

CODEBOOK FOR 2013 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2013 Survey of Household Economics and Decisionmaking (SHED) data set.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2013 SHED were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2013 SHED and a detailed discussion of the survey methods, see Schmeiser, Maximilian D., David E. Buchholz, Alexandra M. Brown, Matthew B. Gross, Jeff H. Larrimore, Ellen A. Merry, Barbara J. Robles, and Logan M. Thomas "Report on the Economic Well-Being of U.S. Households in 2013," 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 "Appendix 1" of "Report on the Economic Well-Being of U.S. Households in 2013."

CaseID Case ID CaseID is preserved across years for reinterviewed respondents and can serve as the unique identifier for merging

type: numeric (double)
range: [2, 4291]
unique values: 4134
units: 1
missing: 0/4134
mean: 2121.2
std. dev: 1235.67
percentiles: 10% 25% 50% 75% 90%
422 1051 2105.5 3190 3846

weight including HH income for all qualified respondents Post stratification weight

type: numeric (double)
 range: [. 109, 3. 8467] uni ts: . 0001
 unique values: 3596 mi ssi ng . : 0/4134
 mean: . 999999
 std. dev: . 738087
 percentiles: 10% 25% 50% 75% 90%
 . 3025 . 4801 . 7944 1. 2895 1. 9646

weight_orig Weights with no income benchmark - used in
 'Report on the Economic Well-Being of U.S. Households in 2013', but will be
 inconsistent with weighting for future years of data

type: numeric (double)
 range: [. 1254, 3. 8944] uni ts: . 0001
 unique values: 3583 mi ssi ng . : 0/4134
 mean: 1
 std. dev: . 7263
 percentiles: 10% 25% 50% 75% 90%
 . 311 . 4874 . 79095 1. 3109 1. 9565

XYEAR year of respondent's birthday

type: numeric (double)
 range: [1920, 1995] uni ts: 1
 unique values: 75 mi ssi ng . : 0/4134
 mean: 1962. 72
 std. dev: 16. 7937
 percentiles: 10% 25% 50% 75% 90%
 1942 1950 1961 1976 1987

D0 Which one of the following
 best describes your current circumstances?

type: numeric (double)
 Page 2

2013 Public SHED codebook - full_labels.txt
 Label: D0

range: [-1, 5] uni ts: 1
 unique values: 6 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	7	-1	Refused
	2323	1	Married
	294	2	Living with significant other/partner
	459	3	Separated or divorced
	211	4	Widowed
	840	5	Single, never married

D1 Which one of the following BEST describes your living arrangement?

type: numeri c (doubl e)
 Label: D1
 range: [-1, 5] uni ts: 1
 unique values: 6 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	7	-1	Refused
	851	1	Living alone
	2676	2	Living with your immediate family (i.e. spouse/partner and/or dependent children)
	101	3	Living with your adult children
	325	4	Living with your (or your spouse/partner's) extended family (e.g. parents, sibling)
	174	5	Living with roommate(s)

DOV_LIVARR
 Data only variable: Living arrangements

type: numeri c (doubl e)
 Label: DOV_LIVARR
 range: [1, 4] uni ts: 1
 unique values: 4 mi ssi ng . : 858/4134

tabulation:	Freq.	Numeri c	Label
	2676	1	immediate family
	101	2	adult children
	325	3	extended family
	174	4	roommate(s)
	858	.	.

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

type: numeric (double)
 label: D2
 range: [-1, 8]
 unique values: 9
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	2149	1	Employed now
	26	2	Temporarily laid off
	256	3	Not employed, but looking for a job
	78	4	Not employed and not looking for a job
	204	5	Homemaker
	145	6	Student
	299	7	Disabled
	971	8	Retired

D3
Thinking of your main job, do you:

type: numeric (double)
 label: D3
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 1985/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	1617	1	Work full-time for someone else
	329	2	Work part-time for someone else
	178	3	Work for yourself (self-employed)
	7	4	Work in a partnership (e.g. partner in law firm, medical practice)
	12	5	Work as a consultant/contractor
	1985	.	

D4A
Being a student, do you also have a paid job? Besides

type: numeric (double)
 label: D4a
 range: [1, 3]
 unique values: 3
 units: 1
 missing: 3989/4134

tabulation:	Freq.	Numerical	Label
	5	1	Yes, I work full-time
	69	2	Yes, I work part-time

 D4B Besides
 being retired, do you also have a paid job?

type: numeric (double)
 label: D4b

range: [-1, 3] units: 1
 unique values: 4 missing: 3163/4134

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	5	1	Yes, I work full-time
	107	2	Yes, I work part-time
	851	3	No
	3163	.	

 D4C Besides being
 self-employed, do you also have another paid job?

type: numeric (double)
 label: D4c

range: [1, 3] units: 1
 unique values: 3 missing: 3956/4134

tabulation:	Freq.	Numeric	Label
	1	1	Yes, I have another full-time job
	22	2	Yes, I have another part-time job
	155	3	No
	3956	.	

 D5 Which one of the following BEST describes your
 spouse/partners' current employment status?

type: numeric (double)
 label: D5

range: [-1, 8] units: 1
 unique values: 9 missing: 1517/4134

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1405	1	Employed full-time
	211	2	Employed part-time
	100	3	Not employed, but looking for a job

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37	4	Not employed and not looking for a job
186	5	Homemaker
21	6	Student
98	7	Disabled
552	8	Retired
1517	.	

S1A Do you and/or your spouse/partner currently have a checking, savings or money market account?

type: numeric (double)
 label: S1A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 1517/4134

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	103	0	No
	2499	1	Yes
	1517	.	

S1B Do you currently have a checking, savings or money market account?

type: numeric (double)
 label: S1B
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 2617/4134

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	186	0	No
	1317	1	Yes
	2617	.	

S2 Which one of the following best describes your housing arrangement?

type: numeric (double)
 label: S2
 range: [-1, 3]
 unique values: 4
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	2732	1	I (and/or my spouse/partner) own my home

1051	2	I (and/or my spouse/partner) pay rent
317	3	I (and/or my spouse/partner) don't own my home or pay rent

 S3 Have you (and/or your spouse/partner) owned a home in the past 12 months?

type: numeric (double)		
label: S3		
range: [-1, 1]		units: 1
unique values: 3		missing: 2766/4134

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1274	0	No
	88	1	Yes
	2766	.	

 S4 Do you (and/or your spouse/partner/significant other) currently have a mortgage on your home? (Do not include home equity lines of credit)

type: numeric (double)		
label: S4		
range: [-1, 1]		units: 1
unique values: 3		missing: 2073/4134

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	697	0	No
	1352	1	Yes
	2073	.	

 S5 Do you (and/or your spouse/partner/significant other) currently have a home equity loan or home equity line of credit in addition to your first mortgage?

type: numeric (double)		
label: S5		
range: [-1, 8]		units: 1
unique values: 4		missing: 2782/4134

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	986	0	No
	311	1	Yes
	50	8	Don't know

S4A Do you currently have a mortgage on your home? (Do not include home equity lines)

type: numeric (double)
label: S4A
range: [-1, 1] units: 1
unique values: 3 missing : 3463/4134

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	341	0	No
	323	1	Yes
	3463	.	

S5A Do you (and/or your spouse/partner/significant other) currently have a home equity loan or home equity line of credit in addition to your first mortgage?

type: numeric (double)
label: S5A
range: [0, 8] units: 1
unique values: 3 missing : 3811/4134

tabulation:	Freq.	Numerical	Label
	244	0	No
	63	1	Yes
	16	8	Don't know
	3811	.	

S7_a Do you currently owe any money or have any loans that you used to pay for the education of any of the categories of people below? Please include any loans on which you are the co-signer. If you do not have that particular relationship (e.g. grandchild) please select "Does not apply."

[Your own education]

type: numeric (double)
label: S7_a
range: [-1, 999] units: 1
unique values: 4 missing : 0/4134

tabulation:	Freq.	Numerical	Label
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52	-1	Refused
2977	0	No
568	1	Yes
537	999	Does not apply

S7_b

[Spouse/Partner's education]

type: numeric (double)
label: S7_b

range: [-1, 999] uni ts: 1
unique values: 4 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	64	-1	Refused
	2726	0	No
	278	1	Yes
	1066	999	Does not apply

S7_c

[Child's education]

type: numeric (double)
label: S7_c

range: [-1, 999] uni ts: 1
unique values: 4 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	44	-1	Refused
	2527	0	No
	290	1	Yes
	1273	999	Does not apply

S7_d

[Grandchild's education]

type: numeric (double)
label: S7_d

range: [-1, 999] uni ts: 1
unique values: 4 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	83	-1	Refused
	2239	0	No
	32	1	Yes
	1780	999	Does not apply

 DOV_SDEBT1 Data
 only variable: SDEBT1 - Your own education

type: numeric (double)
 label: DOV_SDEBT1
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 52/4134
 tabulation:

Freq.	Numeric	Label
3514	0	No
568	1	Yes
52	.	

 DOV_SDEBT2 Data only
 variable: SDEBT2 - Spouse/Partner's education

type: numeric (double)
 label: DOV_SDEBT2
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 64/4134
 tabulation:

Freq.	Numeric	Label
3792	0	No
278	1	Yes
64	.	

 DOV_SDEBT3 Data
 only variable: SDEBT3 - Child's education

type: numeric (double)
 label: DOV_SDEBT3
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 44/4134
 tabulation:

Freq.	Numeric	Label
3800	0	No
290	1	Yes
44	.	

 DOV_SDEBT4 Data only
 variable: SDEBT4 - Grandchild's education

type: numeric (double)
 label: DOV_SDEBT4

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 range: [0, 1] units: 1
 unique values: 2 missing : 83/4134

tabulation:	Freq.	Numerical	Label
	4019	0	No
	32	1	Yes
	83	.	

S11 How many credit cards do you have?

type: numerical (double)
 label: S11, but 23 nonmissing values are not labeled

range: [0, 25] units: 1
 unique values: 23 missing : 54/4134

examples: 1
 2
 3
 5

S12 In the last 12 months have you applied for any credit (such as a credit card, mortgage, or other loan)?

type: numerical (double)
 label: S12

range: [-1, 1] units: 1
 unique values: 3 missing : 0/4134

tabulation:	Freq.	Numerical	Label
	44	-1	Refused
	2775	0	No
	1315	1	Yes

S13A At what age did you retire fully, meaning completely stop working?

type: numerical (double)
 label: S13A, but 46 nonmissing values are not labeled

range: [25, 999] units: 1
 unique values: 47 missing : 3283/4134

examples: 999 Not sure
 .
 .
 .

S13B In the last 12 months have you applied for any credit (such as a credit card, mortgage, or other loan)?

type: numeric (double)
label: S13B

range: [-1, 9] units: 1
unique values: 9 missing: 859/4134

tabulation:	Freq.	Numerical	Label
	35	-1	Refused
	181	1	Under 55
	280	2	56 to 60
	451	3	61 to 64
	760	4	65 to 68
	402	5	69 to 72
	224	6	Over 72
	304	7	Will never stop working
	638	9	Not sure
	859	.	.

S14_a In the past 12 months, did you spend any money on state lotteries, for example buying Mega Millions, Powerball or scratch tickets?

type: numeric (double)
label: S14_a

range: [-1, 1] units: 1
unique values: 3 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	37	-1	Refused
	2214	0	No
	1883	1	Yes

S14_b In the past 12 months, did you participate in other types of gambling for money, such as at horse tracks, card rooms, bingo parlors, or casinos?

type: numeric (double)
label: S14_b

range: [-1, 1] units: 1
unique values: 3 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	41	-1	Refused
	3340	0	No
	753	1	Yes

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S15 Do you own any stock in publicly traded companies directly (i.e. not through a mutual fund or exchange traded fund (ETF))?
Please include any stock held in a 401(k) or other pension plan.

type:	numeric (double)		
label:	S15		
range:	[-1, 8]	units:	1
unique values:	4	missing :	0/4134
tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	2280	0	No
	1559	1	Yes
	256	8	Don't know

R1_a Please select all the reason below for why you rent your home rather than own your home?

It's cheaper to rent than own a home

type:	numeric (double)		
label:	R1_1		
range:	[0, 1]	units:	1
unique values:	2	missing :	3083/4134
tabulation:	Freq.	Numeric	Label
	819	0	No
	232	1	Yes
	3083	.	

R1_b It's more convenient to rent

type:	numeric (double)		
label:	R1_2		
range:	[0, 1]	units:	1
unique values:	2	missing :	3083/4134
tabulation:	Freq.	Numeric	Label
	792	0	No
	259	1	Yes
	3083	.	

R1_c I plan on moving in the near future

type: numeric (double)
 label: R1_3
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3083/4134
 tabulation:

Freq.	Numerical	Label
839	0	No
212	1	Yes
3083	.	.

R1_d
can't qualify for a mortgage to buy a home |

type: numeric (double)
 label: R1_4
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3083/4134
 tabulation:

Freq.	Numerical	Label
760	0	No
291	1	Yes
3083	.	.

R1_e
can't afford the down payment to buy a home |

type: numeric (double)
 label: R1_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3083/4134
 tabulation:

Freq.	Numerical	Label
607	0	No
444	1	Yes
3083	.	.

R1_f
I simply prefer to rent |

type: numeric (double)
 label: R1_6
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3083/4134
 tabulation:

Freq.	Numerical	Label

2013 Public SHED codebook - full_labels.txt
844 0 No
207 1 Yes
3083 .

R1_g I'm currently looking to buy a home

type: numeric (double)
label: R1_7
range: [0, 1] units: 1
unique values: 2 missing: 3083/4134
tabulation: Freq. Numeric Label
 947 0 No
 104 1 Yes
 3083 .

R1_h Other

type: numeric (double)
label: R1_8
range: [0, 1] units: 1
unique values: 2 missing: 3083/4134
tabulation: Freq. Numeric Label
 939 0 No
 112 1 Yes
 3083 .

R1_Refused [Refused]

type: numeric (double)
label: R1_Refused
range: [0, 1] units: 1
unique values: 2 missing: 3083/4134
tabulation: Freq. Numeric Label
 1038 0 No
 13 1 Yes
 3083 .

R2 Over the past 12 months, have you had to cut back on any spending so that you could make your monthly rent payment, and if so, by how much?

type: numeric (double)
label: R2
range: [-1, 3] units: 1
unique values: 5 missing: .: 3083/4134

tabulation: Freq. Numeric Label
 13 -1 Refused
 460 0 No
 253 1 Yes, had to cut back a little
 159 2 Yes, had to cut back some
 166 3 Yes, had to cut back a lot
 3083 .

R3A
About how much do you pay for rent each month?

type: numeric (double)
label: R3a, but 305 nonmissing values are not labeled
range: [-1, 888888] units: 1
unique values: 307 missing: .: 3083/4134

examples: 1200
 .
 .
 .

H0
In what year did you buy your current home?

type: numeric (double)
label: H0, but 66 nonmissing values are not labeled
range: [1900, 2013] units: 1
unique values: 66 missing: .: 1442/4134

examples: 1993
 2004
 2011
 .

H1 Compared to five years ago (since 2008), do you think the value of your home today is higher, lower or stayed the same?

type: numeric (double)
label: H1

2013 Public SHED codebook - full_labels.txt
 range: [-1, 8] units: 1
 unique values: 5 missing.: 1912/4134

tabulation:	Freq.	Numerical	Label
	15	-1	Refused
	981	1	Lower value
	479	2	Value has stayed the same
	599	3	Higher value
	148	8	Don't Know
	1912	.	

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

type: numerical (double)
 label: H4
 range: [-1, 8] units: 1
 unique values: 7 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	92	1	Go down by more than 5 percent
	122	2	Go down by 5 percent or less
	1046	3	Stay about the same
	734	4	Go up by 5 percent or less
	351	5	Go up by more than 5 percent
	377	8	Don't know
	1402	.	

H5 Thinking about the past 12 months, did you want to sell your home, but did not or could not?

type: numerical (double)
 label: H5
 range: [-1, 4] units: 1
 unique values: 5 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	45	1	Yes, I put it on the market, but could not sell it
	232	2	Yes, I wanted to sell, but did not put it on the market
	2378	3	No, I did not want to sell
	61	4	No, I was able to sell my home, or it's currently on the market
	1402	.	

H6 Was the current market value an important reason for why you did not sell your home?

type: numeric (double)
 label: H6
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 3857/4134
 tabulation:

Freq.	Numeric	Label
2	-1	Refused
71	0	No
204	1	Yes
3857	.	

L1 Do you currently live with your {DOV_LIVARR} so that you can save money?

type: numeric (double)
 label: L1
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 3930/4134
 tabulation:

Freq.	Numeric	Label
3	-1	Refused
74	0	No
127	1	Yes
3930	.	

L2 Would you live on your own if you could afford it?

type: numeric (double)
 label: L2
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 3930/4134
 tabulation:

Freq.	Numeric	Label
3	-1	Refused
66	0	No
135	1	Yes
3930	.	

L1A Do you and your family currently live with your {DOV_LIVARR} so that you can save money?

type: numeric (double)
 label: L1A

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range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 3189/4134

tabul ati on:	Freq.	Numeri c	Label
	19	-1	Refused
	713	0	No
	213	1	Yes
	3189	.	

A1A_b
 not given as much credit as you applied for]

[You/spouse/partner were

type: numeri c (doubl e)
 label: A1A_b

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 3189/4134

tabul ati on:	Freq.	Numeri c	Label
	22	-1	Refused
	802	0	No
	121	1	Yes
	3189	.	

A1A_c
 because you thought you might be turned down]

[You/spouse/partner put off applying for credit

type: numeri c (doubl e)
 label: A1A_c

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 1517/4134

tabul ati on:	Freq.	Numeri c	Label
	35	-1	Refused
	2200	0	No
	382	1	Yes
	1517	.	

A1B_a
 following has or has not happened to you:

In the past 12 months, please tell us if the
 (Please answer yes or no to each option)

[You were turned down for credit]

type: numeri c (doubl e)
 label: A1B_a

range: [-1, 1] uni ts: 1

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366 home
 149 1 Yes, to refinance
 19 2 Yes, to buy a home
 3 Yes to both refinance AND to buy a home

A4 If you were to apply for a mortgage today, how confident are you that your application would be approved?

type: numeric (double)
 label: A4
 range: [-1, 8] units: 1
 unique values: 5 missing: 0/4134

tabulation:	Freq.	Numeric	Label
	50	-1	Refused
	1652	1	Very confident
	775	2	Somewhat confident
	1056	3	Not confident
	601	8	Don't know

A5 If it became easier to get approved for a mortgage (either to buy a home or refinance) than it is today, how likely is it that you would apply?

type: numeric (double)
 label: A5
 range: [-1, 4] units: 1
 unique values: 5 missing: 2303/4134

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	637	1	Very unlikely
	335	2	Somewhat unlikely
	494	3	Somewhat likely
	354	4	Very likely
	2303	.	

A6 If you were to apply for credit or a loan today (other than a mortgage), how confident are you that your application would be approved?

type: numeric (double)
 label: A6
 range: [-1, 8] units: 1
 unique values: 5 missing: 0/4134

tabulation:	Freq.	Numeric	Label
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2013 Public SHED codebook - full_labels.txt

53	-1	Refused
1973	1	Very confident
835	2	Somewhat confident
787	3	Not confident
486	8	Don't know

A7 In the past 12 months have you had a lease application for an apartment or house denied because of your credit history?

type: numeric (double)
label: A7
range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 2766/4134

tabulation:	Freq.	Numeri c	Label
	14	-1	Refused
	1310	0	No
	44	1	Yes
	2766	.	

C1 If you had to guess, how would you rate your current credit score (such as a FICO score)?

type: numeric (double)
label: C1
range: [-1, 8] uni ts: 1
unique values: 7 mi ssi ng . : 0/4134

tabulation:	Freq.	Numeri c	Label
	44	-1	Refused
	397	1	Poor
	419	2	Fair
	607	3	Good
	950	4	Very good
	1271	5	Excellent
	446	8	Don't know my score or how to rate it

C2_a In the past 12 months have you: [Obtai ned
or received a copy of your credit report?]

type: numeric (double)
label: C2_a
range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 0/4134

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numeri c	Label
	45	-1	Refused
	2765	0	No
	1324	1	Yes

C2_b
[Obtained or received your credit score?]

type:	numeri c (doubl e)		
label :	C2_b		
range:	[-1, 1]		uni ts: 1
uni que val ues:	3		mi ssi ng . : 0/4134
tabul ati on:	Freq.	Numeri c	Label
	59	-1	Refused
	2614	0	No
	1461	1	Yes

C3
In the past 12 months have you always paid your credit card bills in full each month?

type:	numeri c (doubl e)		
label :	C3		
range:	[-1, 1]		uni ts: 1
uni que val ues:	3		mi ssi ng . : 871/4134
tabul ati on:	Freq.	Numeri c	Label
	11	-1	Refused
	1366	0	No
	1886	1	Yes
	871	.	

C4_a
Also, in the past 12 months, have you ever:

[Carried over a balance on your credit card and been charged interest]

type:	numeri c (doubl e)		
label :	C4_a		
range:	[-1, 1]		uni ts: 1
uni que val ues:	3		mi ssi ng . : 2768/4134
tabul ati on:	Freq.	Numeri c	Label
	3	-1	Refused
	201	0	No
	1162	1	Yes

C4_b [Paid only the minimum payment
on one or more of your credit card bills]

type: numeric (double)
label: C4_b
range: [-1, 1] units: 1
unique values: 3 missing: 2768/4134
tabulation: Freq. Numeric Label
 7 -1 Refused
 676 0 No
 683 1 Yes
 2768 .

C4_c [Carried a balance on your credit card at a
low-interest rate from a special offer or promotion]

type: numeric (double)
label: C4_c
range: [-1, 1] units: 1
unique values: 3 missing: 2768/4134
tabulation: Freq. Numeric Label
 6 -1 Refused
 767 0 No
 593 1 Yes
 2768 .

C4_d [Used a credit card for a cash advance]

type: numeric (double)
label: C4_d
range: [-1, 1] units: 1
unique values: 3 missing: 2768/4134
tabulation: Freq. Numeric Label
 7 -1 Refused
 1196 0 No
 163 1 Yes
 2768 .

T1_A1 For each person whose education you've borrowed money for, please tell us
how many loans you've taken out and answer

2013 Public SHED codebook - full_labels.txt
 Yes or No to each of the four questions for the loans you have.

[For Your Education : Number of Loans]

type: numeric (double)
 label: T1_A1, but 15 nonmissing values are not labeled
 range: [1, 22] units: 1
 unique values: 15 missing : 3594/4134

examples: .
 .
 .
 .

T1_A2
 Spouse's/Partner's Education : Number of Loans]

[For Your

type: numeric (double)
 label: T1_A2, but 11 nonmissing values are not labeled
 range: [1, 12] units: 1
 unique values: 11 missing : 3874/4134

examples: .
 .
 .
 .

T1_A3
 Your Child's Education : Number of Loans]

[For

type: numeric (double)
 label: T1_A3, but 8 nonmissing values are not labeled
 range: [1, 18] units: 1
 unique values: 8 missing : 3870/4134

tabulation:	Freq.	Numerical	Label
	178	1	
	49	2	
	14	3	
	11	4	
	5	5	
	2	6	
	4	8	
	1	18	
	3870	.	

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	43	-1	Refused
	175	0	No
	60	1	Yes
	3856	.	

T1_D2 [For Your Spouse's/Partner's Education: Behind on payments for one or more of these loans?]

```

type: numerical (double)
label: T1_D2

range: [-1, 1]
unique values: 3

units: 1
missing: 3856/4134

```

tabulation:	Freq.	Numerical	Label
	45	-1	Refused
	203	0	No
	30	1	Yes
	3856	.	

T1_E2 [For Your Spouse's/Partner's Education: One or more of these loans is in collections?]

```

type: numerical (double)
label: T1_E2

range: [-1, 1]
unique values: 3

units: 1
missing: 3856/4134

```

tabulation:	Freq.	Numerical	Label
	46	-1	Refused
	215	0	No
	17	1	Yes
	3856	.	

T1_B3 [For Your Child's Education: Making payment on one or more of these loans now?]

```

type: numerical (double)
label: T1_B3

range: [-1, 1]
unique values: 3

units: 1
missing: 3844/4134

```

tabulation:	Freq.	Numerical	Label
	17	-1	Refused
	115	0	No
	158	1	Yes
	3844	.	

T1_C3 [For Your Child's Education: One or more loans are in deferment/forebearance so do not to make payments right now?]

type: numeric (double)
label: T1_C3
range: [-1, 1]
unique values: 3
units: 1
missing: 3844/4134

tabulation:	Freq.	Numerical	Label
	33	-1	Refused
	191	0	No
	66	1	Yes
	3844	.	

T1_D3 [For Your Child's Education: Behind on payments for one or more of these loans?]

type: numeric (double)
label: T1_D3
range: [-1, 1]
unique values: 3
units: 1
missing: 3844/4134

tabulation:	Freq.	Numerical	Label
	39	-1	Refused
	227	0	No
	24	1	Yes
	3844	.	

T1_E3 [For Your Child's Education: One or more of these loans is in collections?]

type: numeric (double)
label: T1_E3
range: [-1, 1]
unique values: 3
units: 1
missing: 3844/4134

tabulation:	Freq.	Numerical	Label
	44	-1	Refused
	237	0	No
	9	1	Yes
	3844	.	

T1_B4 [For Your Grandchild's Education: Making payment on one or more of these loans now?]

```

type:    numeric (double)
label:   T1_B4
range:   [-1, 1]
unique values: 3
uni ts:  1
missi ng .: 4102/4134

tabul ati on:  Freq.    Numeri c    Label
                 1        -1    Refused
                 15         0     No
                 16         1     Yes
                 4102         .

```

```

-----
T1_C4 [For Your Grandchild's Education: One or more loans are in
deferment/ forbearance so do not to make payments
right now?]
-----

```

```

type:    numeric (double)
label:   T1_C4
range:   [-1, 1]
unique values: 3
uni ts:  1
missi ng .: 4102/4134

tabul ati on:  Freq.    Numeri c    Label
                 10        -1    Refused
                 19         0     No
                 3         1     Yes
                 4102         .

```

```

-----
T1_D4 [For Your Grandchild's Education: Behind on
payments for one or more of these loans?]
-----

```

```

type:    numeric (double)
label:   T1_D4
range:   [-1, 1]
unique values: 3
uni ts:  1
missi ng .: 4102/4134

tabul ati on:  Freq.    Numeri c    Label
                 9        -1    Refused
                 20         0     No
                 3         1     Yes
                 4102         .

```

```

-----
T1_E4 [For Your Grandchild's Education: One
or more of these loans is in collections?]
-----

```

```

type:    numeric (double)
label:   T1_E4

```

T1A_F4 [For Your
Grandchild's Education : Total \$ amount owed]

type: numeric (double)
label: T1a_F4, but 21 nonmissing values are not labeled
range: [0, 75000] units: 1
unique values: 21 missing.: 4106/4134

examples: .
.
.
.

T1A_G1 [For Your Education : Total \$
amount of monthly payment on these Loans]

type: numeric (double)
label: T1a_G1, but 146 nonmissing values are not labeled
range: [0, 2000] units: 1
unique values: 146 missing.: 3613/4134

examples: .
.
.
.

T1A_G2 [For Your Spouse's/Partner's Education : Total \$
amount of monthly payment on these Loans]

type: numeric (double)
label: T1a_G2, but 77 nonmissing values are not labeled
range: [0, 1400] units: 1
unique values: 77 missing.: 3886/4134

examples: .
.
.
.

T1A_G3 [For Your Child's Education : Total \$
amount of monthly payment on these Loans]

type: numeric (double)
label: T1a_G3, but 77 nonmissing values are not labeled

T4 Overall, how would you say the lifetime financial benefits of your most recent educational program compare to the lifetime financial costs to you of this education?

type: numeric (double)
 label: T4
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 3566/4134

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	128	1	Much larger financial benefits than costs
	106	2	Somewhat larger financial benefits than costs
	118	3	About same financial benefits and costs
	69	4	Somewhat smaller financial benefits than costs
	143	5	Much smaller financial benefits than costs
	3566	.	

T6 Which one of the following broad categories best describes your major at the school you borrowed money to attend?

type: numeric (double)
 label: T6
 range: [-1, 13]
 unique values: 14
 units: 1
 missing: 3566/4134

examples:
 .
 .
 .
 .

T7 Still thinking about your most recent educational program, what type of degree or credential did you borrow money for?

type: numeric (double)
 label: T7
 range: [-1, 7]
 unique values: 8
 units: 1
 missing: 3567/4134

tabulation:	Freq.	Numeric	Label
	4	-1	Refused

```
2013 Public SHED codebook - full_labels.txt
 63      1 Certificate or technical
         training
 95      2 Associate's degree
251      3 Bachelor's degree
 81      4 Master's degree
 30      5 Professional degree (e.g. MBA,
         MD, JD)
 25      6 Doctoral degree
 18      7 Other (Please specify)
3567     .
```

T8 Over the past 12 months, have you had to cut back on any spending so that you
could make your monthly student loan payment?

```
type:    numeric (double)
label:    T8

range:    [0, 2]
unique values: 3

units:    1
missing : 3548/4134

tabulation: Freq.    Numeric    Label
             319      0        No
             197      1        Yes, had to cut back a little
             70       2        Yes, had to cut back a lot
             3548     .
```

E1_a During the past 12 months, was there a time when you needed any of the
following, but didn't get it because you couldn't
afford it?

(including taking less medication than prescribed) [Prescription medicine]

```
type:    numeric (double)
label:    E1_a

range:    [-1, 1]
unique values: 3

units:    1
missing : 0/4134

tabulation: Freq.    Numeric    Label
             52      -1        Refused
             3550     0        No
             532      1        Yes
```

E1_b

[To see a doctor]

```
type:    numeric (double)
label:    E1_b

range:    [-1, 1]

units:    1
```

2013 Public SHED codebook - full_labels.txt
unique values: 3 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	64	-1	Refused
	3436	0	No
	634	1	Yes

E1_c

[Mental health care or counseling]

type: numerical (double)
label: E1_c
range: [-1, 1] units: 1
unique values: 3 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	72	-1	Refused
	3830	0	No
	232	1	Yes

E1_d

(including check-ups or routine cleaning)]

[Dental care

type: numerical (double)
label: E1_d
range: [-1, 1] units: 1
unique values: 3 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	57	-1	Refused
	3105	0	No
	972	1	Yes

E1_e

(To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)

type: numerical (double)
label: E1_e
range: [-1, 1] units: 1
unique values: 3 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	55	-1	Refused
	3652	0	No
	427	1	Yes

E1_f [Follow-up care (e.g. going to physical therapy sessions recommended by a doctor)]

type:	numeric (double)		
label:	E1_f		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/4134

tabulation:	Freq.	Numeric	Label
	69	-1	Refused
	3698	0	No
	367	1	Yes

E2 During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket (that were not completely paid for by insurance)?

type:	numeric (double)		
label:	E2		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/4134

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	3060	0	No
	1035	1	Yes

E3 If you were to have a major unexpected medical expense that you had to pay for out of pocket, how likely is it that you that you would be able to pay your medical bills?

type:	numeric (double)		
label:	E3		
range:	[-1, 3]	units:	1
unique values:	4	missing :	0/4134

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	1596	1	Not likely
	1455	2	Somewhat likely
	1041	3	Very likely

E4_a Are you CURRENTLY covered by any of the following types of health insurance or health coverage plans?

Insurance

through a current or former employer or union

2013 Public SHED codebook - full_labels.txt
 179 -1 Refused
 3549 0 No
 406 1 Yes

 E4_e TRICARE or other military health care

type: numeric (double)
 label: E4_e
 range: [-1, 1] units: 1
 unique values: 3 missing: 0/4134
 tabulation: Freq. Numeric Label
 186 -1 Refused
 3787 0 No
 161 1 Yes

 E4_f VA (including those who have ever used or enrolled for VA health care)

type: numeric (double)
 label: E4_f
 range: [-1, 1] units: 1
 unique values: 3 missing: 0/4134
 tabulation: Freq. Numeric Label
 188 -1 Refused
 3723 0 No
 223 1 Yes

 E4_g Indian Health Service

type: numeric (double)
 label: E4_g
 range: [-1, 1] units: 1
 unique values: 3 missing: 0/4134
 tabulation: Freq. Numeric Label
 199 -1 Refused
 3904 0 No
 31 1 Yes

 E4_h Any other type of health insurance or health coverage plan

```

type: numeric (double)
label: E4_h
range: [-1, 1]
unique values: 3
units: 1
missing: 0/4134

tabulation:
  Freq.   Numeric  Label
      198     -1   Refused
      3729     0    No
      207      1    Yes
    
```

B1_a In order to help us to understand your role in the financial activities of your household, please tell us how much responsibility you have for the following financial tasks.

[Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)]

```

type: numeric (double)
label: B1_a
range: [-1, 5]
unique values: 6
units: 1
missing: 0/4134

tabulation:
  Freq.   Numeric  Label
      50     -1   Refused
      484      1  None or almost none
      394      2   Some
      902      3  Shared equally with other
                        household members
      379      4   Most
      1925     5  All or almost all
    
```

B1_b [Managing the household's savings and investments]

```

type: numeric (double)
label: B1_b
range: [-1, 5]
unique values: 6
units: 1
missing: 0/4134

tabulation:
  Freq.   Numeric  Label
      53     -1   Refused
      541      1  None or almost none
      329      2   Some
     1094      3  Shared equally with other
                        household members
      469      4   Most
     1648     5  All or almost all
    
```

2013 Public SHED codebook - full_labels.txt

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

type: numeric (double)
 label: B2
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	462	1	Finding it very difficult to get by
	970	2	Just getting by
	1578	3	Doing okay
	1088	4	Living comfortably

B3 Compared to five years ago (2008), would you say that you (and your family living with you) are better off, the same or worse off financially?

type: numeric (double)
 label: B3
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	469	1	Much worse
	945	2	Somewhat worse
	1462	3	About the same
	849	4	Somewhat better off
	368	5	Much better off

K0 How much thought have you given to the financial planning for your retirement?

type: numeric (double)
 label: K0
 range: [-1, 4]
 unique values: 6
 units: 1
 missing: 971/4134

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	656	0	None at all
	705	1	A little
	752	2	Some
	591	3	A fair amount
	423	4	A lot
	971	.	

K1 Which one of the following best describes your plan for retirement?

type: numeric (double)
label: K1
range: [-1, 8]
unique values: 9
units: 1
missing: 2368/4134

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	112	1	I do not plan to retire
	159	2	Work fewer hours as I get close to retirement
	63	3	Retire from my current career, but then find a different full-time job
	304	4	Retire from my current career, but then find a different part-time job
	171	5	Retire from my current career, but then work for myself
	434	6	Work full time until I retire, then stop working altogether
	373	7	Keep working as long as possible
	140	8	Other (Please specify)
	2368	.	.

K2_a Please tell us what type(s) of retirement savings or pension you (or your spouse/partner) have.

No retirement savings or pension

type: numeric (double)
label: K2_1
range: [0, 1]
unique values: 2
units: 1
missing: 971/4134

tabulation:	Freq.	Numerical	Label
	2359	0	No
	804	1	Yes
	971	.	.

K2_b Social Security Old-Age benefits

2013 Public SHED codebook - full_label s.txt

type: numeric (double)
label: K2_2

range: [0, 1]
unique values: 2

units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	1845	0	No
	1318	1	Yes
	971	.	

K2_c
or other defined contribution pension plan

401(k), 403(b), Thrift

type: numeric (double)
label: K2_3

range: [0, 1]
unique values: 2

units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	1655	0	No
	1508	1	Yes
	971	.	

K2_d
Defined benefit pension through an employer

type: numeric (double)
label: K2_4

range: [0, 1]
unique values: 2

units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2438	0	No
	725	1	Yes
	971	.	

K2_e
Individual Retirement Account (IRA)

type: numeric (double)
label: K2_5

range: [0, 1]
unique values: 2

units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2289	0	No
	874	1	Yes

K2_f Savings outside a retirement account
(e.g. a brokerage account, savings account)

type: numeric (double)
label: K2_6
range: [0, 1]
unique values: 2
units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2301	0	No
	862	1	Yes
	971	.	

K2_g Real estate or land

type: numeric (double)
label: K2_7
range: [0, 1]
unique values: 2
units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2700	0	No
	463	1	Yes
	971	.	

K2_h Other

type: numeric (double)
label: K2_8
range: [0, 1]
unique values: 2
units: 1
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	3076	0	No
	87	1	Yes
	971	.	

K2_Refused [Refused]

2013 Public SHED codebook - full_label s.txt

tabulation:	Freq.	Numerical	Label
	2755	0	No
	296	1	Yes
	1083	.	

K3_d

Defined benefit pension from work

type:	numerical (double)		
label:	K3_4		
range:	[0, 1]	units:	1
unique values:	2	missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	2343	0	No
	708	1	Yes
	1083	.	

K3_e

or other defined contribution pension plan

401(k), 403(b), Thrift

type:	numerical (double)		
label:	K3_5		
range:	[0, 1]	units:	1
unique values:	2	missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	1730	0	No
	1321	1	Yes
	1083	.	

K3_f

Individual Retirement Account (IRA)

type:	numerical (double)		
label:	K3_6		
range:	[0, 1]	units:	1
unique values:	2	missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	2242	0	No
	809	1	Yes
	1083	.	

K3_g

(e.g. a brokerage account, savings account)

Savings outside a retirement account

type: numeric (double)
 label: K3_7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 1083/4134
 tabulation:

Freq.	Numerical	Label
2219	0	No
832	1	Yes
1083	.	

K3_h

Real estate or land

type: numeric (double)
 label: K3_8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 1083/4134
 tabulation:

Freq.	Numerical	Label
2755	0	No
296	1	Yes
1083	.	

K3_i

Income

from a business or the sale of a business

type: numeric (double)
 label: K3_9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 1083/4134
 tabulation:

Freq.	Numerical	Label
2914	0	No
137	1	Yes
1083	.	

K3_j

Rel y

on children, grandchildren, or other family

type: numeric (double)
 label: K3_10
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 1083/4134

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	2972	0	No
	79	1	Yes
	1083	.	

K3_k

I don't know

type: numerical (double)
 label: K3_11

range: [0, 1]
 unique values: 2

units: 1
 missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	2420	0	No
	631	1	Yes
	1083	.	

K3_l

Other

type: numerical (double)
 label: K3_12

range: [0, 1]
 unique values: 2

units: 1
 missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	2957	0	No
	94	1	Yes
	1083	.	

K3_Refused

[Refused]

type: numerical (double)
 label: K3_Refused

range: [0, 1]
 unique values: 2

units: 1
 missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	2987	0	No
	64	1	Yes
	1083	.	

K4 Compared to your retirement plans before 2008, would you say that you now plan to retire earlier, at the same age, later

2013 Public SHED codebook - full_labels.txt
than what you had planned to do at that time?

type: numeric (double)
label: K4
range: [-1, 8] units: 1
unique values: 5 missing: 2368/4134
tabulation: Freq. Numeric Label
 18 -1 Refused
 86 1 Plan to retire earlier
 605 2 Plan to retire at the same age
 652 3 Plan to retire later
 405 8 Didn't think about retirement
 prior to 2008
 2368 .

K5 In the past 12 months, have you borrowed money
from any of your retirement savings accounts?

type: numeric (double)
label: K5
range: [-1, 1] units: 1
unique values: 3 missing: 1775/4134
tabulation: Freq. Numeric Label
 34 -1 Refused
 2148 0 No
 177 1 Yes
 1775 .

K6 In the past 12 months, have you cashed out any of your retirement
savings (permanently withdrawn the money)?

type: numeric (double)
label: K6
range: [-1, 1] units: 1
unique values: 3 missing: 1775/4134
tabulation: Freq. Numeric Label
 43 -1 Refused
 2175 0 No
 141 1 Yes
 1775 .

K7 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and
you can use any number in between, what are
the chances that you will live to at least age 75?

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	386	0	No
	563	1	Yes
	3163	.	

K10_a Are you (and your spouse/partner) using any of these to pay for your expenses in retirement?
Please select all that apply.

Social Security Old-Age benefits

type:	numerical (double)
label:	K10_1
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	241	0	No
	730	1	Yes
	3163	.	

K10_b I have a job

type:	numerical (double)
label:	K10_2
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	907	0	No
	64	1	Yes
	3163	.	

K10_c My spouse/partner has a job

type:	numerical (double)
label:	K10_3
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	851	0	No
	120	1	Yes
	3163	.	

K10_d Defined benefit pension from work

```

      type:  numer ic (double)
      label :  K10_4

      range:  [0, 1]
      unique values:  2

      uni ts:  1
      mi ssi ng . :  3163/4134

      tabul ati on:  Freq.  Numer ic  Label
                    501    0      No
                    470    1      Yes
                    3163    .
    
```

K10_e 401(k), 403(b), Thrift or other defined contribution pension plan from work

```

      type:  numer ic (double)
      label :  K10_5

      range:  [0, 1]
      unique values:  2

      uni ts:  1
      mi ssi ng . :  3163/4134

      tabul ati on:  Freq.  Numer ic  Label
                    761    0      No
                    210    1      Yes
                    3163    .
    
```

K10_f Individual Retirement Account (IRA)

```

      type:  numer ic (double)
      label :  K10_6

      range:  [0, 1]
      unique values:  2

      uni ts:  1
      mi ssi ng . :  3163/4134

      tabul ati on:  Freq.  Numer ic  Label
                    652    0      No
                    319    1      Yes
                    3163    .
    
```

K10_g Savings outside a retirement account (e.g. a brokerage account, savings account)

type: numer ic (double)

K10_k

Other

type: numeric (double)
 label: K10_11
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3163/4134

tabulation:	Freq.	Numerical	Label
	923	0	No
	48	1	Yes
	3163	.	

K10_Refused

[Refused]

type: numeric (double)
 label: K10_Refused
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3163/4134

tabulation:	Freq.	Numerical	Label
	936	0	No
	35	1	Yes
	3163	.	

K11

Did the recent

recession affect your decision to retire?

type: numeric (double)
 label: K11
 range: [-1, 2]
 unique values: 4
 units: 1
 missing: 3820/4134

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	249	0	No
	48	1	Yes, retired earlier than planned
	16	2	Yes, retired later than planned
	3820	.	

K12 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and you can use any number in between, what are the chances that you will live to at least age 75?

```

      type:  numeric (double)
      label:  K12, but 11 nonmissing values are not labeled

      range:  [0, 10]
      unique values:  11
      units:  1
      missing .:  3438/4134

      examples:  .
                 .
                 .
                 .
    
```

K12 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and you can use any number in between, what are the chances that you will live to at least age 85?

```

      type:  numeric (double)
      label:  K13, but 11 nonmissing values are not labeled

      range:  [0, 10]
      unique values:  11
      units:  1
      missing .:  3221/4134

      examples:  10
                 .
                 .
                 .
    
```

X1 Since 2008, have you or your family living with you experienced any significant major life change or financial hardship such as a job loss, drop in income, health emergency, divorce, or loss of your home?

```

      type:  numeric (double)
      label:  X1

      range:  [-1, 1]
      unique values:  3
      units:  1
      missing .:  0/4134

      tabulation:
      Freq.  Numeric  Label
           56      -1   Refused
          2398       0     No
          1680       1     Yes
    
```

X2_a Which of the following did you or your family living with you experience since 2008?

[I lost a job]

2013 Public SHED codebook - full_label s.txt

type: numeric (double)
label: X2_1
range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134
tabulation: Freq. Numeric Label
1136 0 No
544 1 Yes
2454 .

X2_b
[I had my work hours and/or pay reduced]

type: numeric (double)
label: X2_2
range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134
tabulation: Freq. Numeric Label
1316 0 No
364 1 Yes
2454 .

X2_c
[My spouse/partner lost a job]

type: numeric (double)
label: X2_3
range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134
tabulation: Freq. Numeric Label
1356 0 No
324 1 Yes
2454 .

X2_d
[My spouse/partner had their work hours and/or pay reduced]

type: numeric (double)
label: X2_4
range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134
tabulation: Freq. Numeric Label
1447 0 No
233 1 Yes

2013 Public SHED codebook - full_labels.txt
2454

X2_Refused

[Refused]

type: numeric (double)
label: X2_Refused
range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134

tabulation:	Freq.	Numerical	Label
	1650	0	No
	30	1	Yes
	2454	.	

X3 Which of the following did you or your family living with you experience since 2008?

type: numeric (double)
label: X3
range: [-1, 1]
unique values: 3
units: 1
missing: 0/4134

tabulation:	Freq.	Numerical	Label
	61	-1	Refused
	2379	0	No
	1694	1	Yes

X4_a
What major purchase(s) did you delay?

[Buying a home]

type: numeric (double)
label: X4_1
range: [0, 1]
unique values: 2
units: 1
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	1379	0	No
	315	1	Yes
	2440	.	

X4_b

[Buying a car]

type: numeric (double)
label: X4_2

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	735	0	No
	959	1	Yes
	2440	.	

X4_c
[Buying a major appliance]

type: numeric (double)
label: X4_3

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	1185	0	No
	509	1	Yes
	2440	.	

X4_d
[Going on vacation]

type: numeric (double)
label: X4_4

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	557	0	No
	1137	1	Yes
	2440	.	

X4_e
[Home improvements]

type: numeric (double)
label: X4_5

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

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tabulation:	Freq.	Numerical	Label
	892	0	No
	802	1	Yes
	2440	.	

X4_f

[Other]

tabulation:	Freq.	Numerical	Label
	1618	0	No
	76	1	Yes
	2440	.	

type: numerical (double)
label: X4_6

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

X4_Refused

[Refused]

tabulation:	Freq.	Numerical	Label
	1688	0	No
	6	1	Yes
	2440	.	

type: numerical (double)
label: X4_Refused

range: [0, 1]
unique values: 2

units: 1
missing: 2440/4134

X5 Did you delay any major life decisions because of the recession that began in 2008, such as marriage, having a child, retirement, buying a home, or moving?

tabulation:	Freq.	Numerical	Label
	68	-1	Refused
	3357	0	No
	709	1	Yes

type: numerical (double)
label: X5

range: [-1, 1]
unique values: 3

units: 1
missing: 0/4134

X6_a

What major life decision(s) did you delay?

[Marriage]

```
-----
-----
      type:  numeric (double)
      label:  X6_1
      range:  [0, 1]
unique values:  2
      uni ts:  1
      mi ssi ng .:  3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    610      0        No
                    99       1        Yes
                    3425      .
```

X6_b

[Retirement]

```
-----
-----
      type:  numeric (double)
      label:  X6_2
      range:  [0, 1]
unique values:  2
      uni ts:  1
      mi ssi ng .:  3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    562      0        No
                    147      1        Yes
                    3425      .
```

X6_c

[Having a child]

```
-----
-----
      type:  numeric (double)
      label:  X6_3
      range:  [0, 1]
unique values:  2
      uni ts:  1
      mi ssi ng .:  3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    588      0        No
                    121      1        Yes
                    3425      .
```

X6_d

[Buying a home]

```
-----
-----
      type:  numeric (double)
      label:  X6_4
```


X6_Refused

[Refused]

type: numeric (double)
 label: X6_Refused
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3425/4134
 tabulation:

Freq.	Numeric	Label
703	0	No
6	1	Yes
3425	.	

X7 Before 2008, did you or your household have any savings, including stocks, money in a savings account, or pensions?

type: numeric (double)
 label: X7
 range: [-1, 8]
 unique values: 4
 units: 1
 missing: 0/4134
 tabulation:

Freq.	Numeric	Label
63	-1	Refused
897	0	No
2845	1	Yes
329	8	Don't know

X8 Since 2008, have you or your household had to use up some, nearly all, or all of your savings to pay for bills and expenses?

type: numeric (double)
 label: X8
 range: [-1, 3]
 unique values: 5
 units: 1
 missing: 1289/4134
 tabulation:

Freq.	Numeric	Label
16	-1	Refused
1295	0	No
912	1	Yes, some
314	2	Yes, nearly all
308	3	Yes, all
1289	.	

X9 Since 2008, have you or your household received any financial assistance from your family or a friend?

type: numeric (double)
 label: X9
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/4134
 tabulation:

Freq.	Numerical	Label
69	-1	Refused
3284	0	No
781	1	Yes

X10 Since 2008, have you or your household provided any financial assistance to a friend or family member?

type: numeric (double)
 label: X10
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/4134
 tabulation:

Freq.	Numerical	Label
66	-1	Refused
2550	0	No
1518	1	Yes

Y1 Thinking about your current education and work experience, how confident are you that you have the skills necessary to get the kinds of jobs you want now?

type: numeric (double)
 label: Y1
 range: [-1, 8]
 unique values: 6
 units: 1
 missing: 1270/4134
 tabulation:

Freq.	Numerical	Label
43	-1	Refused
829	1	Very confident
1126	2	Somewhat confident
517	3	Not confident
187	4	I am not currently in the workforce and I am not looking for a job
162	8	Don't know
1270	.	

Y2 Thinking about the types of jobs you believe will be available in ten years, how confident are you that you have the skills necessary to get the kinds of jobs you want?

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```

      type:  numeric (double)
      label:  Y3_2
      range:  [0, 1]
      unique values: 2
      units:  1
      missing .: 3839/4134

      tabulation:  Freq.    Numeric  Label
                   182      0      No
                   113      1      Yes
                   3839      .
    
```

Y3_c [My skills are out of date because I haven't been using them]

```

      type:  numeric (double)
      label:  Y3_3
      range:  [0, 1]
      unique values: 2
      units:  1
      missing .: 3839/4134

      tabulation:  Freq.    Numeric  Label
                   234      0      No
                   61      1      Yes
                   3839      .
    
```

Y3_d [The job market is changing faster than I can keep up with]

```

      type:  numeric (double)
      label:  Y3_4
      range:  [0, 1]
      unique values: 2
      units:  1
      missing .: 3839/4134

      tabulation:  Freq.    Numeric  Label
                   217      0      No
                   78      1      Yes
                   3839      .
    
```

Y3_e [The kind of job I'm qualified for is not available]

```

      type:  numeric (double)
      label:  Y3_5
      range:  [0, 1]
      unique values: 2
      units:  1
      missing .: 3839/4134

      tabulation:  Freq.    Numeric  Label
    
```

2013 Public SHED codebook - full_labels.txt

228	0	No
67	1	Yes
3839	.	

Y3_Refused

[Refused]

type: numeric (double)
label: Y3_Refused
range: [0, 1]
unique values: 2
units: 1
missing: 3839/4134
tabulation: Freq. Numeric Label
 291 0 No
 4 1 Yes
 3839 .

Y4_a You expressed some lack of confidence in your skills for the
kinds of jobs that you will want in ten years.
Which of these statements, if any, do you agree with?

education or another degree to be competitive] [I will need more

type: numeric (double)
label: Y4_1
range: [0, 1]
unique values: 2
units: 1
missing: 3766/4134
tabulation: Freq. Numeric Label
 221 0 No
 147 1 Yes
 3766 .

Y4_b need more job training to be competitive] [I will

type: numeric (double)
label: Y4_2
range: [0, 1]
unique values: 2
units: 1
missing: 3766/4134
tabulation: Freq. Numeric Label
 212 0 No
 156 1 Yes
 3766 .

Y4_c
[My skills will be out of date in ten years]

type: numeric (double)
label: Y4_3
range: [0, 1]
unique values: 2
units: 1
missing: 3766/4134

tabulation:	Freq.	Numeric	Label
	232	0	No
	136	1	Yes
	3766	.	

Y4_d
[The job market will change faster than I can keep up with]

type: numeric (double)
label: Y4_4
range: [0, 1]
unique values: 2
units: 1
missing: 3766/4134

tabulation:	Freq.	Numeric	Label
	232	0	No
	136	1	Yes
	3766	.	

Y4_e
[The kind of job I'm qualified for may not be available in ten years]

type: numeric (double)
label: Y4_5
range: [0, 1]
unique values: 2
units: 1
missing: 3766/4134

tabulation:	Freq.	Numeric	Label
	276	0	No
	92	1	Yes
	3766	.	

Y4_Refused
[Refused]

type: numeric (double)
label: Y4_Refused

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

I3_b

[Retirement]

type:	numerical (double)		
label:	I3_2		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	874	0	No
	1396	1	Yes
	1864	.	

I3_c

[Your children]

type:	numerical (double)		
label:	I3_3		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	1814	0	No
	456	1	Yes
	1864	.	

I3_d
or other big purchase (excluding a home)]

[Major appliance, car,

type:	numerical (double)		
label:	I3_4		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	1781	0	No
	489	1	Yes
	1864	.	

I3_e

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	1193	0	No
	1077	1	Yes
	1864	.	

I3_i

[Taxes]

type: numerical (double)
 label: I3_9

range: [0, 1]
 unique values: 2

units: 1
 missing: 1864/4134

tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

I3_j

[To leave

behind some inheritance or charitable donation]

type: numerical (double)
 label: I3_10

range: [0, 1]
 unique values: 2

units: 1
 missing: 1864/4134

tabulation:	Freq.	Numerical	Label
	1998	0	No
	272	1	Yes
	1864	.	

I3_k

[Other]

type: numerical (double)
 label: I3_11

range: [0, 1]
 unique values: 2

units: 1
 missing: 1864/4134

tabulation:	Freq.	Numerical	Label
	2154	0	No
	116	1	Yes
	1864	.	

I3_Refused

2013 Public SHED codebook - full_labels.txt
[Refused]

type: numeric (double)
label: I3_12
range: [0, 1]
unique values: 2
units: 1
missing: 1864/4134
tabulation: Freq. Numeric Label
2256 0 No
14 1 Yes
1864 .

I4 How much was the total income your household received in 2012 from all sources, before taxes and other deductions were made?

type: numeric (double)
label: I4, but 467 nonmissing values are not labeled
range: [0, 6546584]
unique values: 467
units: 1
missing: 493/4134
examples: 18000
44000
75000
135000

I4A Which of the following categories best describes your total household income from all sources, before taxes and deductions, in 2012?

type: numeric (double)
label: I4A
range: [-1, 10]
unique values: 11
units: 1
missing: 3641/4134
examples: .
. .
. .

I5 Was your total household income in 2012 higher or lower compared to what you would expect in a normal year, or was it normal?

type: numeric (double)
label: I5

I10_c

[Seasonal employment]

type: numeric (double)
 label: I10_3
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2909/4134
 tabulation:

Freq.	Numeric	Label
1065	0	No
160	1	Yes
2909	.	

I10_d
 your work hours change from week to week)

[Irregular work schedule (i.e.

type: numeric (double)
 label: I10_4
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2909/4134
 tabulation:

Freq.	Numeric	Label
734	0	No
491	1	Yes
2909	.	

I10_e

[Periods of unemployment]

type: numeric (double)
 label: I10_5
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2909/4134
 tabulation:

Freq.	Numeric	Label
1049	0	No
176	1	Yes
2909	.	

I10_f

[Investment Income]

type: numeric (double)
 label: I10_6

E3B_b
on my credit card and pay it off over time]

[Put it

type: numeric (double)
label: E3b_02
range: [0, 1]
unique values: 2
units: 1
missing: 0/4134
tabulation: Freq. Numeric Label
3430 0 No
704 1 Yes

E3B_c
my checking/savings account or with cash]

[With the money currently in

type: numeric (double)
label: E3b_03
range: [0, 1]
unique values: 2
units: 1
missing: 0/4134
tabulation: Freq. Numeric Label
2394 0 No
1740 1 Yes

E3B_d
money from a bank loan or line of credit]

[Using

type: numeric (double)
label: E3b_04
range: [0, 1]
unique values: 2
units: 1
missing: 0/4134
tabulation: Freq. Numeric Label
3996 0 No
138 1 Yes

E3B_e
borrowing from a friend or family member]

[By

type: numeric (double)
label: E3b_05
range: [0, 1]
unique values: 2
units: 1
missing: 0/4134

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tabulation:	Freq.	Numerical	Label
	3723	0	No
	411	1	Yes

E3B_f
payday loan, deposit advance, or overdraft]

[Using a

type:	numerical (double)		
label:	E3b_06		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	4017	0	No
	117	1	Yes

E3B_g

[By selling something]

type:	numerical (double)		
label:	E3b_07		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3783	0	No
	351	1	Yes

E3B_h
be able to pay for the expense right now]

[I would n't

type:	numerical (double)		
label:	E3b_08		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3506	0	No
	628	1	Yes

E3B_i

[Other]

2013 Public SHED codebook - full_labels.txt

65 entertainment
 128 3 As a form of charitable donation
 2071 4 Other (Please specify)
 .

G2 During the past 12 months, about how much money would you say that you spent on state lotteries and other types of gambling?

type: numeric (double)
 label: G2
 range: [-1, 8] units: 1
 unique values: 6 missing: 2071/4134

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	1350	1	Less than \$100
	333	2	\$100 to \$249
	159	3	\$250 to \$499
	139	4	More than \$500
	57	8	Don't know
	2071	.	

G3 In a typical year, about how often do you buy or sell stocks in individual companies, including trades in a retirement account like a 401(k)? Please do not include buying or selling stock mutual funds or Exchange Traded Funds (ETFs).

type: numeric (double)
 label: G3
 range: [-1, 5] units: 1
 unique values: 6 missing: 2575/4134

tabulation:	Freq.	Numeric	Label
	89	-1	Refused
	44	1	Buy or sell at least once a week
	143	2	Buy or sell at least once a month
	211	3	Buy or sell at least once a quarter
	243	4	Buy or sell at least once a year
	829	5	Buy or sell less than once a year
	2575	.	

P3 Which one of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?

twenty percent.

```

-----
-----
                type:  numeric (double)
                label:  P5
                range:  [-1, 2]
unique values:  3
                units:  1
                missing.: 723/4134

tabulation:  Freq.  Numeric  Label
                34      -1      Refused
                2772     1      This job would guarantee your
                                current total family income for
                                life.
                605     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
                723     .
    
```

P6

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income, and 50-50 that it would cut it in half.

```

-----
-----
                type:  numeric (double)
                label:  P6
                range:  [-1, 2]
unique values:  3
                units:  1
                missing.: 3513/4134

tabulation:  Freq.  Numeric  Label
                12      -1      Refused
                253     1      This job would guarantee your
                                current total family income for
                                life.
                356     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
                3513     .
    
```

P7

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this

job would double your lifetime income and 50-50 that it would cut it by seventy-five percent.

```

-----
-----
                type:  numeric (double)
                label:  P7

                range:  [-1, 2]
unique values:  3                               units:  1
                                                missing.:  3778/4134

tabulation:  Freq.  Numeric  Label
              4      -1      Refused
              201     1      This job would guarantee your
                           current total family income for
                           life.
              151     2      This job is better paying, but
                           the income is also less certain.
                           Suppose the chan
              3778     .
    
```

P8

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income and 50-50 that it would cut it by ten percent.

```

-----
-----
                type:  numeric (double)
                label:  P8

                range:  [-1, 2]
unique values:  3                               units:  1
                                                missing.:  1362/4134

tabulation:  Freq.  Numeric  Label
              57     -1      Refused
              1824    1      This job would guarantee your
                           current total family income for
                           life.
              891     2      This job is better paying, but
                           the income is also less certain.
                           Suppose the chan
              1362     .
    
```

PPAGE

Age

```

-----
-----
                type:  numeric (double)
                label:  PPAGE, but 75 nonmissing values are not labeled
    
```

 PPHHHEAD

Household Head

 type: numeric (double)
 label: PPHHHEAD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/4134
 tabulation: Freq. Numeric Label
 723 0 No
 3411 1 Yes

 PPHHSIZE

Household Size

 type: numeric (double)
 label: pphsize, but 11 nonmissing values are not labeled
 range: [1, 12]
 unique values: 11
 units: 1
 missing: 0/4134
 examples: 1
 2
 3
 4

 PPHOUSE

Housing Type

 type: numeric (double)
 label: PPHOUSE
 range: [1, 5]
 unique values: 5
 units: 1
 missing: 0/4134
 tabulation: Freq. Numeric Label
 2948 1 A one-family house detached from
 any other house
 300 2 A one-family house attached to
 one or more houses
 704 3 A building with 2 or more
 apartments
 171 4 A mobile home
 11 5 Boat, RV, van, etc.

 PPINCOME

Household Income

2013 Public SHED codebook - full_labels.txt

type: numeric (double)
 label: PPINCI MP
 range: [1, 19]
 unique values: 19
 units: 1
 missing: 0/4134
 examples: 8 \$25,000 to \$29,999
 11 \$40,000 to \$49,999
 13 \$60,000 to \$74,999
 16 \$100,000 to \$124,999

PPMARI T

Marital Status

type: numeric (double)
 label: PPMARI T
 range: [1, 6]
 unique values: 6
 units: 1
 missing: 0/4134
 tabulation:

Freq.	Numeri c	Label
2306	1	Marri ed
206	2	Wi dowed
437	3	Di vorced
60	4	Separated
845	5	Never marri ed
280	6	Li vi ng wi th partner

PPMSACAT

MSA Status

type: numeric (double)
 label: PPMSACAT
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/4134
 tabulation:

Freq.	Numeri c	Label
644	0	Non-Metro
3490	1	Metro

PPREG4

Regi on 4 - Based on State of Residence

type: numeric (double)
 label: PPREG4
 range: [1, 4]
 unique values: 4
 units: 1
 missing: 0/4134

2013 Public SHED codebook - full_labels.txt

tabulation:	Freq.	Numerical	Label
	787	1	Northeast
	951	2	Midwest
	1468	3	South
	928	4	West

 PPREG9
 Region 9 - Based on State of Residence

type: numerical (double)
 label: ppreg9
 range: [1, 9]
 unique values: 9
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	205	1	New England
	582	2	Mid-Atlantic
	636	3	East-North Central
	315	4	West-North Central
	800	5	South Atlantic
	230	6	East-South Central
	438	7	West-South Central
	297	8	Mountain
	631	9	Pacific

 PPRENT
 Ownership Status of Living Quarters

type: numerical (double)
 label: PPRENT
 range: [1, 3]
 unique values: 3
 units: 1
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	3037	1	Owned or being bought by you or someone in your household
	992	2	Rented for cash
	105	3	Occupied without payment of cash rent

 PPSTATEN
 State

type: numerical (double)
 label: PPSTATEN
 range: [11, 95]
 unique values: 51
 units: 1
 missing: 0/4134


```

type: numeric (float)
label: A1
range: [-1, 1]
unique values: 3
units: 1
missing: 0/4134

tabulation:
  Freq.   Numeric   Label
      64      -1   Refused
     3394      0    No
      676      1    Yes
    
```

normincome What would you say your
total household income is in a normal year?

```

type: numeric (float)
range: [0, 5000000]
unique values: 406
units: 1
missing: 528/4134

mean: 69607.5
std. dev: 131538

percentiles:
  10%    25%    50%    75%    90%
  2400  25000  50000  90000  130000
    
```

normalincome Normal income categories

```

type: numeric (float)
label: I4A
range: [-1, 10]
unique values: 11
units: 1
missing: 24/4134

examples:
  2   $5,000 to $14,999
  4   $25,000 to $49,999
  5   $50,000 to $74,999
  7   $100,000 to $149,999
    
```

income Income categories

```

type: numeric (float)
label: I4A
range: [-1, 10]
unique values: 11
units: 1
missing: 0/4134
    
```


2013 Public SHED codebook - full_labels.txt
unique values: 2 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	3177	0	No
	957	1	Yes

insurance Are you CURRENTLY covered by any of the following
types of health insurance or health coverage
plans? [Summary of responses]

type:	numerical (float)		
label:	yn		
range:	[-1, 1]		units: 1
unique values:	3		missing.: 0/4134
tabulation:	Freq.	Numerical	Label
	40	-1	Refused
	510	0	No
	3584	1	Yes

