

SHED 2020

CODEBOOK FOR 2020 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

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

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

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

ANALYSIS WEIGHTS

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

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

DEMOGRAPHIC PROFILE VARIABLES

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

VARIABLE DEFINITIONS

CaseID CaseID

type: numeric (double)
range: [1,11713] units: 1
unique values: 11,648 missing .: 0/11,648
mean: 5863
std. dev: 3383.43
percentiles: 10% 25% 50% 75% 90%
1170 2930.5 5869.5 8792.5 10548

caseid2019 CaseID from 2019 SHED Survey

type: numeric (double)
range: [9,12236] units: 1
unique values: 3,745 missing .: 7,903/11,648
mean: 5750.24
std. dev: 3360.01
percentiles: 10% 25% 50% 75% 90%
1119 2922 5689 8515 10390

caseid2018 CaseID from 2018 SHED Survey

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type: numeric (double)
range: [4,12144] units: 1
unique values: 2,875 missing .: 8,773/11,648
mean: 5661.48
std. dev: 3428.94
percentiles: 10% 25% 50% 75% 90%
 1074 2655 5501 8557 10542

duration Duration (in seconds)

type: numeric (double)
range: [362,1440286] units: 1
unique values: 3,411 missing .: 0/11,648
mean: 21027.7
std. dev: 120234
percentiles: 10% 25% 50% 75% 90%
 747 931 1217 1748.5 3780

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

type: numeric (double)
range: [.2237,3.462] units: .0001
unique values: 2,549 missing .: 0/11,648
mean: .999999
std. dev: .415697
percentiles: 10% 25% 50% 75% 90%
 .5925 .7406 .9241 1.1439 1.4527

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

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type: numeric (double)
range: [4838.087,74883.259] units: .0001
unique values: 2,811 missing .: 0/11,648
mean: 21630.1
std. dev: 8991.58
percentiles: 10% 25% 50% 75% 90%
12815.6 16019.8 19987.5 24741.7 31422.4

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

type: numeric (double)
range: [.1323,4.2797] units: .0001
unique values: 1,339 missing .: 9,803/11,648
mean: .999999
std. dev: .569109
percentiles: 10% 25% 50% 75% 90%
.4804 .6202 .8483 1.2232 1.6485

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

type: numeric (double)
range: [17764.764,574686.83] units: .0001
unique values: 1,395 missing .: 9,803/11,648
mean: 134281
std. dev: 76420.5
percentiles: 10% 25% 50% 75% 90%
64505 83287 113914 164259 221367

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

type: numeric (double)

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range: [.1046,3.8929] units: .0001
unique values: 2,246 missing .: 7,915/11,648
mean: .999999
std. dev: .535816
percentiles: 10% 25% 50% 75% 90%
.4946 .6203 .8371 1.2921 1.7291

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

type: numeric (double)
range: [6941.1893,258363.62] units: .0001
unique values: 2,416 missing .: 7,915/11,648
mean: 66367.3
std. dev: 35560.6
percentiles: 10% 25% 50% 75% 90%
32828.4 41166.2 55555.4 85753.7 114756

xlaptop Is R a KP laptop user?

type: numeric (double)
label: xlaptop
range: [1,2] units: 1
unique values: 2 missing .: 0/11,648
tabulation: Freq. Numeric Label
236 1 Yes
11,412 2 No

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

type: numeric (double)
label: L0_a
range: [-1,1] units: 1

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

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

L0_b

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

type: numeric (double)
label: L0_b

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

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

L0_c

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

type: numeric (double)
label: L0_c

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

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

L0_d

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

type: numeric (double)
label: L0_d

range: [-1,1] units: 1

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

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

L0_e

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

type: numeric (double)
label: L0_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

L0A

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

type: numeric (double)
label: L0A
range: [-1,2] units: 1
unique values: 3 missing .: 9,805/11,648

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

L0B_a

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

type: numeric (double)
label: L0B_a

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

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

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

type: numeric (double)
label: L0B_b

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

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

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

type: numeric (double)
label: L0B_c

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

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

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

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label: L1_c
range: [-1,1] units: 1
unique values: 3 missing .: 8,477/11,648

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

L1_d

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

type: numeric (double)
label: L1_d
range: [-1,1] units: 1
unique values: 3 missing .: 8,477/11,648

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

L1_e

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

type: numeric (double)
label: L1_e
range: [-1,1] units: 1
unique values: 3 missing .: 8,477/11,648

tabulation:	Freq.	Numeric	Label
	84	-1	Refused

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

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

type: numeric (double)
label: L4
range: [-1,2] units: 1
unique values: 4 missing .: 0/11,648

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

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

type: numeric (double)
label: L5
range: [-1,1] units: 1
unique values: 3 missing .: 9,664/11,648

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

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

type: numeric (double)

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label: L6_a
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

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

type: numeric (double)
label: L6_b
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

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

type: numeric (double)
label: L6_c
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

L7 Of your children enrolled in kindergarten

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

type: numeric (double)
label: L7
range: [-1,3] units: 1
unique values: 4 missing .: 9,667/11,648

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

L12_a

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

type: numeric (double)
label: L12_a
range: [-1,3] units: 1
unique values: 4 missing .: 10,220/11,648

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

L12_b

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

type: numeric (double)

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label: L12_b
range: [-1,3] units: 1
unique values: 4 missing .: 10,220/11,648

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

L12_c

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

type: numeric (double)
label: L12_c
range: [-1,3] units: 1
unique values: 4 missing .: 10,220/11,648

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

L12_d

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

type: numeric (double)
label: L12_d
range: [-1,3] units: 1
unique values: 4 missing .: 10,220/11,648

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

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

L8_a

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

type: numeric (double)
label: L8_a
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

L8_b

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

type: numeric (double)
label: L8_b
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

L8_c

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

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type: numeric (double)
label: L8_c
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

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

type: numeric (double)
label: L8_d
range: [-1,1] units: 1
unique values: 3 missing .: 9,015/11,648

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

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

type: numeric (double)
label: L9
range: [-1,1] units: 1
unique values: 3 missing .: 10,562/11,648

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

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

type: numeric (double)
label: L10
range: [0,2] units: 1
unique values: 3 missing .: 11,247/11,648

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

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

type: numeric (double)
label: L11
range: [-1,2] units: 1
unique values: 4 missing .: 9,875/11,648

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

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

type: numeric (double)
label: B2

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

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

B0_a

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

type: numeric (double)
 label: B0_a

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

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

B0_b

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

type: numeric (double)
 label: B0_b

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

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

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3,081 5 Not at all

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

type: numeric (double)
label: B0_c

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

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

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

type: numeric (double)
label: B1_a

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

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

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

type: numeric (double)
label: B1_b

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

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

B3

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

type: numeric (double)
 label: B3

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

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

B6

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

type: numeric (double)
 label: B6

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

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

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

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

type: numeric (double)
label: B7_a

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

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

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

type: numeric (double)
label: B7_b

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

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

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

type: numeric (double)
label: D1A

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

tabulation:	Freq.	Numeric	Label
	4,839	0	No

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1 Yes

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

type: numeric (double)
label: D1E
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

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

type: numeric (double)
label: D21_a
range: [-1,1] units: 1
unique values: 3 missing .: 9,492/11,648

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

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

type: numeric (double)
label: D21_b
range: [-1,1] units: 1
unique values: 3 missing .: 4,654/11,648

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

D21_c

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

type: numeric (double)
label: D21_c
range: [-1,1] units: 1
unique values: 3 missing .: 4,654/11,648

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

D21_d

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

type: numeric (double)
label: D21_d
range: [-1,1] units: 1
unique values: 3 missing .: 4,654/11,648

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

D21_e

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

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type: numeric (double)
label: D21_e

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

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

D21_f

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

type: numeric (double)
label: D21_f

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

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

D21_g

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

type: numeric (double)
label: D21_g

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

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

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

type: numeric (double)
label: D21_h
range: [-1,1] units: 1
unique values: 3 missing .: 4,654/11,648

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

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

type: numeric (double)
label: D3A
range: [-1,2] units: 1
unique values: 4 missing .: 4,839/11,648

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

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

type: numeric (double)
label: D3B

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

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

D30

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

type: numeric (double)
 label: D30

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

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

D31

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

type: numeric (double)
 label: D31

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

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

SHED 2020

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

D33

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

type: numeric (double)
label: D33
range: [-2,1] units: 1
unique values: 4 missing .: 4,839/11,648

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

D34A

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

type: numeric (double)
label: D34A
range: [-1,2] units: 1
unique values: 4 missing .: 4,839/11,648

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

D4

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

type: numeric (double)

SHED 2020

label: D4
range: [-1,1] units: 1
unique values: 3 missing .: 4,839/11,648

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

D44_a

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

type: numeric (double)
label: D44_a
range: [-1,1] units: 1
unique values: 3 missing .: 4,839/11,648

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

D44_b

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

type: numeric (double)
label: D44_b
range: [-1,1] units: 1
unique values: 3 missing .: 4,839/11,648

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

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

In the past 12 months have you:

type: numeric (double)
label: D44_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
22 -1 Refused
9,380 0 No
2,246 1 Yes

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

In the past 12 months have you:

type: numeric (double)
label: D44_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
24 -1 Refused
10,353 0 No
1,271 1 Yes

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

type: numeric (double)
label: D44_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

SHED 2020

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

D44_f

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

type: numeric (double)
label: D44_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

D46

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

type: numeric (double)
label: D46
range: [-1,3] units: 1
unique values: 5 missing .: 10,128/11,648

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

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

type: numeric (double)
label: D5

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

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

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

type: numeric (double)
label: GE1_a

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

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

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

type: numeric (double)
label: GE1_b

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

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

SHED 2020

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

type: numeric (double)
label: GE1_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
28 -1 Refused
10,978 0 No
642 1 Yes

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

type: numeric (double)
label: GE1_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
41 -1 Refused
11,422 0 No
185 1 Yes

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

type: numeric (double)
label: GE1_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label

SHED 2020

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

GE1_f

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

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

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

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

GE2_a

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

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

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

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

GE2_b

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

SHED 2020

type: numeric (double)
label: GE2_b

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

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

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

type: numeric (double)
label: GE2_c

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

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

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

type: numeric (double)
label: GE2_d

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

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

SHED 2020

GE2_e

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

type: numeric (double)
label: GE2_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

GE2_f

Any other paid activities that you have not already mentioned (do not include

KnowledgePanel

surveys - In addition, in the past month,

have

you been paid for each of the following

activities?

type: numeric (double)
label: GE2_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

GE12_a

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

type: numeric (double)
label: GE12_a
range: [-1,1] units: 1
unique values: 3 missing .: 10,155/11,648

SHED 2020

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

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

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

type: numeric (double)
 label: GE20A

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

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

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

type: numeric (double)
 label: GE22

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

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

GE23 Relative to a year ago, last month did you

SHED 2020

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

type: numeric (double)
label: GE23
range: [-1,3] units: 1
unique values: 4 missing .: 8,516/11,648

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

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

type: numeric (double)
label: GE40A
range: [-2,4] units: 1
unique values: 6 missing .: 8,516/11,648

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

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

type: numeric (double)
label: GE41
range: [-1,2] units: 1
unique values: 4 missing .: 8,516/11,648

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

SHED 2020

GH2

When did you move into your current home?

type: numeric (double)
label: GH2

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

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

GH7

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

type: numeric (double)
label: GH7

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

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

GH5_a

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

type: numeric (double)
label: GH5_a

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

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

SHED 2020

557 3 Farther away
9,684 .

GH5_b

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

type: numeric (double)
label: GH5_b
range: [-1,3] units: 1
unique values: 4 missing .: 9,684/11,648

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

GH5_c

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

type: numeric (double)
label: GH5_c
range: [-1,3] units: 1
unique values: 4 missing .: 10,238/11,648

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

GH6

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

type: numeric (double)

SHED 2020

label: GH6
 range: [-1,1] units: 1
 unique values: 3 missing .: 9,684/11,648

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

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

type: numeric (double)
 label: R4
 range: [-1,2] units: 1
 unique values: 4 missing .: 9,684/11,648

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

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

type: numeric (double)
 label: R5B_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,200/11,648

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

R5B_b Landlord told you, or a person you were

SHED 2020

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

type: numeric (double)
label: R5B_b
range: [-1,1] units: 1
unique values: 3 missing .: 10,200/11,648

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

R5B_c

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

type: numeric (double)
label: R5B_c
range: [0,1] units: 1
unique values: 2 missing .: 10,200/11,648

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

R5B_d

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

type: numeric (double)
label: R5B_d
range: [-1,1] units: 1
unique values: 3 missing .: 10,200/11,648

tabulation:	Freq.	Numeric	Label
	1	-1	Refused

```
SHED 2020
    1,435    0 No
      12    1 Yes
    10,200    .
```

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

```
type: numeric (double)
label: R5C_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,236/11,648
```

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

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

```
type: numeric (double)
label: R5C_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,236/11,648
```

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

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

SHED 2020

type: numeric (double)
 label: R5C_c

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

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

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

type: numeric (double)
 label: R5C_d

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

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

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

type: numeric (double)
 label: R7

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

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

R8 Did you contact your landlord about the

SHED 2020

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

type: numeric (double)
label: R8
range: [-1,1] units: 1
unique values: 3 missing .: 10,060/11,648

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

R8A

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

type: numeric (double)
label: R8A
range: [-1,3] units: 1
unique values: 5 missing .: 10,257/11,648

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

R3

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

type: numeric (double)
label: R3
range: [-1,8] units: 1
unique values: 9 missing .: 8,717/11,648

tabulation:	Freq.	Numeric	Label
	12	-1	Refused

```

SHED 2020
475      1 less than $500
609      2 $500 to $749
528      3 $750 to $999
391      4 $1,000 to $1,249
296      5 $1,250 to 1,499
308      6 $1,500 to $1,999
275      7 $2,000 or above
37       8 Don't know
8,717    .

```

M4

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

```

type: numeric (double)
label: M4

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

```

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

M5

Have you refinanced your mortgage in the past year?

```

type: numeric (double)
label: M5

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

```

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

SHED 2020

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

type: numeric (double)
label: GH4_a
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
28 -1 Refused
1,005 0 No
10,615 1 Yes

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

type: numeric (double)
label: GH4_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
41 -1 Refused
1,220 0 No
10,387 1 Yes

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

type: numeric (double)
label: BK1
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

SHED 2020

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

BK2_a

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

type: numeric (double)
label: BK2_a
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

BK2_b

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

type: numeric (double)
label: BK2_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

BK2_c

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

type: numeric (double)
label: BK2_c

SHED 2020

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

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

BK2_d

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

type: numeric (double)
label: BK2_d

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

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

BK2_e

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

type: numeric (double)
label: BK2_e

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

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

A6

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

type: numeric (double)
label: A6

SHED 2020

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

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

A0

In the past 12 months, have you (or your spouse/or your partner) applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

type: numeric (double)
label: A0

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

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

A0B

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

type: numeric (double)
label: A0B

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

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

SHED 2020

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

type: numeric (double)
 label: A1_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 7,348/11,648

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

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

type: numeric (double)
 label: A1_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 7,348/11,648

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

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

type: numeric (double)
 label: A1_c
 range: [-1,1] units: 1
 unique values: 3 missing .: 7,348/11,648

SHED 2020

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

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

C3A

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

type: numeric (double)
label: C3A

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

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

C4A

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

type: numeric (double)
label: C4A

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

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

1,605

.

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

type: numeric (double)
 label: C5_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/11,648

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

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

type: numeric (double)
 label: C5_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/11,648

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

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

type: numeric (double)
 label: C5_c

SHED 2020

```

type: numeric (double)
label: ED0

range: [1,9]
unique values: 9

units: 1
missing .: 0/11,648

```

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

D1G

Are you currently enrolled as a student?

```

type: numeric (double)
label: D1G

range: [-1,2]
unique values: 4

units: 1
missing .: 0/11,648

```

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

ED0B

What type of program are you currently pursuing?

```

type: numeric (double)
label: ED0B

range: [-1,8]
unique values: 9

units: 1
missing .: 10,777/11,648

```

tabulation:	Freq.	Numeric	Label
	9	-1	Refused

SHED 2020

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

type: numeric (double)
label: ED22_a

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

tabulation: Freq. Numeric Label

342	1	Disagree
170	2	Neither agree nor disagree
260	3	Agree
10,876	.	

ED22_b

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

type: numeric (double)
label: ED22_b

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

tabulation: Freq. Numeric Label

460	1	Disagree
185	2	Neither agree nor disagree
127	3	Agree
10,876	.	

ED22_c

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

type: numeric (double)
label: ED22_c

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

tabulation: Freq. Numeric Label

SHED 2020

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

ED22_d

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

type: numeric (double)
label: ED22_d
range: [1,3] units: 1
unique values: 3 missing .: 10,876/11,648

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

ED22_e

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

type: numeric (double)
label: ED22_e
range: [-1,3] units: 1
unique values: 4 missing .: 10,876/11,648

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

ED23_a

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

SHED 2020

enroll in an educational program?

type: numeric (double)
label: ED23_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,007/11,648

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

ED23_b

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

type: numeric (double)
label: ED23_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,007/11,648

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

ED23_c

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

type: numeric (double)
label: ED23_c
range: [-1,1] units: 1
unique values: 3 missing .: 11,007/11,648

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

		SHED 2020	
	7	-1	Refused
	532	0	No
	102	1	Yes
	11,007	.	

ED23_d

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

type: numeric (double)
label: ED23_d
range: [-1,1] units: 1
unique values: 3 missing .: 11,007/11,648

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

ED23_e

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

type: numeric (double)
label: ED23_e
range: [-1,1] units: 1
unique values: 3 missing .: 11,007/11,648

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

ED0D

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

type: numeric (double)
label: ED0D

SHED 2020

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

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

ED1

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

type: numeric (double)
label: ED1

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

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

ED5

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

type: numeric (double)
label: ED5

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

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

8,726

.

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

```

        type: numeric (double)
        label: ED6_a

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

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

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

```

        type: numeric (double)
        label: ED6_b

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

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

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

SHED 2020

type: numeric (double)
label: ED6_c
range: [-1,1] units: 1
unique values: 3 missing .: 9,114/11,648

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

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

type: numeric (double)
label: ED6_d
range: [-1,1] units: 1
unique values: 3 missing .: 9,114/11,648

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

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

type: numeric (double)
label: ED10
range: [-1,5] units: 1
unique values: 6 missing .: 5,692/11,648

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

SHED 2020	
1,420	2 Financial benefits are somewhat larger
1,163	3 About the same
533	4 Financial costs are somewhat larger
374	5 Financial costs are much larger
5,692	.

ED11_a

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

type: numeric (double)
label: ED11_a
range: [-1,1] units: 1
unique values: 3 missing .: 5,692/11,648

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

ED11_b

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

type: numeric (double)
label: ED11_b
range: [-1,1] units: 1
unique values: 3 missing .: 5,692/11,648

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

SHED 2020

ED11_c

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

```

          type: numeric (double)
          label: ED11_c

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

```

```

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

```

ED11_d

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

```

          type: numeric (double)
          label: ED11_d

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

```

```

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

```

SL1

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

```

          type: numeric (double)
          label: SL1

          range: [-1,1]                                units: 1

```

SHED 2020

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

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

SL2_a

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

type: numeric (double)
label: SL2_a

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

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

SL2_b

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

type: numeric (double)
label: SL2_b

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

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

SL2_c

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

SHED 2020

type: numeric (double)
label: SL2_c

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

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

SL2_d

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

type: numeric (double)
label: SL2_d

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

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

SL3

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

type: numeric (double)
label: SL3

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

examples: .
. .
. .
. .

SHED 2020

SL4

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

type: numeric (double)
label: SL4

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

examples: .
. .
. .

SL6

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

type: numeric (double)
label: SL6

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

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

SL7

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

type: numeric (double)
label: SL7

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

tabulation:	Freq.	Numeric	Label
	23	-1	Refused

SHED 2020

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

 SL8_a

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

type: numeric (double)
 label: SL8_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 7,948/11,648

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

 SL8_b

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

type: numeric (double)
 label: SL8_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 7,948/11,648

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

 SL8_c

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

SHED 2020
did not complete)?

type: numeric (double)
label: SL8_c
range: [-1,1] units: 1
unique values: 3 missing .: 7,948/11,648

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

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

type: numeric (double)
label: SL8_d
range: [-1,1] units: 1
unique values: 3 missing .: 7,948/11,648

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

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

type: numeric (double)
label: SL8_e
range: [-1,1] units: 1
unique values: 3 missing .: 7,948/11,648

SHED 2020

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

 SL10

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

type: numeric (double)
 label: SL10
 range: [-1,1] units: 1
 unique values: 3 missing .: 4,202/11,648

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

 SL11

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

type: numeric (double)
 label: SL11
 range: [-1,999] units: 1
 unique values: 4 missing .: 2,118/11,648

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

 SL12_a

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

SHED 2020

type: numeric (double)
label: SL12_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,084/11,648

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

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

type: numeric (double)
label: SL12_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,084/11,648

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

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

type: numeric (double)
label: SL12_c
range: [-1,1] units: 1
unique values: 3 missing .: 11,084/11,648

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

```

                SHED 2020
                17      -1 Refused
                475     0  No
                72      1  Yes
                11,084  .

```

SL12_d

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

```

                type: numeric (double)
                label: SL12_d

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

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

```

D1I

Do you consider yourself to be retired?

```

                type: numeric (double)
                label: D1I

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

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

```

K0

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

```

                type: numeric (double)
                label: K0

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

```

SHED 2020

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

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

type: numeric (double)
label: K2_a
range: [-1,1] units: 1
unique values: 3 missing .: 3,618/11,648

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

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

type: numeric (double)
label: K2_b
range: [-1,1] units: 1
unique values: 3 missing .: 3,618/11,648

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

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

SHED 2020

3,618

.

K2_f

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

type: numeric (double)

label: K2_f

range: [-1,1]

units: 1

unique values: 3

missing .: 3,618/11,648

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

K8B

When did you retire?

type: numeric (double)

label: K8B

range: [-1,4]

units: 1

unique values: 5

missing .: 8,030/11,648

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

K9_a

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

type: numeric (double)

label: K9_a

range: [-1,1]

units: 1

unique values: 3

missing .: 8,030/11,648

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type: numeric (double)
label: K9_d
range: [-1,1] units: 1
unique values: 3 missing .: 8,030/11,648

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

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

type: numeric (double)
label: K9_e
range: [-1,1] units: 1
unique values: 3 missing .: 8,030/11,648

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

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

type: numeric (double)
label: K9_f
range: [-1,1] units: 1
unique values: 3 missing .: 8,030/11,648

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

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

type: numeric (double)
label: K10

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

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

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

type: numeric (double)
label: K20

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

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

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

type: numeric (double)
label: DC4

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

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

SHED 2020

type: numeric (double)
label: I0_b

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

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

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

type: numeric (double)
label: I0_c

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

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

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

type: numeric (double)
label: I0_d

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

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

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

type: numeric (double)
label: I0_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

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

type: numeric (double)
label: I0_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

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

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

type: numeric (double)
label: I0A
range: [-1,1] units: 1
unique values: 3 missing .: 10,731/11,648

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

SHED 2020

314 1 Yes
10,731 .

I40

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

type: numeric (double)
label: I40
range: [-1,10] units: 1
unique values: 12 missing .: 0/11,648
examples: 3 \$15,000 to \$24,999
5 \$40,000 to \$49,999
7 \$75,000 to \$99,999
8 \$100,000 to \$149,999

I41_a

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

type: numeric (double)
label: I41_a
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648
tabulation: Freq. Numeric Label
53 -1 Refused
10,664 0 No
931 1 Yes

I41_b

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

type: numeric (double)
label: I41_b

SHED 2020

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

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

I41_c

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

type: numeric (double)
 label: I41_c

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

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

I41_d

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

type: numeric (double)
 label: I41_d

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

tabulation:	Freq.	Numeric	Label
	58	-1	Refused
	11,306	0	No
	284	1	Yes

I41_e

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

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type: numeric (double)
label: I41_e

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

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	2,004	0	No
	610	1	Yes
	9,015	.	

I41_f

Stimulus payment from the government
(typically \$1,200 per adult) - In the past 12
months, have you and/or your spouse/partner
received any of the following?

type: numeric (double)
label: I41_f

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

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	3,283	0	No
	8,342	1	Yes

I9

In the past 12 months, which one of the
following best describes your (and your
spouse's/and your partner's) income?

type: numeric (double)
label: I9

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

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	8,450	1	Roughly the same amount each month
	2,108	2	Occasionally varies from month to month

SHED 2020

1,044

3 Varies quite often from month to month

I12

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

type: numeric (double)
label: I12

range: [-1,1] units: 1
unique values: 3 missing .: 8,496/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	2,051	0	No
	1,095	1	Yes
	8,496	.	

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

type: numeric (double)
label: I20

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

tabulation:	Freq.	Numeric	Label
	55	-1	Refused
	6,656	1	Less than your income
	3,223	2	The same as your income
	1,714	3	More than your income

I21_a

Total monthly income - Compared to a year ago, have each of the following for you (and/or your spouse/partner) increased, decreased, or stayed about the same?

type: numeric (double)
label: I21_a

range: [-1,3] units: 1

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unique values: 4 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	2,130	1	Decreased
	6,664	2	About the same
	2,823	3	Increased

I21_b

Total monthly spending - Compared to a year ago, have each of the following for you (and/or your spouse/partner) increased, decreased, or stayed about the same?

type: numeric (double)
label: I21_b

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

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	2,611	1	Decreased
	6,829	2	About the same
	2,169	3	Increased

I21_c

Monthly credit card spending - Compared to a year ago, have each of the following for you (and/or your spouse/partner) increased, decreased, or stayed about the same?

type: numeric (double)
label: I21_c

range: [-1,3] units: 1
unique values: 4 missing .: 1,633/11,648

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	2,845	1	Decreased
	5,741	2	About the same
	1,398	3	Increased
	1,633	.	

I21_d

Amount of money usually in your checking and

SHED 2020

savings accounts after paying your - Compared to a year ago, have each of the following for you (and/or your spouse/partner) increased, decreased, or stayed about the same?

type: numeric (double)
label: I21_d
range: [-1,3] units: 1
unique values: 4 missing .: 499/11,648

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	2,264	1	Decreased
	6,415	2	About the same
	2,427	3	Increased
	499	.	

I22_a

Higher income from job or business - Did each of the following contribute to you (and your spouse/partner) usually having more money in your checking and savings accounts after paying your monthly bills?

type: numeric (double)
label: I22_a
range: [-1,1] units: 1
unique values: 3 missing .: 9,221/11,648

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,151	0	No
	1,272	1	Yes
	9,221	.	

I22_b

Saved at least some of the stimulus payment - Did each of the following contribute to you (and your spouse/partner) usually having more money in your checking and savings accounts after paying your monthly bills?

type: numeric (double)
label: I22_b

SHED 2020

range: [-1,1] units: 1
unique values: 3 missing .: 9,910/11,648

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	555	0	No
	1,181	1	Yes
	9,910	.	

I22_c

Saved at least some of unemployment income -
Did each of the following contribute to you
(and your spouse/partner) usually having more
money in your checking and savings accounts
after paying your monthly bills?

type: numeric (double)
label: I22_c

range: [0,1] units: 1
unique values: 2 missing .: 11,345/11,648

tabulation:	Freq.	Numeric	Label
	82	0	No
	221	1	Yes
	11,345	.	

I22_d

Paid less on your rent or mortgage - Did each
of the following contribute to you (and your
spouse/partner) usually having more money in
your checking and savings accounts after
paying your monthly bills?

type: numeric (double)
label: I22_d

range: [-1,1] units: 1
unique values: 3 missing .: 9,221/11,648

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	2,060	0	No
	356	1	Yes
	9,221	.	

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I22_e

Other spending was lower - Did each of the following contribute to you (and your spouse/partner) usually having more money in your checking and savings accounts after paying your monthly bills?

type: numeric (double)
label: I22_e
range: [-1,1] units: 1
unique values: 3 missing .: 9,221/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	734	0	No
	1,687	1	Yes
	9,221	.	

FS11_a

Free groceries or meals through a food pantry, religious, or community organization - In the past year, have you (and/or your spouse/partner) received each of the following?

type: numeric (double)
label: FS11_a
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	10,449	0	No
	1,181	1	Yes

FS11_b

Financial assistance from a religious or community organization - In the past year, have you (and/or your spouse/partner) received each of the following?

type: numeric (double)
label: FS11_b

SHED 2020

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

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	11,432	0	No
	183	1	Yes

FS11_c

Financial assistance from friends or family members not living with you - In the past year, have you (and/or your spouse/partner) received each of the following?

type: numeric (double)
label: FS11_c

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

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	10,765	0	No
	857	1	Yes

FS30_a

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

type: numeric (double)
label: FS30_a

range: [-1,1] units: 1
unique values: 3 missing .: 10,791/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	393	0	No
	458	1	Yes
	10,791	.	

FS30_b

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

SHED 2020

type: numeric (double)
label: FS30_b

range: [-1,1] units: 1
unique values: 3 missing .: 10,791/11,648

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	753	0	No
	89	1	Yes
	10,791	.	

FS30_c

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

type: numeric (double)
label: FS30_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,791/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	604	0	No
	247	1	Yes
	10,791	.	

FS30_d

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

type: numeric (double)
label: FS30_d

range: [-1,1] units: 1
unique values: 3 missing .: 10,791/11,648

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	671	0	No
	176	1	Yes
	10,791	.	

SHED 2020

FS40

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

type: numeric (double)
label: FS40

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

tabulation:	Freq.	Numeric	Label
	35	-1	Refused
	9,647	0	No
	1,966	1	Yes

FS60_a

Rent or mortgage - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_a

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

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	11,186	0	No
	227	1	Yes, previously received but not receiving now
	213	2	Yes, currently receiving

FS60_b

Credit card - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

SHED 2020

type: numeric (double)
label: FS60_b

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

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	11,356	0	No
	177	1	Yes, previously received but not receiving now
	93	2	Yes, currently receiving

FS60_c

Water, gas, or electric bill - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_c

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

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	11,139	0	No
	231	1	Yes, previously received but not receiving now
	256	2	Yes, currently receiving

FS60_d

Phone or cable bill - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_d

range: [-1,2] units: 1

SHED 2020

unique values: 4 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	11,300	0	No
	164	1	Yes, previously received but not receiving now
	156	2	Yes, currently receiving

FS60_e

Car payment - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_e

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

tabulation:	Freq.	Numeric	Label
	40	-1	Refused
	11,270	0	No
	253	1	Yes, previously received but not receiving now
	85	2	Yes, currently receiving

FS60_f

Student loan - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_f

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

tabulation:	Freq.	Numeric	Label
	51	-1	Refused
	10,559	0	No
	150	1	Yes, previously received but not receiving now

FS60_g

Other bills - Since the onset of the COVID-19 pandemic in March, have you (and/or your spouse/partner) received any reductions in the amount or extensions to the due date for any of the following regular bills?

type: numeric (double)
label: FS60_g

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

tabulation:	Freq.	Numeric	Label
	52	-1	Refused
	11,069	0	No
	345	1	Yes, previously received but not receiving now
	182	2	Yes, currently receiving

FS70_a

Federal, state, or local eviction ban - Have any of the following helped you stay in your home since the onset of the COVID-19 pandemic in March?

type: numeric (double)
label: FS70_a

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

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	2,764	0	No
	151	1	Yes
	8,717	.	

FS70_b

Unemployment assistance - Have any of the following helped you stay in your home since the onset of the COVID-19 pandemic in March?

type: numeric (double)

SHED 2020

label: FS70_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	40	-1	Refused
	10,458	0	No
	1,150	1	Yes

FS70_c

Stimulus payment from the government
(typically \$1,200 per adult) - Have any of
the following helped you stay in your home
since the onset of the COVID-19 pandemic in
March?

type: numeric (double)
label: FS70_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	7,666	0	No
	3,951	1	Yes

FS70_d

An agreement with my landlord to defer rent
payments or make partial payments - Have
any of the following helped you stay in your
home since the onset of the COVID-19 pandemic
in March?

type: numeric (double)
label: FS70_d
range: [-1,1] units: 1
unique values: 3 missing .: 8,717/11,648

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	2,764	0	No
	152	1	Yes
	8,717	.	

SHED 2020

FS70_e Mortgage forbearance - Have any of the following helped you stay in your home since the onset of the COVID-19 pandemic in March?

type: numeric (double)
label: FS70_e

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

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	4,973	0	No
	170	1	Yes
	6,493	.	

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

type: numeric (double)
label: EF1

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

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	4,757	0	No
	6,848	1	Yes

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

type: numeric (double)
label: EF2

range: [-1,1] units: 1
unique values: 3 missing .: 6,848/11,648

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tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	3,038	0	No
	1,729	1	Yes
	6,848	.	

EF3_a Put it on my credit card and pay it off in full at the next statement - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (double)
label: EF3_a

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

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	7,118	0	No
	4,465	1	Yes

EF3_b Put it on my credit card and pay it off over time - Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (double)
label: EF3_b

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

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	9,903	0	No
	1,680	1	Yes

SHED 2020

EF3_c

With the money currently in my checking/savings account or with cash - Suppose that you have an emergency expense

that

costs \$400. Based on your current financial situation, how would you pay for this

expense?

type: numeric (double)
label: EF3_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	6,264	0	No
	5,319	1	Yes

EF3_d

Using money from a bank loan or line of credit - Suppose that you have an emergency expense that costs \$400. Based on your

current

financial situation, how would you pay for

this

expense?

type: numeric (double)
label: EF3_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	11,325	0	No
	258	1	Yes

EF3_e

By borrowing from a friend or family member - Suppose that you have an emergency that costs \$400. Based on your current financial

situation,

how would you pay for this expense?

SHED 2020

type: numeric (double)
label: EF3_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	10,725	0	No
	858	1	Yes

EF3_f Using a payday loan, deposit advance, or
emergency overdraft - Suppose that you have an
current expense that costs \$400. Based on your
this financial situation, how would you pay for
expense?

type: numeric (double)
label: EF3_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	11,449	0	No
	134	1	Yes

EF3_g By selling something - Suppose that you have
on an emergency expense that costs \$400. Based
you your current financial situation, how would
pay for this expense?

type: numeric (double)
label: EF3_g
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

SHED 2020

type: numeric (double)
label: EF5B

range: [-1,1] units: 1
unique values: 3 missing .: 1,683/11,648

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	1,153	0	Could not pay some bills
	8,784	1	Would still be able to pay all bills
	1,683	.	

EF6A_a

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

type: numeric (double)
label: EF6A_a

range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	1,251	0	No
	383	1	Yes
	10,009	.	

EF6A_b

Credit card - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_b

range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	941	0	No
	687	1	Yes
	10,009	.	

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EF6A_c

Water, gas, or electric bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_c
range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1,111	0	No
	522	1	Yes
	10,009	.	

EF6A_d

Phone or cable bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_d
range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,162	0	No
	473	1	Yes
	10,009	.	

EF6A_e

Car payment - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_e
range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

SHED 2020

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	1,356	0	No
	271	1	Yes
	10,009	.	

EF6A_f

Student loan - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_f
range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	1,422	0	No
	198	1	Yes
	10,009	.	

EF6A_g

Other bills - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_g
range: [-1,1] units: 1
unique values: 3 missing .: 10,009/11,648

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	1,167	0	No
	454	1	Yes
	10,009	.	

EF6B_a

Rent or mortgage - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

SHED 2020

type: numeric (double)
label: EF6B_a

range: [-1,1] units: 1
unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	1,035	0	No
	97	1	Yes
	10,495	.	

EF6B_b

Credit card - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_b

range: [-1,1] units: 1
unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	592	0	No
	538	1	Yes
	10,495	.	

EF6B_c

Water, gas, or electric bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	884	0	No
	246	1	Yes

10,495 .

EF6B_d Phone or cable bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_d
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	687	0	No
	452	1	Yes
	10,495	.	

EF6B_e Car payment - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_e
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	993	0	No
	130	1	Yes
	10,495	.	

EF6B_f Student loan - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_f

SHED 2020

range: [-1,1] units: 1
unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	819	0	No
	303	1	Yes
	10,495	.	

EF6B_g

Other bills - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_g

range: [-1,1] units: 1
unique values: 3 missing .: 10,495/11,648

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	632	0	No
	482	1	Yes
	10,495	.	

EF7

If you had to move out of your home because you could no longer make your rent payments, where would you go?

type: numeric (double)
label: EF7

range: [-1,5] units: 1
unique values: 6 missing .: 10,437/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	235	1	I would find another home to rent
	452	2	I would move in with family or friends
	56	3	I would go to a local shelter
	438	4	I would not have anywhere to go

SHED 2020

24
10,437

5 Other
.

E1_a Prescription medicine - During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_a

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

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	10,735	0	No
	886	1	Yes

E1_b Seeing a doctor or specialist - During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_b

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

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	10,210	0	No
	1,406	1	Yes

E1_c Mental health care or counseling - During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_c

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

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	10,881	0	No
	735	1	Yes

E1_d Dental care - During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_d

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

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	9,761	0	No
	1,861	1	Yes

E1_e Follow-up care - During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_e

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

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	10,802	0	No
	808	1	Yes

E1A Aside from concerns about affording medical care, since the onset of the COVID-19 pandemic in March, was there a time when you needed medical care, but you either

SHED 2020

delayed or did not receive care because of
safety concerns or difficulty accessing care
due to COVID-19?

type: numeric (double)
label: E1A

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

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	8,112	0	No
	3,510	1	Yes

E2

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

type: numeric (double)
label: E2

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

tabulation:	Freq.	Numeric	Label
	40	-1	Refused
	9,625	0	No
	1,983	1	Yes

E2A

Approximately how much did you pay out of
pocket for unexpected major medical expenses
in the past 12 months?

type: numeric (double)
label: E2A

range: [-2,5] units: 1
unique values: 7 missing .: 9,665/11,648

tabulation:	Freq.	Numeric	Label
	73	-2	Don't know
	13	-1	Refused

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label: E4_a

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

tabulation:	Freq.	Numeric	Label
	85	-1	Refused
	4,928	0	No
	6,635	1	Yes

E4_b

Insurance purchased directly from an insurance company - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_b

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

tabulation:	Freq.	Numeric	Label
	168	-1	Refused
	10,232	0	No
	1,248	1	Yes

E4_c

Medicare or Medicaid - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_c

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

tabulation:	Freq.	Numeric	Label
	95	-1	Refused
	7,450	0	No
	4,103	1	Yes

E4_d

TRICARE, VA, or other military or veteran's health care - Are you currently covered by any of the following types of health

SHED 2020
insurance or health coverage plans?

type: numeric (double)
label: E4_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	212	-1	Refused
	10,712	0	No
	724	1	Yes

E4_e Insurance purchased through a health insurance exchange - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	189	-1	Refused
	10,978	0	No
	481	1	Yes

E4_f Any other health insurance - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	187	-1	Refused
	10,704	0	No
	757	1	Yes

SHED 2020

E5 Do you personally know someone who is currently addicted to opioids or prescription painkillers?

type: numeric (double)
label: E5
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	10,657	0	No
	966	1	Yes

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

type: numeric (double)
label: E6C
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	11,019	0	No
	596	1	Yes

E7 During the past 12 months, have you personally experienced discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity?

type: numeric (double)
label: E7
range: [-1,1] units: 1
unique values: 3 missing .: 0/11,648

SHED 2020

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	10,512	0	No
	1,088	1	Yes

E8_a Working or applying for a job - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

type: numeric (double)
label: E8_a
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	632	0	No
	453	1	Yes
	10,560	.	

E8_b Banking or applying for a loan - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

type: numeric (double)
label: E8_b
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	948	0	No
	137	1	Yes
	10,560	.	

E8_c Interacting with the police or a government official - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

SHED 2020
following?

type: numeric (double)
label: E8_c
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	842	0	No
	244	1	Yes
	10,560	.	

E8_d Receiving or scheduling medical care - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

type: numeric (double)
label: E8_d
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	935	0	No
	148	1	Yes
	10,560	.	

E8_e Renting or buying a home - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

type: numeric (double)
label: E8_e
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	6	-1	Refused

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975	0	No
107	1	Yes
10,560	.	

E8_f

Shopping for goods or services, including restaurants - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

```

type: numeric (double)
label: E8_f
range: [-1,1]
unique values: 3
units: 1
missing .: 10,560/11,648

```

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	624	0	No
	462	1	Yes
	10,560	.	

E8_g

Other activities not listed (Please Specify) - In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

```

type: numeric (double)
label: E8_g
range: [-1,1]
unique values: 3
units: 1
missing .: 10,560/11,648

```

tabulation:	Freq.	Numeric	Label
	143	-1	Refused
	794	0	No
	151	1	Yes
	10,560	.	

E9_a

Race or ethnicity - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

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E9_d Disability status - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

type: numeric (double)
label: E9_d
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	925	0	No
	160	1	Yes
	10,560	.	

E9_e Gender - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

type: numeric (double)
label: E9_e
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	685	0	No
	399	1	Yes
	10,560	.	

E9_f Sexual orientation - In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

type: numeric (double)
label: E9_f
range: [-1,1] units: 1
unique values: 3 missing .: 10,560/11,648

SHED 2020

FL2 Do you think the following statement is true or false? "Buying a single company's stock usually provides a safer return than a stock mutual fund."

type: numeric (double)
label: FL2

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

tabulation:

Freq.	Numeric	Label
2,906	-2	Don't know
169	-1	Refused
992	1	True
7,581	2	False

FL4 Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

type: numeric (double)
label: FL4

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

tabulation:

Freq.	Numeric	Label
1,384	-2	Don't know
127	-1	Refused
644	1	More than today
1,302	2	Exactly the same
8,191	3	Less than today

FL5 Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

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type: numeric (double)
label: FL5

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

tabulation:	Freq.	Numeric	Label
	850	-2	Don't know
	145	-1	Refused
	9,147	1	More than \$102
	869	2	Exactly \$102
	637	3	Less than \$102

ppage

Age

type: numeric (double)
label: PPAGE, but 77 nonmissing values are not labeled

range: [18,94] units: 1
unique values: 77 missing .: 0/11,648

examples: 31
45
58
67

ppagecat

Age 7 Categories

type: numeric (double)
label: ppagecat

range: [1,7] units: 1
unique values: 7 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	793	1	18-24
	2,115	2	25-34
	1,715	3	35-44
	1,601	4	45-54
	2,400	5	55-64
	2,063	6	65-74
	961	7	75+

ppagect4

Age 4 Categories

SHED 2020

```

type: numeric (double)
label: ppagect4

range: [1,4]
unique values: 4

units: 1
missing .: 0/11,648

```

```

tabulation: Freq.   Numeric  Label
             2,118     1  18-29
             2,505     2  30-44
             2,811     3  45-59
             4,214     4  60+

```

ppeduc Education (Highest Degree Received)

```

type: numeric (double)
label: PPEDUC

range: [1,14]
unique values: 14

units: 1
missing .: 0/11,648

```

```

examples: 9    HIGH SCHOOL GRADUATE high school DIPLOMA or the equiv
> alent (GED)
           10   Some college, no degree
           12   Bachelors degree
           12   Bachelors degree

```

ppeducat Education (Categorical)

```

type: numeric (double)
label: PPEDUCAT

range: [1,4]
unique values: 4

units: 1
missing .: 0/11,648

```

```

tabulation: Freq.   Numeric  Label
             684     1  Less than high school
             2,741   2  High school
             3,356   3  Some college
             4,867   4  Bachelor's degree or higher

```

ppethm Race / Ethnicity

SHED 2020

type: numeric (double)
label: PPETHM

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

tabulation:	Freq.	Numeric	Label
	8,125	1	White, Non-Hispanic
	1,158	2	Black, Non-Hispanic
	571	3	Other, Non-Hispanic
	1,423	4	Hispanic
	371	5	2+ Races, Non-Hispanic

ppgender Gender

type: numeric (double)
label: PPGENDER

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

tabulation:	Freq.	Numeric	Label
	5,923	1	Male
	5,725	2	Female

pphhhead Household Head

type: numeric (double)
label: PPHHHEAD

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

tabulation:	Freq.	Numeric	Label
	2,141	0	No
	9,507	1	Yes

pphsize Household Size

type: numeric (double)
label: PPHHSIZE, but 11 nonmissing values are not labeled

SHED 2020

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

examples: 1
 2
 2
 4

 pphouse Housing Type

type: numeric (double)
 label: PPHOUSE

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

tabulation:	Freq.	Numeric	Label
	8,341	1	A one-family house detached from any other house
	1,035	2	A one-family house attached to one or more houses
	1,848	3	A building with 2 or more apartments
	400	4	A mobile home
	24	5	Boat, RV, van, etc.

 ppincimp Household Income

type: numeric (double)
 label: PPINCIMP

range: [1,21] units: 1
 unique values: 21 missing .: 0/11,648

examples: 10 \$35,000 to \$39,999
 13 \$60,000 to \$74,999
 15 \$85,000 to \$99,999
 18 \$150,000 to \$174,999

 pparit Marital Status

type: numeric (double)
 label: PPMARIT

SHED 2020

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

tabulation:	Freq.	Numeric	Label
	6,701	1	Married
	530	2	Widowed
	1,155	3	Divorced
	198	4	Separated
	2,319	5	Never married
	745	6	Living with partner

ppmsacat

MSA Status

type: numeric (double)
label: PPMSACAT

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

tabulation:	Freq.	Numeric	Label
	1,577	0	Non-Metro
	10,071	1	Metro

ppreg4

Region 4 Based on State of Residence

type: numeric (double)
label: PPREG4

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

tabulation:	Freq.	Numeric	Label
	2,077	1	Northeast
	2,645	2	Midwest
	4,189	3	South
	2,737	4	West

ppreg9

Region 9 Based on State of Residence

type: numeric (double)
label: ppreg9

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

tabulation:	Freq.	Numeric	Label
	580	1	New England
	1,497	2	Mid-Atlantic
	1,798	3	East-North Central
	847	4	West-North Central
	2,307	5	South Atlantic
	622	6	East-South Central
	1,260	7	West-South Central
	901	8	Mountain
	1,836	9	Pacific

pprent Ownership Status of Living Quarters

type: numeric (double)
 label: PPRENT

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

tabulation:	Freq.	Numeric	Label
	8,619	1	Owned or being bought by you or someone in your household
	2,858	2	Rented for cash
	171	3	Occupied without payment of cash rent

ppstaten State

type: numeric (double)
 label: PPSTATEN

range: [11,95] units: 1
 unique values: 51 missing .: 0/11,648

examples:		
31	OH	
47	KS	
59	FL	
85	NM	

ppt01 Presence of Household Members Children 0-1

SHED 2020

2,649	5	Not working retired
418	6	Not working disabled
570	7	Not working other

devicetype2 DOV: Device Type - at the end of survey

type: numeric (double)
label: DeviceType2

range: [1,15] units: 1
unique values: 11 missing .: 0/11,648

examples: 3 iPhone
8 AndroidPhone
8 AndroidPhone
10 WinPC

ppcm0160 Q26: Occupation (detailed) in current or main job

type: numeric (double)
label: ppcm0160

range: [-2,35] units: 1
unique values: 30 missing .: 0/11,648

examples: -2 Not asked
1 Management
18 Personal Care and Service
29 Other (Please specify)

ind1 IND1: Industry (tight scale) in current or main job

type: numeric (double)
label: ind1, but 2 nonmissing values are not labeled

range: [-2,27] units: 1
unique values: 26 missing .: 1/11,648

examples: -2
4 Construction and Specialty Contractors (such as Plumb
> ing and Electrical)
10 Finance, Banking, and Insurance
16 Health Care (including Elder Care, Home Health Care)

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ppcm0062 Q18: Altogether, how many jobs do you have?

type: numeric (double)
label: ppcm0062

range: [-2,4] units: 1
unique values: 6 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	4,146	-2	Not asked
	23	-1	Refused
	6,205	1	One
	935	2	Two
	191	3	Three
	148	4	Four or more

ppcm1301 GOVEMP1: Employer type

type: numeric (double)
label: ppcm1301

range: [-2,5] units: 1
unique values: 7 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	4,147	-2	Not asked
	10	-1	Refused
	1,342	1	Government
	4,063	2	Private-for-profit company
	913	3	Non-profit organization including tax exempt and charitable organizations
	1,069	4	Self-employed
	104	5	Working in the family business

pphi0001 Q0: What language do you usually speak at home?

type: numeric (double)
label: pphi0001

range: [1,6] units: 1
unique values: 6 missing .: 10,476/11,648

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tabulation:	Freq.	Numeric	Label
	18	1	Only Spanish
	99	2	More Spanish than English
	251	3	Both Spanish and English equally
	338	4	More English than Spanish
	461	5	Only English
	5	6	Neither Spanish nor English
	10,476	.	

 pph10001 Q1: In general, would you say your physical health is. . .?

type: numeric (double)
 label: pph10001

range: [-1,5] units: 1
 unique values: 6 missing .: 1,382/11,648

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	1,108	1	Excellent
	4,053	2	Very good
	3,579	3	Good
	1,260	4	Fair
	246	5	Poor
	1,382	.	

 ppfs0001 Q1: When it comes to decisions regarding your
 household's financial activities,

type: numeric (double)
 label: ppfs0001

range: [-1,3] units: 1
 unique values: 4 missing .: 2,378/11,648

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	4,295	1	I make most of the decisions
	4,013	2	Another household member and I share in the decisions
	946	3	Another household member makes most of the decisions
	2,378	.	

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

tabulation:	Freq.	Numeric	Label
	5,205	-2	Not asked
	20	-1	Refused
	889	1	Yes
	5,530	2	No
	4	.	

ppfs1482

Q108: Where do you think your credit score falls

type: numeric (double)
 label: ppfs1482

range: [-1,6] units: 1
 unique values: 7 missing .: 2,378/11,648

tabulation:	Freq.	Numeric	Label
	73	-1	Refused
	281	1	Very poor
	480	2	Poor
	965	3	Fair
	2,075	4	Good
	4,827	5	Excellent
	569	6	Don't know
	2,378	.	

pppagnid

Gender identity

type: numeric (double)
 label: pppagnid, but 1 nonmissing value is not labeled

range: [-1,3] units: 1
 unique values: 5 missing .: 1,285/11,648

tabulation:	Freq.	Numeric	Label
	42	-1	
	10,230	0	Cisgender
	40	1	Transgender
	48	2	Other
	3	3	Non-Binary
	1,285	.	

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pppa_lgb Q230: Which of the following best describes how you think of yourself?

```

    type: numeric (double)
    label: pppa_lgb

    range: [-1,4]
    unique values: 5

    units: 1
    missing .: 1,280/11,648
  
```

```

tabulation: Freq.  Numeric  Label
              43         -1  Refused
              333         1  Gay or lesbian
             9,528         2  Straight, that is, not gay
              326         3  Bisexual
              138         4  Something else
             1,280         .
  
```

ppracem Race, Census categories

```

    type: numeric (double)
    label: ppracem

    range: [1,6]
    unique values: 6

    units: 1
    missing .: 1/11,648
  
```

```

tabulation: Freq.  Numeric  Label
              9,362         1  White
             1,203         2  Black or African American
              103         3  American Indian or Alaska Native
              510         4  Asian
               17         5  Native Hawaiian/Pacific Islander
              452         6  2+ races
               1         .
  
```

pphispan Are you Spanish, Hispanic, or Latino?

```

    type: numeric (double)
    label: pphispan

    range: [1,8]
    unique values: 5

    units: 1
    missing .: 0/11,648
  
```

```

tabulation: Freq.  Numeric  Label
             10,225         1  No, I am not
              816         2  Yes, Mexican, Mexican-American,
  
```

SHED 2020

Chicano
 144 3 Yes, Puerto Rican
 69 4 Yes, Cuban, Cuban American
 394 8 Yes, Other

 iclevel Level of institution

type: numeric (byte)
 label: iclevel

 range: [1,3] units: 1
 unique values: 3 missing .: 3,790/11,648

 tabulation: Freq. Numeric Label
 5,913 1 >=4 years
 1,726 2 [2, 4) years
 219 3 <2 years
 3,790 .

 control Control of institution (IPEDS)

type: numeric (byte)
 label: control

 range: [1,3] units: 1
 unique values: 3 missing .: 3,784/11,648

 tabulation: Freq. Numeric Label
 5,295 1 Public
 1,938 2 Private not-for-profit
 631 3 Private for-profit
 3,784 .

 actcat Selectivity: Final ACT category

type: numeric (byte)
 label: actcat

 range: [1,3] units: 1
 unique values: 3 missing .: 4,311/11,648

 tabulation: Freq. Numeric Label
 3,231 1 Inclusive

	SHED 2020
1,636	2 Selective
2,470	3 More selective
4,311	.

CFPB_score CFPB financial well-being score

type: numeric (double)

range: [19,90] units: 1
unique values: 63 missing .: 0/11,648

mean: 56.316
std. dev: 14.85

percentiles:	10%	25%	50%	75%	90%
	38	47	55	66	76

race_5cat Race/Ethnicity - 5 categories

type: numeric (double)
label: race_5cat

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

tabulation:	Freq.	Numeric	Label
	8,125	1	White
	1,158	2	Black
	1,423	3	Hispanic
	494	4	Asian
	448	5	Other

educ_4cat Education - 4 categories

type: numeric (double)
label: educ_4cat

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

tabulation:	Freq.	Numeric	Label
	529	1	Less than a high school degree
	2,228	2	High school degree or GED

SHED 2020
 3,928 3 Some college/technical or
 associates degree
 4,963 4 Bachelor's degree or more

 inc_4cat_50k Income (I40) - 4 cat - <25,25-49,50-99,100+

type: numeric (double)
 label: inc_4cat_50k
 range: [-1,4] units: 1
 unique values: 5 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	105	-1	Refused
	2,795	1	Less than \$25,000
	2,086	2	\$25,000-\$49,999
	3,082	3	\$50,000-\$99,999
	3,580	4	\$100,000 or more

 atleast_okay Doing okay financially

type: numeric (double)
 label: atleast_okay
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	2,644	0	No
	8,993	1	Yes

 pay_casheqv Would handle \$400 expense with cash or equivalent

type: numeric (float)
 label: YesNoRefused
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/11,648

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	3,683	0	No

SHED 2020

7,900 1 Yes

afs Alternative financial service use

type: numeric (float)
label: YesNoRefused

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

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	10,021	0	No
	1,623	1	Yes

skip_medical Went without medical care

type: numeric (float)
label: YesNoRefused

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

tabulation:	Freq.	Numeric	Label
	53	-1	Refused
	9,066	0	No
	2,529	1	Yes

DOV_FL Flag - received financial literacy questions
with 'don't know' response option

type: numeric (float)
label: DOV_FL

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

tabulation:	Freq.	Numeric	Label
	5,826	0	No
	5,822	1	Yes