
CODEBOOK FOR 2017 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

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

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

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

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 data set contains four sets of weights, and users should consider the appropriate weights for their analysis.

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

DEMOGRAPHIC PROFILE VARIABLES

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

VARIABLE DEFINITIONS

CaseID

Case ID

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

weight1b Population weights: Re-interview respondents only

weight3b Population weights: All respondents (excluding experimental Spanish language)

weight4b Population weights: Fresh general-population respondents only

weight5b Population weights: All respondents including experimental Spanish language

xsflag	Sample variable
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type:	numeric (byte)		
label:	XSFLAG		
range:	[1, 4]	units:	1
unique values:	4	missing :	0/12, 447
tabulation:	Freq.	Numeric	Label
	2, 295	1	2016 respondents
	7, 524	2	Fresh

2,368 3 lmi
260 4 Hi spanic only

L0_a [My spouse or partner] Do each of the following
types of people currently live with you
in your household?

type: numeric (byte)
label: L0_A
range: [-1, 1] units: 1
unique values: 3 missing : 0/12,447
tabulation: Freq. Numeric Label
130 -1 Refused
4,287 0 No
8,030 1 Yes

L0_b [My child or children who are under age 18]
Do each of the following types of people currently
live with you in your household?

type: numeric (byte)
label: L0_B
range: [-1, 1] units: 1
unique values: 3 missing : 0/12,447
tabulation: Freq. Numeric Label
565 -1 Refused
9,114 0 No
2,768 1 Yes

L0_c [My adult child or children who are age 18 or older]
Do each of the following type of people currently
live with you in your household?

type: numeric (byte)
label: L0_C
range: [-1, 1] units: 1
unique values: 3 missing : 0/12,447
tabulation: Freq. Numeric Label
639 -1 Refused
10,014 0 No
1,794 1 Yes

L0_d [My parents] Do each of the following types
of people currently live with you in your household?

type: numeric (byte)
label: L0_D
range: [-1, 1] units: 1
unique values: 3 missing : 0/12,447
tabulation: Freq. Numeric Label
818 -1 Refused
10,670 0 No
959 1 Yes

L0_e [My extended family such as brothers, sisters
or cousins] Do each of the following types
of people currently live with you in your household?

type: numeric (byte)
label: L0_E
range: [-1, 1] units: 1
unique values: 3 missing : 0/12,447

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

L0_f [Roommate(s) who are not related to me] Do each of the following types of people currently live with you in your household?

type:	numeric (byte)		
label:	L0_F		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	836	-1	Refused
	11,149	0	No
	462	1	Yes

L0_g [Other individuals (please specify)] Do each of the following types of people currently live with you in your household?

type:	numeric (byte)		
label:	L0_G		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	1,749	-1	Refused
	10,634	0	No
	64	1	Yes

L0A Which of the following best describes the adult children (who are age 18 or older) who live with you?

type:	numeric (byte)		
label:	L0A		
range:	[-9, 2]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	10,653	-9	Not In Universe (not asked)
	28	-1	Refused
	567	1	All of the adult children living with me are currently enrolled in school
	1,199	2	One or more of the adult children who lives with me is <u>not</u> currently enrolled in school

L1_a [To save money] Are each of the following reasons why you live with these individuals?

type:	numeric (byte)		
label:	L1_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	9,578	-9	Not In Universe (not asked)
	148	-1	Refused
	1,076	0	No
	1,645	1	Yes

L1_b [To provide financial assistance to those living

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

type: numeric (byte)
label: L1_B
range: [-9, 1]
unique values: 4
units: 1
missing :: 0/12, 447
tabulation: Freq. Numeric Label
9, 578 -9 Not In Universe (not asked)
164 -1 Refused
1, 417 0 No
1, 288 1 Yes

L1_c [To care for sick, disabled, or elderly family
member or friend] Are each of the following
reasons why you live with these individuals?

type: numeric (byte)
label: L1_C
range: [-9, 1]
unique values: 4
units: 1
missing :: 0/12, 447
tabulation: Freq. Numeric Label
9, 578 -9 Not In Universe (not asked)
221 -1 Refused
2, 004 0 No
644 1 Yes

L1_d [To receive assistance with child care] Are each
of the following reasons why you live with these
individuals?

type: numeric (byte)
label: L1_D
range: [-9, 1]
unique values: 4
units: 1
missing :: 0/12, 447
tabulation: Freq. Numeric Label
9, 578 -9 Not In Universe (not asked)
262 -1 Refused
2, 451 0 No
156 1 Yes

L1_e [Companionship/prefer living with others] Are
each of the following reasons why you live
with these individuals?

type: numeric (byte)
label: L1_E
range: [-9, 1]
unique values: 4
units: 1
missing :: 0/12, 447
tabulation: Freq. Numeric Label
9, 578 -9 Not In Universe (not asked)
233 -1 Refused
1, 790 0 No
846 1 Yes

L1_f [Other (Please specify)] Are each of the
following reasons why you live with these
individuals?

type: numeric (byte)
label: L1_F
range: [-9, 1]
unique values: 4
units: 1
missing :: 0/12, 447

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

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

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

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

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

type: numeric (byte)
label: B0_A
range: [-1, 5]
unique values: 6
units: 1
missing: 0/12,447

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

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

type: numeric (byte)
label: B0_B
range: [-1, 5]
unique values: 6
units: 1
missing: 0/12,447

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

B0_c [I am concerned that the money I have or will save won't last] How well do each of these statements describe you or your situation?

type: numeric (byte)
label: B0_C
range: [-1, 5]
unique values: 6
units: 1
missing: 0/12,447

tabulation:	Freq.	Numeric	Label
	94	-1	Refused

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

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

```

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

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

```

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

```

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

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

```

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

```

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

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

```

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

```

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

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

```

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

 B7_a [in your community] How would you rate economic conditions today:

```

      type: numeric (byte)
      label: B7_A

      range: [- 9, 4]
unique values: 6
                        units: 1
                        missing .: 0/12, 447

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

 B7_b [in this country] How would you rate economic conditions today:

```

      type: numeric (byte)
      label: B7_B

      range: [- 9, 4]
unique values: 6
                        units: 1
                        missing .: 0/12, 447

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

 D1_a [Employed for someone else] At any point in the past month, were you:

```

      type: numeric (byte)
      label: D1_A

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

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

 D1_b [Self-employed or working for yourself] At
 any point in the past month, were you:

```

      type: numeric (byte)
      label: D1_B

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

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

 D1_c [Temporarily laid off from a job that you
 have returned to or expect to return to]
 At any point in the past month, were you:

```

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


range:	[- 1, 1]	units:	1
unique values:	3	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	453	- 1	Refused
	11, 818	0	No
	176	1	Yes

D1_d [Not employed] At any point in the past month, were you:

type:	numeric (byte)		
label:	D1_D		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	311	- 1	Refused
	7, 425	0	No
	4, 711	1	Yes

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

type:	numeric (byte)		
label:	D1E		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	7, 736	- 9	Not In Universe (not asked)
	7	- 1	Refused
	4, 087	0	No
	617	1	Yes

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

type:	numeric (byte)		
label:	D1H		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	7, 736	- 9	Not In Universe (not asked)
	18	- 1	Refused
	3, 753	0	No
	940	1	Yes

D1I Do you consider yourself to be retired?

type:	numeric (byte)		
label:	D1I		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	20	- 1	Refused
	7, 749	0	No
	4, 678	1	Yes

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

type:	numeric (byte)
label:	D3

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

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

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

type: numeric (byte)
label: D20

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

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

D21_a [Business conditions or lack of hours needed
by employer] Did each of the following contribute
to you either not working for some period in the
last month or working less than full-time?

type: numeric (byte)
label: D21_A

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

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

D21_b [Could not find work or could only find
part-time work] Did each of the following
contribute to you either not working for some
period in the last month or working less than
full-time?

type: numeric (byte)
label: D21_B

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

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

D21_c [Child care] Did each of the following contribute
to you either not working for some period in the
last month or working less than full-time?

type: numeric (byte)

label: D21_C

range: [-9, 1] units: 1

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

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

D21_d [Other family or personal obligations] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?

type: numeric (byte)

label: D21_D

range: [-9, 1] units: 1

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

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

D21_e [Health or medical limitations] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?

type: numeric (byte)

label: D21_E

range: [-9, 1] units: 1

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

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

D21_f [Going to school] Did each of the following contribute to you either not working for some period in the last month or working less than full-time?

type: numeric (byte)

label: D21_F

range: [-9, 1] units: 1

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

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

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

type: numeric (byte)

label: D30

range: [-9, 3] units: 1

unique values: 5 missing .: 0/12, 447

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

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

type:	numeric (byte)	
label:	D31	
range:	[-9, 5]	units: 1
unique values:	7	missing : 0/12, 447
tabulation:	Freq.	Numeric Label
	11,467	-9 Not In Universe (not asked)
	6	-1 Refused
	317	1 One day in advance or less (including on call)
	150	2 2 to 3 days in advance
	106	3 4 to 6 days in advance
	247	4 1 to 2 weeks in advance
	154	5 3 weeks in advance or longer

D0V_D32 [Randomly assignment for D32] Data Only Variable

type:	numeric (byte)	
label:	D0V_D32	
range:	[-9, 3]	units: 1
unique values:	4	missing : 0/12, 447
tabulation:	Freq.	Numeric Label
	6,887	-9 Not In Universe (not asked)
	1,803	1 a little
	1,896	2 somewhat
	1,861	3 a lot

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

type:	numeric (byte)	
label:	D32	
range:	[-9, 2]	units: 1
unique values:	4	missing : 0/12, 447
tabulation:	Freq.	Numeric Label
	6,887	-9 Not In Universe (not asked)
	14	-1 Refused
	3,056	1 First job
	2,490	2 Second job

D32_1 The second job would pay you a little more in total for the year but the income would vary from month to month.

type:	numeric (float)	
label:	D32	
range:	[-9, 2]	units: 1
unique values:	4	missing : 0/12, 447
tabulation:	Freq.	Numeric Label
	10,644	-9 Not In Universe (not asked)
	8	-1 Refused
	1,138	1 First job

do not personally use the benefit)?

type: numeric (byte)
label: D40_B
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
114 -2 Don't know
3 -1 Refused
1,268 0 No
4,175 1 Yes

D40_c [Maternity or paternity leave] Still thinking
about your main job, does your employer offer
you each of the following benefits (even if you
do not personally use the benefit)?

type: numeric (byte)
label: D40_C
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
825 -2 Don't know
9 -1 Refused
1,803 0 No
2,923 1 Yes

D40_d [Health insurance] Still thinking
about your main job, does your employer offer
you each of the following benefits (even if you
do not personally use the benefit)?

type: numeric (byte)
label: D40_D
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
92 -2 Don't know
11 -1 Refused
1,320 0 No
4,137 1 Yes

D40_e [Tuition assistance for education/training]
Still thinking about your main job, does your
employer offer you each of the following
benefits (even if you do not personally use
the benefit)?

type: numeric (byte)
label: D40_E
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
828 -2 Don't know
18 -1 Refused
2,624 0 No
2,090 1 Yes

D40_f [Life insurance] Still thinking
about your main job, does your employer offer
you each of the following benefits (even if you

do not personally use the benefit)?

type: numeric (byte)
label: D40_F
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
341 -2 Don't know
12 -1 Refused
1,851 0 No
3,356 1 Yes

D40_g [Retirement benefits] Still thinking
about your main job, does your employer offer
you each of the following benefits (even if you
do not personally use the benefit)?

type: numeric (byte)
label: D40_G
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
266 -2 Don't know
7 -1 Refused
1,696 0 No
3,591 1 Yes

D40_h [Ability to work from home] Still thinking
about your main job, does your employer offer
you each of the following benefits (even if you
do not personally use the benefit)?

type: numeric (byte)
label: D40_H
range: [-9, 1]
unique values: 5
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,887 -9 Not In Universe (not asked)
264 -2 Don't know
12 -1 Refused
3,773 0 No
1,511 1 Yes

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

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

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

```

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

```

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

D44_a [Asked for a raise or a promotion at work] In the past 12 months, have you done each of the following:

```

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

```

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

D44_b [Received a raise or a promotion at work] In the past 12 months, have you done each of the following:

```

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

```

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

D44_c [Applied for a new job] In the past 12 months, have you done each of the following:

```

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

```

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

D44_d [Started a new job] In the past 12 months, have you done each of the following:

```

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

```


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

D44_e [Voluntarily left a job] In the past 12 months, have you done each of the following:

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

D44_f [Gotten laid off or fired from a job] In the past 12 months, have you done each of the following:

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

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

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

D4_a [I had another full-time job] In addition to your main job, in the past month did you have any other paid jobs?

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

D4_b [I had another part-time job] In addition to your main job, in the past month did you have any other paid jobs?

```

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

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

```

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

```

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

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

```

GE1_a [Babysitting, child care services, dog walking,
or house sitting] In the past month, have you
been paid for each of the following occasional work
activities or side jobs?

```

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

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

```

GE1_b [Disabled adult or elder care services] In
the past month, have you been paid for each of
the following occasional work
activities or side jobs?

```

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

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

```

GE1_c [House cleaning, house painting, yard work,
or other property maintenance work] In the past
month, have you been paid for each of the following
occasional work activities or side jobs?

```

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

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

```

GE1_d [Providing other personal services, such as running errands, helping people move, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label: GE1_D
 range: [-1, 1]
 unique values: 3 units: 1
 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 39 -1 Refused
 11, 839 0 No
 569 1 Yes

GE2_a [Completing paid online tasks, such as on Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label: GE2_A
 range: [-1, 1]
 unique values: 3 units: 1
 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 28 -1 Refused
 11, 985 0 No
 434 1 Yes

GE2_b [Renting out property online, such as your car, your place of residence, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label: GE2_B
 range: [-1, 1]
 unique values: 3 units: 1
 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 37 -1 Refused
 12, 231 0 No
 179 1 Yes

GE2_c [Selling goods on-line through eBay, Craigslist, or other websites.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label: GE2_C
 range: [-1, 1]
 unique values: 3 units: 1
 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 36 -1 Refused
 11, 235 0 No
 1, 176 1 Yes

GE2_d [Driving using a ride-sharing app such as Uber or Lyft.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

```

type: numeric (byte)
label: GE2_D

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

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

```

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

```

type: numeric (byte)
label: GE2_E

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

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

```

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

```

type: numeric (byte)
label: GE3_A

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

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

```

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

```

type: numeric (byte)
label: GE3_B

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

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

```

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

```

type: numeric (byte)
label: GE3_C

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

```

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

GE10_a [To earn money as a primary source of income] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

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

GE10_b [To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

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

GE10_c [To earn extra money to help family members] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

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

GE10_d [To maintain existing job-related skills] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

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

GE10_e [To acquire new job-related skills] In the past month, what are the reasons why you have

engaged in occasional paid work activities or
side jobs?

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

GE10_f [To network/meet people] In the past month,
what are the reasons why you have engaged in
occasional paid work activities or side jobs?

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

GE10_g [Just for fun (as a hobby)] In the past month,
what are the reasons why you have engaged in
occasional paid work activities or side jobs?

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

GE10_h [Other (please specify)] In the past month,
what are the reasons why you have engaged in
occasional paid work activities or side jobs?

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

GE10_Refused [Refused] In the past month, what are the
reasons why you have engaged in occasional
paid work activities or side jobs?

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

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

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

 GE20_A [hours per month] How much time do you usually spend per month on occasional paid work activities or side jobs, other than your primary job?

type: numeric (int)
 label: GE20_A
 range: [-9, 720] units: 1
 unique values: 85 missing : 0/12, 447
 examples: -9 Not In Universe (not asked)
 -9 Not In Universe (not asked)
 -9 Not In Universe (not asked)
 2

 GE20_B [% of overall income] About how much of your monthly income do you [and your spouse/and your partner] get from paid work activities of side jobs?

type: numeric (byte)
 label: GE20_B
 range: [-9, 100] units: 1
 unique values: 43 missing : 0/12, 447
 examples: -9 Not In Universe (not asked)
 -9 Not In Universe (not asked)
 -9 Not In Universe (not asked)
 1

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

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

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

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

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

GE50_c [Bartering (Work done in exchange for an item or service of similar value)] In the past month, did you do each of the following types of unpaid work for someone else?

type: numeric (byte)
label: GE50_C

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

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

GE50_d [Other (Please Specify)] In the past month, did you do each of the following types of unpaid work for someone else?

type: numeric (byte)
label: GE50_D

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

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

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

type: numeric (byte)
label: YW1

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

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

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

type: numeric (byte)
label: YW2

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

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

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

YW3

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

type:	numeric (byte)	
label:	YW3	
range:	[-9, 1]	units: 1
unique values:	5	missing : 0/12,447
tabulation:	Freq.	Numeric Label
	10,834	-9 Not In Universe (not asked)
	284	-2 Don't know
	3	-1 Refused
	530	0 No
	796	1 Yes

GH1

Please describe the housing arrangement where you currently live. Do you [(and/or your

spouse/partner)]:

type:	numeric (byte)	
label:	GH1	
range:	[-1, 4]	units: 1
unique values:	5	missing : 0/12,447
tabulation:	Freq.	Numeric Label
	32	-1 Refused
	5,310	1 own home with a mortgage or loan.
	3,334	2 own home free and clear (without a mortgage or loan).
	3,059	3 pay rent.
	712	4 neither own home nor pay rent.

GH2

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

type:	numeric (int)	
label:	GH2	
range:	[-9, 2017]	units: 1
unique values:	70	missing : 0/12,447
examples:	1988	
	2001	
	2009	
	2015	

GH3_a

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

type:	numeric (byte)	
label:	GH3_A	
range:	[-1, 5]	units: 1
unique values:	6	missing : 0/12,447
tabulation:	Freq.	Numeric Label
	15	-1 Refused
	542	1 Very dissatisfied
	1,024	2 Somewhat dissatisfied
	1,313	3 Neither satisfied nor dissatisfied
	3,859	4 Somewhat satisfied
	5,694	5 Very satisfied

GH3_b [Quality of your local schools] How satisfied
are you with each of the following aspects
of your housing situation?

type: numeric (byte)
label: GH3_B
range: [- 1, 5] units: 1
unique values: 6 missing .: 0/12, 447
tabulation: Freq. Numeric Label
60 -1 Refused
573 1 Very dissatisfied
985 2 Somewhat dissatisfied
3, 420 3 Neither satisfied nor
dissatisfied
3, 499 4 Somewhat satisfied
3, 910 5 Very satisfied

GH3_c [Safety of your neighborhood] How satisfied
are you with each of the following aspects of
your housing situation?

type: numeric (byte)
label: GH3_C
range: [- 1, 5] units: 1
unique values: 6 missing .: 0/12, 447
tabulation: Freq. Numeric Label
28 -1 Refused
558 1 Very dissatisfied
1, 063 2 Somewhat dissatisfied
1, 352 3 Neither satisfied nor
dissatisfied
4, 288 4 Somewhat satisfied
5, 158 5 Very satisfied

GH3_d [Quality of other amenities in your
neighborhood] How satisfied are you with each
of the following aspects of your housing situation?

type: numeric (byte)
label: GH3_D
range: [- 1, 5] units: 1
unique values: 6 missing .: 0/12, 447
tabulation: Freq. Numeric Label
33 -1 Refused
582 1 Very dissatisfied
1, 221 2 Somewhat dissatisfied
2, 703 3 Neither satisfied nor
dissatisfied
4, 168 4 Somewhat satisfied
3, 740 5 Very satisfied

GH3_e [Overall quality of your house/apartment] How
satisfied are you with each of the following
aspects of your housing situation?

type: numeric (byte)
label: GH3_E
range: [- 1, 5] units: 1
unique values: 6 missing .: 0/12, 447
tabulation: Freq. Numeric Label
25 -1 Refused
557 1 Very dissatisfied
1, 088 2 Somewhat dissatisfied
1, 374 3 Neither satisfied nor

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

GH3_f [Cost of your house/apartment] How satisfied are you with each of the following aspects of your housing situation?

```

type: numeric (byte)
label: GH3_F

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

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

```

GH10_a [Park, playground, or recreation center] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

```

type: numeric (byte)
label: GH10_A

range: [- 9, 4]          units: 1
unique values: 6         missing .: 0/12, 447

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

```

GH10_b [Library] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

```

type: numeric (byte)
label: GH10_B

range: [- 9, 4]          units: 1
unique values: 6         missing .: 0/12, 447

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

```

GH10_c [Bank or credit union] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

```

type: numeric (byte)
label: GH10_C

range: [- 9, 4]          units: 1
unique values: 6         missing .: 0/12, 447

tabulation: Freq.  Numeric  Label

```

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

GH10_d [Grocery store] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

type:	numeric (byte)
label:	GH10_D
range:	[-9, 4]
unique values:	6
	units: 1
	missing : 0/12,447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	36 -1 Refused
	349 1 Not important
	997 2 Slightly important
	3,817 3 Moderately important
	6,988 4 Very important

GH10_e [Shops, restaurants, or movie theaters] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

type:	numeric (byte)
label:	GH10_E
range:	[-9, 4]
unique values:	6
	units: 1
	missing : 0/12,447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	38 -1 Refused
	1,072 1 Not important
	2,460 2 Slightly important
	4,867 3 Moderately important
	3,750 4 Very important

GH10_f [Church or place of worship] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

type:	numeric (byte)
label:	GH10_F
range:	[-9, 4]
unique values:	6
	units: 1
	missing : 0/12,447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	43 -1 Refused
	3,862 1 Not important
	2,192 2 Slightly important
	3,000 3 Moderately important
	3,090 4 Very important

GH10_g [Public transportation] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

type:	numeric (byte)
label:	GH10_G
range:	[-9, 4]
	units: 1

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

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

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

type: numeric (byte)
label: R4

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

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

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

type: numeric (byte)
label: R5A

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

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

R5B_a [Received an eviction notice] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)
label: R5B_A

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

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

R5B_b [Your landlord told you, or a person you were staying with, to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type: numeric (byte)
label: R5B_B

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

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

900	0	No
44	1	Yes

R5B_c [You, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type:	numeric (byte)	
label:	R5B_C	
range:	[-9, 1]	units: 1
unique values:	4	missing .: 0/12, 447
tabulation:	Freq.	Numeric Label
	11, 503	-9 Not In Universe (not asked)
	3	-1 Refused
	930	0 No
	11	1 Yes

R5B_d [The city condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type:	numeric (byte)	
label:	R5B_D	
range:	[-9, 1]	units: 1
unique values:	4	missing .: 0/12, 447
tabulation:	Freq.	Numeric Label
	11, 503	-9 Not In Universe (not asked)
	4	-1 Refused
	937	0 No
	3	1 Yes

R5C_a [Bank took possession of your home in foreclosure] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type:	numeric (byte)	
label:	R5C_A	
range:	[-9, 1]	units: 1
unique values:	4	missing .: 0/12, 447
tabulation:	Freq.	Numeric Label
	12, 319	-9 Not In Universe (not asked)
	3	-1 Refused
	116	0 No
	9	1 Yes

R5C_b [Received a notice from the bank that they planned to foreclose] Did each of the following contribute to your moving from your previous home in [GH2 response]?

type:	numeric (byte)	
label:	R5C_B	
range:	[-9, 1]	units: 1
unique values:	4	missing .: 0/12, 447
tabulation:	Freq.	Numeric Label
	12, 319	-9 Not In Universe (not asked)
	2	-1 Refused
	114	0 No
	12	1 Yes

R5C_c [Missed mortgage payments and thought that if you didn't move, the bank would foreclose on your home] Did each of the following contribute to your moving from your previous home in [GH2 response]?

```

type: numeric (byte)
label: R5C_C

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

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

```

R5C_d [The city condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

```

type: numeric (byte)
label: R5C_D

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

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

```

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

```

type: numeric (byte)
label: R7

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

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

```

R8 Did you contact your landlord about the problem with your house or apartment that needed to be fixed?

```

type: numeric (byte)
label: R8

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

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

```

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

 BK2_a [a money order] In the past 12 months, have you
 [and/or your spouse /and/or your partner] used

type: numeric (byte)
 label: BK2_A
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 26 -1 Refused
 10,738 0 No
 1,683 1 Yes

 BK2_b [a check-cashing service] In the past 12 months,
 have you [and/or your spouse /and/or your partner]
 used

type: numeric (byte)
 label: BK2_B
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 36 -1 Refused
 11,601 0 No
 810 1 Yes

 BK2_c [a tax refund anticipation loan] In the past
 12 months, have you [and/or your spouse /and/
 or your partner] used

type: numeric (byte)
 label: BK2_C
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 39 -1 Refused
 12,256 0 No
 152 1 Yes

 BK2_d [a pawn shop loan, a payday loan, an auto title
 loan, or a paycheck advance/deposit advance]
 In the past 12 months, have you [and/or your
 spouse /and/or your partner] used

type: numeric (byte)
 label: BK2_D
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 34 -1 Refused
 11,938 0 No
 475 1 Yes

 BK11_a [Bank teller] In the past 12 months, have you
 or your spouse/partner accessed an account in
 each of the following ways?

type: numeric (byte)
 label: BK11_A
 range: [-9, 1] units: 1
 unique values: 4 missing : 0/12, 447
 tabulation: Freq. Numeric Label

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

BK11_b [ATM or bank kiosk] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

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

BK11_c [Telephone banking through phone call or automated voice or touch tone] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

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

BK11_d [Online banking with a laptop, desktop computer, or tablet] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

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

BK11_e [Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

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

 BK11_f [Other] In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

type: numeric (byte)
 label: BK11_F
 range: [-9, 1] units: 1
 unique values: 4 missing .: 0/12, 447
 tabulation: Freq. Numeric Label
 853 -9 Not In Universe (not asked)
 1,069 -1 Refused
 10,360 0 No
 165 1 Yes

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

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

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

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

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

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

 A0A_a [Mortgage to buy a new home] Please select all of the types of credit below that

type: numeric (byte)

label: LABB

range: [-9, 1]

unique values: 3

units: 1

missing : 0/12, 447

tabulation: Freq. Numeric Label

7,955	-9	Not In Universe (not asked)
4,048	0	No
444	1	Yes

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

type: numeric (byte)

label: LABB

range: [-9, 1]

unique values: 3

units: 1

missing : 0/12, 447

tabulation: Freq. Numeric Label

7,955	-9	Not In Universe (not asked)
4,187	0	No
305	1	Yes

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

type: numeric (byte)

label: LABB

range: [-9, 1]

unique values: 3

units: 1

missing : 0/12, 447

tabulation: Freq. Numeric Label

7,955	-9	Not In Universe (not asked)
4,202	0	No
290	1	Yes

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

type: numeric (byte)

label: LABB

range: [-9, 1]

unique values: 3

units: 1

missing : 0/12, 447

tabulation: Freq. Numeric Label

7,955	-9	Not In Universe (not asked)
1,614	0	No
2,878	1	Yes

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

type: numeric (byte)

label: LABB

range: [-9, 1]

unique values: 3

units: 1

missing : 0/12, 447

tabulation: Freq. Numeric Label

7,955	-9	Not In Universe (not asked)
3,383	0	No
1,109	1	Yes

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

```

type: numeric (byte)
label: LABB

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

tabulation: Freq. Numeric Label
              7,955 -9 Not In Universe (not asked)
              4,227 0 No
              265 1 Yes

```

A0A_g [Personal general-purpose loan from a bank] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

```

type: numeric (byte)
label: LABB

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

tabulation: Freq. Numeric Label
              7,955 -9 Not In Universe (not asked)
              4,007 0 No
              485 1 Yes

```

A0A_h [Personal loan from friends or family] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

```

type: numeric (byte)
label: LABB

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

tabulation: Freq. Numeric Label
              7,955 -9 Not In Universe (not asked)
              4,355 0 No
              137 1 Yes

```

A0A_i [Other (Please Specify)] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

```

type: numeric (byte)
label: LABB

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

tabulation: Freq. Numeric Label
              7,955 -9 Not In Universe (not asked)
              4,262 0 No
              230 1 Yes

```

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

```

type: numeric (byte)
label: LABB

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

```

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

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

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

A1_a [You [or your spouse / or your partner] were turned down for credit] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

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

A1_b [You [or your spouse/or your partner] were approved for credit, but were not given as much credit as you applied for] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

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

A1_c [You [or your spouse/or your partner] put off applying for credit because you thought you might be turned down] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

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

A2

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

```

type: numeric (byte)
label: A2

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

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

```

A3_a

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

```

type: numeric (byte)
label: LABC

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

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

```

A3_b

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

```

type: numeric (byte)
label: LABC

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

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

```

A3_c

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

```

type: numeric (byte)
label: LABC

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

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

```

A3_d

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


```

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

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

```

A3_e [Car/auto loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

```

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

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

```

A3_f [Student loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

```

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

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

```

A3_g [Personal general-purpose loan from a bank] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

```

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

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

```

A3_h [Personal loan from friends or family] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

```

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

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

```

A3_i [Other] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

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

A3_Refused [Refused] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested?

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

FM10_a [Follow a budget or spending plan] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_A
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
55 -1 Refused
5,602 0 No
6,530 1 Yes

FM10_b [Track spending] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_B
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
58 -1 Refused
2,965 0 No
9,164 1 Yes

FM10_c [Review paper bank statements and/or bills] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_C
range: [-9, 1] units: 1

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

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

FM10_d [Pay with cash or a prepaid card to avoid overdrafts :] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_D

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

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

FM10_e [Get account alerts (e.g., via email, text message, or push notification)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_E

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

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

FM10_f [Automatically set aside long-term savings (e.g., in a college, retirement, or investment account)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_F

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

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

FM10_g [Plan and save for periodic expenses (e.g., insurance, vacation, car repair)] People use a variety of methods to manage their finances. Do you use each of the following?

type: numeric (byte)
label: FM10_G

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

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

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

FM10_h [Sign up for a budget payment plan to make utility or other payments more regular/predictable] People use a variety of methods to manage their finances. Do you use each of the following?

type:	numeric (byte)
label:	FM10_H
range:	[- 9, 1]
unique values:	4
units:	1
missing .:	0/12, 447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	58 -1 Refused
	9, 756 0 No
	2, 373 1 Yes

FM10_i [Pay some bills automatically (so they won't be late or missed)] People use a variety of methods to manage their finances. Do you use each of the following?

type:	numeric (byte)
label:	FM10_I
range:	[- 9, 1]
unique values:	4
units:	1
missing .:	0/12, 447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	42 -1 Refused
	4, 389 0 No
	7, 756 1 Yes

FM10_j [Other (Please specify)] People use a variety of methods to manage their finances. Do you use each of the following?

type:	numeric (byte)
label:	FM10_J
range:	[- 9, 1]
unique values:	4
units:	1
missing .:	0/12, 447
tabulation:	Freq. Numeric Label
	260 -9 Not In Universe (not asked)
	2, 596 -1 Refused
	9, 397 0 No
	194 1 Yes

FM20_a [Electronic program through my bank] Do you use each of the following methods to budget or track your spending?

type:	numeric (byte)
label:	FM20_A
range:	[- 9, 1]
unique values:	4
units:	1
missing .:	0/12, 447
tabulation:	Freq. Numeric Label
	2, 604 -9 Not In Universe (not asked)
	34 -1 Refused
	6, 073 0 No
	3, 736 1 Yes

FM20_b [Non-bank program – e.g., online service (Mint), software (Quicken), or mobile app] Do you use

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

type: numeric (byte)
label: FM20_B
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
2,604 -9 Not In Universe (not asked)
54 -1 Refused
8,287 0 No
1,502 1 Yes

FM20_c [Spreadsheet] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)
label: FM20_C
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
2,604 -9 Not In Universe (not asked)
91 -1 Refused
7,475 0 No
2,277 1 Yes

FM20_d [Paper-based system (e.g., notebook, checkbook register)] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)
label: FM20_D
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
2,604 -9 Not In Universe (not asked)
46 -1 Refused
4,766 0 No
5,031 1 Yes

FM20_e [Other (Please specify)] Do you use each of the following methods to budget or track your spending?

type: numeric (byte)
label: FM20_E
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
2,604 -9 Not In Universe (not asked)
1,635 -1 Refused
7,971 0 No
237 1 Yes

C2A Do you have at least one credit card?

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

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

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

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

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

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

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

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

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

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

C4B

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

```

type: numeric (byte)
label: C4B

range: [-9, 3]          units: 1
unique values: 6        missing .: 0/12, 447

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

```

ED0

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

```

type: numeric (byte)
label: ED0

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

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

```

D1G

Are you currently enrolled as a student?

```

type: numeric (byte)
label: D1G

range: [-1, 2]        units: 1
unique values: 4        missing .: 0/12, 447

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

```

ED0B

What type of program are you currently pursuing?

```

type: numeric (byte)
label: ED0B

range: [-9, 8]        units: 1
unique values: 10      missing .: 0/12, 447

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

```

ED0D

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

```

type: numeric (byte)
label: ED0D

```

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

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

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

type: numeric (byte)
label: ED1

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

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

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

type: numeric (byte)
label: ED5

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

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

ED6_a [Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:

type: numeric (byte)
label: ED6_A

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

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

ED6_b [Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:

type: numeric (byte)


```

label: ED6_B
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447

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

```

```

-----
ED6_c                                     [Completed less education] Knowing what you know
                                         now about the benefits and costs of your education,
                                         if you could go back and make your education
                                         decisions again would have done each of these things:
-----

```

```

type: numeric (byte)
label: ED6_C
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447

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

```

```

-----
ED6_d                                     [Completed more education] Knowing what you
                                         know now about the benefits and costs of your
                                         education, if you could go back and make your
                                         education decisions again would have done each
                                         of these things:
-----

```

```

type: numeric (byte)
label: ED6_D
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447

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

```

```

-----
ED6_e                                     [Chosen not to attend college] Knowing what you
                                         know now about the benefits and costs of your
                                         education, if you could go back and make your
                                         education decisions again would have done
                                         each of these things:
-----

```

```

type: numeric (byte)
label: ED6_E
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447

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

```

```

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

```

```

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

```

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

ED11_a [Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

type:	numeric (byte)		
label:	ED11_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447

tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	71	-1	Refused
	3,990	0	No
	2,236	1	Yes

ED11_b [Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

type:	numeric (byte)		
label:	ED11_B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447

tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	128	-1	Refused
	4,854	0	No
	1,315	1	Yes

ED11_c [Completed less education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

type:	numeric (byte)		
label:	ED11_C		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447

tabulation:	Freq.	Numeric	Label
	6,150	-9	Not In Universe (not asked)
	170	-1	Refused
	5,887	0	No
	240	1	Yes

ED11_d [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

```

      type: numeric (byte)
      label: ED11_D
      range: [-9, 1]
      unique values: 4
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   6, 150   -9      Not In Universe (not asked)
                   106     -1      Refused
                   3, 382   0       No
                   2, 809   1       Yes

```

ED11_e [Chosen not to attend college] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

```

      type: numeric (byte)
      label: ED11_E
      range: [-9, 1]
      unique values: 4
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   6, 150   -9      Not In Universe (not asked)
                   169     -1      Refused
                   5, 924   0       No
                   204     1       Yes

```

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

```

      type: numeric (byte)
      label: ED0C
      range: [-9, 1]
      unique values: 3
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   12, 306 -9      Not In Universe (not asked)
                   111     0       No
                   30      1       Yes

```

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

```

      type: numeric (int)
      label: ED4A
      range: [-9, 2017]
      unique values: 13
      units: 1
      missing : 0/12, 447

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

```

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

```

      type: numeric (byte)
      label: ED4B
      range: [-9, 5]
      unique values: 7
      units: 1
      missing : 0/12, 447

      tabulation: Freq.   Numeric   Label
                   12, 186 -9      Not In Universe (not asked)
                   8      -1      Refused
                   50      1      Definitely will return and
                                complete program

```

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

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

```

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

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

```

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

```

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

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

```

ED13_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not attend college?

```

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

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

```

ED13_d [Needed to earn money] Which of the following are reasons why you did not attend college?

```

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

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

```

ED13_e [Wanted to work] Which of the following are reasons why you did not attend college?

```

      type: numeric (byte)
      label: LABD

```

range:	[- 9, 1]	units:	1
unique values:	3	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	12, 265	- 9	Not In Universe (not asked)
	131	0	No
	51	1	Yes

ED13_f [Simply was not interested in college] Which of the following are reasons why you did not attend college?

type:	numeric (byte)		
label:	LABD		
range:	[- 9, 1]		
unique values:	3		
	units: 1		
	missing .: 0/12, 447		
tabulation:	Freq.	Numeric	Label
	12, 265	- 9	Not In Universe (not asked)
	140	0	No
	42	1	Yes

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

type:	numeric (byte)		
label:	LABD		
range:	[- 9, 1]		
unique values:	3		
	units: 1		
	missing .: 0/12, 447		
tabulation:	Freq.	Numeric	Label
	12, 265	- 9	Not In Universe (not asked)
	179	0	No
	3	1	Yes

ED13_h [Did not think benefits of attending college were worth the cost] Which of the following are reasons why you did not attend college?

type:	numeric (byte)		
label:	LABD		
range:	[- 9, 1]		
unique values:	3		
	units: 1		
	missing .: 0/12, 447		
tabulation:	Freq.	Numeric	Label
	12, 265	- 9	Not In Universe (not asked)
	151	0	No
	31	1	Yes

ED13_i [Other:] Which of the following are reasons why you did not attend college?

type:	numeric (byte)		
label:	LABD		
range:	[- 9, 1]		
unique values:	3		
	units: 1		
	missing .: 0/12, 447		
tabulation:	Freq.	Numeric	Label
	12, 265	- 9	Not In Universe (not asked)
	167	0	No
	15	1	Yes

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

type:	numeric (byte)
label:	LABD

range:	[- 9, 1]	units:	1
unique values:	3	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	12, 265	-9	Not In Universe (not asked)
	180	0	No
	2	1	Yes

ED14_a [Too expensive] Which of the following are reasons why you did not complete your college degree?

type:	numeric (byte)		
label:	LABEL		
range:	[- 9, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 801	-9	Not In Universe (not asked)
	454	0	No
	192	1	Yes

ED14_b [Child care responsibilities] Which of the following are reasons why you did not complete your college degree?

type:	numeric (byte)		
label:	LABEL		
range:	[- 9, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 801	-9	Not In Universe (not asked)
	525	0	No
	121	1	Yes

ED14_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not complete your college degree?

type:	numeric (byte)		
label:	LABEL		
range:	[- 9, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 801	-9	Not In Universe (not asked)
	604	0	No
	42	1	Yes

ED14_d [Needed to earn money] Which of the following are reasons why you did not complete your college degree?

type:	numeric (byte)		
label:	LABEL		
range:	[- 9, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 801	-9	Not In Universe (not asked)
	383	0	No
	263	1	Yes

ED14_e [Wanted to work] Which of the following are reasons why you did not complete your college degree?

```

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

tabulation: Freq.   Numeric   Label
              11,801   -9   Not In Universe (not asked)
              508      0   No
              138      1   Yes

```

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

```

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

tabulation: Freq.   Numeric   Label
              11,801   -9   Not In Universe (not asked)
              531      0   No
              115      1   Yes

```

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

```

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

tabulation: Freq.   Numeric   Label
              11,801   -9   Not In Universe (not asked)
              588      0   No
              58       1   Yes

```

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

```

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

tabulation: Freq.   Numeric   Label
              11,801   -9   Not In Universe (not asked)
              544      0   No
              102      1   Yes

```

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

```

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

tabulation: Freq.   Numeric   Label
              11,801   -9   Not In Universe (not asked)
              514      0   No
              132      1   Yes

```

ED14_Refused

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

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

SL1

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

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

SL2_a

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

type: numeric (byte)
label: SL2_A
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,757 -9 Not In Universe (not asked)
4 -1 Refused
91 0 No
1,595 1 Yes

SL2_b

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

type: numeric (byte)
label: SL2_B
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,757 -9 Not In Universe (not asked)
52 -1 Refused
1,551 0 No
87 1 Yes

SL2_c

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

type: numeric (byte)
label: SL2_C
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label

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

SL2_d [Other loan (Please specify)] Think about the money you currently owe for your own education. Is the money you owe for that education a:

type: numeric (byte)
label: SL2_D
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,757 -9 Not In Universe (not asked)
260 -1 Refused
1,335 0 No
95 1 Yes

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

type: numeric (byte)
label: SL3
range: [-9, 11] units: 1
unique values: 14 missing : 0/12, 447
examples: -9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)

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

type: numeric (byte)
label: SL4
range: [-9, 10] units: 1
unique values: 13 missing : 0/12, 447
examples: -9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)

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

type: numeric (byte)
label: SL6
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,757 -9 Not In Universe (not asked)
5 -1 Refused
1,326 0 No
359 1 Yes

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

```

      type: numeric (byte)
      label: SL8_D
      range: [-9, 1]
      unique values: 4
      units: 1
      missing .: 0/12, 447

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

```

SL8_e [Master's degree or Doctoral Degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

```

      type: numeric (byte)
      label: SL8_E
      range: [-9, 1]
      unique values: 4
      units: 1
      missing .: 0/12, 447

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

```

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

```

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

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

```

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

```

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

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

```

SL12_a [Student Loan] Is the money you owe for your child or grandchild's education a:

```

      type: numeric (byte)
      label: SL12_A
      range: [-9, 1]
      unique values: 4
      units: 1
      missing .: 0/12, 447

      tabulation:
        Freq.   Numeric   Label

```

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

SL12_b [Home Equity Loan] Is the money you owe for your
child or grandchild's education a:

type: numeric (byte)
label: SL12_B
range: [-9, 1] units: 1
unique values: 4 missing : 0/12,447

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

SL12_c [Credit Card] Is the money you owe for your
child or grandchild's education a:

type: numeric (byte)
label: SL12_C
range: [-9, 1] units: 1
unique values: 4 missing : 0/12,447

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

SL12_d [Other Loan (Please specify)] Is the money you
owe for your child or grandchild's education a:

type: numeric (byte)
label: SL12_D
range: [-9, 1] units: 1
unique values: 4 missing : 0/12,447

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

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

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

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

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

type: numeric (byte)

label: K2_A

range: [-9, 1] units: 1

unique values: 4 missing : 0/12, 447

tabulation: Freq. Numeric Label

4, 892	-9	Not In Universe (not asked)
71	-1	Refused
3, 341	0	No
4, 143	1	Yes

K2_b [Pension with a defined benefit through an employer or former employer...] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)

label: K2_B

range: [-9, 1] units: 1

unique values: 4 missing : 0/12, 447

tabulation: Freq. Numeric Label

4, 892	-9	Not In Universe (not asked)
91	-1	Refused
5, 383	0	No
2, 081	1	Yes

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

type: numeric (byte)

label: K2_C

range: [-9, 1] units: 1

unique values: 4 missing : 0/12, 447

tabulation: Freq. Numeric Label

4, 892	-9	Not In Universe (not asked)
151	-1	Refused
4, 724	0	No
2, 680	1	Yes

K2_d [Savings outside a retirement account (e.g. a brokerage account, savings account, or stock holdings)] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)

label: K2_D

range: [-9, 1] units: 1

unique values: 4 missing : 0/12, 447

tabulation: Freq. Numeric Label

4, 892	-9	Not In Universe (not asked)
95	-1	Refused
4, 027	0	No
3, 433	1	Yes

K2_e [Ownership of real estate or land that you plan to sell or rent to generate income in retirement] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)

label: K2_E

range: [-9, 1] units: 1

unique values: 4 missing : 0/12, 447

tabulation: Freq. Numeric Label

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

K2_f [Ownership of a business] Do you currently have each of the following types of retirement savings or pension?

type:	numeric (byte)		
label:	K2_F		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,892	-9	Not In Universe (not asked)
	126	-1	Refused
	6,794	0	No
	635	1	Yes

K2_g [Other retirement savings (Please specify)] Do you currently have each of the following types of retirement savings or pension?

type:	numeric (byte)		
label:	K2_G		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	4,892	-9	Not In Universe (not asked)
	795	-1	Refused
	6,542	0	No
	218	1	Yes

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

type:	numeric (byte)		
label:	K20		
range:	[-9, 8]	units:	1
unique values:	11	missing .:	0/12,447
examples:	-9	Not In Universe (not asked)	
	-9	Not In Universe (not asked)	
	-2	Don't know	
	4	\$50,000 to \$99,999	

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

type:	numeric (byte)		
label:	DC4		
range:	[-9, 4]	units:	1
unique values:	6	missing .:	0/12,447
tabulation:	Freq.	Numeric	Label
	7,042	-9	Not In Universe (not asked)
	11	-1	Refused
	815	1	Very comfortable
	1,514	2	Mostly comfortable
	1,759	3	Slightly comfortable
	1,306	4	Not comfortable

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

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

K9_a [Poor health] How important were each of the following in your decision to retire at the age that you did?

K9_b [Wanted to do other things] How important were each of the following in your decision to retire at the age that you did?

K9_c [Didn't like the work] How important were each of the following in your decision to retire at the age that you did?

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

K9_d [Family responsibilities] How important were each of the following in your decision to retire at the age that you did?

```

type: numeric (byte)
label: K9_D
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

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

```

K9_e [Wanted to spend more time with family] How important were each of the following in your decision to retire at the age that you did?

```

type: numeric (byte)
label: K9_E
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

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

```

K9_f [Forced to retire or lack of available work] How important were each of the following in your decision to retire at the age that you did?

```

type: numeric (byte)
label: K9_F
range: [-9, 3]
unique values: 5
units: 1
missing .: 0/12, 447

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

```

K10_a [Social Security] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label: K10_A
range: [-9, 1]
unique values: 4
units: 1
missing .: 0/12, 447

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

```


K10_b [I have a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label: K10_B

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

tabulation: Freq.   Numeric   Label
              7,815      -9    Not In Universe (not asked)
              148        -1    Refused
              4,009       0    No
              475         1    Yes

```

K10_c [My spouse/partner has a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label: K10_C

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

tabulation: Freq.   Numeric   Label
              9,593      -9    Not In Universe (not asked)
              68        -1    Refused
              1,992       0    No
              794         1    Yes

```

K10_d [Pension with a defined benefit from work (i.e. pension based on a formula, your earnings, and years of service? Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label: K10_D

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

tabulation: Freq.   Numeric   Label
              7,815      -9    Not In Universe (not asked)
              71        -1    Refused
              1,817       0    No
              2,744         1    Yes

```

K10_e [401(k), 403(b), Keogh, or other defined contribution plan from work..] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label: K10_E

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

tabulation: Freq.   Numeric   Label
              7,815      -9    Not In Universe (not asked)
              110        -1    Refused
              2,434       0    No
              2,088         1    Yes

```

K10_f [IRA or Roth IRA] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)

```

label: K10_F

range: [-9, 1] units: 1

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

tabulation: Freq. Numeric Label

7,815	-9	Not In Universe (not asked)
115	-1	Refused
2,291	0	No
2,226	1	Yes

K10_g [Savings outside a retirement account (e.g. a brokerage account, savings account)] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)

label: K10_G

range: [-9, 1] units: 1

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

tabulation: Freq. Numeric Label

7,815	-9	Not In Universe (not asked)
92	-1	Refused
1,887	0	No
2,653	1	Yes

K10_h [Income from real estate or the sale of real estate] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)

label: K10_H

range: [-9, 1] units: 1

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

tabulation: Freq. Numeric Label

7,815	-9	Not In Universe (not asked)
102	-1	Refused
3,836	0	No
694	1	Yes

K10_i [Income from a business or the sale of a business] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)

label: K10_I

range: [-9, 1] units: 1

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

tabulation: Freq. Numeric Label

7,815	-9	Not In Universe (not asked)
119	-1	Refused
4,292	0	No
221	1	Yes

K10_j [Relying on children, grandchildren, or other family] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)

label: K10_J

range: [-9, 1] units: 1

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

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

K10_k [Other retirement savings] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

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

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

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

I0_b [Self-employment] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

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

I0_c [Occasional work activities or side jobs (do not include income from GfK)] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

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

I0_d [Interest, dividends, or rental income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

```

type: numeric (byte)
label: I0_D

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

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

```

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

```

type: numeric (byte)
label: I0_E

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

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

```

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

```

type: numeric (byte)
label: I0_F

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

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

```

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

```

type: numeric (byte)
label: I0_G

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

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

```

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

```

type: numeric (byte)
label: I0_H

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

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

```

I0_i [Any other income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numeric (byte)
 label: I0_I
 range: [- 1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 357 -1 Refused
 10,624 0 No
 1,466 1 Yes

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

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

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

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

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

type: numeric (byte)
 label: I41_A
 range: [- 1, 1] units: 1
 unique values: 3 missing : 0/12, 447
 tabulation: Freq. Numeric Label
 56 -1 Refused
 11,126 0 No
 1,265 1 Yes

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

type: numeric (byte)
 label: I41_B

range:	[- 1, 1]	units:	1
unique values:	3	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	50	- 1	Refused
	11, 204	0	No
	1, 193	1	Yes

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

type:	numeric (byte)		
label:	I41_C		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	55	- 1	Refused
	12, 090	0	No
	302	1	Yes

I41_d [Assistance with housing payments from a state, county, or federal program] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

type:	numeric (byte)		
label:	I41_D		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	50	- 1	Refused
	12, 005	0	No
	392	1	Yes

I41_e [Free or reduced price school lunches] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

type:	numeric (byte)		
label:	I41_E		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	56	- 1	Refused
	11, 733	0	No
	658	1	Yes

I41_f [Cash assistance from a state or county welfare program, such as TANF] In the past 12 months, have you [and/or your spouse/partner] received any of the following?

type:	numeric (byte)		
label:	I41_F		
range:	[- 1, 1]		
unique values:	3		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	70	- 1	Refused
	12, 245	0	No
	132	1	Yes

I9 In the past 12 months, which one of the

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

type: numeric (byte)
label: I9
range: [-1, 3] units: 1
unique values: 4 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	82	-1	Refused
	8,994	1	Roughly the same amount each month
	2,341	2	Occasionally varies from month to month
	1,030	3	Varies quite often from month to month

I12 Because your income varies, have you [and your spouse/and your partner] struggled to pay your bills in the past 12 months?

type: numeric (byte)
label: I12
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	9,076	-9	Not In Universe (not asked)
	19	-1	Refused
	2,182	0	No
	1,170	1	Yes

I20 In the past month, would you say that your [and your spouse's/and your partner's] total spending was:

type: numeric (byte)
label: I20
range: [-1, 3] units: 1
unique values: 4 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	103	-1	Refused
	6,212	1	Less than your income
	4,001	2	The same as your income
	2,131	3	More than your income

FS10 Does anyone living outside of your household (such as a parent, child, other relatives, or friends) provide you with regular financial support? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

type: numeric (byte)
label: FS10
range: [-1, 1] units: 1
unique values: 3 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	75	-1	Refused
	11,324	0	No
	1,048	1	Yes

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

```

      type: numeric (byte)
      label: FS20_A
      range: [- 9, 1]
unique values: 4
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   11,399   -9   Not In Universe (not asked)
                   5        -1   Refused
                   723       0   No
                   320       1   Yes

```

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

```

      type: numeric (byte)
      label: FS20_B
      range: [- 9, 1]
unique values: 4
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   11,399   -9   Not In Universe (not asked)
                   8        -1   Refused
                   856       0   No
                   184       1   Yes

```

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

```

      type: numeric (byte)
      label: FS20_C
      range: [- 9, 1]
unique values: 4
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   11,399   -9   Not In Universe (not asked)
                   12       -1   Refused
                   867       0   No
                   169       1   Yes

```

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

```

      type: numeric (byte)
      label: FS20_D
      range: [- 9, 1]
unique values: 4
      units: 1
      missing .: 0/12, 447

      tabulation: Freq.   Numeric   Label
                   11,399   -9   Not In Universe (not asked)
                   40       -1   Refused
                   726       0   No
                   282       1   Yes

```

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

```

      type: numeric (byte)
      label: FS20_E
      range: [- 9, 1]
unique values: 4
      units: 1
      missing .: 0/12, 447

```


tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	11	-1	Refused
	445	0	No
	592	1	Yes

FS30_a [Parent(s)] Who outside of your household provides you with regular financial support or helps you with bill payments?

type:	numeric (byte)
label:	FS30_A
range:	[-9, 1]
unique values:	4
	units: 1
	missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	28	-1	Refused
	449	0	No
	571	1	Yes

FS30_b [My adult child] Who outside of your household provides you with regular financial support or helps you with bill payments?

type:	numeric (byte)
label:	FS30_B
range:	[-9, 1]
unique values:	4
	units: 1
	missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	33	-1	Refused
	844	0	No
	171	1	Yes

FS30_c [Other relatives] Who outside of your household provides you with regular financial support or helps you with bill payments?

type:	numeric (byte)
label:	FS30_C
range:	[-9, 1]
unique values:	4
	units: 1
	missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	30	-1	Refused
	836	0	No
	182	1	Yes

FS30_d [Friends] Who outside of your household provides you with regular financial support or helps you with bill payments?

type:	numeric (byte)
label:	FS30_D
range:	[-9, 1]
unique values:	4
	units: 1
	missing : 0/12,447

tabulation:	Freq.	Numeric	Label
	11,399	-9	Not In Universe (not asked)
	39	-1	Refused
	902	0	No
	107	1	Yes

FS30_e [Other [Please specify]] Who outside of your household provides you with regular financial

support or helps you with bill payments?

type: numeric (byte)
label: FS30_E
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
11,399 -9 Not In Universe (not asked)
101 -1 Refused
866 0 No
81 1 Yes

FS40 Do you provide regular financial support to anyone living outside of your household (such as a parent, child, other relatives, or friends)? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

type: numeric (byte)
label: FS40
range: [-1, 1]
unique values: 3
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
98 -1 Refused
10,270 0 No
2,079 1 Yes

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

type: numeric (byte)
label: EF1
range: [-1, 1]
unique values: 3
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
79 -1 Refused
5,713 0 No
6,655 1 Yes

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

type: numeric (byte)
label: EF2
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
6,655 -9 Not In Universe (not asked)
61 -1 Refused
3,246 0 No
2,485 1 Yes

EF3_a [Put it on my credit card and pay it off in full at the next statement] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

type: numeric (byte)
label: LABF

range: [0, 1]
unique values: 2

units: 1
missing : 0/12, 447

tabulation: Freq.   Numeric   Label
              7, 717         0   No
              4, 730         1   Yes

```

```

EF3_b      [Put it on my credit card and pay it off over
            time] Suppose that you have any emergency
            expense that costs $400. Based on your current
            financial situation, how would you pay for this
            expense? If you would use more than one method
            to cover this expense, please select all that apply

```

```

type: numeric (byte)
label: LABF

range: [0, 1]
unique values: 2

units: 1
missing : 0/12, 447

tabulation: Freq.   Numeric   Label
              10, 181        0   No
              2, 266         1   Yes

```

```

EF3_c      [With the money currently in my
            checking/savings account or with cash]
            Suppose that you have any emergency expense
            that costs $400. Based on your current financial
            situation, how would you pay for this expense?
            If you would use more than one method to cover
            this expense, please select all that apply

```

```

type: numeric (byte)
label: LABF

range: [0, 1]
unique values: 2

units: 1
missing : 0/12, 447

tabulation: Freq.   Numeric   Label
              6, 122         0   No
              6, 325         1   Yes

```

```

EF3_d      [Using money from a bank loan or line of
            credit] Suppose that you have any emergency
            expense that costs $400. Based on your current
            financial situation, how would you pay for this
            expense? If you would use more than one method
            to cover this expense, please select all that apply

```

```

type: numeric (byte)
label: LABF

range: [0, 1]
unique values: 2

units: 1
missing : 0/12, 447

tabulation: Freq.   Numeric   Label
              11, 967        0   No
              480            1   Yes

```

```

EF3_e      [By borrowing from a friend or family member]
            Suppose that you have any emergency expense
            that costs $400. Based on your current financial
            situation, how would you pay for this expense? If
            you would use more than one method to cover
            this expense, please select all that apply

```

```

type: numeric (byte)
label: LABF

```

range: [0, 1] units: 1
unique values: 2 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	11, 250	0	No
	1, 197	1	Yes

EF3_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)
label: LABF

range: [0, 1] units: 1
unique values: 2 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	12, 209	0	No
	238	1	Yes

EF3_g [By selling something] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)
label: LABF

range: [0, 1] units: 1
unique values: 2 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	11, 529	0	No
	918	1	Yes

EF3_h [I wouldn't be able to pay for the expense right now] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)
label: LABF

range: [0, 1] units: 1
unique values: 2 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	11, 009	0	No
	1, 438	1	Yes

EF3_i [Other (Please specify)] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)
label: LABF

range: [0, 1] units: 1
unique values: 2 missing : 0/12, 447

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

12, 253	0 No
194	1 Yes

EF3_Refused

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

type:	numeric (byte)		
label:	LABF		
range:	[0, 1]	units:	1
unique values:	2	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	12, 354	0	No
	93	1	Yes

EF5A

Which best describes your ability to pay all of your bills in full this month?

type:	numeric (byte)		
label:	EF5A		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	73	-1	Refused
	2, 537	0	I cannot pay some bills or will only make a partial payment on some of them
	9, 837	1	I will be able to pay all of my bills in full

EF5B

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

type:	numeric (byte)		
label:	EF5B		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	2, 610	-9	Not In Universe (not asked)
	72	-1	Refused
	1, 340	0	I could not pay some other bills or would only make a partial payment on some of them
	8, 425	1	I would still be able to pay all of my other bills in full

EF6A_a

[Rent or mortgage] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type:	numeric (byte)		
label:	EF6A_A		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	9, 910	-9	Not In Universe (not asked)
	37	-1	Refused
	2, 060	0	No
	440	1	Yes

EF6A_b [Credit card] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

```

type: numeric (byte)
label: EF6A_B
range: [-9, 1]
unique values: 4
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
  9,910   -9   Not In Universe (not asked)
    41    -1   Refused
  1,192    0    No
  1,304    1    Yes

```

EF6A_c [Water, gas, or electric bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

```

type: numeric (byte)
label: EF6A_C
range: [-9, 1]
unique values: 4
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
  9,910   -9   Not In Universe (not asked)
    34    -1   Refused
  1,830    0    No
    673    1    Yes

```

EF6A_d [Phone or cable bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

```

type: numeric (byte)
label: EF6A_D
range: [-9, 1]
unique values: 4
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
  9,910   -9   Not In Universe (not asked)
    39    -1   Refused
  1,825    0    No
    673    1    Yes

```

EF6A_e [Car payment] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

```

type: numeric (byte)
label: EF6A_E
range: [-9, 1]
unique values: 4
units: 1
missing .: 0/12, 447

tabulation:
  Freq.   Numeric   Label
  9,910   -9   Not In Universe (not asked)
    66    -1   Refused
  2,144    0    No
    327    1    Yes

```

EF6A_f [Student loan] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

```

type: numeric (byte)
label: EF6A_F

```

range:	[- 9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	9, 910	- 9	Not In Universe (not asked)
	109	- 1	Refused
	2, 152	0	No
	276	1	Yes

EF6A_g [Other [Please specify]] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type:	numeric (byte)		
label:	EF6A_G		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	9, 910	- 9	Not In Universe (not asked)
	523	- 1	Refused
	1, 872	0	No
	142	1	Yes

EF6B_a [Rent or mortgage] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_A		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	54	- 1	Refused
	1, 134	0	No
	152	1	Yes

EF6B_b [Credit card] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_B		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	54	- 1	Refused
	642	0	No
	644	1	Yes

EF6B_c [Water, gas, or electric bill] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)		
label:	EF6B_C		
range:	[- 9, 1]		
unique values:	4		
units:	1		
missing .:	0/12, 447		
tabulation:	Freq.	Numeric	Label
	11, 107	- 9	Not In Universe (not asked)
	48	- 1	Refused

957	0	No
335	1	Yes

EF6B_d [Phone or cable bill] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)															
label:	EF6B_D															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>11, 107</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>30</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>708</td> <td>0</td> <td>No</td> </tr> <tr> <td>602</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	11, 107	- 9	Not In Universe (not asked)	30	- 1	Refused	708	0	No	602	1	Yes
Freq.	Numeric	Label														
11, 107	- 9	Not In Universe (not asked)														
30	- 1	Refused														
708	0	No														
602	1	Yes														

EF6B_e [Car payment] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)															
label:	EF6B_E															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>11, 107</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>70</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>1, 088</td> <td>0</td> <td>No</td> </tr> <tr> <td>182</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	11, 107	- 9	Not In Universe (not asked)	70	- 1	Refused	1, 088	0	No	182	1	Yes
Freq.	Numeric	Label														
11, 107	- 9	Not In Universe (not asked)														
70	- 1	Refused														
1, 088	0	No														
182	1	Yes														

EF6B_f [Student loan] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)															
label:	EF6B_F															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>11, 107</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>79</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>961</td> <td>0</td> <td>No</td> </tr> <tr> <td>300</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	11, 107	- 9	Not In Universe (not asked)	79	- 1	Refused	961	0	No	300	1	Yes
Freq.	Numeric	Label														
11, 107	- 9	Not In Universe (not asked)														
79	- 1	Refused														
961	0	No														
300	1	Yes														

EF6B_g [Other [Please specify]:] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type:	numeric (byte)															
label:	EF6B_G															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>11, 107</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>322</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>951</td> <td>0</td> <td>No</td> </tr> <tr> <td>67</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	11, 107	- 9	Not In Universe (not asked)	322	- 1	Refused	951	0	No	67	1	Yes
Freq.	Numeric	Label														
11, 107	- 9	Not In Universe (not asked)														
322	- 1	Refused														
951	0	No														
67	1	Yes														

E1_a [Prescription medicine (including taking less

medication than prescribed)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
label: E1_A
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
67 -1 Refused
10,810 0 No
1,310 1 Yes

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

type: numeric (byte)
label: E1_B
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
76 -1 Refused
10,601 0 No
1,510 1 Yes

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

type: numeric (byte)
label: E1_C
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
95 -1 Refused
11,427 0 No
665 1 Yes

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

type: numeric (byte)
label: E1_D
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
68 -1 Refused
9,766 0 No
2,353 1 Yes

E1_e [Seeing a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)] During the past 12 months, was there a time when you needed any of the following, but didn't

get it because you couldn't afford it?

type: numeric (byte)
label: E1_E
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
81 -1 Refused
11,098 0 No
1,008 1 Yes

E1_f [Follow-up care (e.g. skipping physical therapy sessions recommended by a doctor)]
During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
label: E1_F
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
95 -1 Refused
11,322 0 No
770 1 Yes

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

type: numeric (byte)
label: E2
range: [-9, 1]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
64 -1 Refused
9,192 0 No
2,931 1 Yes

E2A Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

type: numeric (long)
label: E2A
range: [-9, 9999999]
unique values: 239
units: 1
missing : 0/12, 447
examples: -9 Not In Universe (not asked)
-9 Not In Universe (not asked)
-9 Not In Universe (not asked)
300

E2B Do you currently have an unpaid balance or owe any debt related to the unexpected major medical expenses that you had in the past 12 months?

type: numeric (byte)
label: E2B
range: [-9, 1]
units: 1

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

tabulation:	Freq.	Numeric	Label
	9,516	-9	Not In Universe (not asked)
	24	-1	Refused
	1,907	0	No
	1,000	1	Yes

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

type: numeric (byte)
label: E4_A

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	193	-1	Refused
	5,488	0	No
	6,506	1	Yes

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

type: numeric (byte)
label: E4_B

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	344	-1	Refused
	10,159	0	No
	1,684	1	Yes

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

type: numeric (byte)
label: E4_C

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

tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	215	-1	Refused
	7,727	0	No
	4,245	1	Yes

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

type: numeric (byte)
label: E4_D

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

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

340	- 1	Refused
10, 410	0	No
1, 437	1	Yes

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

type:	numeric (byte)															
label:	E4_E															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>260</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>344</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>11, 327</td> <td>0</td> <td>No</td> </tr> <tr> <td>516</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	260	- 9	Not In Universe (not asked)	344	- 1	Refused	11, 327	0	No	516	1	Yes
Freq.	Numeric	Label														
260	- 9	Not In Universe (not asked)														
344	- 1	Refused														
11, 327	0	No														
516	1	Yes														

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

type:	numeric (byte)															
label:	E4_F															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>260</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>331</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>11, 183</td> <td>0</td> <td>No</td> </tr> <tr> <td>673</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	260	- 9	Not In Universe (not asked)	331	- 1	Refused	11, 183	0	No	673	1	Yes
Freq.	Numeric	Label														
260	- 9	Not In Universe (not asked)														
331	- 1	Refused														
11, 183	0	No														
673	1	Yes														

E4_g [Insurance purchased through a health insurance exchange] Are you currently covered by any of the following types of health insurance or health coverage plans?

type:	numeric (byte)															
label:	E4_G															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>260</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>349</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>11, 237</td> <td>0</td> <td>No</td> </tr> <tr> <td>601</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	260	- 9	Not In Universe (not asked)	349	- 1	Refused	11, 237	0	No	601	1	Yes
Freq.	Numeric	Label														
260	- 9	Not In Universe (not asked)														
349	- 1	Refused														
11, 237	0	No														
601	1	Yes														

E4_h [Any other type of health insurance or health coverage plan] Are you currently covered by any of the following types of health insurance or health coverage plans?

type:	numeric (byte)															
label:	E4_H															
range:	[- 9, 1]															
unique values:	4															
units:	1															
missing .:	0/12, 447															
tabulation:	<table> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> <tr> <td>260</td> <td>- 9</td> <td>Not In Universe (not asked)</td> </tr> <tr> <td>400</td> <td>- 1</td> <td>Refused</td> </tr> <tr> <td>11, 057</td> <td>0</td> <td>No</td> </tr> <tr> <td>730</td> <td>1</td> <td>Yes</td> </tr> </table>	Freq.	Numeric	Label	260	- 9	Not In Universe (not asked)	400	- 1	Refused	11, 057	0	No	730	1	Yes
Freq.	Numeric	Label														
260	- 9	Not In Universe (not asked)														
400	- 1	Refused														
11, 057	0	No														
730	1	Yes														

E5 Do you personally know someone who has been

addicted to opioids or prescription painkillers?

type: numeric (byte)
label: E5
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
49 -1 Refused
9,500 0 No
2,638 1 Yes

X2_a [I lost a job] Have you experienced financial
hardship due to each of the following events
in the past 12 months?

type: numeric (byte)
label: X2_A
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
84 -1 Refused
11,423 0 No
680 1 Yes

X2_b [I had my work hours and/or pay reduced] Have
you experienced financial hardship due to each
of the following events in the past 12 months?

type: numeric (byte)
label: X2_B
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
86 -1 Refused
11,327 0 No
774 1 Yes

X2_c [My spouse/partner lost a job] Have you
experienced financial hardship due to each of
the following events in the past 12 months?

type: numeric (byte)
label: X2_C
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
4,955 -9 Not In Universe (not asked)
52 -1 Refused
7,120 0 No
320 1 Yes

X2_d [My spouse/partner had their work hours
and/or pay reduced] Have you experienced
financial hardship due to each of the following
events in the past 12 months?

type: numeric (byte)
label: X2_D
range: [-9, 1] units: 1
unique values: 4 missing : 0/12, 447

tabulation:	Freq.	Numeric	Label
	4,955	-9	Not In Universe (not asked)
	41	-1	Refused
	7,084	0	No
	367	1	Yes

X2_g [Other [Please specify]] Have you experienced financial hardship due to each of the following events in the past 12 months?

type:	numeric (byte)		
label:	X2_G		
range:	[-9, 1]	units:	1
unique values:	4	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	260	-9	Not In Universe (not asked)
	1,457	-1	Refused
	10,337	0	No
	393	1	Yes

X3_a [I lost a job] How much financial strain did each of the events that you experienced cause for you and your family?

type:	numeric (byte)		
label:	X3_A		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	11,767	-9	Not In Universe (not asked)
	4	-1	Refused
	78	1	A little
	178	2	Some
	420	3	A lot

X3_b [I had my work hours and/or pay reduced] How much financial strain did each of the events that you experienced cause for you and your family?

type:	numeric (byte)		
label:	X3_B		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	11,673	-9	Not In Universe (not asked)
	3	-1	Refused
	140	1	A little
	300	2	Some
	331	3	A lot

X3_c [My spouse/partner lost a job] How much financial strain did each of the events that you experienced cause for you and your family?

type:	numeric (byte)		
label:	X3_C		
range:	[-9, 3]	units:	1
unique values:	5	missing .:	0/12, 447
tabulation:	Freq.	Numeric	Label
	12,127	-9	Not In Universe (not asked)
	3	-1	Refused
	40	1	A little
	89	2	Some
	188	3	A lot

X3_d [My spouse/partner had their work hours and/or pay reduced] How much financial strain did each of the events that you experienced cause for you and your family?

type: numeric (byte)
label: X3_D
range: [-9, 3] units: 1
unique values: 5 missing : 0/12, 447
tabulation: Freq. Numeric Label
12,080 -9 Not In Universe (not asked)
1 -1 Refused
60 1 A little
146 2 Some
160 3 A lot

X3_g [Other [Please specify]] How much financial strain did each of the events that you experienced cause for you and your family?

type: numeric (byte)
label: X3_G
range: [-9, 3] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
12,054 -9 Not In Universe (not asked)
29 1 A little
108 2 Some
256 3 A lot

CH1_a [Your family's finances] When you were growing up (under age 17), how frequently did you worry about each of the following?

type: numeric (byte)
label: CH1_A
range: [-9, 4] units: 1
unique values: 6 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
56 -1 Refused
5,301 1 Never worried
2,469 2 Rarely worried
2,930 3 Sometimes worried
1,431 4 Regularly worried

CH1_b [Having enough food to eat] When you were growing up (under age 17), how frequently did you worry about each of the following?

type: numeric (byte)
label: CH1_B
range: [-9, 4] units: 1
unique values: 6 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
58 -1 Refused
8,207 1 Never worried
2,014 2 Rarely worried
1,261 3 Sometimes worried
647 4 Regularly worried

CH1_c [Crime and personal safety] When you were

growing up (under age 17), how frequently did
you worry about each of the following?

type: numeric (byte)
label: CH1_C
range: [-9, 4] units: 1
unique values: 6 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
62 -1 Refused
7,316 1 Never worried
2,926 2 Rarely worried
1,350 3 Sometimes worried
533 4 Regularly worried

CH1_d [Having a stable caregiver] When you were
growing up (under age 17), how frequently did
you worry about each of the following?

type: numeric (byte)
label: CH1_D
range: [-9, 4] units: 1
unique values: 6 missing : 0/12, 447
tabulation: Freq. Numeric Label
260 -9 Not In Universe (not asked)
77 -1 Refused
9,114 1 Never worried
1,626 2 Rarely worried
877 3 Sometimes worried
493 4 Regularly worried

CH5_a [Jobs available while in school] During high
school, did you receive information or counseling
from your school on a regular basis about the following:

type: numeric (byte)
label: CH5_A
range: [-9, 1] units: 1
unique values: 5 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,834 -9 Not In Universe (not asked)
171 -2 Don't know
17 -1 Refused
1,081 0 No
344 1 Yes

CH5_b [College or college admissions] During high
school, did you receive information or counseling
from your school on a regular basis about the following:

type: numeric (byte)
label: CH5_B
range: [-9, 1] units: 1
unique values: 5 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,834 -9 Not In Universe (not asked)
125 -2 Don't know
18 -1 Refused
506 0 No
964 1 Yes

CH5_c [Jobs or career paths for after graduation]
During high school, did you receive information
or counseling from your school on a regular basis
about the following:


```

type: numeric (byte)
label: CH5_C

range: [-9, 1]
unique values: 5

units: 1
missing : 0/12, 447

tabulation:
  Freq.   Numeric   Label
10,834    -9      Not In Universe (not asked)
151       -2      Don't know
17        -1      Refused
759       0       No
686       1       Yes

```

CH2 What is the highest level of education that your mother completed?

```

type: numeric (byte)
label: CH2

range: [-2, 7]
unique values: 9

units: 1
missing : 0/12, 447

tabulation:
  Freq.   Numeric   Label
593      -2      Don't know
52       -1      Refused
2,290     1      Less than High School degree
4,747     2      High school degree or GED
1,329     3      Some college but no degree
724       4      Certificate or technical degree
631       5      Associate degree
1,393     6      Bachelor's degree
688       7      Graduate degree

```

CH3 What is the highest level of education that your father completed?

```

type: numeric (byte)
label: CH3

range: [-2, 7]
unique values: 9

units: 1
missing : 0/12, 447

tabulation:
  Freq.   Numeric   Label
1,092    -2      Don't know
98       -1      Refused
2,762     1      Less than High School degree
3,800     2      High school degree or GED
1,115     3      Some college but no degree
653       4      Certificate or technical degree
400       5      Associate degree
1,455     6      Bachelor's degree
1,072     7      Graduate degree

```

FL1 [Housing prices in the US can never go down.]
Do you think the following statement is true or false?

```

type: numeric (byte)
label: FL1

range: [-9, 2]
unique values: 5

units: 1
missing : 0/12, 447

tabulation:
  Freq.   Numeric   Label
260      -9      Not In Universe (not asked)
2,362    -2      Don't know
40       -1      Refused
2,039     1      True
7,746     2      False

```

FL2 [Buying a single company's stock usually provides a safer return than a stock mutual fund.] Do you think the following statement is true or false?


```

type: numeric (byte)
label: HHNET_A

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

tabulation:
  Freq.  Numeric  Label
    51    -1    Refused
   405     0     No
 11,991     1     Yes

```

HHNET_b [Work] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_B

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

tabulation:
  Freq.  Numeric  Label
   155    -1    Refused
 5,364     0     No
 6,928     1     Yes

```

HHNET_c [School] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_C

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

tabulation:
  Freq.  Numeric  Label
   218    -1    Refused
 9,270     0     No
 2,959     1     Yes

```

HHNET_d [Coffee shop or other business that offers Internet access] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_D

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

tabulation:
  Freq.  Numeric  Label
   173    -1    Refused
 8,722     0     No
 3,552     1     Yes

```

HHNET_e [While traveling between places] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_E

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

tabulation:
  Freq.  Numeric  Label
   163    -1    Refused
 5,606     0     No
 6,678     1     Yes

```

HHNET_f

[Library, community center, park, or other public place] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_F

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

tabulation: Freq. Numeric Label
              178      -1 Refused
              8,626      0 No
              3,643      1 Yes

```

HHNET_g

[Someone else's home] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_G

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

tabulation: Freq. Numeric Label
              183      -1 Refused
              6,683      0 No
              5,581      1 Yes

```

HHNET_h

[Some other location] Do you or does anyone in this household use the Internet at the following locations?

```

type: numeric (byte)
label: HHNET_H

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

tabulation: Freq. Numeric Label
              358      -1 Refused
              8,414      0 No
              3,675      1 Yes

```

DOV_PPNET

[Internet access] Data Only Variable

```

type: numeric (byte)
label: DOV_PPNE

range: [0, 1]
unique values: 2
units: 1
missing : 0/12,447

tabulation: Freq. Numeric Label
              225      0 No
              12,222      1 Yes

```

xhispan

Hispanic Descent

```

type: numeric (byte)
label: XHISPAN

range: [1, 8]
unique values: 5
units: 1
missing : 0/12,447

tabulation: Freq. Numeric Label
              10,940      1 No, I am not
              821      2 Yes, Mexican, Mexican-American,
              209      3 Chi cano
              71      4 Yes, Puerto Rican
              71      4 Yes, Cuban, Cuban American

```

406 8 Yes, Other
Spanish/Hispanic/Latino
(specify)

xspanish Language version of the survey

type: numeric (byte)
label: XSPANISH
range: [1, 2] units: 1
unique values: 2 missing : 0/12, 447
tabulation: Freq. Numeric Label
12, 187 1 English version
260 2 Spanish version

DOV_ACSLANG [Language proficiency] Data Only Variable

type: numeric (byte)
label: DOV_ACSL
range: [1, 5] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
607 1 English Proficient
762 2 Bilingual
138 3 Spanish Proficient
10, 940 5 Non-Hispanics, not asked

ppage Age

type: numeric (byte)
label: PPAGE
range: [18, 94] units: 1
unique values: 77 missing : 0/12, 447
examples: 36
52
61
69

ppagecat Age - 7 Categories

type: numeric (byte)
label: PPAGECAT
range: [1, 7] units: 1
unique values: 7 missing : 0/12, 447
tabulation: Freq. Numeric Label
467 1 18-24
1, 774 2 25-34
1, 573 3 35-44
1, 831 4 45-54
2, 853 5 55-64
2, 718 6 65-74
1, 231 7 75+

ppagect4 Age - 4 Categories

type: numeric (byte)
label: PPAGECT4
range: [1, 4] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
1, 463 1 18-29
2, 351 2 30-44

ppeduc Education (Highest Degree Received)

type:	numeric (byte)		
label:	PPEDUC		
range:	[1, 14]	units:	1
unique values:	14	missing .:	0/12, 447
examples:	9	HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	
	10	Some college, no degree	
	12	Bachelors degree	
	12	Bachelors degree	

ppeducat Education (Categorical)

```

      type: numeric (byte)
      label: PPEDUCAT

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

      tabulation: Freq.   Numeric   Label
                  484       1   Less than high school
                  2,691     2   High school
                  4,201     3   Some college
                  5,071     4   Bachelor's degree or higher

```

ppethm Race / Ethnicity

type:	numeric	(byte)	
label:	PPETHM		
range:	[1, 5]		units: 1
unique values:	5		missing : 0/12, 447
tabulation:	Freq.	Numeric	Label
	9, 175	1	White, Non-Hispanic
	1, 073	2	Black, Non-Hispanic
	365	3	Other, Non-Hispanic
	1, 507	4	Hispanic
	327	5	2+ Races, Non-Hispanic

ppgender Gender

type:	numeric (byte)		
label:	PPGENDER		
range:	[1, 2]	units:	1
unique values:	2	missing :	0/12, 447
tabulation:	Freq.	Numeric	Label
	6, 183	1	Male
	6, 264	2	Female

pphhhead Household Head

type:	numeric (byte)		
label:	PPHHHEAD		
range:	[0, 1]	units:	1
unique values:	2	missing :	0/12, 447
tabulation:	Freq.	Numeri c	Label
	1, 822	0	No
	10, 625	1	Yes

pphsize Household Size

```

type: numeric (byte)
label: PPHSIZE

range: [1, 12]
unique values: 11
units: 1
missing : 0/12, 447

examples: 1
           2
           2
           3

```

pphouse Housing Type

```

type: numeric (byte)
label: PPHOUSE

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

tabulation: Freq.  Numeric  Label
              8, 868      1  A one-family house detached from
              1, 137      2  any other house
              1, 977      3  A one-family house attached to
              452         4  one or more houses
              13         5  A building with 2 or more
                        apartments
                        4  A mobile home
                        5  Boat, RV, van, etc.

```

ppincimp Household Income

```

type: numeric (byte)
label: PPINCIMP

range: [1, 21]
unique values: 21
units: 1
missing : 0/12, 447

examples: 7    $20,000 to $24,999
          11   $40,000 to $49,999
          14   $75,000 to $84,999
          16   $100,000 to $124,999

```

ppmarit Marital Status

```

type: numeric (byte)
label: PPMARIT

range: [1, 6]
unique values: 6
units: 1
missing : 0/12, 447

tabulation: Freq.  Numeric  Label
              7, 113      1  Married
              787         2  Widowed
              1, 612      3  Divorced
              198         4  Separated
              2, 154      5  Never married
              583         6  Living with partner

```

ppmsacat MSA Status

```

type: numeric (byte)
label: PPMSACAT

range: [0, 1]
unique values: 2
units: 1
missing : 0/12, 447

tabulation: Freq.  Numeric  Label
              1, 615      0  Non-Metro
              10, 832     1  Metro

```

ppreg Region 4 - Based on State of Residence

type: numeric (byte)
label: PPREG4
range: [1, 4]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
2, 185 1 Northeast
3, 039 2 Midwest
4, 299 3 South
2, 924 4 West

ppreg9 Region 9 - Based on State of Residence

type: numeric (byte)
label: PPREG9
range: [1, 9]
unique values: 9
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
588 1 New England
1, 597 2 Mid-Atlantic
2, 082 3 East-North Central
957 4 West-North Central
2, 392 5 South Atlantic
608 6 East-South Central
1, 299 7 West-South Central
931 8 Mountain
1, 993 9 Pacific

pprent Ownership Status of Living Quarters

type: numeric (byte)
label: PPRENT
range: [1, 3]
unique values: 3
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
9, 294 1 Owned or being bought by you or
someone in your household
2, 965 2 Rented for cash
188 3 Occupied without payment of cash
rent

ppstaten State

type: numeric (byte)
label: PPSTATEN
range: [11, 95]
unique values: 51
units: 1
missing : 0/12, 447
examples: 31 oh
44 nd
59 fl
86 az

PPT01 Presence of Household Members - Children 0-1

type: numeric (byte)
label: PPT01
range: [0, 3]
unique values: 4
units: 1
missing : 0/12, 447
tabulation: Freq. Numeric Label
12, 007 0

418 1
21 2
1 3

PPT25 Presence of Household Members - Children 2-5

type: numeric (byte)
label: PPT25
range: [0, 3] units: 1
unique values: 4 missing : 0/12, 447
tabulation: Freq. Numeric Label
11,540 0
734 1
159 2
14 3

PPT612 Presence of Household Members - Children 6-12

type: numeric (byte)
label: PPT612
range: [0, 4] units: 1
unique values: 5 missing : 0/12, 447
tabulation: Freq. Numeric Label
10,950 0
1,015 1
395 2
70 3
17 4

PPT1317 Presence of Household Members - Children 13-17

type: numeric (byte)
label: PPT1317
range: [0, 5] units: 1
unique values: 6 missing : 0/12, 447
tabulation: Freq. Numeric Label
11,148 0
1,015 1
250 2
30 3
3 4
1 5

PPT180V Presence of Household Members - Adults 18+

type: numeric (byte)
label: PPT180V
range: [1, 12] units: 1
unique values: 11 missing : 0/12, 447
examples: 1
2
2
2

ppwork Current Employment Status

type: numeric (byte)
label: PPWORK
range: [1, 7] units: 1
unique values: 7 missing : 0/12, 447
tabulation: Freq. Numeric Label

6,057	1	Working - as a paid employee
1,099	2	Working - self-employed
41	3	Not working - on temporary layoff from a job
552	4	Not working - looking for work
3,578	5	Not working - retired
506	6	Not working - disabled
614	7	Not working - other

ppcm0160 Q26: Occupation (detailed) in current or main job

type: numeric (byte)
label: PPCM0160

range: [-2, 35] units: 1
unique values: 37 missing : 6/12, 447

examples: -2 Not asked
-2 Not asked
14 Health Care Support (such as nursing aide, orderly, dental assistant)
29 Other (Please specify)

IND1 IND1: Industry (tight scale) in current or main job

type: numeric (byte)
label: IND1

range: [-2, 27] units: 1
unique values: 29 missing : 6/12, 447

examples: -2 Not asked
-2 Not asked
9 Information
16 Health Care and Social Assistance

pphi0001 Q0: What language do you usually speak at home?

type: numeric (byte)
label: PPHI0001

range: [-1, 6] units: 1
unique values: 7 missing : 11,001/12, 447

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	101	1	Only Spanish
	183	2	More Spanish than English
	316	3	Both Spanish and English equally
	355	4	More English than Spanish
	485	5	Only English
	4	6	Neither Spanish nor English
	11,001	.	

pphi date Date member completed Hispanic survey
YYYYMMDD format

type: numeric (long)

range: [20151107, 20171225] units: 1
unique values: 243 missing : 11,001/12, 447

mean: 2.0e+07
std. dev: 4173.67

percentiles: 10% 25% 50% 75% 90%
2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

ppcm0062 Q18: Altogether, how many jobs do you have?

type: numeric (byte)

```

range:    [-2, 4]
unique values: 6
units:    1
missing : 6/12, 447

```

tabulation.	Freq.	Numerical	Label
	5,300	-2	Not asked
	16	-1	Refused
	5,879	1	One
	947	2	Two
	201	3	Three
	98	4	Four or more
	6	.	

pph10001 Q1: In general, would you say your physical health is. . .?

```

      type:  numer i c (byte)
      label:  PPH10001
      range:  [- 1, 5]
unique values:  6
      uni ts:  1
      mi ssing :  177/12, 447

```

Frequency	Percentage	Label
20	1.2	Refused
1,336	78.2	Excellent
4,594	27.2	Very good
4,463	26.5	Good
1,542	9.1	Fair
315	1.9	Poor
177	1.1	Don't know

pph1date Date member completed Health 1 survey
YYYYMMDD format

type:	numeric (long)				
range:	[20150930, 20171223]			units:	1
unique values:	389			missing :	177/12, 447
mean:	2.0e+07				
std. dev:	2247.56				
percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities, who makes the decisions in your household?

```

      type:  numer i c (byte)
      label:  PPFS0001

      range:  [- 1, 3]
unique val ues:  4
                        units:  1
                        mi ssing . :  1, 377/12, 447

```

tabulation:	Freq.	Numeri c	Label
6	- 1	Refused	
5,687	1	I make most of the decisions	
4,431	2	Another household member and I share in the decisions	
946	3	Another household member makes most of the decisions	
1,377	.		

ppfs0596 Q22: What is the approximate total amount of your household's savings and investments?

```

      type:  numeric (byte)
      label:  PPFS0596
      range:  [- 2, 7]
unique values: 9
      units:  1
      missing.: 1, 377/12, 447

```

ppfsdate	Date member completed Financial Services survey
	YYYYMMDD format

ppcmlate Date member completed Core Profile survey
YYYYMMDD format

ppcm1301	GOVEMP1: Employer type
----------	------------------------

pppa1636 Q250: Did you ever serve on active duty in the U.S. Armed Forces?

```

      type:  numeric (byte)
      label:  PPPA1636

      range:  [- 1, 2]
unique values:  3
               units:  1
               missing :  356/12, 447

      tabulation:  Freq.    Numeric  Label
                   54         - 1    Refused
                   1,796         1    Yes
                   10,241        2    No
                   356         .

```

Q31: [None of these] People may be involved in civic and political activities. In the past 12 months, have you attended a political rally; contacted a government official; volunteered for a political candidate, issue, or cause; served on a committee for a civic or community organization; written a letter or e-mail to a newspaper or called a live radio or TV show; commented about politics on an internet site; shared your opinion about community issues at a public meeting; or held elected office?

Frequency	Relative Frequency	Label
73	0.01	Refused
4,990	0.08	No
7,028	0.11	Yes
356	0.005	

Control of institution

tabulation:	Freq.	Numeri c	Label
	5,859	1	Public
	2,055	2	Private not-for-profit
	645	3	Private for-profit
	3,888	.	

ppracem Race, Census categories

type: numeric (byte)
label: ppracem

range: [1,6] units: 1
unique values: 6 missing .: 0/12447

tabulation: Freq.	Numeric	Label
10,485	1	White
1,123	2	Black/African-American
111	3	American Indian or Alaska Native
305	4	Asian
15	5	Hawaiian/Pacific Islander
408	6	2+ Races

race_5cat Race/Ethnicity - 5 categories

type: numeric (byte)
label: race_5cat

range: [1,5] units: 1
unique values: 5 missing .: 0/12447

tabulation: Freq.	Numeric	Label
9,175	1	White
1,073	2	Black
1,507	3	Hispanic
292	4	Asian
400	5	Other