codebook.txt

CODEBOOK FOR 2019 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public
version of the 2019 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 2019 SHED were collected by Ipsos using their online probability based
KnowledgePanel.

For a general overview of the 2019 SHED and a detailed discussion of the survey
methods, see Sara Canilang, Cassandra Duchan, Kimberly Kreiss, Jeff Larrimore,
Ellen Merry, Erin Troland, Mike Zabek, "Report on the Economic Well-Being
of U.S. Households in 2019 featuring Supplemental Data from April 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 2019 featuring Supplemental Data from April 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 "Report on
the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from
April 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. Weight_pop is for
analysis of the combined sample comprised of the main sample and the Lower-income
oversample. 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 "Report on the Economic Well-Being of U.S.
Households in 2019 featuring Supplemental Data from April 2020" if they were
available.

VARIABLE DEFINITIONS

CaseID   CaseID
----

              type: numeric (double)

             range: [1,12238]   units: 1
     unique values: 12,173   missing .: 0/12,173

              mean: 6128.82
          std. dev: 3534.66

       percentiles: 10%   25%   50%   75%   90%
                          1226   3067   6135   9191   11021

Duration   Duration (in seconds)
----

              type: numeric (double)

             range: [362,850226]   units: 1
     unique values: 3,233   missing .: 0/12,173

              mean: 6760.72
          std. dev: 39141.1

percentiles:	10%	25%	50%	75%	90%
	710	876	1149	1640	2960

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

```
             type:  numeric (double)

            range:  [.1767,4.6281]              units:  .0001
    unique values:  2,580                   missing .:  0/12,173

             mean:         1
        std. dev:  .597641
```

percentiles:	10%	25%	50%	75%	90%
	.4622	.6445	.8579	1.1859	1.6718

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

```
             type:  numeric (double)

            range:  [3636.1144,95262.57]        units:  .0001
    unique values:  2,722                    missing .:  0/12,173

             mean:  20583.5
        std. dev:  12301.6
```

percentiles:	10%	25%	50%	75%	90%
	9513.5	13266	17659.1	24410.8	34412

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

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

            range:  [1,2]                        units:  1
    unique values:  2                        missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                      155         1  Yes
                   12,018         2  No
```

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L0_a   My spouse or partner - First, 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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                        27   -1 Refused
                     4,065   0 No
                     8,081   1 Yes

L0_b   My child(ren) under age 18 - First, 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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                       146   -1 Refused
                     9,174   0 No
                     2,853   1 Yes

L0_c   My adult child(ren) age 18 or older - First,
                                         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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                       154   -1 Refused
                    10,238   0 No

```
                                     1,781         1  Yes


----------------------------------------------------------------------------
L0_d                                        My parent(s) - First, 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 .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                           189       -1  Refused
                        10,879        0  No
                         1,105        1  Yes


----------------------------------------------------------------------------
L0_e                                        Other individuals - First, do each of the
                                            following people currently live with y
----------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  L0_e

                 range:  [-1,1]                            units:  1
         unique values:  3                            missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                           182       -1  Refused
                        10,666        0  No
                         1,325        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 .:  10,392/12,173

            tabulation:  Freq.   Numeric  Label
                            14       -1  Refused
                           490        1  All currently enrolled in school
                         1,277        2  One or more not currently
                                         enrolled in school
```

```
                              codebook.txt
                    10,392            .


------------------------------------------------------------------------------
L0B_a                  Your brother(s) or sister(s) - Are the people living with you:
------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  L0B_a

                  range:  [-1,1]                          units:  1
          unique values:  3                         missing .:  10,848/12,173

              tabulation:  Freq.   Numeric  Label
                              44       -1  Refused
                             782        0  No
                             499        1  Yes
                          10,848        .

------------------------------------------------------------------------------
L0B_b                          Other relatives - Are the people living with you:
------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  L0B_b

                  range:  [-1,1]                          units:  1
          unique values:  3                         missing .:  10,848/12,173

              tabulation:  Freq.   Numeric  Label
                              34       -1  Refused
                             821        0  No
                             470        1  Yes
                          10,848        .

------------------------------------------------------------------------------
L0B_c            Other people not related to you - Are the people living with you:
------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  L0B_c

                  range:  [-1,1]                          units:  1
          unique values:  3                         missing .:  10,848/12,173

              tabulation:  Freq.   Numeric  Label
                              52       -1  Refused
                             788        0  No
                             485        1  Yes
                          10,848        .
```

L1_a   To save money - 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 .:  9,096/12,173

      tabulation:  Freq.   Numeric  Label
                      40      -1  Refused
                   1,239       0  No
                   1,798       1  Yes
                   9,096       .
```

L1_b   To help those living with me financially -
                                        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 .:  9,096/12,173

      tabulation:  Freq.   Numeric  Label
                      39      -1  Refused
                   1,422       0  No
                   1,616       1  Yes
                   9,096       .
```

L1_c   To care for family member or friend - 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 .:  9,096/12,173

      tabulation:  Freq.   Numeric  Label
```

```
                         52        -1  Refused
                      2,007         0  No
                      1,018         1  Yes
                      9,096         .
```

L1_d   To receive help with child care - 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 .:  9,096/12,173

         tabulation:  Freq.   Numeric  Label
                         69        -1  Refused
                      2,767         0  No
                        241         1  Yes
                      9,096         .
```

L1_e   Prefer living with others - 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 .:  9,096/12,173

         tabulation:  Freq.   Numeric  Label
                         64        -1  Refused
                      2,198         0  No
                        815         1  Yes
                      9,096         .
```

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

```
              type:  numeric (double)
             label:  B2
```

```
                                     codebook.txt

                 range:  [-1,4]                        units:  1
         unique values:  5                          missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            10        -1  Refused
                           765         1  Finding it difficult to get by
                         2,145         2  Just getting by
                         4,810         3  Doing okay
                         4,443         4  Living comfortably

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

                  type:  numeric (double)
                 label:  B3

                 range:  [-1,5]                        units:  1
         unique values:  6                          missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            19        -1  Refused
                           290         1  Much worse off
                         1,390         2  Somewhat worse off
                         6,675         3  About the same
                         2,980         4  Somewhat better off
                           819         5  Much better off

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

                  type:  numeric (double)
                 label:  B6

                 range:  [-1,5]                        units:  1
         unique values:  6                          missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            37        -1  Refused
                           676         1  Much worse off
                         1,877         2  Somewhat worse off
```

```
                            2,704          3  About the same
                            3,717          4  Somewhat better off
                            3,162          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 .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                            9        -1  Refused
                          765         1  Poor
                        3,642         2  Only fair
                        6,591         3  Good
                        1,166         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 .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                           24        -1  Refused
                        1,193         1  Poor
                        4,782         2  Only fair
                        5,247         3  Good
                          927         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 .:  0/12,173

           tabulation:  Freq.   Numeric  Label
```

```
                           4,797            0  No
                           7,376            1  Yes


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

                  type:  numeric (double)
                 label:  D1E

                 range:  [-1,1]                           units:  1
         unique values:  3                            missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            21        -1  Refused
                         8,477         0  No
                         3,675         1  Yes


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

                  type:  numeric (double)
                 label:  D21_a

                 range:  [-1,1]                           units:  1
         unique values:  3                            missing .:  9,768/12,173

            tabulation:  Freq.   Numeric  Label
                             4        -1  Refused
                         1,015         0  No
                         1,386         1  Yes
                         9,768         .


-------------------------------------------------------------------------------
D21_b                                    Could not find work/another job - Did each of

                                         the following contribute to you [not working
                                         / not working as much as you wanted] last
                                         month?
-------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  D21_b

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

```
        unique values:  3                          missing .:   4,971/12,173

          tabulation:  Freq.   Numeric  Label
                          66       -1  Refused
                       5,871        0  No
                       1,265        1  Yes
                       4,971        .

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

                 type:  numeric (double)
                label:  D21_c

                range:  [-1,1]                        units:  1
        unique values:  3                          missing .:   4,971/12,173

          tabulation:  Freq.   Numeric  Label
                          81       -1  Refused
                       6,519        0  No
                         602        1  Yes
                       4,971        .

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

                 type:  numeric (double)
                label:  D21_d

                range:  [-1,1]                        units:  1
        unique values:  3                          missing .:   4,971/12,173

          tabulation:  Freq.   Numeric  Label
                          80       -1  Refused
                       5,627        0  No
                       1,495        1  Yes
                       4,971        .

-----------------------------------------------------------------------------
D21_e                                      Health limitations or disability - Did each
                                           of the following contribute to you [not
                                           working / not working as much as you wanted]
```

last month?

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

           range:  [-1,1]                        units:  1
   unique values:  3                        missing .:  4,971/12,173

      tabulation:  Freq.   Numeric  Label
                      61        -1  Refused
                   5,372         0  No
                   1,769         1  Yes
                   4,971         .
```

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

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

           range:  [-1,1]                        units:  1
   unique values:  3                        missing .:  4,971/12,173

      tabulation:  Freq.   Numeric  Label
                      95        -1  Refused
                   6,652         0  No
                     455         1  Yes
                   4,971         .
```

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

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

           range:  [-1,1]                        units:  1
   unique values:  3                        missing .:  4,971/12,173

      tabulation:  Freq.   Numeric  Label
                      45        -1  Refused
                   3,990         0  No
```

```
                            3,167          1  Yes
                            4,971          .
```

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

```
              type:  numeric (double)
              label:  D21_h

              range:  [-1,1]                         units:  1
      unique values:  3                      missing .:  4,971/12,173

        tabulation:  Freq.   Numeric  Label
                     1,846       -1  Refused
                     5,185        0  No
                       171        1  Yes
                     4,971        .
```

D3A   Think about your main job. In this job, were
                                           you working for someone else, self-employed
                                           or other?

```
              type:  numeric (double)
              label:  D3A

              range:  [-1,2]                         units:  1
      unique values:  4                      missing .:  4,797/12,173

        tabulation:  Freq.   Numeric  Label
                         7       -1  Refused
                     6,312        0  Working for someone else
                       870        1  Self-employed (working for
                                       myself)
                       187        2  Other work arrangement
                     4,797        .
```

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 .:  4,797/12,173

           tabulation:  Freq.   Numeric  Label
                           10        -1  Refused
                        5,533         1  Full-time (35 or more hours per
                                         week)
                        1,833         2  Part-time (less than 35 hours
                                         per week)
                        4,797         .
```

D20   You indicated that you do not work full-time
                                        at this job. Do you want a full-time job?

```
                 type:  numeric (double)
                label:  D20

                range:  [-1,1]                        units:  1
        unique values:  3                       missing .:  10,340/12,173

           tabulation:  Freq.   Numeric  Label
                            4        -1  Refused
                        1,318         0  No
                          511         1  Yes
                       10,340         .
```

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 .:  5,861/12,173

           tabulation:  Freq.   Numeric  Label
                            7        -1  Refused
                        4,696         1  Normally work the same hours
                          579         2  Schedule varies, primarily at my
                                         request
                        1,030         3  Schedule varies, primarily based
                                         on my employer's needs
                        5,861         .
```

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 .: 11,143/12,173

         tabulation: Freq.   Numeric Label
                          6   -1 Refused
                        334   1 One day in advance or less
                                        (including on call)
                        146   2 2 to 3 days in advance
                        116   3 4 to 6 days in advance
                        244   4 1 to 2 weeks in advance
                        184   5 3 weeks in advance or longer
                     11,143   .

D33   Is your main job a temporary job?
----

              type: numeric (double)
              label: D33

              range: [-2,1]   units: 1
      unique values: 4   missing .: 4,797/12,173

         tabulation: Freq.   Numeric Label
                        141   -2 Don't know
                          5   -1 Refused
                      6,681   0 No
                        549   1 Yes
                      4,797   .

D34   For your main job, where do you work most of the time?
----

              type: numeric (double)
              label: D34

              range: [-1,3]   units: 1
      unique values: 4   missing .: 5,861/12,173

```
                              codebook.txt
          tabulation:  Freq.   Numeric  Label
                           6       -1   Refused
                       5,344        1   A place that belongs to my
                                        employer
                         434        2   At home
                         528        3   Somewhere else
                       5,861        .

-------------------------------------------------------------------------------
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 .:  4,797/12,173

          tabulation:  Freq.   Numeric  Label
                          10       -1   Refused
                       6,175        0   No
                       1,191        1   Yes
                       4,797        .

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

                type:  numeric (double)
               label:  D44_a

               range:  [-1,1]                        units:  1
       unique values:  3                         missing .:  4,797/12,173

          tabulation:  Freq.   Numeric  Label
                           6       -1   Refused
                       6,142        0   No
                       1,228        1   Yes
                       4,797        .

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

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

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  4,797/12,173

      tabulation:  Freq.   Numeric  Label
                       2       -1  Refused
                   3,790        0  No
                   3,584        1  Yes
                   4,797        .
```

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

```
            type:  numeric (double)
           label:  D44_c

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      16       -1  Refused
                   9,649        0  No
                   2,508        1  Yes
```

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

```
            type:  numeric (double)
           label:  D44_d

           range:  [-1,1]                          units:  1
   unique values:  3                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      25       -1  Refused
                  10,695        0  No
                   1,453        1  Yes
```

D44_e   Voluntarily left a job - Think about any job

```
                                       in the past 12 months not just your main job
                                       last month. In the past 12 months, have you:
--------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  D44_e

                 range:  [-1,1]                            units:  1
         unique values:  3                             missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            21        -1  Refused
                        11,140         0  No
                         1,012         1  Yes

--------------------------------------------------------------------------------
D44_f                                  Gotten laid off or fired from a job - Think
                                       about any job in the past 12 months not just
                                       your main job last month. In the past 12
                                       months, have you:
--------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  D44_f

                 range:  [-1,1]                            units:  1
         unique values:  3                             missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            23        -1  Refused
                        11,793         0  No
                           357         1  Yes

--------------------------------------------------------------------------------
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 .:  4,376/12,173

            tabulation:  Freq.   Numeric  Label
                            14        -1  Refused
                         3,011         0  No
                         4,772         1  Yes
                         4,376         .
```

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

               type: numeric (double)
               label: GE1_a

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label
                         12   -1 Refused
                     11,662   0 No
                        499   1 Yes

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

               type: numeric (double)
               label: GE1_b

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label
                         30   -1 Refused
                     11,805   0 No
                        338   1 Yes

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

               type: numeric (double)
               label: GE1_c

               range: [-1,1]   units: 1
       unique values: 3   missing .: 0/12,173

          tabulation: Freq.   Numeric Label
                         39   -1 Refused

```
                            11,322          0  No
                               812          1  Yes


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

                    type:  numeric (double)
                   label:  GE1_d

                   range:  [-1,1]                         units:  1
           unique values:  3                          missing .:  0/12,173

              tabulation:  Freq.   Numeric  Label
                              66        -1  Refused
                          11,786         0  No
                             321         1  Yes


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

                    type:  numeric (double)
                   label:  GE1_e

                   range:  [-1,1]                         units:  1
           unique values:  3                          missing .:  0/12,173

              tabulation:  Freq.   Numeric  Label
                              29        -1  Refused
                          11,870         0  No
                             274         1  Yes


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

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

```
             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        20       -1  Refused
                    11,659        0  No
                       494        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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        10       -1  Refused
                    11,557        0  No
                       606        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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        27       -1  Refused
                    11,765        0  No
                       381        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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       36       -1   Refused
                   11,112        0   No
                    1,025        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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       43       -1   Refused
                   12,054        0   No
                       76        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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       45       -1   Refused
                   11,642        0   No
```

                                486   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 .: 0/12,173

         tabulation: Freq.   Numeric Label
                         39   -1 Refused
                     11,536   0 No
                        598   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 .: 10,539/12,173

         tabulation: Freq.   Numeric Label
                          8   -1 Refused
                      1,355   0 No
                        271   1 Yes
                     10,539   .

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 .:  10,539/12,173

          tabulation:  Freq.   Numeric  Label
                          13        -1  Refused
                       1,547         0  No
                          74         1  Yes
                      10,539         .
```

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 .:  10,539/12,173

          tabulation:  Freq.   Numeric  Label
                           7        -1  Refused
                       1,255         0  No
                         372         1  Yes
                      10,539         .
```

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 .:  10,539/12,173

          tabulation:  Freq.   Numeric  Label
                           3        -1  Refused
                         422         0  No
                       1,209         1  Yes
                      10,539         .
```

GE10_a   Main source of income - In the past month,
                                    what were your reasons for doing these
                                    activities?

```
            type:  numeric (double)
           label:  GE10_a

           range:  [-1,1]                              units:  1
   unique values:  3                            missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                    122       -1  Refused
                  3,178        0  No
                    403        1  Yes
                  8,470        .
```

GE10_b   Additional income - In the past month, what
                                            were your reasons for doing these activities?

```
            type:  numeric (double)
           label:  GE10_b

           range:  [-1,1]                              units:  1
   unique values:  3                            missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                    122       -1  Refused
                  1,292        0  No
                  2,289        1  Yes
                  8,470        .
```

GE10_c   Money to help extended family or friends - In
                                            the past month, what were your reasons for
                                            doing these activities?

```
            type:  numeric (double)
           label:  GE10_c

           range:  [-1,1]                              units:  1
   unique values:  3                            missing .:  8,470/12,173

      tabulation:  Freq.   Numeric  Label
                    122       -1  Refused
                  3,303        0  No
                    278        1  Yes
                  8,470        .
```

GE10_d   Develop job-related skills - In the past

                                 month, what were your reasons for doing these

                                 activities?
----
             type: numeric (double)
            label: GE10_d

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,470/12,173

       tabulation: Freq.   Numeric Label
                      122   -1   Refused
                    3,458   0   No
                      123   1   Yes
                    8,470   .

GE10_e   Sell items no longer needed - In the past
                                         month, what were your reasons for doing these
                                         activities?
----
             type: numeric (double)
            label: GE10_e

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,470/12,173

       tabulation: Freq.   Numeric Label
                      122   -1   Refused
                    2,402   0   No
                    1,179   1   Yes
                    8,470   .

GE10_f   Social activity or hobby - In the past month,
                                         what were your reasons for doing these
                                         activities?
----
             type: numeric (double)
            label: GE10_f

            range: [-1,1]   units: 1
    unique values: 3   missing .: 8,470/12,173

       tabulation: Freq.   Numeric Label
                      122   -1   Refused

```
                            2,971          0  No
                              610          1  Yes
                            8,470          .
```

GE11   In the past month, which was your most
                                           important reason for doing these activities?

```
              type:  numeric (double)
             label:  GE11

             range:  [-1,6]                          units:  1
     unique values:  7                            missing .:  8,592/12,173

        tabulation:  Freq.   Numeric  Label
                         2        -1  Refused
                       353         1  Main source of income
                     1,867         2  Additional income
                       153         3  Money to help extended family or
                                       friends
                        43         4  Develop job-related skills
                       795         5  Sell items no longer needed
                       368         6  Social activity or hobby
                     8,592         .
```

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 .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                        10        -1  Refused
                     2,482         0  No
                     1,211         1  Yes
                     8,470         .
```

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

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

            range:  [-1,3]                        units:  1
    unique values:  4                         missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                        42       -1   Refused
                       880        1   More
                     1,019        2   Less
                     1,762        3   About the same
                     8,470        .
```

GE40A   In the past 12 months, how much of your income was from these activities?

```
             type:  numeric (double)
            label:  GE40A

            range:  [-2,4]                        units:  1
    unique values:  6                         missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                       374       -2   Don't know
                        48       -1   Refused
                     2,412        1   Under 10%
                       553        2   10% to 50%
                       125        3   50% to 90%
                       191        4   Over 90%
                     8,470        .
```

GE40B   In the past 12 months, have you regularly
                                         earned money from these activities?

```
             type:  numeric (double)
            label:  GE40B

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  8,470/12,173

        tabulation:  Freq.   Numeric  Label
                        42       -1   Refused
                     2,560        0   No, only in some or a few months
                     1,101        1   Yes, in all or most months
                     8,470        .
```

```
--------------------------------------------------------------------------------
GE41                                            Has these activities affected the amount your

                                                family income varies from month to month?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  GE41

              range:  [-1,2]                              units:  1
      unique values:  4                            missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                         42        -1  Refused
                      2,464         0  No
                        188         1  Yes, it reduced the amount
                                        income varies
                      1,009         2  Yes, it increased the amount
                                        income varies
                      8,470         .

--------------------------------------------------------------------------------
GE5                                             Last month when doing these activities did
                                                you find customers with a company'swebsite or

                                                mobile app and receive your payments through
                                                that company?
--------------------------------------------------------------------------------

               type:  numeric (double)
              label:  GE5

              range:  [-1,1]                              units:  1
      unique values:  3                            missing .:  8,470/12,173

         tabulation:  Freq.   Numeric  Label
                         42        -1  Refused
                      3,186         0  No
                        475         1  Yes
                      8,470         .

--------------------------------------------------------------------------------
GH1                                                        Do you: [Field-pipe_GH]
--------------------------------------------------------------------------------

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

```
                range:  [-1,4]                        units:  1
        unique values:  5                           missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           15         -1  Refused
                        5,196          1  Own your home with a mortgage or
                                          loan
                        2,960          2  Own your home free and clear
                                          (without a mortgage or loan)
                        3,231          3  Pay rent
                          771          4  Neither own nor pay rent
```

GH2   Did you move into your current home after October 2017?

```
                 type:  numeric (double)
                label:  GH2

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           13         -1  Refused
                        9,820          0  No
                        2,340          1  Yes
```

GH3_a   Overall quality of neighborhood - Are you
                                         generally satisfied or dissatisfied with each

                                         of the following aspects of your housing
                                         situation?

```
                 type:  numeric (double)
                label:  GH3_a

                range:  [-1,1]                        units:  1
        unique values:  3                           missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           12         -1  Refused
                        1,139          0  Dissatisfied
                       11,022          1  Satisfied
```

GH3_b   Quality of local schools - Are you generally
                                         satisfied or dissatisfied with each of the

                              following aspects of your housing situation?
----

              type: numeric (double)
             label: GH3_b

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        93   -1 Refused
                     1,797   0 Dissatisfied
                    10,283   1 Satisfied

GH3_c   Safety of neighborhood - Are you generally
                                        satisfied or dissatisfied with each of the
                                        following aspects of your housing situation?

----

              type: numeric (double)
             label: GH3_c

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        28   -1 Refused
                     1,339   0 Dissatisfied
                    10,806   1 Satisfied

GH3_d   Other neighborhood amenities - Are you
                                        generally satisfied or dissatisfied with each

                                        of the following aspects of your housing
                                        situation?
----

              type: numeric (double)
             label: GH3_d

             range: [-1,1]   units: 1
     unique values: 3   missing .: 0/12,173

        tabulation: Freq.   Numeric Label
                        46   -1 Refused
                     2,315   0 Dissatisfied

```
                   9,812         1  Satisfied


----------------------------------------------------------------------
GH3_e                                Overall quality of your housing - Are you
                                     generally satisfied or dissatisfied with each

                                     of the following aspects of your housing
                                     situation?
----------------------------------------------------------------------

              type:  numeric (double)
             label:  GH3_e

             range:  [-1,1]                          units:  1
     unique values:  3                        missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        20        -1  Refused
                     1,465         0  Dissatisfied
                    10,688         1  Satisfied


----------------------------------------------------------------------
GH3_f                                Cost of your housing - Are you generally
                                     satisfied or dissatisfied with each of the
                                     following aspects of your housing situation?
----------------------------------------------------------------------

              type:  numeric (double)
             label:  GH3_f

             range:  [-1,1]                          units:  1
     unique values:  3                        missing .:  786/12,173

        tabulation:  Freq.   Numeric  Label
                        15        -1  Refused
                     2,369         0  Dissatisfied
                     9,003         1  Satisfied
                       786         .


----------------------------------------------------------------------
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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       34        -1  Refused
                    1,163         0  No
                   10,976         1  Yes
```

GH4_b   Broadband (high speed) internet service in
                                       your home, such as cable, fiber optic, or DSL
                                       - 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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       27        -1  Refused
                    1,250         0  No
                   10,896         1  Yes
```

R1_a   Cheaper to rent - Are each of the following a
                                       reason why you rent your home rather than
                                       own?

```
             type:  numeric (double)
            label:  R1_a

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  8,942/12,173

       tabulation:  Freq.   Numeric  Label
                        7        -1  Refused
                    1,424         0  No
                    1,800         1  Yes
                    8,942             .
```

R1_b   Owning is a bigger financial risk - Are each
                                       of the following a reason why you rent your
                                       home rather than own?

```
              type:  numeric (double)
             label:  R1_b

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                         18       -1  Refused
                      1,574        0  No
                      1,639        1  Yes
                      8,942        .
```

R1_c   Convenience (such as more easy to move) - Are
                                        each of the following a reason why you rent
                                        your home rather than own?

```
              type:  numeric (double)
             label:  R1_c

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                         14       -1  Refused
                      1,528        0  No
                      1,689        1  Yes
                      8,942        .
```

R1_d   Looking to buy - Are each of the following a
                                        reason why you rent your home rather than
                                        own?

```
              type:  numeric (double)
             label:  R1_d

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                         19       -1  Refused
                      2,134        0  No
                      1,078        1  Yes
                      8,942        .
```

```
--------------------------------------------------------------------------------
R1_e                                     Can't qualify for home mortgage - Are each of
                                         the following a reason why you rent your home

                                         rather than own?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  R1_e

              range:  [-1,1]                              units:  1
      unique values:  3                              missing .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                         17       -1  Refused
                      1,907        0  No
                      1,307        1  Yes
                      8,942        .

--------------------------------------------------------------------------------
R1_f                                     Can't afford down payment to buy - Are each
                                         of the following a reason why you rent your
                                         home rather than own?
--------------------------------------------------------------------------------

              type:  numeric (double)
              label:  R1_f

              range:  [-1,1]                              units:  1
      unique values:  3                              missing .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                         13       -1  Refused
                      1,191        0  No
                      2,027        1  Yes
                      8,942        .

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

              type:  numeric (double)
              label:  R4

              range:  [0,2]                               units:  1
      unique values:  3                              missing .:  10,825/12,173

         tabulation:  Freq.    Numeric  Label
```

```
                          1,151         0  No
                             38         1  Yes, and I still own that home
                            159         2  Yes, and I no longer own that
                                           home
                         10,825         .
```

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 .:  11,022/12,173

         tabulation:  Freq.   Numeric  Label
                          2        -1  Refused
                      1,097         0  No
                         52         1  Yes
                     11,022         .
```

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 .:  11,022/12,173

         tabulation:  Freq.   Numeric  Label
                          1        -1  Refused
                      1,076         0  No
                         74         1  Yes
                     11,022         .
```

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?

```
                              codebook.txt
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  R5B_c

             range:  [-1,1]                        units:  1
     unique values:  3                          missing .:  11,022/12,173

        tabulation:  Freq.   Numeric  Label
                         1       -1  Refused
                     1,116        0  No
                        34        1  Yes
                    11,022        .

--------------------------------------------------------------------------------
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 .:  11,022/12,173

        tabulation:  Freq.   Numeric  Label
                         1       -1  Refused
                     1,134        0  No
                        16        1  Yes
                    11,022        .

--------------------------------------------------------------------------------
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:  [0,1]                         units:  1
     unique values:  2                          missing .:  12,014/12,173

        tabulation:  Freq.   Numeric  Label
                       141        0  No
                        18        1  Yes
                    12,014        .
```

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: [0,1]   units: 1
     unique values: 2   missing .: 12,014/12,173

        tabulation: Freq.   Numeric Label
                       139   0 No
                        20   1 Yes
                    12,014   .

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: [-1,1]   units: 1
     unique values: 3   missing .: 12,014/12,173

        tabulation: Freq.   Numeric Label
                         1   -1 Refused
                       141   0 No
                        17   1 Yes
                    12,014   .

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: [-1,1]   units: 1
     unique values: 3   missing .: 12,014/12,173

```
         tabulation:  Freq.   Numeric  Label
                          1        -1  Refused
                        156         0  No
                          2         1  Yes
                     12,014         .
```

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 .:  8,942/12,173

         tabulation:  Freq.   Numeric  Label
                          8        -1  Refused
                      1,374         0  No
                      1,849         1  Yes
                      8,942         .
```

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 .:  10,324/12,173

         tabulation:  Freq.   Numeric  Label
                          6        -1  Refused
                        176         0  No
                      1,667         1  Yes
                     10,324         .
```

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 .:  10,506/12,173

      tabulation:  Freq.   Numeric  Label
                      2        -1   Refused
                    772         0   None
                    384         1   A little difficulty
                    256         2   Moderate difficulty
                    253         3   Substantial difficulty
                 10,506         .
```

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

```
            type:  numeric (double)
           label:  R3

           range:  [-1,8]                          units:  1
   unique values:  9                            missing .:  8,942/12,173

      tabulation:  Freq.   Numeric  Label
                     12        -1   Refused
                    562         1   less than $500
                    688         2   $500 to $749
                    614         3   $750 to $999
                    430         4   $1,000 to $1,249
                    320         5   $1,250 to 1,499
                    303         6   $1,500 to $1,999
                    252         7   $2,000 or above
                     50         8   Don't know
                  8,942         .
```

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:  [-1,8]                          units:  1
   unique values:  9                            missing .:  6,977/12,173
```

```
       tabulation:  Freq.   Numeric  Label
                       25        -1  Refused
                      430         1  less than $500
                      729         2  $500 to $749
                      712         3  $750 to $999
                      793         4  $1000 to $1,249
                      693         5  $1,250 to 1,499
                      738         6  $1,500 to $1,999
                      963         7  $2,000 or above
                      113         8  Don't know
                    6,977         .
```

BK1   Do you [and/or your spouse/ and/or your
                                        partner] currently have achecking, savings or

                                        money market account?

```
             type:  numeric (double)
            label:  BK1

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       21        -1  Refused
                      497         0  No
                   11,655         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/ and/or your partner]:

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

            range:  [-1,1]                         units:  1
    unique values:  3                          missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                        6        -1  Refused
                   10,830         0  No
                    1,337         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/ and/or your partner]:
------------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  BK2_b

                range:  [-1,1]                           units:  1
        unique values:  3                         missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           14        -1   Refused
                       11,310         0   No
                          849         1   Yes


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

                 type:  numeric (double)
                label:  BK2_c

                range:  [-1,1]                           units:  1
        unique values:  3                         missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           20        -1   Refused
                       11,848         0   No
                          305         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/ and/or your partner]:
------------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  BK2_d

                range:  [-1,1]                           units:  1
        unique values:  3                         missing .:  0/12,173

           tabulation:  Freq.    Numeric  Label
                           26        -1   Refused
                       11,894         0   No
```

```
                       253           1  Yes


-------------------------------------------------------------------------------
BK2_e                                   Obtain a tax refund advance to receive your
                                        refund faster - In the past 12 month, did you

                                        [and/or your spouse/ and/or your partner]:
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  BK2_e

             range:  [-1,1]                            units:  1
     unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                         8        -1  Refused
                    12,050         0  No
                       115         1  Yes


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

              type:  numeric (double)
             label:  A6

             range:  [-2,3]                            units:  1
     unique values:  5                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       431        -2  Don't know
                        16        -1  Refused
                     7,939         1  Very confident
                     2,063         2  Somewhat confident
                     1,724         3  Not confident


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

              type:  numeric (double)
             label:  A0

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

```
      unique values:  3                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        21      -1  Refused
                     7,227       0  No
                     4,925       1  Yes

-------------------------------------------------------------------------------
A0B                                      Was there a time in the past 12 months that
                                         you [and/or your spouse/ and/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 .:  4,946/12,173

        tabulation:  Freq.   Numeric  Label
                        21      -1  Refused
                     6,481       0  No
                       725       1  Yes
                     4,946       .

-------------------------------------------------------------------------------
A1_a                                     Turned down for credit - In the past 12
                                         months, please tell us if any of the
                                         following has happened:
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  A1_a

             range:  [-1,1]                        units:  1
      unique values:  3                          missing .:  7,227/12,173

        tabulation:  Freq.   Numeric  Label
                         7      -1  Refused
                     3,795       0  No
                     1,144       1  Yes
                     7,227       .

-------------------------------------------------------------------------------
A1_b                                     Approved for credit, but were not given as
                                         much credit as you applied for - In the past
                                         12 months, please tell us if any of the
```

codebook.txt
following has happened:
----

             type: numeric (double)
            label: A1_b

            range: [-1,1]   units: 1
    unique values: 3   missing .: 7,227/12,173

       tabulation: Freq.   Numeric Label
                       10   -1 Refused
                    4,176   0 No
                      760   1 Yes
                    7,227   .

A1_c   Put off applying for credit because you
                                         thought you might be turned down - In the
                                         past 12 months, please tell us if any of the
                                         following has happened:
----

             type: numeric (double)
            label: A1_c

            range: [-1,1]   units: 1
    unique values: 3   missing .: 7,227/12,173

       tabulation: Freq.   Numeric Label
                        4   -1 Refused
                    4,043   0 No
                      899   1 Yes
                    7,227   .

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

             type: numeric (double)
            label: A2

            range: [-1,1]   units: 1
    unique values: 3   missing .: 11,448/12,173

       tabulation: Freq.   Numeric Label

```
                            2          -1  Refused
                          257           0  No
                          466           1  Yes
                       11,448           .
```

C2A   Do you have at least one credit card?

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

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      19        -1  Refused
                   1,712         0  No
                  10,442         1  Yes
```

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

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

           range:  [-1,1]                          units:  1
   unique values:  3                          missing .:  1,712/12,173

      tabulation:  Freq.   Numeric  Label
                      28        -1  Refused
                   5,789         0  No
                   4,644         1  Yes
                   1,712         .
```

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

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

           range:  [-1,3]                          units:  1
   unique values:  4                          missing .:  7,501/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                        13       -1  Refused
                     1,451        1  Less debt now
                     1,862        2  About the same
                     1,346        3  More debt now
                     7,501        .
```

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 .:  1,712/12,173

        tabulation:  Freq.   Numeric  Label
                        23       -1  Refused
                     5,177        0  Never carried an unpaid balance
                                     (always pay in full)
                       575        1  Once
                     1,950        2  Some of the time
                     2,736        3  Most or all of the time
                     1,712        .
```

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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       428        1  Less than High School degree
                     2,723        2  High school degree or GED
                     2,169        3  Some college but no degree
                                     (including currently enrolled in
                                     college)
                       645        4  Certificate or technical degree
                     1,149        5  Associate degree
                     2,953        6  Bachelor's degree
```

```
                  1,343          7  Master's degree
                    484          8  Professional degree (e.g. MBA,
                                      MD, JD)
                    279          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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        16        -1  Refused
                    11,418         0  No
                       317         1  Yes, as a part-time student
                       422         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 .:  11,434/12,173

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                        21         1  High school or GED program
                        33         2  Non-degree training program
                        66         3  Certificate or technical degree
                       137         4  Associate degree
                       251         5  Bachelor's degree
                       120         6  Master's degree
                        49         7  Professional degree (e.g. MBA,
                                        MD, JD)
                        59         8  Doctoral Degree
                    11,434         .
```

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 .:  9,505/12,173

       tabulation:  Freq.   Numeric  Label
                        5        -1  Refused
                    2,321         0  No
                      342         1  Yes
                    9,505         .
```

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

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

            range:  [-1,13]                         units:  1
    unique values:  14                         missing .:  2,788/12,173

         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
                                         financial costs?

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

            range:  [-1,5]                          units:  1
    unique values:  6                          missing .:  8,988/12,173

       tabulation:  Freq.   Numeric  Label
                       60        -1  Refused
                      552         1  Financial benefits are much
                                       larger
                      503         2  Financial benefits are somewhat
                                       larger
                    1,212         3  About the same
                      359         4  Financial costs are somewhat
```

```
                            larger
                 499        5  Financial costs are much larger
               8,988        .
```

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

```
             type:  numeric (double)
            label:  ED6_a

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  9,315/12,173

       tabulation:  Freq.   Numeric  Label
                       16       -1   Refused
                    1,653        0   No
                    1,189        1   Yes
                    9,315        .
```

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

```
             type:  numeric (double)
            label:  ED6_b

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  9,315/12,173

       tabulation:  Freq.   Numeric  Label
                       30       -1   Refused
                    1,811        0   No
                    1,017        1   Yes
                    9,315        .
```

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

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

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  9,315/12,173

      tabulation:  Freq.   Numeric  Label
                      32       -1   Refused
                   2,491        0   No
                     335        1   Yes
                   9,315        .
```

ED6_d   Completed more education - If you could go
                                     back and make your education decisions again,

                                     would you have done any of these things:

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

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  9,315/12,173

      tabulation:  Freq.   Numeric  Label
                      13       -1   Refused
                     703        0   No
                   2,142        1   Yes
                   9,315        .
```

ED10   Overall, how would you say the lifetime
                                     financial benefits of your educational program
                                     compare to its financial costs?

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

           range:  [-1,5]                          units:  1
   unique values:  6                           missing .:  5,972/12,173

      tabulation:  Freq.   Numeric  Label
                      27       -1   Refused
                   2,571        1   Financial benefits are much
                                     larger
                   1,468        2   Financial benefits are somewhat
                                     larger
```

```
                   1,170          3  About the same
                     530          4  Financial costs are somewhat
                                     larger
                     435          5  Financial costs are much larger
                   5,972          .
```

ED11_a   Chosen a different field of study - If you
                                        could go back and make decisions regarding
                                        your education again, would you have done any

                                        of these things:

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

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  5,972/12,173

      tabulation:  Freq.   Numeric  Label
                      14        -1  Refused
                   3,963         0  No
                   2,224         1  Yes
                   5,972         .
```

ED11_b   Attended a different school - If you could go

                                        back and make decisions regarding your
                                        education again, would you have done any of
                                        these things:

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

           range:  [-1,1]                          units:  1
   unique values:  3                           missing .:  5,972/12,173

      tabulation:  Freq.   Numeric  Label
                      22        -1  Refused
                   4,755         0  No
                   1,424         1  Yes
                   5,972         .
```

ED11_c   Not attended college or completed less
                                        education - If you could go back and make

```
                               decisions regarding your education again,
                               would you have done any of these things:
-------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED11_c

              range:  [-1,1]                            units:  1
      unique values:  3                            missing .:  5,972/12,173

        tabulation:  Freq.   Numeric  Label
                        22       -1  Refused
                     5,833        0  No
                       346        1  Yes
                     5,972        .

-------------------------------------------------------------------------------
ED11_d                                   Completed more education - If you could go
                                         back and make decisions regarding your
                                         education again, would you have done any of
                                         these things:
-------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED11_d

              range:  [-1,1]                            units:  1
      unique values:  3                            missing .:  5,972/12,173

        tabulation:  Freq.   Numeric  Label
                        27       -1  Refused
                     3,513        0  No
                     2,661        1  Yes
                     5,972        .

-------------------------------------------------------------------------------
ED13_a                                   Too expensive - Are each of the following a
                                         reason why you did not attend college?
-------------------------------------------------------------------------------

              type:  numeric (double)
              label:  ED13_a

              range:  [-1,1]                            units:  1
      unique values:  3                            missing .:  11,667/12,173

        tabulation:  Freq.   Numeric  Label
                         1       -1  Refused
                       188        0  No
```

```
                         317          1  Yes
                      11,667          .
```

ED13_b   Child care responsibilities - Are each of the
                                                following a reason why you did not attend
                                                college?

```
             type:  numeric (double)
            label:  ED13_b

            range:  [-1,1]                              units:  1
    unique values:  3                            missing .:  11,667/12,173

       tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                      373         0  No
                      131         1  Yes
                   11,667         .
```

ED13_c   Needed to earn money or support family - Are
                                                each of the following a reason why you did
                                                not attend college?

```
             type:  numeric (double)
            label:  ED13_c

            range:  [-1,1]                              units:  1
    unique values:  3                            missing .:  11,667/12,173

       tabulation:  Freq.   Numeric  Label
                        2        -1  Refused
                      246         0  No
                      258         1  Yes
                   11,667         .
```

ED13_d   Preferred to work - Are each of the following
                                                a reason why you did not attend college?

```
             type:  numeric (double)
            label:  ED13_d

            range:  [-1,1]                              units:  1
    unique values:  3                            missing .:  11,667/12,173
```

```
          tabulation:  Freq.   Numeric  Label
                           5       -1   Refused
                         215        0   No
                         286        1   Yes
                      11,667        .
```

ED13_e   Did not think benefits of college were worth
                                        the cost - Are each of the following a
                                        reason why you did not attend college?

```
                type:   numeric (double)
               label:   ED13_e

               range:   [-1,1]                        units:  1
       unique values:   3                         missing .:  11,667/12,173

          tabulation:  Freq.   Numeric  Label
                           3       -1   Refused
                         284        0   No
                         219        1   Yes
                      11,667        .
```

ED13_f   Illness or health issues - Are each of the
                                        following a reason why you did not attend
                                        college?

```
                type:   numeric (double)
               label:   ED13_f

               range:   [-1,1]                        units:  1
       unique values:   3                         missing .:  11,667/12,173

          tabulation:  Freq.   Numeric  Label
                           3       -1   Refused
                         442        0   No
                          61        1   Yes
                      11,667        .
```

ED14_a   Too expensive - Are each of the following a
                                        reason why you did not complete your college
                                        degree?

```
                          codebook.txt
              type:  numeric (double)
             label:  ED14_a

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         2       -1  Refused
                       229        0  No
                       336        1  Yes
                    11,606        .

--------------------------------------------------------------------------------
ED14_b                                   Child care responsibilities - Are each of the
                                         following a reason why you did not complete
                                         your college degree?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ED14_b

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         3       -1  Refused
                       425        0  No
                       139        1  Yes
                    11,606        .

--------------------------------------------------------------------------------
ED14_c                                   Needed to earn money or support family - Are
                                         each of the following a reason why you did
                                         not complete your college degree?
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  ED14_c

             range:  [-1,1]                          units:  1
     unique values:  3                          missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         4       -1  Refused
                       267        0  No
                       296        1  Yes
                    11,606        .

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

ED14_d   Preferred to work - Are each of the following
                                          a reason why you did not complete your
                                          college degree?
----

                 type: numeric (double)
                label: ED14_d

                range: [-1,1]   units: 1
        unique values: 3   missing .: 11,606/12,173

           tabulation: Freq.   Numeric Label
                            5   -1   Refused
                          299   0   No
                          263   1   Yes
                       11,606   .

ED14_e   Did not think the benefits of college were
                                          worth the cost - Are each of the following
                                          a reason why you did not complete your
                                          college degree?
----

                 type: numeric (double)
                label: ED14_e

                range: [-1,1]   units: 1
        unique values: 3   missing .: 11,606/12,173

           tabulation: Freq.   Numeric Label
                            7   -1   Refused
                          343   0   No
                          217   1   Yes
                       11,606   .

ED14_f   Illness or health issues - Are each of the
                                          following a reason why you did not complete
                                          your college degree?
----

                 type: numeric (double)
                label: ED14_f

                range: [-1,1]   units: 1
        unique values: 3   missing .: 11,606/12,173

           tabulation: Freq.   Numeric Label

```
                           5        -1  Refused
                         429         0  No
                         133         1  Yes
                      11,606         .
```

ED14_g   Low grades - Are each of the following a
                                        reason why you did not complete your college

                                        degree?

```
              type:  numeric (double)
             label:  ED14_g

             range:  [-1,1]                        units:  1
     unique values:  3                         missing .:  11,606/12,173

        tabulation:  Freq.   Numeric  Label
                         5        -1  Refused
                       444         0  No
                       118         1  Yes
                    11,606         .
```

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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        18        -1  Refused
                    10,232         0  No
                     1,923         1  Yes
```

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

```
              type:  numeric (double)
             label:  SL2_a
```

```
            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  10,250/12,173

       tabulation:  Freq.   Numeric  Label
                        1       -1   Refused
                       78        0   No
                    1,844        1   Yes
                   10,250        .
```

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

```
             type:  numeric (double)
            label:  SL2_b

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  10,250/12,173

       tabulation:  Freq.   Numeric  Label
                       46       -1   Refused
                    1,808        0   No
                       69        1   Yes
                   10,250        .
```

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

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

            range:  [-1,1]                        units:  1
    unique values:  3                         missing .:  10,250/12,173

       tabulation:  Freq.   Numeric  Label
                       37       -1   Refused
                    1,443        0   No
                      443        1   Yes
                   10,250        .
```

SL2_d   Other loan - Think about the money you
                                        currently owe for your own education. Is the

                          money you owe for that education a:
----

                 type: numeric (double)
                label: SL2_d

                range: [-1,1]   units: 1
        unique values: 3   missing .: 10,250/12,173

           tabulation: Freq.   Numeric Label
                            48   -1 Refused
                         1,666   0 No
                           209   1 Yes
                        10,250   .

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

                 type: numeric (double)
                label: SL3

                range: [-2,11]   units: 1
        unique values: 13   missing .: 10,250/12,173

             examples: .
                        .
                        .
                        .

SL4   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 .: 10,250/12,173

             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 .: 10,250/12,173

               tabulation: Freq.   Numeric Label
                                4   -1   Refused
                            1,582   0   No
                              337   1   Yes
                           10,250   .

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 .: 1,923/12,173

               tabulation: Freq.   Numeric Label
                               21   -1   Refused
                            8,185   0   No
                            2,044   1   Yes
                            1,923   .

SL8_a   Certificate or technical training - Still
                                               thinking about the money you borrowed to
                                               pay for your own education, did you borrow
                                               money for each of the following educational
                                               programs:
----

                     type: numeric (double)
                    label: SL8_a

                    range: [-1,1]   units: 1

```
      unique values:  3                        missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         18       -1  Refused
                      3,419        0  No
                        530        1  Yes
                      8,206        .
```

SL8_b   Associate degree - Still thinking about the
                                           money you borrowed to pay for your own
                                           education, did you borrow money for each of
                                           the following educational programs:

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

              range:  [-1,1]                          units:  1
      unique values:  3                        missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         34       -1  Refused
                      3,085        0  No
                        848        1  Yes
                      8,206        .
```

SL8_c   Bachelor's degree - Still thinking about the
                                           money you borrowed to pay for your own
                                           education, did you borrow money for each of
                                           the following educational programs:

```
               type:  numeric (double)
              label:  SL8_c

              range:  [-1,1]                          units:  1
      unique values:  3                        missing .:  8,206/12,173

         tabulation:  Freq.   Numeric  Label
                         26       -1  Refused
                      1,380        0  No
                      2,561        1  Yes
                      8,206        .
```

SL8_d   Professional degree (e.g. MBA, MD, JD) -
                                           Still thinking about the money you borrowed

                              to pay for your own education, did you borrow

                              money for each of the following educational
                              programs:
----
               type: numeric (double)
              label: SL8_d

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,206/12,173

         tabulation: Freq.   Numeric Label
                         81   -1 Refused
                      3,512   0 No
                        374   1 Yes
                      8,206   .

SL8_e   Master's degree or Doctoral degree - Still
                                       thinking about the money you borrowed to
                                       pay for your own education, did you borrow
                                       money for each of the following educational
                                       programs:
----
               type: numeric (double)
              label: SL8_e

              range: [-1,1]   units: 1
      unique values: 3   missing .: 8,206/12,173

         tabulation: Freq.   Numeric Label
                         60   -1 Refused
                      3,218   0 No
                        689   1 Yes
                      8,206   .

SL10   Do you currently owe any money used to pay
                                       for your [spouse/ partner]'s education?
----
               type: numeric (double)
              label: SL10

              range: [-1,1]   units: 1
      unique values: 3   missing .: 4,376/12,173

```
      tabulation:  Freq.   Numeric  Label
                      12        -1  Refused
                   7,337         0  No
                     448         1  Yes
                   4,376         .
```

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

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

           range:  [-1,999]                    units:  1
   unique values:  4                        missing .:  1,941/12,173

      tabulation:  Freq.   Numeric  Label
                      10        -1  Refused
                   7,729         0  No
                     661         1  Yes
                   1,832       999  Do not have children or
                                    grandchildren
                   1,941         .
```

SL12_a   Student loan - Is the money you owe for your
                                        child or grandchild's education a:

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

           range:  [-1,1]                       units:  1
   unique values:  3                        missing .:  11,512/12,173

      tabulation:  Freq.   Numeric  Label
                       2        -1  Refused
                     102         0  No
                     557         1  Yes
                  11,512         .
```

SL12_b   Home equity loan - Is the money you owe for
                                        your child or grandchild's education a:

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

```
          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,512/12,173

     tabulation:  Freq.   Numeric  Label
                     22       -1   Refused
                    570        0   No
                     69        1   Yes
                 11,512        .
```

SL12_c   Credit card - Is the money you owe for your
                                        child or grandchild's education a:

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

          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,512/12,173

     tabulation:  Freq.   Numeric  Label
                     23       -1   Refused
                    536        0   No
                    102        1   Yes
                 11,512        .
```

SL12_d   Other loan - Is the money you owe for your
                                        child or grandchild's education a:

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

          range:  [-1,1]                          units:  1
  unique values:  3                         missing .:  11,512/12,173

     tabulation:  Freq.   Numeric  Label
                     27       -1   Refused
                    559        0   No
                     75        1   Yes
                 11,512        .
```

D1I   Do you consider yourself to be retired?

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

```
            label:  D1I

            range:  [-1,1]                              units:  1
    unique values:  3                             missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        20        -1  Refused
                     8,159         0  No
                     3,994         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 .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                     1,350        -2  Don't know
                        14        -1  Refused
                     3,629         0  No
                     3,186         1  Yes
                     3,994         .
```

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

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

            range:  [-1,1]                              units:  1
    unique values:  3                             missing .:  3,994/12,173

        tabulation:  Freq.   Numeric  Label
                        36        -1  Refused
                     3,499         0  No
                     4,644         1  Yes
                     3,994         .
```

K2_b   Pension with a defined benefit through an
                                          employer that will pay a fixed monthly amount

```
                                 in retirement - Do you have each of the
                                 following types of retirement savings?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  K2_b

             range:  [-1,1]                            units:  1
     unique values:  3                            missing .:  3,994/12,173

        tabulation:  Freq.    Numeric  Label
                        56        -1  Refused
                     6,137         0  No
                     1,986         1  Yes
                     3,994         .

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

              type:  numeric (double)
             label:  K2_c

             range:  [-1,1]                            units:  1
     unique values:  3                            missing .:  3,994/12,173

        tabulation:  Freq.    Numeric  Label
                        68        -1  Refused
                     5,150         0  No
                     2,961         1  Yes
                     3,994         .

-------------------------------------------------------------------------------
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 .:  3,994/12,173

        tabulation:  Freq.    Numeric  Label
                        56        -1  Refused
```

```
              4,080            0  No
              4,043            1  Yes
              3,994            .
```

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 .:  3,994/12,173

     tabulation:  Freq.   Numeric  Label
                     56        -1  Refused
                  7,244         0  No
                    879         1  Yes
                  3,994         .
```

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 .:  3,994/12,173

     tabulation:  Freq.   Numeric  Label
                     61        -1  Refused
                  6,998         0  No
                  1,120         1  Yes
                  3,994         .
```

K8A   At what age did you retire?

```
           type:  numeric (double)
          label:  K8A
```

```
              range:  [-2,6]                           units:  1
      unique values:  8                          missing .:  8,179/12,173

         tabulation:  Freq.   Numeric  Label
                        55       -2  Not Sure
                         7       -1  Refused
                     1,553        1  59 or younger
                       362        2  60 or 61
                       960        3  62, 63, or 64
                       514        4  65 or 66
                       248        5  67, 68, or 69
                       295        6  70 or older
                     8,179        .
```

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 .:  8,179/12,173

         tabulation:  Freq.   Numeric  Label
                        14       -1  Refused
                     2,855        0  No
                     1,125        1  Yes
                     8,179        .
```

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 .:  8,179/12,173

         tabulation:  Freq.   Numeric  Label
                        15       -1  Refused
                     1,866        0  No
                     2,113        1  Yes
```

```
                          8,179           .


--------------------------------------------------------------------------------
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 .:  8,179/12,173

           tabulation:  Freq.   Numeric  Label
                           23        -1  Refused
                        3,385         0  No
                          586         1  Yes
                        8,179         .


--------------------------------------------------------------------------------
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 .:  8,179/12,173

           tabulation:  Freq.   Numeric  Label
                           22        -1  Refused
                        3,410         0  No
                          562         1  Yes
                        8,179         .


--------------------------------------------------------------------------------
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 .:  8,179/12,173
```

```
          tabulation:  Freq.   Numeric  Label
                          21        -1  Refused
                       2,339         0  No
                       1,634         1  Yes
                       8,179         .
```

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 .:  8,179/12,173

          tabulation:  Freq.   Numeric  Label
                          22        -1  Refused
                       3,479         0  No
                         493         1  Yes
                       8,179         .
```

K10_a   Withdrawals from savings or a retirement
                                          account - In the past 12 months, have you
                                          used any of the following to cover expenses
                                          in retirement:

```
                type:  numeric (double)
               label:  K10_a

               range:  [-1,1]                          units:  1
       unique values:  3                            missing .:  8,179/12,173

          tabulation:  Freq.   Numeric  Label
                           6        -1  Refused
                       2,381         0  No
                       1,607         1  Yes
                       8,179         .
```

K10_b   Money from selling a business or real estate
                                          that you own - In the past 12 months, have
                                          you used any of the following to cover
                                          expenses in retirement:

```
             type:  numeric (double)
            label:  K10_b

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  8,179/12,173

       tabulation:  Freq.   Numeric  Label
                       19        -1  Refused
                    3,838         0  No
                      137         1  Yes
                    8,179         .
```

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 .:  2,059/12,173

         examples:  1      Less than $10,000
                    3      $25,000 to $49,999
                    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 .:  6,053/12,173

       tabulation:  Freq.   Numeric  Label
                        9        -1  Refused
                      904         1  Very comfortable
                    1,706         2  Mostly comfortable
                    1,977         3  Slightly comfortable
                    1,524         4  Not comfortable
                    6,053         .
```

```
                              codebook.txt
------------------------------------------------------------------------------
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 .:   3,994/12,173

           tabulation:  Freq.   Numeric  Label
                           14       -1  Refused
                        7,450        0  No
                          302        1  Yes, borrowed money
                          350        2  Yes, cashed out
                           63        3  Yes, both
                        3,994        .

------------------------------------------------------------------------------
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 .:   0/12,173

           tabulation:  Freq.   Numeric  Label
                           29       -1  Refused
                        3,934        0  No
                        8,210        1  Yes

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

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

```
              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         41       -1   Refused
                      7,726        0   No
                      4,406        1   Yes

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

               type:  numeric (double)
              label:  I0_c

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         46       -1   Refused
                      8,188        0   No
                      3,939        1   Yes

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

               type:  numeric (double)
              label:  I0_d

              range:  [-1,1]                         units:  1
      unique values:  3                         missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         56       -1   Refused
                     11,579        0   No
                        538        1   Yes

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

```
                              codebook.txt
--------------------------------------------------------------------------------

                type:  numeric (double)
               label:  I0_e

               range:  [-1,1]                          units:  1
       unique values:  3                          missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          46       -1  Refused
                      11,844        0  No
                         283        1  Yes

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

                type:  numeric (double)
               label:  I0_f

               range:  [-1,1]                          units:  1
       unique values:  3                          missing .:  0/12,173

          tabulation:  Freq.   Numeric  Label
                          36       -1  Refused
                       9,286        0  No
                       2,851        1  Yes

--------------------------------------------------------------------------------
I0A                                     Did you [and/or your spouse/parnter] 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 .:  11,273/12,173

          tabulation:  Freq.   Numeric  Label
                           9       -1  Refused
                         533        0  No
                         358        1  Yes
                      11,273        .

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

```
I40                                      Which of the following categories best
                                         describes the total income that you 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 .:  17/12,173

          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/
                                         parnter] received any of the following?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I41_a

             range:  [-1,1]                            units:  1
     unique values:  3                           missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
                         36       -1   Refused
                     11,102        0   No
                      1,035        1   Yes

-------------------------------------------------------------------------------
I41_b                                    Supplemental Nutrition Assistance Program
                                         (SNAP or food stamps) - In the past 12
                                         months, have you [and/or your spouse/parnter]

                                         received any of the following?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  I41_b

             range:  [-1,1]                            units:  1
     unique values:  3                           missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
```

```
                        34        -1  Refused
                    11,100         0  No
                     1,039         1  Yes

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

                 type:  numeric (double)
                label:  I41_c

                range:  [-1,1]                       units:  1
        unique values:  3                         missing .:  9,320/12,173

           tabulation:  Freq.   Numeric  Label
                           15        -1  Refused
                        2,586         0  No
                          252         1  Yes
                        9,320         .

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

                 type:  numeric (double)
                label:  I41_d

                range:  [-1,1]                       units:  1
        unique values:  3                         missing .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                           25        -1  Refused
                       11,793         0  No
                          355         1  Yes

-------------------------------------------------------------------------------
I41_e                                   Free or reduced price school lunches - In the

                                        past 12 months, have you [and/or your spouse/
                                        parnter] received any of the following?
-------------------------------------------------------------------------------

                 type:  numeric (double)
```

```
            label:  I41_e

            range:  [-1,1]                          units:  1
    unique values:  3                        missing .:  9,320/12,173

       tabulation:  Freq.   Numeric  Label
                       12       -1  Refused
                    2,312        0  No
                      529        1  Yes
                    9,320        .
```

I9   In the past 12 months, which one of the
                                       following best describes your [and/or your
                                       spouse/parnter] income?

```
             type:  numeric (double)
            label:  I9

            range:  [-1,3]                          units:  1
    unique values:  4                        missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       45       -1  Refused
                    8,857        1  Roughly the same amount each
                                      month
                    2,374        2  Occasionally varies from month
                                      to month
                      897        3  Varies quite often from month to
                                      month
```

I12   Because your income varies, have you [and/or
                                       your spouse/parnter] struggled to pay your
                                       bills in the past 23 months?

```
             type:  numeric (double)
            label:  I12

            range:  [-1,1]                          units:  1
    unique values:  3                        missing .:  8,902/12,173

       tabulation:  Freq.   Numeric  Label
                        4       -1  Refused
                    2,152        0  No
                    1,115        1  Yes
                    8,902        .
```

I20   In the past month, would you say that your
                                             [and/or your spouse/parnter] total spending
                                             was:
----

             type: numeric (double)
            label: I20

            range: [-1,3]   units: 1
    unique values: 4   missing .: 0/12,173

       tabulation: Freq.   Numeric Label
                       52   -1 Refused
                    6,346   1 Less than your income
                    3,742   2 The same as your income
                    2,033   3 More than your income

FS10   Does anyone living outside of your household
                                             provide you with regular financial support?
----

             type: numeric (double)
            label: FS10

            range: [-1,1]   units: 1
    unique values: 3   missing .: 0/12,173

       tabulation: Freq.   Numeric Label
                       31   -1 Refused
                   11,123   0 No
                    1,019   1 Yes

FS20_a   Help with rent or mortgage - Do you receive
                                             each of the following types of financial
                                             support from people living outside of your
                                             household?
----

             type: numeric (double)
            label: FS20_a

            range: [-1,1]   units: 1
    unique values: 3   missing .: 11,154/12,173

       tabulation: Freq.   Numeric Label

```
                            2         -1  Refused
                          682          0  No
                          335          1  Yes
                       11,154          .
```

FS20_b   Help with education expenses or student loans
                                        - Do you receive each of the following types
                                        of financial support from people living
                                        outside of your household?

```
              type:  numeric (double)
             label:  FS20_b

             range:  [-1,1]                         units:  1
     unique values:  3                         missing .:  11,154/12,173

        tabulation:  Freq.   Numeric  Label
                         3        -1  Refused
                       821         0  No
                       195         1  Yes
                    11,154         .
```

FS20_c   Help with car payment - Do you receive each
                                        of the following types of financial support
                                        from people living outside of your household?

```
              type:  numeric (double)
             label:  FS20_c

             range:  [-1,1]                         units:  1
     unique values:  3                         missing .:  11,154/12,173

        tabulation:  Freq.   Numeric  Label
                         4        -1  Refused
                       847         0  No
                       168         1  Yes
                    11,154         .
```

FS20_d   Help with other bills - Do you receive each
                                        of the following types of financial support
                                        from people living outside of your household?

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

```
              label:  FS20_d

              range:  [-1,1]                              units:  1
      unique values:  3                              missing .:  11,154/12,173

          tabulation:  Freq.   Numeric  Label
                          2        -1  Refused
                        506         0  No
                        511         1  Yes
                     11,154         .
```

FS20_e   Money for general expenses or anything else -
                                          Do you receive each of the following types of
                                          financial support from people living outside
                                          of your household?

```
               type:  numeric (double)
              label:  FS20_e

              range:  [-1,1]                              units:  1
      unique values:  3                              missing .:  11,154/12,173

          tabulation:  Freq.   Numeric  Label
                          2        -1  Refused
                        360         0  No
                        657         1  Yes
                     11,154         .
```

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 .:  11,154/12,173

          tabulation:  Freq.   Numeric  Label
                          5        -1  Refused
                        349         0  No
                        665         1  Yes
                     11,154         .
```

```
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 .:  11,154/12,173

            tabulation:  Freq.   Numeric  Label
                            12        -1  Refused
                           857         0  No
                           150         1  Yes
                        11,154         .

-------------------------------------------------------------------------------
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 .:  11,154/12,173

            tabulation:  Freq.   Numeric  Label
                            14        -1  Refused
                           783         0  No
                           222         1  Yes
                        11,154         .

-------------------------------------------------------------------------------
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 .:  11,154/12,173
```

```
            tabulation:  Freq.   Numeric  Label
                            15       -1   Refused
                           871        0   No
                           133        1   Yes
                        11,154        .
```

FS30_e   Charity, church, or other organization - Who
                                          outside of your household provides you with
                                          regular financial supportor helps you with
                                          bill payments?

```
                 type:  numeric (double)
                label:  FS30_e

                range:  [-1,1]                          units:  1
        unique values:  3                            missing .:  11,154/12,173

            tabulation:  Freq.   Numeric  Label
                            21       -1   Refused
                           938        0   No
                            60        1   Yes
                        11,154        .
```

FS40   Do you provide regular financial support to
                                          anyone living outside of your household?

```
                 type:  numeric (double)
                label:  FS40

                range:  [-1,1]                          units:  1
        unique values:  3                            missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                            38       -1   Refused
                        10,041        0   No
                         2,094        1   Yes
```

EF1   Have you set aside emergency or rainy day
                                          funds that would cover your expenses for 3
months
                                          in the case of sickness, job loss, economic
                                          downturn, or other emergencies?

```
            type:  numeric (double)
           label:  EF1

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      38       -1   Refused
                   5,306        0   No
                   6,829        1   Yes
```

EF2   If you were to lose your main source of
                                         income (e.g. job, government benefits), could
                                         you cover your expenses for 3 months by
                                         borrowing money, using savings, selling
                                         assets, or borrowing from friends/family?

```
            type:  numeric (double)
           label:  EF2

           range:  [-1,1]                         units:  1
   unique values:  3                          missing .:  6,829/12,173

      tabulation:  Freq.   Numeric  Label
                      33       -1   Refused
                   3,240        0   No
                   2,071        1   Yes
                   6,829        .
```

EF3_a   Put it on my credit card and pay it off in
                                         full at the next statement - Suppose that you

                                         have an emergency expenses 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 .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      57       -1   Refused
                   7,648        0   No
```

                        4,468   1 Yes

EF3_b   Put it on my credit card and pay it off over
                                        time - Suppose that you have an emergency
                                        expenses 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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1   Refused
                    10,276   0   No
                     1,840   1   Yes

EF3_c   With the money currently in my
                                        checking/savings account or with cash -
                                        Suppose that you have an emergency expenses
                                        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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1   Refused
                     6,379   0   No
                     5,737   1   Yes

EF3_d   Using money from a bank loan or line of
                                        credit - Suppose that you have an emergency
                                        expenses 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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       57        -1  Refused
                   11,814         0  No
                      302         1  Yes
```

EF3_e   By borrowing from a friend or family member -
                                         Suppose that you have an emergency expenses
                                         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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       57        -1  Refused
                   11,074         0  No
                    1,042         1  Yes
```

EF3_f   Using a payday loan, deposit advance, or
                                         overdraft - Suppose that you have an
                                         emergency expenses 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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       57        -1  Refused
                   11,945         0  No
                      171         1  Yes
```

EF3_g   By selling something - Suppose that you have
                                         an emergency expenses 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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1 Refused
                    11,416   0 No
                       700   1 Yes

EF3_h   I wouldn't be able to pay for the expense
                                         right now - Suppose that you have an
                                         emergency expenses 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 .: 0/12,173

        tabulation: Freq.   Numeric Label
                        57   -1 Refused
                    10,813   0 No
                     1,303   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 .: 0/12,173

        tabulation: Freq.   Numeric   Label

```
                   25         -1  Refused
                1,828          0  Can't pay some bills
               10,320          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 .:  1,853/12,173

        tabulation:  Freq.   Numeric  Label
                        20        -1  Refused
                     1,317         0  Could not pay some bills
                     8,983         1  Would still be able to pay all
                                       bills
                     1,853         .
```

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 .:  10,345/12,173

        tabulation:  Freq.   Numeric  Label
                         9        -1  Refused
                     1,459         0  No
                       360         1  Yes
                    10,345         .
```

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 .:  10,345/12,173

        tabulation:  Freq.   Numeric  Label
                        12       -1   Refused
                       944        0   No
                       872        1   Yes
                    10,345        .
```

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 .:  10,345/12,173

        tabulation:  Freq.   Numeric  Label
                        11       -1   Refused
                     1,264        0   No
                       553        1   Yes
                    10,345        .
```

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 .:  10,345/12,173

        tabulation:  Freq.   Numeric  Label
                        13       -1   Refused
                     1,248        0   No
                       567        1   Yes
                    10,345        .
```

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 .: 10,345/12,173

        tabulation: Freq.   Numeric Label
                        19   -1 Refused
                     1,529   0 No
                       280   1 Yes
                    10,345   .

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 .: 10,345/12,173

        tabulation: Freq.   Numeric Label
                        33   -1 Refused
                     1,566   0 No
                       229   1 Yes
                    10,345   .

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 .:  10,345/12,173

       tabulation:  Freq.   Numeric  Label
                       23        -1  Refused
                    1,177         0  No
                      628         1  Yes
                   10,345         .
```

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 .:  10,856/12,173

       tabulation:  Freq.   Numeric  Label
                       22        -1  Refused
                    1,181         0  No
                      114         1  Yes
                   10,856         .
```

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 .:  10,856/12,173

       tabulation:  Freq.   Numeric  Label
                       29        -1  Refused
                      626         0  No
                      662         1  Yes
                   10,856         .
```

```
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 .:  10,856/12,173

         tabulation:  Freq.   Numeric  Label
                         21        -1  Refused
                        998         0  No
                        298         1  Yes
                     10,856         .

-------------------------------------------------------------------------------
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 .:  10,856/12,173

         tabulation:  Freq.   Numeric  Label
                         17        -1  Refused
                        679         0  No
                        621         1  Yes
                     10,856         .

-------------------------------------------------------------------------------
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 .:  10,856/12,173

           tabulation:  Freq.   Numeric  Label
                           36      -1  Refused
                        1,124       0  No
                          157       1  Yes
                       10,856       .
```

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 .:  10,856/12,173

           tabulation:  Freq.   Numeric  Label
                           37      -1  Refused
                          944       0  No
                          336       1  Yes
                       10,856       .
```

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 .:  10,856/12,173

           tabulation:  Freq.   Numeric  Label
                           38      -1  Refused
                          628       0  No
                          651       1  Yes
                       10,856       .
```

E1_a   Prescription medicine - During the past 12
                                            months, was there a time when you needed any

                                    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 .: 0/12,173

            tabulation: Freq.   Numeric Label
                            28   -1 Refused
                        11,068   0 No
                         1,077   1 Yes

E1_b   Seeing a doctor or specialist - During the
                                    past 12 months, was there a time when you
                                    needed any 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 .: 0/12,173

            tabulation: Freq.   Numeric Label
                            37   -1 Refused
                        10,465   0 No
                         1,671   1 Yes

E1_c   Mental health care or counseling - During the

                                    past 12 months, was there a time when you
                                    needed any of the following, but went without

                                    because you couldn't afford it?
----

                  type: numeric (double)
                 label: E1_c

                 range: [-1,1]   units: 1
         unique values: 3   missing .: 0/12,173

```
       tabulation:  Freq.   Numeric  Label
                       57        -1  Refused
                   11,304         0  No
                      812         1  Yes
```

E1_d   Dental care - During the past 12 months, was

                                         there a time when you needed any 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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       31        -1  Refused
                    9,964         0  No
                    2,178         1  Yes
```

E1_e   Follow-up care - During the past 12 months,
                                         was there a time when you needed any 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 .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                       41        -1  Refused
                   11,176         0  No
                      956         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?

```
                              codebook.txt
              type:  numeric (double)
             label:  E2

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         25       -1  Refused
                      9,274        0  No
                      2,874        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 .:  9,299/12,173

         tabulation:  Freq.   Numeric  Label
                         87       -2  Don't know
                         11       -1  Refused
                        567        1  $1 to $499
                        619        2  $500 to $999
                        619        3  $1,000 to $1,999
                        664        4  $2,000 to $4,999
                        307        5  $5,000 or higher
                      9,299        .

-------------------------------------------------------------------------------
E2B                                      Do you currently have any debt from the
                                         unexpected major medical expenses that you
                                         had in the past 12 months?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E2B

             range:  [-1,1]                          units:  1
     unique values:  3                            missing .:  0/12,173

         tabulation:  Freq.   Numeric  Label
                         33       -1  Refused
                     10,054        0  No
                      2,086        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 .: 0/12,173

         tabulation: Freq.   Numeric Label
                         77   -1 Refused
                      5,261   0 No
                      6,835   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 .: 0/12,173

         tabulation: Freq.   Numeric Label
                        152   -1 Refused
                     10,541   0 No
                      1,480   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 .: 0/12,173

```
        tabulation:  Freq.   Numeric  Label
                        79       -1  Refused
                     7,640        0  No
                     4,454        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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       196       -1  Refused
                    11,147        0  No
                       830        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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       183       -1  Refused
                    11,460        0  No
                       530        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?

```
                              codebook.txt
              type:  numeric (double)
             label:  E4_f

             range:  [-1,1]                            units:  1
      unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                       151       -1  Refused
                    11,221        0  No
                       801        1  Yes


-------------------------------------------------------------------------------
E5                                    Do you personally know someone who has been
                                      addicted to opioids or prescription painkillers?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E5

             range:  [-1,1]                            units:  1
      unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        17       -1  Refused
                    11,025        0  No
                     1,131        1  Yes

-------------------------------------------------------------------------------
E6A                                   Have any members of your immediate family ever

                                      been in prison or jail for one nigt  or longer?
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  E6A

             range:  [-1,1]                            units:  1
      unique values:  3                         missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                        42       -1  Refused
                     9,571        0  No
                     2,560        1  Yes


-------------------------------------------------------------------------------
E6C                                   Do you or someone in your immediate family
                                      currently have any unpaid legal expenpenses,
                                      fines, fees, or court costs?
-------------------------------------------------------------------------------
```

```
            type:  numeric (double)
           label:  E6C

           range:  [-1,1]                              units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      38        -1  Refused
                  11,444         0  No
                     691         1  Yes
```

E6B   Have you ever been the victim of a violent crime?

```
            type:  numeric (double)
           label:  E6B

           range:  [-1,1]                              units:  1
   unique values:  3                          missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      23        -1  Refused
                  11,081         0  No
                   1,069         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 .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                      39        -1  Refused
                  10,759         0  No
                   1,375         1  Yes
```

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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                      598       -2  Don't know
                      166       -1  Refused
                    2,071        1  Less than High School degree
                    4,499        2  High school degree or GED
                    1,240        3  Some college but no degree
                      657        4  Certificate or technical degree
                      652        5  Associate degree
                    1,527        6  Bachelor's degree
                      763        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 .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                    1,067       -2  Don't know
                      186       -1  Refused
                    2,411        1  Less than High School degree
                    3,684        2  High school degree or GED
                    1,065        3  Some college but no degree
                      658        4  Certificate or technical degree
                      426        5  Associate degree
                    1,529        6  Bachelor's degree
                    1,147        7  Graduate degree
```

FL0   On a scale from zero to ten, where zero is
                                             not at all willing to take risks and ten is
                                             very willing to take risks, what number would

                                             be on the scale?

```
          type:  numeric (double)
         label:  FL0, but 9 nonmissing values are not labeled

         range:  [-1,10]                      units:  1
 unique values:  12                      missing .:  0/12,173

      examples:  2
                 4
                 5
                 7
```

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 .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  5,738        -2  Don't know
                     28        -1  Refused
                    442         1  True
                  5,965         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 a
                                         ccount?

```
          type:  numeric (double)
         label:  FL4

         range:  [-2,3]                       units:  1
 unique values:  5                       missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  2,779        -2  Don't know
```

```
                         62         -1  Refused
                        450          1  More than today
                        871          2  Exactly the same
                      8,011          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 .:  0/12,173

           tabulation:  Freq.   Numeric  Label
                        1,729        -2  Don't know
                           75        -1  Refused
                        9,066         1  More than $102
                          710         2  Exactly $102
                          593         3  Less than $102

-------------------------------------------------------------------------------
ppage                                                                        Age
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  PPAGE, but 76 nonmissing values are not labeled

                range:  [18,93]                       units:  1
        unique values:  76                        missing .:  0/12,173

             examples:  32
                        47
                        58
                        68

-------------------------------------------------------------------------------
ppagecat                                                          Age 7 Categories
-------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppagecat

                range:  [1,7]                          units:  1
        unique values:  7                         missing .:  0/12,173
```

```
         tabulation:  Freq.    Numeric  Label
                        584          1  18-24
                      2,182          2  25-34
                      1,785          3  35-44
                      1,747          4  45-54
                      2,602          5  55-64
                      2,222          6  65-74
                      1,051          7  75+
```

----
ppagect4   Age 4 Categories

```
               type:  numeric (double)
              label:  ppagect4

              range:  [1,4]                          units:  1
      unique values:  4                          missing .:  0/12,173

         tabulation:  Freq.    Numeric  Label
                      1,941          1  18-29
                      2,610          2  30-44
                      3,110          3  45-59
                      4,512          4  60+
```

----
ppeduc   Education (Highest Degree Received)

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

              range:  [1,14]                         units:  1
      unique values:  14                         missing .:  0/12,173

           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 .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                           566         1  Less than high school
                         2,853         2  High school
                         3,748         3  Some college
                         5,006         4  Bachelor's degree or higher

-------------------------------------------------------------------------------
ppethm                                                        Race / Ethnicity
-------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  PPETHM

                  range:  [1,5]                         units:  1
          unique values:  5                          missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                         8,525         1  White, Non-Hispanic
                         1,228         2  Black, Non-Hispanic
                           564         3  Other, Non-Hispanic
                         1,456         4  Hispanic
                           400         5  2+ Races, Non-Hispanic

-------------------------------------------------------------------------------
ppgender                                                                 Gender
-------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  PPGENDER

                  range:  [1,2]                         units:  1
          unique values:  2                          missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                         6,293         1  Male
                         5,880         2  Female

-------------------------------------------------------------------------------
pphhhead                                                         Household Head
-------------------------------------------------------------------------------

                   type:  numeric (double)
                  label:  PPHHHEAD

                  range:  [0,1]                         units:  1
          unique values:  2                          missing .:  0/12,173
```

```
        tabulation:  Freq.   Numeric  Label
                     2,031         0  No
                    10,142         1  Yes
```

----
pphhsize   Household Size

```
              type:  numeric (double)
             label:  PPHHSIZE, but 13 nonmissing values are not labeled

             range:  [1,13]                        units:  1
     unique values:  13                         missing .:  0/12,173

          examples:  1
                     2
                     2
                     4
```

----
pphouse   Housing Type

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

             range:  [1,5]                         units:  1
     unique values:  5                          missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     8,584         1  A one-family house detached from
                                      any other house
                     1,116         2  A one-family house attached to
                                      one or more houses
                     2,033         3  A building with 2 or more
                                      apartments
                       419         4  A mobile home
                        21         5  Boat, RV, van, etc.
```

----
ppincimp   Household Income

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

             range:  [1,21]                        units:  1
     unique values:  21                         missing .:  0/12,173
```

```
          examples:  9      $30,000 to $34,999
                     12     $50,000 to $59,999
                     15     $85,000 to $99,999
                     17     $125,000 to $149,999


--------------------------------------------------------------------------------
ppmarit                                                          Marital Status
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPMARIT

             range:  [1,6]                           units:  1
     unique values:  6                           missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     6,976         1  Married
                       577         2  Widowed
                     1,322         3  Divorced
                       192         4  Separated
                     2,285         5  Never married
                       821         6  Living with partner

--------------------------------------------------------------------------------
ppmsacat                                                             MSA Status
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPMSACAT

             range:  [0,1]                           units:  1
     unique values:  2                           missing .:  0/12,173

        tabulation:  Freq.   Numeric  Label
                     1,695         0  Non-Metro
                    10,478         1  Metro

--------------------------------------------------------------------------------
ppreg4                                      Region 4 Based on State of Residence
--------------------------------------------------------------------------------

              type:  numeric (double)
             label:  PPREG4

             range:  [1,4]                           units:  1
     unique values:  4                           missing .:  0/12,173

        tabulation:  Freq.    Numeric  Label
```

```
                                   2,204        1  Northeast
                                   2,783        2  Midwest
                                   4,301        3  South
                                   2,885        4  West

--------------------------------------------------------------------------------
ppreg9                                        Region 9 Based on State of Residence
--------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  ppreg9

                 range:  [1,9]                         units:  1
         unique values:  9                           missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                           594        1  New England
                         1,610        2  Mid-Atlantic
                         1,908        3  East-North Central
                           875        4  West-North Central
                         2,398        5  South Atlantic
                           584        6  East-South Central
                         1,319        7  West-South Central
                           968        8  Mountain
                         1,917        9  Pacific

--------------------------------------------------------------------------------
pprent                                          Ownership Status of Living Quarters
--------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  PPRENT

                 range:  [1,3]                         units:  1
         unique values:  3                           missing .:  0/12,173

            tabulation:  Freq.   Numeric  Label
                         8,840        1  Owned or being bought by you or
                                         someone in your household
                         3,143        2  Rented for cash
                           190        3  Occupied without payment of cash
                                         rent

--------------------------------------------------------------------------------
ppstaten                                                                     State
--------------------------------------------------------------------------------

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

```
              range:  [11,95]                          units:  1
      unique values:  51                           missing .:  0/12,173

           examples:  31      OH
                      46      NE
                      59      FL
                      86      AZ
```

----
ppt01   Presence of Household Members Children 0-1

```
               type:  numeric (double)
              label:  PPT01, but 5 nonmissing values are not labeled

              range:  [0,4]                            units:  1
      unique values:  5                            missing .:  0/12,173

         tabulation:  Freq.    Numeric  Label
                      11,894         0
                         266         1
                          10         2
                           2         3
                           1         4
```

----
ppt1317   Presence of Household Members Children 13-17

```
               type:  numeric (double)
              label:  PPT1317, but 5 nonmissing values are not labeled

              range:  [0,4]                            units:  1
      unique values:  5                            missing .:  0/12,173

         tabulation:  Freq.    Numeric  Label
                      11,025         0
                         847         1
                         258         2
                          40         3
                           3         4
```

----
ppt18ov   Presence of Household Members Adults 18+

```
               type:  numeric (double)
              label:  PPT18OV, but 13 nonmissing values are not labeled
```

codebook.txt

```
          range:  [1,13]                          units:  1
  unique values:  13                         missing .:  0/12,173

       examples:  1
                  2
                  2
                  3

--------------------------------------------------------------------------------
ppt25                                   Presence of Household Members Children 2-5
--------------------------------------------------------------------------------

           type:  numeric (double)
          label:  PPT25, but 6 nonmissing values are not labeled

          range:  [0,5]                           units:  1
  unique values:  6                          missing .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  11,236        0
                     733        1
                     185        2
                      15        3
                       3        4
                       1        5

--------------------------------------------------------------------------------
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 .:  0/12,173

     tabulation:  Freq.   Numeric  Label
                  10,758        0
                     947        1
                     393        2
                      64        3
                       9        4
                       2        5

--------------------------------------------------------------------------------
ppwork                                                  Current Employment Status
--------------------------------------------------------------------------------
```

```
                            codebook.txt
             type:  numeric (double)
            label:  PPWORK

            range:  [1,7]                          units:  1
    unique values:  7                         missing .:  0/12,173

      tabulation:  Freq.   Numeric  Label
                   6,651         1  Working as a paid employee
                     956         2  Working self-employed
                      39         3  Not working on temporary layoff
                                    from a job
                     468         4  Not working looking for work
                   2,952         5  Not working retired
                     487         6  Not working disabled
                     620         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:  13                        missing .:  0/12,173

         examples:  3      iPhone
                    8      AndroidPhone
                    10     WinPC
                    10     WinPC

-------------------------------------------------------------------------------
ppcm0160                         Q26: Occupation (detailed) in current or main job
-------------------------------------------------------------------------------

             type:  numeric (double)
            label:  ppcm0160

            range:  [-2,35]                        units:  1
    unique values:  34                        missing .:  0/12,173

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

```
                                codebook.txt

            type:  numeric (double)
           label:  ind1, but 2 nonmissing values are not labeled

           range:  [-2,27]                        units:  1
   unique values:  27                          missing .:  0/12,173

        examples:  -2
                   2     Mining, Quarrying, and Oil and Gas Extraction
                   10    Finance and Insurance
                   16    Health Care and Social Assistance

-------------------------------------------------------------------------------
ppcm0062                                 Q18: Altogether, how many jobs do you have?
-------------------------------------------------------------------------------

            type:  numeric (double)
           label:  ppcm0062

           range:  [-2,4]                         units:  1
   unique values:  6                           missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                   4,575      -2  Not asked
                      23      -1  Refused
                   6,268       1  One
                   1,013       2  Two
                     188       3  Three
                     106       4  Four or more

-------------------------------------------------------------------------------
ppcm1301                                          GOVEMP1: Employer type
-------------------------------------------------------------------------------

            type:  numeric (double)
           label:  ppcm1301

           range:  [-2,5]                         units:  1
   unique values:  7                           missing .:  0/12,173

       tabulation:  Freq.   Numeric  Label
                   4,587      -2  Not asked
                      10      -1  Refused
                   1,330       1  Government
                   4,065       2  Private-for-profit company
                     951       3  Non-profit organization
                                   including tax exempt and
                                   charitable organizations
                   1,100       4  Self-employed
```

                                    130   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: 7   missing .: 10,893/12,173

        tabulation: Freq.   Numeric Label
                         3   -1 Refused
                        19   1 Only Spanish
                        90   2 More Spanish than English
                       291   3 Both Spanish and English equally
                       377   4 More English than Spanish
                       495   5 Only English
                         5   6 Neither Spanish nor English
                    10,893   .

----
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 .: 1,307/12,173

        tabulation: Freq.   Numeric Label
                        43   -1 Refused
                     1,234   1 Excellent
                     4,082   2 Very good
                     3,871   3 Good
                     1,340   4 Fair
                       296   5 Poor
                     1,307   .

----
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 .:  1,141/12,173

        tabulation:  Freq.   Numeric  Label
                       18       -1  Refused
                    5,415        1  I make most of the decisions
                    4,625        2  Another household member and I
                                    share in the decisions
                      974        3  Another household member makes
                                    most of the decisions
                    1,141        .

-------------------------------------------------------------------------------
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 .:  1,141/12,173

        tabulation:  Freq.   Numeric  Label
                      271       -1  Refused
                    4,916        1  Under $50,000
                    1,349        2  $50,000 - $99,999
                    1,445        3  $100,000 - $249,999
                    1,024        4  $250,000 - $499,999
                      813        5  $500,000 - $999,999
                      814        6  $1,000,000 or more
                      400        7  Not sure
                    1,141        .

-------------------------------------------------------------------------------
veteran                                  Armed Forces Status - Currently serving on
                                         Active Duty, currently in Reserves, c
-------------------------------------------------------------------------------

               type:  numeric (double)
              label:  veteran

              range:  [1,5]                         units:  1
      unique values:  5                         missing .:  735/12,173

        tabulation:  Freq.   Numeric  Label
                       35        1  Active Duty
                       16        2  Currently Reserves
                        8        3  Currently National Guard
```

```
                    1,389         4  Veteran
                    9,990         5  None of the above
                      735         .
```

----
ppp10092   Q31: In the past 12 months, have you...
                                          [Attended a political protest or rally]

```
              type:   numeric (double)
             label:   ppp10092

             range:   [-1,1]                        units:  1
     unique values:   3                         missing .:  735/12,173

        tabulation:   Freq.   Numeric  Label
                         98        -1  Refused
                     10,742         0  No
                        598         1  Attended a political protest or
                                       rally
                        735         .
```

----
ppp10093   Q31: In the past 12 months, have you... [Contacted a government official]

```
              type:   numeric (double)
             label:   ppp10093

             range:   [-1,1]                        units:  1
     unique values:   3                         missing .:  735/12,173

        tabulation:   Freq.   Numeric  Label
                         98        -1  Refused
                      9,549         0  No
                      1,791         1  Contacted a government official
                        735         .
```

----
ppp10094   Q31: In the past 12 months, have you...
                                          [Volunteered or worked for a Presidentia
----

```
              type:   numeric (double)
             label:   ppp10094

             range:   [-1,1]                        units:  1
     unique values:   3                         missing .:  735/12,173
```

```
       tabulation:  Freq.   Numeric  Label
                       98       -1  Refused
                   11,201        0  No
                      139        1  Volunteered or worked for a
                                    Presidential campaign
                      735        .
```

----
ppp10095   Q31: In the past 12 months, have you...
                                            [Volunteered or worked for a political c
----

```
             type:  numeric (double)
            label:  ppp10095

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  735/12,173

       tabulation:  Freq.   Numeric  Label
                       98       -1  Refused
                   11,052        0  No
                      288        1  Volunteered or worked for a
                                    political candidate other than a
                                    Presidential campai
                      735        .
```

----
pppa1801   Q31: In the past 12 months, have you...
                                             [Volunteered or worked for a political p
----

```
             type:  numeric (double)
            label:  pppa1801

            range:  [-1,1]                          units:  1
    unique values:  3                           missing .:  880/12,173

       tabulation:  Freq.   Numeric  Label
                       95       -1  Refused
                   10,829        0  No
                      369        1  Volunteered or worked for a
                                    political party, issue, or cause
                      880        .
```

----
pppa1701   Q31: In the past 12 months, have you...
                                             [Served on a committee for a civic, non-
----

```
            type:  numeric (double)
           label:  pppa1701

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  735/12,173

      tabulation:  Freq.   Numeric  Label
                     98        -1   Refused
                 10,516         0   No
                    824         1   Served on a committee for a
                                    civic, non-profit or community
                                    organization
                    735         .
```

----
pppa1702   Q31: In the past 12 months, have you...
                                            [Written a letter or email to a newspape
----

```
            type:  numeric (double)
           label:  pppa1702

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  735/12,173

      tabulation:  Freq.   Numeric  Label
                     98        -1   Refused
                 10,864         0   No
                    476         1   Written a letter or email to a
                                    newspaper/magazine or called a
                                    live radio or TV s
                    735         .
```

----
pppa1703   Q31: In the past 12 months, have you...
                                            [Shared your opinion about a town or com
----

```
            type:  numeric (double)
           label:  pppa1703

           range:  [-1,1]                        units:  1
   unique values:  3                          missing .:  735/12,173

      tabulation:  Freq.   Numeric  Label
                     98        -1   Refused
                 10,699         0   No
                    641         1   Shared your opinion about a town
                                    or community issue at a public
```

```
                                  meeting
                    735              .


--------------------------------------------------------------------------------
ppp10101                             Q31: In the past 12 months, have you...
                                     [Commented about politics on a message b
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppp10101

                range:  [-1,1]                         units:  1
        unique values:  3                          missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
                           98        -1  Refused
                        9,489         0  No
                        1,851         1  Commented about politics on a
                                         message board or internet site
                          735         .


--------------------------------------------------------------------------------
ppp10102    Q31: In the past 12 months, have you... [Held a publicly elected office]
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  ppp10102

                range:  [-1,1]                         units:  1
        unique values:  3                          missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
                           98        -1  Refused
                       11,277         0  No
                           63         1  Held a publicly elected office
                          735         .


--------------------------------------------------------------------------------
pppa1660                      Q31: In the past 12 months, have you... [Signed petition]
--------------------------------------------------------------------------------

                 type:  numeric (double)
                label:  pppa1660

                range:  [-1,1]                         units:  1
        unique values:  3                          missing .:  735/12,173

           tabulation:  Freq.   Numeric  Label
                           98        -1  Refused
```

```
                           8,345          0  No
                           2,995          1  Signed a petition
                             735          .

-------------------------------------------------------------------------------
ppp10103                          Q31: In the past 12 months, have you... [None of these]
-------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  ppp10103

                 range:  [-1,1]                          units:  1
         unique values:  3                           missing .:  735/12,173

            tabulation:  Freq.   Numeric  Label
                             98       -1  Refused
                          4,671        0  No
                          6,669        1  None of these …
                            735        .

-------------------------------------------------------------------------------
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 .:  38/12,173

            tabulation:  Freq.   Numeric  Label
                          5,644       -2  Not asked
                             28       -1  Refused
                            894        1  Yes
                          5,569        2  No
                             38        .

-------------------------------------------------------------------------------
ppfs1482                          Q108: Where do you think  your credit score falls
-------------------------------------------------------------------------------

                  type:  numeric (double)
                 label:  ppfs1482

                 range:  [-1,6]                          units:  1
         unique values:  7                           missing .:  1,141/12,173

            tabulation:  Freq.    Numeric  Label
```

```
                              codebook.txt
                     93       -1  Refused
                    342        1  Very poor
                    667        2  Poor
                  1,199        3  Fair
                  2,504        4  Good
                  5,588        5  Excellent
                    639        6  Don't know
                  1,141        .
```

```
-------------------------------------------------------------------------------
pppagnid                                      DERIVED: Gender identification
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  pppagnid, but 1 nonmissing value is not labeled

             range:  [-1,2]                          units:  1
     unique values:  4                            missing .:  735/12,173

        tabulation:  Freq.   Numeric  Label
                        69       -1
                    11,285        0  Cisgender
                        53        1  Transgender
                        31        2  Other
                       735        .
```

```
-------------------------------------------------------------------------------
pppa_lgb                                      Q23: Do you consider yourself to be. . .
-------------------------------------------------------------------------------

              type:  numeric (double)
             label:  pppa_lgb

             range:  [-1,4]                          units:  1
     unique values:  5                            missing .:  735/12,173

        tabulation:  Freq.   Numeric  Label
                        83       -1  Refused
                       332        1  Gay or lesbian
                    10,582        2  Straight, that is, not gay
                       314        3  Bisexual
                       127        4  Something else
                       735        .
```

```
-------------------------------------------------------------------------------
iclevel                                                    Level of institution
-------------------------------------------------------------------------------

              type:  numeric (byte)
```

```
                 label:  iclevel

                 range:  [1,3]                             units:  1
         unique values:  3                            missing .:  4,014/12,173

            tabulation:  Freq.   Numeric  Label
                         5,875         1  >=4 years
                         2,172         2  [2, 4) years
                           112         3  <2 years
                         4,014         .
```

----
control   Control of institution (IPEDS)

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

                 range:  [1,3]                             units:  1
         unique values:  3                            missing .:  4,000/12,173

            tabulation:  Freq.   Numeric  Label
                         5,613         1  Public
                         1,939         2  Private not-for-profit
                           621         3  Private for-profit
                         4,000         .
```

----
actcat   Selectivity: Final ACT category

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

                 range:  [1,3]                             units:  1
         unique values:  3                            missing .:  4,438/12,173

            tabulation:  Freq.   Numeric  Label
                         3,090         1  Inclusive
                         1,883         2  Selective
                         2,762         3  More selective
                         4,438         .
```