: 4   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                     2,906   -2 Don't know
                       169   -1 Refused
                       992   1 True
                     7,581   2 False

FL4   Imagine that the interest rate on your
                                       savings account was 1% per year and inflation
                                       was 2% per year. After 1 year, how much would
                                       you be able to buy with the money in this
                                       account?

---

              type: numeric (double)
             label: FL4

             range: [-2,3]   units: 1
     unique values: 5   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                     1,384   -2 Don't know
                       127   -1 Refused
                       644   1 More than today
                     1,302   2 Exactly the same
                     8,191   3 Less than today

FL5   Suppose you had $100 in a savings account and
                                       the interest rate was 2% per year. After 5
years,
                                       how much do you think you would have in the
account
                                       if you left the money to grow?

```
           type:  numeric (double)
          label:  FL5

          range:  [-2,3]                          units:  1
  unique values:  5                            missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                    850        -2  Don't know
                    145        -1  Refused
                  9,147         1  More than $102
                    869         2  Exactly $102
                    637         3  Less than $102
```

----
ppage   Age

```
           type:  numeric (double)
          label:  PPAGE, but 77 nonmissing values are not labeled

          range:  [18,94]                          units:  1
  unique values:  77                           missing .:  0/11,648

       examples:  31
                  45
                  58
                  67
```

----
ppagecat   Age 7 Categories

```
           type:  numeric (double)
          label:  ppagecat

          range:  [1,7]                            units:  1
  unique values:  7                            missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                    793         1  18-24
                  2,115         2  25-34
                  1,715         3  35-44
                  1,601         4  45-54
                  2,400         5  55-64
                  2,063         6  65-74
                    961         7  75+
```

----
ppagect4   Age 4 Categories

```
              type:  numeric (double)
             label:  ppagect4

             range:  [1,4]                        units:  1
     unique values:  4                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     2,118         1  18-29
                     2,505         2  30-44
                     2,811         3  45-59
                     4,214         4  60+
```

----
ppeduc   Education (Highest Degree Received)

```
              type:  numeric (double)
             label:  PPEDUC

             range:  [1,14]                       units:  1
     unique values:  14                       missing .:  0/11,648

          examples:  9      HIGH SCHOOL GRADUATE high school DIPLOMA or the equiv
> alent (GED)

                     10     Some college, no degree
                     12     Bachelors degree
                     12     Bachelors degree
```

----
ppeducat   Education (Categorical)

```
              type:  numeric (double)
             label:  PPEDUCAT

             range:  [1,4]                        units:  1
     unique values:  4                        missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       684         1  Less than high school
                     2,741         2  High school
                     3,356         3  Some college
                     4,867         4  Bachelor's degree or higher
```

----
ppethm   Race / Ethnicity

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```
            type:  numeric (double)
           label:  PPETHM

           range:  [1,5]                           units:  1
   unique values:  5                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   8,125         1  White, Non-Hispanic
                   1,158         2  Black, Non-Hispanic
                     571         3  Other, Non-Hispanic
                   1,423         4  Hispanic
                     371         5  2+ Races, Non-Hispanic
```

----
ppgender   Gender

```
            type:  numeric (double)
           label:  PPGENDER

           range:  [1,2]                           units:  1
   unique values:  2                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   5,923         1  Male
                   5,725         2  Female
```

----
pphhhead   Household Head

```
            type:  numeric (double)
           label:  PPHHHEAD

           range:  [0,1]                           units:  1
   unique values:  2                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   2,141         0  No
                   9,507         1  Yes
```

----
pphhsize   Household Size

```
            type:  numeric (double)
           label:  PPHHSIZE, but 11 nonmissing values are not labeled
```

              range: [1,12]   units: 1
      unique values: 11   missing .: 0/11,648

           examples: 1
                      2
                      2
                      4

----
pphouse   Housing Type
----

               type: numeric (double)
              label: PPHOUSE

              range: [1,5]   units: 1
      unique values: 5   missing .: 0/11,648

         tabulation: Freq.   Numeric Label
                      8,341   1 A one-family house detached from
                                        any other house
                      1,035   2 A one-family house attached to
                                        one or more houses
                      1,848   3 A building with 2 or more
                                        apartments
                        400   4 A mobile home
                         24   5 Boat, RV, van, etc.

----
ppincimp   Household Income
----

               type: numeric (double)
              label: PPINCIMP

              range: [1,21]   units: 1
      unique values: 21   missing .: 0/11,648

           examples: 10 $35,000 to $39,999
                      13     $60,000 to $74,999
                      15     $85,000 to $99,999
                      18     $150,000 to $174,999

----
ppmarit   Marital Status
----

               type: numeric (double)
              label: PPMARIT

```
            range:  [1,6]                          units:  1
    unique values:  6                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     6,701         1  Married
                       530         2  Widowed
                     1,155         3  Divorced
                       198         4  Separated
                     2,319         5  Never married
                       745         6  Living with partner
```

----
ppmsacat   MSA Status

```
             type:  numeric (double)
            label:  PPMSACAT

            range:  [0,1]                          units:  1
    unique values:  2                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     1,577         0  Non-Metro
                    10,071         1  Metro
```

----
ppreg4   Region 4 Based on State of Residence

```
             type:  numeric (double)
            label:  PPREG4

            range:  [1,4]                          units:  1
    unique values:  4                          missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     2,077         1  Northeast
                     2,645         2  Midwest
                     4,189         3  South
                     2,737         4  West
```

----
ppreg9   Region 9 Based on State of Residence

```
             type:  numeric (double)
            label:  ppreg9
```

	range:	[1,9]		units:	1
unique values:	9			missing .:	0/11,648

tabulation:
Freq.	Numeric	Label
580	1	New England
1,497	2	Mid-Atlantic
1,798	3	East-North Central
847	4	West-North Central
2,307	5	South Atlantic
622	6	East-South Central
1,260	7	West-South Central
901	8	Mountain
1,836	9	Pacific

----
pprent   Ownership Status of Living Quarters
----

          type: numeric (double)
         label: PPRENT

          range: [1,3]   units: 1
  unique values: 3   missing .: 0/11,648

tabulation:
Freq.	Numeric	Label
8,619	1	Owned or being bought by you or someone in your household
2,858	2	Rented for cash
171	3	Occupied without payment of cash rent

----
ppstaten   State
----

          type: numeric (double)
         label: PPSTATEN

          range: [11,95]   units: 1
  unique values: 51   missing .: 0/11,648

       examples: 31   OH
                  47   KS
                  59   FL
                  85   NM

----
ppt01   Presence of Household Members Children 0-1

```
           type:  numeric (double)
          label:  PPT01, but 4 nonmissing values are not labeled

          range:  [0,3]                        units:  1
  unique values:  4                        missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                11,126        0
                   491        1
                    29        2
                     2        3
```

----
ppt1317   Presence of Household Members Children 13-17

```
           type:  numeric (double)
          label:  PPT1317, but 7 nonmissing values are not labeled

          range:  [0,6]                        units:  1
  unique values:  7                        missing .:  0/11,648

    tabulation:  Freq.   Numeric  Label
                10,405        0
                   922        1
                   280        2
                    35        3
                     4        4
                     1        5
                     1        6
```

----
ppt18ov   Presence of Household Members Adults 18+

```
           type:  numeric (double)
          label:  PPT18OV, but 11 nonmissing values are not labeled

          range:  [1,12]                       units:  1
  unique values:  11                       missing .:  0/11,648

      examples:  1
                 2
                 2
                 3
```

----
ppt25   Presence of Household Members Children 2-5

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```
           type:  numeric (double)
          label:  PPT25, but 5 nonmissing values are not labeled

          range:  [0,4]                          units:  1
  unique values:  5                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                  10,683         0
                     755         1
                     190         2
                      18         3
                       2         4
```

----
ppt612   Presence of Household Members Children 6-12

```
           type:  numeric (double)
          label:  PPT612, but 6 nonmissing values are not labeled

          range:  [0,5]                          units:  1
  unique values:  6                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                  10,263         0
                     913         1
                     390         2
                      67         3
                      14         4
                       1         5
```

----
ppwork   Current Employment Status

```
           type:  numeric (double)
          label:  PPWORK

          range:  [1,7]                          units:  1
  unique values:  7                          missing .:  0/11,648

      tabulation:  Freq.   Numeric  Label
                   6,598         1  Working as a paid employee
                     915         2  Working self-employed
                      77         3  Not working on temporary layoff
                                       from a job
                     421         4  Not working looking for work
```

```
                                    2,649        5  Not working retired
                                      418        6  Not working disabled
                                      570        7  Not working other


-------------------------------------------------------------------------------
devicetype2                                    DOV: Device Type - at the end of survey
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  DeviceType2

                range:  [1,15]                          units:  1
        unique values:  11                          missing .:  0/11,648

             examples:  3       iPhone
                        8       AndroidPhone
                        8       AndroidPhone
                        10      WinPC


-------------------------------------------------------------------------------
ppcm0160                            Q26: Occupation (detailed) in current or main job
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppcm0160

                range:  [-2,35]                         units:  1
        unique values:  30                          missing .:  0/11,648

             examples:  -2      Not asked
                        1       Management
                        18      Personal Care and Service
                        29      Other (Please specify)


-------------------------------------------------------------------------------
ind1                            IND1: Industry (tight scale) in current or main job
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ind1, but 2 nonmissing values are not labeled

                range:  [-2,27]                         units:  1
        unique values:  26                          missing .:  1/11,648

             examples:  -2
                        4       Construction and Specialty Contractors (such as Plumb
> ing and Electrical)
                        10      Finance, Banking, and Insurance
                        16      Health Care (including Elder Care, Home Health Care)
```

```
--------------------------------------------------------------------------------
ppcm0062                                        Q18: Altogether, how many jobs do you have?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ppcm0062

             range:  [-2,4]                              units:  1
     unique values:  6                              missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     4,146       -2   Not asked
                        23       -1   Refused
                     6,205        1   One
                       935        2   Two
                       191        3   Three
                       148        4   Four or more

--------------------------------------------------------------------------------
ppcm1301                                              GOVEMP1: Employer type
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ppcm1301

             range:  [-2,5]                              units:  1
     unique values:  7                              missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     4,147       -2   Not asked
                        10       -1   Refused
                     1,342        1   Government
                     4,063        2   Private-for-profit company
                       913        3   Non-profit organization
                                      including tax exempt and
                                      charitable organizations
                     1,069        4   Self-employed
                       104        5   Working in the family business

--------------------------------------------------------------------------------
pphi0001                                        Q0: What language do you usually speak at home?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  pphi0001

             range:  [1,6]                               units:  1
     unique values:  6                              missing .:  10,476/11,648
```

```
        tabulation:  Freq.   Numeric  Label
                        18         1  Only Spanish
                        99         2  More Spanish than English
                       251         3  Both Spanish and English equally
                       338         4  More English than Spanish
                       461         5  Only English
                         5         6  Neither Spanish nor English
                    10,476         .
```

----
pph10001   Q1: In general, would you say your physical health is. . .?

```
             type:  numeric (double)
            label:  pph10001

            range:  [-1,5]                        units:  1
    unique values:  6                          missing .:  1,382/11,648

        tabulation:  Freq.   Numeric  Label
                        20        -1  Refused
                     1,108         1  Excellent
                     4,053         2  Very good
                     3,579         3  Good
                     1,260         4  Fair
                       246         5  Poor
                     1,382         .
```

----
ppfs0001   Q1: When it comes to decisions regarding your
                                        household's financial activities,
----

```
             type:  numeric (double)
            label:  ppfs0001

            range:  [-1,3]                        units:  1
    unique values:  4                          missing .:  2,378/11,648

        tabulation:  Freq.   Numeric  Label
                        16        -1  Refused
                     4,295         1  I make most of the decisions
                     4,013         2  Another household member and I
                                      share in the decisions
                       946         3  Another household member makes
                                      most of the decisions
                     2,378         .
```

```
--------------------------------------------------------------------------------
ppfs0596                                     Q22: What is the approximate total amount of
                                             your household's savings and invest
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppfs0596

                range:  [-1,7]                          units:  1
        unique values:  8                            missing .:  2,378/11,648

           tabulation:  Freq.   Numeric  Label
                          259       -1   Refused
                        3,928        1   Under $50,000
                        1,101        2   $50,000 - $99,999
                        1,197        3   $100,000 - $249,999
                          854        4   $250,000 - $499,999
                          747        5   $500,000 - $999,999
                          794        6   $1,000,000 or more
                          390        7   Not sure
                        2,378        .

--------------------------------------------------------------------------------
status                                       Armed Forces Status - Currently serving on
                                             Active Duty, currently in Reserves, c
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  Status

                range:  [1,5]                           units:  1
        unique values:  5                            missing .:  1,280/11,648

           tabulation:  Freq.   Numeric  Label
                           33        1   Active Duty
                           11        2   Currently Reserves
                           13        3   Currently National Guard
                        1,137        4   Veteran, including reserves
                        9,174        5   None of the above
                        1,280        .

--------------------------------------------------------------------------------
union100                                     UNION100: Are you a member of a labor union
                                             or an employee association similar t
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  UNION100
```

```
        range:  [-2,2]                          units:  1
unique values:  4                          missing .:  4/11,648

  tabulation:  Freq.   Numeric  Label
               5,205      -2    Not asked
                  20      -1    Refused
                 889       1    Yes
               5,530       2    No
                   4       .
```

----
ppfs1482   Q108: Where do you think your credit score falls

```
         type:  numeric (double)
        label:  ppfs1482

        range:  [-1,6]                          units:  1
unique values:  7                          missing .:  2,378/11,648

  tabulation:  Freq.   Numeric  Label
                  73      -1    Refused
                 281       1    Very poor
                 480       2    Poor
                 965       3    Fair
               2,075       4    Good
               4,827       5    Excellent
                 569       6    Don't know
               2,378       .
```

----
pppagnid   Gender identity

```
         type:  numeric (double)
        label:  pppagnid, but 1 nonmissing value is not labeled

        range:  [-1,3]                          units:  1
unique values:  5                          missing .:  1,285/11,648

  tabulation:  Freq.   Numeric  Label
                  42      -1
              10,230       0    Cisgender
                  40       1    Transgender
                  48       2    Other
                   3       3    Non-Binary
               1,285       .
```

----

pppa_lgb   Q230: Which of the following best describes how you think of yourself?
----

                type: numeric (double)
               label: pppa_lgb

               range: [-1,4]   units: 1
       unique values: 5   missing .: 1,280/11,648

          tabulation: Freq.   Numeric Label
                          43   -1   Refused
                         333   1   Gay or lesbian
                       9,528   2   Straight, that is, not gay
                         326   3   Bisexual
                         138   4   Something else
                       1,280   .

----
ppracem   Race, Census categories
----

                type: numeric (double)
               label: ppracem

               range: [1,6]   units: 1
       unique values: 6   missing .: 1/11,648

          tabulation: Freq.   Numeric Label
                       9,362   1   White
                       1,203   2   Black or African American
                         103   3   American Indian or Alaska Native
                         510   4   Asian
                          17   5   Native Hawaiian/Pacific Islander
                         452   6   2+ races
                           1   .

----
pphispan   Are you Spanish, Hispanic, or Latino?
----

                type: numeric (double)
               label: pphispan

               range: [1,8]   units: 1
       unique values: 5   missing .: 0/11,648

          tabulation: Freq.   Numeric Label
                      10,225   1   No, I am not
                         816   2   Yes, Mexican, Mexican-American,

```
                              SHED 2020
                              Chicano
              144            3  Yes, Puerto Rican
               69            4  Yes, Cuban, Cuban American
              394            8  Yes, Other

-------------------------------------------------------------------------------
iclevel                                                    Level of institution
-------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  iclevel

            range:  [1,3]                            units:  1
    unique values:  3                            missing .:  3,790/11,648

       tabulation:  Freq.   Numeric  Label
                    5,913         1  >=4 years
                    1,726         2  [2, 4) years
                      219         3  <2 years
                    3,790         .

-------------------------------------------------------------------------------
control                                        Control of institution (IPEDS)
-------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  control

            range:  [1,3]                            units:  1
    unique values:  3                            missing .:  3,784/11,648

       tabulation:  Freq.   Numeric  Label
                    5,295         1  Public
                    1,938         2  Private not-for-profit
                      631         3  Private for-profit
                    3,784         .

-------------------------------------------------------------------------------
actcat                                        Selectivity: Final ACT category
-------------------------------------------------------------------------------

             type:  numeric (byte)
            label:  actcat

            range:  [1,3]                            units:  1
    unique values:  3                            missing .:  4,311/11,648

       tabulation:  Freq.   Numeric  Label
                    3,231         1  Inclusive
```

```
                          1,636          2  Selective
                          2,470          3  More selective
                          4,311          .
```

CFPB_score   CFPB financial well-being score

```
              type:  numeric (double)

             range:  [19,90]                        units:  1
     unique values:  63                          missing .:  0/11,648

              mean:      56.316
         std. dev:      14.85

       percentiles:         10%        25%        50%        75%        90%
                            38         47         55         66         76
```

----
race_5cat   Race/Ethnicity - 5 categories

```
              type:  numeric (double)
             label:  race_5cat

             range:  [1,5]                          units:  1
     unique values:  5                           missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                     8,125         1  White
                     1,158         2  Black
                     1,423         3  Hispanic
                       494         4  Asian
                       448         5  Other
```

----
educ_4cat   Education - 4 categories

```
              type:  numeric (double)
             label:  educ_4cat

             range:  [1,4]                          units:  1
     unique values:  4                           missing .:  0/11,648

        tabulation:  Freq.   Numeric  Label
                       529         1  Less than a high school degree
                     2,228         2  High school degree or GED
```

3,928	3	Some college/technical or
		associates degree
4,963	4	Bachelor's degree or more

----
inc_4cat_50k   Income (I40) - 4 cat - <25,25-49,50-99,100+

```
          type:  numeric (double)
          label:  inc_4cat_50k

          range:  [-1,4]                          units:  1
  unique values:  5                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                    105        -1  Refused
                  2,795         1  Less than $25,000
                  2,086         2  $25,000-$49,999
                  3,082         3  $50,000-$99,999
                  3,580         4  $100,000 or more
```

----
atleast_okay   Doing okay financially

```
          type:  numeric (double)
          label:  atleast_okay

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     11        -1  Refused
                  2,644         0  No
                  8,993         1  Yes
```

----
pay_casheqv   Would handle $400 expense with cash or equivalent
----

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

          range:  [-1,1]                          units:  1
  unique values:  3                          missing .:  0/11,648

     tabulation:  Freq.   Numeric  Label
                     65        -1  Refused
                  3,683         0  No
```

7,900   1 Yes

----
afs   Alternative financial service use
----

              type: numeric (float)
             label: YesNoRefused

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                         4   -1 Refused
                    10,021   0 No
                     1,623   1 Yes

----
skip_medical   Went without medical care
----

              type: numeric (float)
             label: YesNoRefused

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                        53   -1 Refused
                     9,066   0 No
                     2,529   1 Yes

DOV_FL   Flag - received financial literacy questions
                                             with 'don't know' response option
----

              type: numeric (float)
             label: DOV_FL

             range: [0,1]   units: 1
     unique values: 2   missing .: 0/11,648

        tabulation: Freq.   Numeric Label
                     5,826   0 No
                     5,822   1 Yes